

Create a SumUp Account

[Feel free to print this guide]

SumUp is a payments processor that allows your parish to receive payments and donations. It can be used on its own or in conjunction with the donations software Give A Little. The initial process of setting up a SumUp account usually takes around 15 minutes, but then also requires further verification so is not an instant process. This is an essential part of being able to receive contactless or online donations.

For the initial registration process, you will need:

- The parish church's A Church Near You code¹, address, and contact telephone number
- Your PCC's bank details
 - Account name – this must be as it is according to your bank
 - Account number and sort code
- URL for your parish's website / A Church Near You webpage / social media webpage
- An email address
 - We recommend that you enter a role-based email address, such as 'stjohnstreasurer@gmail.com' instead of a personal email, as part of good governance. If you haven't got one, we strongly advise you to set one up first
- Your name, date of birth, home address, and mobile phone number.
- Access to a mobile phone that can run the SumUp app for the verification stage. Please note, tablets cannot be used to complete the selfie verification.

Documents that might be requested for verification: (see p. 12 for more details)

1. **Proof of identity for the account holder:** driving licence or passport, including signature page, for the SumUp account holder
2. **Proof of home address for the account holder:** utility bill or bank statement, issued within the last 6 months
3. **Proof of bank account:** recently issued bank account statement or screenshot from online banking that shows:
 - a. Account name
 - b. IBAN and SWIFT or
 - c. Account number and sort code for UK entities

¹ To find this go onto your church's 'A Church Near You Page', scroll down the left-hand ribbon and click on 'More Information'. You will find your church code listed under 'Location information'. You can watch a video of how to find this code [here](#). If you are a multi-church parish setting up an account on behalf of the parish, use the church code for the parish church.

4. **Authorisation letter/power of attorney letter:** this is usually only requested when the SumUp account holder is not a member of the PCC (and therefore not one of the charity's trustees), and will need to be accompanied by an ID of the person signing the authorisation/power of attorney letter e.g., the incumbent
5. **Detailed explanation** of purpose of use for the SumUp account
6. **Proof of 'business':** this could be your parish church's A Church Near You certificate

Setting up your account:

Step 1: Go to [this page on Parish Buying](#) and click 'Sign up now'. If you want to purchase a SumUp reader at the same time as signing up, go to [this page on Parish Buying](#) and click 'Visit Supplier page'. Then click on 'Add to cart' for the reader you want to purchase, then 'Go to cart', 'Go to checkout' and you will then be asked to register for a SumUp account.

It is important that you set up your account via this link (and not by going directly to the SumUp website) otherwise your account won't be marked as a Parish Buying account and you will miss out on the specially negotiated transaction rates for parishes.

Step 2:

Register

Already registered? [Log in](#)

Email address

you@example.com

Password

Choose a password with at least 8 characters.

Country of your business

 United Kingdom

☐ By ticking this box you accept the [Terms and Conditions](#) and acknowledge that you have read and understood the [Privacy Policy](#)

☐ (Optional) We will occasionally contact you with our latest news and offers. You can unsubscribe at any time. By ticking this box you indicate that you do not want to be contacted.

Next

Register your church details:

- Enter your email address (Recommended: Add a generic church/role-based email address).
- Create a password
- Select the country where you are based

Step 3:



Verify your email

Please click the verification link sent to

@.com

After that, return here and continue registering.

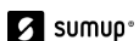
[Resend link](#)

[Change email address](#)

Verify your email address:

Go to your inbox and open the email “Confirm your email address” from


“no-reply@notification.sumup.com”



Hello!

To help us keep your profile secure and ensure you receive important updates, please confirm that this message has reached you at the right email address.



 **Confirm your email**







If the button doesn't work, [try this link](#)

We've also attached a copy of SumUp's Terms and Conditions, which you agreed to during signup, for your records.

Kind regards,
Your SumUp Team

Step 4:

Great. Now tell us the legal type of the company.

