



Supporting
your small
business
customers
with Clover

Here for you. Here for your customers.

People are migrating away from old point-of-sales systems and payment methods.

As the world of payments continues to evolve, and the need for innovative and flexible transaction options grows, your bank has the opportunity to offer support and become a one-stop-shop for your business customers.

Empowering your small business customers

From a more secure, reliable POS systems for service businesses to smart inventory management for retail, our mission is to deliver tailored solutions that simplify the lives of your small business owners. Clover enables you to empower your merchant customers by offering them the tools they need to run efficiently, grow, and delight their consumers.

With Clover, you can enable your merchant customers to easily accept payments, efficiently run and manage their business, and help drive more revenue.

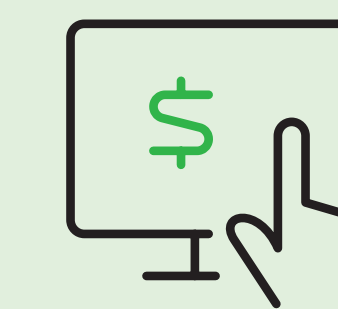


Clover Business Solutions



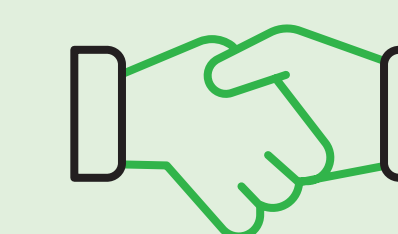
Take payments easily

- Accept payments with or without a Clover device
- Integrate with consumers' shopping carts



Run your business

- Get statements and reports through a single portal
- Get access to inventory, support, and more through a browser or app



Grow your business

- Understand and engage most loyal customers
- Help drive revenue with gift cards
- Utilize financial products to help with cash flow and raise capital
- Use additional third-party apps

Restaurants

Online ordering. Contactless payments. Curbside pickup. With Clover, you can give your restaurant merchants industry-leading digital solutions that meet evolving business and consumer needs.



Help them accept more payments

Clover gives restaurants the flexibility to accept all types of payments, from credit and debit cards to gift cards and contactless methods. Guests can easily split bills and pay by person, item or custom amount. Plus, built-in LTE means restaurants can stay up and running even without Wi-Fi.



Help them run more efficiently

Restaurants can allow their guests to scan a QR code to browse through a digital menu, then order and pay – all online, from the convenience of their mobile devices.



Help them stay flexible

Clover enables restaurateurs to take orders from virtually anywhere, all contactless. Whether it's curbside pickup, online orders or a dine-in experience, Clover's mobility and flexibility makes it possible.

Did you know ...



Many restaurants have opened back up for in-person dining.

Ask your clients if their restaurant is open. If yes, let them know that Scan to Order from Clover makes it easy for them to effectively run their business while keeping staff and patrons comfortable and safer.

Offer your clients the benefits of Scan to Order:

Safer ordering:

Restaurant guests can order directly from their own mobile device.

Reduced costs:

Digital menus eliminate the need for costly printing of paper menus.

Increased customer satisfaction:

Faster ordering means reduced wait times.

Easy setup, no fees:

Getting started with Scan to Order is simple and there's no additional cost.

Retail

With Clover, you can empower your retail customers to run their entire shop from a single, smart POS. They'll be able to manage inventory and stock, handle returns and exchanges, manage staff, and accept all types of payments.



Help them drive more sales

With Clover, your retail customers can accept all major types of payments, from debit and credit cards to gift cards, online and offline. They also have the ability to add automatic tax rates.



Help them run their business

Clover enables your retail business customers to oversee their entire staff and gain valuable insights. From monitoring who sells the most to managing employee schedules, retailers get more control over their business.



Help them delight their consumers

With Clover, retail businesses can set up a robust loyalty rewards program, run promotional offers, accept gift cards, and get feedback directly from their customers.

Did you know ...

> **72% of gift card shoppers spend more than the value of the gift card when they redeem their purchase.***

If your retail business client is struggling with sales or simply looking for an additional revenue stream, let them know that Clover enables gift card programs. Gift cards can be redeemed at their online store, or in person if their store is open.

