



# Introduction to Clover™



## **The Clover Solution**

**“Enabling the Next Generation of  
Commerce for SMBs”**

# The Trend: From limited to rich

Enhanced business needs driving the shift from feature to Smart POS



## Feature Phones

- Functional
- Practical
- Made great calls

## Smart Phones

- Movies
- News
- Photos
- Weather
- Finance
- Travel
- Sports
- Social Networking
- Maps
- Navigation
- Video
- Books
- Music
- Games

## Smart Business Solution

- Analytics
- Accounting
- Inventory
- ERP
- Offers
- Loyalty
- Payments
- CRM
- Barcode Scanner
- Cash Mgmt
- Payroll
- Menu Boarding
- Order Ahead
- Reservations
- Card Reader

# The Vision: Meeting the needs of SMBs

A coordinated roadmap of SMB solutions that solve key merchant needs

1. Secure the SMB relationship with a Smart POS



**Clover:**  
Smart Tablet POS



**ApplePay:**  
Contactless payments

2. Build the ecosystem and add more value



**Payeezy:**  
Easy Online Payments



**Insightics:**  
Big Data & Analytics



**TransArmor:**  
Security & Fraud



**Gyft:**  
Virtual Gift Card

3. Solve additional needs beyond payments



**Perka:**  
Mobile Loyalty



**Open Clover App Market & Developer Program:**  
Ultimate Customization

4.

Deliver a seamless end-to-end experience that drives value...

...and creates stickiness

# Clover Station: Smart Business Management System



*Silicon Valley Innovation  
meets Legacy  
Processing Power*

All-in-one business management system.  
Cloud-Based POS, enabling small business  
owners ultimate freedom and control

- Custom hardware designed with small business in mind
- Set up in under 15 minutes
- Cloud-based software for remote business management
- Open App Market enables unlimited customization and consolidation of business tools
- Multiple connectivity options (Wifi/Ethernet) - plus offline processing
- Live support 24/7/365, or online self help



# The “Sweet Spot” Clover™ Target Market

# Target Market: Hear from live Clover merchants

Less Labor...More Love



The Clover experience

Access [help.clover.com](https://help.clover.com) and search for success stories.  
Scroll down and view a video or two...

# Target Market: Industry Verticals

It's all about Features & Functionality

## QSR



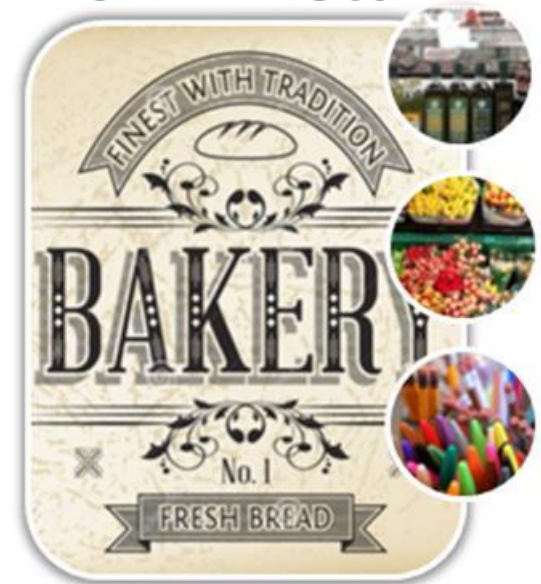
- Coffee shops
- Pizza shops
- Delis
- QSR w/seats (tickets)
- Juice bars
- Food trucks
- Food stands

## FSR



- FSR with waiters
- FSR with bar service
- Local lounges
- Local sports bars

## SMB Retail



- Bakeries
- Flower shops
- Stationary stores
- Book stores
- Boutiques
- Small bodegas
- Pet stores

**Next Focus Vertical: Services**



# Target Market: Existing Equipment

A look at the counter can reveal a lot



Cash register (or paper receipts) + terminal



iPad-based solution + various peripherals



A terminal + an unintegrated software system



An advanced POS system (FD POS, Micros, Aloha)

← Is this merchant a good candidate for Clover? →

Most likely a **GREAT** Candidate for Clover!  
Sell all of Clover's value

Likely a **GOOD** candidate for switching to Clover. Clover is highly differentiated from other Cloud-based solutions

**DEPENDS** Probe to make sure Clover + apps can replace the SW functionality OR whether merchant is willing to run Clover in tandem

Most likely **NOT** a good **current** candidate for Clover. Barriers to switching may be high with loss of certain advanced features

# Target Market: Finding the Perfect Clover Fit

We are constantly building new features, but the following are not available today:



## Restaurant

- a restaurant floor-plan with table layout
- pre-authorized credit card bar tabs
- revenue reporting by department, area or class (e.g. “drinks”, “food”, “liquor”)
- fast pay or 2-touch transactions
- decrementing ingredient-level inventory or help price menu items (recipe management)
- free (\$0) modifiers not shown on guest checks/receipts
- taxes embedded in the price of items
- printing a specific employee or a specific Clover Station’s orders to a specified printer
- entering customizable notes into customer profiles
- a pole display for counter-pay locations to show customer’s order and amount of check



## Retail

- item-level reorder points or automatic ordering once re-order points are reached
- vendor management
- decrementing inventory of items placed in a pre-defined bundle (e.g. kitting or gift baskets)
- Inventory management by lot or serial numbers
- 5,000+ inventory items (have an in-depth discussion about inventory management needs)
- EBT or WIC payment acceptance
- integration to 3<sup>rd</sup> party retail software systems (e.g., FTD, 1800Flowers)
- recurring billing
- a pole display to show customer’s order and amount of check
- embedded cost/weight barcode support



## Services

- selling services as multiple owners within same location (multi-MID)
- electronic scheduling integrated into the POS system
- seamless integration to 3<sup>rd</sup> party service software systems (e.g., rack system for dry cleaners)
- recurring billing



# A Consultative Approach Selling Clover

# Selling Clover: Showing ‘Genuine Concern’

## 1.

### Find the Need: “Run & Manage”

- The pain points
- The deal breakers and the “must haves”
- Likes and dislikes of current system
- “The unspoken” – look for clues

## 2.

### Find the Aspiration: “Grow”

- Attracting more repeat business
- Opening new locations
- Wildest, “far-fetched” idea
- Using analytics; loyalty programs
- Thinking of it, but just don’t know how to implement it
- Staying competitive

## 3.

### Deliver the Solution:

- Know Clover’s Features...
- But Get Creative!...and remember...there may be “an app for that”...



