

CLOVER POS + PAYMENTS | 2026



Keep More of Every Sale

The Clover system your business runs on – paired with a processing program that takes card fees off your books.

Why Clover | Your Plan & Hardware | How to Eliminate Your Card Fees

mypayco.com | sales@mypayco.com | 888-908-2638 opt. 3

WHY CLOVER

One System That Runs It All

Clover (by Fiserv) is one of the most widely used POS platforms in the country – built to flex around your business.

All-in-One Devices

Screen, printer and payments in one clean device – no tangle of add-ons.

An App for Everything

Hundreds of apps: inventory, scheduling, loyalty, online ordering, gift cards.

Takes Every Payment

Swipe, dip, tap, Apple Pay & Google Pay – accepted out of the box.

Know Your Numbers

Real-time sales, best-sellers and trends, right from your phone.

Retail, Dining or Services

One platform that fits how you actually operate – and switches easily.

Grows With You

Start with one device; add handhelds, kiosks and locations anytime.

The right POS is step one. How you pay for card processing is where the real money is.

THE HARDWARE

Pick the Footprint That Fits

Every device runs the same Clover platform. Buy outright – or ask how to get it included.

Device	Best for	Retail price
Clover Go	Mobile card reader – pairs with a phone or tablet	\$199
Clover Flex	6" handheld with printer – take payments anywhere	\$749
Clover Mini	8" countertop all-in-one with printer	\$849
Clover Station Solo	14" all-in-one with cash drawer + printer	\$1,799
Clover Station Duo	14" merchant + 8" customer-facing screen	\$1,899 – \$2,099
Clover Kiosk	24" self-order station with payment + printer	Quote

Prices reflect Clover MSRP and vary by configuration. With the right processing program, hardware can be included.

Ask your Payco rep about \$0 upfront hardware.

YOUR SOFTWARE PLAN

A Plan Built Around Your Business

Clover organizes software into six business types – each with Starter, Standard & Advanced tiers.

Full-Service Dining

Restaurant Growth

\$89.95/mo

Quick-Service Dining

Counter Service

from \$59.95/mo

Retail Shops

Essentials → Retail Growth

\$29.95–\$84.95/mo

Professional Services

Essentials / Svcs Growth

\$29.95–\$84.95/mo

Personal Services

Services Growth

\$84.95/mo

Home & Field Services

Essentials / Svcs Growth

\$29.95–\$84.95/mo

Every plan includes 24/7 support and accepts swipe, dip, tap & mobile wallets. Very small or mobile merchants can start on Payments/Starter (\$0–\$14.95/mo). Full fee matrix on the next page. Figures are Clover software estimates.

SOFTWARE PRICING

Clover Software Package Matrix

Software subscription only – confirm against your current Payco / processor schedule.

Business Type	Clover Package	Software / mo	+ Device / mo
Mobile / Very Small	Payments / Starter	\$0 – \$14.95	\$7.95 – \$11.95
Retail – Basic	Essentials	\$29.95	\$11.95
Retail – Advanced	Retail Growth	\$84.95	\$19.95
Quick-Service Dining	Counter Service	\$59.95	\$19.95
Full-Service Dining	Restaurant Growth	\$89.95	\$19.95
Personal Services	Services Growth	\$84.95	\$19.95
Professional Services	Essentials / Svcs Growth	\$29.95 – \$84.95	\$11.95 – \$19.95
Home & Field Services	Essentials / Svcs Growth	\$29.95 – \$84.95	\$11.95 – \$19.95

Software fees are estimated Clover software subscription fees only. Pricing may vary by processor, reseller, device configuration, number of devices, selected applications, and merchant approval. Hardware, payment processing, implementation, third-party apps, and Payco-managed services are not included in this matrix.

Full-Service Dining — Table Service

For sit-down restaurants and bars. Starter ships a Clover Station Solo.

Tier	Devices	Monthly	Hardware (Retail)	Hardware (PaaS)	Key adds
Starter	1 Station	\$89.95/mo	\$1,799	Station: \$0	Table-service POS: mapping, bar tabs, check splitting, tipping, online ordering, reporting.
Standard	1 Station + 1 Handheld	\$89.95/mo	\$2,548	Station \$0; +1 handheld	Adds tableside ordering & payment on a Clover Flex handheld.
Advanced	2 Stations + 1 Handheld	\$89.95/mo	\$4,447	Top station \$0; +2 devices	Adds a dual-screen Station Duo — a customer-facing second station.

