

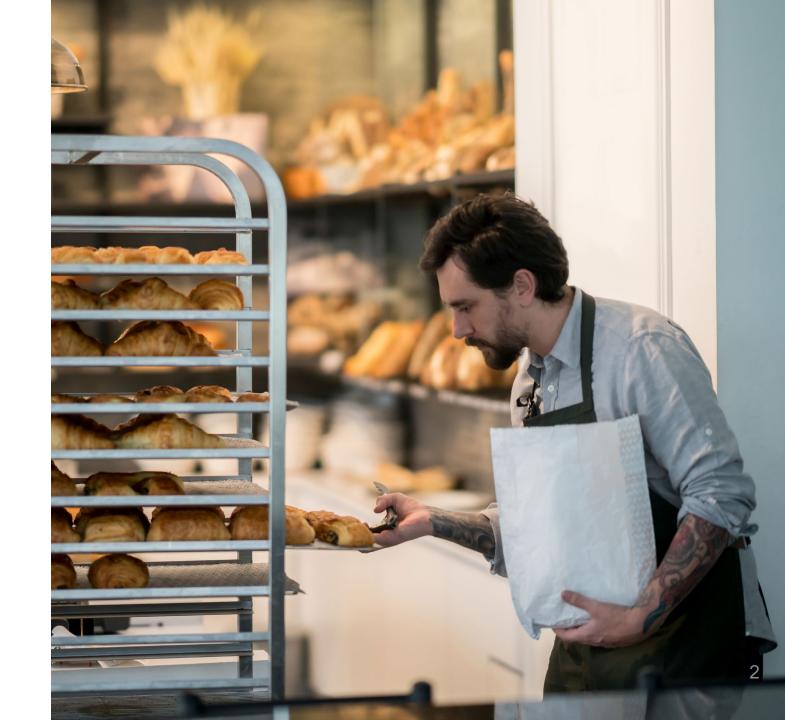


# Accelerate with Clover

October 2024

# Agenda

- What is Clover
- How We Win with Restaurants
- Hardware
- SaaS Plans
- Value Added Services
- Clover App Market
- Training, Resources and Support
- Appendix



## 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 in the Market

700k+

3M+

Merchant Outlets

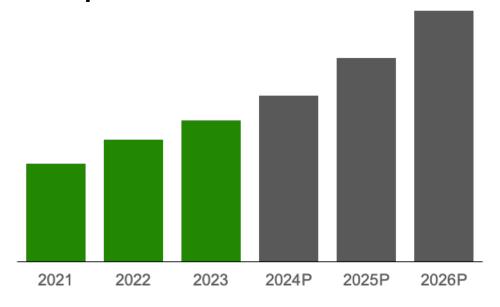
**Devices Shipped** 

5,000
Channel Partnerships

8
Countries in Market

Gross Payment Volume Growth

 $\$313B \text{ Annualized GPV} \\ \text{(Q2-2024)}$ 



# Restaurant Vertical How Clover Wins Against Ctoast



# 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



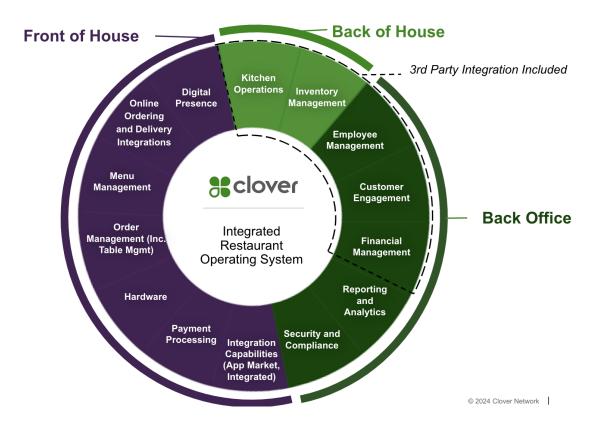


KDS	\$25/mo	\$35/mo	
Gift Card*	2.5% load fee ( <b>\$25/mo</b> assuming \$1000 in activations)	\$50/mo	
SaaS	\$84.95/mo	\$69.00/mo	
Loyalty - starter functionality	Included	\$50/mo	
Online Ordering	Included	\$75/mo	
3 <sup>rd</sup> Party Online Ordering Integrations	Included	<b>\$75/mo</b> (UberEats, Grubhub, DoorDash)	
Monthly Software Fees	\$135/mo	\$354/mo	
Year 1 Total Cost- 1 Device	\$1,620	\$4,248	



