

Enhance our products and services

- *Innovate to provide sellers with access to new payment methods.* We will continue to introduce new payment products and services, such as Square Cash and Square Readers for newer technologies, for the benefit of new and existing sellers.
- *Increase product and service functionality.* We are focused on improving our products and services so that they are applicable to a wide range of sellers and buyers. For example, our recently introduced open tickets feature in Square Register provides critical functionality to bars and full-service restaurants.
- *Grow our third-party App Marketplace.* We intend to expand the benefits of our services by strategically partnering with third parties, as we have with Intuit and Bigcommerce, to enable sellers to integrate Square with third-party products.
- *Increase third-party funding for Square Capital.* A significant majority of funding for Square Capital currently comes from third parties who commit to purchase the future receivables related to Square Capital advances. We will continue to seek third-party funding for these advances so we can increase our capacity to scale the service and further mitigate our balance sheet risk.
- *Continue to add new products and services that extend our ecosystem.* We will continue to introduce new products and services that can make use of the unique insights we garner from the integration of payments and POS services.

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- *Strengthen our brand.* We will continue to focus on customer experience and on delivering simple, cohesive services that appeal to our sellers and buyers.
- *Expand marketing channels.* We plan to expand our marketing efforts across new and existing channels, including online and mobile marketing, retail distribution of our hardware products, television and radio advertising, direct response mail, and event marketing.
- *Increase adoption of services within our ecosystem.* We will continue to use our persistent communication channels, such as in-app notifications and dashboard alerts, to highlight to sellers the value of our payments and POS services, financial services, and marketing services.
- *Enhance relationships with larger sellers.* We will continue to invest in our direct sales and account management teams to facilitate the acquisition and support of larger sellers. We use custom pricing to make Square even more compelling for larger businesses.

Expand globally

- *Expand our payments services into additional countries.* We evaluate many factors when choosing to enter a new country, including market opportunity, technology adoption, and the regulatory environment. We plan to expand into additional countries to broaden payment card acceptance worldwide and to increase our market opportunity.
- *Deploy non-payments-based services to accelerate global efforts.* In countries where regulatory or payment card network requirements constrain our market entry, we may enter first with services other than payments.