Clover Updates – EPI

November 11, 2025

Agenda

- What's New
- SaaS Update
- Resources: Education and Training
- Roadmap

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Clover is the Leading All-in-One Solution for Main Street Businesses

Recognition and Reach in the Market

javelin

2025 Small Business POS Scorecard

Best in Class
(Top-ranked POS System)

FINTECH BREAKTHROUGH AWARDS

Best Overall Commerce Platform

849K

Merchant Outlets

4M

Clover Devices Shipped

$337B

Annualized GPV
(Q2-2025)

5K+

Channel Partners

600+

Third-party Apps

12
Countries

Clover In-Market

- Argentina
- Australia
- Austria
- Brazil
- Canada
- Germany
- Ireland
- Mexico
- Netherlands
- Singapore
- U.K.
- U.S.

Why We Win

- Vertical specialization
- Breadth of solution options
- Open platform
- Local & specialized support
- Distribution reach

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What's New

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AI Menu Builder

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AI Menu Builder Overview

Onboard and activate your Restaurant Growth SAAS Plan merchants faster with the AI Menu Builder

- **Improved Merchant Onboarding**: AI Menu Builder provides a faster, more efficient way to get started, directly impacting merchant satisfaction and reducing the risk of attrition
- **Instantly set up items**: Merchants can now create their item catalog in a few steps by simply uploading an image of their menu
- Works for Items, Categories, Modifier Groups, Modifiers

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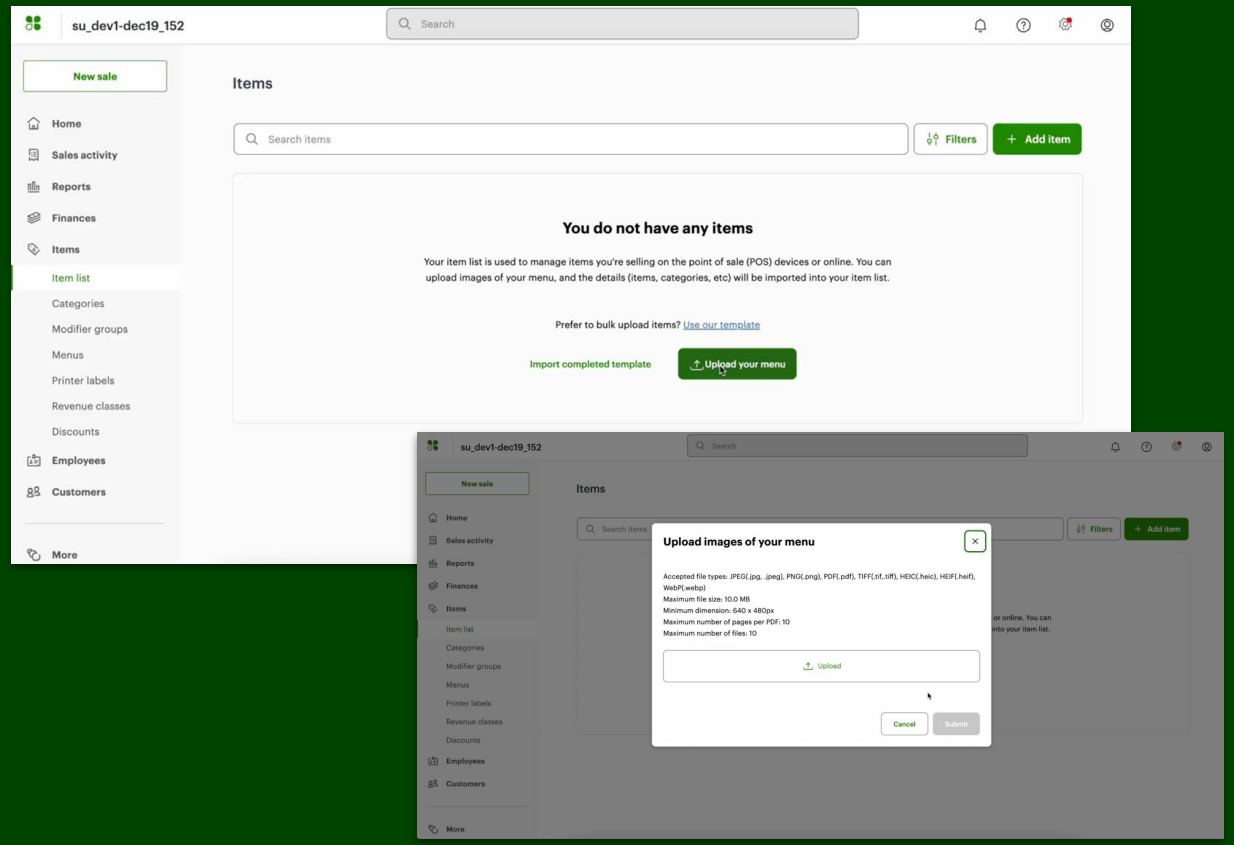
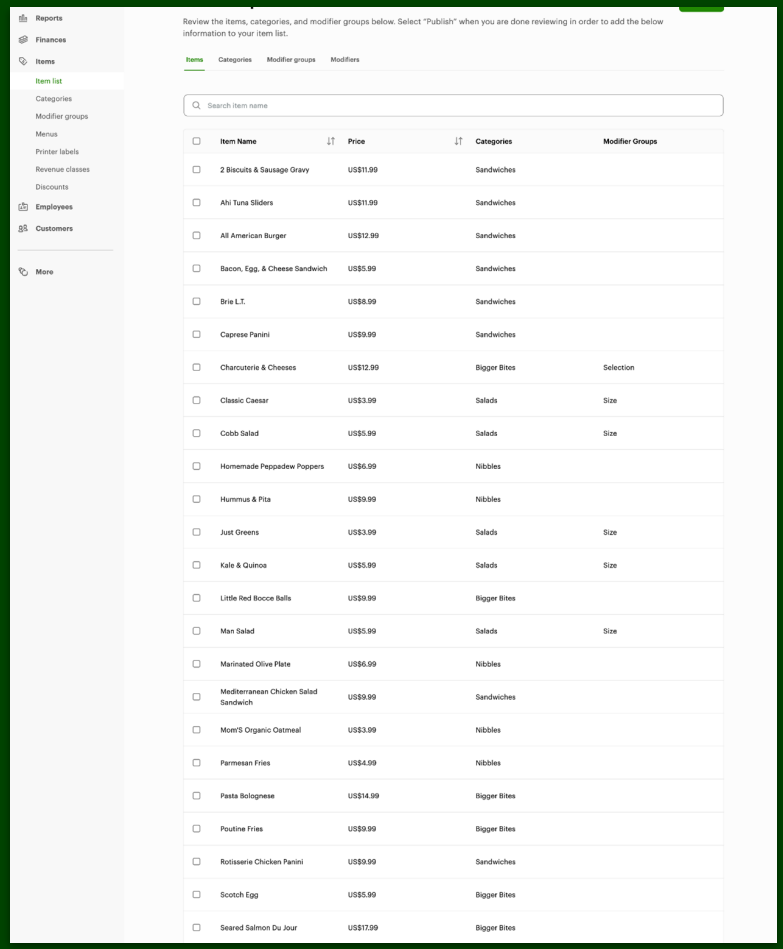
User Flow

Benefit: Enables users to upload a copy of the menu and build their inventory.



