

## Appendix A

Card machine / provider	Upfront cost	Ongoing costs	Cards Accepted	Connectivity
SumUp Air	From £39 + VAT	No monthly fee. Fixed transaction fee of 1.69% for any card accepted. Payments are automatically cleared in your bank account within 1-3 working days for no extra charge.	Contactless and chip and PIN cards by Visa, V Pay, Mastercard, American Express, Discover, UnionPay and Discover, as well as the mobile wallets Apple Pay and Google Pay	Connects with a SumUp app on your phone or tablet, using the mobile device's 3G or 4G network to process payments over the internet. The app is very easy to use, with standard features like adding VAT and viewing past transactions. You can also send payment links, take QR code payments and more from the app
myPOS Go	From £39 + VAT + £6 delivery	No monthly fee. Transaction rates are determined by the type of card and where it is issued. UK- and EEA-issued Visa or Mastercard cards issued cost 1.1% + 7p per transaction. American Express payments cost 2.45% + 7p and all other cards incur a fee of 2.85% + 7p. Payments are settled immediately in an online myPOS e-money account, and you can access this money straight away through the complimentary Business Visa card. Transferring money from the e-money account to your bank account costs £1.50 per payout.	Visa, V Pay, Maestro, Mastercard, American Express, UnionPay, JCB, contactless and chip and pin and the digital wallets Apple Pay, Google Pay and Samsung Pay	works independently, processing payments through the local 4G network through the built-in SIM card with data included - should work even in rural areas.
CabCard Pocket 3G Terminal	£99 + VAT	No monthly fee. All transactions incur a 5p authorisation charge in addition to the following rates: Personal Visa/Mastercard debit and credit cards issued in UK/EEA: 1.5% Business Visa/Mastercard debit cards issued in UK/EEA: 1.5% Business Visa/Mastercard credit cards	Visa, Mastercard, American Express, Contactless and Chip and PIN, Apple Pay and Google Pay	Works independently, processing payments through the local 3G network through the built-in SIM card with data included.

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		<p>issued in UK/EEA: 2.5%  All non-EEA/UK Visa/Mastercard: 2.5%  All Amex: 2.5%</p>		
Zettle Reader	<p>First one is £29 &amp; any additional is £59</p>	<p>No monthly fee. 1.75% card rate</p>	<p>Visa, V Pay, Mastercard, Maestro, American Express, Discover, Diners Club, UnionPay, JCB, and the digital wallets Apple Pay, Google Pay and Samsung Pay</p>	<p>Requires Zettle Go app on compatible iPhone, iPad, Android phone or tablet. Connects via bluetooth</p>
Viva Wallet	<p>Pricing has to be requested from Viva Wallet directly, but everyone has the choice of paying either one upfront cost for the card reader (purchase) or a monthly subscription fee to avoid the upfront price. This can be cancelled any time – there's no long-term contract.</p>	<p>Transaction rates also need to be requested from the company. Promisingly, everyone has the option to earn back the cost of transactions by using the complimentary Viva Debit Card for business expenses. Transactions settle in an online Viva Wallet business account the next day, though it is possible to manually deposit funds into a bank account, which takes a further 1-2 working days. The online account is linked to the Viva Debit Card, so it is most convenient to use this as your main business account.</p>	<p>Visa, V Pay, Mastercard, Maestro, American Express, Discover, Diners Club, UnionPay, JCB, Contactless and Chip &amp; Pin and the digital wallets Apple Pay, Google Pay and Samsung Pay</p>	<p>Requires Viva Wallet app on your smartphone. The Viva Wallet Black Cab bundle can accept cards offline on the card reader. So if you're driving in rural areas or anywhere with a spotty network connection, this won't be an issue for card payments. However transactions are only fully completed the next time there's a live internet connection through the built-in SIM card, so there is a slight risk of it not going through if the card processor detects a problem then.</p>

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Takepayments mobile card machine	12 month contracts	<p>Monthly rental for around £20 + VAT. Card rates are based on expected turnover, transaction size and types of cards accepted. Monthly minimum sales volume charge - if not met (determined at the start of contract) a charge from £10 + VAT will apply. Not setup fee but termination fee for exiting contract early. Need to get an extra contract with American Express if want to accept these cards. Transaction rates vary between payment cards typically 0.3% - 2.5% with the lowest fees attributed to domestic, personal Mastercard and Visa cards. Foreign, premium cards usually have the highest fees. You also pay a flat authorisation charge on top of the percentage.</p>		Inbuilt SIM card connects to mobile network via 3G to process payments
Payataxi card reader kit	<p>Choose between several different price plans depending on whether you are a black cab driver or private hire driver. The most tailored solutions are for private hire fleets, but black cab drivers get multiple pricing options. The black cab solutions has three main options (prices exclude VAT):            Pay Weekly, option 1: £75 installation fee,            Pay Weekly, option 2: £75 installation fee, £99 for hardware kit</p>	<p>Black Cab solutions: Pay Weekly, option 1: £4.99 a week, 2.69% +15p Mastercard/Visa, 3.95% +15p Amex            Pay Weekly, option 2: £2.99 a week, 2.39% +15p Mastercard/Visa, 3.95% +15p Amex            Buy Outright: No weekly fee, 1.99% +15p Mastercard/Visa, 3.95% +15p Amex</p> <p>Fleets and private hire companies: Pay As You Go: from 3.5% per transaction, no weekly fee or lock-in</p>	<p>Accepted cards            Visa Mastercard            Maestro American Express Contactless            Apple Pay</p>	Requires payment app on mobile phone

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	<p>Buy Outright: £75 installation fee, £299 for hardware kit,</p> <p>Fleets and private hire companies can just pick one plan (excluding VAT):</p> <p>Pay As You Go: £99 setup fee</p> <p>Some of these plans come with contractual commitment. You also have to pay for PCI compliance (card payment security standard) on some plans.</p>			

Fee example, a £15 journey can cost 27.5p through CabCard or 25.4p through SumUp, compared to 80p (CabCard) versus 84.5p (SumUp) for a £50 trip. But CabCard's 2.5% rate for international or premium cards can push fees higher (42.5p for a £15 journey, £1.30 for a £50 journey), making SumUp the smarter choice for airport journeys and tourist hotspots.