

Point of sale and card reader systems comparison table

	Device cost	Cost per transaction	Transaction limit	Payment methods	Transaction Settlement time	Supported cards	Receipts (method)	Battery life	Connection
iZettle	£29 – the app is free	1.75%	£5K per transaction. £1 min. payment	Chip and PIN, contactless, magnetic swipe and apple /google/ Samsung pay	1-2 business days	Visa, Mastercard, AMEX, JCB, Unions pay	email, text message, or printed	8 hours	Bluetooth to smartphone or tablet with 3G/4G/Wifi
Paypal here	£54 inc. VAT	ranges from 1.5% to 2.75% (when card is present) Charge is 3.4% + 20p for transactions when card is not present	Max. £5500 per card and transaction	Chip & pin, contactless, magnetic swipe, Apple/ Samsung/ Android Pay	instantly to a PayPal account	Visa, MasterCard, Discover, and AMEX	email, text message, or printed	up to 7 days (on standby) or up to 100 transactions	Bluetooth to smartphone or tablet with 3G/4G/Wifi
SmartTrade App	Device cost is £0 but monthly cost (£9.99 for single user or £26.99 for up to 15 users)	1.85% + 20p for those on a single user package. 2.15% + 20p for those on £26.99 per month	No upper limit	Manually enter/scan card details with smart technology. Can send customer a paylink if they would prefer	5 business days	Visa, AMEX and Mastercard	Emailed (can put own logo)	Life of device/mobile	Wifi or 3G
Square	£39 (+ VAT)	1.75% for each present card; 2.5% for each payment where card is not present	£25K	Chip and PIN, contactless, magnetic swipe and mobile payments	next-day	Visa, MasterCard, AMEX, Maestro, Visa Electron, and Vpay	receipts sent via SMS or email	reader should stay powered through a full day of sales	Bluetooth to smartphone or tablet with 3G/4G/Wifi
Sum up Air	£29 + VAT	1.69% per transaction	Min £1. Max: officially none, you estimate max amount during registration & they verify it	Contactless, chip+pin, swipe, Apple/Android pay	2-3 days	Visa, V PAY, Mastercard, Maestro, AMEX	Email or text, can also connect to a printer	500+ transactions	Wifi (can use mobile data but connection must be secure)