Step 1: Click on "Upload your menu" and upload the menu file



Step 2: Make edits to the inventory before publishing

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Points to Note

- Create items, categories, modifier groups, and modifiers
- Supports initial inventory upload only (for merchants without existing items)
- Available in the US only
- Accessible to employees with “Access Inventory” permission
- Merchants/Sales Agents should review and edit the uploaded draft menu as needed
- Complements existing inventory tools—merchants can still use the Inventory app, Web Dashboard’s Items tab, or bulk upload template if preferred

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Employee Management Capabilities being Delivered

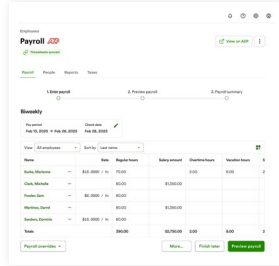
clover

- Creating Employee Profiles
- Assigning Roles and Permissions
- Sales Reporting by Employee

ADP

- Embedded Payroll Solution
- Payroll Tax Filing
- Compliance and Verification
- PTO and Leave
- Recruiting
- And much more!

- Embedded Timesheets (pilot)
- Employee Scheduling
- Employee Communications
- Reminders and Alerts
- Seamless ADP Payroll integration



Future state (Q4 and beyond)

- Embedded Scheduling
- Embedded Shift Reporting

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Employee Management on Clover

Clover is partnered with best-in-class providers, **ADP** (for Payroll) & **Homebase** (for Employee Attendance & Time Tracking) creating a powerful, integrated solution, making Clover the center for all employee management needs.

Key Benefits:

- ✓ **Time Savings:** Streamlined scheduling, time tracking, and payroll
- ✓ **Reduced Errors:** Timesheet and payroll data reduces costly mistakes
- ✓ **Guaranteed Compliance:** Adhere to labor and tax regulations
- ✓ **Increased Profitability:** Merchants can focus on growth vs manual tasks

Why Clover Payroll by ADP:

- ✓ **All-in-one Solution:** easy for merchants to do all their employee management in one place to save time and money and reduce errors
- ✓ **Customer Service:** white glove treatment for every merchant holding their hand all the way through running their first payroll on top of 24/7 customer service
- ✓ **More than Payroll:** ADP will scale with the merchant as they grow to offering additional services from hire to retire
- ✓ **Made for Small Businesses:** RUN is a solution for merchants starting with just 1 employee. Bundles include HR support and include employee tax filing

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Refer a Lead to ADP

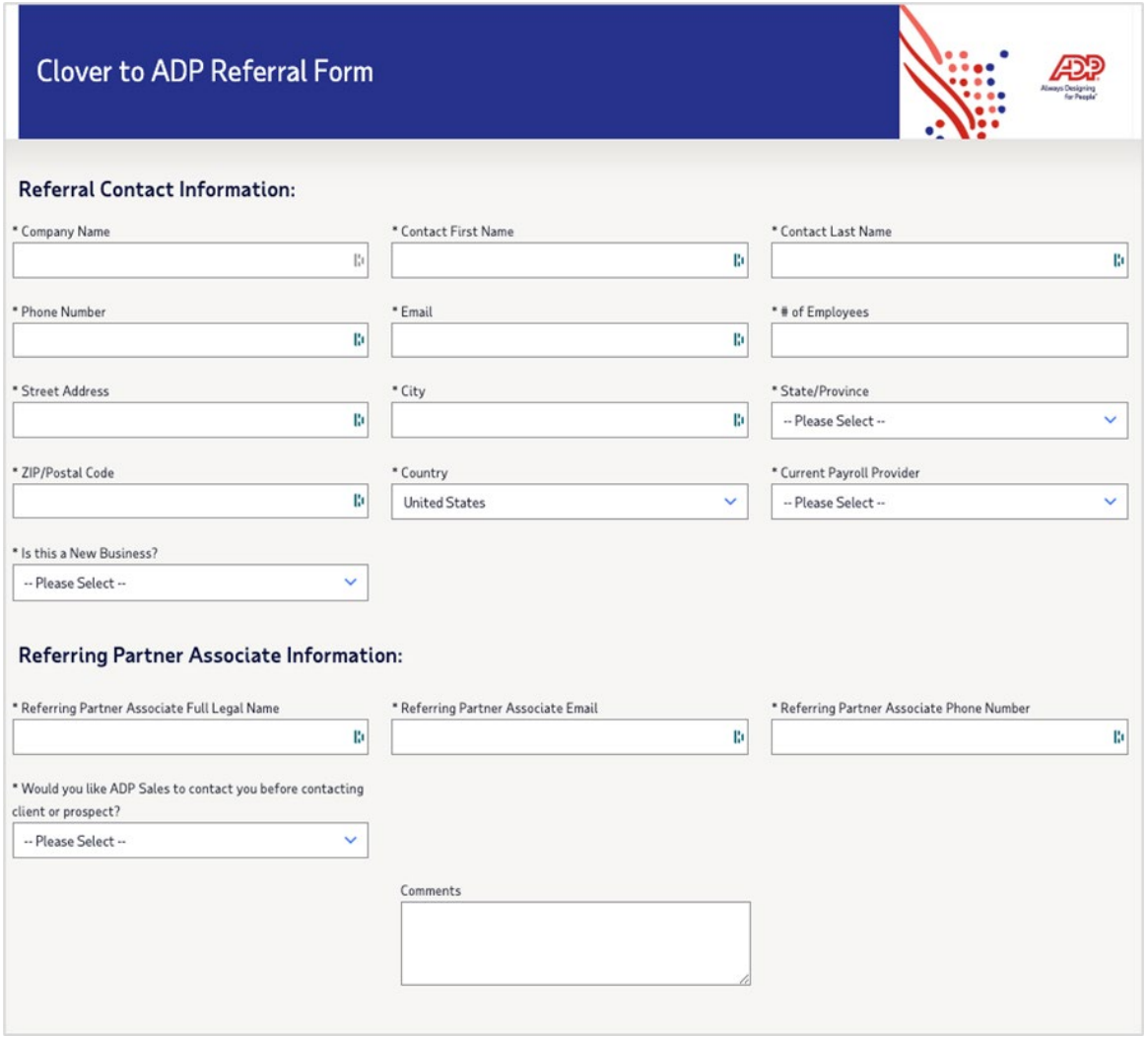
Two Easy Ways to Send a Payroll Lead to ADP

1. Through the Clover Dashboard

- Have your merchant login to their Clover Dashboard
- Navigate to *Employees → Payroll*
- Call 844-318-0038 to connect with a payroll specialist
- For Essential Payroll, merchants can self-enroll by clicking *Get Started*

2. Use the ADP Referral Form

- Complete all required merchant details
- Include the Referring Partner's Legal Name
- Add your contact info for follow-up questions



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Payroll Package Options

Merchants have different solutions for Payroll based on their needs.

