

POS with 0.9% Commission: My Experience Saving €2,400 Per Year

When I opened my restaurant three years ago, one of the first things that gave me a headache were POS commissions. My bank had offered me a terminal with 2.8% commission - it seemed normal, all my colleagues were paying similar amounts.

But after doing the math at the end of the year, I realized I was literally giving away thousands of euros to banks. That's when I started looking for alternatives and discovered the world of **low commission POS systems**.

The Hidden Reality of Traditional POS Commissions

Before telling you about my solution, let me explain how much **traditional payment terminals** really cost. Most merchants don't realize it, but POS commissions are one of the most underestimated costs of a business.

My Real Case: Restaurant with €120,000 Annual Revenue

In my restaurant, about 70% of customers pay by card (the percentage is constantly growing). On an annual revenue of €120,000, this means: • **Card payments:** €84,000 • **2.8% commission:** €2,352 per year • **Plus monthly fee:** €25 x 12 = €300 • **Annual total:** €2,652

I was practically paying the equivalent of two part-time salaries just to accept payments!

The Discovery That Changed Everything

During dinner with a colleague who runs an electronics store, he told me about discovering **IperMoney POS** and how he managed to halve his costs. Initially I was skeptical - how could it be so different?

The Features That Convinced Me

What struck me most about the IperMoney system wasn't just the **low POS commissions**, but the completely different approach:

0.9% Flat Rate: No surprises, no hidden commissions. Whether it's Visa, Mastercard, or even more exotic cards like Union Pay or JCB, the commission always stays the same.

NexGo N5 Terminal: When I first saw it, I thought "this looks like a luxury tablet." 7-inch touch screen, elegant design that looks great even in my restaurant.

Dual Connectivity: Wi-Fi for normal use, 4G as backup. You can't imagine how many times the venue's Wi-Fi acted up, but the terminal continued working perfectly.

The Comparison That Makes the Difference

Let me show you the real numbers of the **POS commission comparison**:

Traditional Bank (my previous situation)

• Commission: 2.8% • Monthly fee: €25 • Cost on €84,000: €2,652/year

IperMoney POS (current situation)

• Commission: 0.9% • Monthly fee: €10 • Cost on €84,000: €876/year

Annual savings: €1,776

But wait, there's more. With the increase in digital payments post-pandemic, my card transaction volume rose to 80%. On €96,000 of card payments:

• **Old system:** €2,808 • **IperMoney:** €984 • **Real savings:** €1,824

Why IperMoney POS Is Different

What I understood using the system is that **IperMoney POS** isn't just a terminal, but integrated management reserved for those with an IperMoney account. This means:

Unified Management

Everything on one platform: business account, corporate cards, and POS terminal. I no longer have to juggle between different apps or call different suppliers for every problem.

Universal Acceptance

The terminal accepts practically everything: Visa, Mastercard, Union Pay (perfect for Chinese tourists), JCB, Diners, Amex, Maestro. In my historic center restaurant, this makes a huge difference.

Good news for European businesses: IperMoney POS terminals are available and can be activated throughout Europe, making it the perfect solution for businesses operating across multiple EU countries or serving international customers.

Cutting-Edge Technology

The "long life" battery isn't marketing: the terminal easily lasts a full day of intensive work. And when you need to bring it to the table for payment, the 7-inch touch screen makes everything more professional.

Real Business Impact

After a year of use, I can say that savings was just one of the benefits. Here's what really changed:

Transaction Speed

Payments are faster, especially with contactless and mobile payment. Fewer queues, more satisfied customers.

Professionalism

The terminal makes a great impression. Customers often comment on how modern and easy to use it is.

Peace of Mind

No more commission surprises. I know exactly how much I'll spend each month.

Savings Calculation for Different Business Types

Based on my experience and talking with other merchants who made the switch, here are some real examples:

Clothing Store (€200,000 revenue, 90% cards)

- Card payments: €180,000 • Annual savings: approximately €3,420

Bar/Coffee Shop (€80,000 revenue, 60% cards)

- Card payments: €48,000 • Annual savings: approximately €912

Hair Salon (€60,000 revenue, 75% cards)

- Card payments: €45,000 • Annual savings: approximately €855

Questions You Always Ask Me

"Is it really that simple to switch?" Yes, the transition was easier than expected. The IperMoney team took care of everything, from configuration to staff training.

"Are there hidden costs?" No, and that's what convinced me most. The 0.9% flat rate really is all-inclusive.

"Does it work without internet?" Yes, thanks to 4G connection. Obviously you need a SIM (not included), but it's a small cost for peace of mind.

Advice from Someone Who's Tried It

If you manage a business and are paying commissions above 1.5%, I strongly recommend doing the math. It's not just about saving money (which doesn't hurt), but having a more modern, efficient, and transparent system.

In my case, those €1,800 saved were reinvested in digital marketing and generated much more value than I ever imagined.

Conclusions: One Year Later

Looking back, changing the POS system was one of the smartest decisions I made for my business. Not just for the economic savings, but for the management simplicity and professionalism it conveys to customers.

If you're also considering a change, my advice is: do the math. Calculate how much you really spend on commissions and compare with alternatives. Numbers speak clearly, and in business, numbers are everything.

Ready to transform your payment management? Open an IperMoney account today and start managing receipts and payments at the best market prices. Join thousands of European businesses already saving with our integrated POS solution.

This article reflects my personal experience with IperMoney POS. Results may vary based on business type and transaction volume.