

## Case study

### Two businesses with different needs



Beverley runs a small independent coffee shop on her local high street. She's noticed that fewer people now use cash, so she needs to buy services that allow her to accept card payments. She's happy with the convenience of card payments, but has noticed that her business accounts looked healthier when most customers paid cash.

Next door is BigStore, a national kitchen appliance retailer. Its customers often use credit cards to pay for goods as they know they're protected by the legislation and rules relating to the payment method if the purchase goes wrong. However, Beverley's customers rarely rely on the protection offered – if they don't like their coffee, she'll refund them instantly.

Although both businesses rely on the same types of payment, using the same set of rules, it's likely that Beverley is paying more per pound spent to accept card payments. We think it's important that payments work for all types of businesses, as well as for people.