

Meet the Clover Solution Suite

Merchants get paid, sell more and run their business better with Clover in their corner.





Small businesses run better with Clover in their corner.

Clover is designed to be flexible enough to meet the unique needs of merchants.

Get Paid

Clover provides merchants with the right mix of POS hardware and software to take credit cards, EMV chip and contactless payments from customers – safely and securely.

Sell More

Clover gives merchants the tools to pump up sales with both their new customers and their biggest fans.

Run Your Business.

Timesheets, payroll, marketing, accounting. Clover handles all the stuff merchants don't have time for, so they can focus on the stuff they got into business to do.



Delivering Commerce to Merchants

Wherever your customers are.

Countertop



Station

The most powerful countertop POS with pivoting touchscreen with integrated NFC, customer display and EMV chip



Mini

Accept swipe, EMV chip and NFC payments right out of the box.

Mobile



Flex

Ultimate flexibility: use it in line, at the table, at the counter or on the go.



Go

Smartphone-ready for secure card swipes, dips and contactless payments.

Online



Online Store

Turn-key web presence for SMBs, with fully integrated inventory and payments.



Clover Station – Integrated POS

When you're serious about payments, this is your POS.

Clover Station is the backbone of your operation.

Make payments, track inventory, manage time sheets, run reports, print from its connectivity hub. It's a cinch to set up with everything right at your fingertips.



Clover Register Retention Impact



Merchant retention is higher with Clover Register vs non-Clover terminals¹

1. Comparative retention rates for SMB portfolio merchants at 24 months of tenure.



Clover Station 2018 Value Prop

Clover Station 2018 is *the* point of sale and payments system for merchants that want to simplify and centralize payment acceptance, customer engagement and operations management using one integrated device.

- > Complete System
- > Robust Software
- > Ultimate Flexibility
- > Multi-Layered Protection







Clover Station 2018 Features

- > Process credit, debit and gift cards: accept mag stripe, EMV chip and signature + NFC/contactless payments
- > 14-inch, 1920x1080 high-definition screen for clear, crisp images
- > Swivel screen accepts on-screen electronic signature; email and text receipts
- > Optional full-size 80mmx80mm printer with 4.3" customer facing display
- > Lithium-ion 4000mAh, 15.20Wh battery can last up to 4 hours of typical SMB use on a single charge
- > QUALCOMM® Snapdragon™ 810 octa-core processor and 3GB memory means you can get business done quickly
- > PCI PTS 5.0 certified





Clover Station 2018 Benefits

> Minimizes peripherals/external devices required, reducing TCO

> Added layers of protection for merchant and customer data

> One integrated system designed to work together

> Reduces operational issues caused by disparate systems

> Open platform

- > Faster transaction speeds
- > Pre-installed apps
- > Enhanced user experience
- > Customized app market
- > Easy setup, use and troubleshooting





Clover Station 2018 Printer Options

Quick Serve Restaurant, Retail

Printer with customer display provides personalized customer interaction and contactless payment acceptance

Full-Service Restaurant and Bars

Printer without customer display ideal for processing transactions away from customers







Clover Station – Integrated POS

QSR, FSR, Retail, and Appointment businesses that...

- > Need a solution to simplify and centralize the management of business tasks and payment acceptance into one device
- > New First Data or Clover merchants
- > Existing First Data or Clover merchants close to contract renewal
- > Require item sales, orders and inventory tracking at a more complex level
- > Desire tighter integration between the front counter and back of house



Clover Mini: Payments Plus

A compact countertop POS with the guts to go big.

Accept swipe, EMV chip, and NFC payments right out of the box.



Hardware That Scales

Merchants can add more POS components and capabilities as needed

Software That Multitasks

Customizable with do-it-all apps for whatever a business needs. Over 100 value added apps now available for Payments Plus operation

Big display. Huge advantage.

Users see things clearer than ever with Clover Mini's large, vibrant touch screen

Print receipts

Keep things moving at the register by printing customer receipts on the spot.

