



Accelerate with Clover

January 2025

Agenda

- What is Clover
- Verticals
- Hardware
- SaaS Plans
- Value Added Services
- Clover App Market
- Training, Resources and Support
- Appendix



Clover is transforming from selling merchants individual point solutions to offering an operating system that makes the mission critical daily activities for businesses easier, so they can focus on their passion.



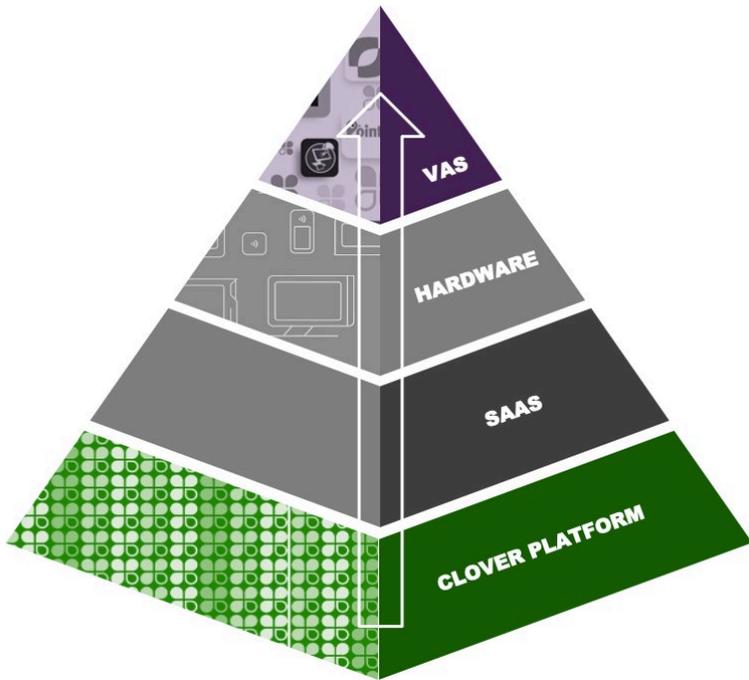
Clover Value Proposition

Clover **simplifies the lives of small businesses** with business management solutions that are **all-in-one and tailored to meet the unique needs of restaurants, retailers and services businesses** to:

- Accept payments easily and more securely
- Run and manage the business more efficiently
- Identify opportunities to grow the business



Clover Merchant Platform Powers the Clover Ecosystem



Process all major payment types

- All major credit/debit cards, checks, and cash
- Contactless payments with NFC cards and mobile wallets Apple Pay® and Google Pay®
- Support for Surcharging and Dynamic Currency Conversion (DCC)

Track sales and business data

- Sales data and trends
- End-to-end payments tracking

Manage the business efficiently

- Access the Clover Dashboard on Web or Mobile
- Manage your Clover account and settings anywhere

Accept payments anywhere

- Clover Go mobile app and reader
- Accept payments online or offline

Protect with data privacy and security

- End-to-end encryption with tokenization
- Fraud prevention tools
- Two-factor authentication

Access to the Clover app market

- Integration with 700+ third-party apps
- Key apps pre-installed for easy access

Access financial services

- Accelerated availability of funds
- Convert future credit sales to working capital

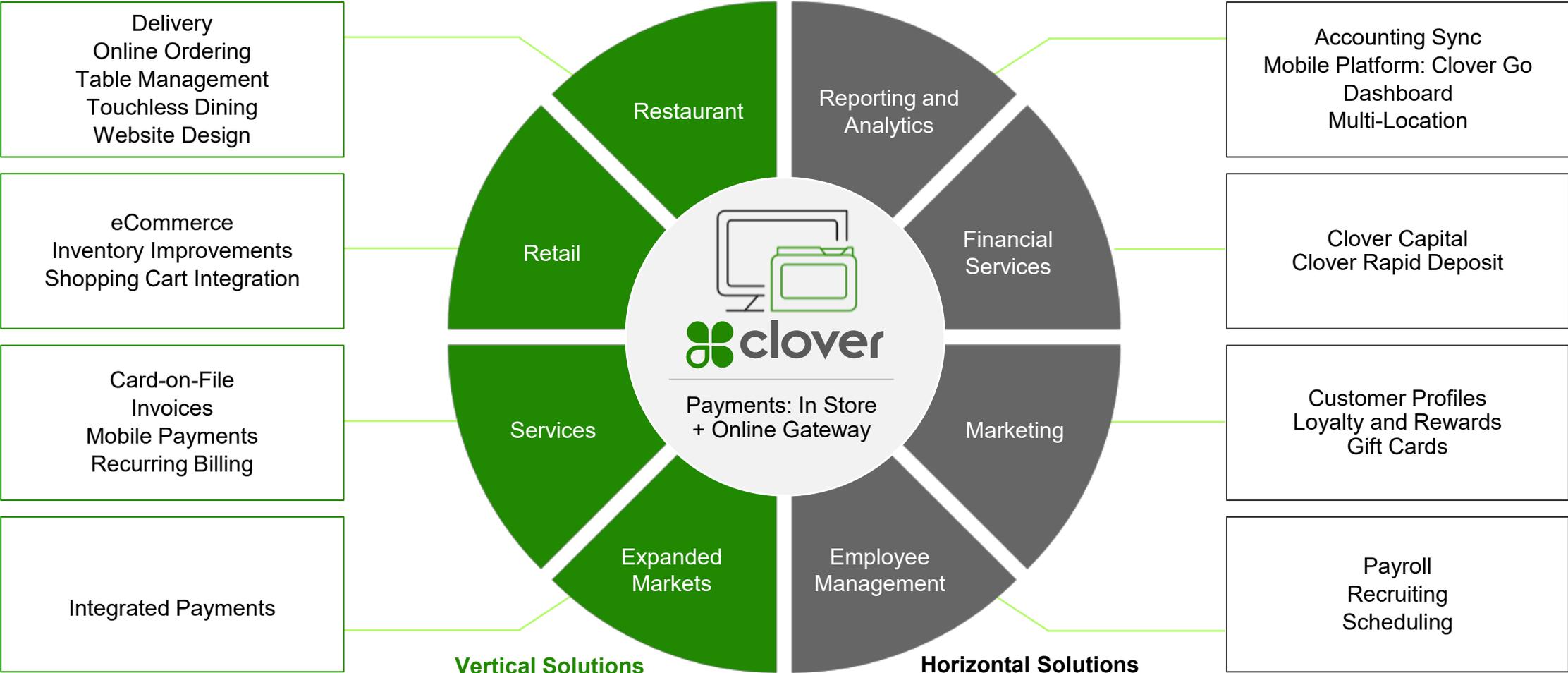
Succeed with world-class support

- 24/7/365 live support through phone or chat
- Personalized online help



Clover: Integrated Commerce Operating System Serving SMBs

Accelerates growth beyond payments, increases merchant ARPU and reduces churn



Clover At-A-Glance

Clover is the fastest growing commerce platform and business management system

Recognized Leader in the Market

785k+

Merchant Outlets

3.5M+

Devices Shipped

5,000

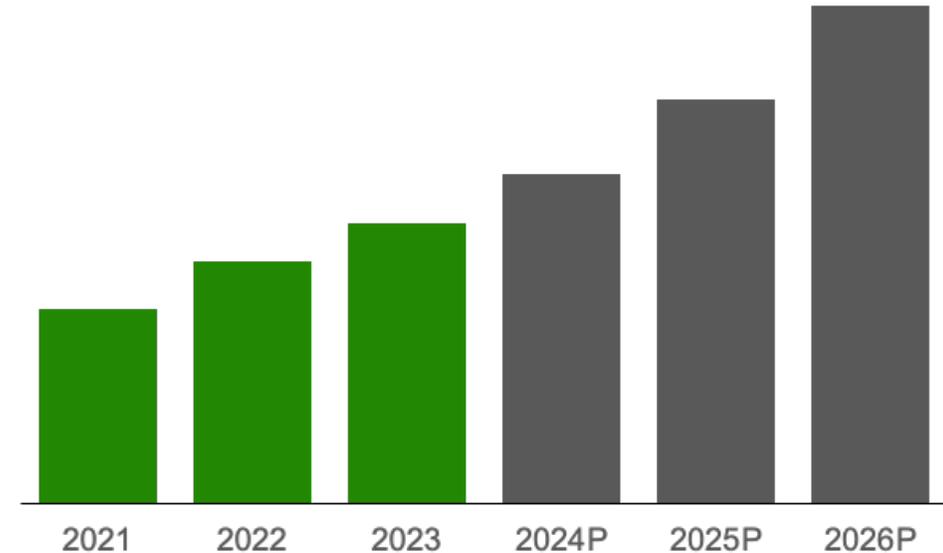
Channel Partnerships

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Countries in Market

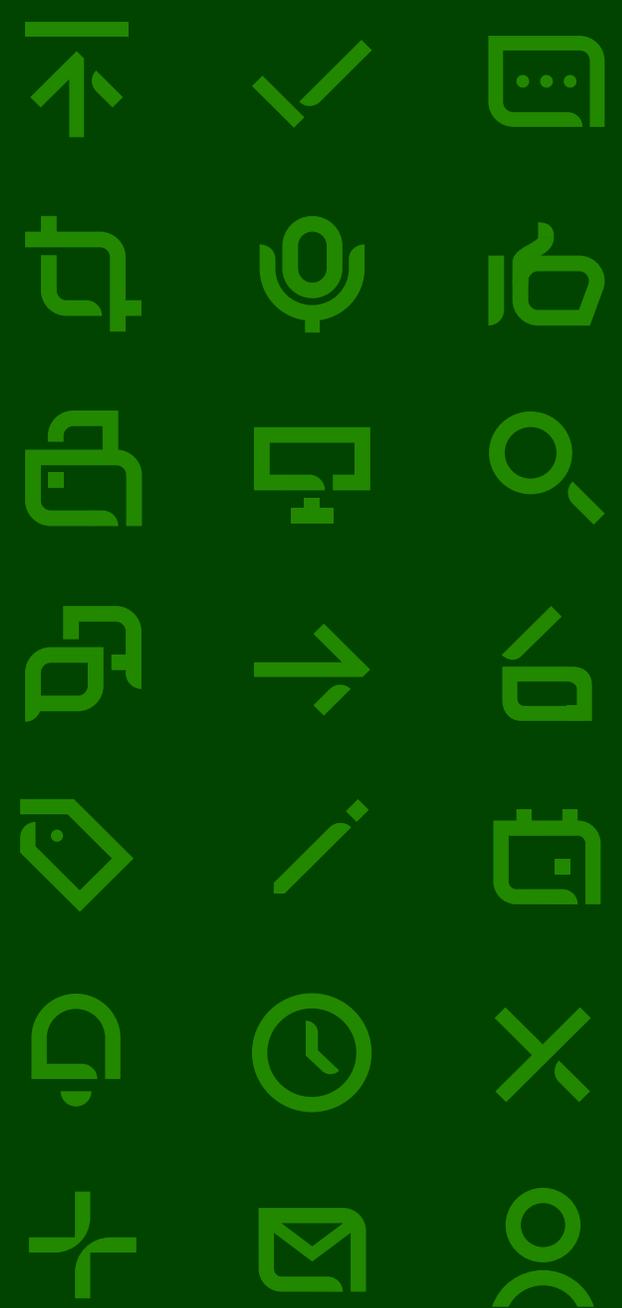
Gross Payment Volume Growth

~\$311B Annualized GPV
Up 15% YoY



Restaurant Vertical

How Clover Wins Against toast



Clover's winning strategy in Restaurants



~650K Merchants

~175K Restaurant Merchants

Works for Verticals of all kinds



~80K Restaurant Merchants

Works for Restaurants only

Clover outsells Toast 3:1 monthly



Clover vs. Toast

Let's look at a Merchant who is deciding on their new POS system – Although Merchants may view Toast as superior, Clover meets all the needs of Restaurants and is more cost effective



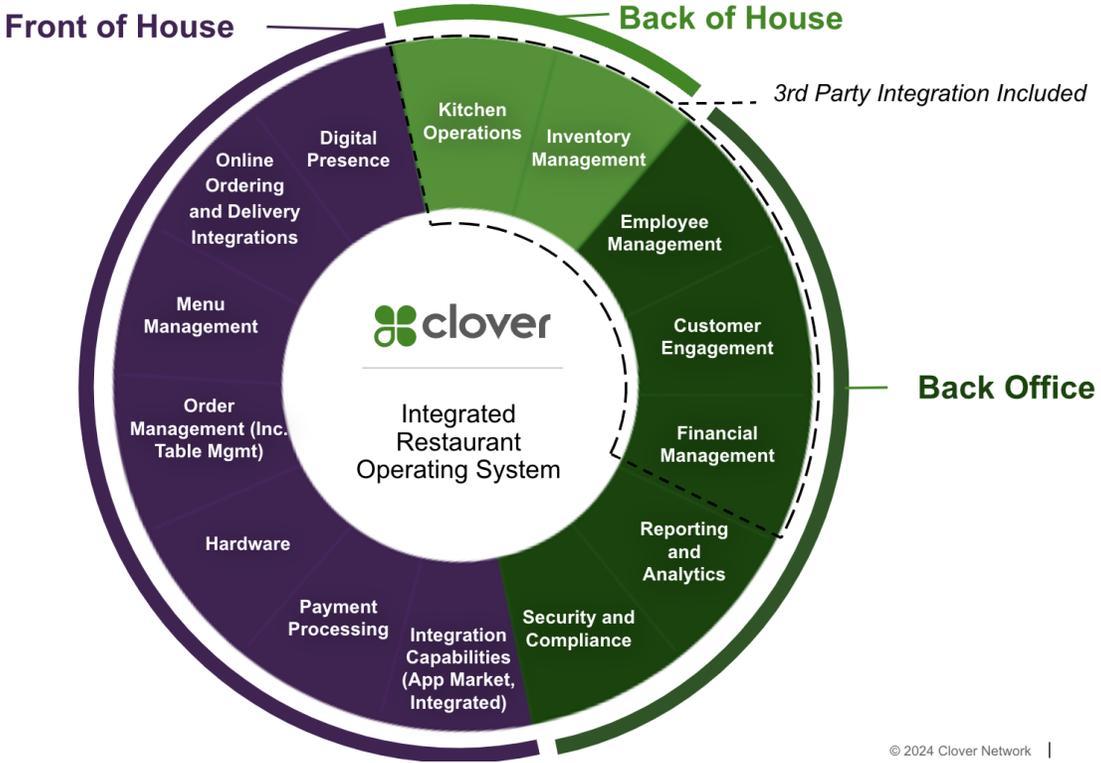
KDS	\$25/mo	\$35/mo
Gift Card*	2.5% load fee (\$25/mo assuming \$1000 in activations)	\$50/mo
SaaS	\$89.95/mo	\$69.00/mo
Loyalty - starter functionality	Included	\$50/mo
Online Ordering	Included	\$75/mo
3rd Party Online Ordering Integrations	Included	\$75/mo <i>(UberEats, Grubhub, DoorDash)</i>
Monthly Software Fees	\$135/mo	\$354/mo
Year 1 Total Cost- 1 Device	\$1,620	\$4,248



The restaurant industry has a **net profit margin of 3% to 5%**. This means that, on average, **for every dollar** in revenue, the restaurant **retains 3 to 5 cents** as profit after covering all expenses.

