

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

2023 - Updated for changes in SumUp T&Cs

Provider machine & costs	Zettle	Square	SumUp	SumUp	SumUp
Device name	Reader 2	Reader	Air	3g with or w/o printer ***	Solo (New)
Mobile phone required to operate device	Yes	Yes	Yes	NO	NO
Price of unit (dependent on offers available at that time)	£20-£30	£16	£20-£40	£129-£150 w printer	£79-£99
Transaction fee whilst using device (higher fees apply to other payments)	1.75%	1.75%	1.69%	1.69%	1.69%
Monthly fee	0	0	0	0	0

Extra features	Zettle	Square	SumUp	Notes
Payment Links (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.
QR Code payments	Yes but only via PayPal	Yes variable cost	Yes 0% FREE	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.
Tap to Pay fee. No machine required, just a mobile phone with NFC	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
Can be used by membership clubs?	Assume yes	NO*	Assume yes
Donations in person with machine	Yes	Yes	Yes
Donations remotely (w/o machine) when person & card not present, e.g. Payment Links & QR	NO	Yes	Yes
Plant sales	Assume yes	Assume yes	Assume yes
Memberships payments	Assume yes	NO*	Assume yes**

Conclusion

Based on the T&Cs it appears SumUp is one of the only providers that allows independent (membership based) garden clubs to use their services for most things a garden club requires, such as membership fees, plants sales, donations etc. Two of their models can be used without connecting to a mobile phone, so very useful. Additionally SumUp allows you to create an account without purchasing a machine, so you can utilise their payment links and QR code services. (Previously SumUp did restrict membership payments, but this restriction has since been removed.)

NOTE:

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+.

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.

This information is provided as just guidance and was correct at time of writing. T&Cs can change at any time and without notice, so please check the providers website for upto date information to confirm 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.

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/3G8ZHjdgFZjmKWOnDWSS2m>

*** SumUp 3g without printer was available previously on offer for £49, but has now been discontinued and replaced by Solo

If any information requires updating/changing please contact

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Or visit www.tendershoots.uk