Invented a market segment

First "smart terminal" in the market, essentially inventing the category. Over 50% of new terminal shipments in FD's Partner channel in 2016



Clover Flex – Mobile and Flexible

Free your hands, mind and countertops for the things that matter.



Off-site sales.

Because it's 3G/WiFi enabled, Clover Flex lets you accept payments outside of your store *and* on the road.

Pay at the table.

Process a card, print the receipt, get a customer signature and tip adjust without missing a beat.

All in One.

Clover Flex is packed with features like a printer, camera, and 1D/2D barcode scanner.

Get Paid.

From credit cards to debit cards, EMV chips or NFC payments like Apple Pay, Clover Flex accepts a full suite of payment types.



Clover Go – What Are the Benefits?

Go here. Go there. Process payments anywhere.



Accept a wider range of payment options: MSR, NFC (Apple Pay, Android Pay) and EMV Chip. Available in a Countertop Mode. Bluetooth enabled (compatible with iPhone 7).

Low Entry Cost But Powerful Functionality

Fast and reliable, using core Clover® architecture. Merchant controls inventory, employees, tax rates and other admin functionalities through Clover dashboard.

Ability to switch between different merchant accounts within the App

The *only* Clover solution that supports Multi-MID functionality – with the ability to switch between users within the App as well

Scalable

Merchant's relationship with Clover can grow as their business does (Transition to other Clover devices with ease)

PLUS:

- > Transactions are encrypted and protected with TransArmor®
- > Access to full range of Clover solutions, including Clover Insights



Clover Go vs. Square





Clover Go NFC

Square NFC Reader

Connectivity	Bluetooth	Bluetooth	
Contactless Payments	Yes	Yes	
Swipe	Yes	No (requires separate device)	
Dip	Yes	Yes	
Apps 100+ (excludes certain apps)		30+	
Insights	\$9.95 3rd Party		



Clover Accessories

Clover accessories provide a broad range of functionality for our clients.



Kitchen PrintersWe offer STAR
kitchen printers.



Barcode Scanner
Our Clover-customized
scanner can capture
barcodes from paper
labels, screens and
more.



Works with Clover
Station to accept
PIN-based debit
transactions,
contactless payment
transactions and
EMV.



Weight Scale
Merchants who sell their
wares by weight can speed
up checkout with the
customized Clover weight
scale.



Clover Software Positioning

Every business owner has a unique set of needs. That's why there are **three tiers** of Clover Software plans - so you can choose the features that best meet the needs of your business.

Payments* (non-Clover)

Fast, reliable and secure processing - swipe, EMV, NFC payments

Payments Plus

Track sales anytime, anywhere on a computer or mobile phone.

Register Lite

Streamlines payments, inventory and employee and customer management.

Register

Full-featured POS with enhanced inventory and order management, plus all the apps to customize the experience for your business.



^{*}Not a specific plan but may be included in marketing materials to highlight value of entry level Payments Plus plan. Refers to functionality of traditional FD Terminals.

Clover Software Plans

Payments only **Integrated POS** Non-Clover Choice* Clover Software Plans Register Lite Payments Plus Register **Payments** Entry level Clover software plan Cash register replacement with Complete POS experience with Accept swipe, EMV and providing cloud backup and realsimple inventory and order enhanced inventory and order NFC payments time, remote monitoring management management

Hardware and Value Add Services Aligned with Merchant Needs:

FD 130, 410 core solutions including check acceptance, capital, security

Clover Mini, Flex, Mobile, Go + Clover apps that do not require order or item level data Clover Mini, Flex, Mobile
+ Clover apps that integrate with
order and item level data

Clover Station with tethered-Mini,
Mobile or Flex,
+ Clover apps that integrate
with order and item level data



^{*} Not a specific plan but may be included in marketing materials to highlight value of entry level Payments Plus plan. Refers to functionality of traditional FD Terminals.

^{**} Clover Station comes with Classic Plan which is priced individually by channel and billed through the merchant statement.

