

PAYMENT COMPARISON

Business Name	Products	Features							
		Payment	Connectivity	Settlement	Value Added Services	Contract	Customer support	Onboarding time	EPOS
UTP	<ul style="list-style-type: none"> Desk 3500 (Countertop Card Machine) Move 3500 (Portable Card Machine) Move 5000 (Mobile Card Machine) PAX A920 (UTP Pro) PAX A920 Pro (UTP Pro Lite) DX8000 (UTP Max) 	<ul style="list-style-type: none"> Chip and PIN Magnetic Stripe Cards QR-code PaymentLink Contactless Payments 	<ul style="list-style-type: none"> Chip and PIN Magnetic Stripe Cards QR-code Contactless Payments 	Same Day Settlement (Individual Funding, Hourly Batch Funding, End-of-Day Batch Funding)	<ul style="list-style-type: none"> Same Day Funding Free Enhanced Fraud Protection UK Phone Support to Free Replacement UTP App 	18 months	Monday - Friday (08:00 - 20:00), Saturday (09:00 - 18:00), Sunday (10:00 - 16:00)	3 - 4 Days	Most Third Party EPOS Providers
Square	<ul style="list-style-type: none"> Square Terminal Square Stand Square Reader 	<ul style="list-style-type: none"> Chip and PIN Magnetic Stripe Cards Contactless Payments 	WiFi	Next Business Day	<ul style="list-style-type: none"> Analytics & Reporting Invoicing & Virtual Terminal Customer Directory & Loyalty Programs Inventory Management Square Marketing & Gift Cards Square Appointments 	No Contract	Monday - Friday (09:00 - 17:00)	2 - 3 Days	Square EPOS
SumUp	<ul style="list-style-type: none"> Solo Solo and printer POS Lite tablet Air 	<ul style="list-style-type: none"> Chip and PIN Magnetic Stripe Cards QR-code Payment Link Contactless Payments 	<ul style="list-style-type: none"> 3G Bluetooth WiFi 	1-3 Business Days	<ul style="list-style-type: none"> Analytics & Reporting Invoicing & Online Payments SumUp App E-commerce Integration Customer Loyalty Programs Gift Cards 	No Contract	Monday - Friday (09:00 - 17:00)	2 - 3 Days	Restaurant POS, Retail POS
Dojo	<ul style="list-style-type: none"> PAX A920 (Dojo Go) Dojo Pocket 	<ul style="list-style-type: none"> Chip and PIN Magnetic Stripe Cards QR-code Payment Link Contactless Payments 	<ul style="list-style-type: none"> 4G WiFi Ethernet 	Next Business Day	<ul style="list-style-type: none"> Next-Day Settlement Real-Time Transaction Data Customizable Receipts Security Features Remote Support Integration with POS Systems 	12 Months	Monday - Sunday (08:00 - 23:00)	Next Day Delivery	N/A
Tyl by NatWest	<ul style="list-style-type: none"> Clover Flex PAX A50 Ingenico Move 3500 	<ul style="list-style-type: none"> Chip and PIN Magnetic Stripe Cards Contactless Payments 	<ul style="list-style-type: none"> 3G 4G GPRS WiFi 	Next Business Day	<ul style="list-style-type: none"> Next-Day Settlements Business Insights No Hidden Fees UK-Based Customer Support PCI Compliance Support Charity Donations 	12 Months	Monday - Saturday (08:00 to 18:00), Sunday (09:00 - 17:00)	2 - 3 Days	N/A

