PAYMENT COMPARISON

Business Name	Products	Features							
		Payment	Connectivity	Settlement	Value Added Services	Contract	Customer support	Onboarding time	EPOS
UTP	• 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)	• Chip and PIN • Magnetic Stripe Cards • QR-code • PaymentLink • Contactless Payments	• 3G • 4G • Bluetooth • GPRS • WiFi	Same Day Settlement (Individual Funding, Hourly Batch Funding, End-of-Day Batch Funding)	• 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	• Square Terminal • Square Stand • Square Reader	• Chip and PIN • Magnetic Stripe Cards • Contactless Payments	WiFi	Next Business Day	• 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	• Solo • Solo and printer • POS Lite tablet • Air	• Chip and PIN • Magnetic Stripe Cards • QR-code • Payment Link • Contactless Payments	• 3G • Bluetooth • WiFi	1-3 Business Days	• 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	• PAX A920 (Dojo Go) • Dojo Pocket	• Chip and PIN • Magnetic Stripe Cards • QR-code • Payment Link • Contactless Payments	• 4G • WiFi • Ethernet	Next Business Day	• 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	• Clover Flex • PAX A50 • Ingenico Move 3500	• Chip and PIN • Magnetic Stripe Cards • Contactless Payments	• 3G • 4G • GPRS • WiFi	Next Business Day	• 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

Business Name	Products	Features							
		Payment	Connectivity	Settlement	Value Added Services	Contract	Customer support	Onboarding time	EPOS
Clover	• Clover Flex • Clover Mini • Clover Station Duo • Clover Station Solo	• Chip and PIN • Swipe • Contactless Payments	• WiFi • Ethernet • 4G/LTE	Next Business Day	• loud-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	• PAX A920 (takepayment splus) • PAX A920 Pro • DX8000	• Chip and PIN • Magnetic Stripe Cards • Contactless Payments	• 4G • WiFi • Bluetooth	Next Business Day	• 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	• Desk 5000 (Countertop Card Machine) • DX8000 (Mobile Card Machine)	• Chip and PIN • Magnetic Stripe Cards • Contactless Payments	• 4G • WiFi • Ethernet	Next Business Day	• 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	• Move 5000 (Mobile Reader) • PAX A920 (POS Solution) • Smartpay Anywhere	• Chip and PIN • Magnetic Stripe Cards • Contactless Payments	• 4G • WiFi • Ethernet	Same Day Settlement	• 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	• Countertop Card Machines (Lane 5000, PAX A80, Verifone V200c) • Mobile Card Machines (PAX A920, Move 5000, DX 8000, Saturn1000)	• Chip and PIN • Magnetic Stripe Cards • QR-code • Payment Link • Contactless Payments	• 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