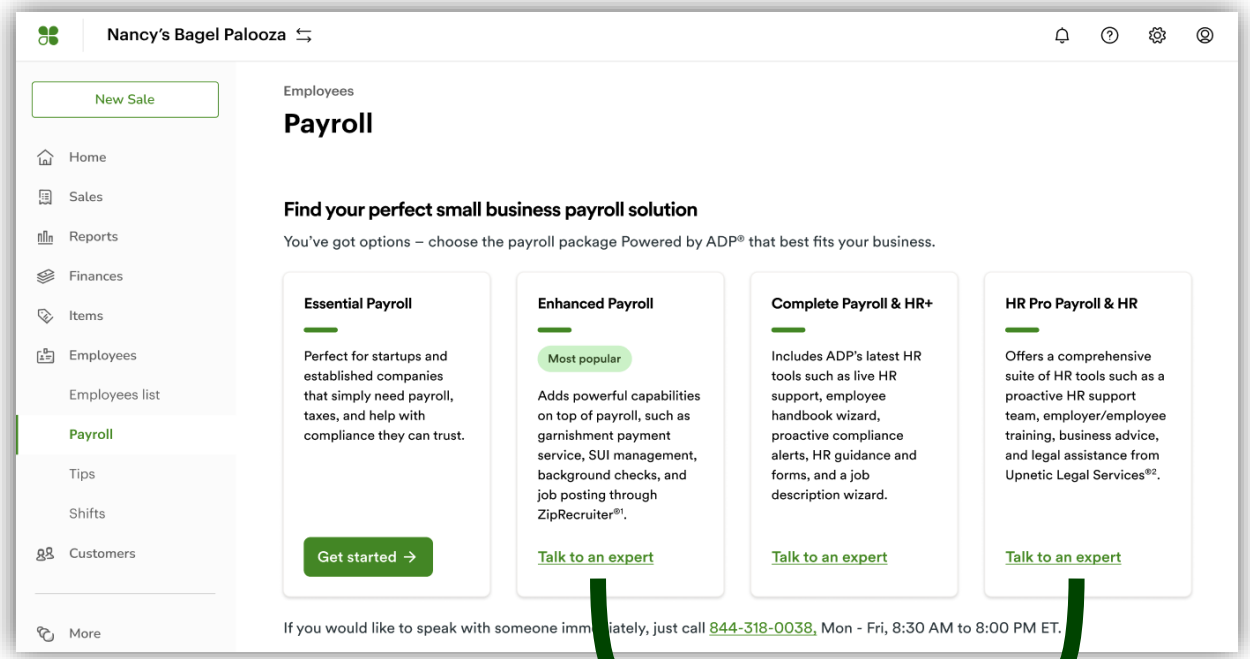
Essential Payroll is their basic payroll package and is available for self-service sign up

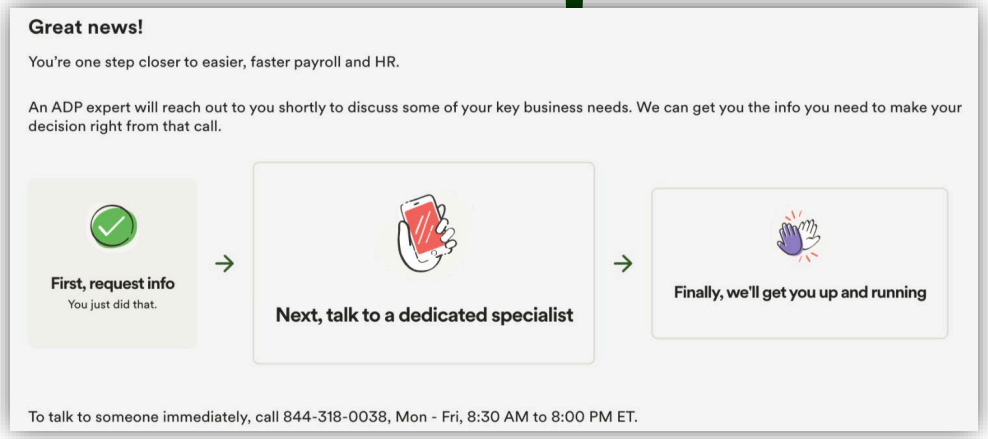
ADP Run is great for Merchants with 1-49 employees:

- ✓ Run Payroll
- ✓ Tax Filing
- ✓ Compliance and Verification
- ✓ Direct Deposit
- ✓ Reporting
- ✓ And more!

Advanced packages deliver enhanced functionality and include a dedicated ADP sales representative to complete onboarding. ADP can also customize solutions to fit your merchants' needs.

Note: ADP will be hands-on throughout the process and provide White Glove support to get Merchants up and running – Merchants will receive a phone call to support them through the process





844-318-0038

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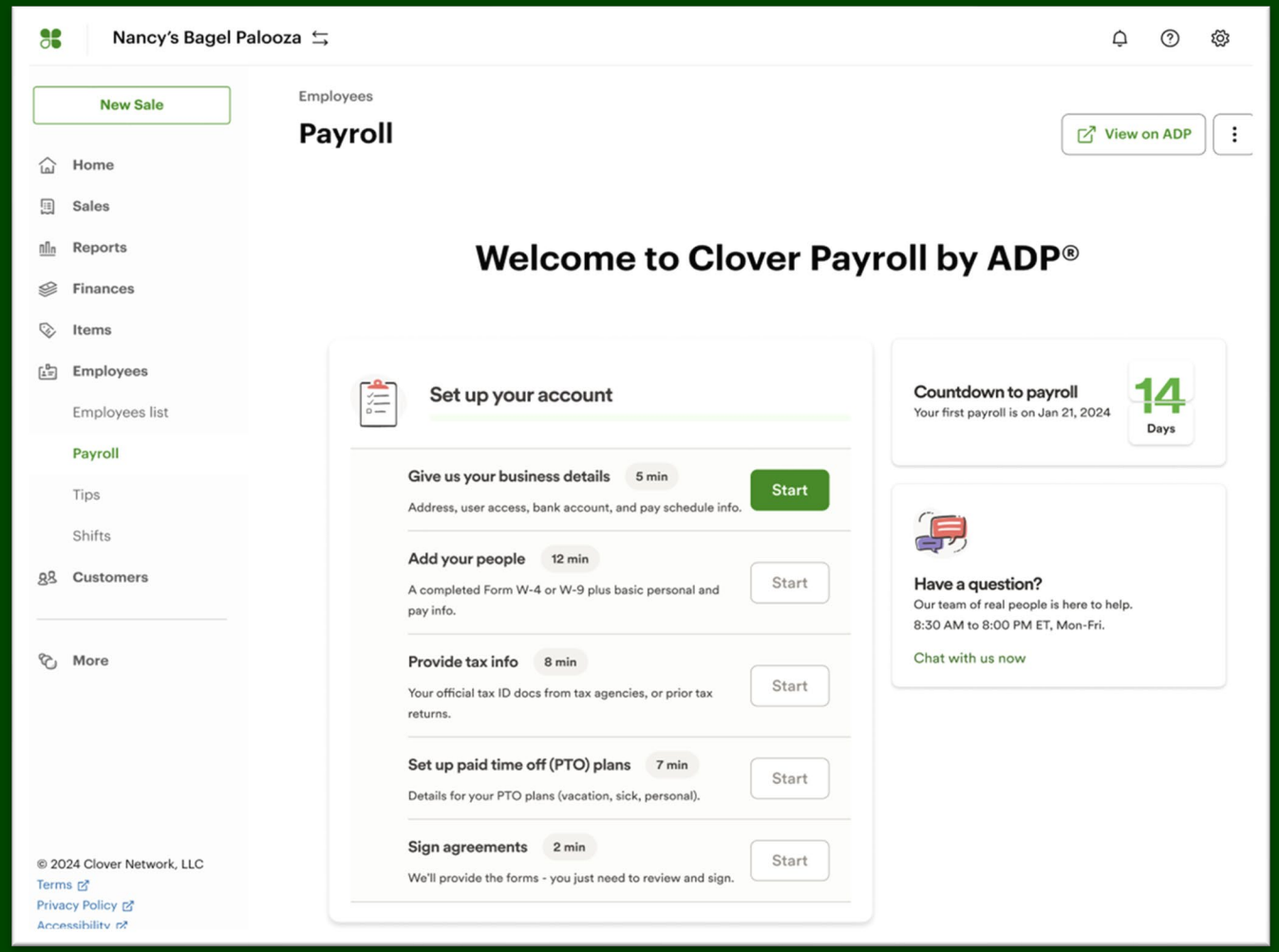
Payroll Setup for Self-Boarding