# Integrated Operating System Serving Restaurants

#### **Clover's integrated platform for Restaurants**



#### **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

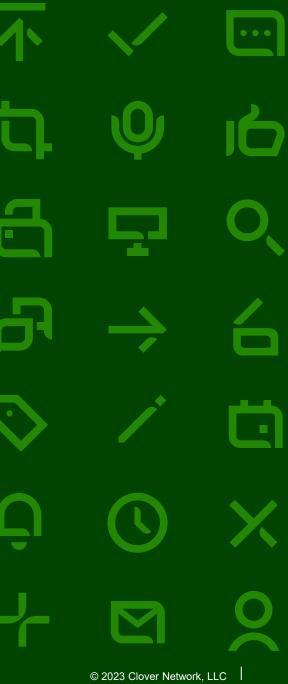


# Industry Leading Hardware Suite

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+ Million Devices Sold to Date!



## Devices, by Use-case & Vertical

**Basic Payments** 

Point of Sale

Order fulfillment

Card Reader

Payment Terminal Portable POS

Countertop POS Front-of-house POS

Back-of-house POS

Self-Ordering

Kitchen Operations

Go 3

Compact

Flex Pocket

Lighter, Sleeker Flex

Mini 3

Station Duo 2

**Station Solo** 

<u>Kiosk</u>



KDS 14"



**KDS 24"** 

#













FSR, QSR, Retail

Dedicated customer facing screen

Customer engagement

Pre Auth Bar tab

QSR

Reduce labor costs

Eliminates food waste

Increase profits

Ships preassembled QSR & TSR

Replaces kitchen printers

Eliminates paper

Supports coursing

Bump-bar for overhead install

IP54, High temperature tolerance

Mobile merchants,
On the Go

Multi MID & Multi User capability

Payments away from shop

Retail, QSR, Services, Healthcare

Low cost, entry level payments terminal

Swivel Stand

QSR, FSR, Retail, Services, Healthcare

Line busting inventory mgmt.

order/pay at the table, payments away from business QSR, FSR, Retail, Services, Healthcare

Small footprint

cost-effective countertop POS,

built in barcode scanner

Tabla N

Table Management

FSR, QSR,

**Services** 

Pre Auth Bar tab

Larger screen size for scheduling

#

© 2024 Clover Network

# **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 cash discount coming soon
- 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**







# Compact is a great fit, for many businesses

Merchant Need	Supported on Compact	Alternative Solution(s)
Take Payments	<b>✓</b>	
EBT	<b>✓</b>	
Gift Cards	<b>✓</b>	
Surcharging	<b>▽</b>	
Rapid Deposit <sup>1</sup>	<u>&gt;</u>	
Clover Capital <sup>2</sup>	<u> </u>	
Wi-Fi	<b>✓</b>	
Ethernet	<u>&gt;</u>	
LTE	<b>▽</b>	
Dial-Up Connection	×	• FD150
App Market on Device	(Dashboard only)	<ul><li>Clover Flex</li><li>Clover Mini</li></ul>
Customer Facing Pin-Pad	(Compact to Compact tethering coming soon)	Clover Mini to Mini tethered     FD150 w/ RP10
Inventory/Order Management	×	<ul><li>Clover Flex (Essentials SaaS)</li><li>Clover Mini (Essentials SaaS)</li></ul>
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)