Monthly = Clover software plan fee; each additional device adds ~\$19.95/mo. Hardware at Clover MSRP. PaaS includes your primary, highest-value device free; secondary devices bill at the monthly device fee.

Pair any plan with Dual Pricing and your processing cost effectively disappears.

Quick-Service Dining – Counter Service

For cafes, QSR and counter-serve. Add loyalty and gift cards as you grow.

Tier	Devices	Monthly	Hardware (Retail)	Hardware (PaaS)	Key adds
Starter	1 Mini	\$59.95/mo	\$849	Mini: \$0	Counter Service: QR menu, online ordering, modifiers, 'sold-out' alerts, reporting, logins.
Standard	1 Station	\$59.95/mo	\$1,899	Station: \$0	Full Clover Station + customer database, loyalty & gift cards.
Advanced	1 Station + 1 Handheld	\$59.95/mo	\$2,648	Station \$0; +1 handheld	Adds a Clover Flex handheld for line-busting at peak.

Monthly = Clover software plan fee; each additional device adds ~\$19.95/mo. Hardware at Clover MSRP. PaaS includes your primary, highest-value device free; secondary devices bill at the monthly device fee.

Pair any plan with Dual Pricing and your processing cost effectively disappears.

Retail Shops

For boutiques, shops and mixed-use retail. Inventory and loyalty on every tier.

Tier	Devices	Monthly	Hardware (Retail)	Hardware (PaaS)	Key adds
Starter	1 Mini	\$29.95/mo	\$349	Mini: \$0	Essentials: inventory, reporting, customer database, gift & loyalty on a Clover Mini.
Standard	1 Station	\$84.95/mo	\$1,899	Station: \$0	Retail Growth: full Station + item variants, weight-scale & barcode support.
Advanced	1 Station + 1 Handheld	\$84.95/mo	\$2,648	Station \$0; +1 handheld	Adds a Clover Flex handheld for mobile checkout on the floor.

Monthly = Clover software plan fee; each additional device adds ~\$19.95/mo. Hardware at Clover MSRP. PaaS includes your primary, highest-value device free; secondary devices bill at the monthly device fee.

Pair any plan with Dual Pricing and your processing cost effectively disappears.

Service Businesses

Professional, personal and field services — each with Starter, Standard & Advanced tiers.

Professional Services	Personal Services	Home & Field Services
Consultants, offices, B2B	Salons, spas, cleaners	Contractors, repair, mobile
Starter \$29.95/mo · no hardware Web-portal payments (card-not-present), invoicing, customer database.	Starter \$349 hardware Clover Flex; cards, invoices, recurring payments, loyalty.	Starter \$29.95/mo · no hardware Secure web-portal payments and invoicing.
Standard \$84.95/mo + \$749 Adds Clover Flex; in-person cards, gift & loyalty.	Standard \$84.95/mo + \$849 Clover Mini; adds item variants & scale support.	Standard \$29.95/mo + \$199 Adds Clover Go mobile swiper for on-site cards.
Advanced \$84.95/mo + \$1,799 Clover Station; item variants & full inventory.	Advanced \$84.95/mo + \$1,899 Clover Station; same features, larger footprint.	Advanced \$84.95/mo + \$749 Clover Flex for full mobile POS in the field.

Per-transaction rates 2.5%–3.5% + 10¢ depending on tier and card-present vs. keyed. MSRP; varies by configuration.

WHAT EACH PACKAGE DOES

Clover Feature Matrix

What unlocks as you move up – pick the package that matches how you operate.

Feature	Payments	Essentials	Retail Growth	Services Growth	Counter Service	Restaurant Growth
Accept cards, tap & mobile wallets	✓	✓	✓	✓	✓	✓
Reporting & dashboard	✓	✓	✓	✓	✓	✓
Item catalog & inventory	-	✓	✓	✓	✓	✓
Customer database	-	✓	✓	✓	✓	✓
Employee logins & shifts	-	✓	✓	✓	✓	✓
Advanced inventory (variants, stock)	-	-	✓	-	-	-
Appointment scheduling & booking	-	-	-	✓	-	-
Online ordering (pickup / delivery)	-	-	✓	-	✓	✓
Menu, modifiers & kitchen fring	-	-	-	-	✓	✓
Table mapping, tabs & bill splitting	-	-	-	-	-	✓

Counter Service (\$59.95/mo) fits quick-service; Restaurant Growth (\$89.95/mo) adds full table-service tools.

THE REAL COST

Card Fees Are Quietly Eating Your Profit

Most businesses just accept it. You don't have to.

