ToolGPA

NOVEMBER 2026

SumUp Invoices

The Insider's Guide

Free invoices and quotes with a low-cost paid upgrade



Every plan, grade, refund rule and rival among accounting and invoicing tools, read from SumUp Invoices's own pages.

Made by SumUp Payments Limited · checked Nov 13, 2026 · toolgpa.com

2.6
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from SumUp Invoices's own pages, its app-store listings and our grades. Every fact in it is on SumUp Invoices's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.6

GPA, above 94 of the 127 other accounting and invoicing tools we grade

SumUp Invoices is an invoicing tool from the card-payments company SumUp. The free plan covers unlimited invoices and quotes, and the Plus plan adds invoice design, more languages and multi-currency. Invoices can be paid by card, bank transfer, cash, Google Pay or Apple Pay.

To get you started, here are **9 things to know about SumUp Invoices**, taken from its own pages and our grades.

> **But on the free plan bank transfers go only to a SumUp Business Account, there is one invoice language, and the Plus price is the UK one.**
>
> From our report card of SumUp Invoices

1 **Best for a free invoicing tool if you already take cards with SumUp**

SumUp Invoices is free for unlimited invoices and quotes, and takes card, bank transfer, cash and Apple or Google Pay.

2 **Paid plans start at about $9.38 a month**

As its pricing page puts it: £7 per month, billed annually, excluding VAT.

3 There is a free plan

Unlimited invoices and quotes, standard template, 1 invoice language, bank transfers into a SumUp Business Account only.

4 It runs on Web

Web.

5 Invoices and quotes

Create unlimited invoices and quotes, convert a quote to an invoice, and issue credit notes and delivery notes.

6 Several ways to get paid

Customers can pay by online card payment, bank transfer, cash, Google Pay or Apple Pay, and invoices can be marked paid by hand.

7 Recurring invoices and reminders

Send invoices at regular intervals and set automatic email reminders for overdue payments. Both are on the free plan.

8 A 2.6 GPA, above 94 of 127

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

9 Keep it

The plain part of SumUp Invoices you could make: invoicing, quotes and estimates, reports and templates. What surrounds it you could not. The 0 things listed below take a company, not a weekend.

SumUp Invoices at a glance

PRICING
Free plan, from £7 per month, billed annually, excluding VAT

FREE PLAN
Yes

FREE TRIAL
30-day free trial of Plus

RUNS ON
Web

MADE BY
SumUp Payments Limited

CATEGORY
Accounting & Invoicing

OUR GRADE
2.6 GPA, good

The report card

Best for a free invoicing tool if you already take cards with SumUp

SumUp Invoices is free for unlimited invoices and quotes, and takes card, bank transfer, cash and Apple or Google Pay. But on the free plan bank transfers go only to a SumUp Business Account, there is one invoice language, and the Plus price is the UK one.

TOOLGPA REPORT CARD — **SumUp Invoices** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	A	Free for unlimited invoices and quotes, and Plus is £7 a month on yearly billing, which is under the category's cheapest quarter.

SUBJECT	GRADE	COMMENT
Free plan and trial	B	Unlimited invoices and quotes, recurring invoices and reminders at no cost. The catch is that bank transfers go to a SumUp Business Account only, and there is 1 invoice language.
Features	C	Invoices, quotes, payments, reminders, reconciliation and UK tax reporting. It does invoicing fully, a smaller job than accounting: no ledger.
Ease of use	C	No store rating on record, and you set up your business details and payment methods.
Platforms and integrations	C	Web only, with no integrations or phone app on the listing.
Grade point average		Good, out of 4.0 **2.6**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who SumUp Invoices is for

- ✓ Fits if you take card payments with SumUp already
- ✓ Works for a UK sole trader who wants unlimited free invoices

Who it is not for

- ✕ Skip it if you want bank transfers into your own bank for free: that needs Plus
- ✕ Tight if you invoice in other currencies or languages, which needs Plus
- ✕ Watch out: the Plus price is in pounds, excludes VAT and the page shows only yearly billing
- ✕ Watch out: this is the UK listing, and the US page lists no paid plan
- ✕ Not for you if you need bookkeeping, since there is no ledger

