wholesale payments

COMPETITIVE BATTLE CARD ● CONFIDENTIAL · SALES ENABLEMENT

Genius vs Clover

Powered by **Wholesale Payments** · Official Genius Dealer & Direct Processor

OBJECTION HANDLING — WHAT TO SAY IN THE ROOM

WHEN THEY CLAIM

"All-in-one POS — everything you need to run your business smarter, faster, easier."	Genius is a true all-in-one platform too — but it's sold and serviced directly by **Wholesale Payments**, a direct processor, so the merchant gets one accountable partner from quote to daily support.
"Accept chip, swipe, gift cards and contactless — Apple Pay, Google Pay, Samsung Pay."	Genius does all of that, with **online ordering and a guest mobile app built into every plan** — diners pay any way they want: contactless wallets, gift cards, e-gift cards and more.
"A variety of software and hardware options based on your budget."	Clover scatters features across add-ons, often forcing a call to a rep for basic answers. **Genius bundles inclusive, feature-rich packages** that are simple to scale as the merchant grows.

WHEN THEY'RE STRONG

Hardware and software are quick to set up and easy to learn.	Genius deploys just as fast — and when a merchant needs help it's **your local Wholesale Payments rep plus 24/7 phone support**, not a hard-to-reach reseller short on product knowledge.
Leading app marketplace with native and third-party tools.	Genius's tools are **built and supported under one roof** — one consistent experience, no weeding through redundant third-party add-ons for every feature.

WHERE THEY'RE EXPOSED

Sells through bank / merchant-services resellers — often thin on product knowledge, known to distort offers and stack fees.	With Genius the merchant deals with **Wholesale Payments end-to-end** — same standards from purchase to training to daily support. One accountable partner, not a hand-off.
Requires a 36- or 48-month contract with early termination fees.	Genius matches the agreement to the merchant's volume and growth plans — **flexible terms for higher-revenue merchants** instead of a one-size lock-in.
Locked to Fiserv processing — known for hidden fees, ETFs and arbitrary account holds.	Genius merchants use **Wholesale Payments' own processing — a clear fee model, no hidden costs or surprise holds** — or bring a third-party processor. Flexibility Clover won't allow.

GENIUS VS CLOVER

Feature & Price Comparison

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Key Features	Genius	Clover QSR
Payment Processing	●	●
Customer Service	24/7	24/7
Local Representative	●	●
Online / Ecommerce	●	●
Mobile POS	●	●
Scan to Order / Pay	●	●
Guest Mobile App	●	—
Pricing	By Quote	$44/mo
Payment Rate (in-person)	Interchange+	2.5% +10¢
Payment Rate (online)	Interchange+	2.9% +30¢

Clover at a glance

Know the competitor cold.

OWNER

Fiserv — Sunnyvale, CA

MERCHANT REACH

500K+ merchants worldwide

PROFILE

~10 yrs in market · 400+ employees · revenue undisclosed

DISTRIBUTION

Website · inside sales · limited local · **resellers (common)**

PRODUCT

POS hardware & software. Processing, 24/7 phone, scan-to-order, team management included

PRICING

$0/mo payments-only · **$14.95**/mo Essentials · **$44**/mo QSR (+ $9.95/extra device) · pre-buy or lease hardware

▲ The cost of choosing Clover

- **Reseller risk:** Clover's primary channel is bank / merchant-services resellers — often thin on product knowledge and support, and known to distort the offer and stack fees that inflate total cost.
- **Add-on sprawl:** Too many overlapping marketplace apps create confusion, support risk, and merchants paying for tools they don't need.

◆ Why Genius wins

- ✓ **One accountable partner.** Wholesale Payments owns the relationship end-to-end — purchase, training, daily support — never a reseller hand-off.
- ✓ **Processing freedom.** Clover locks merchants to Fiserv on every plan, often inflating rates for larger merchants. Genius merchants choose their processor.
- ✓ **First-party tools.** Genius's software is built and supported in-house — consistent and reliable, with no third-party-app roulette.

CONFIDENTIAL — Internal sales enablement. Not for merchant distribution.
Competitor data: Clover pricing page, Jan 2025. Verify pricing before quoting.