

Accept Bitcoin with Square

0% Processing Fees	Instant Settlement	Cash App Bitcoin Map
Until Dec. 31, 2026 — then just 1%	Funds appear in your Square Dashboard in seconds	Get discovered by bitcoin-spending customers in your area

Part 1 — Setup Steps

1. Update Your Square App

Make sure you have the latest version of the Square app installed on your device. Bitcoin Payments requires an up-to-date app to appear in your settings.

Note: Available on iOS and Android. Auto-updates recommended.

2. Log In to Square Dashboard

Go to squareup.com and sign in to your Square Dashboard, or open the Square POS app on your device.

Note: You can also complete setup from the Square POS app directly.

3. Go to Banking > Bitcoin

In your Dashboard, click Banking in the left menu, then select Bitcoin. Click Get Started to begin the setup wizard.

Note: If you have an older account and do not see this automatically, tap Activate next to Bitcoin.

4. Verify Your Business & Identity

Square will ask you to confirm your business information and verify your identity. Complete any two-step verification (2FA) if prompted — this is required if you choose to receive funds in bitcoin.

Note: Have your business EIN or SSN ready. This is a one-time process.

6. Choose How You Receive Payments

Tap the Bitcoin tab (lower left). Tap Receive, then Bitcoin Wallet. At the top you will see options for Lightning or On-Chain. To set your default receive currency, go to Profile > Bitcoin > Receive Currency and choose either Cash (USD) or Bitcoin. This controls how incoming payments land in your account.

Note: Recommended for most businesses: choose Cash (USD) if you want incoming bitcoin payments converted to dollars automatically, so you do not have to worry about price swings.

The provided photos did not clearly show Step 5, so it is not reproduced here.

Part 2 — Three Ways to Accept Bitcoin

Method A — Lightning Invoice QR

Best for: charging a specific dollar amount. Generate a new QR per sale.

- Tap the Bitcoin tab (lower left of the screen).
- Tap Receive, then tap Bitcoin Wallet.
- Make sure Lightning is selected at the top.
- Tap the pencil/edit icon to enter the amount. You can choose to keep it as bitcoin or have incoming payments converted to cash (USD), based on your receive-currency setting.
- Tap Done — a Lightning Invoice QR code appears.
- Show the QR code to the customer. They can scan it with any Lightning wallet (Cash App, Strike, etc.).
- Payment confirms in seconds. You should see a green confirmation.

About invoice expiration: because the system locks in a bitcoin-to-dollar conversion rate when you create an invoice, a dollar-amount Lightning invoice expires in about 30 seconds. A bitcoin-amount invoice expires in about 1 hour. If the customer has not paid before it expires, tap Receive again and a fresh QR code generates in seconds.

Method B — Static Lightning Address QR

Best for: tips, donations, or any amount. Print once, stick on your counter. Works forever — no expiration.

- Tap your Profile icon (top right of screen).
- Tap Show QR next to your Lightning Address.
- Screenshot the QR code. Print it out, laminate it, and place it on your counter.
- Customers can scan it anytime — they enter the amount in their own wallet app.
- Payments land in your account as cash or BTC based on your receive-currency setting.
- To change this: go to Profile > Bitcoin > Receive Currency and select Cash or Bitcoin.
- No expiration — this QR never expires and works unlimited times.

Method C — On-Chain Bitcoin Address

Best for: larger or slower payments. Print your bitcoin address as a QR code. Slower to confirm than Lightning.

- Tap the Bitcoin tab (lower left of screen).
- Tap Receive, then tap Bitcoin Wallet.
- Tap On-Chain at the top of the screen.
- Your on-chain bitcoin address appears as a QR code.
- Customers can scan and send bitcoin from any Bitcoin wallet.
- On-chain payments take about 10–60 minutes to fully confirm (slower than Lightning).
- Bitcoin received lands in your BTC balance. You can then manage or convert it inside the app.

Merchant tip: for most merchants who want the simplicity of dollars without card-processing friction, the easiest starting point is to enable bitcoin acceptance and set the receive currency to Cash (USD).