



Clover Roadmap Q4 2023 and Beyond

Q4, 2023

Clover is transforming from selling merchants individual point solutions to offering an operating system that makes the mission critical daily activities for businesses easier, so they can focus on their passion.



Evolution from point solution to business operating system

From

Device and Payments

In Store

App Market

Rep-Assisted Experience

General Market Offering



To

Device and Payments unlock Software

Omnichannel

Embedded Software

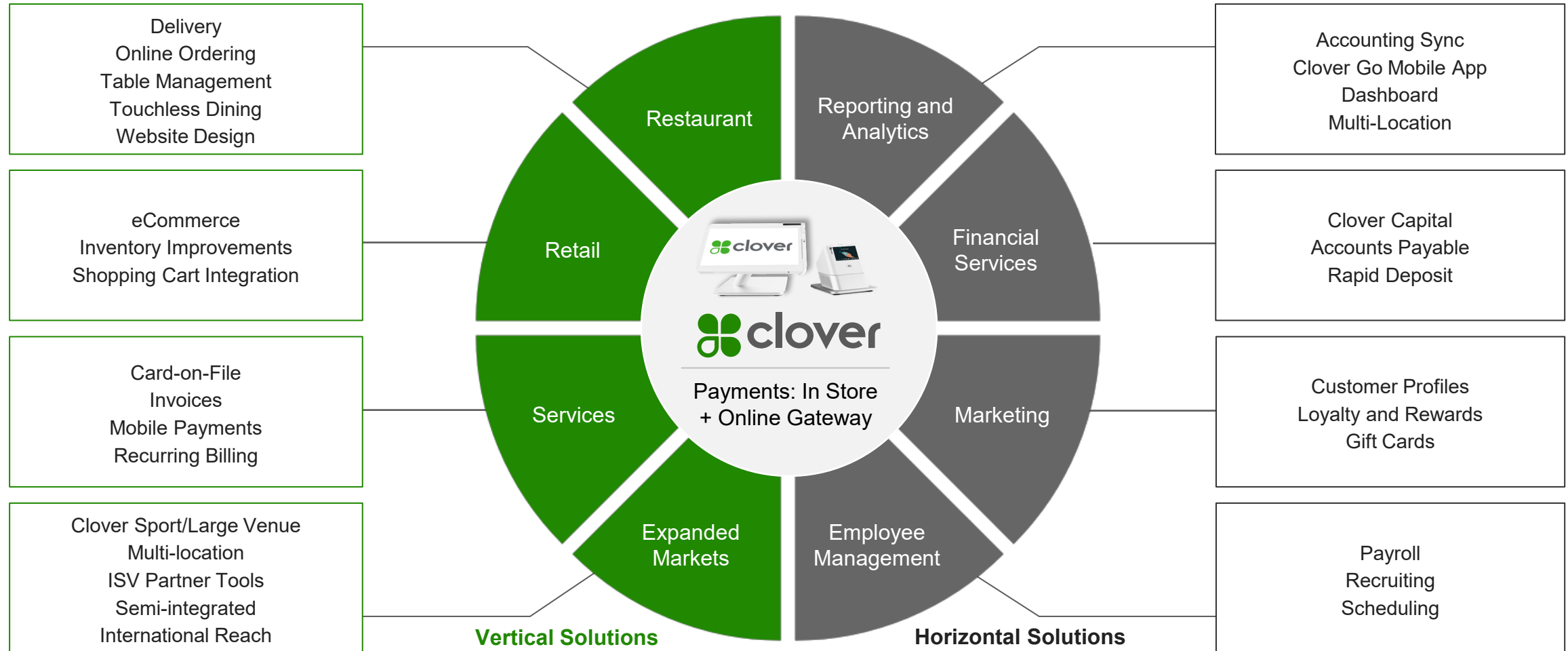
Self-Guided Experience

Specialized Software



Integrated Commerce Operating System

Accelerates growth beyond payments, increases average revenue per merchant and reduces churn



Strategic Priorities

01

Expand our value-added software and services portfolio and improve customer penetration rates

02

Deliver an omnichannel experience through the build out of Clover Gateway with a clear integration value proposition

03

Optimize our distribution channel performance through improved merchant and partner experience

04

Expand our portfolio of hardware and mobile payment options to meet evolving merchant needs