-  Sole trader >
-  Limited company (LTD) >
-  Partnership (LLP) >
-  Club or society >
-  School, college or university >
-  Other >

Business Category:

Select “**Club or society**”

Selecting a different option will lead to different steps than the ones highlighted in the rest of this document and may end in you having to close the account you create and starting the process again.

Step 5:



Is your association registered with Companies House?

If so, pop your registration number in here. We'll use it to search for your association in the company registry.

Company registration number

Please fill in using one of these formats: XX123456 or 3955789 or 12423034

Don't have a Company registration number yet?

[Continue as Sole trader](#)

Confirm and continue

Enter your church code:

Company registration number – please enter your church code adding the two letters 'CE' first.

To find this go onto your church's 'A Church Near You Page', scroll down the left-hand ribbon and click on 'More Information'. You will find your church code listed under 'Location information'. You can watch a video of how to find this code [here](#).

Step 6:

What sort of business is the company in?

	Food, Drinks & Hospitality	>
	Retail - Miscellaneous	>
	Professional Services & Organizations	>
	Health, Beauty & Wellness	>
	Services	>
	Leisure & Entertainment	>
	Retail	>
	Other	>

Business category:

Select "Other" and then "Charitable Organisation".

Step 7:



Down to details

So we can confirm your company's registration, please provide this information.

Business name

Name to appear on receipts

Business phone

Company registration number

Please fill in using one of these formats: XX123456 or 3955789 or 12423034

☐ Add VAT number (optional)

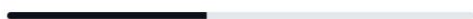
Save and continue

Business Details:

Enter the PCC's name as it appears on the bank account.

Under business description enter "Church"

Step 8:



Where to find your business online

Being online helps us verify your business faster. If you're not online, we'll need to ask for supporting documentation later.

Social media or website link

<https://www.achurchnearyou.com/>

[My business isn't online](#)

Save and continue

Your website:

If the church doesn't have a website or social media page, please use your church's A Church Near You webpage URL.

Step 9:



Are you a decision-maker?

Fill in this information if you can legally act on behalf of the company. Use what's in your passport or other official ID.

First name

Last name

Date of birth

Day

Month

Year

Save and continue

Your Details:

In this context being a 'decision maker' refers to someone that can legally act on behalf of the church. Any PCC member is therefore a 'decision maker'.

As you are managing the account, enter your details.

N.B.: As part of SumUp's verification checks they will ask for proof of ID following setup.


Step 10:

Home address

Address (Line 1)
St. Marys Road

Address (Line 2) (Optional)
100

City
Broadstairs

Country
 United Kingdom

This is the country where you can use SumUp with separate profile.


Business address

Address (Line 1)
Church Road

Address (Line 2) (Optional)
Apartment, suite, building, unit, floor

City
Chippenham


Post code
SN15 4BW

Country
 United Kingdom

This is the country where you can use SumUp with this profile. If you want to use SumUp in another country, please set up a separate profile.



Your addresses

Home address
 St. Marys Road, 100, Broadstairs, CT10 1FU, United Kingdom
[Edit Address](#)

☒ My business or trading address is different

Business address
[Add address](#)

Trading address
[Add address](#)

Save and continue

Address:

Home address: *Your address*

(Make sure you then tick "My business or trading address is different")

Business address: *Church/parish address as it appears on bank statement/utility bill*


Trade address: *leave blank*

Step 11:



Officers

Give the name of all people listed in the company documents who directly or indirectly own or control 25% or more of Christ Church London.

  20 May 1975 [Edit >](#)


[Add officer](#)

Save and continue

Additional account holders:

We recommend that you add at least one other trustee/PCC member as an 'officer' here (particularly if you are not a trustee/PCC member yourself).

Please note that any additional individuals added may also need to pass verification checks.