5 Easy steps to get set up:

1. Enter *Business Details*
2. Add *Employees*
3. Enter *Tax Info*
4. Set up *Paid Time Off*
5. Sign *Agreements*



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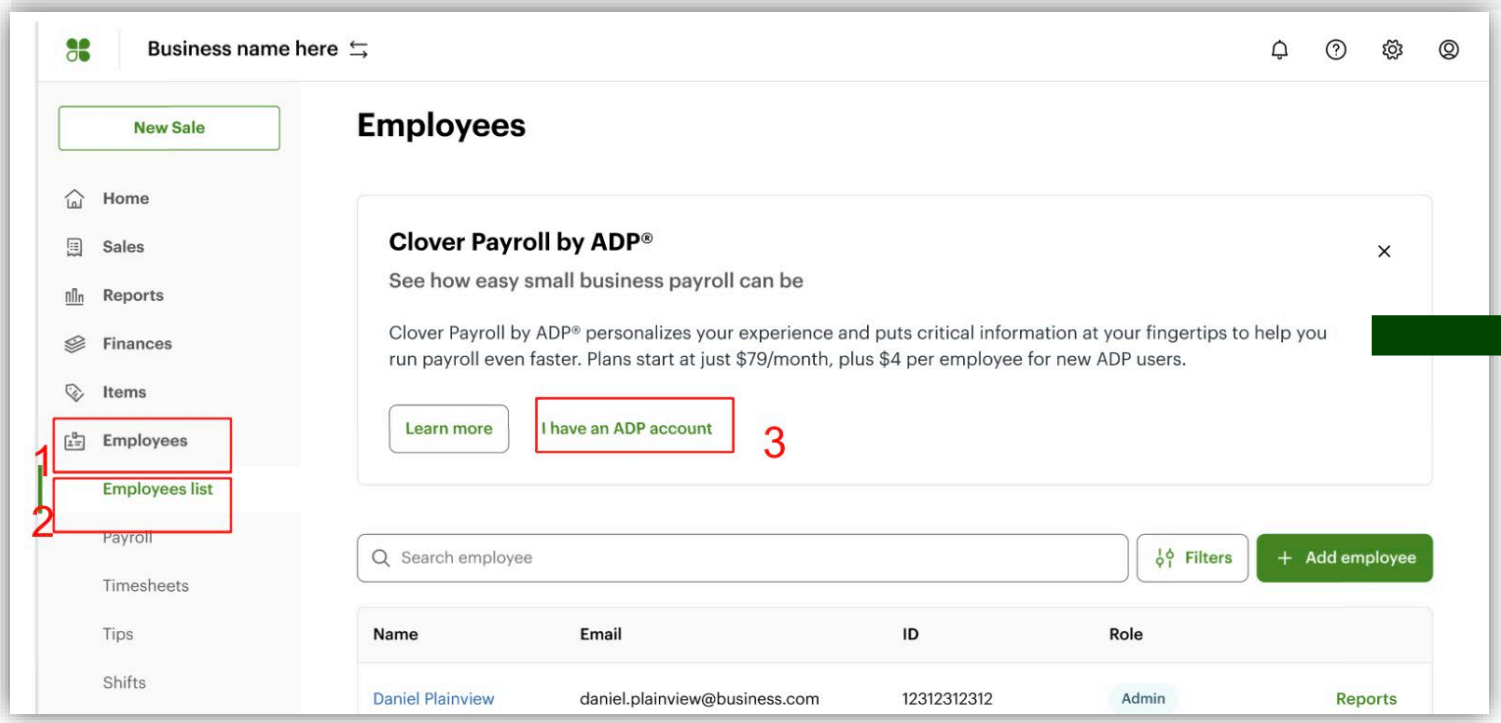
Linking Existing ADP Merchants

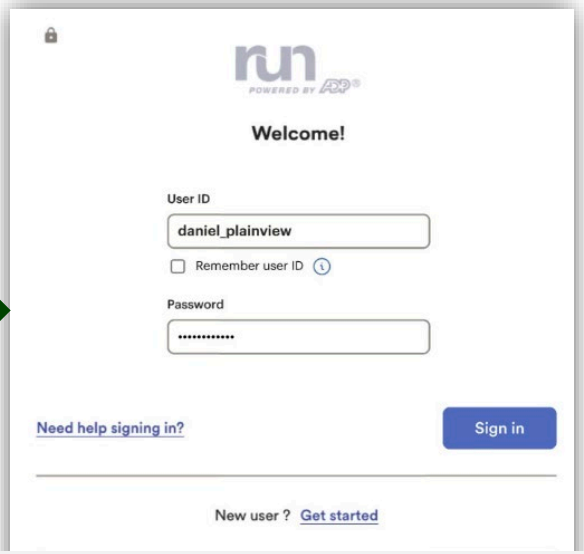
Important: Do not submit leads through Catalyst for merchants already using ADP.

Offers apply to **new merchants only**.

