

Our card payments service

This summary shows our charges for card payments, and other important information about our service. You can use this to compare our service with other providers to find the best deal for you. We are required to provide this information by the Payment Systems Regulator.

Your costs for accepting common individual card payments⁴

UK based card	Mastercard			Visa			Additional charges per transaction Authorisation fee 3p
	Debit ¹	Credit ²	Business ³	Debit ¹	Credit ²	Business ³	
In person ⁵	1.19%	2.10%	2.52%	1.19%	2.10%	2.52%	}
Online/Phone ⁶	1.49%	2.40%	2.82%	1.49%	2.40%	2.82%	

Other potential transaction charges

Chargeback fee	£20.00	Revival fee	£0.00
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Example

If your customer uses a Mastercard personal debit card in person to purchase a £10 item, you would pay	11.9p (1.19% of £10)	+ 3p (Authorisation fee)	= 14.9p
If your customer uses a Visa personal credit card online or by phone to purchase a £10 item, you would pay	24p (2.4% of £10)	+ 3p (Authorisation fee)	= 27p

Other monthly charges

Point of sale terminal (per terminal per month)	£28.00
Gateway ⁷	£20.00
PCI DSS Service fee ⁸	£4.80
Minimum monthly service charge (MMSC) ⁹	£20.00

Other details

Settlement time	Next day
Payment brands accepted	Visa, Mastercard, Diners, JCB, UPI, American Express, Maestro

¹Personal debit cards.

²Personal credit cards.

³Business debit cards.

⁴These are the most commonly used cards for most merchants. You pay us a percentage of each card payment you receive. This varies depending on the type of card. You may also accept other card brand and types, which may cost more.

⁵A card payment where the card, cardholder and merchant are all in the same place.

⁶A card payment where the card, cardholder and merchant are not all in the same place.

⁷A service for capturing and transferring payment data.

⁸Charges relating to your compliance with card security and anti-fraud standards.

⁹Amount payable if your monthly transaction charges don't meet a minimum agreed amount.

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