SHOPLAUNCH STUDIO · HEAD TO HEAD · 11 NOVEMBER 2026

Clover vs Square: $6,444 against $1,764 - and 36 months you cannot cancel

Square is cheaper in software and has no contract: $1,764 for three years of Plus against $6,444 for Clover Starter. Clover's card rate is lower. The two cross at about $35,000 a month in card sales.

CLOVER, 3 YRS AT STARTER
$6,444
$179 x 36, hardware inside
36 months, non-cancelable

SQUARE, 3 YRS AT PLUS
$1,764
$49 x 36, no contract
hardware $149-$899, Free $0

SHOPLAUNCH, ONCE
$199
Page, menu, QR posters
No register, nothing recurs

WHAT CLOVER CHARGES, FULL-SERVICE

Starter	Station Solo 14in, cash drawer, receipt printer; 36 months	**$179/mo**
Standard	Adds the Flex handheld; tableside ordering and firing	**$239/mo**
Advanced	Adds Station Duo with an 8in customer screen	**$354/mo**
Bought instead	$1,799 / $2,548 / $4,447 down, then $89.95-$129.85/mo	**$5,037+**
Card, in person	Tapped, swiped or inserted; typed-in is 3.5% + 10c	**2.3% + 10c**

WHAT SQUARE CHARGES, PER LOCATION

Free	POS app, item library, a basic online site (2.6% + 15c)	**$0/mo**
Plus	Restaurant POS features, loyalty, SMS (2.5% + 15c)	**$49/mo**
Premium	24/7 phone support, lowest rates (2.4% + 15c)	**$149/mo**
Hardware	Terminal $299, Handheld $399, Stand $149 + iPad, Register $899	**$0-$899**
Tap to Pay	Cards on a phone, no hardware at all	**$0**

THREE YEARS, SOFTWARE AND HARDWARE

Clover Starter: 36 x $179 + hardware inside	**$6,444**
Clover Starter bought: $1,799 + 36 x $89.95	$5,037
Clover Standard / Advanced: 36 x $239 / $354	**$8,604 / $12,744**
Square Plus: 36 x $49 (+ a $299 Terminal)	**$2,063**
Square Premium: 36 x $149	$5,364
Where the card rate crosses, per month in cards	about $35,000
ShopLaunch Local Pack, paid once	**$199**
Still in your account, against Clover Starter	**$6,245**

TWO TRAPS, AND THEY ARE NOT THE SAME ONE

Clover

36 months, and the FAQ says it plainly: "Subscriptions are non-cancelable and ineligible for refunds." The agreement can be paid off early or broken by a buyout or an upgrade; at the end you buy the equipment or return it, and if you say nothing it extends at the same monthly charge. A terminal that does not fit your floor in month five is not a switch, it is a second bill.

Square

No contract at all - and no exit with the pages. A Square Online site is built in Square's editor and hosted by Square; Square's own support guidance says there is no website backup or download, sites cannot move between accounts, and the export is your item library as a spreadsheet. You keep the items and the domain - not the pages.

WHAT THE $199 IS

A mobile page on a real URL with hours, prices and tap-to-call · a menu with one QR per table, print-ready · three print posters · five Instagram posts with captions · the files themselves (HTML, CSS, images), so the page moves with you instead of dying with a subscription.

THREE NUMBERS TO ASK FOR IN WRITING, BEFORE YOU SIGN EITHER

- **The whole monthly bill**- every pack and add-on you will use, hardware and card rate on separate lines.
- **The exit, in dollars**- the term, the notice, the early-termination total, and the site on your last day.
- **Where the website goes**- if you change register: who owns the domain, and can the pages be exported?

$199 once. No subscription, no contract, no terminal.

Buy the register on its own terms - 36 months or none - and buy the page apart from it, so it survives the next change of POS.

shoplaunch-app.pages.dev/vs/clover-vs-square · shoplaunch-app.pages.dev/calc · $49 / $199 / $499 once

Sources, read 11 November 2026. Clover: clover.com/pricing/restaurant - Starter $179, Standard $239, Advanced $354 a month for 36 months, or $1,799 + $89.95, $2,548 + $109.90, $4,447 + $129.85; 2.3% + 10c tapped, swiped or inserted and 3.5% + 10c typed in; online menu page and no-fee online ordering included. clover.com/pricing for "Subscriptions are non-cancelable and ineligible for refunds", the buy-or-return and auto-extension rule, the Equipment Protection Program, and the note that termination terms vary by reseller. Square: squareup.com/us/en/pricing and squareup.com/us/en/hardware - Free $0, Plus $49, Premium $149 per location, no contract; 2.6/2.5/2.4% + 15c in person and 3.3/2.9/2.9% + 30c online; Terminal $299, Handheld $399, Stand $149 plus an iPad, Register $899; no site export, per Square's own support guidance. The $35,000 crossing point and the card volumes are our worked numbers. ShopLaunch does not sell POS hardware, card processing or online ordering with payment. Prices are US list, before tax. Vendors change them: check before you sign.