- Processing costs have climbed 22%+ in the last three years
- You pay 2–4% on every single card sale — straight off the bottom line
- It hits your busiest, highest-volume days the hardest
- On \$100,000/month in card volume, that's roughly \$30,000 a year — gone

\$30,000

/ year

lost to processing on \$100k/mo —
money that could fund your tech,
your team, your growth.

There's a better way to accept cards — and you get to choose how.

YOUR CHOICE

Two Ways to Eliminate Your Card Fees

Both move the cost off your books. One goes further than the other.

SURCHARGE

A small fee on credit cards

- Small fee (e.g., 3%) added to credit card payments at checkout
- Eliminates your credit card processing fees
- Menu and shelf prices never change
- Debit can't be surcharged — so debit fees still remain

★ RECOMMENDED

DUAL PRICING

A cash price and a card price

- You post just one price — the card price
- Eliminates BOTH credit AND debit card fees
- Cash discount appears at checkout — total, then a lower cash price
- No surcharge line, no second menu — seamless for guests

Surcharge wipes out credit fees. Dual Pricing wipes out credit AND debit — that's why we recommend it.

Why Dual Pricing Wins

The only model that eliminates credit AND debit card fees.

- 1 Eliminates credit AND debit fees**
The card price is built in, so every card type is covered — not just credit.
- 2 You post just one price**
List only the card price — no second menu and no surcharge line for guests to read.
- 3 Cash discount shows at checkout**
At the end, the screen and receipt show the total and a slightly lower 'pay with cash' price.
- 4 Compliant & automatic**
Clover calculates and displays it for you — federal, state and card-brand rules built in.

ON THE RECEIPT

Order 29525 Quick Sale
Server: Javier

1 Devora Taco	3.64
1 Horchata	4.16
Large	1.04
1 Limonada	4.16
Large	1.04
1 Pepino	4.16
Large	1.04
2 Soda -Reg	4.16
1 Soda- Lg	3.12

Subtotal	26.52
Sales Tax	2.19

Total (card) 28.71
Pay w/ Cash 27.60

You post one price. At checkout the receipt shows the total, then a slightly lower 'pay with cash' price — the discount.

One posted price. A small cash discount at the end. Credit and debit fees gone.

Surcharge — A Solid Alternative

Prefer to leave every price untouched? Surcharging passes the credit fee to the card user.

1

Menu prices never change

Your listed and printed prices stay exactly as they are.

2

Credit fee passed to the cardholder

An automatic ~3% fee is applied only to credit cards at checkout.

3

Never applied to debit

Debit is never surcharged (it's the rule) — so debit fees remain on you.

4

Compliant & automatic

The POS calculates, displays and applies it within all the rules.

ON THE RECEIPT

Order: 83957 Dine In
Server: Brandi

1 Diced Ham	15.95
1 Swedish	11.95
1 2 Eggs	4.75
1 Toast	3.50
Subtotal	36.15
Sales Tax	2.62
3% CC Credit	1.16

Total	39.93

Compliant 3% notice prints automatically on credit transactions.

Great if you want prices untouched — but debit fees still remain. Dual Pricing removes those too.

WHAT YOU SAVE

What It Means on \$100K / Month

Your card volume stops being a cost – and starts working for you.

Monthly card volume	You pay today	With Dual Pricing
\$25,000	~\$625 / mo (\$7,500/yr)	\$0
\$50,000	~\$1,250 / mo (\$15,000/yr)	\$0
\$100,000	~\$2,500 / mo (\$30,000/yr)	\$0

~85%

average cut in processing fees with a Payco program

\$4,397+

average money put back, per location, per month

Illustrative, based on a blended ~2.5% effective processing rate. Recovered-revenue figures from Payco client averages.

Dual Pricing gets you closest to \$0 – because it removes debit fees too.

OUR RECOMMENDATION

Clover + Dual Pricing

The best POS for your business, with card fees engineered out of your P&L.

The POS people love

Clover's all-in-one devices and app marketplace run your whole operation.

Fees eliminated — credit & debit

Dual Pricing removes the cost of every card type, not just credit.

Hardware & support handled

Ask about included hardware, on-site setup and 24/7 live support.

Simple, seamless, compliant

One clean price at checkout. Built-in rules. Nothing for your team to manage.

Keep your best customers happy, keep more of every sale.



Let's keep more of every sale.

Ready to Get Started?

We'll recommend the right Clover plan and processing program, install it on-site, and stand behind it 24/7.

WEB

mypayco.com

EMAIL

sales@mypayco.com

CALL

888-908-2638 opt. 3

We look forward to serving you and your team.