Perka



Gyft



NoshList



DropThought



Stock



Easy Labels



Cash Track



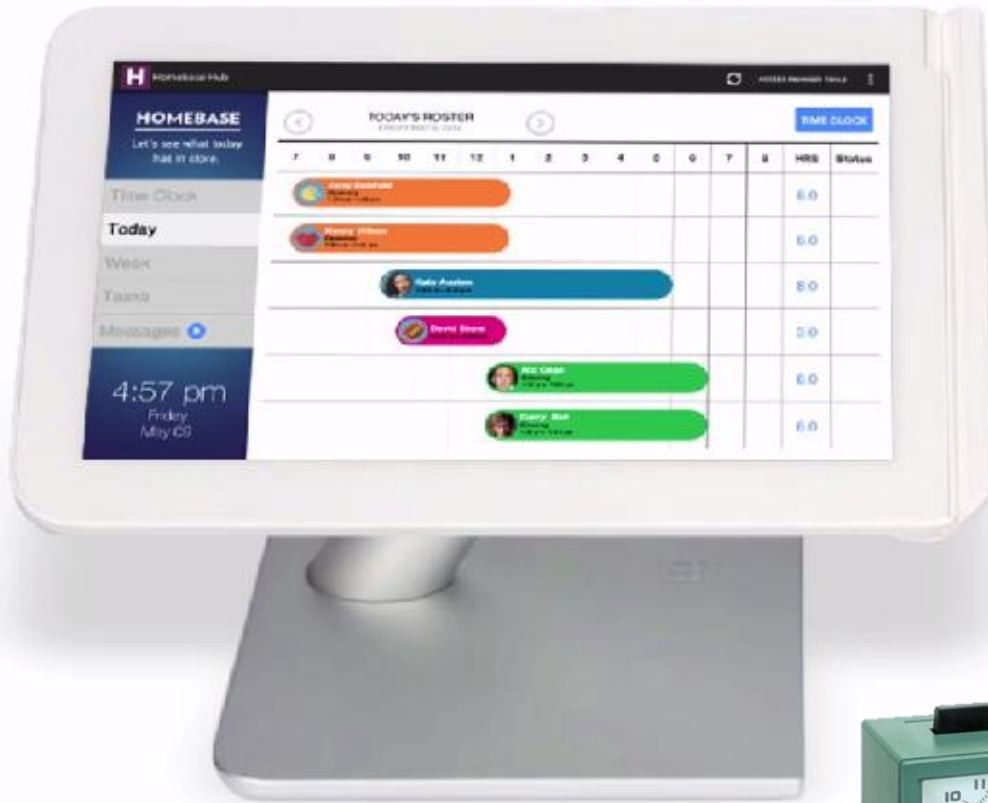
Homebase



Commerce Sync  
for QuickBooks

# Selling Clover: Using Apps

Positioning Clover Apps to Solve a Need or Pain Point



Navigate to:

- [help.clover.com](http://help.clover.com)
- Explore Apps
- Employee Management Apps
- **Timesheets by Homebase** app overview
- Watch the Introducing Homebase video

## The Unspoken Clue...



July 2015	7	8	9	10	11	12	13
SCHEDULE	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Pvt	11-7	11-2/4-Rot	11-2/4-Rot	5-cl	11-2/4-Rot	-	-
Victor	11-4	Socl	Socl	-	1-2	-	-
S. Lass	5-cl	11-2	11-2/4-Rot	Socl	11-2/4-Rot	1-Rot	11-7
eli	-	-	7-cl	4-cl	9-cl	9-5	9-5-10
Estelmas	9-5	4-cl	4-cl	-	1-cl	4-cl	4-cl
Katy	4-cl	9-5	4-cl	-	11-5	11-5	11-5
Clay	5-9	5-9	11-5/9	9-5	(B)	5-10	1-4

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Navigate to:

- [help.clover.com](http://help.clover.com)
- Explore Apps
- Apps for Service Businesses
- **Noshlist** App Overview
- Watch the video (click on 'See an overview [here.](#)')

The Unspoken Clue...



# The Competitive Sale: Key Differentiators

## Custom Hardware & Software

- Only Android solution with end-to-end, purpose-built hardware
- Proprietary & secure, cloud-based software

## Connectivity Options

- Only established solution with Ethernet connectivity
- USB ports for an expanded, yet integrated, solution
- Infinite Offline Mode

## Security

- Fully integrated MSR
- End-to-end encryption & tokenization at the swipe and the key
- PCI compliant (although out of scope)
- Meets stringent PA-DSS requirements that iPad-based solutions can't

## Open App Market

- Core belief that the open app environment will win and Clover has the most robust platform
- Eighteen 3<sup>rd</sup> party apps in 4 months! and a full app pipeline

## End-to-End Solution

- Experience, Investment & Track Record: Fully owned and secured by First Data
- “One stop shop” with 24/7/365 live human support plus live chat and in-depth online self service knowledgebase