Integrated Operating System Serving Restaurants

Clover's integrated platform for Restaurants



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Proof Points

Up to **40%** savings against Toast

Up to **20%** margin increase

20+ integrated solutions

Our professionals have **10+** years of experience servicing restaurants.

Backed by Fortune **500** company



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Integrated Operating System Serving Services

Clover's integrated platform for Services



Solves For

- ✓ Cash Flow Management
- ✓ Appointment Management
- ✓ Reaching & Retaining Customers
- ✓ Operational Efficiencies
- ✓ Employee Management

How we Solve

- Provide access to cash advance and same day funding to offset irregular income or delayed payments from customers
- Integrating scheduling, reminders, and client information into a single, easy-to-use platform
- Access to social shopping platforms, marketplaces, customer loyalty and gift cards to reach a wider customer base
- Streamlining transactions, inventory management, and customer engagement through integrated, user-friendly systems
- Streamlining employee scheduling, tracking work hours, and managing payroll efficiently

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Clover solve for key Services needs

Services merchants often look for a comprehensive and adaptable solution, addressing the specific challenges they face. They want a solution that empowers them to enhance operational efficiency, maintain consistency, and attract and retain more customers.



Services Needs

Simplify Appointment Management by automate the appointment scheduling process to reduce labor cost and errors and improve customer experience

Operational efficiency achieved by automating manual tasks, streamlining processes, and providing faster service

Cash Flow Management SMB service merchants often struggle with managing cash flow, especially if they have irregular income or delayed payments from clients.

Reaching and retaining customers by creating exceptional digital presence, providing seamless online experience, knowing customers preferences and encouraging repeat visits with rewards

Managing disparate technologies by providing access and control to best-in-breed partner solutions within the clover platform

Clover Solutions

Appointment Scheduling, Merchant / Customer booking

Employee Scheduling, Time Tracking

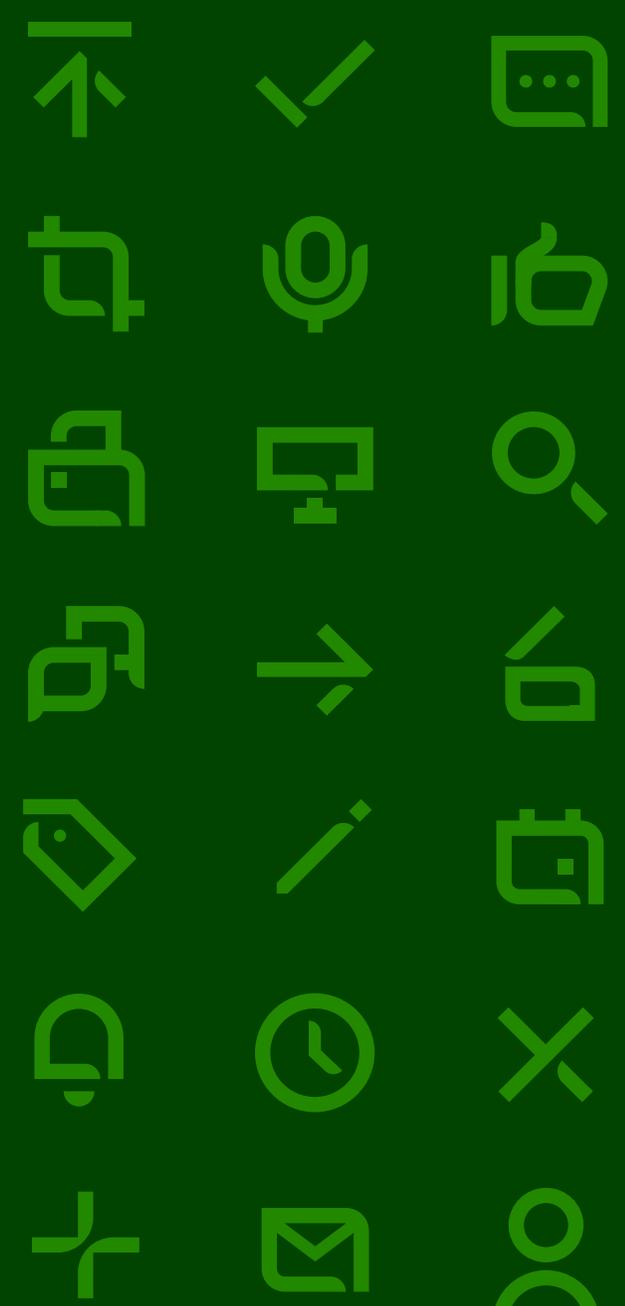
Clover Capital, Rapid Deposit

Websites, Online Booking, Customer profiles, Rewards, Promotions, Gift cards

All-in-one operating system, APIs, Integrated partners, App Market



Retail Vertical



Integrated Operating System Serving Retailers

Clover's integrated platform for Restaurants

Clover's Integrated Retail Operating System



Needs Clover Addresses

- ✓ Cash Flow Management
- ✓ Reaching & Retaining Customers
- ✓ E-Commerce Presence
- ✓ Inventory Management
- ✓ Operational Efficiencies

How are we solving for it?

Provide access to cash advance and same day funding to offset irregular income or delayed payments from customers

Provide merchants with access to social shopping platforms and marketplaces to reach a wider customer base

Offer an outstanding digital presence with customizable websites and eCommerce storefronts

Balancing inventory levels to meet customer demand while minimizing stockouts and overstocking

Streamlining tasks such as inventory management, order fulfillment, and customer service



Clover solve for key Retail needs

Retail merchants often seek a comprehensive and adaptable solution that addresses their unique challenges. They need a solution that boosts operational efficiency, ensures a consistent shopping experience, and helps them attract and retain more customers.



Retail Needs	Example Solutions
Cash Flow Management SMB retail merchants often struggle with managing cash flow, especially if they have irregular income or delayed payments from clients.	Clover Capital, Rapid Deposit, Kiosk, Gift cards (use for returns)
Inventory Management Balancing inventory levels to meet customer demand while minimizing stockouts and overstocking is a constant challenge for SMB retail merchants. Poor inventory management can lead to lost sales, increased carrying costs, and cash flow problems.	Item tracking, Variants Management, Stock keeping, Catalogue, Import/Export bulk inventory, Migration
Operational efficiency Optimizing operational processes to reduce costs, improve productivity, and enhance customer satisfaction is a continuous challenge for SMB retail merchants.	Employee Management, 3rd party app for order fulfillment and order routing
Reaching and retaining customers by collecting and leveraging sales data to acquire more customers and increase repeat business	Digital storefront, (Websites E-Comm and hosted web checkout)
E-Commerce integration Retailers need an online store to reach more customers, and integrate their online store with their in-store experience	Branded website, online store, check-out integrations Clover Gateway, hosted web-checkout, Virtual Terminal & E-Comm integrations

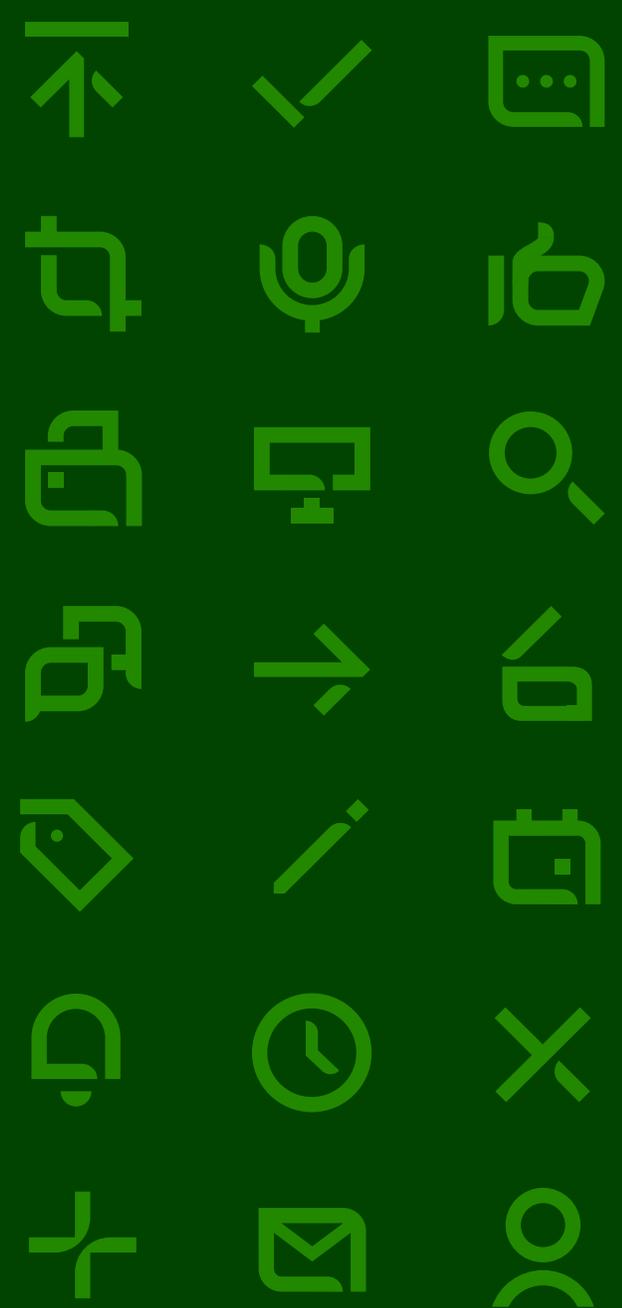


Industry Leading Hardware Suite

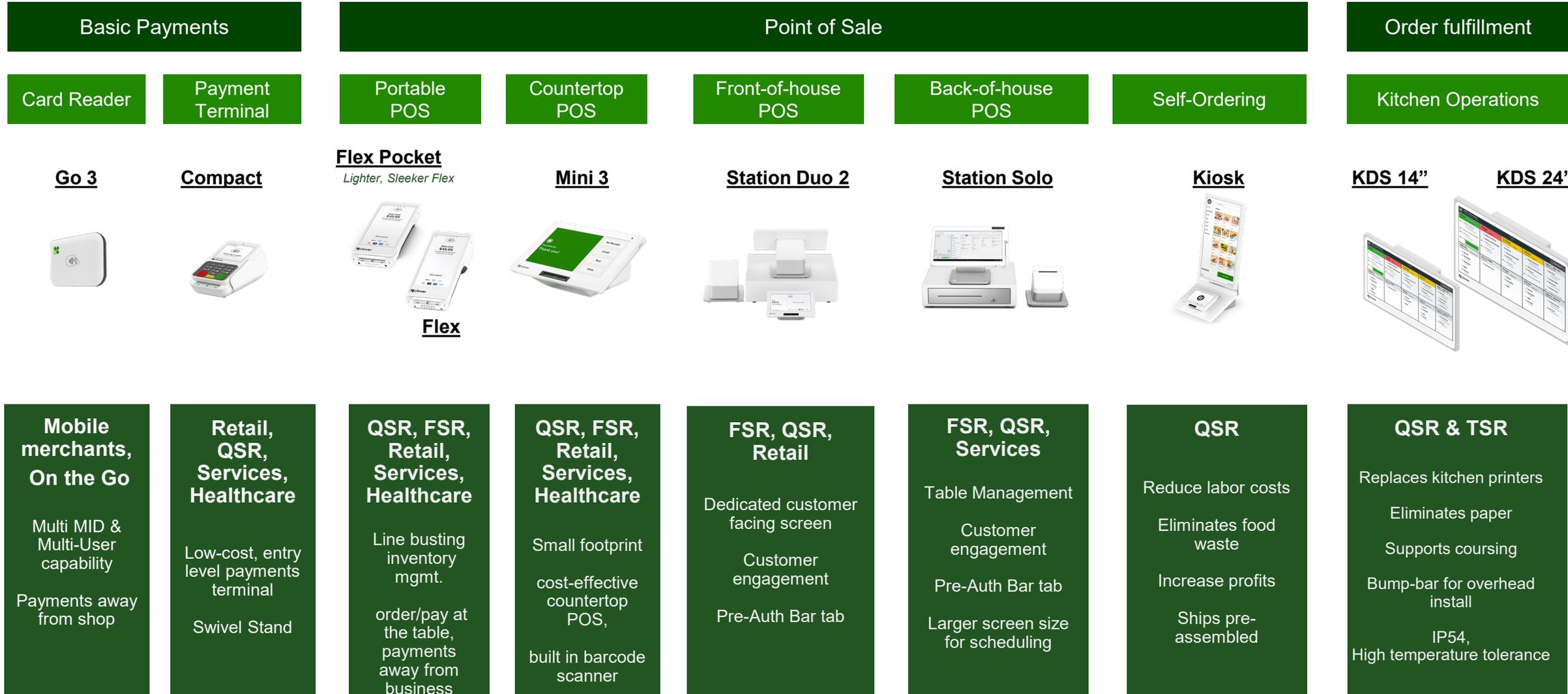
Scalable architecture enabling merchants to mix-and-match POS devices

Best-in-class designs, purpose-built for front-of-house (FOH) and back-of-house (BOH)