<sup>&</sup>lt;sup>1</sup>Available for North RISO Partners

<sup>&</sup>lt;sup>2</sup>Available for Omaha and North RISO and WISO Partners

# Introducing 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.

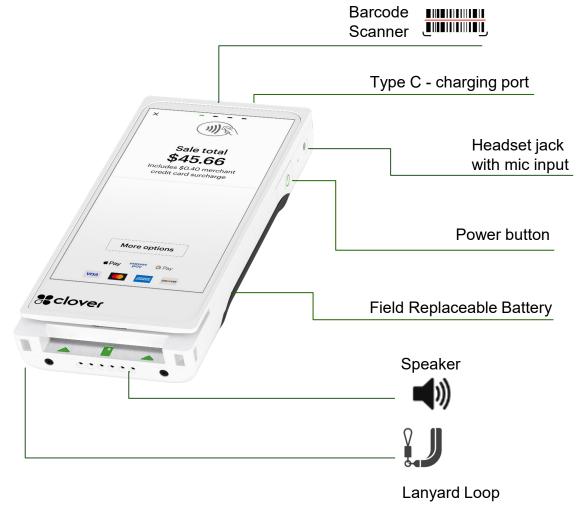




## Clover Flex Pocket Overview

Connectivity - WiFi, LTE







## Clover 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.

- Reduce Labor Costs

  Automate manual front-of-the-house service jobs while reducing complexities around labor shortage and employee transitions
- 2 Improve Customer Experience & Retention
  Less wait times and reduced ordering errors resulting in repeat
  customers, and higher average ticket sizes
- 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

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

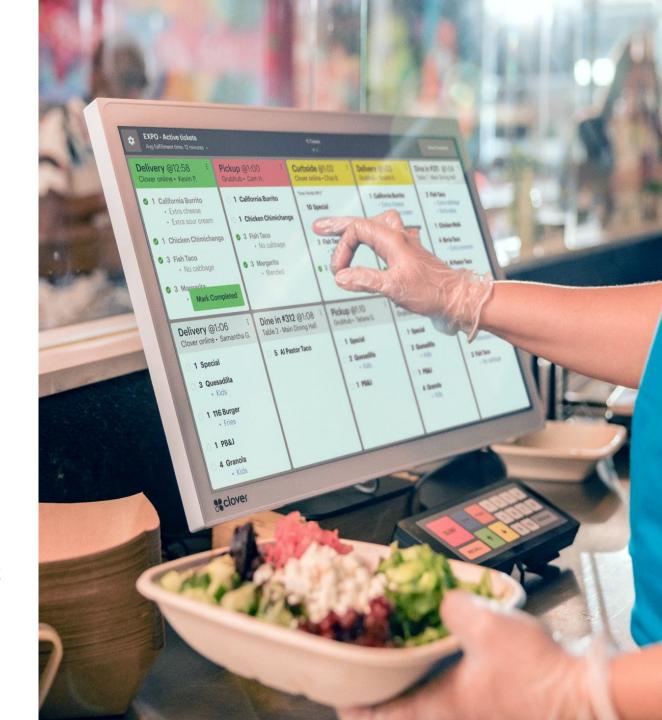
Customers buy 10-30% more at Kiosks compared than with restaurant employees

**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





# Request Demo Devices & Remote Demo Access

#### Remote Demo Enablement

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

#### **Demo Devices**

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
- NOTE: Demo devices cannot be converted to production devices