Step 12:



Card monthly sales estimate

Select the average monthly amount of sales you would expect to process through card payments

Less than £1,000	>
£1,000 - £5,000	>
£5,000 - £10,000	>
£10,000 - £25,000	>
£25,000 - £50,000	>
More than £50,000	>

Monthly sales estimate:

The lowest bracket unless you expect it to be higher.

Step 13:



Payout bank account

Account holder

Luke CofE Test

Account holder should be the same as the business name.

Sort code

121268

Account number

12345678

Save and continue

Your bank details:

Enter the details of your church bank account ensuring they match the details on your bank statement.

If you see the option to use a 'SumUp Business Account', **please select 'Use your own account'**. If the option to select your own account is not present, you have made an error, likely in Step 4 by choosing to register as a Sole Trader. **Please select the back button until you get back to step 4 and ensure you select the correct option.**

Step 14:

Source of Wealth/Source of Funds (SOW/SOF)

Please indicate the sources of funding of your SumUp account. Select all that apply.

☐ Wages, bonuses, dividends, redundancy payments

☐ Personal savings

☐ Pension income

☐ Loan from a financial institution

☒ Gifts or donations

☐ Inheritance

☐ Investment income (from cryptocurrency, stocks etc)

Funds and purposes:

For source of funds, select “Gifts or donations”

For purposes, select the top two options for “card reader” and “online payments”



Your purposes for using SumUp

Please tell us how you use your SumUp account. Select all that apply.

☒ To sell in-store and take payments with SumUp card reader

☒ To sell online and take online payments

☐ To sell online and take payments over the phone (MOTO)

☐ To make bank transfers

☐ To store funds (i.e., as a savings account)

☐ To receive passive income (rent, dividends or similar types of income)

Save and continue










Step 15:






Profile summary

To avoid any delays in receiving your funds, please review and confirm your information


Business details

-  Business type
Club or society
-  Business category
Charitable Organisation
-  Trade name
Christ Church London
-  Business description
Church
-  Business phone
+441234567890
-  Web page
<https://www.achurchnearyou.com/>
-  Monthly processing volume
Less than £1.000
-  Business address
Church Road Chippenham, SN15 4BW GB
-  Owners or controllers
Ma S...h

Personal details

-  Legal name
Ma S...h
-  Date of birth
20 May 1975
-  Home address
St. Marys Road 100 Broadstairs, CT10 1FU GB

Account for receiving sales payouts

-  Account
Your own bank account

Confirm and send

Summary:

Check all your details are correct, in particular:

- Does your church/parish name match the name on the bank account?
- Does the business address match the church/parish address on your bank statements/utility bill?
- Is the business category and description correct?
- Do the personal details match those on your passport?
- Are you using your own bank account for payouts?

Step 16:

We need more information

Please provide the documentation that SumUp has requested. You need to, or we can't verify your business. Your data will remain secure and private.



Proof of business

Document showing your name Catia Oldrey, business name, registration number.

Upload document

- ✓ Send only the requested documentation
- ✓ Upload .pdf, .jpg, .jpeg, .png, .tif or .tiff. files only
- ✓ The document is smaller than 10 MB
- ✓ The document is clearly visible and valid

[Skip for now](#)

Send documentation

More information:

Proof of business will be required. If you don't have any documents, try uploading your church's certificate which you can download from A Church Near You by clicking on the 'More information' tab. You could also try uploading the Governing Documents of PCC document (available here: [Microsoft Word - Governing Documents of Parochial Church Councils](#)).

If you have a document that includes the parish name and your name, please upload that instead. For example, a utility bill.

SumUp onboarding team may contact you for further documentation.

Step 17:



Enter 4-digit code

Type in the verification code sent to +44

[Edit phone number](#)



Didn't receive the code? [Request a new one](#)

Complete verification



Continue in the app

Download SumUp App and log in to finish setting up your profile.

Download app

Set up 2 factor authentication:

Enter your mobile number. You will be sent a verification code; when you receive it, type the code into the box and click on "complete verification".