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Clover	<ul style="list-style-type: none"> • Clover Flex • Clover Mini • Clover Station Duo • Clover Station Solo 	<ul style="list-style-type: none"> • Chip and PIN • Swipe • Contactless Payments 	<ul style="list-style-type: none"> • WiFi • Ethernet • 4G/LTE 	Next Business Day	<ul style="list-style-type: none"> • Cloud-Based POS System Integration • Customizable Apps • Next-Day Deposits • Data Analytics and Reporting • Customer Management Tools • Security and Compliance 	N/A	N/A	N/A	Payments Plus
Take payments	<ul style="list-style-type: none"> • PAX A920 (takepayment splus) • PAX A920 Pro • DX8000 	<ul style="list-style-type: none"> • Chip and PIN • Magnetic Stripe Cards • Contactless Payments 	<ul style="list-style-type: none"> • 4G • WiFi • Bluetooth 	Next Business Day	<ul style="list-style-type: none"> • Flexible Contract Options • Next-Day Settlements • Customer Support • PCI Compliance • Mobile Payments and integration • Low Setup Costs 	12 Months	Monday - Friday (09:00 - 17:00)	N/A	tPOS counter, tPOS complete
Worldpay	<ul style="list-style-type: none"> • Desk 5000 (Countertop Card Machine) • DX8000 (Mobile Card Machine) 	<ul style="list-style-type: none"> • Chip and PIN • Magnetic Stripe Cards • Contactless Payments 	<ul style="list-style-type: none"> • 4G • WiFi • Ethernet 	Next Business Day	<ul style="list-style-type: none"> • Next-Day Settlement • 24/7 Support • PCI DSS Compliance • Integration with POS Systems • Mobile Wallet Support • Custom Reporting Tools • International Payments 	N/A	24/7	4 Days	Worldpay EPOS
Barclaycard	<ul style="list-style-type: none"> • Move 5000 (Mobile Reader) • PAX A920 (POS Solution) • Smartpay Anywhere 	<ul style="list-style-type: none"> • Chip and PIN • Magnetic Stripe Cards • Contactless Payments 	<ul style="list-style-type: none"> • 4G • WiFi • Ethernet 	Same Day Settlement	<ul style="list-style-type: none"> • Next-Day Settlement • PCI DSS Compliance • 24/7 Customer Support • Mobile Wallet Support • Online Reporting Tools • International Payments • Flexible Payment Plans 	18 Months	Monday - Friday (09:00 - 17:00)	7 - 14 Days	N/A
Modern World	<ul style="list-style-type: none"> • Countertop Card Machines (Lane 5000, PAX A80, Verifone V200c) • Mobile Card Machines (PAX A920, Move 5000, DX 8000, Saturn1000) 	<ul style="list-style-type: none"> • Chip and PIN • Magnetic Stripe Cards • QR-code • Payment Link • Contactless Payments 	<ul style="list-style-type: none"> • 4G • WiFi • Ethernet 	N/A	N/A	No Contract	Monday - Friday (09:00 - 17:00)	N/A	N/A

Terminal fees

Business Name	Fees
UTP	£20 + VAT
Square	£149 + VAT or £20 + VAT/month for 6 months
SumUp	Upto £139 + VAT
Dojo	£20 + VAT
Tyl by NatWest	£19.99 + VAT
Clover	N/A
Take payments	£25 + VAT
Worldpay	£17.50 + VAT
Barclaycard	£29 + VAT
Modern World	N/A

Auth/PCI Compliance fees

Business Name	Fees
UTP	3p Auth Fee & £4.80/month PCI Compliance Fee
Square	25p Auth Fee
SumUp	No Auth or PCI Compliance Fee
Dojo	5p Auth Fee & £15 + VAT/month PCI Compliance Fee
Tyl by NatWest	5p Auth Fee & £5 - 20/month PCI Compliance Fee
Clover	N/A
Take payments	N/A
Worldpay	No Auth or PCI Compliance Fee
Barclaycard	N/A
Modern World	No Auth Fee & £3.90/month PCI Compliance Fee

*PCI fees can vary depending on compliance level

Cancellation fees

Business Name	Fees
UTP	Monthly Terminal Fee x Months Remaining
Square	No Cancellation Fee
SumUp	No Cancellation Fee
Dojo	Early Termination Fee x Months Remaining
Tyl by NatWest	Termination Fee
Clover	N/A
Take payments	N/A
Worldpay	N/A
Barclaycard	N/A
Modern World	N/A