Mobile Card Payment Systems

Managing your customer experience can be essential in maximising the profitability of your growing business. Both farm shops and pick your own (PYO) businesses will need to provide a way for customers to pay for their produce, and streamlining this process can be essential in maximising customer appeal and speeding up transactions in busy periods. Making this process easier will also increase the amount that people are likely to spend either by allowing them to spend more frequently – an extra cup of coffee while picking fruit – or increasing total spend without worrying how much cash is in their wallet.

While established farm shops are more likely to have a fixed till point, new businesses without those facilities may find this a challenge. PYO businesses may also wish to move payment facilities around their site as customers are steered towards different fields that are ready for harvest, so having a movable payment system can be helpful here – especially to reduce the time between picking and payment when fruit can be eaten before it is weighed. It also means that security is easier to maintain as equipment can easily be packed up at the end of each day rather than being left in place.

Cash is No Longer King!

How customers pay for their goods is also changing - Contactless spending reached £231 billion in 2022, reflecting a 16% increase in card transactions. Whilst this was partly due to the impact of COVID, the trend of a move away from cash continues. Aspects affecting this include the maximum contactless caps having been increased to £100. In 2023, contactless payments accounted for over a third of all transactions in the UK. Projections suggest that within the next decade, cash payments will make up less than 6% of total transactions.

As a result of these changes, many growers are considering card payment systems for their customers to streamline sales and broaden customer access. Payment systems have rapidly accommodated mobile technology, and card payments are now easily made in market stalls, temporary "pop-up" shops and the outdoors where previously sellers were limited to cash-only transactions.

Mobile Payment Systems

While conventional card machines are still an option, mobile card readers may be a much more viable choice. These are generally, small, palm-sized, card readers that carry out transactions through an app on a mobile phone or tablet paired via Bluetooth and cover both PIN and contactless payments. Contact between banks is then made across Wifi or mobile data networks to allow the transaction to take place. A number of low-cost mobile app-based systems are available and are quick and easy to set up. You only need to purchase the card reader, often without signing up for a contract or subscription, thus having no monthly fees – you only pay a small fee with each transaction of around 1 – 2%. While this is less than general merchant card handling fees, associated with more conventional sales terminals, it can be without a monthly subscription, in these instances you only pay for the service when you're using it – this is particularly helpful for PYO growers that only need to process transactions over the specific periods.

Besides offering card payments, the apps supporting the readers tend to offer a range of other benefits to help streamline your sales process from inventory management and invoicing through to stock control and accountancy, and easy-to-view analytics of your sales. There are a range of mobile payment systems available to small businesses, and the key features of three of the main systems are given below. These have been suggested by online specialists, as part of a wider list of top 10 contactless payment machines suitable for businesses with card transactions less than £200,000 a month.

Sum Up

Sum Up is a straightforward, easy to use system that works by pairing a small card reader with an app on a mobile or tablet. Sum Up's simplicity is its key benefit – quick and simple to set up and use, this can be a very effective payment option. Their readers offer different benefits and come at costs ranging from £40 - £170 (when you include VAT). Readers can be ordered from the Sum Up website after you register although shipping can take up to a week. Registering is quick and simple and should only take 10 – 15 minutes. They accept payments physically via Chip & PIN and wirelessly via NFC, Apple Pay, Google Pay and Samsung Pay.

There are 3 card reader options currently available from Sum up. These include the Sum Up Air, Solo and the Solo with an inbuilt receipt printer (which was touted in 2024 as being the cheapest card machine printer combo available in the UK).

The "Sum Up Air" card reader requires a Bluetooth connection with an Android or iOS phone or tablet and uses the phone mobile data or Wi-Fi connections. The reader is charged by USB cable and will last for around 500 transactions or 12 hours on a single charge, although a docking station is available for recharging during fixed countertop sales.

The "Sum Up Solo" card reader has a touch screen and charging station as standard and allows you to view sales history and offer tipping options. It doesn't require a connection to the app via your phone and is standalone, coming with an inbuilt free unlimited mobile data plan but also working through any available Wi-Fi. The reader lasts 8 hours on a single charge with new features added regularly via software updates on the device itself.

The "Sum Up Solo and Printer" adds a receipt printer to the charging cradle which can print 800 receipts on a single charge.

- A transaction fee of 1.69% will apply to all transactions and will be taken before the money appears in your account, but **there are no fixed monthly costs** though other payment plans are available.
- Payments refunded before being paid out are not charged transaction fees.
- Payouts are made by 7am the next day to your Sum Up Business account and then take 2-3 working days to transfer into a bank account.