If a merchant already has ADP, simply connect their account in the Dashboard:

1. Navigate to **Employees > Employee List**
2. Click **I have an ADP account**
3. Log in with ADP Run credentials when prompted





Merchants will be prompted to enter ADP credentials and accept the terms and conditions

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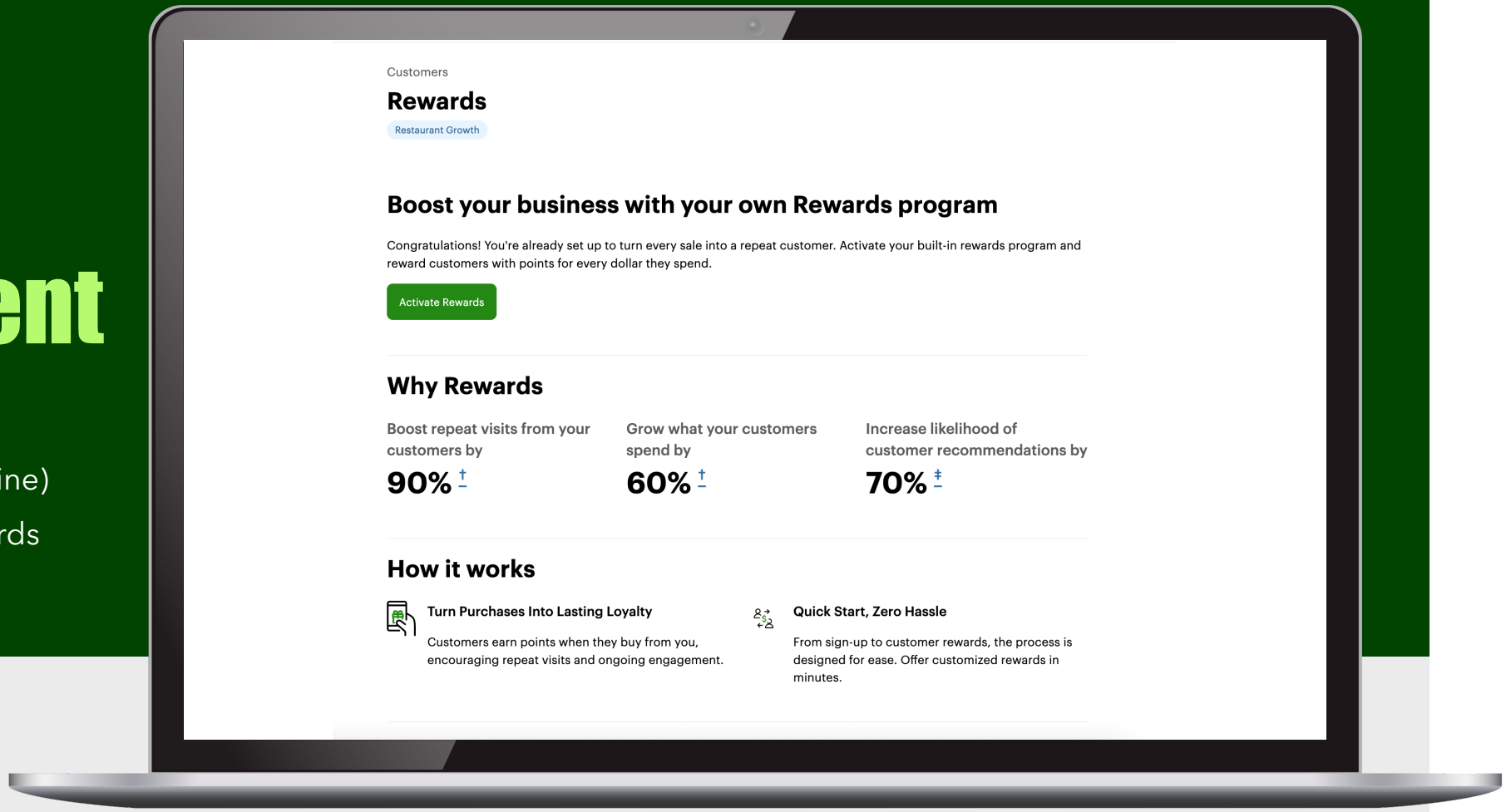
Intuitive Loyalty Setup and Management

- Landing Page for Adoption
- Effortless sign-up (POS/online)
- Easily create/manage rewards and bonuses



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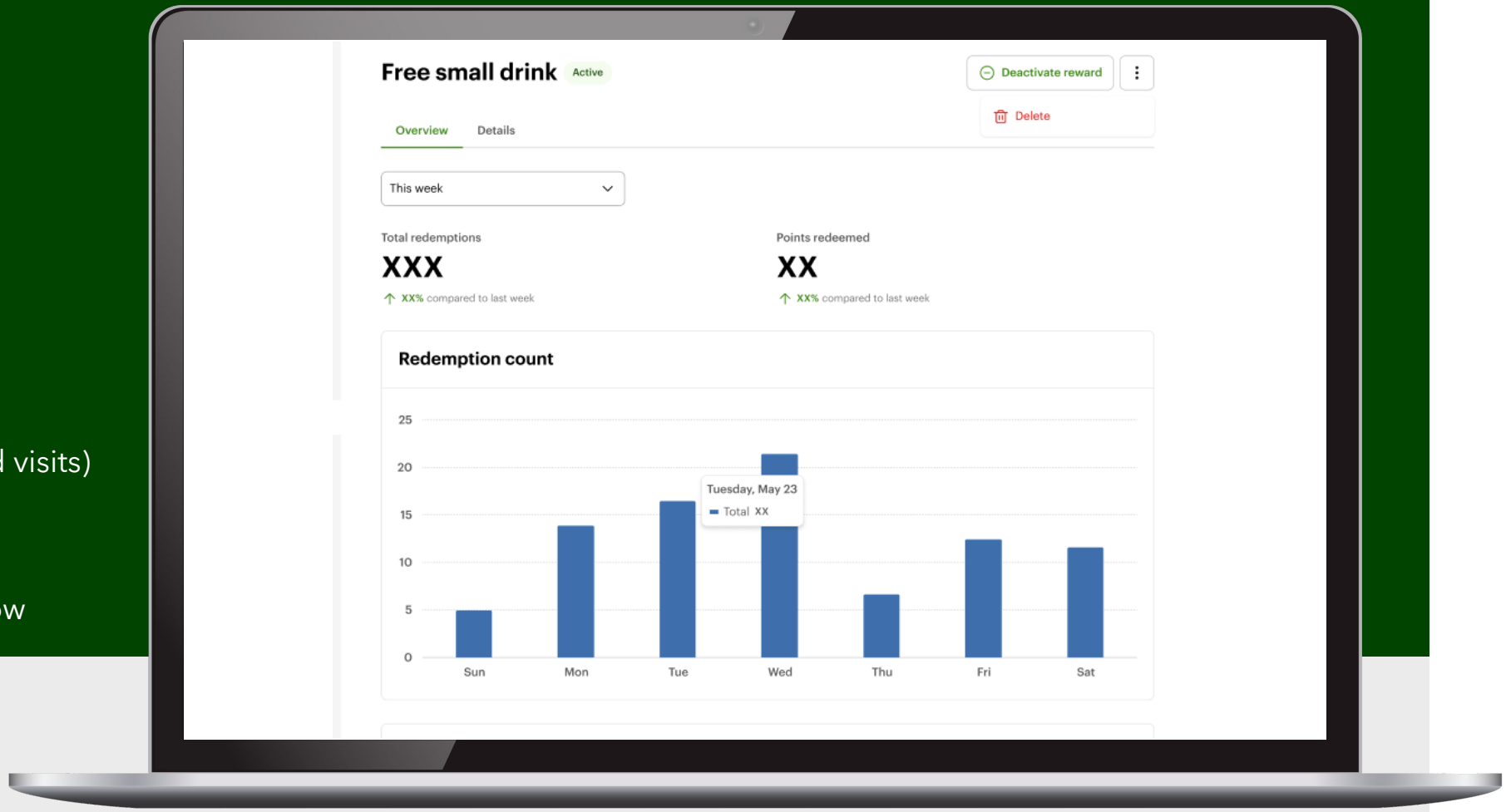
Value through Customer Analytics