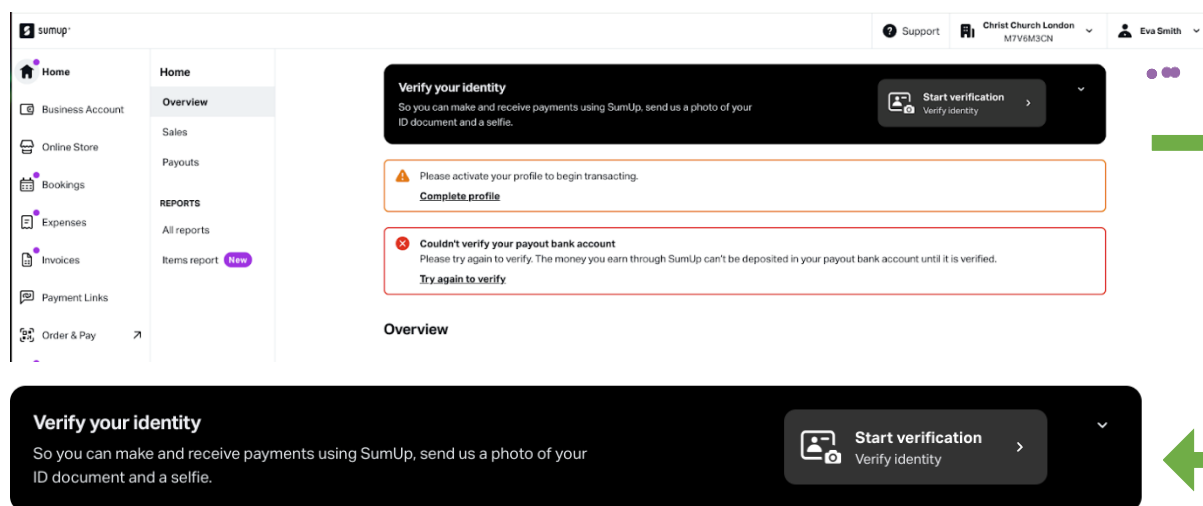
NB: Whenever you log in on a new device, a code will be sent to this mobile number.

Next you will be asked to download the SumUp app to complete a verification step. This is a mandatory part of the process.

Step 18:

Verification: Immediately after registering, you will need to verify your identity.

If you end up in your account dashboard before completing the verification, you can manually begin the verification by clicking on **“Start verification”** in the black banner at the top of your account.




SumUp check your identity using a link that you need to open on your phone. Click **“get secure link”** then scan the QR code with your phone camera. Please note, this stage must be completed on a phone, not a tablet.

Follow the steps to complete verification.


×

Continue on your phone


Here's how to do it:



Send a secure link to your phone



Open the link and complete the tasks



Check back here to finish the submission


Get secure link


onfido | Real Identity

×


Get your secure link


Scan the QR code with your phone



 How to scan a QR code

or choose an alternative method

 Copy link

 Get link via SMS

onfido | Real Identity

Further support with verification

Following initial set up and documentation upload, the SumUp team may get in touch with you for further verification requests. Or, if you set up an account a while ago, you may find you are contacted to verify your account even though you have been using it for a while.

Below you will find a list of verification requests we have come across and how parishes have successfully evidenced the required information. This list is a work-in-progress: we will update with more information as we receive it from SumUp/receive feedback. If you encounter any issues with verification, please email digitalgiving@churchofengland.org and we will support you to get your account verified.

1. How are you funding your organisation (such as salary, savings, investments or inheritance)? Do you have any other source of revenue?

For most parishes, the appropriate answer here is likely to be “donations and grants”. If your parish receives significant income from other sources, you should list these also.

2. What’s the nature of your organisation?

Religious organisation (Church of England church)

3. List the type of products or services you take payments for using SumUp

For most parishes, the appropriate answer here is likely to be “donations”. If you also intend to take payments using SumUp – for example, for bookshop items, or hall hire fees – you should list other examples also.