Square

Square offers two card machine models: a smaller, more affordable option that costs less than Sum Up's smallest device, and a larger touchscreen model that is priced higher than Sum Up's equivalent touchscreen option.

The Square Reader is small and simple – it is a small, lightweight card reader (possibly the smallest on the market). It has access to paid accessories that allow it to be snapped on the top of your phone or be docked for static charging and use on countertops (though unlike Sum Up options these docks don't provide the ease of pick-up-and-go wireless charging). The reader accepts Chip & PIN and contactless including Apple Pay, Google Pay and Samsung Pay. The simplicity of the reader makes it relatively cheap at around £20, although it will need a mobile or tablet to pair with via Bluetooth. The Square is a simple, cost-effective system that is particularly well adapted to food or retail sales. This reader operates in a similar fashion to other card readers – once the device is paired with your mobile or tablet enter the amount to be charged on the app and click to confirm the amount. Customers can then either pay by contactless or your phone with the app can be handed to the customer for PIN input. Some customers may be concerned about putting their PIN into a mobile device rather than a card reader, so it may be worth thinking about this aspect.

The Square Terminal is a combined card reader and point of sale terminal, although this is more expensive at close to £200 and requires a Wi-Fi or ethernet connection to work, but does not require pairing to a mobile phone. It does, however, offer offline payments which come with extra risks but can be a life saver during Wi-Fi downtime in a busy business. ***Note* –** this option has time limits and limitations that are linked in the resources section

- There is no regular monthly fee, but you'll be charged a flat rate of 1.75% on each transaction
- Payments will appear in your account the next working day.
- Square has strong point-of-sale features, including lists and categories in a library of products that can be quickly selected as part of the order – this could be particularly useful for farm shops or cafes.

Takepayments

Takepayments is a subscription only system that comes with a choice of two card machine options:
The **A920 card machine** (white) and the **DX8000 card machine** (black) which both use Android operating systems and are standalone, requiring no connection to your phone and being able to connect to Wi-Fi or use their in-built SIM card for mobile data connection.

Monthly and 18-month contracts are available, ranging from £7.50 to £25 per month + VAT. These subscriptions vary in terms of monthly minimum charges, early cancellation fees, and setup costs, so it's important to review the options carefully.

Transaction fees also differ based on factors such as average transaction value (higher-value payments often secure better rates), turnover, and accepted card types. In some cases, this can result in lower transaction fees than those offered by Square or Sum Up, making it worthwhile to compare total costs. Additionally, be aware of fees for refunds and chargebacks when evaluating pricing. Clear pricing transparency is the potential key factor worth considering with Takepayments when compared to Square and Sum Up.

Smartphone tap to pay services

Another option for on-farm payments is smartphone tap-to-pay services, which require no additional hardware beyond a compatible phone with NFC capability. Customers simply tap their contactless cards or smartphones against your enabled phone device to initiate payments through designated apps.

Major platforms like Mastercard, Google Pay and Apple Pay support this payment method, along with providers such as Sum Up, which offers tap-to-pay functionality within its app. Using Sum Up as an example, they apply the same transaction rates, of 1.69%, across all their payment processing options including smartphone tap to pay. Rates of this payment type will vary with other providers, so it's important to check their specific pricing.

Safe & Secure

New and unfamiliar payment systems may be of a concern for the security by your customers and yourself. The readers outlined above, along with most tap to pay services, comply with Payment Card Industry group standards (PCI DSS/PTS) – these are the same rules that conventional card readers must follow. The card readers are backed up by physical protection which will render them useless if tampered with, alongside end-to-end encryption to protect the data for each transaction. Some systems also offer charge-back protection in case a customer disputes a transaction.

Other Aspects to Consider

A key aspect of all these systems is connection with a Wi-Fi or mobile connection – it may be advisable to check how well you can achieve mobile signals where you intend to set up the card reader. It may also be worth considering what extra features a system may offer. For instance, the accounting and sales management feature may be of assistance when book keeping, while it may simplify stock control of farm shops with a range of dry or long-life products. Shopping around providers will help you to see which of these extra services they offer - and at what cost.

Resources

- Sum Up card readers
- Sum Up Help UK
- Square UK
- Square offline payments option
- Takepayments
- Mastercard Tap-on-phone info

Disclaimer

While every effort is taken to ensure the accuracy of these notes, they are provided only as a factual summary of the systems available and should not be taken as a recommendation for any particular system. Members are advised to fully review the information provided by each system before making a judgement as to which systems are most suitable for their growing business, and seek independent advice where relevant.