05

Optimize Cloud Platforms including the implementation of modern technology to accelerate time to market, improve quality, and deliver on the value of an integrated operating system



Product Priorities

Hardware	Value Added Services	Vertical Software	Omni-Commerce	International	New User Experience
<ul style="list-style-type: none"> • KDS • KDS 24" • Kiosk • Terminal • Flex Pocket • Flex V4 	<ul style="list-style-type: none"> • Digital Restaurant • Employee Mgmt • Supplier Mgmt • Financing • Customer Engagement 	<ul style="list-style-type: none"> • Restaurant • Retail 	<ul style="list-style-type: none"> • Payeezy • FDGG • BluePay Gateway 	<ul style="list-style-type: none"> • EMEA • LATAM • APAC 	<ul style="list-style-type: none"> • Front-Book Availability • Back-Book Availability • Product Led Growth





Hardware Roadmap

Q4 2023

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Hardware Key Problems & Needs

01	Existing Clover devices are too expensive for certain market segments	<ul style="list-style-type: none">• Terminal-like experience• Cost optimization
02	Need to close product gaps in Restaurant	<ul style="list-style-type: none">• Deliver competitively priced fully integrated KDS and Kiosk solutions
03	Ensuring Clover Hardware Supply	<ul style="list-style-type: none">• Management of geopolitical and supply chain risks



Hardware Themes - POS Segments

Theme	Merchant Problems and Needs Addressed
Entry Level Tethered Device	<ul style="list-style-type: none">• Environmental challenges with current solutions and lower cost integration solution for ISV
Entry Level Stand Alone	<ul style="list-style-type: none">• Entry level payment only device that is payments only
Mobile POS	<ul style="list-style-type: none">• Less expensive and lighter solution to enhance mobility, comfort of use, and paperless solutions
Restaurant Solutions	<ul style="list-style-type: none">• Need to replace or introduce modern order management for manned and unmanned ordering experience
Supply Chain	<ul style="list-style-type: none">• Make sure devices are available when the merchants need them without delays



Clover Hardware Roadmap

Q1 '24

Kitchen Display System KDS 24"

Improve order management and back-of-house efficiency

- Begins shipping February 2024
- Audible order notifications
- Canceled order indication
- Offline mode
- Available bump bar accessory



Clover Kiosk

Reduces labor costs and improves restaurant order flow

- Begins shipping March 2024
- Large, attractive menu item images
- Intuitive item selection and checkout flow
- Credit, debit, and gift card payments
- Flexible mounting options - wall, stand, and countertop



Q2 '24

Clover Countertop Payment Terminal

Entry-level device for merchants who only need payment acceptance

- Begins shipping May 2024
- Credit, debit, gift and EBT card acceptance
- Ethernet, Wi-Fi, and LTE connectivity
- Physical keypad, 3.6" touchscreen, printer
- Optional tethered PIN Pad
- Intended to replace FD130, FD150, and similar
- Access to Clover Dashboard, and enables upsell to value-added services



Clover Flex 4

Cost-optimized update to the Flex product line

- Begins shipping May 2024
- Identical features and performance as Flex 3
- Field-replaceable battery



Q3 '24

Clover Flex 4 Pocket

Entry-level Flex in a slimmer form factor

- Begins shipping July 2024
- Designed for tableside order taking and payment
- Similar specs to Flex 4 but without a printer and charging cradle
- Field-replaceable battery



Clover Integrated PIN Pad

Low-cost device for integrated payments

- Designed for integration with third-party POSs and the Clover standalone terminal
- Bolt payment application and CardPointe gateway support
- Physical keypad, 3.6" touchscreen, but no printer
- Ethernet and Wi-Fi connectivity, but no LTE
- Intended to replace Ingenico Lane 3000 & similar





Commerce Platform Roadmap

Q4 2023

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Prioritized Restaurant Roadmap Themes

Theme	Merchant Problems and Needs Addressed
Order Management	Improve on-premise order management and payment.
Online Order Management	Improve the online order management experience for customers via multiple ordering aggregators.
Item Enrichment	Extend item attributes to handle sub-categories, sub-modifiers and combos.
Menu Management	Enhance menu management capabilities to support omni-channel ordering, menus by day part, and menus by device.
Employee shift, tips and permissions	Help retain employees with tip management and disbursement; delegate responsibilities with roles/permissions, and enhance scheduling capabilities
Reporting & Insights	Give Restaurants reporting tools to profitably manage their business.
Customer Engagement & Loyalty	Help Restaurants engage with customers and grow their business with their choice of loyalty program.