- Monitor key loyalty metrics (sign-ups, redemptions and visits)
- Access detailed customer data/trends
- Integrated into payment flow



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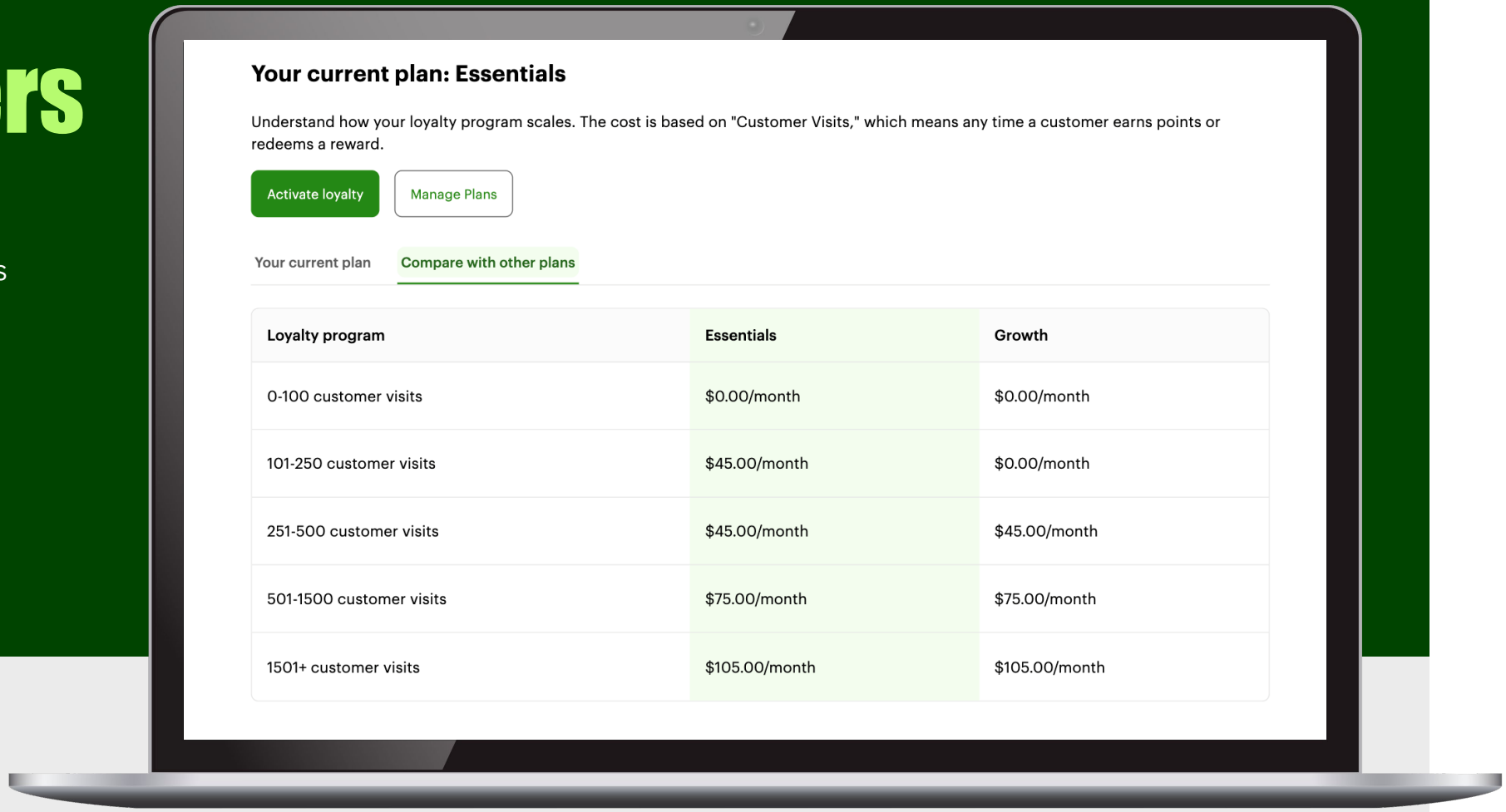
Improved Pricing Tiers

- Multi-tiered Pricing Options
- Bundled with SaaS Plans
- Upgrade options



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SaaS

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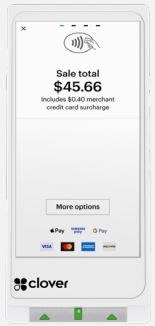
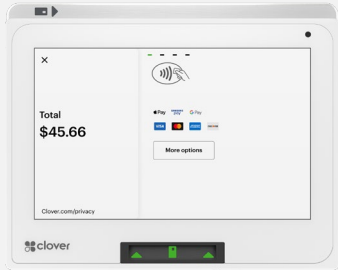
Now Available – Clover Starter SaaS

- **Starter** is Clover new entry-level payment plan for merchants
- Supports **sales tax calculation and reporting**
- **Replaces the Payments SaaS plan**, effective **August 12, 2025**
- **Existing Payments merchants** may continue utilizing their current SaaS plan post-launch
- Available for **Mini, Flex, Compact, Go**, or non hardware account





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What's New with Clover Compact

Essentials on Compact!

What does this mean for you and your merchants?

If your merchants are **Compact only merchants**, they will have the option to be on either Starter or Essentials

When does this change take place?

In line with the release of Starter Plan, effective August 12, 2025

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Clover SaaS Plans

Starter	Essentials	Retail Growth	Services Growth	Restaurant Growth
$0.00 per month with up to one device. $11.95 per month for each additional device.	$29.95 per month with up to one device, including Clover Go. $11.95 per month for each additional device.	$84.95 per month with one device. $19.95 per month for each additional device.	$84.95 per month with one device. $19.95 per month for each additional device.	$89.95 per month with one device. $19.95 per moth with each additional device. + Kiosk: $34.95 per device KDS: $25 per device
Devices				
Compact, Flex, Pocket, Mini, Go** Hardware Not Required	Compact, Flex, Pocket, Mini, Go** Clover Station Solo and Duo Hardware Not Required	Flex, Pocket, Mini, Solo, Duo Hardware Required	Flex, Pocket, Mini, Solo, Duo Hardware Required	Kiosk, Flex, Pocket, Mini, Solo, Duo, KDS Hardware Required
Highlights **SaaS features available here**				
Includes basic service features: Virtual terminal, eCommerce products, developer tools, invoicing and transaction reports, sales tax calculation and reporting	**Includes Payments features, plus:** Basic order management, basic inventory management (with modifiers + variants), embedded time clock, timesheets, scheduling, starter website, multi location, customer engagement and gift cards	**Includes Essentials features, plus:** Online store and website, weight scale support and exchanges, item variants and modifiers, order types, item level, cost, and revenue class reporting	**Includes Essentials features, plus:** Appointment scheduling and management, services catalog, customer online booking and reminders, employee and services mapping	Includes: Table mapping, auto coursing, tableside ordering/payments, online ordering, KDS and Kiosk support, food delivery services

