

Payment Methods Information for Artisans

This document is provided by the Holiday Boutique to help Artisans who may not have a way to accept electronic payments or credit cards. It is up to each Artisan to decide what types of payment methods they will accept and the methods they will use.

Zelle

There is no cost for processing payments, or to sign up. It is completely free. Sign up for Zelle through your bank or credit union. Most banks offer Zelle, some credit unions may not. You set up an account using your email or phone number. You may have a personal and a business Zelle account, if you choose. For more information: https://www.zellepay.com/

Venmo

Venmo is a mobile payment application. While it's free to send and receive money using your Venmo balance or a linked bank account, Venmo does charge fees for certain transactions, mainly when using credit cards or for business-related transactions. For more information: https://venmo.com/

If you wish to take credit cards:

Square

It is free to sign up. Visa, MC, Discover, and Amex are all the same price. There is a 2.6% and .15 fee for each transaction. There are many types of hardware available for purchase, or one can be rented from us for the day for a small fee. You can use your phone if you have a compatible model. It is available on iPhone XS or above running iOS 15.5 or later. For compatible Android model, check their website. For more information: https://squareup.com/

Clover

Similar to Square. For more information: https://www.clover.com/

Other Options

There are many other POS (Point Of Sale) systems. Some reviews: https://www.nerdwallet.com/best/small-business/point-of-sale-pos-systems

*Zelle, Venmo and all POS systems will send a 1099 form for annual payments of more than \$400.00.