



Square **VS.** Clover

# Payment Processing

Both the Square Stand and the Clover Station are payment solutions for businesses, but they differ in their flexibility. The Square Stand requires that each merchant process payments with Square. However, with Clover you can process payments with a wider variety of companies.



Process Payment directly with Square.

2.75% per swipe

3.5% + \$0.15 for keyed in transactions



Clover is sold as a standalone POS system, which means it can be used with a large variety of credit card processing companies.

Merchants can shop for credit card processing companies with lower costs (i.e. less than 2.75% per swipe)

# Mobile

One of the most important features of both Square and Clover is their ability to mobilize your business. This allows merchants and/or their staff to do business on the go or from different locations in various spaces.



Square is best known for their Square Mobile Card Reader. This device plugs into a headphone jack of a smart phone and allows users to accept credit cards on the go. This same card reader can be used in conjunction with the Square Stand POS. This is a simple device, so it does not have functions beyond swiping a card to accept payments.

The Clover Mobile works in conjunction with the Clover Station or can be utilized alone considering it is a full featured POS in itself. The Clover Mobile is a more complex machine that expands the POS system into the palm of a hand. This is a great option for restaurants who want to have servers take additional customer orders at their tables, have the Mobile send the receipt to the kitchen, and accept payment.

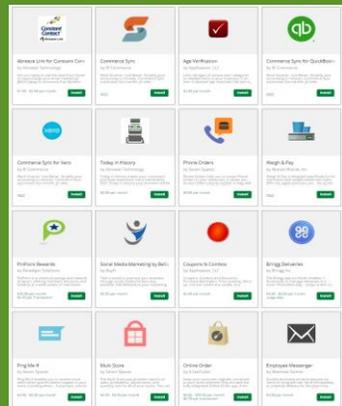


# Manage Your Business

Square and Clover both offer merchants different tools to manage every aspect of their business from inventory to analytics. However, each POS system goes about offering these tools to their merchants differently.

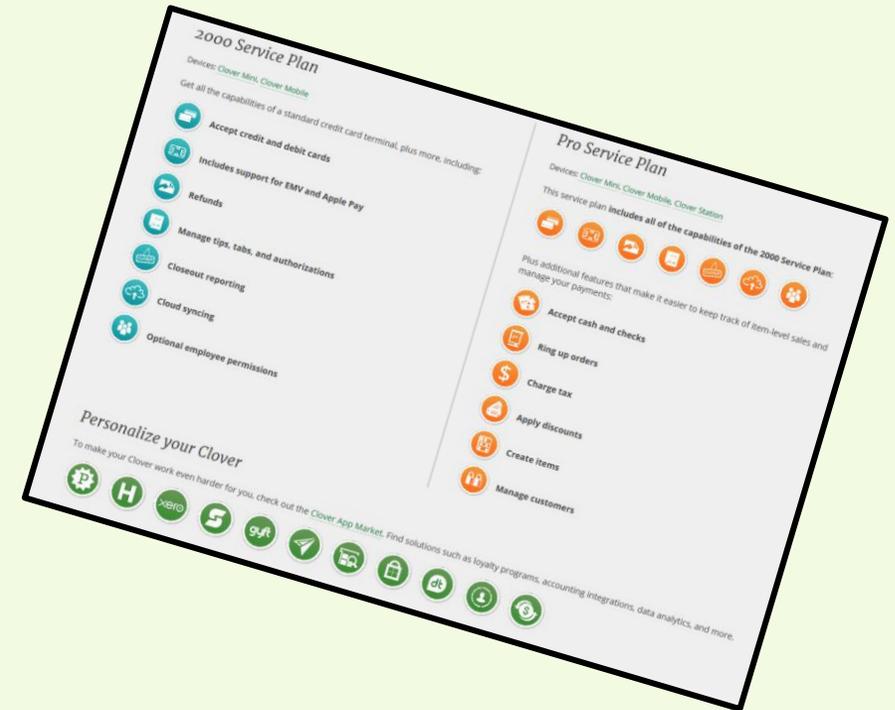
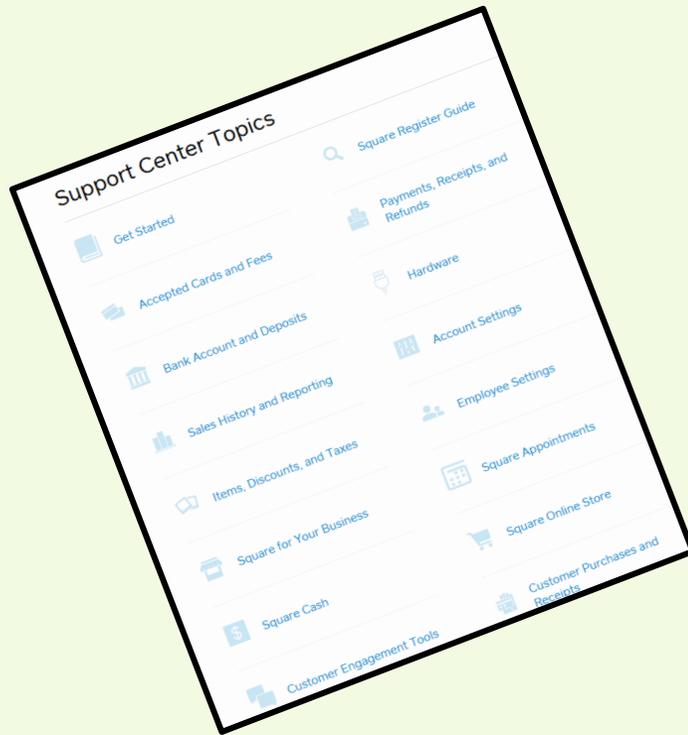


With the Square Stand, merchants download the Square Register app, which is an all-in-one POS. Within the app, users are able to manage payments, reporting, etc. However, merchants can only access the business management tools Square builds into the app, making it less customizable.



With Clover, merchants are able to access the Clover App Market, which allows merchants to download the specific business management apps they need. This app market is the same idea as the Apple App Store, where Apple and third party developers can build apps, which allows for more app diversity and customization for the merchant's business.

# Customer Support



Merchants using Square must deal directly with Square's customer service department. This means that any customer service needs must be made through tickets via Twitter, resulting in difficult and slow customer service processing.

Merchants using Clover will deal with the credit card processing company they choose to work with. This means that they get to pick and choose which business they want to work with directly.

# Accessories



Square and Clover both offer similar additional accessories to accompany their systems. From bar code scanners to additional printers, both of these POS systems allow users to expand the system to meet the demands of their business.

# Meet the Clover Family



Clover Station



Clover Mobile



Clover Mini

- ▶ \$0 upfront for any or all of the Clover POS options
- ▶ Full 3 year equipment warranty
- ▶ 24/7/365 customer support
- ▶ Full set-up, installation and training

# Get Your Clover With SilverEdge!

- ▶ We have extensive experience and specialize in mobile solutions
- ▶ We offer a complete suite of products and services to make your business more profitable
- ▶ Full service 24/7/365 technical support
- ▶ Expert staff that answers the phone within 30 seconds for all of your questions about your statement charges
- ▶ [A+ rating](#) with the Better Business Bureau
- ▶ Ranked #1 on Mercury 100's fastest growing company in Colorado
- ▶ United Way's Company of the Year awards since 2007

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