3.5+ Million Devices Sold to Date



Devices, by Use-case & Vertical



Clover Compact

- A **low-cost** powerful payments terminal, in a compact form
- Ideal **upgrade** for FD150, Verifone, Ingenico, Pax, and other non-PCI compliant starter devices
- Supported SaaS Plan: Clover Payments – **free**
- 3.6” screen that accepts contactless payments, chip, PIN debit and EBT
- Supports surcharging and cash discount
- Connectivity methods include LTE, WiFi, and mobile hotspot
- Fully integrated with Clover devices but cannot be tethered to any device over a wire



Compact - Hardware Overview

Connectivity: LTE, WiFi, Ethernet



[Video - How to set up Compact](#)

Note: The Compact must be plugged in – there is no backup battery



Compact is a great fit, for many businesses

Merchant Need	Supported on Compact	Alternative Solution(s)
Take Payments	✓	
EBT	✓	
Gift Cards	✓	
Surcharging	✓	
Rapid Deposit ¹	✓	
Clover Capital ²	✓	
Wi-Fi	✓	
Ethernet	✓	
LTE	✓	
Dial-Up Connection	✗	• FD150
App Market on Device	✗ (Dashboard only)	• Clover Flex • Clover Mini
Customer Facing Pin-Pad (Compact to Compact tethering)	✓	• Clover Mini to Mini tethered • FD150 w/ RP10
Inventory/Order Management	✗	• Clover Flex (Essentials SaaS) • Clover Mini (Essentials SaaS)
In-Person Check Acceptance (Telecheck)	✗	• Clover Mini
Mobile Capability	✗	• Clover Go • Clover Flex
Unsupported MCCs (e.g., Petro, Lodging, etc.)	✗	• FD150
Multi-MID	✗	• Clover Go (FD150 when Go is not a fit)



¹Available for North RISO Partners

²Available for Omaha and North RISO and WISO Partners

Clover Flex Pocket

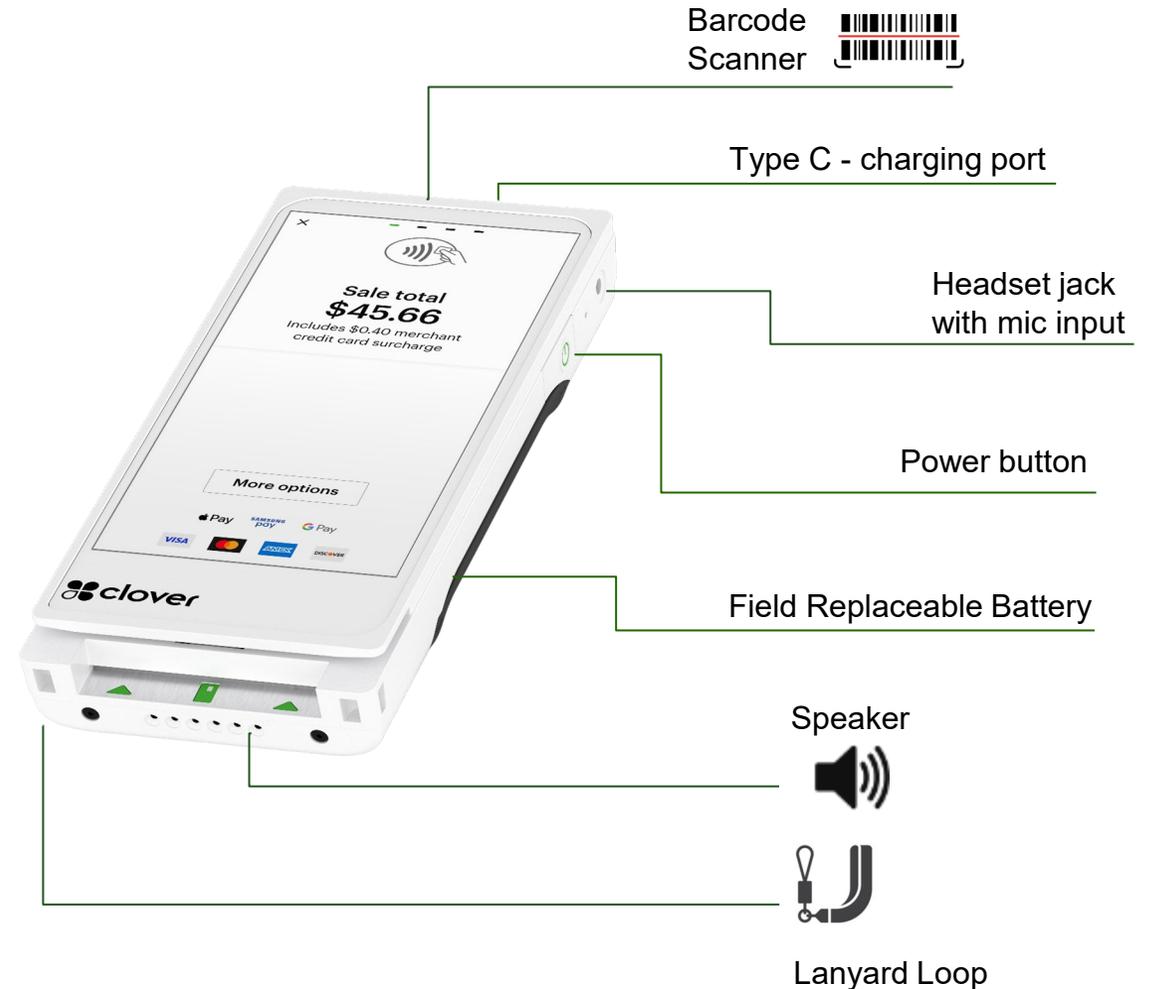
Stay on the move with your business

- **User-friendly interface**
- Simple, intuitive workflows all employees can follow
- **Quick payments**
- Customers can pay in any way, including debit, credit, tab, insert or swipe
- **Tableside service**
- Servers can fire orders directly from the table, scan barcodes and QR codes, add order notes, and send receipts through email or SMS
- **Lightweight design**
- 30% lighter than previous Flex models, so it's easy to carry during long days + field replaceable battery
- **Clover ecosystem**
- Flex Pocket seamlessly syncs with any other Clover POS devices and back-end systems. Connection methods include LTE and WiFi.



Clover Flex Pocket Overview

Connectivity - WiFi, LTE



Clover Flex 4th Gen

- Clover Flex 4 is a full-featured, handheld POS with a nearly 6" screen.
- Wireless charging supported by the Clover Flex Wireless Cradle, and it can also be charged with a USB-C cable.
- Flex 4 supports a WiFi and LTE connection (LAN not available).
- The battery life supports at least 8 hours of use for a typical SMB.
- Its features include a receipt printer, barcode scanner (camera), wireless charging cradle and a headset port. A silicone sleeve is shipped in box.
- Its optional compatible accessories include the Flex Travel Kit and an ADA compliant PIN Entry Aid.
- It is fully integrated with Clover devices but cannot be tethered to any device over a wire.
- Clover Flex 4 is well-suited for a variety of verticals, including full-service restaurants- tableside and curbside, retail, and for merchants in the field.



Flex Family - Flex Pocket, Flex 4



Ships with charging cable & AC Adapter



Ships with **wireless charging cradle**, charging cable & AC Adapter

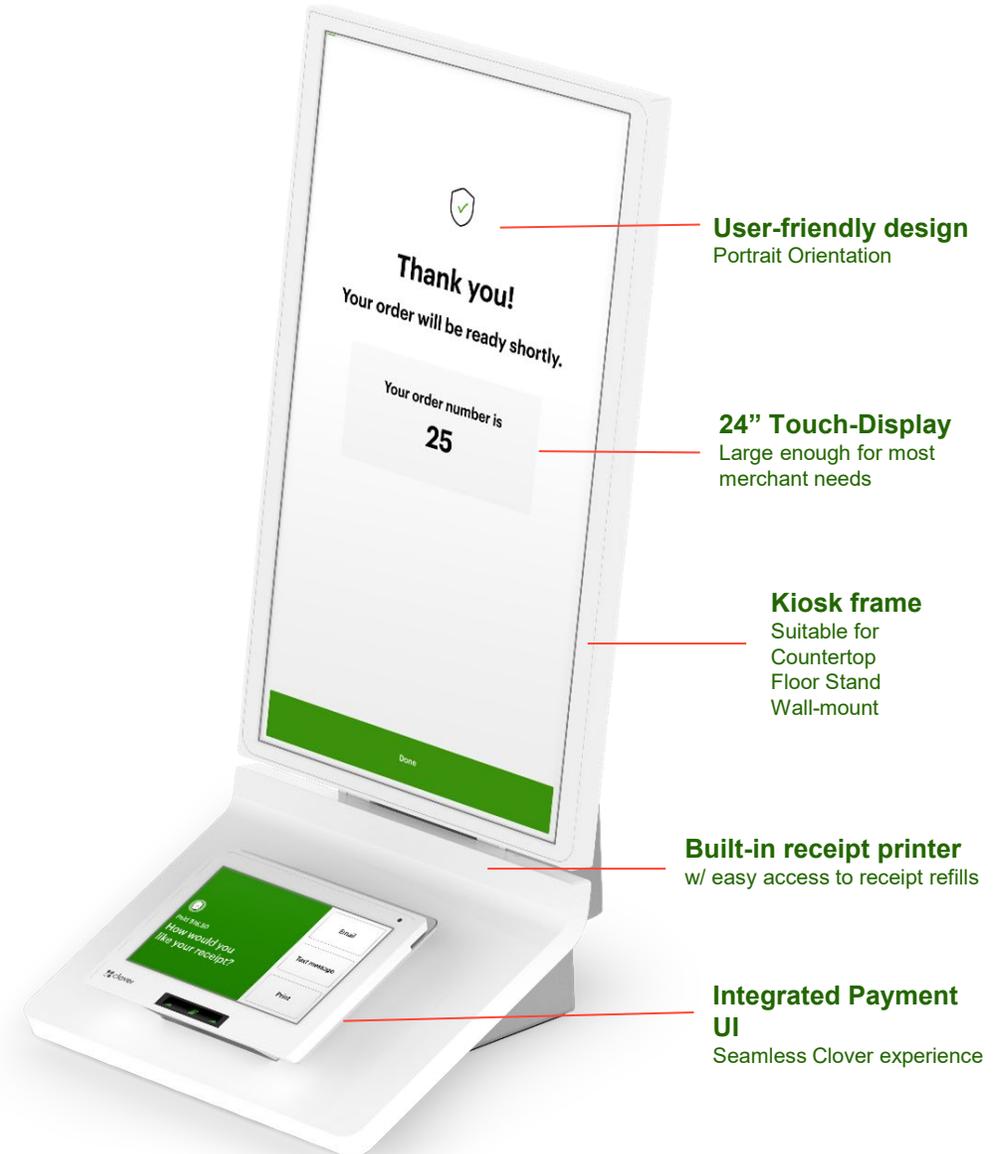


**incl the silicone sleeve*



Clover Kiosk

- Simplify business operations and **enhance customer satisfaction**
- **Reduce labor costs** – Improve Customer Experience & Retention
- **Increase profitability**
- 24” touch display with built in printer and payments terminal – plug and play
- Supports MSR, chip, NFC and offline mode
- Connectivity methods include Ethernet, LTE, WiFi, and mobile hotspot
- Speaks to Clover KDS



Kiosk simplifies Business Operations & Enhances Customer Satisfaction

Rising costs, labor management, and operational complexities are among the top challenges for independent restaurants. To thrive, they must rely on technology to enhance the overall customer experience.

1 Reduce Labor Costs

Automate manual front-of-the-house service jobs while reducing complexities around labor shortage and employee transitions

} Optimize staffing resources, projected savings of **\$36k+** a year

2 Improve Customer Experience & Retention

Less wait times and reduced ordering errors resulting in repeat customers, and higher average ticket sizes

} Customers buy **10-30%** more at Kiosks compared than with restaurant employees

3 Consistent e2e Order Management

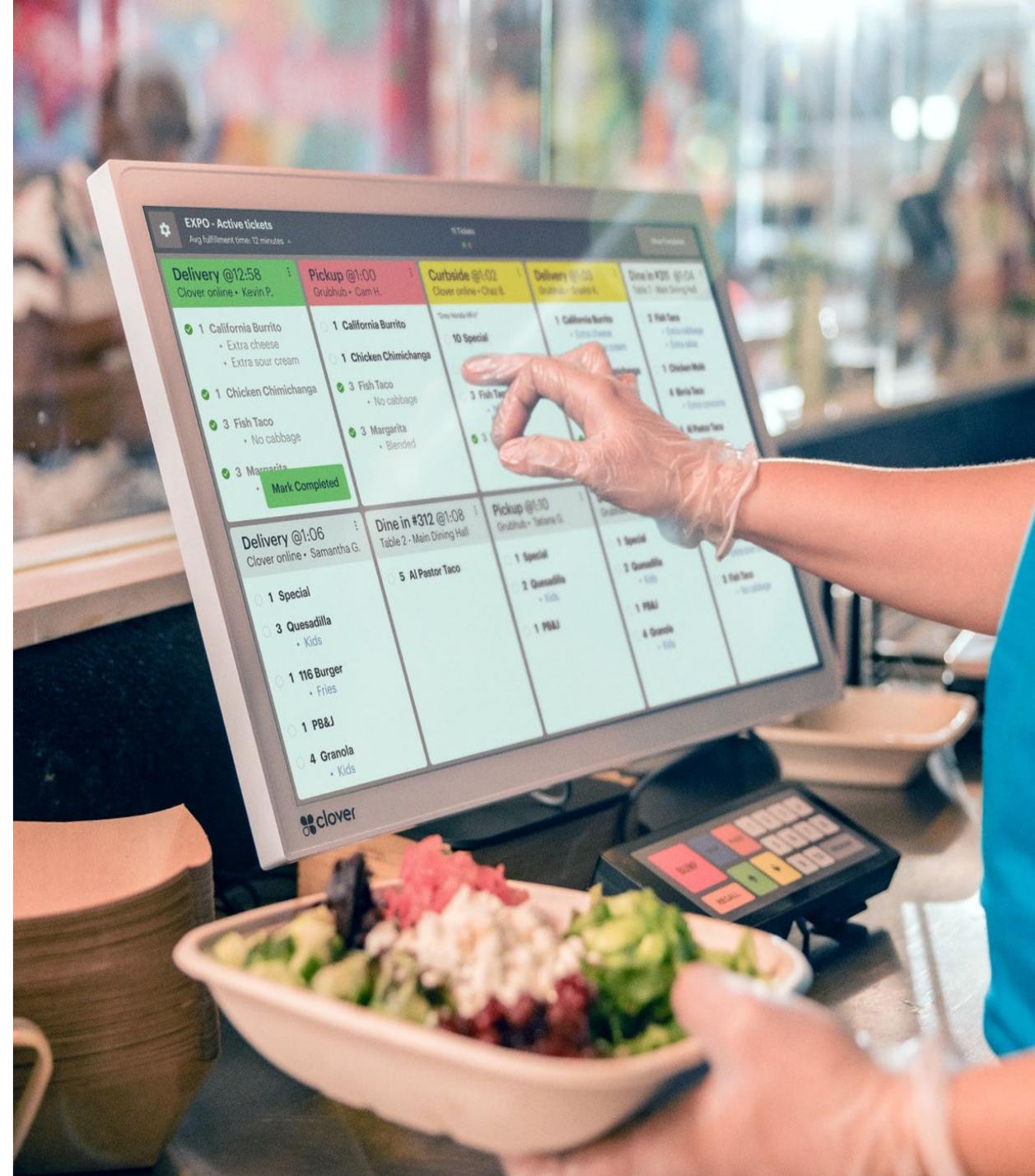
From device setup to tracking orders, manage your business, Menus; Online ordering; Mobile App; Reporting, Inventory Management; Customer engagements; Financial Management and Payment Processing on one integrated platform

