

Genius vs Toast

Powered by Wholesale Payments • Official Genius Dealer & Direct Processor



OBJECTION HANDLING — WHAT TO SAY IN THE ROOM

WHEN THEY CLAIM

- "Toast understands restaurant businesses' needs."

So does Genius — **purpose-built for restaurants**, with software and hardware matched to real operational pain and sold and supported directly by Wholesale Payments.

- "Online ordering, app ordering, contactless and e-gift cards — add the TakeOut app for a fee."

Online ordering and a guest mobile app are **built into every Genius plan — no add-on fee** to reach customers who order off-premise.

- "Toast supports the unique needs of bars and nightclubs."

Genius helps bar staff spend **less time at the POS and more time in front of customers** — split tabs, scheduled menus, and two-tap ordering.

WHEN THEY'RE STRONG

- Toast has strong 24/7 support across all plans.

Genius offers 24/7 phone support on every plan too, backed by sales and product experts — plus **in-person training and tech support from a local dealer**, not phone-only.

- Toast uses local sales reps as its primary approach with new merchants.

Toast's reps are commission-driven — quick to push merchants into oversized plans or promo tools that **expire into surprise costs**. Genius lets merchants choose how they buy, without the upsell trap.

- Offers a \$0/mo plan (includes hardware) or upfront hardware + \$69/mo to lower fees.

Toast's free plan has **major gaps — no online ordering**. Genius includes online ordering in every plan, so merchants reach off-premise customers from day one.

WHERE THEY'RE EXPOSED

- The \$0/mo and \$69/mo plans don't include online ordering.

Toast charges **+\$75/mo for online ordering**. With Genius it's included in every plan — merchants shouldn't pay more to reach customers who order off-premise.

- Requires a two-year contract with early termination fees.

Genius matches terms to merchant volume and growth plans — **flexible options for higher-revenue merchants** instead of a fixed two-year lock-in.

- Funds holds are common, disrupting businesses with little help when problems arise.

Genius merchants process through **Wholesale Payments — a direct processor with fewer restrictions and far lower hold risk**. If an irregularity occurs, a person calls the merchant. No abrupt holds.

Feature & Price Comparison

Key Features	Genius	Toast Essentials
Pricing	By Quote	\$165/mo
Payment Processing	WP or 3rd-party	Facilitator
Customer Service	24/7	24/7
Local Representative	●	Limited
Online / Ecommerce	Included \$0	+\$75/mo
Mobile POS	Add-on	Toast Go 2 add-on
Scan to Order / Pay	●	●
Guest Mobile App	●	●
Payment Rate (in-person)	Interchange+	2.49% +15¢
Payment Rate (online)	Interchange+	3.50% +15¢

Toast at a glance

Know the competitor cold.

OWNER

Public — NYSE: TOST · Boston, MA

MERCHANT REACH

Restaurant-only · tens of thousands of US locations

PROFILE

Restaurant-specialist POS · founded ~2011

DISTRIBUTION

On-demand via toasttab.com · inside sales · **dedicated sales (primary)**

PRODUCT

Restaurant-only. Processing, 24/7 support; online ordering only in higher-tier plans

PRICING

\$0/mo entry (no ecommerce, higher fees) · **\$69/mo** (no ecommerce) · **\$165/mo** (ecommerce + takeout app)

▲ The cost of choosing Toast

- ✗ **Add-on tax:** entry plans exclude online ordering (+\$75/mo), and promo tools — marketing \$75, gift cards \$50, loyalty \$50 — expire into surprise monthly costs.
- ✗ **Financial risk:** merchants report abrupt fund holds on payment irregularities with little support to resolve — a direct hit to cash flow.

◆ Why Genius wins

- ✓ **Everything included.** Online ordering, robust features and configurations in every plan — no nickel-and-dime add-ons that surface on the next invoice.
- ✓ **No commission-driven upsell.** Merchants choose how they buy through Wholesale Payments — no rep pushing an oversized plan.
- ✓ **Direct processor.** Fewer restrictions, lower hold risk, and a human on the phone when something looks off.