Clover Battle Card

Competitive Sales Enablement · Internal Use Only

WOODFOREST
ACCEPTANCE SOLUTIONS
Transforming Transactions · Advancing Businesses

ABOUT CLOVER

COMPANY OVERVIEW

- Cloud-based POS and merchant services platform owned by Fiserv.
- Launched 2011; scaled after First Data / Fiserv acquisition.
- Serves small and midsize in-person businesses: retail, restaurants, services.
- All-in-one POS ecosystem: hardware, software, apps, and processing.
- Strong footprint in U.S. brick-and-mortar commerce.

STRENGTHS

- Strong in-store POS experience (counter-top + mobile).
- Robust proprietary hardware lineup (Go, Flex, Mini, Station).
- All-in-one ecosystem: payments, POS, inventory, employees, CRM.
- Extensive third-party app marketplace.
- Backed by Fiserv's scale and distribution.

PRODUCTS / SERVICES

- POS hardware and proprietary terminals.
- POS software and business management tools.
- Card-present and card-not-present processing.
- App marketplace with add-on functionality.
- Basic online and invoicing capabilities.

PRICING

- Monthly software subs by device/tier (Starter, Standard, Advanced).
- Software typically $0–$49+/month per device.
- Some plans require multi-year commitments by reseller.
- In-person processing ~2.3%–2.6% + $0.10 per txn.
- Card-not-present ~3.5% + $0.10 per txn.
- Hardware sold or leased; prices vary by reseller.

WEAKNESSES / PRESSURE POINTS

- Hardware and processor lock-in limits long-term flexibility.
- Pricing complex — variability by reseller and potential hidden costs.
- Customer support experience can be inconsistent.
- Limited online-first and omnichannel capabilities.
- Not well suited for complex, multi-channel, or scaling businesses.

WHY WAS WINS

WAS DIFFERENTIATION

- Direct connections to issuing banks: smarter routing, faster issue resolution, greater funding control.
- Flexible pricing and underwriting at the acquiring level — not dictated by POS hardware programs.
- Human-led, U.S.-based teams handle risk, funding, and escalations proactively.
- Built to support multi-location, omnichannel, and complex models — not POS-centric workflows.

POSITIONING TALK TRACKS

1. Clover excels for small, in-store businesses by bundling hardware, software, and payments into a closed ecosystem. WAS is built for businesses and partners that need flexibility, scalability, and independence from proprietary POS lock-in.
2. Clover optimizes for simplicity at the point of sale; WAS provides predictability and control because funding, pricing, and risk decisions are managed at the acquiring level — not tied to hardware platforms.
3. As merchants outgrow single-location or in-store-only models, WAS delivers omnichannel and operational support that POS-centric platforms are not designed to provide.

DISCOVERY QUESTIONS

- How dependent is your business today on specific POS hardware?
- What happens if you want to change processors or expand beyond POS?
- How clear and predictable are your fees and funding today?
- How well does your platform support online, invoicing, or new channels?
- Who do you call when something goes wrong with funding?
- Who ultimately controls your pricing, funding, and provider terms?

WHEN CLOVER IS A STRONG FIT

- Small, in-store businesses prioritizing simplicity and bundled POS.
- Merchants comfortable with hardware and processor lock-in.
- Single-location retail or restaurant operations.

WHEN WAS IS THE BETTER FIT

- Growing and multi-location businesses.
- Merchants needing omnichannel or online capabilities.
- ISOs / partners prioritizing ownership, flexibility, long-term control.