Clover Restaurant Roadmap

Q1'24

Improve Order Management Efficiency

Improve order management & payment across multiple channels -- in-person and online

- Address order sync and order latency
- Pre-auth Station Duo (Open Tab)
- Multiple service charges
- KDS 24" bump bar, order notifications, canceled orders, and offline mode
- Clover Kiosk
- Improved 86'ing on device
- Ability to reopen/edit orders
- Order number across devices
- Gift card redemption on Clover Online Ordering

Q2'24

Item & Menu Management

Enrich items and improve menu management capabilities to support omni-channel ordering & multiple menus

- Multiple menus (POS, Day Part, Kiosk)
- Sub-modifiers, sub-categories
- Items enrichment

Reporting

Provide restaurateurs with reporting tools to profitably manage their businesses

- Restaurant Vertical Reports
- Cover Count Reports
- Reports by Day Part

Starter Website

Make it easy for restaurants to create and publish a beautiful website

- Embeds the Bento starter website product
- For single location restaurants
- Self serve -- no web designer required
- Hosted under a restaurant's domain name
- Auto-syncs POS menu with website menu

2H'24

Multi-location

Provide multi-location features that enable owners and admins efficiently manage items/menus, employees and sales.

Order Management Experience

Improve order entry experience across all Clover hardware

Tip Management + Permissions

Enable owners/admins better manage tip pools and delegation of responsibilities to their staff

Loyalty

Help restaurants bring back loyal customers and drive sales growth

Embedded Bento

Provide seamless access to BentoBox's suite of restaurant products to enhance online presence, ordering, reservations and more



Prioritized Card Not Present Roadmap Themes

Theme	Merchant Problems and Needs Addressed
Virtual Terminal	Improve web dashboard payment processing.
Invoices	Provide a native, feature-rich Invoicing solution.
Subscriptions (Recurring)	Flexible tracking and payment collection for merchants with memberships.
Payment Links	Allow merchants to take more online payments without building a full shopping cart / ecommerce website.
Gateway Capabilities	Modern payment processing and feature capabilities meeting SMB merchant's demanding needs.
Gateway Consolidation	Single gateway offering for all Fiserv SMB merchants.
Integrations	Merchants with 3rd party products utilize Clover gateway for payment processing, and consolidate and report on all transactions within the Clover account.



Clover Card Not Present Roadmap

Q1'24

SMB Payment Services

Improve invoice processing

- Invoices via SMS
- Default Transaction Limits and Velocity controls

Gateway Table Stakes & Consolidation

Focus investment on a single, competitive gateway product

- FDGG VT Gateway Migrations
- Token import and conversion
- 3DS 2.0 in Clover Hosted Checkout and Hosted iFrame
- ApplePay & reCaptcha in iFrame

Q2'24

SMB Payment Services

Improve usability of CNP services

- Customer transaction search
- Merchant-defined custom fields
- Payment notifications
- Simpler Hosted Checkout for consumer payments processing

Gateway Table Stakes & Consolidation

Focus investment on a single, competitive gateway product

- FDGG API Gateway Migrations
- Card Account Updater & Auth Optimization
- 3DS Merchant registration with MasterCard

2H'24

Merchant Payment Tools

Deliver market-leading invoices and recurring payment products

- Simplify invoice management and show more details at checkout
- Simplify tracking of recurring subscription
- Deliver consistent Order and Payment notes

Gateway Table Stakes & Consolidation

Focus investment on a single, competitive gateway product

- Improved Shopping Cart integrations
- BluePay & Pineapple Gateway Migrations
- Payeezy emulated merchants integrate Clover APIs and Hosted Checkout
- Additional fraud prevention tools



Prioritized Clover Card Present Payments Roadmap Themes

Theme	Merchant Problems and Needs Addressed
New Clover Devices	Introduce more flexible, innovative, devices to meet merchant needs across various merchant segments.
Lower Merchant Costs	Provide features that will reduce merchants operational costs and provide better security & protection against fraud.
Attract & Retain Customers	Improve merchant experience, allow merchants to attract & retain customers by introducing new payment features & capabilities.
Improve Platform Reliability	Up to date on latest compliance mandates and platform updates to provide a reliable & dependable merchant experience.



