

FOR MERCHANT PARTNERS

Merchant Guide

What Liquid is, what it does for your spot, and how you get paid.

Reading time	About 4 minutes
Version	1.5, October 2026
For	Owners and managers of local food and drink spots

This guide gives an overview of Liquid as of October 2026. Your agreement with Liquid is the Merchant Terms that an owner of your business accepts in the merchant portal.

Questions
team@liquidwallet.co

WHAT LIQUID IS

A prepaid wallet for local spots

Liquid is a pickup-ordering app for local food and drink spots in College Park, MD. Customers add money to a Liquid wallet, then use it to order ahead and pick up at spots like yours. You run your spot on Liquid from the merchant portal at liquidwallet.co.

How it works for your customers

1

Add money

They load their Liquid wallet with a card or Apple Pay.

2

Order ahead

They find your spot in the app, order from your menu and pay from their wallet. Each item gets its single best deal; deals never stack on an item.

3

Pick up

When it's ready, they get a notification, come to your counter and show a short pickup code. At spots that use counter tickets, they show their ticket instead.

WHAT IT DOES FOR YOUR SPOT

More customers, at the times you want them

New customers find you

Your spot, menu and deals appear in the Liquid app, so people already using Liquid can discover you and order in a few taps.

Deals fill your quiet hours

Run a flash sale for a slow afternoon, or set off-peak discounts that repeat every week, on your whole menu or on chosen items, including buy one, get one. You choose the discount and the timing. When a deal starts, customers who have turned on deal alerts can get a notification.

Lock-in turns regulars into prepaid regulars

Customers can lock money at your spot in return for a standing discount you choose; the more they lock, the bigger the discount. Locked money can be spent only with you, and you're paid as they order.

HOW YOU GET PAID

Automatic payouts, simple fees

Payouts are automatic. Every Monday, Liquid pays out your orders that are at least a week old through Stripe, and Stripe deposits the money in your bank account. There's nothing to invoice or request.

Item	Liquid's fee
Priced by one of your deals	No fee
At your lock-in rate	No fee
At full price	No fee
Sales tax and tips	Always yours, in full

For example, if a \$20 order uses your 15% flash sale on the whole menu, the customer pays \$17 plus tax and tip, and you receive all of it. Liquid charges no fee on your sales.

Payout fee. Stripe charges 0.25% + \$0.25 for each payout it sends to your bank, and it comes out of each weekly payout: a week with \$100.00 to pay out has a \$0.50 fee, and \$99.50 reaches your bank. Liquid pays Stripe's monthly account fee.

Buy one, get one. With a buy one, get one free deal on \$4 tacos, a customer who orders two pays \$4 for the pair, and you receive the \$4.

A mixed order. Each item gets its single best deal. Two \$4 tacos and a \$3 drink, during your 20% off-peak window on the whole menu: the tacos get the buy one, get one deal, which saves more, and the drink gets 20% off. The customer pays \$6.40 before tax and tip (\$4 for the tacos and \$2.40 for the drink), and you receive all of it.

— YOUR DAY-TO-DAY

Three ways to take Liquid orders

Customers order and pay in the Liquid app, never at your counter. You choose how their orders reach you, and you can change it later.

Connected to Square

Liquid orders go straight into Square as paid pickup orders with the customer's pickup code, and they're confirmed for you. Your team makes them like any other order, with no extra tablet. Marking an order ready in Square sends the customer a notification. Your menu, sold-out items and hours can follow Square too.

The order screen on a tablet

Not connected? Keep the order screen in the merchant portal open on a tablet at your counter. Confirm each order with a prep time as soon as it rings, mark it ready when it's done (the customer gets a notification), and hand it over when they show their pickup code. If you get busy, pause new orders or add prep time from the same screen.

Counter tickets, with no tablet

Don't want a tablet? Customers pay in the app and get a ticket with their items and a code. At the counter, ring the items up as usual, take off the Liquid discount the ticket shows, and pay the total with a "Liquid" payment type in your point-of-sale system; you don't charge the customer. Your cashier slides the ticket on the customer's phone to redeem it. A ticket is final once paid, like any order, and every ticket sold is paid out to you, redeemed or not; one not used by its time expires and isn't refunded. Your owners get an email after each day with the tickets redeemed.

IMPORTANT**Two rules at the counter**

On the order screen, confirm new orders within 5 minutes. An order that isn't confirmed within 5 minutes is canceled and refunded to the customer, and your spot is paused until you resume it. An order screen left offline for 5 minutes while you're open also pauses your spot. Orders that reach your point-of-sale system are confirmed for you, and counter tickets don't need confirming.

Your cashier slides every counter ticket. The cashier slides the ticket themselves on the customer's phone and accepts it once it turns Used under their finger. A ticket that already reads Used, or that the customer slides, isn't one to accept. Redeeming is only your check that the ticket is real: every ticket sold is paid out to you, redeemed or not.

GETTING STARTED

Four steps to go live

- 1 **Sign in** to the merchant portal at liquidwallet.co/merchant, using the invitation Liquid emails you.
- 2 **Connect your bank** by setting up payouts with Stripe. It takes about 10 minutes.
- 3 **Add your menu and hours**, and any deals you'd like to run.
- 4 **Choose how orders reach you:** connect Square, open the order screen on a counter tablet, or turn on counter tickets.

Liquid then checks your setup and makes your spot live in the app.

QUESTIONS

team@liquidwallet.co

Write from the email address on your Liquid account.

ONLINE

liquidwallet.co

The merchant portal is at liquidwallet.co/merchant.