

# TEXAS RETAIL-TO-GO MOBILE PROCESSING

## PayPal vs Square

**2.9% + 30¢**

online / app invoice

**3.5% + 15¢**

manual entry

**2.7%**

swipe

**2.9% + 30¢**

online / app invoice

**3.5% + 15¢**

manual entry / card on file

**2.6% + 10¢**

swipe

### payment methods

app  
card reader  
online  
contactless

### payment methods

app  
card reader  
online  
contactless

### hardware

magstripe reader **\$20**

chip reader & contactless **\$60**

### hardware

magstripe reader **free**

chip reader & contactless **\$49**

### cash out

**1%** or up to \$10  
instant transfer

**free**  
standard 1-3 day transfer

### cash out

**1.5%**  
instant transfer

**free**  
standard 1-2 day transfer

These two payment processing services are the most commonly used for small businesses. Both offer robust reporting and can integrate with QuickBooks. There are many other processors from which to choose and this is not an endorsement.

Venmo is another popular option for processing payments. It's owned by PayPal and to use it for business transactions, it must be integrated with a PayPal account. We do not recommend using the Venmo app alone for business transactions.