Clover Card Present Payments Roadmap

Q4'23	1H'24	2H'24
<p>Lower Merchant Costs <i>Reduce the complexity of common merchant tasks</i></p> <ul style="list-style-type: none">• Partial refund by amount or item on device• Manual closeout on web dashboard	<p>New Clover Devices <i>Payments support for new Clover devices</i></p> <ul style="list-style-type: none">• Clover Kiosk• Clover countertop payment terminal	<p>Improve Platform Reliability <i>Providing a stable, scalable & reliable payments platform</i></p> <ul style="list-style-type: none">• Offline deferred authorization enhancements
<p>Attract & Retain Customers <i>Enrich merchant experience with new features & capabilities</i></p> <ul style="list-style-type: none">• Dramatically reduce time to board to gift card services• Expand gift card availability to all US channels	<p>Lower Merchant Costs <i>Reduce fraud, acceptance, and operational costs</i></p> <ul style="list-style-type: none">• Credit surcharging in Canada• Void non-referenced/open refunds• Reduce pay at table risk for payment terminals	<p>Lower Merchant Costs <i>Reduce acceptance and hardware costs</i></p> <ul style="list-style-type: none">• Pre-tax credit surcharging options for merchant in certain states• Apple Tap to Pay in Canada
	<p>Improve Platform Reliability <i>Providing a stable, scalable & reliable payments platform</i></p> <ul style="list-style-type: none">• US & Canada compliance updates• Kiosk payment enhancements	



Prioritized Billing & Boarding Roadmap Themes

Theme	Merchant Problems and Needs Addressed
SaaS Consolidation	Plan consolidation and simplification to the latest SaaS plans with the latest Clover features.
Replace Settlement Engine	Enhance security, performance, and preserve App Market revenue for all stakeholders.
Event Based Billing	Support new pricing models, billing periods, value added services, and enhanced accounting.
Fast Boarding	Eliminate boarding failures, move merchants into Clover faster, and allow global scale.
Support New Devices	Continuing support for merchants to easily add new Clover devices.
Support Gateway Migrations	Supporting Payeezy and Global Gateway merchants move to Clover.
Support Value Added Services	Extending the gift card offering to all merchant SaaS plans.



Clover Boarding & Billing Roadmap

Q1'24	Q2'24	2H'24
<p>Consolidate US SaaS plans <i>Consolidate US SaaS plans to the latest hardware and no hardware features.</i></p> <ul style="list-style-type: none">• Sunset outdated SaaS plans.• Migrate all merchants to the latest plans.• Prepares US market for event based billing.	<p>Fast Boarding in North America <i>Reduce boarding errors by 95% for the largest boarding path in North America.</i></p> <ul style="list-style-type: none">• Ability to create new merchants in North America markets through the new fast boarding system.	<p>Modify Merchants through Fast Boarding <i>Ability to modify existing merchants through the new fast boarding system.</i></p>
<p>Event Based Billing in EMEA <i>Support variable pricing, billing, and value added services in the first EMEA market.</i></p> <ul style="list-style-type: none">• Launch event based billing for Clover UK.• Includes SaaS and Wireless billing.	<p>New Settlement in North America <i>Preserve app market revenue by migrating to a new settlement platform in North America.</i></p> <ul style="list-style-type: none">• Move all merchant debiting processes for App Market to Odessa.• Ability to debit merchants and pay developer revenue share through Odessa.	<p>Alternative Payments & Collections <i>Accept alternative forms of payment for app market fees, and gracefully collect past due charges.</i></p>
<p>Fast Boarding in EMEA <i>Reduce boarding errors by 95% in Clover UK.</i></p> <ul style="list-style-type: none">• Ability to create new merchants for Clover UK through the new fast boarding system.	<p>Event Based Billing in NA <i>Supports variable pricing, billing, and value added services in a North America market.</i></p> <ul style="list-style-type: none">• Launch event based billing for HIPAA merchants.• Includes SaaS, App, and Wireless billing.	<p>Expand Event Based Billing Within All Markets <i>Support variable pricing, billing, and value added services in all markets.</i></p>
		<p>Embedded Bento Billing & Boarding <i>Provide seamless boarding and billing for BentoBox's suite of restaurant products.</i></p>





