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01 / APP & PREPAID BALANCE

One balance.
More convenience.

A prepaid app for regular guests at bakeries, coffee shops and cafes.

How it works

A guest tops up their balance in the app, for example with €100, then uses it to pay for orders. Keep it simple: 1 credit = €1. Any promotional bonuses are tracked separately.

Three steps at the counter

1. A staff member prepares the order and generates a QR code with the amount.
2. The guest scans it on their phone and confirms payment.
3. The server deducts the balance, the till receives confirmation, and the guest sees the purchase and remaining balance.

A clear overview for the owner

Top-ups, purchases, refunds and balances are connected in one system. Shift reports and accounting exports reduce manual reconciliation. Unspent balances are shown separately from purchases.

Who it suits

Businesses with frequent repeat visits and a regular customer base. Keep ordinary payment available for occasional guests who do not want an app.

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01 / PAYMENT COSTS

10 × €10 or 1 × €100?

The difference is the payment processing fee, not the number of sales.

Example: an online processing fee of 1.5% + €0.25 per payment [1].

	10 payments	1 top-up
Total amount	€100	€100
Percentage fee	€1.50	€1.50
Fixed fees	€2.50	€0.25
Total processing fees	**€4.00**	**€1.75**

€2.25 saved in processing fees per €100 in this example

This means one top-up followed by ten €10 purchases. It does not replace ten sales with one receipt. Every purchase remains recorded, with documents issued under the applicable accounting arrangement.

Illustration uses Stripe online pricing for standard EEA cards. An in-person card terminal may have a different, cheaper tariff. Subscription costs, bonuses, refunds and additional fees are excluded.

01 / TIME & ACCOUNTING

Less manual work. Clearer records.

The business case is calculated for your venue and payment setup.

Where time is saved

Linking orders, payments and reports reduces manual data entry and time spent finding discrepancies. An illustrative scenario: reducing reconciliation from 20 to 5 minutes per shift frees up 7.5 hours over 30 shifts. This is an example, not a promised outcome.

What happens to tax

Fewer payments do not automatically reduce VAT (IVA). For the same products, price and tax rate, total VAT is comparable, apart from possible rounding differences. In Spain, the VAT timing for vouchers depends on whether they are single-purpose or multi-purpose [2].

What we agree before launch

Payments to the venue through a payment provider, balance and refund terms, till integration, and the tax treatment with your accountant. Top-ups and redemptions must be recorded correctly to avoid charging VAT twice.

A PRACTICAL STARTING POINT

Pilot at one venue with a balance, QR payments, transaction history and reports. Choose a phone app or web app around guest habits. Add loyalty rewards after checking demand.

[1] Stripe Spain: online payment pricing [2] BOE-A-2018-18094: VAT and vouchers
Sources checked 24 September 2026. Your accountant confirms the treatment of your product.