

Other payment solutions are Cloverpriced.



Smart Terminal Mini



Smart Terminal



Smart PINPad Pro



Smart Flex



Smart POS+

| Payanywhere Pricing | | | | | |
|---------------------------------|----------|----------|----------|----------|----------|
| Cost plus or Edge | | ✓ | ✓ | ✓ | ✓ |
| Software fee (per month/device) | \$14.95 | \$14.95 | \$24.95 | \$24.95 | \$44.95 |
| Free placement or purchase for | \$349.95 | \$349.95 | \$449.95 | \$549.95 | \$949.95 |

| Clover Pricing | Clover Flex | Clover Mini | Clover Station Solo + Clover Station Duo |
|----------------------------------|---|---|---|
| Processing (EMV, magstripe, NFC) | Register Lite 2.7% + \$0.10 Register 2.3% + \$0.10 | Register Lite 2.7% + \$0.10 Register 2.3% + \$0.10 | Register Lite 2.7% + \$0.10 Register 2.3% + \$0.10 |
| Software fee (per month/device) | Register Lite \$9.95 Register \$39.95 | Register Lite \$9.95 Register \$39.95 | Register Lite \$9.95 Register \$39.95 |
| Purchase price | \$499 | \$799 | \$1,799 |

Payanywhere Pros

- One-on-one consultative call with no volume requirements.
- Next day funding with cut times as late as 12am ET.
- Same day funding option for merchants who need cash fast and want to avoid turnaround times.
- Manual and custom auto close batch options.
- Invoicing is included in the app.
- Free and paid employee management plans through Homebase.
- 4G connectivity via AT&T SIM card (included).
- Free and paid merchant portal plans that include virtual terminal, invoicing, as well as inventory, chargeback, and reputation management.
- An activations team that will assist with onboarding and equipment setup over the phone.

Clover Cons

- Batch time and deposit schedule is dependent on the merchant service provider.
- Custom pricing is dependent on which merchant service provider you are using.
- Higher processing fees for swiped, dipped, and contactless transactions, especially for average tickets of > \$15.
- Invoicing functionality only available through third party apps.
- Virtual terminal is \$9.95/mo if not on a software plan. i.e. only using Clover Go app.
- Basic employee management features require additional app integrations.
- 4G connectivity can be more costly and requires an app in order to activate.

Payanywhere

Clover

PROGRAM & FUNDING

| | | |
|------------------------------------|---|------------------|
| Batch Time | 12am ET or custom | Dependent on MSP |
| Next Day Funding | Yes | Dependent on MSP |
| Same Day Funding | Yes | Dependent on MSP |
| Merchant Portal | Free, Premium (\$14.95/mo), or Premium Plus (\$29.95/mo) | Free |
| Phone, Email, Chat, Knowledge Base | Yes | Yes |

PRICING

| | | |
|---------------------------|------------------------------|---|
| Swiped/Dipped/Contactless | 2.69% | Register Lite - 2.7% + \$0.10 Register - 2.3% + \$0.10 |
| Keyed | 3.49% + \$0.19 | Register Lite - 3.5% + \$0.10 Register - 3.5% + \$0.10 |
| Custom | Speak to rep (Interchange +) | Dependent on MSP |
| Invoices | Keyed | n/a |
| Virtual Terminal | Keyed | 3.5% + \$0.10 |
| Employees | Free | Free |

HARDWARE

| | | |
|----------------------------|--------------------------------|--------------------------------|
| Card Reader (Built-in) | Yes - Chip, Contactless, Swipe | Yes - Chip, Contactless, Swipe |
| Camera (Built-in) | Yes | Yes |
| Barcode Scanner (Built-in) | Yes | Yes |
| Receipt Printer (Built-in) | Yes | Yes |

ACCESSORIES

| | | |
|------------------------|------------------------------|------------------------------|
| Cash Drawer | Yes (*dependent on hardware) | Yes (*dependent on hardware) |
| Kitchen/Impact Printer | Yes | Yes |
| Printer w/ Cash Drawer | Yes | Yes |

UNIQUE TRANSACTION TYPES

| | | |
|----------------------------|-----|---|
| PIN Debit | Yes | Yes |
| EBT | Yes | With app integration |
| Pre-Auth | Yes | Yes |
| Split Tender | Yes | Yes |
| Partial Auth/Split Payment | Yes | Yes |
| Free/Comp Items | Yes | Yes |
| Open/Close Order | Yes | With Clover Dining or Clover Online Ordering |
| Open/Close Tab | Yes | With Clover Dining or Clover Online Ordering |
| Offline Processing | Yes | Yes |

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