

# SoftPOS Market Report Q3 2026

This report counts what is actually in the database — 124 entries, 28 data fields each, every one with a source and a date it was checked. No forecast, no survey, no estimate: the state of the market on 1 September 2026, and where it has gaps, the gaps are named.

Editorial: **SoftPOS24 Payment Research**    Updated: **15.08.2026**    Data set: **124 providers, 14 criteria**    Market report · **1 September 2026**

### THREE FINDINGS THIS QUARTER

- **The same provider charges up to 2.19× more depending on the market.** SumUp takes 0.80 % in Brazil and 1.75 % in France — for the same product, compared without monthly fees and without interchange models.
- **72 of 108 providers publish no price at all.** Naming a rate in the SoftPOS market puts you in a minority of 36.
- **Only 13 of 108 providers accept girocard.** In the German-speaking market that remains the single sharpest selection criterion there is.

## The same provider, twice the price

Building the fee calculators meant pulling the providers' own pricing pages in five markets separately. That surfaced something a single-country view never shows: providers selling the same product everywhere charge very different rates for it. Only like is compared with like here — the cheapest tariff *without* a monthly fee, interchange-plus models excluded, because “0.85% plus interchange” is not 0.85%.

| Provider                     | Germany | UK     | France | Spain  | Brazil | Spread |
|------------------------------|---------|--------|--------|--------|--------|--------|
| SumUp                        | 1.39 %  | 1.69 % | 1.75 % | 1.49 % | 0.80 % | 2.19×  |
| myPOS                        | 1.29 %  | 1.10 % | 1.69 % | 1.45 % | —      | 1.54×  |
| Square (Block)               | —       | 1.75 % | 1.65 % | 1.25 % | —      | 1.40×  |
| PayPal / Zettle (PayPal POS) | 1.39 %  | 1.75 % | 1.75 % | 1.49 % | —      | 1.26×  |
| Revolut Business             | 0.80 %  | 0.80 % | —      | 0.80 % | —      | 1.00×  |
| Stripe                       | 1.40 %  | 1.40 % | 1.40 % | 1.40 % | —      | 1.00×  |
| Viva.com                     | —       | 1.69 % | 1.69 % | 1.69 % | —      | 1.00×  |

The bottom half of the table is the interesting part: Stripe and Revolut charge exactly the same rate in every market where they publish one. So the spread in the others is not a regulatory necessity — it is a pricing decision.

## Price transparency: two in three name no price

Of 108 merchant-facing providers, **36** publish a transaction rate you can check. **72** do not — “on request”, a quote form, or a calculator that first wants your turnover. That is not a fringe case, it is the majority of the market, and it is why a fee calculator is real work in this industry.

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## girocard: 13 of 108

On documented evidence, 13 providers accept girocard, some only via co-badging. For a German merchant this is the most expensive possible misunderstanding; a provider at 1.29% is worth nothing if the card two thirds of the customers pull out does not go through. Where a provider does not say so explicitly on its German page, the database records “unclear”, not “yes”.

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## Certification: MPoC is winning, slowly

28 of the 124 entries name **MPoC**, 11 still the older **CPoC**, and 19 list PCI DSS without further detail. The rest name no certification at all — for a product whose entire security claim rests on exactly that certification, it is the most conspicuous blank in the market.

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## Coverage and data quality

124 entries: 108 merchant-facing providers and 16 enablers — card schemes and platforms that make SoftPOS possible without selling to merchants themselves. Head offices in 81 countries. Data quality is stated per entry: **51** verified against a primary source, **43** from secondary sources, **30** uncertain and marked as such. That third number is here because a report that hides its own gaps is worth nothing.

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## How these numbers were produced

Every figure in this report is counted from the database, not estimated and not extrapolated. The basis is 124 entries with 28 fields each; every price field carries the URL of its source and the date it was checked. The rates in the five-market comparison come from 77 tariffs pulled individually from providers' pricing pages. The scoring formula is published openly on the [methodology page](#). Where a figure is missing, it is not substituted — it is missing.

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## The dataset, to download

All 124 entries are available as a CSV, free to use with attribution. Anyone who wants to check the numbers in this report or run their own analysis does not need to ask first.

[Download the CSV \(Q3 2026\)](#) CSV · 124 rows · as of 1 September 2026

[Download the dataset](#) →

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## What the next issue will measure

This issue is the baseline: the state of the data on 1 September 2026 is recorded, and the next issue compares against it. It will say which providers changed their fees, who entered the market and who left it, and whether the number of providers willing to name a price has moved at all. That is the point of the quarterly rhythm — a price list is a snapshot, a time series is an argument.

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## Citation

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specific market: [info@softpos24.com](mailto:info@softpos24.com).

## Earlier issues

This is the first issue.