Clover Software Plan Highlights

		Payments	Payments Plus	Register Lite	Register
			Smart, cloud-based payments	Cash register replacement	Full-featured Point of Sale
PAYMENTS	Accept All Forms of Payment Swipe, EMV, NFC	\checkmark	\checkmark	\checkmark	√
	Accept cash, check transactions		\checkmark	\checkmark	\checkmark
PA	Cloud backup and remote monitoring of credit and cash sales		\checkmark	\checkmark	\checkmark
POS	Inventory Management			Basic item level entry, categories	Enhanced modifiers, variants, cost, exchange
	Order Management			Basic create, save, refund + notes & numbers	Enhanced types, exchange, combine
	Insights Express	√	✓	✓	✓
SOLUTIONS	Customer Engagement List building, collect customer feedback, push promotions* & rewards		✓	✓	√
- S	Employee Management Track Shifts & Control Permissions		√	✓	√



Introducing Register Lite

With Register Lite, Clover Mini can now replace your entire electronic cash register setup

Current State



Non digital, offline experience

Clover Mini + Register Lite

Simplified, lower cost register software*



Reporting anytime, anywhere, simple inventory and order entry, employee management and customer engagement

^{*}Register Lite plan is also compatible with Clover Mobile and Clover Flex.



Evolving the Clover Software Plan Value Prop

Clover

Register

Complete POS experience with enhanced inventory and order management.

Clover Station with tethered-Mini, Mobile or Flex, used with Clover apps that integrate with order and item level data

Register Lite

Cash register replacement with simple inventory and order management.

Clover Mini, Flex, Mobile, used with Clover apps that integrate with order and item level data

Payments Plus

Entry level software plan provides cloud backup and real-time, remote monitoring.

Clover Mini, Flex, Mobile, used with Clover apps that do not require order or item level data

Non-Clover

Payments

Accept swipe, EMV and NFC payments FD-130, FD-410 core solutions including check acceptance, capital, security



Clover Register Software Plan: Included apps

24 Apps*

Pre-installed with the Register software plan



Register Included with plan



Mobile printer Included with plan



Phone sale Included with plan



Refund Included with plan



Online Included with plan



App market Included with plan



Employees Included with plan



Authorizations
Included with plan



Setup Included with plan



Closeout Included with plan



Transactions
Included with plan



Reporting Included with plan



Customers Included with plan



Orders Included with plan



Feedback Included with plan



Sale Included with plan



Cash log Included with plan



Printers Included with plan



Help Included with plan



Manual transaction Included with plan



Voice auth Included with plan



Rewards Included with plan



Inventory Included with plan



Promos Included with plan

* Sales, Refund, Authorizations, Phone sale, and Voice auth app available on Clover Mini, Mobile and Flex only.



Clover App Market

Beautiful form on the outside. Intelligent software on the inside.

Work doesn't have to be work.

Apps designed to drive customer engagement and seamless back-office operations including vertical specific solutions

Get more done every day.

Clover's apps let merchants do all the things they never had time for. Users have access to an 'open platform' powered by a robust community of developers and more than 183 apps.



by Clover









The easiest way to connect

with your customers.

by Supertill The Solution for Tip Pooling, Revenue Sharing US\$19.95/month Eree trial available











Free trial available

Smart Assign by Merchantech Schedule and manage your discounts US\$6.99/month FREE









Franchise Royalty Paymer by Abreeze Technology Free time clock, employe overtime, tip tracking, US\$7.50/month



FiveStars Integration by FiveStars FiveStars is the leading rewards program for sma businesses that's proven



by ICabbi USA

by Noster Mobile Giving taxi fleets a great Decision making data in a way to let their passenger pay for their journey nutshell. Key performanc information designed to FREE (upgrades available)



Mobile Sales by Tursus Software Making sales on the go? and get more customers! US\$19.95/month Free trial available



by eMagid Corp

MIPOINT For Micros

by Perka, Inc Automatically contact you repeat customers and bring them back wheneve FREE



by Abreeze Technology

when processing a refund or exchange!

