

PRICE COMPARISON

| PRICING | IRIS PAY (KASHFLOW/ CASHBOOK) | SAGE UK | XERO UK | QUICKBOOKS UK |
|---|--|---|---|---|
| UK Debit/ Credit Cards standard card fees | 1.3% +20p | 1.5% + 20p | 1.5% + 20p | 1.45% + 20p |
| Instant Bank Transfer fees | 80 pence per transaction | unavailable | unavailable | unavailable |
| Direct Debit fees | 0.5% + 20p Promotion until 30/04/24* 1% + 20p afterwards* <small>*VAT not applicable. Custom users continue with 0.5% + 20p rate after promotion. Please contact us</small> | 1.2% + 24p* <small>*includes 20% VAT</small> | 1.2% + 24p* <small>*includes 20% VAT</small> | 1.2% + 24p* <small>*includes 20% VAT</small> |
| Annual threshold for custom fee Contact us directly to setup | £600K PA | £1M PA | £1M PA | £1M PA |

EXPLORE ALL FEATURES

| KEY FEATURES | IRIS PAY (KASHFLOW/ CASHBOOK) | SAGE UK | XERO UK | QUICKBOOKS UK |
|--|---|---------------------------------------|---------------------------------------|---------------------------------------|
| Easy sign up (within a few clicks) | ✓ | ✗ | ✗ | ✗ |
| Seamless integration with bookkeeping software | ✓ | ✗ | ✗ | ✗ |
| Faster payouts | 3 days (instant bank transfer immediate) | up to 7 days | up to 7 days | up to 7 days |
| Mobile Pay at no additional cost | ✓ | ✗ | ✗ | ✗ |
| Dedicated real time portal with real time alerts in product | ✓ | ✗ | ✗ | ✗ |
| Direct Debit email notifications | Detailed | Generic (3rd party site to find more) | Generic (3rd party site to find more) | Generic (3rd party site to find more) |
| Additional payment options inc Apple Pay, Google Pay | ✓ | ✓ | ✓ | ✓ |
| Custom branding - upload your company logo on checkout pages and payment links | ✓ | ✓ | ✓ | ✓ |
| Collect securely with payments that are fully regulated and encrypted | ✓ | ✓ | ✓ | ✓ |