What did it cost to take cards?

Take the figures from one complete month. Type here or print this sheet.

£10,000	£160	1.60%
CARD SALES	FEES	EFFECTIVE RATE

Illustrative figures. £100 processing + £40 per-payment fees + £20 rental, excluding VAT.

Choose a period and fee basis

Month or date range

Fees include or exclude VAT?

Add up the fees you actually paid

Use the same dates for each invoice. Count any itemised charge once.

Percentage-based processing charges	£
Charges per payment or authorisation	£
Recurring fixed charges, such as terminal or gateway rental	£
Other fees included in this comparison	£

For a monthly minimum, include only any extra amount actually charged to reach it.

Record one-off setup and exit charges separately when comparing offers.

Work out your effective rate

Total fees ÷ card sales before fees × 100. You need a positive card-sales figure.

Total fees (£)

Card sales (£)

Effective rate (%)

Ask your provider

“Using the same sales, payment count and card mix, which charges would change?”

For a personal review, Awais Amir is a Payment Consultant at takepayments.

Open the CardsMachines fee calculator

Reading PSR card-acquiring remedies Barclaycard statement guide