FREE (upgrades available)

Easily return inventory

by LoyLap Loyalty by LoyLap customers through a Starts at US\$29.99/month





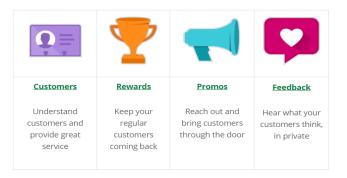
Clover Gift Cards and Customer Engagement

Easy-to-use solutions provide new ways to interact with customers – available in the Clover App Market.



Clover Gift Cards

Simplifies selling and managing custom-branded plastic and digital gift cards. Customers can even buy and redeem gift cards right from their smartphones.



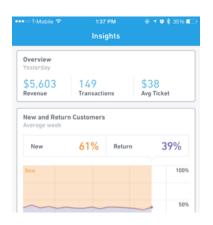
Customer Engagement

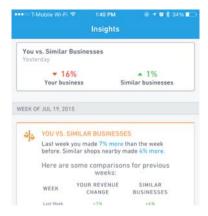
Links customer rewards to real transactions, so merchants can track how effectively customers are engaging with them. The four Clover Customer Engagement apps (Customers, Rewards, Promos and Feedback) are designed to work separately or together to deepen customer relationships, and to help you create new ones.



Clover Insights

Transforms payment data into valuable insights about customers, sales and similar businesses.





App Market Pricing:

Clover Insights is \$9.95 via the App Market.

Uncover Sales Trends

Improves understanding of customers, sales trends and other businesses in the area

Gain a Competitive Advantage

Provides actionable, customized insights and recommendations that aid merchants in making the right decisions to grow their business

Find New Customers

Easily monitor their business performance using key metrics in their Insights dashboard.

Big Data for Small Business

Access your data any time from any location with this easy-to-use, cloud-based solution



Clover App Market

Merchants can work from professional templates to design their own web store that accepts payments.



Simple SEO

Online stores powered by Clover come with an automatic search engine optimization feature.

Mobile Ready

From the get-go, our sites adjust to fit all devices —online, tablet or smartphone.

Built-in Payments

Merchants can accept payments from the start – no integration work required.

Automatic Upgrades

The web site stays current with all the latest updates and upgrades automatically – no downloads required.

Secure

Backed by Clover Security, which helps keep transactions safe from hackers and malware.



Clover Check Acceptance

Provides access to one of the industry's most robust check authorization systems.

+ Offers More Payment Choice

Accommodate customers who want to pay by check.

+ Lowers Merchant Expenses, Quickens Merchant Returns

Lower processing fees when accepting checks. Plus, they're typically funded within two business days.

+ Reduce Risk

Lessen chargebacks and significantly reduce fraud losses by shifting the responsibility of bad checks to us.

+ Simplify The Process

Just take a picture of the check with your Clover device and it's accepted (or declined) within seconds.



Clover Peripherals + Accessories

	Clover Mini	Clover Mobile	Clover Station	Clover Go
Clover Scale	✓	✓ Manual operation	✓	N/A
Kitchen Printer	✓ Router	✓ Router	✓ Router	N/A
Bar Code Scanner	✓	N/A	✓	N/A
Clover Cash Drawer	✓	✓ Manual operation	✓	N/A
Label Maker	✓	N/A	✓	N/A
Mobile Dock	N/A	✓ Optional	N/A	N/A
Clip	N/A	✓	N/A	N/A
PIN Shield	✓	N/A	N/A	N/A
FD40 PIN Pad	N/A	N/A	✓	N/A
Merchant Facing Key Pad	✓	N/A	N/A	N/A
Clover Mini (Tethering)	✓	N/A	✓	N/A