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

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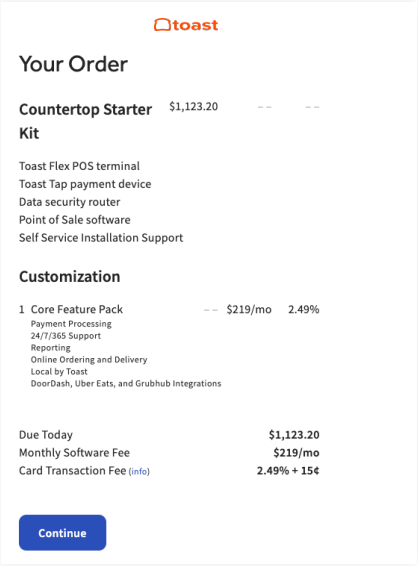
Our value of our SaaS plans – Restaurant growth

Clover Plans versus Competitors

	Essentials	Restaurant Growth	Toast (Point of Sale Plan)
Payment Processing	✓	✓	✓
Order management Digital menus, offline mode, mobile payments	✗	✓	✓
Table Management	✗	✓	✓
Online ordering, DoorDash Delivery Third-Party Delivery Integrations	✗	✓	[$50/month]
Email marketing, loyalty, gift cards	✗	✓	[$50/month]
Basic scheduling and time tracking	✗	✓	
Custom scheduling, overtime and break rules Track availability, preferences and time-off Enable shift claiming, trading and coverage Verify clock-ins through geofence, GPS and photos Import sales and tips from POS Auto text notifications and reminders Mobile time clocks through smartphone	✗	✓	[$70/month]
Cost for merchants	**$29.95/mo**	**$89.95/mo**	**~$219+/mo**



Toast Add-On Fees (Monthly)

- **Online Ordering** – $75
- **Third-Party Order Sync** – $75
- **Loyalty** – $50
- **Gift Cards** – $50
- **KDS Software** – $25
- **Self-Serve Kiosk** – $90
- **Email Marketing** – $75
- **Catering and Events** – $100
- **Branded Website** – $75

→ **$615!!!**

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Our value of our SaaS plans – Services growth

Clover Plans versus Competitors

	Essentials	Services Growth	Square Appointments (Premium Plan)
Payment Processing	✓	✓	✓
Advanced Inventory Management (Modifiers, categories, cost tracking)	✗	✓	✓
Appointment Management	✗	✓	✓
Online appointments booking	✗	✓	✓
Email mrkt, loyalty, gift cards	✗	✓	$60/month
Basic employee mgmt (Roles and permissions, scheduling and time tracking)	✓	✓	Up to 5
Advanced employee mgmt (Custom scheduling, overtime and break rules, track availability, preferences and time-off Enable shift claiming, trading and coverage Verify clock-ins through geofence, GPS and photos Import sales and tips from POS Auto text notifications and reminders Mobile time clocks through smartphone)	✗	✓	$4 employee/mo
Cost for merchants	**$29.95/mo**	**$84.95/mo**	**~$133+/mo**

- Square Appointments SaaS plan could be **56% more expensive** than Clover Services Growth for a service merchant
- **Lower total cost** for existing Clover merchants (lower HW cost)

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Our value of our SaaS plans – Retail growth

Clover Plans versus Competitors

	Essentials	Retail Growth	Square (Retail Plus)	Lightspeed (Retail Basic)
Payment Processing	✓	✓	✓	✓
Advanced Inventory Management	✗	✓	✓	✓
Online Store	✗	✓	✓	✓
Email mrkt, loyalty, gift cards	✗	✓	$60/month	✗
PO and vendor mgmt.	✗	✗	✓	✓
Basic employee mgmt (Roles and permissions, scheduling and time tracking)	✗	✓	Up to 5	✓
Advanced employee mgmt (Custom scheduling, overtime and break rules, track availability, preferences and time-off Enable shift claiming, trading and coverage Verify clock-ins through geofence, GPS and photos Import sales and tips from POS Auto text notifications and reminders Mobile time clocks through smartphone)	✗	✓	$4 employee/mo	✗
Cost for merchants	**$29.95/mo**	**$84.95/mo**	**~$153+/mo**	**~$109/mo**

- Competitors Retail SaaS plans could be **28% ~ 80% more expensive** than Clover Retail Growth for a retail merchant
- **Lower total cost** for existing Clover merchants (lower HW cost)

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Education and Training Resources

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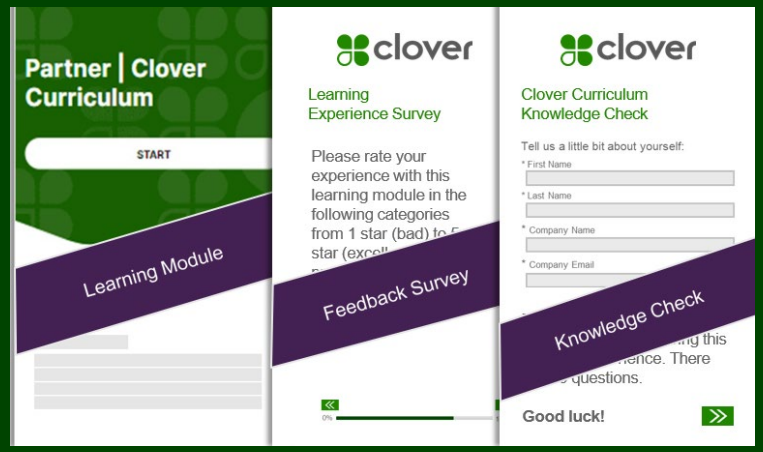
Partner Clover Education Program