} **One-stop-shop** for all your restaurant needs



Clover Kitchen Display System + Bump Bar

- KDS improves diner experience by speeding up service without losing order accuracy
- Remove risk of lost/destroyed tickets and provide more robust information
 - i.e., ticket time, order status, coursing, and support FIFO and complex firing
- 24" and 14" displays chemically strengthened cover glass with anti-glare, anti-fingerprint coating
- Connection methods include WiFi and Ethernet
 - Power over Ethernet (POE+) connection supported
- Available for Counter Service Restaurant and Table Service Restaurant SaaS Plans
- Available accessories for purchase include a wall mount or countertop stand and **bump bar**



Clover Mini 3rd Gen

Meet the mini POS that always comes up big

Mini is small enough for any space, but packs the POS power to run your business, front to back

- Fully integrated with EMV chip, NFC, MSR, PIN debit, and EBT capability
 - Customer facing pay display
 - Rewards program facilitation
 - On screen tip/signature
 - Front facing camera for barcode scanning and Telecheck
- Connection methods include LTE, Ethernet, WiFi, or mobile hotspot
- 2 USB power hub
 - Supported peripherals
 - Tethering to another Mini 3rd Gen available
- Clover Mini 3 swivel available



Mini

VS

Flex



The Mini can link with a cash drawer while the Clover Flex can not

Scanner



Scanner



Mobile



Clover Station Solo

- A powerful POS system to accept payments and run your business
- Low-cost alternative to the Duo
- Ideal for full-service restaurants and merchants who don't need a customer-facing screen to process payments
- 14" merchant-facing display that tilts to accommodate different heights + receipt printer
- EMV and MSR only – No NFC, PIN debit, or EBT
- Connection methods include WiFi, Ethernet, LTE, and mobile hotspot
- Clover Station Solo does NOT support tethering of a Mini, Flex, or NFC printer
 - Optional proprietary charging cable for a Flex



Clover Station Duo 2

- A powerful POS for both sides of the counter
- Dedicated customer-facing display for order accuracy, customer engagement, and loyalty program facilitation
- **Supports pre-authorized bar tab functionality**
- Station Duo is a great solutions for **Retail, QSR and service-related merchants, where card present transactions take place**
- A high-res 14" display for the merchant and an 8" display for the customer, both with chemically strengthened cover glass with anti-fingerprint coating and receipt printer
- Fully integrated with EMV chip, NFC, MSR, PIN debit, and EBT capability
- Connectivity methods include Ethernet, WiFi, LTE, or mobile hotspot
- Station Duo is a great solutions for **Retail, QSR and service-related merchants, where card present transactions take place**



Station Solo

VS

Station Duo



Station Solo cannot accept **PIN debit**, **EBT**, or **contactless** payments.

Merchant-facing



Merchant-facing



Customer-facing



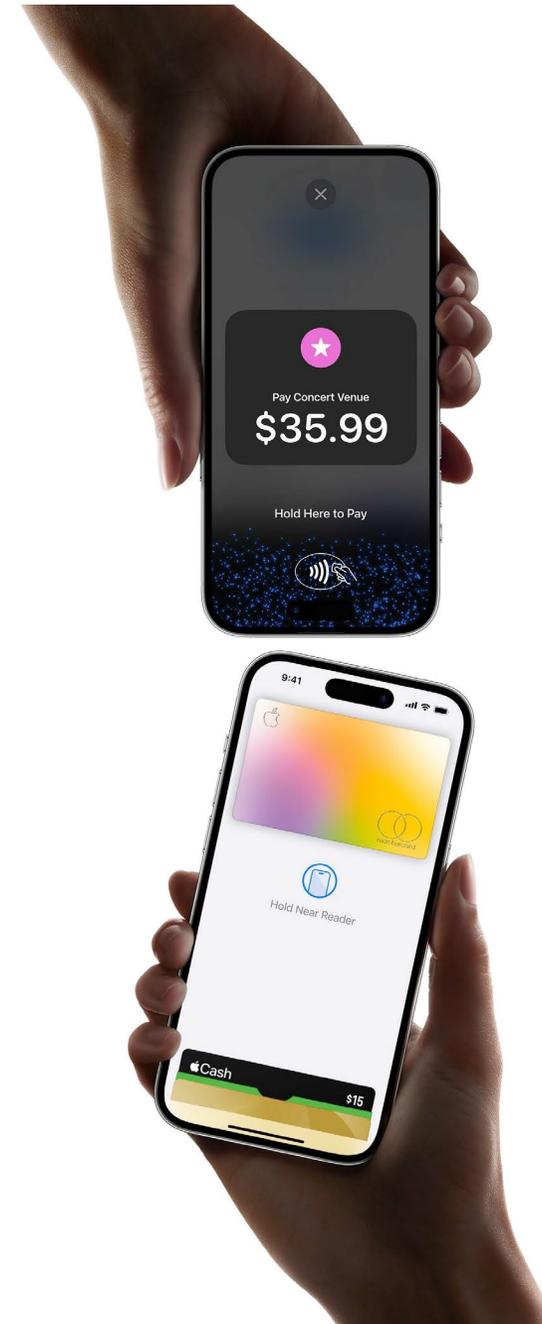
Clover Go 3rd Gen

- Take your business everywhere
- Custom built by Clover to provide the latest chip and contactless payment acceptance technology, including **surcharging**
- **Multi MID / multiuser capability**
- **Credit and Signature Debit Card** - Chip and contactless payment acceptance wherever you do business, in the shop, in the field, or on the road
- Clover Go app - Allows you to securely accept payments, track sales, and run your business on our iOS or Android mobile devices
- Clover Go reader - Add this portable reader for insert or contactless payments with NFC-chip-enabled cards and mobile wallets such as Apple Pay® and Google Pay®
- Clover Go Dock* - Mount your Go reader to the new Clover Go Dock to accept card payments securely and conveniently on the countertop
- Record cash and check transactions via Clover Go application
- **Optional accessory available for purchase*



Apple Tap to Pay

- The newest way for merchants to accept contactless payments
- No extra hardware needed – just an iPhone and the Clover Go app
 - Requires iPhone Xs or higher, iOS 16 or higher
- Accept contactless payments from debit and credit cards, ApplePay®, and other digital wallets (Samsung Pay® and GooglePay®)
- Easy set up process
 - Existing (Clover Go) merchants simply enable Tap to Pay on their iPhone, accept Apple terms and conditions, and link their iCloud account to their Clover MID
 - New Merchants sign up for a Clover Go account, download the app, accept Apple terms and conditions, and link their iCloud account to their Clover MID



Request Demo Devices & Remote Demo Access

Click here for [Remote Demo Enablement](#)

Clover software and workflows remotely from your office.
Save time and accelerate sales.

Demos are fully functional providing the same features and functionalities of production units that include:

- Running transactions (sales and returns in a demo environment)
- Web dashboard and App market access
 - Majority of Clover Apps available for download, free of charge
- No monthly SaaS or Clover Cellular fees
- Inventory, Menus and Receipts can be customized to reflect your potential merchant's business

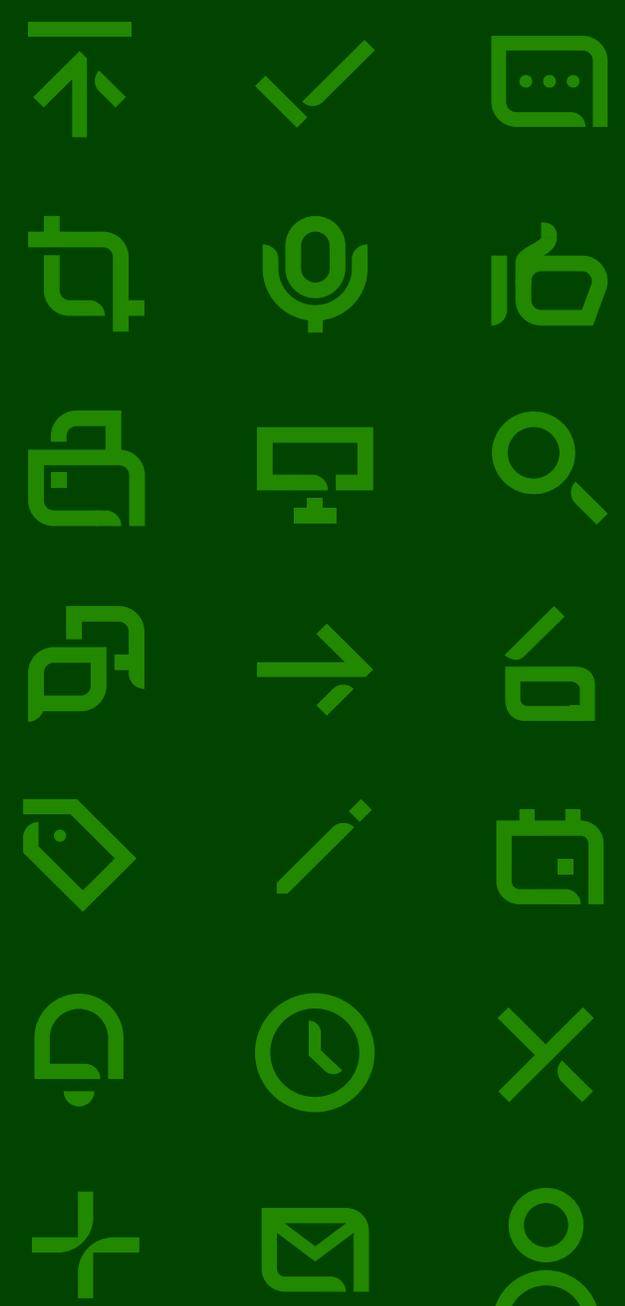
Demo Devices Available for Purchase

- Clover Kiosk
- Clover Compact
- Clover Station Duo 2
- Clover Station Solo
- Clover Mini 3rd Gen
- Clover Flex 4th Gen
- Clover Flex Pocket
- Clover KDS



Clover SaaS Plans

Clover SaaS simplifies merchants' transitions between plans. Plans can be changed on the Clover Web Dashboard and devices, supporting growth as business needs evolve.



What is SaaS

SaaS = Software as a Service

SaaS (Software as a Service) is required for any Clover solution our merchants may use.

Clover SaaS is not *One Size Fits All*. We have 6 different SaaS plans a merchant can choose.

It is up to you to help merchants discover which Clover SaaS plan they may need.