4. Do you have a website (for example a professional Facebook page) or any other online proof of business activity? If your organisation does not have an internet presence, please send us any invoices, flyers, business cards, etc. which confirm your business activity.

If your parish doesn’t have its own website, you can send the URL for your A Church Near You page.

5. Please provide proof of your identity

This is identity for the account holder and could be a driving license or passport.

6. Please provide proof of your home address

This is the home address for the account holder and could be a bank statement or utility bill from the past six months.

7. Please provide proof of your business bank account

This is proof of the parish’s bank account, and could be a recently issued bank account statement or screenshot from online banking that shows:

- a. Account name
- b. IBAN and SWIFT or
- c. Account number and sort code for UK entities

8. Please provide an authorisation letter/power of attorney letter

This is usually only requested when the account holder is not a member of the PCC (and therefore not one of the charity's trustees), and will need to be accompanied by an ID of the person signing the authorisation/power of attorney letter e.g., the incumbent. There is a template authorisation letter at the end of this document.

9. What is the purpose of your SumUp account?

To receive donations and payments.

10. Please provide proof of your business.

We recommend providing your parish's A Church Near You certificate in the first instance. You could also share the 'Governing Documents for PCCs', which is available here: [Microsoft Word - Governing Documents of Parochial Church Councils](#). If further information is requested and you are stuck, please email digitalgiving@churchofengland.org.

11. What is the legal type of your SumUp account?

The answer for this is 'charity and a religious organisation'. If your PCC is registered with the Charity Commission, you can provide your charity number and link to your parish's entry on the Charity Commission website. If your parish doesn't have a charity number, then a signed copy of PCC minutes and a list of PCC members/officers who can act on behalf of the PCC may be requested. This should also specify what their roles are.

12. Please provide a signed, constitutional or formation document for your organisation.

Send your parish church's A Church Near You certificate, a link to the 'Governing Documents for PCCs', and your charity number (if your parish has one). You may also be required to send a signed copy of APCM minutes and a list of PCC members/officers who can act on behalf of the parish. This should also specify what their roles are.

13. Please provide a list of officers or signatories who can act on behalf of the organisation.

This should be a list of PCC members who can act on behalf of the PCC. You should also specify what their roles are.

14. Identify all natural person(s) who ultimately own or control your legal entity and entities related to it. Could you please confirm the people who ultimately own or control "PARISH CHURCH"?

This will usually be the same as 13, but who may also be asked to provide date of birth and country of residence for all PCC members.

15. As an account signatory, please provide evidence of your link with the Parish in question.

This can be completed by sending in PCC APCM meeting minutes which state your role within the PCC.

FAQs

How long does it take for SumUp to respond to my communication?

SumUp aims to respond to all communications within 1 week. If you have not had a response within this timeframe, please email digitalgiving@churchofengland.org who will then assist in moving the query forwards.

I can see in my SumUp account that it requires verification, but have not had an email from SumUp to explain what is needed.

Send an email to onboarding@sumup.co.uk from the email address linked to your SumUp account asking what documents they require. If you do not get a response, or need help responding to SumUp's request, please email digitalgiving@churchofengland.org and include your SumUp merchant ID.

I set up my account using a SumUp business account, what do I do?

The process for rectifying this issue will depend on the 'legal type' that was selected during the account setup process. If set up as a 'Sole Trader', the account will need to be closed and a new account opened. If the legal type is 'Club or society', there are steps below to add your own church bank account details.