Merchant Experience Roadmap

Q4 2024

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Merchant Self Service & Support



Self Service & Support Key Problems & Needs

01	Systemically enable the management of account information and settings	<ul style="list-style-type: none">• View and edit business information and bill to address• Manage bank account information for funding and billing• Access to view and download contracts
02	Provide tools to improve financial management	<ul style="list-style-type: none">• Understand the significance and schedule of fees• Reconcile transactions, batches, deposits, and adjustments• Manage the timing and method for closing batches
03	Proactive communication	<ul style="list-style-type: none">• Receive notifications for critical account and funding information• Build awareness when changes are made to high security items (MFA, business info updates, owner email changes)
04	Enhanced tools that provide merchants the opportunity to get help or support when they need to	<ul style="list-style-type: none">• Contextual guidance available where the merchant is in their journey• Transparency and flexibility in getting live agent support• Leverage the latest technology to enable merchants to self-serve
05	Digital management of Clover devices	<ul style="list-style-type: none">• Order new devices, supplies and track shipments from the Clover dashboard• Manage the replacement or return of devices• Receive return labels digitally for downloading and printing



Self Service & Support Themes

Theme	Merchant Problems and Needs Addressed
Account Maintenance	Empower merchants to view and edit customer facing business information, billing information and bank account
Financial Management	Improve transparency of funding, fees, and closeout settings and enable merchants to self serve. Empower merchants to view and remediate funding discrepancies
Notification	Relevant and ongoing communication based on merchant preference
Hardware Management	Order equipment/supplies and replace damaged devices
Contextual Guidance	Personalized Help search results and settings results built into the Clover dashboard



Self Service & Support Roadmap

Q4'23

Account Maintenance

Empower merchants to view and edit customer facing and billing information

- Edit Customer Facing Email, Address, and Phone
- Edit Billing Address and Phone Number
- Edit the Primary Email for the Account Notifications and Dashboard Login

Financial Management

Deliver transparency for Funding, Fees, and Batch Settings

- View Rates and Fees at the Batch Level
- View the Batch Closeout Timing and Method
- Track transactions using a unique reference ID

Contextual Guidance

Personalized Help search results and settings results built into the Clover dashboard

- Enable merchants to find help content within the context of the Web Dashboard

Q1'24

Account Maintenance

Provide access to contracts and visibility for Account fees

- Access to view and download contracts

Financial Management

Enable Batch Setting Changes

- Change batch closeout settings and manage desired logistics
- View reports for transactions, adjustments, and fees
- View Rates and Fees at the Account Level
- Reconcile transactions included in batches

Hardware Management

Share shipment logistics

- View and track device shipments

Notifications

Provide real-time updates about funding and order information

- Receive notifications for Risk related funding exclusions and investigations
- Receive shipment update notifications

Q2 - Q4'24

Account Maintenance

Empower merchants to view and edit relevant business information including bank details

- Enhance the editing of bank details with new or additional backend verification partners
- Automate the manual bank account update process to add additional controls and streamline

Financial Management

Empower merchants to view and remediate funding discrepancies

- View disputed transactions
- Respond to active disputes and receive status updates
- Respond to questionnaire and upload required documentation for Risk Investigations
- Adjust tips post batch closeout

Hardware Management

Order equipment/supplies and replace damaged devices

- Receive downloadable shipping labels for device returns
- Return and/or replace devices
- Order new devices and necessary supplies





Software Expansion



Software Expansion Key Problems & Needs

01	Merchants have complex needs that often require a diverse suite of software solutions	<ul style="list-style-type: none">• Single, easy-to-use platform to run their business.• Seamless integration across best-in-class software solutions.
02	The software ecosystem is vast and difficult to navigate	<ul style="list-style-type: none">• Vertical-based software plans.• Recommendation engines based on market observations.• Contextual cross-sell placement and messaging.
03	Business costs are rising	<ul style="list-style-type: none">• Competitively priced software plans that are relevant to the merchant.



