

Date: 5th June 2025 To: All Councillors From: Parish Clerk

Report to Council: **Village Hall Payment System Upgrade – Card Reader Purchase Options**

**Introduction**

Cashless payments are increasingly preferred by customers at the Village for community events and refreshment sales. A portable, user-friendly card reader would:

* Enable easy payment by card or contactless methods.
* Reduce reliance on cash handling and manual bookkeeping.
* Improve financial transparency and reporting for the Hall.
* Support modernisation of Village Hall services.

Two major providers are considered in this report: SumUp and Zettle. Each offers similar solutions with small one-off device costs and no monthly fees.

| **Provider** | **Device Name** | **Cost (One-off)** | **Connectivity** | **Features** | **Transaction Fee** |
| --- | --- | --- | --- | --- | --- |
| **SumUp** | Solo | £79 + VAT | Built-in Wi-Fi or mobile | All-in-one touchscreen. | 1.69% |
|  | Solo + Printer | £139 + VAT | Built-in Wi-Fi or mobile | Adds receipt printer. | 1.69% |
| **Zettle** | Zettle Terminal | £149 + VAT | Built-in Wi-Fi/4G | All-in-one device with optional printer. | 1.75% |

**Key Considerations**

* **Ease of Use**: All of the options above are stand alone units with built in WiFi that do not require a phone or app, making them ideal for volunteer use.
* **Receipts**: Some devices have a built-in printer which may suit bar or ticketed event sales but are more expensive.
* **Pricing**: Square offers the cheapest reader (£19), but its terminal is more expensive. Zettle’s basic reader is also competitively priced at £29.
* **Fees**: All charge around 1.69%–1.75% per transaction with no monthly fees. SumUp has the smallest transaction fee.

**Recommendation**

The best value-for-money and ease-of-use option for the Village Hall is the SumUp Solo (£79 + VAT). There is no need for a separate smartphone, it is portable and has a simple interface and setup and comes with a charging station.