#### **Demo Devices Available for Purchase**

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



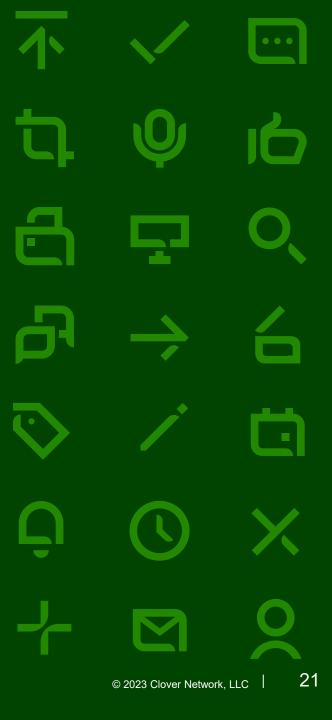
# Apple Tap to Pay

- 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





# Clover SaaS Plans



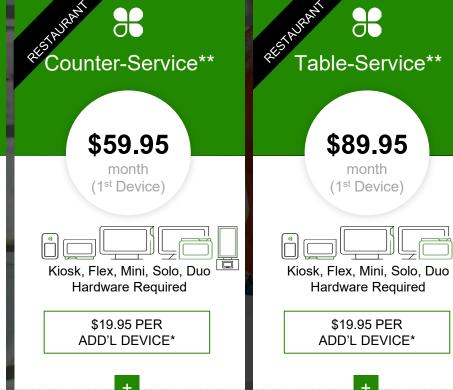
## Clover SaaS Plan Fees







Register



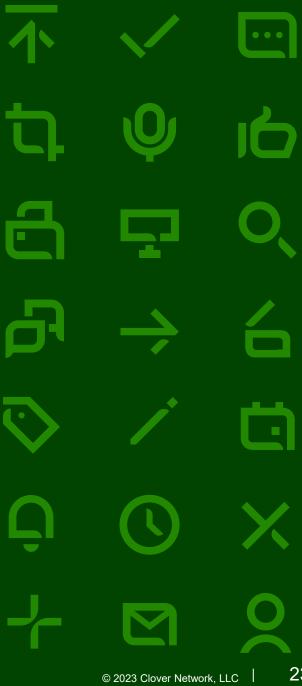
Merchant Platform Fee and Non-Swipe Auth, if billed to merchants – billed as a buyrate to Partners

<sup>\*</sup>Clover Go is not considered a device – does not apply towards Additional Device Fee

<sup>\*\*</sup>See Appendix for detailed SaaS Plan features

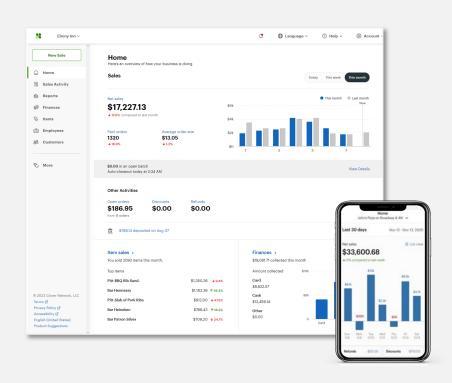
# Clover Value Added Services

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

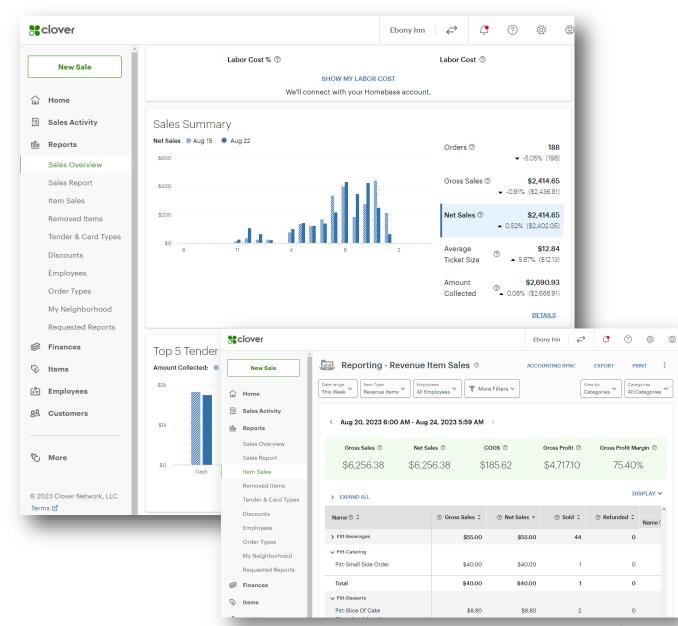
View your sales and compare it to previous periods to measure growth

#### **Identify trends**

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

#### Insights

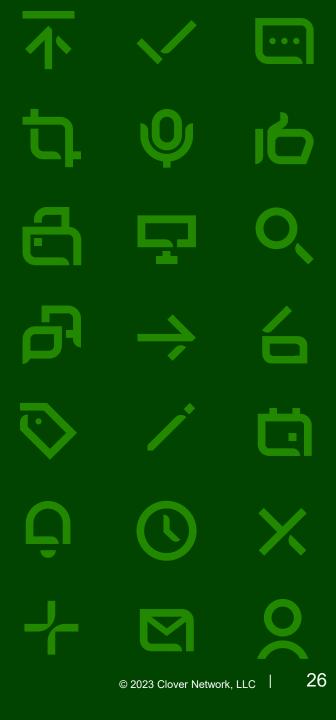
 View your top selling items, measure profit margins, track inventory, and much more!