Software Expansion Themes

Theme	Merchant Problems and Needs Addressed
Financial Management	Access to sales revenue and working capital; Ability to pay vendors; Set aside and file sales tax
Employee Management	Integrated scheduling, time tracking and payroll (including tips)
Customer Engagement	Ability to offer loyalty and rewards programs; Offer gift cards; Enable omni-channel order management
Item Management	Streamline adding, managing and tracking inventory across physical and digital channels
Tailored Software Plans	Bundled vertical-specific software plans with simple, competitive pricing



Software Expansion Roadmap

Q4'23	Q1'24	Q2 - Q4'24
Financial Management <ul style="list-style-type: none">• Clover Capital Instant Offer Presentation• Optimize Pay Vendors Onboarding• Pilot Clover Credit Card• Enhance Rapid Deposit Scheduler	Financial Management <ul style="list-style-type: none">• Integrated Merchant Ledger for Clover Capital• Contextual Offers for Clover Capital• Optimize Rapid Deposit Risk Scoring• Enable Rapid Deposit for Clover Capital Merchants and North Merchants• Pilot Pay Monthly Pricing for Rapid Deposit• Expand Rapid Deposit Debit Card Acceptance	Financial Management <ul style="list-style-type: none">• Embed Pay Vendors Solution
Employee Management	Employee Management <ul style="list-style-type: none">• Launch Clover Payroll (Gusto Embedded)	Employee Management <ul style="list-style-type: none">• Launch Clover Timeclock (Deeper Homebase Integration)
Customer Engagement <ul style="list-style-type: none">• Loyalty SMS Enhancements• Gift Multi-Location Capabilities• Gift Expanded TAM (Omaha)• Gift Single App and Simplified Billing• Gift Automated Boarding	Customer Engagement <ul style="list-style-type: none">• Gift Expand into Canada (North)• Gift Online Redemption (COLO)	Customer Engagement <ul style="list-style-type: none">• Loyalty and Rewards Pricing Optimization• Gift Subscription Pricing Pilot• Gift Automated Conversion
Software Plans <ul style="list-style-type: none">• Pilot Simplified Pricing	Software Plans <ul style="list-style-type: none">• Verticalized Plans for Restaurant	Software Plans <ul style="list-style-type: none">• Dashboard Upgrade Experience• Verticalized Plans for Retail and Services





V3 Experience



V3 Experience: Key Problems & Needs

01	Onboarding to Clover is complex and often requires support assistance	<ul style="list-style-type: none">• Merchants need guidance for initial Clover setup• Experiences are different if starting on Device vs. Web• Different setup paths depending on merchant type, plan, etc.
02	Key workflows have sub-optimal usability experiences	<ul style="list-style-type: none">• Experiences are different across different key areas (Transact, Track, Manage)• Device experiences are different from Web Dashboard
03	Inconsistent user experiences	<ul style="list-style-type: none">• User Experience is inconsistent across form factors• Experience within single form factor not completely uniform
04	Lack of Product-Led Growth / Progressive discovery of new features	<ul style="list-style-type: none">• Merchants are left in their onboarded state; discovery of additional features is not obvious• No clear growth path for additional features



V3 Experience Themes

Theme	Merchant Problems and Needs Addressed
Information Architecture	Consistent labels and information hierarchy promotes common understanding across form factors
Navigation	Intuitive navigation model simplifies need to learn new interfaces on different form factors
Consistent Experience	Reduces learning curve for merchants to understand how to accomplish key jobs; reduces the need for customer support assistance
Cross platform consistency	Promotes common experiences across different form factors (Web, Device, Mobile). Minimizes effort to learn a different interface per form factor.
Improved user flows	Increased usability by streamlining user flows for key job areas
Product-led Growth	Introduces new features and capabilities as needed; increases merchant engagement



V3 Experience Roadmap

Q4'23

Improved user flows

Increased usability by streamlining user flows for key job areas

- Web: Redesigned Finances / Closeout experience
- Web: Redesigned Items / Discounts experience
- Web: Improved Rapid Deposit flows

Q1'24

Consistent Experience

Reduces learning curve for merchants to understand how to accomplish key jobs

- Web: Complete Overview pages for Customers, Sales Overview, Sales Activity sections of Web Dashboard
- Web: Redesigned Customer Feedback flow to match V3 experience
- Web: Update Closeout and Clover Capital flows

Q2 - Q4'24

Product-led Growth

Introduces new features and capabilities as needed; increases merchant engagement

Consistent Experience

Reduces learning curve for merchants to understand how to accomplish key jobs; reduces the need for customer support assistance

- Web: Start migration of existing V2 Web Dashboard merchants to V3

Information Architecture

Consistent labels and information hierarchy promotes common understanding across form factors

- Go / Devices: Review Information Architecture terminology

Navigation

Intuitive navigation model simplifies need to learn new interfaces on different form factors

- Devices: Release new hardware with updated setup/setting navigation

Cross platform consistency

Promotes common experiences across different form factors (Web, Device, Mobile). Minimizes effort to learn a different interface per form factor.

