

Other payment solutions are Cloverpriced.



Payanywhere Pricing	Smart Terminal Mini	Smart Terminal	Smart PINPad Pro	Smart Flex	Smart POS+
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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