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

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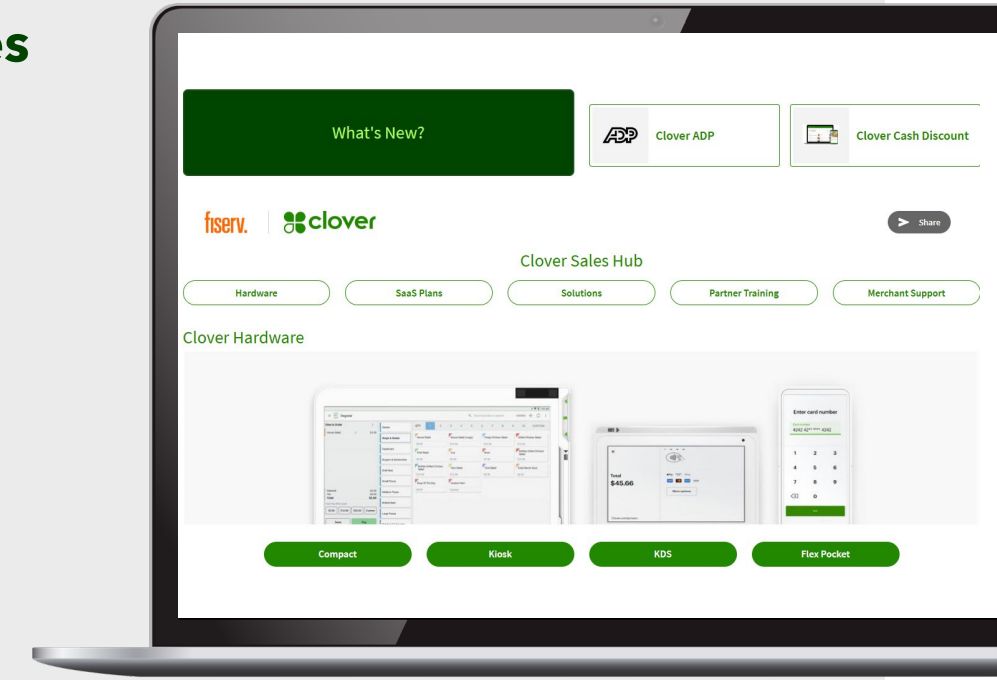
Clover Sales Hub

Clover Sales Hub

Password:
RIaTuckaKIeTraCeMAtr

Ultimate destination to sales resources needed to streamline your sales process, including

- Sales Sheets
- Sales Pitches
- SaaS Plan Matrix
- New and Upcoming Solutions



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Upcoming Webinars

Clover Fundamentals: Clover Sales Acceleration Program

November 18, 1:00 p.m. – 2:00 p.m. CST

The Clover Sales Acceleration Program (CSAP) is designed to give you everything you need to effectively sell and promote Clover

SCAN ME

Clover Fundamentals: How to Streamline, Grow and Unlock Clover Full Potential

November 19, 1:00 p.m. – 2:30 p.m. CST

Unlock the full potential of Clover. Join our expert-led webinar to master the platform and drive your business forward.

SCAN ME

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Request Demo Devices

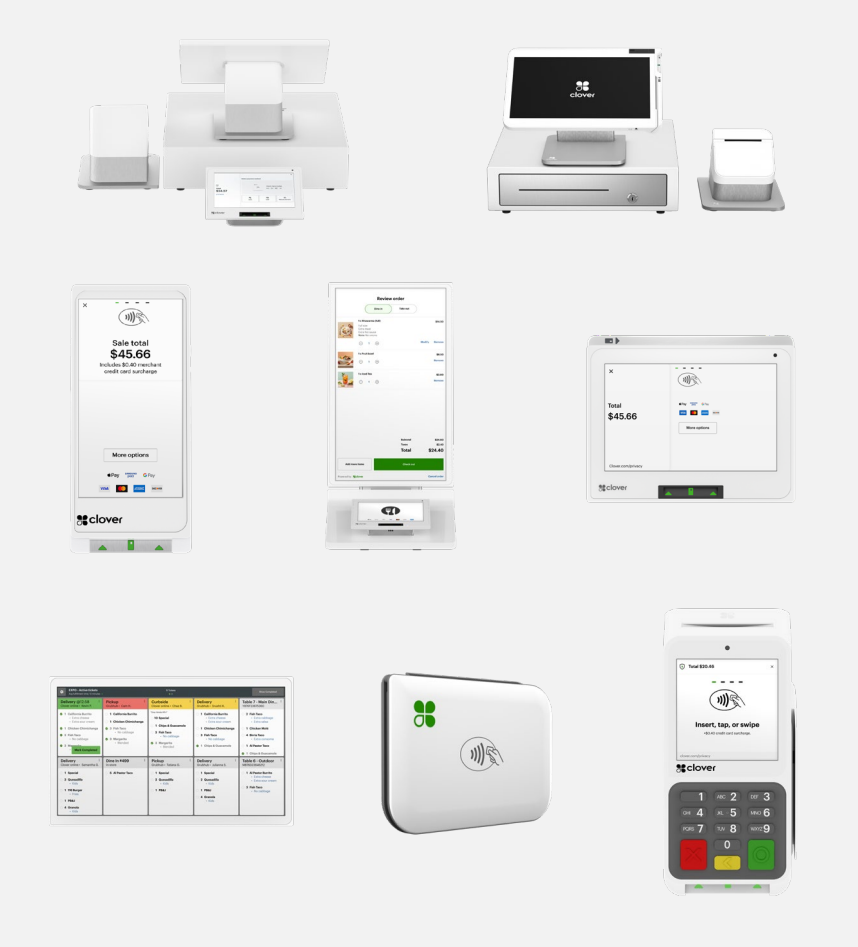
Order demo devices through Ordering procedures and form

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 Third Gen
- Clover Flex Fourth Gen
- Clover Flex Pocket
- Clover KDS



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Clover Roadmap – Key Themes

We continue to invest in our core mission: Helping SMBs succeed

Vertical Software

Deepen value proposition in restaurant, retail, and services – And expand into new segments

Horizontal VAS

Expand Clover solution set to support SMBs across all key “jobs to be done”

Merchant Experience and Platform Quality

Enhance merchant experience, accelerate digital onboarding, and maintain relentless focus on stability and security

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Clover Roadmap At-a-Glance

We continue to invest in our core mission: helping SMBs succeed

Vertical software

Deepen value proposition in restaurant, retail and services – And expand into new segments

Restaurant

- Multi-Menu Mgmt,
- Table Maps On-device,
- Multi-Location Menus*,
- AI Menu Builder*, Allergens*

Retail

- Delivery with DoorDash, Age-Restricted Items Mgmt,
- Low Stock Alerts*, Returns*

Services

- Appointments on Mobile App, Card-on-file, No-show Fees,
- Advanced Invoicing*, Estimates*

Future Growth

- Healthcare, Hospitality, Professional Services

Horizontal VAS

Expand Clover solution set to support SMBs across all key "jobs to be done"

Employees

- Clover Payroll by ADP,
- Employee Timesheets/Timeclock*, Shift Scheduling*

Customers

- Clover Website,
- Enhanced Customer Loyalty,
- Gift Card Improvements*

Cash Flow

- Clover Capital Growth,
- Rapid Deposit Scheduler,
- CashFlow Central Integration*, Embedded Bill Pay*

Payments

- Cash Discount,
- Buy Now Pay Later Integrations*,
- Enhanced eComm Offering*

Merchant experience and platform quality

Enhance merchant experience and maintain relentless focus on stability and security

Clover AI

- AI-Enabled Hardware*,
- AI Assistant (Chatbot),
- Customized Reporting w/Chat*,
- Item Images/Descriptions/Ads*

Multi-Location

- Loyalty, Centralized Menu/Catalog Mgmt*,
- Employee Mgmt*, Reporting*

Console

- Enhanced Clover Go Mobile App,
- Streamlined Onboarding,
- Peer Insights and Recos*

Resiliency

- MFA, Microservices/Frontends,
- Snowflake Infrastructure,
- Google Cloud Resiliency

* indicates that feature is not yet in market

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