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Learn to set up and use your Fusebox solution. To accept card payments at your business’s premises, you’ll need a card machine. But with so many available on the market, which device is best for your small business?With the help of extensive research and over a decade’s experience in reviewing and recommending card machines, we’ve selected the very best options for small businesses, so you can compare these top machines and find out which is best-suited to help you take payments.Ready to explore? Read on for the 9 best credit card machines for small UK businesses in 2022. A wide range of EPOS integrations Personalising customer experience Back office functionality According to our research (which you can find out more about by jumping further down the page to our methodology), the SumUp Air card reader is the best overall credit card machine for small businesses. It’s light, limber, and as easy to use as it is to transport, while also managing to boast some of the cheapest rates in the industry.Our other top mobile credit card machines for small businesses come from Zettle, Square, and PayPal, while Ingenico dominates the countertop and portable varieties. Models such as the VEGA3000 from Castles Technology, and the Verifone V200c and V400m, also figure prominently among our expert selections.Why not grab quotes right here, right now? Simply answer a few questions about your small business’ requirements, and we’ll match you with one or more leading credit card machine providers. They’ll then be in touch to provide free, no-obligation quotes, all tailored entirely to your business.If that sounds simple, it’s because it is. Hit one of the buttons below to get started. Do you already have a card machine? It takes just 30 seconds...On this page, we’ll review the best mobile credit card machines, the best countertop credit card machines, and the best portable credit card machines. Before we dive in, here’s a quick rundown of what each of these terms mean.Mobile credit card machines can function without a wifi connection or power source, so they’re ideal for taking payments in a variety of different locations, including outdoors.Countertop credit card machines are designed to sit in a fixed spot at your premises, as they need power and internet connections. You usually see these card machines on shop and cafe tills.Portable credit card machines are battery-powered and can connect wirelessly to your wifi, so can be carried around your premises. Think restaurants and bars that take payments at customers’ tables.Take payments at your customer’s table with a portable credit card machineMobile card machines are for anyone who needs to be able to accept card payments on the go, but without necessarily having access to an internet connection, or a stable power source.We’re talking market stall operators, tradespeople, and those who take payments from remote locations.Mobile credit card machines offer plenty of other benefits for small businesses, too. For one, they’re super simple. You’ll pay just a single fee to purchase your card reader, rather than renting it on a monthly basis (as is the case with most countertop and portable card machines).These types of card machines also come with slick, intuitive apps that help you process and reconcile payments, send digital receipts, and take stock of your inventory. Interested? Let’s take a look at our top four mobile credit machines for small businesses:SumUp Air card readerZettle card reader2Square card readerQuick overview Strengths Pocket-sized and powerful Highly affordable No fixed-term contracts No monthly or hidden fees 30-day money back guarantee Fully PCI and EMV compliant Weaknesses No customer support on evenings or Sundays Payout time is longer than some rivals Not suitable for businesses with a larger sales volume Pricing Card readerTransaction feeVirtual terminal fee £29 (excl. VAT) 1.69% 2.95% + 25p Quick overview Strengths Supports all 25 major currencies No monthly costs, and affordable rates across the board Offers a wide range of EPOS systems to complement its card reader Fully PCI and EMV compliant Simple to set up and use Weaknesses No virtual terminal service Ecommerce services are only available via an additional third-party integration with Selz No weekend or evening customer support Some reviews suggest that the company is still undergoing a few ‘teething’ problems as a result of the PayPal acquisition Has an average customer rating of 3.1 on Trustpilot Pricing Card readerTransaction fee (in-person)Invoicing/payment linksPayPal-generated QR codes £29 (excl. VAT) 1.75% 2.5% 1% So, SumUp or Zettle? We’ve summarised all the key arguments in SumUp vs Zettle – our guide to picking between two of the most clever, capable, and cost-effective card machines that money can buy. Check it out! Quick overview Strengths Provides next-day deposits into your business bank account Fully PCI compliant Outstanding customer reviews Real-time sales reporting and analytics No credit check required No contracts or long-term commitments Weaknesses Because it lacks a pin pad, it’s a tad less user-friendly than other credit card machines on this list No 24/7 phone support Doesn’t currently support JCB, Union Pay, or Discover in the UK Pricing Card readerTransaction fee (in-person)Online transaction feeVirtual terminal fee £16 (excl. VAT) 1.75% 1.9% for European cards, 2.9% for non-European cards 2.5% If you do business exclusively from a bricks and mortar establishment, you won’t necessarily need a mobile payments solution. In fact, you can save money in the long-term by opting for a countertop card machine.Countertop card machines allow you to take payments from a fixed place (usually your countertop). They plug directly into your mains for power, and straight