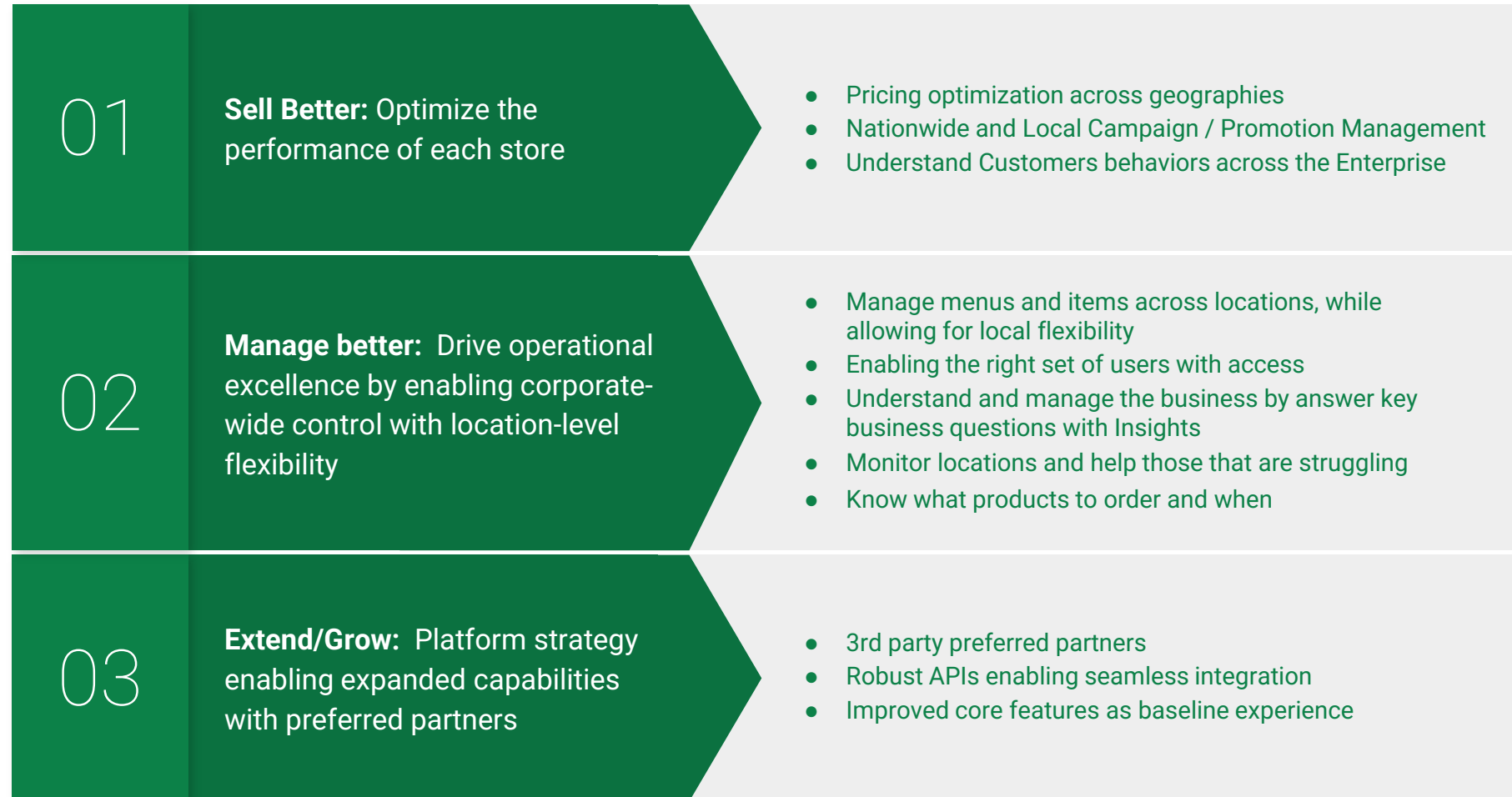




Multi-location Roadmap



Multi-location Expansion, Key Problems & Needs



Multi-location Expansion, Themes

Theme	Merchant Problems and Needs Addressed
Location Management	<ul style="list-style-type: none">• Use existing Fiserv hierarchy to solve current data structure problems and allow MLOC to scale• Location navigation and management
Reporting & Insights	<ul style="list-style-type: none">• New multi-location home screen with business wide reporting• Sales overview/sales report, item report, and employees report• ML Audit report: provide visibility to changes made at local Locations
Item Management	<ul style="list-style-type: none">• ML Items: create, view, edit
Employee Management	<ul style="list-style-type: none">• ML Employees: create, view, edit• ML roles and permissions
Menu Management	<ul style="list-style-type: none">• ML Menus: create, view, edit
Customer Engagement	<ul style="list-style-type: none">• ML Customers: view customers across enterprise
Settings	<ul style="list-style-type: none">• ML Settings: Taxes & Fees, Discounts
Device & App Market	<ul style="list-style-type: none">• Corporate to see devices at local locations• Corporate to see installed apps at local locations
Integrations	<ul style="list-style-type: none">• Corporate to see integrations at local locations
Mobile platform	<ul style="list-style-type: none">• ML reporting available on mobile platform



Multi-location Expansion, Roadmap

Q2'24

Location management

Enable more seamless boarding and setup of new multi-location business

- Implement Fiserv hierarchy to chain locations instead of owner email
- Improved location navigation, management and controls
- Expanded roles and permissions setting to support non-location specific users

Improved ML reporting

Performance reports providing insights to both corporate wide users as well as location specific managers.

- New Home screen
- New Sales overview/sales report
- New Items report
- New Employees reports: create, view, edit

Q3'24

Menu management, configuration and settings:

Improved system-level controls with new reporting, settings and admin tools.

- Configure views for location level reporting
- Change-audit report
- Multi-location menu management
- New settings (taxes & fees; discounts)
- Device report
- Integrations and Installed apps report

Start boarding new ML locations

Launch new multi-location platform for all new merchants

Q4'24

Customer Management and Promotions