Clover Station 2018 Competitive Advantage

	Clover Station 2018	Competitors
Purpose Built, All in One Solution	 ✓ Proprietary Clover system (hardware and software) ✓ Built-in capabilities (ex EMV/NFC) 	"Piece-meal" solutionsDisparate hardware/software (ex Square POS = iPad in a stand)
Speed & Capacity	✓ Fast Qualcomm® Snapdragon™ CPU✓ 4GB RAM	 Slower or dual processors (ex Poynt = Lenox & Android processor) 1-2 GB RAM
Software Functionality	 ✓ 24 pre-installed apps on device ✓ Clover App Market - access to 300+ apps ✓ Open platform with app market 	O-40 apps in app market, not all pre-installedClosed platform/app market
Security	 ✓ Fingerprint login ✓ Clover Security – transaction tokenization and encryption ✓ PCI 5x 	✗ Fingerprint login N/A✗ PCI N/A or dated



Clover Station 2019: Improved Capabilities

Who	SMBs that want a robust business management and POS system		
Merchant Type	QSR — Retail — FSR-lite		
Where	Counter-top or Kiosk Battery for use cases with a mobility component		
Clover Software	Register +300 Apps on the Clover Marketplace		
PCI PTS	PCI 5.x	N/A	
Embedded Payment Types	MSR PCI PTS SRED Telecheck compatible EMV (chip & signature) EMV Contactless	MSR Telecheck compatible	
Display	14 inch screen Resolution 1920 X 1080, IPS LCD	11.6 inch screen Resolution 1280x720, TFT LCD	
Customer Facing Display	Yes - 4.3" part of Printer design	No - used with FD40 PIN Pad or Mini	
Printer	Optional Clover System Printer Full size POS printer with 80 mm x 80 mm Paper Size and Auto-Cutter	System Component with build in Hub Full size POS printer with 80 mm x 80 mm Paper Size and Auto-Cutter	
2D Barcode Scanner / Camera	Camera on the front – not a dedicated barcode scanner	Camera on the side for 1D and 2D Barcodes	



Clover Station 2018: Improved Capabilities

	Clover Station 2018	Clover Station	
Connectivity	4 USB 2.0 1 Ethernet Wi-Fi 802 .11 a/b/g/n/ac Dual-Band 2.4 GHz/5 GHz Bluetooth 4.2 BLE 1 Stereo headset jack with mic input	4 USB 2.0 1 Ethernet Wi-Fi 802 .11a/b/g/n, Dual-Band 2.4 GHz/5 GHz Bluetooth 4.0	
Other	Fingerprint login 2 Printer Versions Integrated Backup Battery with up to *3-4 hours of battery life		
Peripherals	Clover Cash Drawer Zebra Barcode scanner Star Kitchen printer CAS Weight scale		



Clover Station 2018 PIN Entry Configuration

If a merchant needs PIN entry, the product configuration recommendation is a Clover Station 2018 with a receipt printer (non-contactless) and a Clover Mini tethered to the Station.

The payments and display will be pushed to the Clover Mini from the Clover Station and the consumer will complete the payment on the Clover Mini.

Station 2018 tablet for primary point of sale functionality



Clover Receipt Printer for printing consumer receipts



Clover Mini tethered for PIN entry (Debit/EBT), NFC, EMV payments and Customer Display



Pin Debit Configuration

Merchant Type	Pin Entry Need	Solution
Convenience Store	EBT	-Clover Station w/Clover Mini Tethered (FD40 PinPad does not support EBT)
Specialty Retail	Pin Debit	-Clover Station with/Clover Mini Tethered
Doctors Office	Pin Debit	-Clover Station with/Clover Mini Tethered
Other (Average ticket over \$35, pay at counter)	Pin Debit	-Clover Station with/Clover Mini Tethered

Note: The FD40 PinPad is compatible with the Station 2018, but the Clover Mini tethered to Station 2018 is the recommended product. To board a FD40, the PinPad must be boarded as a cross-sale (with the pin-debit entitlement if needed).



Clover Station Battle Card

Elevator Pitch

Clover Station 2018 is the complete point of sale and business management solution you can rely on to help get the job done – from securely accepting payments to managing staff, sales, inventory and more. Powerful, yet easy to use, Clover Station 2018 includes personalized apps right at your fingertips and features like EMV acceptance, a large tablet screen, Wi-Fi and Bluetooth, that help simplify daily tasks.