To check which business type your account is registered as, login to your account, click on the profile menu in the top right corner and then click the black settings button. Next, click 'Business information' where you will be able to see which legal type you signed up as. If it says **Sole Trader**, you will need to close the account by using the support chat bot and then open a new account following the steps shown in this guide. If the Legal type is '**Club or society**', you can follow the steps below:

1. **Amend the payout details:** the information on [this page](#) describes where to access these settings in the SumUp dashboard (though note the guidance is skewed towards the business account option; you'll need to select the 'own bank account' option instead and enter the church details there is not already populated). This will ensure donations are paid into your church's bank account rather than the business account.
2. **Transfer any funds already received:** there is information on this page of SumUp's website about how to transfer funds out of the business account (if relevant): [Transfer money - SumUp - Support Centre](#). It's worth noting that the person doing the transfer will need to verify the transfer via the SumUp app, so worth having that set up on a phone or tablet first before starting the transfer (it only allows 5 minutes before timing out).
3. **Cut up any credit card received relating to the SumUp business account**

We need to change the primary account holder for our SumUp account. How do we do that?

The existing account holder should email onboarding@sumup.co.uk from the email address associated with their account, explaining that you wish to update the account holder, and supply the following information:

- ID for the new point of contact
- Proof of new point of contact's home address
- Email address and phone number for new point of contact
- Official document confirming new point of contact's relationship to the PCC (e.g., PCC minutes, authorisation letter or power of attorney document - this also needs to be sent with a copy of the signatory's ID)

We need to regain access to our SumUp account and change the primary account holder. The original account holder has moved to another parish/is no longer contactable, so cannot assist with this process. How do we do that?

- First, the email address on the account must be changed to the desired new email address. This must be done by contacting the national digital giving team via digitalgiving@churchofengland.org. They will then contact your Diocesan giving advisor so that they can confirm that the new email address is legitimate and linked to the church.
- The national digital giving team will then instigate the changing of the account email address.
- Once this has been completed, the church should follow the process outlined in the question above, emailing onboarding@sumup.co.uk from the new email address that is linked to the account.

We need to regain access to our SumUp account and change the primary account holder because the original account holder died. How do we do that?

At the moment, SumUp's advice is to follow the process highlighted below and also supply a copy of the death certificate. However, we're mindful that this is an onerous request during a very sensitive time for the deceased person's family, and would therefore suggest closing the account and setting up a new one instead (see next question).

We want to close our existing SumUp account and set up a new one. How do we do that?

If the original account holder is available:

- Email partnersupport@sumup.com explaining that you wish to close your account and delete all information from the account. This should come from the email address registered on the account.

If the original account holder is no longer available:

- Email partnersupport@sumup.com explaining that you wish to close your account, along with the following information:
 - Authorisation letter, signed by the chair of the PCC (along with proof of ID for the signatory). See next page for a template
 - Proof of ID for the person requesting the closure
 - Proof of home address for the person requesting the closure

Template authorisation/power of attorney letter



Declaration

Dear SumUp,

I _____
(full name)

as _____ hereby authorise
(state your position in the company/charity/association/club/school, etc.)

(full name of the authorised person)

to act on the organisation's behalf _____
(name of the company/charity/association/club/school, etc.)

Please find a copy of my ID for verification of my signature.



Merchant ID: _____

Signature: _____

Date: _____

SumUp Payments Limited is authorised by the Financial Conduct Authority in the UK under the Electronic Money Regulations 2011 (register number 900700). SumUp Payments Limited, 16-20 Shorts Gardens, London WC2H 9US, UK

Version no.	Revision date	Summary of changes
v1.0	---	Initial document (dated Jun 25)
v1.1	16/07/2025	Changed the contact email on page 15. Amended to process for when an account holder has passed away.
V1.2	01/08/2025	Update entry pathway (Step 2). Updated information regarding mandatory verification immediately after registration (Step 18)
v1.3	16/09/2025	Added point in the 'What you will need section' to highlight churches will need access to a phone that can run the SumUp app. Added clarity on 'business type' (Step 4) Added Q15 in the verification support section.
v1.4	11/11/25	Updated the images in Step 13 to represent the new flow Added an FAQ about what to do when signed up with a SumUp business account
v2.0	27/11/25	Updated FAQ about SumUp business account instructions Updated contact emails