Clover SaaS Plans

Payments	Essentials	Retail Growth	Services Growth	Counter Service Restaurant	Table Service Restaurant
<p>\$0.00 per month</p> <p>with up to one device. \$11.95 per month for each additional device.</p>	<p>\$14.95 per month</p> <p>with up to one device. \$11.95 per month for each additional device.</p>	<p>\$84.95 per month</p> <p>with one device. \$19.95 per month for each additional device.</p>	<p>\$84.95 per month</p> <p>with one device. \$19.95 per month for each additional device.</p>	<p>\$59.95 per month</p> <p>with one device. \$19.95 per month for each additional device.</p>	<p>\$89.95 per month</p> <p>with one device. \$19.95 per month for each additional device.</p>
DEVICES					
Compact, Flex, Pocket, Mini, Go Hardware Not Required	Flex, Pocket, Mini, Go Hardware Not Required	Flex, Pocket, Mini, Solo, Duo Hardware Required	Flex, Pocket, Mini, Solo, Duo Hardware Required	Kiosk, Flex, Pocket, Mini, Solo, Duo Hardware Required	Kiosk, Flex, Pocket, Mini, Solo, Duo Hardware Required
HIGHLIGHTS					
<ul style="list-style-type: none"> Basic service plan. Payments features include: Virtual terminal, eCommerce products, developer tools, invoicing, and transaction reports 	<ul style="list-style-type: none"> Includes Payments features, plus: Basic order management, basic inventory management, customer engagement, and advanced reporting 	<ul style="list-style-type: none"> Includes Essentials features, plus: Online store & website, weight scale support & exchanges, item variants & modifiers, order types, item level, cost, and revenue class reporting 	<ul style="list-style-type: none"> Includes Essentials features, plus: Appointment scheduling & management, services catalog, customer online booking & reminders, employee & services mapping 	<ul style="list-style-type: none"> Includes Essentials features, plus: Online ordering, takeout and delivery, remote order printing, and item modifiers 	<ul style="list-style-type: none"> Includes Counter Service features, plus: Table mapping, auto coursing, and tableside ordering/payments

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Merchant Platform Fee and Non-Swipe Auth, if billed to merchants – billed as a buyrate to Partners

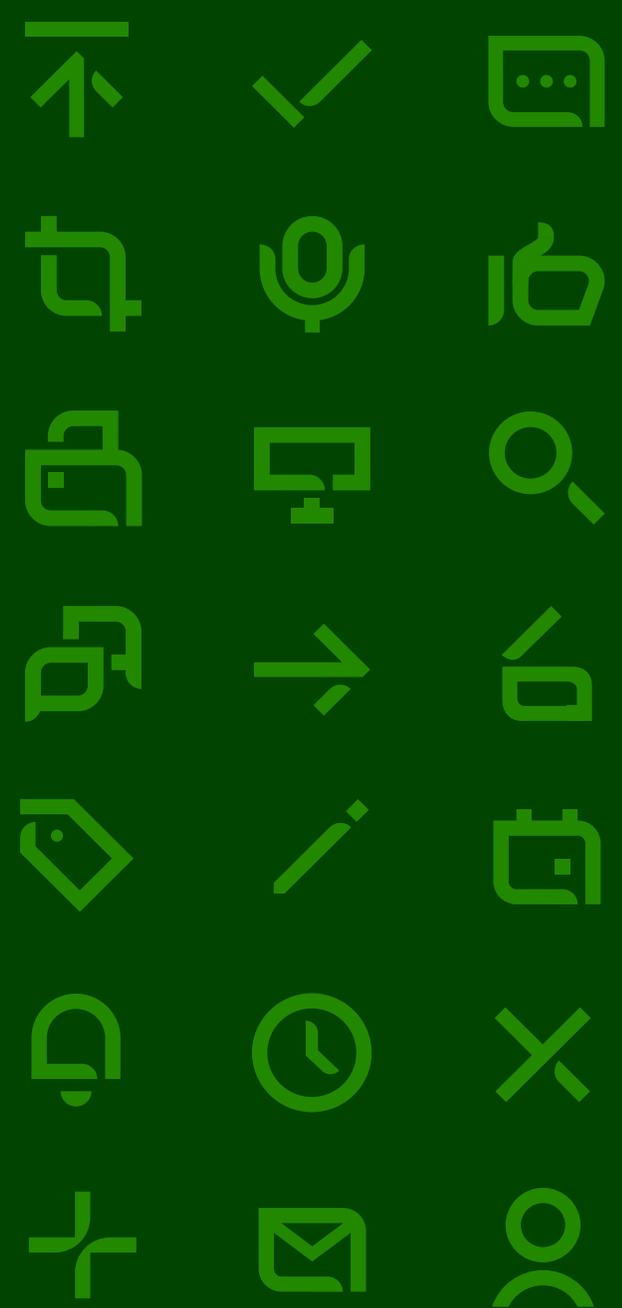
*Clover Go is not considered a device – does not apply towards *Additional Device Fee*

**See Appendix for detailed SaaS Plan features

Clover for Healthcare: \$0 with up to one device + \$11.95 for each additional device

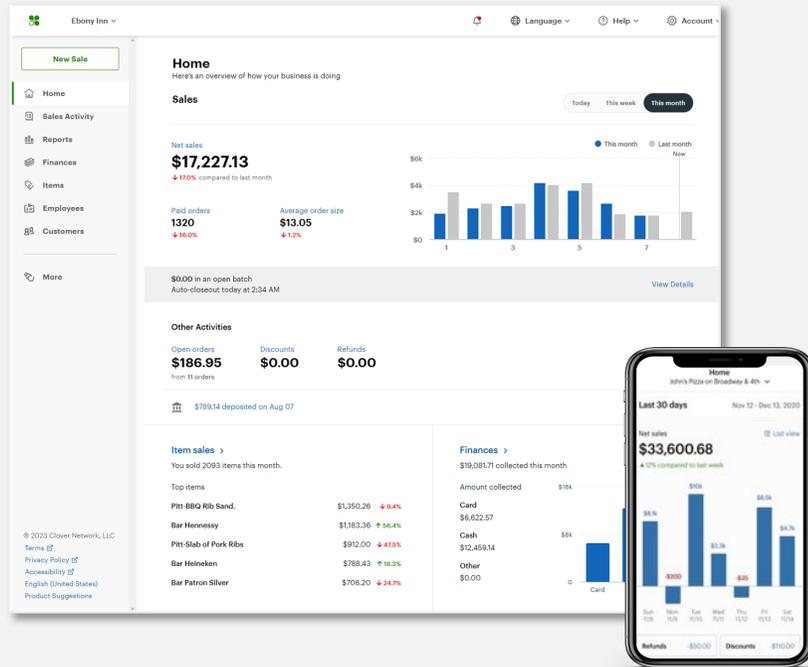
Clover Value Added Services

Scale with the merchant's business needs



A Single, Intuitive Dashboard to Manage Your Business

Manage business from **anywhere** through a web browser, mobile device or your Clover device



Track Key Financial Indicators

View the day's total sales, item sales and open orders, and review monthly statements and reports.

Process Payments

Request payment by email and take card payments over the phone with Clover Virtual Terminal.

Run the Business

Track orders, inventory, employee sales performance, and customer purchases.

Manage Physical and Online Stores

Integrate with your eCommerce platform to manage offline and online businesses.





Gain Insights Into Your Business and Identify Growth Opportunities

Clover Reporting

Leverage big data to grow your small business

Measure success

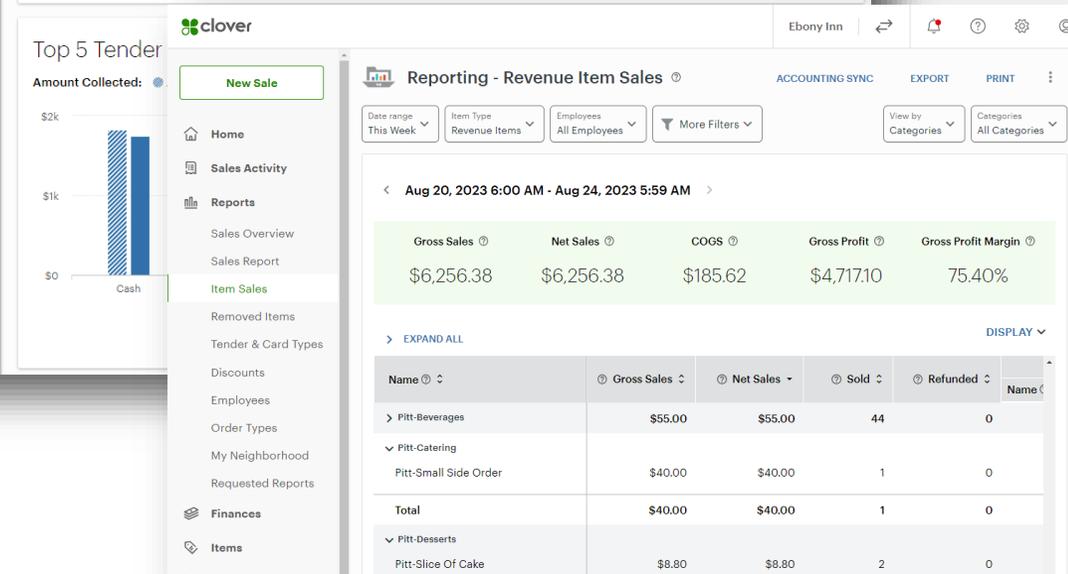
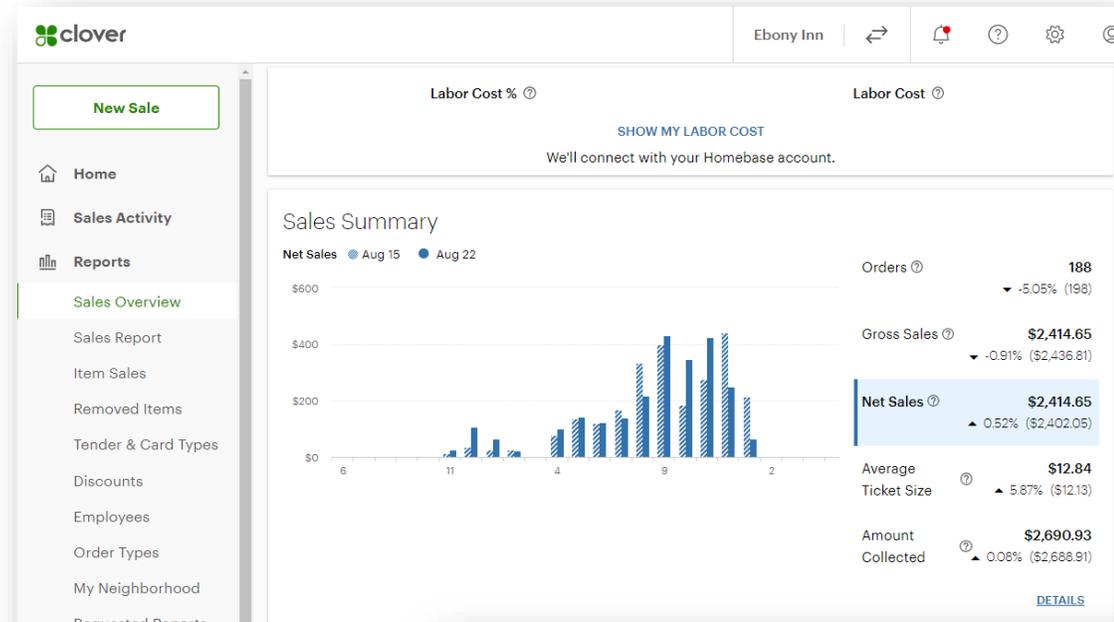
- View your sales and compare it to previous periods to measure growth

Identify trends

- Identify peak hours to make scheduling decisions and off-peak hours to think of new ways to drive foot traffic

Insights

- View your top selling items, measure profit margins, track inventory, and much more!



Maximize sales with Gift Cards

Attract new customers, increase foot traffic and build loyalty



Clover Gift Cards

Give customers a great gifting option while building your brand

Physical Cards – Order as few as 100 cards. Less than \$1 per card. Generally, 14 days, from design to delivery.

Digital Cards – Customers can receive digital cards via email or SMS. Plus, they can easily redeem their gift cards through the Clover online ordering site.

Build your Brand

Promote gift cards in-store and online

Boost Sales – Customers typically spend more than the value of their gift card when they redeem

Reward Customers – Use gift cards as incentives to help drive specific purchases and consumer behaviors.

Drive Loyalty – Enhance your loyalty program with gift cards and issue them as store credit to get customers back in.



Connect to customers with Clover Customer Engagement

Understand your guests and keep them coming back



Clover Customer Engagement

Building relationships with your guests is key to long-term success. That's why Clover offers a set of easy-to-use customer engagement tools that help you get to know your guests better, increase sales and grow your business.



Feedback

Hear what your guests think.

- No setup required
- Receive feedback privately – directly in your email inbox – and reply as needed
- Make up for negative feedback with coupons and help keep bad reviews off review sites and social media



Promos

Reach out to guests.

- Send promotions and announcements directly to guests by email, text message and [Clover mobile app](#)
- Set up different types of promos for VIPs, birthdays, win-back and more
- Spread the word about your promotions. Post directly to your Facebook* and Twitter* accounts with one click



Rewards

See why a little loyalty goes a long way.

- Create a simple, custom loyalty program in minutes
- Have Clover keep track of your guests' reward balances, so you don't have to
- Speed up the line with optional hands-free payment through the [Clover mobile app](#)



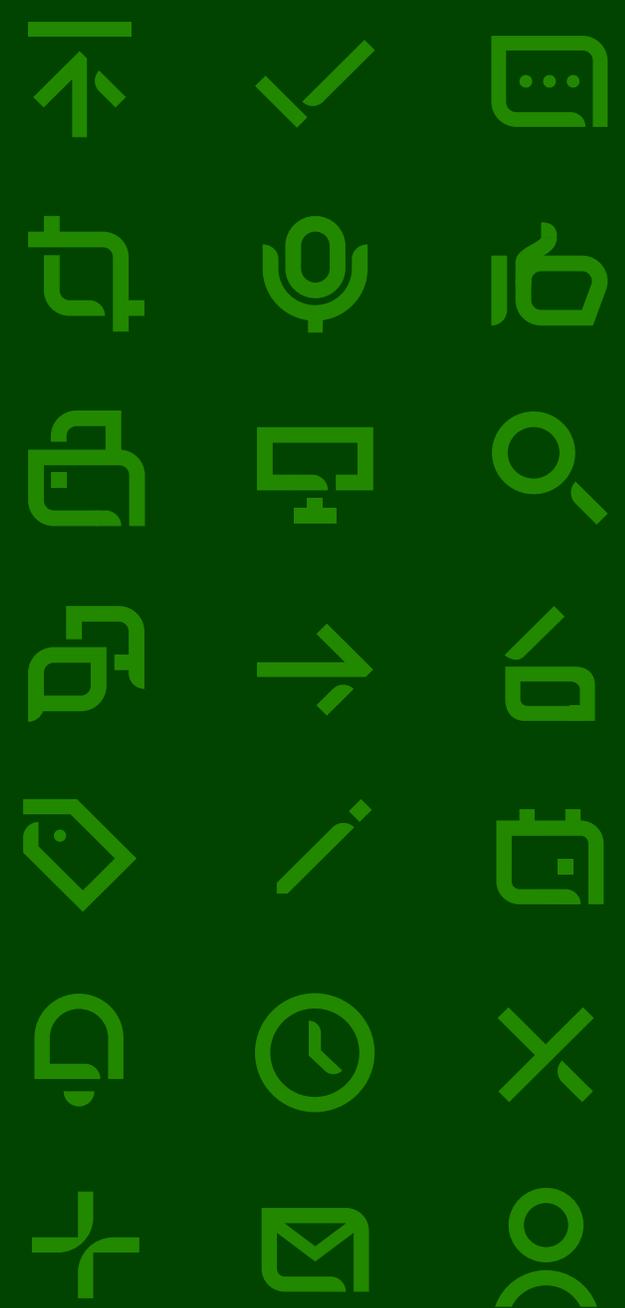
Customers

Know guests, help improve service.