Good to know

Good for

- ✓ Sole traders and small firms who only need invoices and quotes
- ✓ Businesses that already use SumUp for card payments
- ✓ UK users who want invoicing with Making Tax Digital reporting

Worth knowing

- ⓘ The listed Plus price is in pounds, excludes VAT and assumes yearly billing; the monthly rate is not shown.
- ⓘ On the free plan, bank transfers go to a SumUp Business Account only, and only 1 invoice language is offered.
- ⓘ Multi-currency invoices and bank transfers to any bank account need Plus.
- ⓘ This is the UK listing; the US page lists no paid plan, so a US buyer may see different terms.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

~$9.38

A month to start. There is a free plan too

SumUp Invoices has a free plan. Paid plans start at £7 per month, billed annually, excluding VAT.

> **Unlimited invoices and quotes, recurring invoices and reminders at no cost.**

From our grade for free plan and trial

INVOICES FREE

£0

Unlimited invoices and quotes, recurring invoices, credit notes and payment reminders; standard template, 1 language.

INVOICES PLUS

£7

per month, billed annually, excluding VAT

Adds invoice design, 14 languages, multi-currency, bank transfers to any bank and priority support.

The free plan

Unlimited invoices and quotes, standard template, 1 invoice language, bank transfers into a SumUp Business Account only.

Trying it first

30-day free trial of Plus

Read from sumup.com on Nov 13, 2026.

Ways to pay less

ANNUAL DISCOUNT

Save 12% with yearly billing

SumUp's pricing page shows a 12% saving when Plus is paid yearly instead of monthly.

Stated on sumup.com

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Free invoices and quotes with a low-cost paid upgrade. Here is what it does, as its own site describes it, and what it covers: templates, invoicing, reports, quotes and estimates.

> **Invoices, quotes, payments, reminders, reconciliation and UK tax reporting.**

From our grade for features

Invoices and quotes

Create unlimited invoices and quotes, convert a quote to an invoice, and issue credit notes and delivery notes.

Several ways to get paid

Customers can pay by online card payment, bank transfer, cash, Google Pay or Apple Pay, and invoices can be marked paid by hand.

Recurring invoices and reminders

Send invoices at regular intervals and set automatic email reminders for overdue payments. Both are on the free plan.

Invoice design and languages

Plus offers full customization of fonts, colors and layouts and invoices in 14 languages, including Dutch, German and Spanish.

Reconciliation

Free matches bank transfers to invoices through the SumUp Business Account; Plus does so for most banks.

Tax reporting for the UK

The site describes Making Tax Digital ready software that tracks income and expenses and sends updates to HMRC.

Where it runs

Web

What it works with

Its own pages name no integrations.

SumUp Invoices is made by SumUp Payments Limited.

Where it stands

Its grades against its category, and whether to keep it or make your own

94/127

Other accounting and invoicing tools it is graded above

SumUp Invoices's GPA of 2.6 is higher than 94 of the 127 other accounting and invoicing tools we grade, and level with 14.

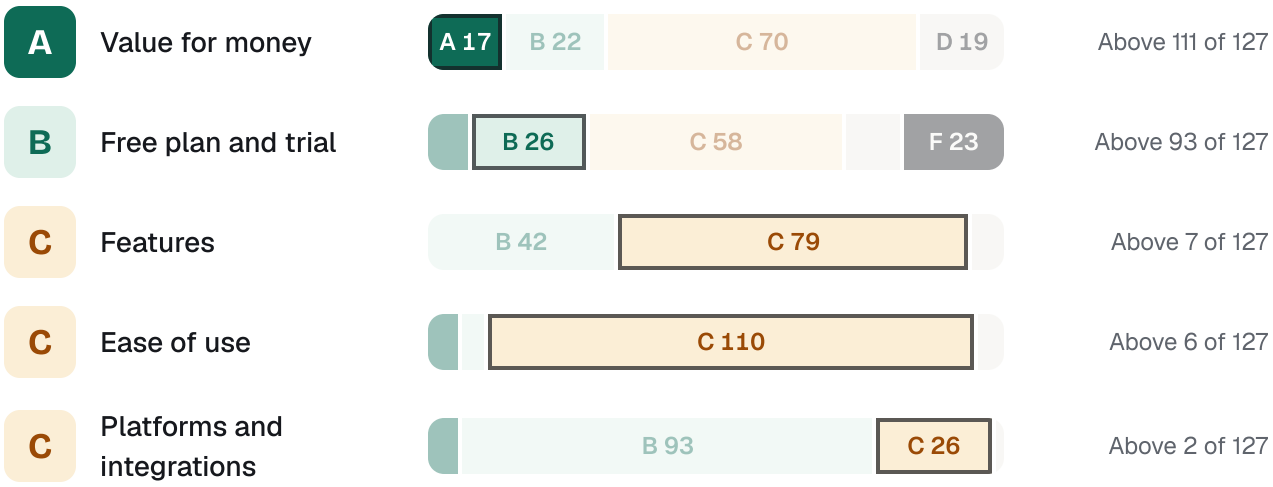
It stands best on value for money (A, above 111 of 127) and worst on platforms and integrations (C, above 2).