# 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**









#### **eCommerce**



Sell Online



**Smart Online** Order + Wordpress



Thrive Inventory by Shopventory

#### **Employee Management**





Hiring and **Job Posting** 

JOZZHR

#### **Finance and Accounting**







#### **Inventory Management**



Real Time Inventory Sync



Yellow Dog Inventory



QuickSync

#### **Retail Essentials**



Stock



Easy Labels



**RACS** 

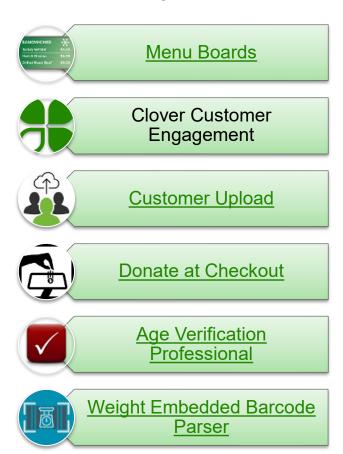
# Clover Apps by Vertical

#### **FSR, QSR, Food Truck**

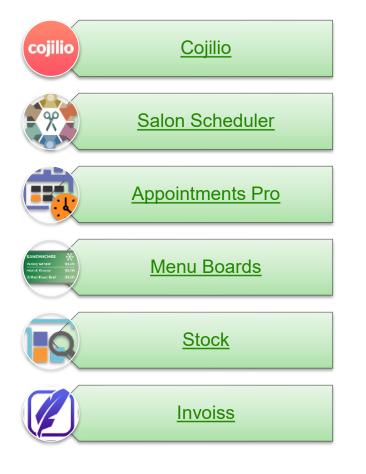


Food on A Truck

#### **Coffee Shop, Corner Market**



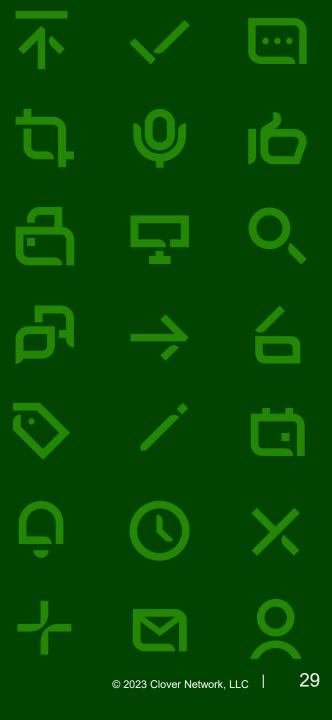
#### Nail Salon, Spa, Law Office





TRUCK

# Partner Training Resources & Support



# Resources

Clover Websites	Clover Presales Helpdesk	Clover Webinars
<ul> <li>clover.com/help</li> <li>clover.com/appmarket</li> <li>Clover Suggestions</li> <li>Clover YouTube Channel</li> <li>Clover Status Page</li> </ul>	<ul> <li>800-788-9516</li> <li>presales@clover.com         <ul> <li>Will not support inquiries regarding merchant support, pricing, channel specific questions or merchant correspondence</li> </ul> </li> <li>Obtain Clover presales support and demo device assistance</li> <li>Available for clients and sales agents only</li> </ul>	<ul> <li>Clover Webinars</li> <li>Choose among a variety of business types and topics. Click "Register Now" to join a live, complimentary session including a question-and-answer period.</li> </ul>
Clover Marketing	Clover Blog and Menu build request	Clover White Glove Service
<ul> <li>Clover Brand Portal - Lingo</li> <li>a great tool for users looking for the latest and greatest Clover product images, logos, and more</li> <li>Public Kit: Contains brand resources, logo &amp; logo mark, and colors</li> <li>Open to the public</li> </ul>	<ul> <li>Clover Blog</li> <li>Practical tips and insights that can help you run your business better</li> <li>Clover Menu Builds</li> <li>Clover will build a menu for any type of restaurant merchant (QSR or TSR), complimentary         <ul> <li>Not available for Retail based merchants</li> </ul> </li> <li>MSC ticket must be submitted at the same time as placing the merchant's device order</li> <li>Legible copy of the menu is required         <ul> <li>PDF, Word doc, Website URL, Photo, etc.</li> <li>No handwritten menus will be accepted</li> </ul> </li> </ul>	Accounts with 7 or more devices (Station Duo, Solo, Mini, Flex) and/or more than 3 locations are provided White Glove treatment during the activation process  • Major Account Installer assigned  • Responsible for ensuring a successful installation/activation for all the locations  • Assist with any menu or inventory issues  • Installer will reach out to the ISO Partner to coordinate when to contact the locations  • Work with your Clover Leads for request form



