

# REPORT TO FINANCE COMMITTEE

## CARD MACHINE

**Report Reference** F-22-03  
**Meeting Date** 11<sup>th</sup> July 2022  
**Agenda Item** 6  
**Prepared by** Town Clerk

---



### 1.0 BACKGROUND

The committee last discussed a card payment terminal in June 2018, when it was agreed to trial an iZettle device which would be borrowed from the Knutsford Beer Festival. At the time this was discussed, the primary need for a means of taking card payments was with 'card holder not present' and this was not possible with the iZettle set up. The council has since signed up to use the GOV.UK payment system which allows car payments to be taken via payment link and over the phone and this works well.

The iZettle was trialled at the 2022 Knutsford Music Festival as the council operated a bar and at the Mayor's Gin Tasting fundraising event. The device worked well and the majority of payments were taken by card over cash. It is evident that it would be beneficial for the council to have a device to enable in person card payments to be taken. This would be particularly useful at the office (for in person payments e.g. for cemetery fees, event tickets, Knutsford vouchers) and at events (particularly mayoral fundraising events such as the upcoming BBQ).

### 2.0 PROPOSED DEVICE

The recommended device is the Zettle Terminal with the docking station and printer. This is an all-in-one device which does not need to be paired to a mobile phone/tablet and the receipt printer enables VAT receipts to be given at the point of sale. The upfront cost is £199 and transaction fees are 1.75%<sup>1</sup>.

Whilst there is a cheaper Zettle device (Zettle Reader 2, £29) this requires connection to a smartphone/tablet for operation and does not enable receipts to be printed. This would be less practical at events where, for example, an officer may need to use their phone and/or not be with volunteers when payments are being taken. In the office, the Terminal device will also mean it can be picked up and used immediately by whoever is taking the payment (as opposed to requiring tethering and all officers having access to the account log in details).

Zettle provides a clear reporting output and the card transaction fees will be separately itemised within the council's accounts.

### 3.0 RECOMMENDATION

It is recommended that the committee approves the purchase of the Zettle Terminal to enable in-person card payments to be taken.

---

<sup>1</sup> Across the Knutsford Music Festival 2022 £851 was taken on card, the transaction fees on this were £15.01.