Its paid plans start at about $9.38 a month, against a middle price of $18.09 for the category: 29 of the 90 others that charge start lower.

On features, ease of use and platforms it scores 2.0 out of 4. 31 tools score higher and cost less.

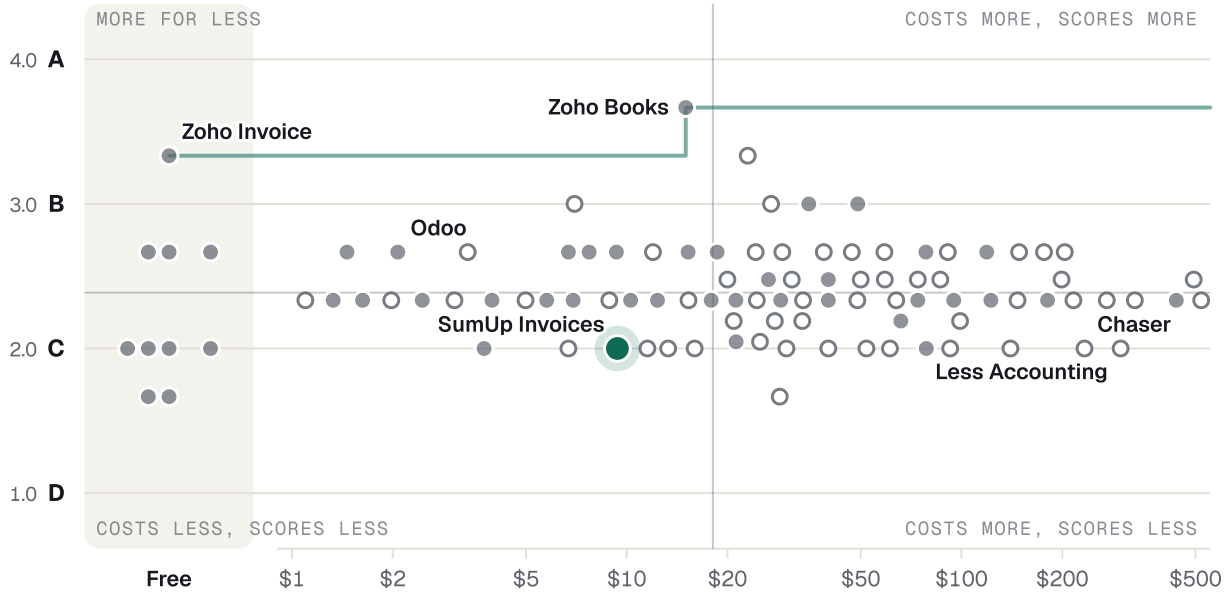
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. SumUp Invoices's own letter is outlined.



Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. SumUp Invoices is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

The plain part of SumUp Invoices you could make: invoicing, quotes and estimates, reports and templates. What surrounds it you could not. The 0 things listed below take a company, not a weekend.

It is one of the better ones too: its GPA of 2.6 is higher than 94 of the 127 other accounting and invoicing tools we grade. It costs $112.55 a year.

What you could make

- Invoicing, quotes and estimates, reports and templates: an app builder makes these well.

What this rests on. SumUp Invoices's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Square Invoices, Zoho Invoice, Invoice Simple, Wave and Invoice Ninja

The 5 tools SumUp Invoices is most often weighed against, with where each one differs from it.