into your internet via an Ethernet cable. Handily, that means that these devices aren’t reliant on battery power – or a patchy wifi connection – to function.Countertop credit card machines are ideal for small retail businesses. Unlike the mobile card readers discussed above, you won’t buy your countertop device up front. Instead, you’ll rent the terminal on a monthly basis, but pay less in transaction fees.The best countertop card machines for small businesses are:Ingenico Desk 5000Verifone V200cCastles VEGA3000 Quick overview Strengths Affordable Offers signature capture capabilities for electronic payments and receipt storage Its operating system, Telium, is one of the most security-focussed on the market Comes with the pedigree of over 30 years of experience Jumbo 3.5-inch touchscreen offers superlative levels of user experience Weaknesses Pricing information isn’t readily available No phone-based customer support Pricing Rental fee (per month)Transaction fees £7 to £20 With Santander merchant services 1% or 1.5% minimum Depending on the plan and merchant account provider you choose You’re about halfway through our list of the nine best credit card machines for small businesses.Ingenico iWL seriesVerifone V400mIngenico Tetra Move 5000 Quick overview Ingenico’s iWL card machine series constitutes a range of lightweight, feature-heavy handheld devices that are ideal for small businesses. You can connect using GPRS, 3G, wifi, or Bluetooth technology, and charge them easily via a set of portable, professional-looking charging ports. What’s more, the iWL card terminals are water and shock resistant, making them an ideal choice if your bar or restaurant operates in an outdoor space (which, given the COVID-19 restrictions of 2020, we’re guessing it might’ve had to!). Read more + Read less - Strengths One of the most popular and enduring credit card machine lines in the UK PCI compliant, and meets the highest industry requirements when it comes to security Powered by innovative operating system Telium, which offers additional payment services and a library of more than 2,000 applications The range’s built-in receipt printers are capable of delivering 30 lines per second – the fastest on the market Weaknesses Pricing information isn’t readily available The iWL series isn’t the most aesthetically-pleasing set of devices No phone-based customer support Quick overview Strengths Durable and reliable Long-lasting battery and colour touchscreen display EMV and MSR enabled Install additional apps to fully customise your small business credit card machine’s user experience Weaknesses Pricing information isn’t readily available Not as highly rated by customers as models from some of its competitors Quick overview Strengths Compatible with Ingenico’s suite of cloud services, including back office reporting and e-receipt management Large, 3.5-inch touchscreen Accepts in-person payments via contactless, swipe and sign, and chip and PIN, as well as mobile wallets PCI and EMV compliant Weaknesses Slightly more expensive than some of Ingenico’s other card terminals The higher monthly costs may not be worthwhile for seasonal businesses, or those with a smaller sales volume Pricing Rental fee (per month)Transaction fees £15 – £25 per month With Santander merchant services Minimum 1% or 1.5% Depending on your plan and merchant account provider Verdict With a competitive transaction fee rate of 1.69% and pocket-friendly ease of use, the mobile SumUp Air is our top credit card machine for small businesses. But there are plenty more we’d also recommend. The mobile Zettle card reader 2 stands out for its excellent EPOS integrations, while Square’s mobile card reader is a good option for merchants looking to spend as little as possible.If you’re in the market for a countertop machine, the Ingenico Tetra Desk 5000 offers fast, flexible payment processing, while Verifone’s V200c can help you provide your customers with a personalised buying experience. But the easy-to-use Castles VEGA3000 is our top pick for merchants who are new to credit card processing.Finally, if you’re after a portable credit card machine, the shock-proof, waterproof Ingenico iWL series is an excellent choice for outdoor businesses. The compact Verifone V400m is a great all-rounder with very reliable battery life, while the Ingenico Tetra Move 5000’s reporting features are great for businesses that plan to make the most of analytics.Ultimately, it’s best to remember that the best card machine for you depends on the unique needs and qualities of your small business. You’ll need to consider key factors including upfront costs, transaction fees and other charges, and user-friendliness.And, if you’re still stuck on which card reader is right for you, our free quote-finding tool can help. We’ll match your small business with the credit card machine suppliers that meet your requirements, and they’ll be in touch to offer free, personalised quotes and advice, with zero obligation.Try it below by answering the first question. It takes less than a minute! Do you already have a card machine? It takes just 30 seconds... At Expert Market, it’s our aim to provide you with the most accurate, up-to-date, and transparent product and service reviews possible. So, to help you better understand the best merchant account options out there, we’ve conducted in-depth, extensive research into the payments industry and its top companies.Here’s how we did it:We worked with two independent researchers over 60+ hours to rate 13 different merchant services providers – eight traditional (dedicated) merchant account suppliers, and five payment facilitators.We rated each provider across four key metrics.Help and support: we assessed the level of customer support (such as email, phone, or live chat), as well as its availability (24/7, or weekdays only?), to provide a weighted score for each merchant account supplier.Affordability: our affordability algorithm took into account the specific transaction and monthly fees for various transaction types, as well as any one-off costs. Our analysis also included contract length, package type, the flexibility of each providers’ pricing structure, plus the price of any hardware required.Features: we assessed each supplier on up to eight specific features. We then weighted these scores, and translated them into a point value system. This allowed us to form accurate ratings for each merchant account provider, and make specific recommendations to you.Customer approval: we assigned each provider a ‘customer score’, which involved seeking opinions from within the community, as well as feeding data aggregated from online sources into a unique algorithm. This allowed us to calculate overall customer approval scores for each merchant account supplier, in real time.We take the integrity of our research seriously. If you’ve got any questions at all about our research process, feel free to get in touch with Rob, our financial services specialist, at rob.binnis@expertmarket.co.uk. Why are credit card machines important? Today, the majority of customers expect to be able to pay by card – it’s the nation’s favourite way to pay, after all.The latest data tells us that in 2020, debit cards were the UK’s most-used payment method, with card payments accounting for more than 50% of all payments. What’s more, one in four payments were contactless.By contrast, the popularity of paying with cash is continuing to decline, with the number of cash payments decreasing by 35% in 2020. What’s the cost of a credit card machine for a small business? The costs of credit card machines for small businesses tend to vary wildly.If you’re opting for a mobile card reader, you’ll pay just a single, one-off fee to purchase the device outright – typically anywhere between £16 and £45 (excl. VAT) – plus a transaction fee of around 1.69% to 2.5% per sale.This contrasts with the monthly rental fees you’ll usually have to pay to secure the services of a portable or countertop card machine for your small business. Costs here normally come in at between £7 and £30 per month, with transaction fees ringing up at around 1% to 1.5% per sale.How much you pay for your credit card machine will also depend on the merchant account provider you pick to supply your payment processing, as well as the plan you select. Some companies offer pay-as-you-go pricing structures, while others work on a subscription basis. It’s up to you to pick the right company and plan for you – so be sure to utilise our free quote-finding form to get the best results! Where can I find the best rates on credit card machines for small businesses? The right provider for your small business will always depend on factors such as your turnover, business model, and how long you’ve been trading for.To explore the full range of fees associated with accepting card payments, and learn more how much your small business can expect to pay, we recommend getting acquainted with our guide to comparing merchant account fees. Are there free wireless credit card machines for small businesses? Unlike the other best things in life, credit card machines for small businesses aren’t free.Sure, some providers – such as Square, and occasionally SumUp and Zettle – have been known to run promotions in which they offer their card readers for free. But by free, we mean “free”, because you’ll still, of course, be eligible for transaction fees. So, while you may be scoring a £20 to £30 saving on the card reader, you’ll still be paying a cut of every sale you go on to make with said device. So rather than choosing a credit card machine based on how much you could save initially, you’ll benefit more from choosing the machine that best reflects the size, style, and unique needs of your small business.Learn more with our guide to free payment gateways, and whether they even exist. Where can I get a credit card machine for my small business? You can purchase a credit card machine for your small business either directly through the supplier (as is the case with models from SumUp, Zettle, Square, and PayPal), or rent one as part of an agreement with a merchant services provider.The reason you can’t just walk into a shop and pluck a card machine off the shelf is that – before you can start taking any kind of credit or debit card payments – you’ll first need a merchant account. This is where funds go after they’ve left the customer’s pocket, but before they’ve reached your bank account.You can acquire a merchant account through a third-party company (such as Fiserv, Handeapay, or Retail Merchant Services), or with some high street banks, such as Barclays and HSBC. How do I set up my small business credit card machine? Most credit card machines (particularly those of the small business-oriented variety) are fairly simple to set up.You’ll usually only have to connect a few cables, and get your terminal ready to go by following a few on-screen prompts. You’ll also want to make sure your card machine (and its charging port) is located in the most optimal location for serving the customer; whether that’s on your countertop, or – in the case of a bar or restaurant – somewhere your servers can easily access it. Can I get a small business card machine without a contract? Yes! Contract-free plans are usually more common among mobile card readers than any other kinds. Square won’t ask you to sign a contract to use its card reader, and the SumUp Air doesn’t come with fixed-term contracts, so you’ll have the flexibility to opt out when you want to. Do you already have a card machine? It takes just 30 seconds...

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