




Reader	Card reader purchase cost	Transaction rate	Software cost	Subscription fee	Contract length	Notes
 Square	Square card reader 2 nd Gen: £19 + VAT (£22.80)	In person transaction fees: 1.75% Online card transaction fees: 1.4% + 25p	Free - Square Point of Sale app	£0	No contract	<ul style="list-style-type: none"> • Connects to phone via Bluetooth • Receipts sent via SMS or email • Accepts contactless and chip cards • No transaction fees on refunds • By default, funds are transferred to bank account every night and arrive the next business day • Possible to link different bank accounts to one reader via multiple app logins
 sumup [®]	SumUp Air: £39 + VAT (£46.80)	In person transaction fees: 1.69% Online card transaction fees: 2.5%	Free – SumUp app	£0	No contract	<ul style="list-style-type: none"> • Connects to phone via Bluetooth • Receipts sent via SMS or email • Accepts contactless and chip cards • No transaction fees on refunds • Choose how often transfers are sent to bank account. Funds take 1-3 business days to reach account • Can set up an online store using the SumUp app • Possible to link different bank accounts to one reader via multiple app logins
 Zettle by PayPal	Zettle Reader 2: £29 + VAT (£34.80)	In person transaction fees: 1.75% Online card transaction fees: 2.5%	Free - Zettle by PayPal app	£0	No contract	<ul style="list-style-type: none"> • Need to set up Paypal account • Connects to phone via Bluetooth • Receipts sent via SMS or email • Accepts contactless and chip cards • No transaction fees on refunds • Funds transferred to bank account next business day • Possible to link different bank accounts to one reader via multiple app logins

These can all be purchased either directly from the manufacturer or off Amazon.co.uk. Check online for the latest prices.