- Automatically build a database of your guests with every transaction
- Collect your guests' contact information and send them a promotion with the [Promos app](#)
- Add detailed information to guest profiles, like birthday, workplace and other notes

Clover App Market

Helping small businesses thrive



Integrate With the Most Popular Third-Party Apps

Access over 700 apps through the Clover App Market

Must Have Apps



Digital Loyalty



Time Clock



Automated Sales Tax

eCommerce



Sell Online



Smart Online Order + Wordpress



Thrive Inventory by Shopventory

Employee Management



Roll by ADP



Gusto



Hiring and Job Posting

Finance and Accounting



QuickBooks by CommerceSync



Payroll



Analytics BusinessQ

Inventory Management



Real Time Inventory Sync



Yellow Dog Inventory



QuickSync

Retail Essentials



Stock



Easy Labels



RACS



Clover Apps by Vertical

FSR, QSR, Food Truck



[Waitlist Me](#)



[MarketMan](#)



[Menu Boards](#)



[DigitalPour](#)



[Food Truck Owner](#)



[Food on A Truck](#)

Coffee Shop, Corner Market



[Menu Boards](#)



[Clover Customer Engagement](#)



[Customer Upload](#)



[Donate at Checkout](#)



[Age Verification Professional](#)



[Weight Embedded Barcode Parser](#)

Nail Salon, Spa, Law Office



[Cojilio](#)



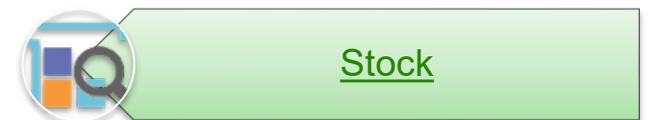
[Salon Scheduler](#)



[Appointments Pro](#)



[Menu Boards](#)



[Stock](#)

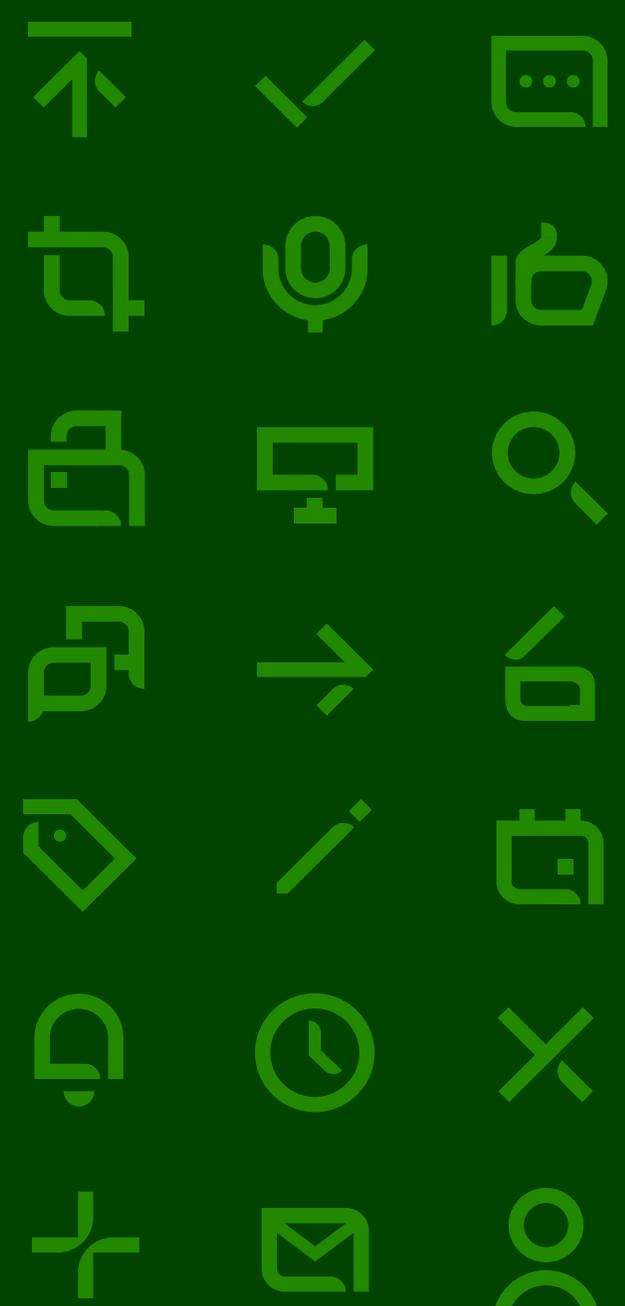


[Invoiss](#)



Partner Resources & Support

Tools you need to strengthen your Clover knowledge



Resources

Clover Websites

- clover.com/help
- clover.com/appmarket
- [Clover User Voice](#)
- [Clover YouTube Channel](#)
- [Clover Status Page](#)

Clover Presales Helpdesk

- 800-788-9516
- presales@clover.com
 - Will not support inquiries regarding merchant support, pricing, channel specific questions or merchant correspondence
- Obtain Clover presales support and demo device assistance
- **Available for clients and sales agents only**

Clover Webinars & Videos

Clover Webinars & Videos

- Choose among a variety of business types and topics. Click “Register Now” to join a live, complimentary session including a question-and-answer period.
- Various videos, by category, to further your knowledge of Clover offerings

Clover Marketing

Clover Brand Portal - Lingo

- a great tool for users looking for the latest and greatest Clover product images, logos, and more
 - **Public Kit:** Contains brand resources, logo & logo mark, and colors
 - Open to the public

Clover Social Media Tiles

- Clover tiles that can be posted across various social media channels

Clover Blog and Menu Builds

Clover Blog

- Practical tips and insights that can help you run your business better

Clover Menu Builds

- Clover will build a menu for any type of restaurant merchant (QSR or TSR), complimentary
 - Not available for Retail based merchants
- MSC ticket must be submitted at the same time as placing the merchant’s device order
- Legible copy of the menu is required
 - PDF, Word doc, Website URL, Photo, etc.
 - No handwritten menus will be accepted

Clover Partner Education Program

Get to know our Clover Solutions suite with direct access to our [online learning modules](#)

Topics include:

- Clover Platform
- Hardware
- Software and Services
- [Knowledge Check](#)





Partner Clover Education Program

Online Learning | User Launch Guide

QUICK START

LEARN

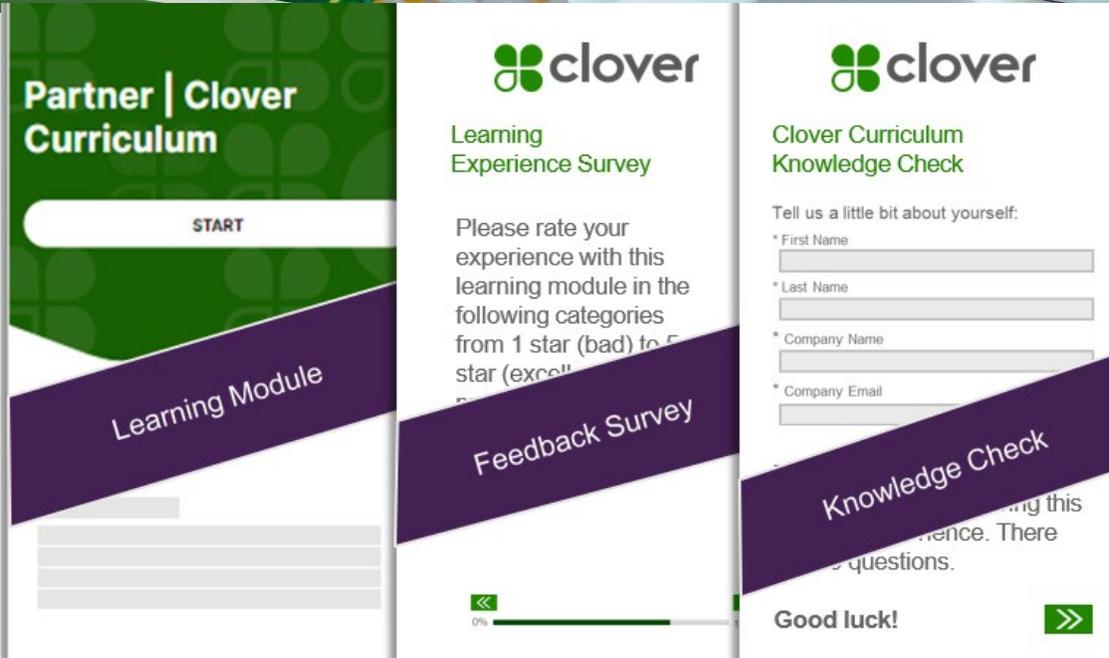
Get to know our Clover Solutions suite for business owners with direct access to our online learning modules.

RATE YOUR EXPERIENCE

Take a few minutes to provide feedback on your experience.

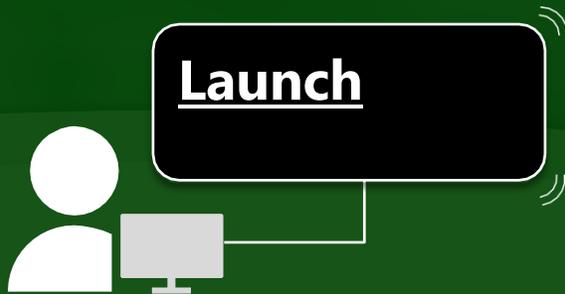
TEST YOUR KNOWLEDGE

To complete the program, you will need to complete a final knowledge check.



2 Easy Steps

STEP 1



Complete
Learning Modules & Feedback Survey

STEP 2



Complete
Knowledge Check

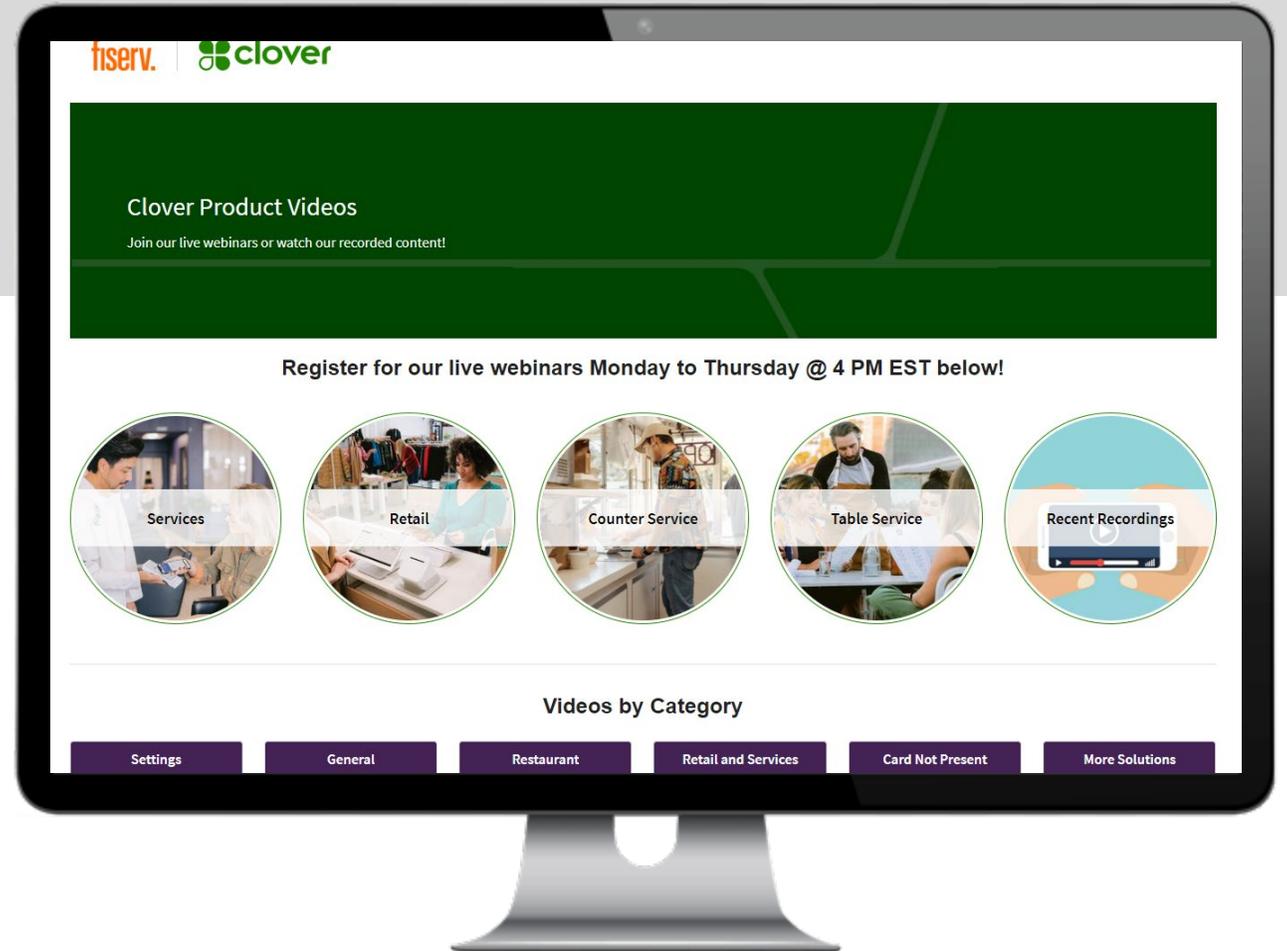
Please remember that **your completion status will only be marked as complete** once you have launched and successfully completed the final knowledge check.



Clover Webinars and Videos

Highspot website which contains...

- Registration for live Clover webinars covering our Service plans
 - Recordings of previous webinars also available
- Clover “shorts” video library on wide array of topics
 - Including how-to videos of our newly released Retail and Services Growth SaaS plans
- No user ID or password required



Clover Activation Team Training Webinar Schedule

Registration for Live Webinars for Merchants and Sales Agents

Time (ET)	Monday	Tuesday	Wednesday	Thursday	Friday
8:30am - 9:30am	Table Service	Dashboard/VT/Ecomm	Table Service	Counter Service	Register
11am - 12pm	Counter Service	Essentials	Payments	Gyft/Rewards/Promo	Counter Service
1pm - 2pm	Gyft/Rewards/Promo	Payments	Register	Payments	Table Service
3pm - 4pm	Payments	Register	Counter Service	Dashboard/VT/Ecomm	Essentials
5pm - 6pm	Register	Gyft/Rewards/Promo	Dashboard/VT/Ecomm	Essentials	Dashboard/VT/Ecomm

Click the slot your selected for Registration Link. Welcome to attend as many sessions as needed. Available at no cost.

