



# HANDMADE ARCADE

## Mission Statement

Handmade Arcade empowers makers of all ages by providing them with professional development and connections to customers.

## Vision

Handmade Arcade envisions an inclusive artistic community where all makers are empowered to share their craft and to achieve their creative potential and financial goals.

## Values

- Anti-racism
- Collaboration
- Equity
- Financial Sustainability
- Transparency



*Commonwealth Press and una biologics:  
Both started as vendors and are now sponsors.*

# CASH

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We recommend having cash to make change.

## How much?

- \$50 in \$1s
- \$50 in \$10s
- \$50 in \$5s

## IMPORTANT:

If you do not have \$150 to make a cash drawer. We can provide this for you. \* all YM noted **not needing** any help with cash from HA 2023.

Keep your money in a fanny pack or wear an apron with big pockets or have a secure box or zippered pouch.

Have a safe, hidden place under your table to put money in if you have a lot in your pockets.

NEVER leave your cash on your table where it can be taken.



# CREDIT CARDS / ELECTRONIC PAYMENTS

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We will cover a variety of ways to take credit cards and electronic payments in a minute.

Before we dive in, it is incredibly important to share:

**1. You start this process now. We cannot stress this enough.**

*Waiting = stress = things not working = tears (ours when you call us for help the day before the event)  
= unnecessary headaches = you might not be able to take credit cards at the event.*

If you are using a Point of System like Square, you enter your inventory in the system (items, prices, sizes, etc.) ahead of time.

**2. TEST, TEST, and then TEST AGAIN. We cannot stress this enough.**

TEST your system to make sure it works on your devices.

Make sure you have a credit card reader compatible with your phone or tablet.

Troubleshooting that Convention Center, with everything going on, is next to impossible.

Trust us; we have done it (and often failed) almost every year with someone who did not plan.



Having a SQUARE account and reader is an easy way to take payments.

Visit **squareup.com**, click BUSINESS TYPES, and choose retail.

Sign up for the FREE account:

**Swipe/Chip Transaction Fees: 2.6% + 10¢ per tap, dip, swipe**


**NEW:** <https://squareup.com/us/en/payments/tap-to-pay>  
Tap to Pay on iPhone / contactless payments

Once you sign up, you will get a **FREE SQUARE MAGSTRIPE READER.**

*Make sure it is compatible with your phone or tablet.*

**Includes:**

- Free retail point of sale app
- Free online store
- Basic inventory tools
- Unlimited items



**Square Reader for contactless and chip**

Take chip cards and contactless payments anywhere with a card reader that pairs directly with your device.

\$49



**Square Reader for magstripe**

Accept swipe card payments on the go with a tiny reader that plugs into your phone or tablet.

\$10

*First card reader is FREE, each additional is \$10.*



## The following information is required to activate a Square account:

- You must be 18 years old\*
- Full legal name
- Social Security number (SSN)
- US-based bank account
- Date of birth: Current credit card regulations require our customers to be 18 years of age or older to create a Square account.
- US home mailing address

\*If you are not 18 and do not have an adult or guardian who can help you set this up,

**let us know ASAP.** Handmade Arcade will add you to our POS sales system.



**NEW!**

## **Square now lets you use QR codes**

Make scannable QR codes and place signs or price tags to take customers directly to an online checkout page to pay on their mobile device.



Allows you to accept remote and touch-free payments easily.



Square has all sorts of helpful videos to get you started. If you hit a bump in the road, this is a great opportunity to use your mentor's knowledge for help.

- Make sure you have your inventory entered before the event and have the Square App downloaded and tested on your phone before the event.
- The Convention Center does NOT have free WiFi.
- However, using Square on your smartphone is easy, and it does NOT use up a lot of data. This is what most vendors do.
- You can also have more than one person signed into your account at one time.
- If you plan to use your phone, make sure you have a way to charge it. We will have plugs you can use to charge your phone at the welcome table but if you have an external battery charger, bring it!



### **Comprehensive point-of-sale solution**

Take payments, manage your inventory, and track your staff's performance with PayPal Zettle, the all-in-one POS system for businesses of any size.

### **Contactless payments without a card reader**

QR codes give your customers a fast, touch-free way to pay you using the PayPal app. You can create and print your PayPal QR code, then display it for customers to scan. Your QR code is unique to your business, so you don't need a new one for every transaction.

### **Accept credit and debit cards**

Whether doing business in your store or on the go, process in-person credit and debit card payments securely and safely with the PayPal Zettle card reader.

**Swipe/Chip Transaction Fees: 2.29% + 09¢ (online)\***

*First card reader costs \$29 and \$79 for each additional device*

**\*PayPal has more additional fees that are less apparent and harder to account for (such as a \$20 chargeback fee and additional fees to process international credit cards).**





Square

vs.



PayPal



**In general, Square is a better option to accept in-person.**

Square is a great choice for small businesses that want to accept in-person payments. It offers free hardware that lets you make sales simply using your cell phone, with no monthly subscription fee.

PayPal is excellent if you primarily operate online and need to be able to add payment options to an existing website or want to set up recurring donations for a nonprofit organization.

**Differences of note at a glance:**

- Square's fee for swipe/chip transactions is 2.6% plus 10 cents per transaction
- PayPal starts at 2.29% plus 9 cents and goes up depending on your package.

**However, there are other variations in fees to be aware of:**

- PayPal charges a \$20 fee for chargebacks, while Square does not.
- PayPal does not refund merchants the transaction fee when a customer issues a return, while Square does return the transaction fee to the merchant.

*TAKEN FROM FORBES.com "Square Vs. PayPal: Which One Is Best?" Update: Sept. 11, 2022*



## Funding sources

When setting up your Venmo account, one of the first things you do is decide how you want to pay people, also known as setting your funding source. In Venmo, you can pay people from any of the following:

- Your Venmo balance (if you have access to a Venmo balance)
- A credit/debit card (imagine being able to pay a friend directly from your credit card)
- A U.S. bank account

There are three main requirements for using Venmo:

- You must be physically located in the United States
- You must have a U.S. cell phone that can send/receive text messages from short codes (please note that this phone number can not be on file with another Venmo account)
- You must be at least 18 years old (or the age of majority in your state of residence)

## How do you accept payments using Venmo?

1. Give your Venmo user name or the email or phone number associated with your Venmo account to the sender.
2. Supply them with your Venmo scan code in person or via text, email or AirDrop (iOS only).



Apple Pay is simple to set up and already exists on your iPhone. It works similar to Venmo.

You can send and receive money using this app.

QR Code's are available.

**DOWNSIDE:**

You can only use Apple Pay on Apple devices.

You will exclude many Android users if you use this as your only way to take electronic payments.



# Growing Your Business

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If you continue to grow your business after this experience, you should seek assistance.

The state has a website dedicated to helping small businesses get started: <https://business.pa.gov/>

## **You can also get help at places like:**

- University of Pittsburgh Small Business Development Center  
<https://entrepreneur.pitt.edu/>
- Chatham University Center for Women's Entrepreneurship  
<https://www.chatham.edu/cwe/>

# TAXES

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## **Here is the quickest answer to tax questions:**

You will not make enough money at Handmade Arcade to worry about this.

There is an annual threshold of gross sales that you need to hit before the IRS or State flags your business.

As your business grows, you should take advantage of local small business consultants to help you navigate growth.

**Finally, if someone asks you at the event: “What about taxes?”  
Reply: “It’s included in the price.”**

# Questions and Answers