2.8 GPA

Square Invoices

Free plan · from $49/mo

Free invoicing, estimates and contracts inside Square's payment plans.

- Only Square Invoices lists iOS and Android apps.
- SumUp Invoices also covers templates and quotes and estimates.

SumUp Invoices and Square Invoices compared in full

3.6 GPA

Zoho Invoice

Free

Free invoicing app from Zoho for freelancers and small businesses.

- Only Zoho Invoice lists iOS, Android, Windows and macOS apps.
- SumUp Invoices also covers templates and quotes and estimates.
- Zoho Invoice also covers time tracking and expense tracking.

SumUp Invoices and Zoho Invoice compared in full



2.6 GPA

Invoice Simple

Free trial · from $6.99/mo

Mobile and web invoice maker with monthly invoice caps.

- SumUp Invoices has a free plan. Invoice Simple does not, though it has a free trial.
- Only Invoice Simple lists iOS and Android apps.

SumUp Invoices and Invoice Simple compared in full



2.4 GPA

Wave

Free plan · from $19/mo

Free invoicing and bookkeeping for US and Canadian small businesses.

- Only Wave lists iOS and Android apps.
- SumUp Invoices also covers templates and quotes and estimates.
- Wave also covers bookkeeping, expense tracking and payroll.

SumUp Invoices and Wave compared in full



2.8 GPA

Invoice Ninja

Free plan · from $14/mo

Invoicing, expenses and time tracking with a free plan.

- Only Invoice Ninja lists macOS, Windows, Linux, iOS and Android apps.
- Invoice Ninja is self-hostable, according to its own site.
- SumUp Invoices also covers templates and reports.

SumUp Invoices and Invoice Ninja compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

13

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is SumUp Invoices free?

SumUp Invoices has a free plan. Unlimited invoices and quotes, standard template, 1 invoice language, bank transfers into a SumUp Business Account only.

How much does SumUp Invoices cost?

SumUp Invoices lists 2 plans. Invoices Free: £0.

What platforms does SumUp Invoices work on?

SumUp Invoices is available on Web.

Does SumUp Invoices offer any discounts?

SumUp Invoices publicly lists the following: Save 12% with yearly billing.

Does SumUp Invoices have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. SumUp Invoices is listed for Web.

Does SumUp Invoices have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. SumUp Invoices is listed for Web.

Is SumUp Invoices open source?

SumUp Invoices is not described as open source on its own site, as read on Nov 13, 2026.

Does SumUp Invoices have a free trial?

Yes. 30-day free trial of Plus.

Who makes SumUp Invoices?

SumUp Invoices is made by SumUp Payments Limited.

What are the alternatives to SumUp Invoices?

The closest alternatives to SumUp Invoices in our directory are Square Invoices, Zoho Invoice, Invoice Simple, Wave and Invoice Ninja.

How does SumUp Invoices compare with other accounting and invoicing tools?

SumUp Invoices's GPA of 2.6 is higher than 94 of the 127 other accounting and invoicing tools we grade, and level with 14.

Is SumUp Invoices good value for money?

ToolGPA grades SumUp Invoices A for value for money. Its paid plans start at about $9.38 a month, against a middle price of $18.09 for the category: 29 of the 90 others that charge start lower.

Could I make my own version of SumUp Invoices?

The plain part of SumUp Invoices you could make: invoicing, quotes and estimates, reports and templates.

Where this guide comes from

The prices, plans, platforms and features were read from SumUp Invoices's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from SumUp's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by SumUp Payments Limited. Prices change, so check sumup.com before you buy.

sumup.com/en-gb/invoices/pricing/
sumup.com/en-us/invoicing-overview/
sumup.com/en-gb/invoices

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at toolgpa.com.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

SumUp Invoices, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/sumup-invoices

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "SumUp Invoices: The Insider's
Guide", checked Nov 13, 2026.
https://toolgpa.com/tools/sumup-invoices
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Know someone choosing between accounting and invoicing tools?

Send them this guide:
toolgpa.com/tools/sumup-invoices/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after SumUp Invoices, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 129 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what SumUp Invoices's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. SumUp Invoices is a trademark of its owner, and this guide is not made, paid for or approved by SumUp Payments Limited. Prices and plans change: check sumup.com before you buy.