Training not available on Holidays



Support Teams

Merchants & Partners

Clover Help Desk

- **24/7 Customer Service & Technical Support**

- Researching transactional information
- Explaining App Market fees
- Completing App Market bank account updates
- Technical requests: Clover hardware + software troubleshooting
- Demo and non-demo device replacements
- Internet/network connectivity issues
- User functionality assistance

- **Call Me/Click to Call**

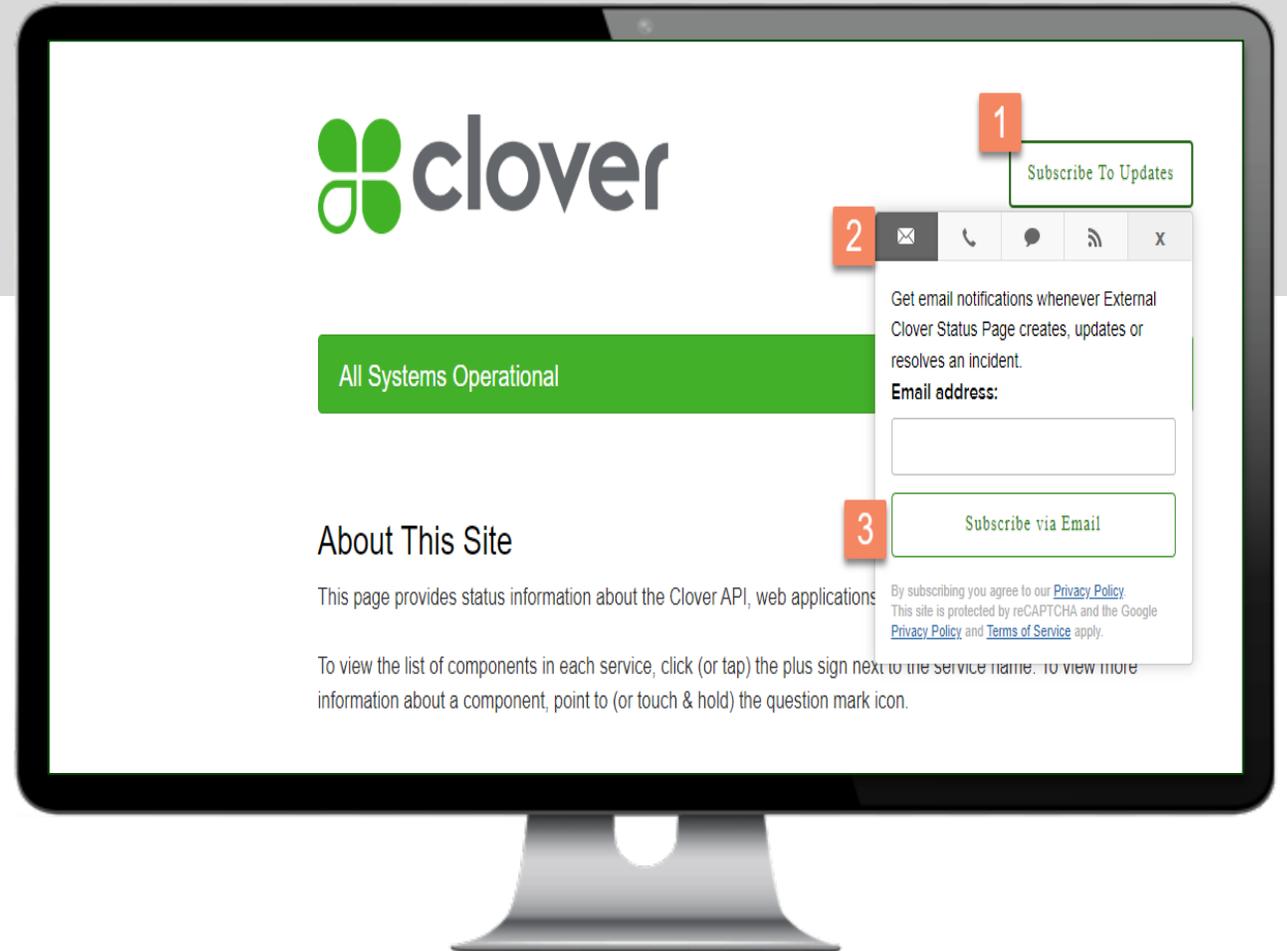
- **Clover Chat**



Sign Up for Clover Status Page Notifications

Provides status information as incidents occur for the Clover API, web applications, and other platform services.

- Partners, sales & support agents and merchants can sign up for Clover Status Page alerts via text and email.
- The Clover Status Page (<https://status.clover.com/>) is an external site that monitors the health status of Clover.





Appendix



Clover Peripherals and Accessories



Cash Drawer



Hands Free Scanner



Handheld Scanner



Kitchen Printer



Thermal Kitchen Printer



Sticky Label Printer



Label Printer*



Bill & Coin Tray



Tray Locking Lid



Flex Travel Kit



Flex Accessibility Pad



Weight Scale



Printer Paper

Clover accessories are available via your FHS representative except for the *label printer, which is available at most major US retailers and the Flex Extender Arm, which is available via the Clover Supply Desk



Clover Flex 4 replaces Clover Flex 3

	Clover Flex 4	Clover Flex 3
Clover OS	Android 13*	Android 10.X
Processor	Qualcomm 64-bit Arm Cortex A53 quad-core	Qualcomm Snapdragon 660 Octa Core Processor
Memory – RAM	4GB	2GB
Storage	64GB	16GB
PCI Certification	PCI PTS 6.x	PCI PTS 6.x
Payment Interface	Magnetic Stripe – 3 track-600K swipes – bi-directional Chip Card – ISO 7816 500K inserts Contactless EMVCo L1, L2 contact and contactless	Magnetic Stripe – 3 track-600K swipes – bi-directional Chip Card – ISO 7816 500K inserts Contactless EMVCo L1, L2 contact and contactless
Display	5.99” IPS HD display 1280 x 720 pixels	5.99” IPS HD display 1440 x 720 pixels
Device Dimensions (L x W x H)	7.3in x 3.25in x 2.1in / 186.5 x 83mm x 54.3 mm	186.5 X 82 X 54mm / 7.3 X 3.2 X 2.1in
Battery Time	Supports up to 8 hours of use for a typical SMB	Supports at least 8 hours of use for a typical SMB
Battery Charging Support	Wireless charging cradle USB Type C cable	Wireless charging cradle USB Type C cable

*Flex Gen 4 runs on a faster processor and Android 13 (vs Flex Gen 3)



Clover Flex 4 replaces Clover Flex 3

	Clover Flex 4	Clover Flex 3
Printer and Paper Roll Size	Thermal printer Roll width: 58 + 0/-1 mm (2.25 in.) Roll diameter: 40 mm max (1.57 in.)	Thermal printer Roll width: 58 + 0/-1 mm (2.25 in.) Roll diameter: 40 mm max (1.57 in.)
Employee Login Method	Employee Passcode Employee Login Card	Employee Passcode Employee Login Card
Camera	Color camera (5MP)	Color camera (5MP)
Barcode Reader	1D/2D barcode scanning – with dedicated external button for barcode	1D/2D barcode scanning – with dedicated external button for barcode
Ports (USB and Ethernet)	N/A	N/A
LAN Connectivity	N/A	N/A
Wi-Fi	IEEE 802.11a/b/g/n/ac 1x1 , 2.4GHz and 5GHz	IEEE 802.11a/b/g/n/ac 1x1, 2.4GHz and 5GHz
Cellular Data	US/CA: 4G/LTE only	US/CA: 4G/LTE only
Accessories (optional)	Clover Flex PIN Entry Aid Silicone Sleeve Travel Kit	Clover Flex PIN Entry Aid Silicone Sleeve Travel Kit



Clover Compact - Differentiators

A powerful Payment Terminal that fits your wallet but does a lot more than other terminal devices

Payments & Transactions	Choose your Tipping Ranges (Fixed \$ or %, or both)	Ability to add Surcharges
	Offline Payments	Prevent Fraud - Configurable Payment Thresholds
Customer Stickiness	User Friendly UI	Close your Sales Faster
Business Management	Track & Manage Employee Access	Accelerated Funding (Rapid Deposit)
	Network Alternatives (WiFi/LAN/LTE Connectivity)	PCI PTS 6.x



Compact vs FD Terminals Comparison



	Clover Compact	FD130 Terminal	FD150 Terminal
CPU/Memory/OS	A53 Quad Core/2GB/Android 13	ARM 32-bit EC 2013 (Proprietary)	Cortex A5 32-bit 128MB EC 2013 (Proprietary)
Display	3.6"	2.7"	2.7"
Camera	(5MP)	×	×
Physical keypad	✓	✓	✓
Connectivity	WiFi and LAN	LAN, WiFi and Dial-up	LAN, WiFi and Dial-up
LTE capability	✓	×	×
Management and reporting	Advanced	Basic	Basic
EMV chip and tap, MSR and manual	✓	✓	✓
PIN pad support	✓ ¹	✓	✓
Balance inquiry	✓	✓	✓
Dynamic currency conversion (sale, refund and void)	✓	✓	✓
Debit/credit sale partial approval	✓	✓	✓
Pre-auth (open, incremental, void and close)	✓	✓	✓
Sale w/no signature options	✓	✓	✓
Refund, manual refund and void	✓	✓	✓
Receipts with reprint options and both on-screen and on-paper tips	✓	✓	✓
Surcharging	✓	×	×
Cash discount	✓ ²	×	×
Deferred authorization	✓	✓	✓
EBT (cash benefit, cash enquiry and food)	✓	✓	✓
Gift cards	✓	✓	✓
Check payments	✓ ³	✓	✓

¹ Compact-to-Compact tethering

² Feature coming soon

³ Manual check entry only. Telecheck not supported

Compact Accessories

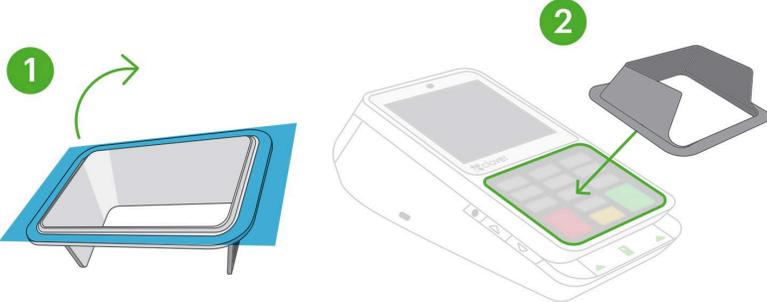
Clover Compact Swivel Stand

Available in FDMP and Supply Desk



PIN Shield

Included with device



Clover Compact Tether Cable (coming soon)

- 4.6 ft (1.4m) cable to tether 2 Compacts together
- Proprietary USB Connector



Note: Compact can only tether to another Compact – NOT any other Clover device (e.g., Station Solo, Mini)



Clover Compact vs Competition



				Clover Compact Differentiators
Set-up, Performance, Ease-of-use				<ul style="list-style-type: none"> • Faster checkout experience • Switch from one action to another without the device getting stuck
Payment types				<ul style="list-style-type: none"> • PayPal, Venmo, EBT, PIN Debit, Clover Gift Cards, Cash, and Cash Discount
Connectivity				<ul style="list-style-type: none"> • When all else fails automatically switch to LTE (Pay-as-you-go)
PCI Cert				<ul style="list-style-type: none"> • PCI PTS PED 6.x - Debit PIN
Environmental				<ul style="list-style-type: none"> • Rugged and lasts longer IP54 • Strengthened touchscreen
Security & Management				<ul style="list-style-type: none"> • Configurable Employee access, transaction limits, fraud prevention



Clover Flex Pocket vs Others

	Clover 	Toast Go 	Square Terminal 
Hardware	6" touchscreen, 1440 x 720 Weight - 360 g / 12.7 oz Barcode support A11y - Microphone, Headset-jack, PIN Entry Aid Connectivity - LTE , WiFi	6.4" touchscreen, 1440 x 720 Weight - 455 g/ 16 oz Microphone Connectivity - WiFi	5.5" 1280 x 720 Weight - 417 g/ 14.7oz Connectivity - WiFi, LAN
Payments	Contactless, Chip, Magstripe, Debit PIN	Contactless, Chip, Magstripe, No Debit PIN	Contactless, Chip, Magstripe, Debit PIN
Security	PCI PTS PED 6.2 (PIN Debit)	PCI PTS SCR (3rd party Card Reader)	PCI PTS PED 5.x



SaaS Matrix

Q4 2024



Restaurant



Clover Restaurant SaaS Plan

(Q4 2024)



	Payments	Essentials	Counter Service Restaurants	Table Service Restaurants
Supported Devices	(None), Compact, Flex, Mini	(None) Flex, Mini	Flex, Mini, Station, Kiosk, KDS	Flex, Mini, Station, Kiosk, KDS
Payments				
Accepts all credit & debit cards	Y	Y	Y	Y
Take payments with Virtual Terminal (MOTO)	Y	Y	Y	Y
Connect Clover to eCommerce platforms	Y	Y	Y	Y
Take payments with Clover Go mobile point-of-sale	Y	Y	Y	Y
Invoicing by email with online payments & invoice status tracking	Y	Y	Y	Y
Reconciliation by invoice number	Y	Y	Y	Y
Recurring payments	Y	Y	Y	Y
Surcharging (with or without a device)	Y	Y	Y	Y
Cash Discount	Y	Y	Y	Y
Tips	Y	Y	Y	Y
Advanced payments: Scan to Pay (QR code on bill), Bill splitting, and tableside payment				Y
Order Mgmt.				
Create, save, pay, refund items on orders. Edit closed order		Y	Y	Y
Item level tax calculations		Y	Y	Y
Discount individual items or orders		Y	Y	Y
Order numbers - Automatic order numbers for easy tracking		Y	Y	Y
Weight scale support / Integration with orders			Y	Y
Open tabs - Open bar tabs with or without pre-auth'd cards			Y	Y
Online ordering with delivery			Y	Y
Integration with UberEATS, DoorDash, Grubhub, and Google			Y	Y
Scan to Order (QR code to view menu)			Y	Y
Order types - Define order types, for example: takeout, delivery			Y	Y
Remote order printing - Print order receipts to kitchen/bar printers			Y	Y
Table Mgmt. - arrange tables and floorplans				Y
Tableside ordering and firing				Y



Clover Restaurant SaaS Plan (cont.)

