

Accepting other payment methods such as: NFC payments, Google and Apple Pay.  
[SUMUP]

# Accepting NFC payments; Google and Apple Pay

Your SumUp Card Reader comes fully set up for contactless payments using near field communication (NFC).

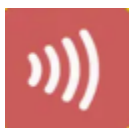
## How NFC payments work

Customers can make NFC payments by tapping their contactless card or Wallet App (such as Google Pay or Apple Pay\*) flat against the upper half of the card reader.

After tapping the card or compatible device onto the reader, you'll hear a beep and the 4 LEDs will light up, signalling a successful transfer.

Transactions equal to and below the contactless limit don't usually need to be authorised, but any transaction above this amount will need to be authorised with the customer's pin. This limit is set by the cardholder's bank and varies from bank to bank and country to country.

Cards that offer a contactless payment option are recognizable by this logo:



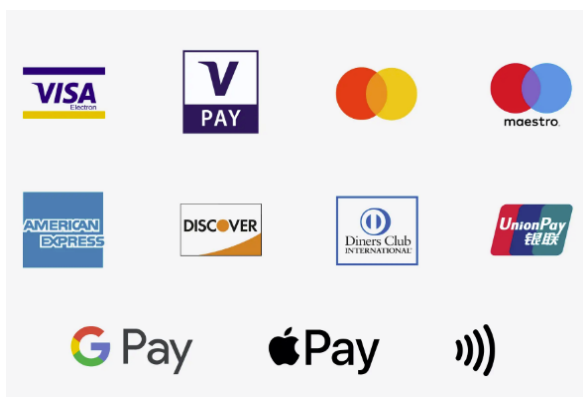
## What are the fees for contactless transactions?

Contactless transactions are processed in the same way as Chip and PIN transactions. Therefore, the same fees apply. [Check out our pricing and fees guide](#) for a full list of transaction costs.

Be aware, in some cases, NFC payments made using debit cards may still be processed as credit payments due to the way they are handled.

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\*Wallet Apps can only be used with SumUp devices if the card saved in the app is compatible with our services. You can [find a list of accepted cards here](#).



International Cards

It's also possible to accept cards issued outside the country in which your business operates, so long as the card carries one of the above logos.

### International currency charges

If your customer makes a payment with an international card, they may be charged a fee by their bank according to the bank's currency conversion policy.

The fee is only charged when the currency where the card was issued does not match the currency of the country in which your business is registered with us.

For example, if your customer has an American bank account and your business is registered in the UK, the transaction will be charged in GBP. As the customer's account is in USD, the customer will be charged the current conversion fee of their bank.

### **Important:**

Please note that American Express and international card payments could take an additional 2-3 business days to process.

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