Drive repeat engagement and new visits with brand wide promotions and loyalty programs

Multi-location management available on Clover Go mobile

Drive repeat engagement and new visits with brand wide promotions and loyalty programs.

Backbook ML migrations

Migrate existing legacy merchants on new ML platform



Digital Optimization Roadmap

Q4'23

Infrastructure Enhancements

Reduce dependency on COS and migrate to new consolidated Unified Boarding API

- Migrate to the unified boarding API, move MPA and email out of COS
- Partial integration with Merchant Boarding Config (MBC)
- Deprecated Partial Merchant

Guided Setup

Guide merchants through an intuitive self-service setup experience so they can start taking payments as soon as their hardware arrives

- Foundational framework for the future of guided merchant setup
- Encourages merchants to set up on their own on web and mobile web, before the device arrives
- Guided setup of items, categories, taxes, tips, and receipts

Q1'24

Checkout Enhancements

Allow merchants access to Clover software and hardware for a low monthly fee or by paying with credit card

- Subscriptions (aka Leasing) at checkout
- Pay w/ Card

Up Front Fraud Controls

Require all Self Service applicants to complete a One-Time Passcode within the application

- Significantly reduce identity theft
- Ensure all Self-Service merchants are reachable via a mobile
- Ensures higher quality applications

Digitize Manual Review

Embed digital tools that allow for document collection capability

- Reduced need for manual intervention
- Real-time requests for documents immediately after submitting application

Q2 - Q4'24

New Data Sources

Integrate additional 3rd party data sources (Yelp Risk, Google Address Validation, behavioral Biometrics) to augment the data Credit uses in their decision models

Unified Onboarding

Enable merchants immediate access to Clover so they can continue their setup journey

Guided Setup

Enhancements to guided setup focusing on Finances; bank account verification, batch close out settings, rapid deposit setup, enhanced items setup / menu build

Digitize Manual Review

Enhanced EIN / SSN error handling to ensure accurate information is entered at the time of application

Progressive Decisioning

Enable multiple risk assessment checkpoints throughout the application with real-time remediative action. Prompt applicant to cure from a risky status as they fill out the application to maximize chances of approval.