(Q4 2024)



	Payments	Essentials	Counter Service Restaurants	Table Service Restaurants
Reporting				
Sales / payments reporting	Y	Y	Y	Y
Cash reporting	Y	Y	Y	Y
Track sales by employee	Y	Y	Y	Y
Product mix reporting - Sales by items, categories, modifiers, etc.		Y	Y	Y
Tax reporting		Y	Y	Y
Revenue class reporting - For example: sales by wine, liquor, beer		Y	Y	Y
Item cost reporting			Y	Y
Sales by order type reporting			Y	Y
Item/Inventory & menu Mgmt.				
Menu and inventory items, categories, stock tracking, and bulk import/export		Y	Y	Y
Multi-location item Mgmt. (not ML menu Mgmt.)		Y	Y	Y
Cost tracking - Define/track cost of menu/inventory items			Y	Y
Item variants - Define item attributes to create item variants			Y	Y
Item modifiers - Menu item modifiers to customize preparation			Y	Y
Item labels - For order fire routing in restaurants			Y	Y
Multiple menu Mgmt. - device, kiosk, channels, and day-part			Y	Y
Customer engagement				
Customer records tied to payments	Y	Y	Y	Y
Manage a customer list and tie customers records to items purchased		Y	Y	Y
Promos - Engage and retain customers with promotional offers		Y	Y	Y
Rewards - Create a simple, customized loyalty program		Y	Y	Y
Feedback - Collect feedback from your customers		Y	Y	Y
Employee Mgmt.				
Employee Mgmt. - Create roles, employees, and set permissions	Y	Y	Y	Y
Employee clock in/out and timesheet		Y	Y	Y



Clover Restaurant SaaS Plan (cont.)

(Q4 2024)



	Payments	Essentials	Counter Service Restaurants	Table Service Restaurants
Clover Website				
Branded Website		Y		
Add-on				
Clover Capital - Access to working capital	Y	Y	Y	Y
Rapid Deposit- Transfer funds in minutes	Y	Y	Y	Y
Advanced Loyalty		Y	Y	Y
Gift	Y	Y	Y	Y
Payroll		Y	Y	Y
Business operations				
Clover Dashboard (web and mobile)	Y	Y	Y	Y
Access to Clover App Market	Y	Y	Y	Y
Online dispute resolution	Y	Y	Y	Y
Online chat support via Clover Dashboard	Y	Y	Y	Y
24/7/365 support	Y	Y	Y	Y



Services



Clover Services SaaS Plan

(Q4 2024)



	Payments	Essentials	Services Growth
Supported Devices	(None), Compact, Flex, Mini	(None) Flex, Mini	Flex, Mini, Station
Payments			
Accepts all credit & debit cards	Y	Y	Y
Take payments with Virtual Terminal (MOTO)	Y	Y	Y
Connect Clover to eCommerce platforms	Y	Y	Y
Take payments with Clover Go mobile point-of-sale	Y	Y	Y
Invoicing by email with online payments & invoice status tracking	Y	Y	Y
Reconciliation by invoice number	Y	Y	Y
Recurring payments	Y	Y	Y
Surcharging (with or without a device)	Y	Y	Y
Cash Discount	Y	Y	Y
Tips	Y	Y	Y
Order Mgmt.			
Create, save, pay, refund items on orders		Y	Y
Item level tax calculations		Y	Y
Discount individual items or orders		Y	Y
Order numbers - Automatic order numbers for easy tracking		Y	Y
Online Payment and a separate tip post service			Y



Clover Services SaaS Plan (cont.)

(Q4 2024)



	Payments	Essentials	Services Growth
Reporting			
Sales / payments reporting	Y	Y	Y
Cash reporting	Y	Y	Y
Track sales by employee	Y	Y	Y
Product mix reporting - Sales by items, categories, modifiers, etc.		Y	Y
Tax reporting		Y	Y
Revenue class reporting - For example: sales by wine, liquor, beer		Y	Y
Item cost reporting			Y
Sales by order type reporting			Y
Item/Inventory Mgmt.			
Inventory items & categories		Y	Y
Real time inventory updates		Y	Y
Bulk inventory import/export		Y	Y
Multi-location item Mgmt		Y	Y
Cost tracking			Y
Item variants - Define item attributes to create item variants			Y
Item modifiers			Y
Item labels			Y
Customer engagement			
Customer records tied to payments	Y	Y	Y
Manage a customer list and tie customers records to items purchased		Y	Y
Promos - Engage and retain customers with promotional offers		Y	Y
Rewards - Create a simple, customized loyalty program		Y	Y
Feedback - Collect feedback from your customers		Y	Y
Employee Mgmt.			
Employee Mgmt. - Create roles, employees, and set permissions	Y	Y	Y
Employee clock in/out and timesheet		Y	Y



Clover Services SaaS Plan (cont.)

(Q4 2024)



	Payments	Essentials	Services Growth
Appointment Scheduling			
Services catalog			Y
Appointment mgmt.			Y
Customer online booking			Y
Appointment reminder			Y
Employee and services mapping			Y
Google booking Integration			Y
Clover Website			
Branded website		Y	Y
Checkout services and payment			Y
Add-on			
Clover Capital - Access to working capital	Y	Y	Y
Rapid Deposit- Transfer funds in minutes	Y	Y	Y
Advanced Loyalty		Y	Y
Gift	Y	Y	Y
Payroll		Y	Y
Business operations			
Clover Dashboard (web and mobile)	Y	Y	Y
Access to Clover App Market	Y	Y	Y
Online dispute resolution	Y	Y	Y
Online chat support via Clover Dashboard	Y	Y	Y
24/7/365 support	Y	Y	Y



Retail



Clover Retail SaaS Plan

(Q4 2024)



	Payments	Essentials	Retail Growth
Supported Devices	(None), Compact, Flex, Mini	(None) Flex, Mini	Flex, Mini, Station
Payments			
Accepts all credit & debit cards	Y	Y	Y
Take payments with Virtual Terminal (MOTO)	Y	Y	Y
Connect Clover to eCommerce platforms	Y	Y	Y
Take payments with Clover Go mobile point-of-sale	Y	Y	Y
Invoicing by email with online payments & invoice status tracking	Y	Y	Y
Reconciliation by invoice number	Y	Y	Y
Recurring payments	Y	Y	Y
Surcharging (with or without a device)	Y	Y	Y
Cash Discount	Y	Y	Y
Tips	Y	Y	Y
Order Mgmt.			
Create, save, pay, refund items on orders.		Y	Y
Item level tax calculations		Y	Y
Discount individual items or orders		Y	Y
Order numbers - Automatic order numbers for easy tracking		Y	Y
Weight scale support / Integration with orders			Y



Clover Retail SaaS Plan (cont.)

(Q4 2024)



	Payments	Essentials	Retail Growth
Reporting			
Sales / payments reporting	Y	Y	Y
Cash reporting	Y	Y	Y
Track sales by employee	Y	Y	Y
Product mix reporting - Sales by items, categories, modifiers, etc.		Y	Y
Tax reporting		Y	Y
Revenue class reporting - For example: sales by wine, liquor, beer		Y	Y
Item cost reporting			Y
Sales by order type reporting			Y
Item/Inventory & menu Mgmt.			
Inventory items & categories		Y	Y
Real time inventory updates		Y	Y
Bulk inventory import/export		Y	Y
Multi-location item Mgmt		Y	Y
Cost tracking			Y
Item variants - Define item attributes to create item variants			Y
Item modifiers			Y
Item labels			Y
Customer engagement			
customer records tied to payments	Y	Y	Y
Manage a customer list and tie customers records to items purchased		Y	Y
Promos - Engage and retain customers with promotional offers		Y	Y
Rewards - Create a simple, customized loyalty program		Y	Y
Feedback - Collect feedback from your customers		Y	Y
Employee Mgmt.			
Employee Mgmt. - Create roles, employees, and set permissions	Y	Y	Y
Employee clock in/out and timesheet		Y	Y



Clover Retail SaaS Plan (cont.)

(Q4 2024)



	Payments	Essentials	Retail Growth
Clover Website			
Branded website		Y	Y
Online store and checkout			Y
Buy online and pick up instore			Y
Add-on			
Clover Capital - Access to working capital	Y	Y	Y
Rapid Deposit- Transfer funds in minutes	Y	Y	Y
Advanced Loyalty		Y	Y
Gift	Y	Y	Y
Payroll		Y	Y
Business operations			
Clover Dashboard (web and mobile)	Y	Y	Y
Access to Clover App Market	Y	Y	Y
Online dispute resolution	Y	Y	Y
Online chat support via Clover Dashboard	Y	Y	Y
24/7/365 support	Y	Y	Y



Healthcare SaaS Eligibility

How does a Merchant get on Healthcare SaaS?

- **MCC** is the only criteria evaluated to determine whether a merchant is participating in the HIPAA program
- **Any Clover Merchant boarded with a HIPAA MCC will be put on Healthcare SaaS - NO EXCEPTIONS**

Eligible Devices

- The Healthcare plan will be available for:
 - Clover Accounts
 - Compact
 - Mini
 - Flex
 - Go
- NOT available on Station Solo or Station Duo



Eligible MCCs

MCC	DESCRIPTION
4119	Ambulance
5975	Hearing Aids
5976	Orthopedic Goods Artificial Limbs
5912	Pharmacies or Drug Stores
8011	Doctors and Physicians (Not elsewhere classified)
8021	Dentists and Orthodontists
8031	Osteopaths
8041	Chiropractors
8042	Optometrists and Ophthalmologists
8043	Opticians, Opticians Goods and Eyeglasses
8049	Podiatrists and Chiropodists
8050	Nursing and Personal Care Facilities
8062	Hospitals
8071	Medical and Dental Laboratories
8099	Medical Services and Health Practitioners (Not Elsewhere Classified)





What Features are available in Healthcare SaaS?

Payment Options



- Use the Sale app on Mini, Flex, or the Go app
- Use the Virtual Terminal on the Web Dashboard:
- Card On File
- Invoicing
- Recurring Payments
- eCommerce APIs
- Hosted Checkout
- Payment Links

Employees



- Create employee, roles, and permissions

Reporting

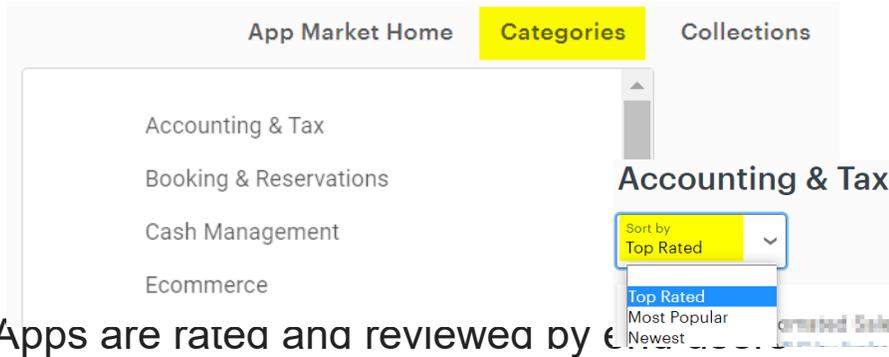


- Sales overview, Tender, Employee, and Deposit Reports

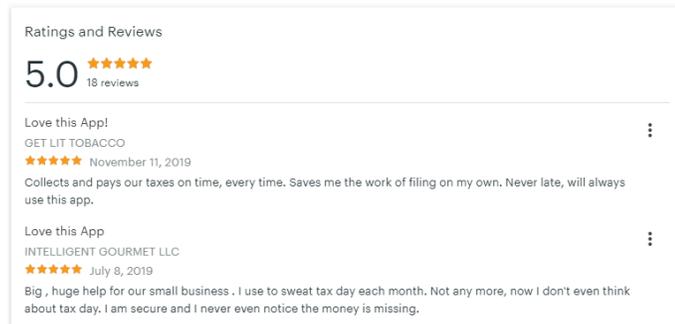


Clover App Market

- Apps itemized in 18 different categories
 - Sortable by Top Rated, Most Popular, and



- Apps are rated and reviewed by €



- Device compatibility per app
- Pricing and subscription information

Available On

Mini(3rd Generation) Flex
Station Solo Mini
Flex(2nd Generation) Mobile
Station Duo Station
Mini(2nd Generation) Web
Station (2018)

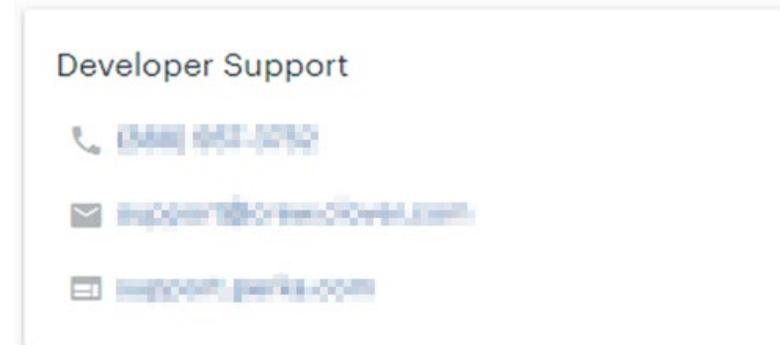
Pricing & Subscription Information

Monthly Subscription

Pay-per-action fees: \$49.99/month

First month free, then \$49.99/month

- App developer contact information



Printing To the Kitchen

The kitchen printer and Clover Hardware must be on the same Internet Network