*Source: cpapracticeadvisor.com/small-business/news/12379178/50-of-businesses-still-use-paper-checks-but-they-wont-for-long

> **Many consumers still prefer contactless payment methods.**

Let your retail business clients know that all of Clover's products, including Flex, a mobile POS, have contactless payment built in. Contactless payments offer a fast, more secure, and hygienic way for consumers to pay with a debit card, credit card or mobile device.

Services

Clover's state-of-the-art POS systems can help your services customers process more payments, manage employee scheduling, access revenue reports, and get a holistic view of their business.



Help grow their sales

With Clover systems, your service business customers can accept credit, debit, and gift cards, as well as contactless payments like Apple Pay® and Google Pay®, from virtually anywhere.



Help them get started

Let your service business customers know how easy it is to get started. Clover systems come payments-ready. They can set it up their own, or through your bank with our support.



Help them stay connected

Clover devices seamlessly connect to the cloud and to each other, which means your merchant's business never misses a beat. Plus, they'll get access to the Clover Dashboard which includes Virtual Terminal.

Did you know ...

➤ According to one estimate, most businesses still pay 50% of their bills using paper checks.*

Ask your services merchants if they're using up to date payment methods and if not, let them know that Clover enables them to accept and use all types of payments.

*Source: cpapracticeadvisor.com/small-business/news/12379178/50-of-businesses-still-use-paper-checks-but-they-wont-for-long

➤ Recurring payments are not only convenient for customers, they offer growth for service business owners.

Ask your client if they currently accept recurring payments. If they answer no, let them know the benefits:

- Simplified payment processes
- Increased, steady cash flow
- More cost effective than paper checks

Then, let your service clients know that Clover easily enables them to accept recurring payments.

Clover Point-of-Sale Systems

Introduce your merchant customers to Clover's wide range of POS systems. Designed to offer flexibility, security, and payment processing power, Clover systems meet the needs of businesses across all verticals.



Clover Flex

Clover Flex makes it easy for your merchants to serve their customers from anywhere—in line, at the table, or in the field. Merchants can accept payments, track sales and manage business from a simple, hand-held POS system.



Clover Station Solo

Accept payments and run your business with a flexible, all-in-one point-of-sale system. Station Solo offers the power you need to process customer payments, print receipts, track sales transactions and run Clover's software to manage your business.



Clover Station Duo

Station Duo is a fast and powerful POS system with a second screen that lets customers initiate payment and view the transaction. Merchants can accept payments, ensure order accuracy, offer rewards and gather valuable consumer insights.



Clover Go

Clover Go is a sleek, compact solution that includes a card reader, app, and plenty of processing power. It's the perfect lightweight POS for businesses on the go.



Clover Mini

A full point-of-sale system that's perfect for small restaurants, stores, and shops. It's sleek and space-saving, and comes with a robust set of functionalities that allows your merchants to run their business end to end.



App Market

No matter their industry, businesses can customize their Clover system with POS apps, such as Yelp, Time Clock or Payroll. Additionally, businesses can sync their system with services like QuickBooks, Woo and Ecwid.

Submitting a Referral

Engage Merchant in Conversation

Listen for statements, like the ones below, which may indicate a need for Merchant Services.

- Sales are increasing
 - Need for operational efficiency or need to eliminate paperwork
 - Employee management or scheduling
 - Payments software integration
 - Desire to understand the business' customers better
 - Difficulty managing sales tax and/or reporting
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How to Submit a Referral

1. Get the prospect's consent to share their contact information with your Business Consultant.
 2. Enter the prospect's contact information and your name into the referral system.
Fill out both your first and last name to ensure the system captures all referrals.
 3. Let your Business Consultant know you're sending a referral their way.
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Note: If the merchant or prospect is currently processing elsewhere, ask for a copy of their merchant statement and get their consent to share it with your Business Consultant.



Contact Us

Just as you're there for your merchant customers, we're here for you. For merchant support questions or issues, contact:

CFI Customer Support: 1-877-995-9198 | CFISupport@fiserv.com

Fiserv Customer Service: 877-273-8191