With Clover Station 2018, everyday tasks stay on track, so you can focus on doing what you love.

Value Proposition & Benefits

Owning your business means juggling a lot - Clover Station 2018 is the complete point of sale and business management solution that helps lighten the load. Built with powerful capabilities, Clover Station 2018 allows you to securely accept payments and includes a variety of apps right at your fingertips to help simplify daily tasks, so you can focus on doing what you love.

The Clover Station 2018 value:

- Complete Countertop System: Manage daily tasks, engage customers and accept payments from one integrated countertop system
- Robust Software: Clover Station 2018 includes Clover Register, our most robust software that helps you
 manage complex inventory and orders, and fosters a tighter integration between your front counter and
 back of house
- Ultimate Flexibility: Clover Station 2018 works seamlessly with other Clover devices and peripherals, so you can do business wherever it takes you at the counter, in line or on the go.
- Multi-Layered Protection: Fingerprint login, built-in encryption and tokenization with each transaction adds layers of security to protect you and your customers

Target Audience:

Merchant Type	SMB		
Verticals	Retail QSR FSR Appointment Project		
Card Process Volume	\$20k+ in card processing volume; 50+ transactions per month		
Number of Locations	1 to 25		
Transaction needs	All card and electronic payments e.g. Visa, MasterCard, American Express and Discover - Swipe, Tap and Dip, Signature, mobile payments (e.g. Apple Pay) and gift cards. *Compatible with TeleCheck App		
Other Key Factors	Works with Wi-Fi and Bluetooth		

Pain Points

- I need everything to be faster and more efficient but I have so many different tools for all the different things I do, from employees, to customers to inventory
- I spend a lot of time trying to ensure my front counter and the back of the house are on the same page
- I have more complex inventory and order management requirements and my current system doesn't do the job
- I'm growing quickly and have expanded my business to include new offerings and additional locations



Clover Station 2018 Battle Card

Solution Features

- Process credit, debit and gift cards + accept mag stripe, EMV chip and signature and NFC/contactless payments like Apple Pay and Android Pay
- 14-inch, 1920x1080 high-definition screen for clear, crisp images
- Swivel screen accepts on-screen electronic signature + email and text receipts
- Optional full-size 80mm x80mm printer with 4.3" customer facing display
- Lithium-ion 4000mAh, 15.20Wh battery can last up to 4 hours of typical SMB use on a single charge
- QUALCOMM® Snapdragon™ 810 octa-core processor and 3GB memory means you can get business done quickly
- PCI PTS 5.0 certified
- WiFi. Bluetooth 4.2 BLE
- Works seamlessly with all Clover Family devices

Qualifying Questions

- Do you feel like you're keeping up with the pace of your business?
- Do you juggle multiple devices, such as a electronic cash register and another device, at the counter to manage your business?
- Do you find yourself spending a lot of time reconciling front and back office operations?
- Do you need to send orders to a kitchen?
- Do you need to set and track appointments for your customers?
- Do you have complex inventory that includes variations like size and color?

Handling Objections

I use a tablet and a payment device that works well for me.

• Clover Station 2018 allows you to do more than a consumer tablet canit comes with built-in hardware and software tools to help you manage your business easier and securely accept payments so you protect yourself and your customers. As a result, Clover Station 2018 is more reliable and secure and can provide a worry free setup experience (one cable) compared to a tablet solution consisting of several parts.

There are too many apps – I don't need all of them.

 Clover Station 2018 comes with a variety of apps you need to run your business but you decide if or when you use them. You can use apps included with your Clover Station 2018 immediately at no cost or download additional apps from the App Market. The tools are available right at your fingertips when the time is right for you and your business.

I would prefer to have a separate screen for customer interaction.

 The Clover Station 2018 has an optional printer with a 4.3" customer display to highlight your logo, show costs for purchased items and accept contactless payments. If you would like to engage more with your customer, you can add the Clover Mini with a large 7" touch screen show promotions, gift cards, reward points.

