

## Summary of card payment machines for RHS & Tender Shoots affiliated garden clubs

Provider	Zettle	Square	SumUp	SumUp	SumUp
<b>Device name</b>	Reader 2	Reader	Air	3g with or w/o printer	Solo (New)
<b>Mobile phone required to operate device</b>	Yes	Yes	Yes	NO	NO
<b>Price of unit</b> (dependent on offers available at that time)	£20-£30	£16	£20-£30	£49-£99 w/o printer	£63-£99
<b>Transaction fee whilst using device</b> (higher fees apply to other payments)	1.75%	1.75%	1.69%	1.69%	1.69%
<b>Monthly fee</b>	0	0	0	0	0

Extra features	Zettle	Square	SumUp	Notes
<b>Payment Links</b> (usually charged at higher rate e.g. 2.5%)	Yes	Yes	Yes	This feature allows you to use the website account or app to send a link remotely to a person via email or text, then they can pay from home using their card. Therefore card payment machine is NOT REQUIRED.
<b>QR Code payments</b>	Yes but only via PayPal	Yes 1.9%	Yes 0%	This feature allows you to print off a QR code (like a barcode). People can then scan the QR code with their mobile phones which will take them to a payment screen. They can then pay via card. This is useful at plant sale events, or to replace an honesty box for donations.
<b>Tap to Pay fee. No machine required, just a mobile phone with NFC</b>	Yes 1.75%		NA	This allows you to use the providers services without needing a card payment machine. Instead you use your personal mobile phone (assuming it has a NFC feature similar to Bluetooth), along with the providers app to take payments.

Terms & Conditions	Zettle	Square	SumUp
<b>Can be used by membership clubs?</b>	Assume yes	NO*	Assume yes
<b>Donations in person with machine</b>	Yes	Yes	Yes
<b>Donations remotely (w/o machine) when person &amp; card not present, e.g. Payment Links &amp; QR</b>	NO	Yes	Yes
<b>Plant sales</b>	Assume yes	Assume yes	Assume yes
<b>Memberships payments</b>	Assume yes	NO*	NO**

### NOTE:

The reason some of the items say 'assume yes', is because the T&Cs don't specifically state the item is not possible, thereby default it should be ok in theory. I have also contacted the providers on phone to ask about these points, and they have confirmed verbally they are correct.

Most of the units allow you to send the customer (member) a digital receipt via email or text message for free.

Zettle & Square also sell standalone devices similar to the SumUp 3g, but they were much more expensive (at time of writing), circa £150.

This information is provided as just guidance and was correct at time of writing. Please check the providers website for upto date information to confirm all details for yourselves beforehand.

Therefore no responsibility will be taken for any guidance provided in this summary.

Before making a purchase of the expensive machines, you could try with the basic cheaper version first, to see if you are happy with it before upgrading.

Also, because of the nature of the T&Cs, you could mix and match by purchasing two different machines from separate providers, if for example you need to take donations as well as membership payments. Then you can use both machines correctly within the T&Cs.

Most providers will deposit the cash (minus their fee) directly into your bank account within a few working days.

\* <https://squareup.com/help/gb/en/article/5089-prohibited-goods-and-services-with-square-point-of-sale>

\*\* <https://help.sumup.com/en-GB/articles/3G8ZHjdgFZjmKWomDWS52m>

If any information requires updating/changing please contact [club@tendershoots.uk](mailto:club@tendershoots.uk)