# **Clover Monthly Webinars**

Clover hosts two monthly webinars

# updates on Clover hardware, software and ecosystem 3rd party developers, providing an overview of their application(s) register here App Review Webinar 3rd party developers, providing an overview of their application(s)

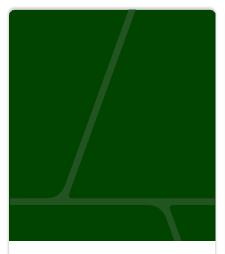
- Webinars are held the 2nd or 3rd week of every month
  - 11am EST
  - Conducted over Webex, recorded, and archived for future playback
  - Register via QR codes or links above





## Clover Pre Sales Demo Webinars

Registration for Live Webinars for Sales Agents



Clover General / Payments

Monday 4:00 PM EST

REGISTER



Retail

Tuesday 4:00 PM EST

<u>REGISTER</u>



**Counter Service Restaurant** 

Wednesday 4:00 PM EST

REGISTER



**Table Service Restaurant** 

Thursday 4:00 PM EST

<u>REGISTER</u>



# Clover Activation Team Training Webinar Schedule

Registration for Live Webinars for Merchant and Sales Agents

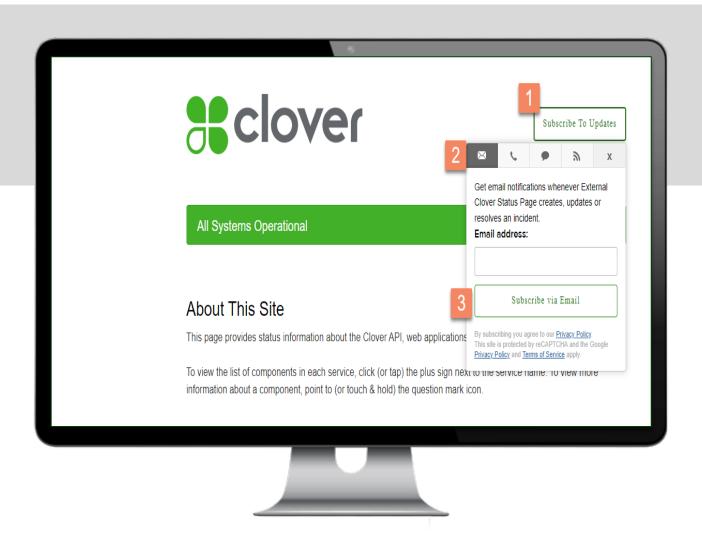
Time (ET)	Monday	Tuesday	Wednesday Thursday Friday		Friday
8:30am - 9:30am	<u>Table Service</u>	<u>Dashboard/VT/Ecomm</u>	<u>Table Service</u>	Counter Service	<u>Register</u>
11am - 12pm	Counter Service	<u>Essentials</u>	<u>Payments</u>	<u>Gyft/Rewards/Promo</u>	Counter Service
1pm - 2pm	<u>Gyft/Rewards/Promo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



# 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
   (<u>https://status.clover.com/</u>) is an external site that monitors the health status of Clover.





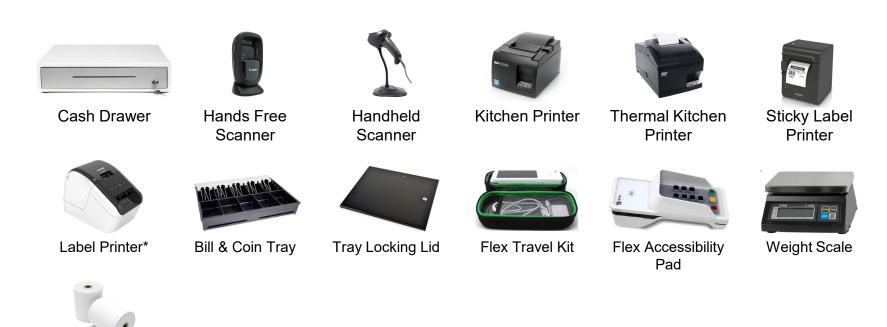
# 36 clover

# Appendix



# Clover Peripherals and Accessories

**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 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
Payments & Transactions	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)	(Including contactless)		
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		

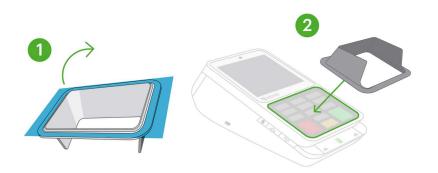
<sup>3</sup> Manual check entry only. Telecheck not supported

# **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 SaaS Detailed Features Comparison

	Healthcare	Payments	Essentials	Register	Counter Service Restaurants	Table Service Restaurants
Device Required	Optional	Optional	Optional	Y	Υ	Y
Payment Methods and De	evices Supported					
Virtual Terminal	Υ	Υ	Υ	Υ	Υ	Υ
eCommerce integration	Y	Υ	Υ	Υ	Υ	Υ
Developer tools	Υ	Υ	Υ	Υ	Υ	Υ
Clover Go app	Υ	Υ	Υ	Υ	Υ	Υ
Go card reader	Υ	Υ	Υ	Υ	Υ	Υ
Flex	Υ	Υ	Υ	Υ	Υ	Υ
Mini	Υ	Υ	Υ	Υ	Υ	Υ
Station Solo				Υ	Υ	Υ
Station Duo				Υ	Υ	Υ
Order Management			Baseline	Baseline	Baseline + COLO + Takeout/Delivery	Baseline + COLO + Takeout/Delivery + Table Mapping
Reporting	Baseline	Baseline	Baseline + Product Mix and Tax		Baseline + Product Mix and Tax + Item Cost + Order Type	
Inventory Management			Baseline	Baseline + Cost Tracking, Modifiers and Variants	Baseline + Cost Tracking, Variants & Modifiers + Menu Mngmt.	Baseline + Cost Tracking, Variants & Modifiers + Menu Mngmt.
Customer Management		Υ	Υ	Υ	Υ	Υ
Customer Engagement			Works w/ Device	Υ	Υ	Υ
Employee Management	Payroll Integration/ Employees	Baseline (Homebase only supported with device)	Baseline (Homebase only supported with device)	Υ	Υ	Υ



# 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

мсс	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
8041	Optometrists and Ophthalmologists
	Opticians, Opticians Goods and Eyeglasses
8043	Podiatrists and Chiropodists
8049	Nursing and Personal Care Facilities
8050	Hospitals
8062	Medical and Dental Laboratories
8071 8099	Medical Services and Health Practitioners (Not Elsewhere Classified)



#### What Features are available in Healthcare SaaS?

#### **Payment Options**



- Use the Sale app on Compact, 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





Create employee, roles, and permissions



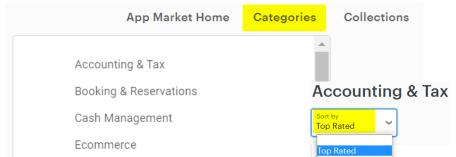
#### Reporting

• Sales overview, Tender, Employee, and Deposit Reports

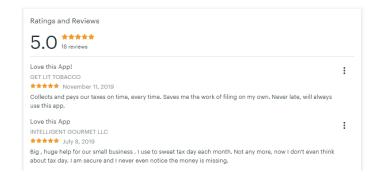


# Clover App Market

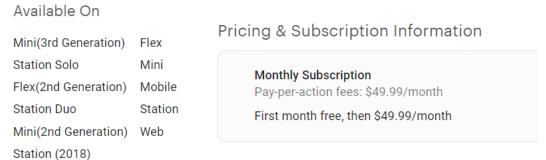
- Apps itemized in 18 different categories
  - Sortable by Top Rated, Most Popular, and



Apps are rated and reviewed by ( Most Popular Newest )



- Device compatibility per app
- Pricing and subscription information



App developer contact information

