



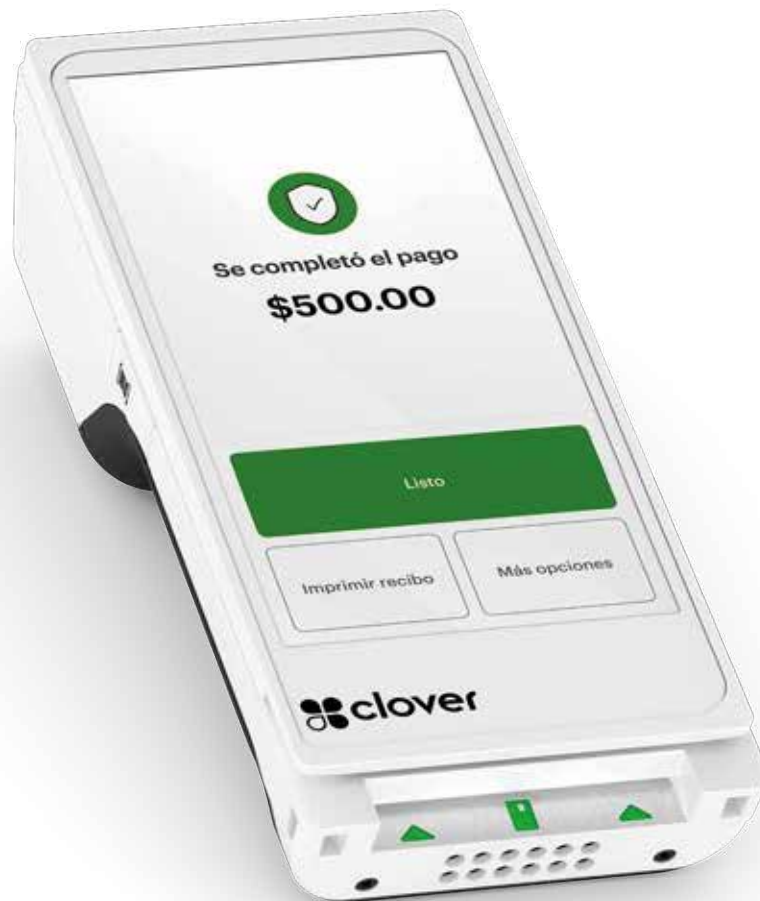
Scotiabank.

 **clover**

Welcome

Clover is a powerful payment ecosystem with cutting-edge technology to optimize your business management.

It simplifies operational complexity, improves the payment experience, and optimizes your daily operations.



Official Reseller

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Benefits



Clear vision

With this solution, you can monitor your sales in real time and generate reports anytime from any device Clover.



Commerce Control Center Tool[®]

It is a web tool that will help to review and maintain better control of payments received within the Clover ecosystem, making daily reconciliation simpler and more efficient.

- Easy access from anywhere
- Search and detailed operations
- Information analysis
- Report generation and scheduling
- Daily consultation of sales and deposits



Reduce complexity

Clover makes automatic batch closing easy, synchronizes between devices, and brings all necessary tools together in one device Clover (all-in-one).

Benefits



Improve the payment experience

- Offers split payment
- Efficient tip management
- Contactless payments
- Payments with wallets (Apple Pay and Google Pay).
- Long-lasting battery (minimum 8 hours of average use) Faster processing speed



Streamline operations

Keep a detailed record of employee check-ins and check-outs, assign profiles to each team member, and manage client data efficiently.



Flexible payment and tip collection

Charge your customers for partial or full bills, and assign profiles to each of your employees for better management of tips and cash handling



Accept all types of payments

Offer interest-free monthly installments¹ for all banks² and boost your company's sales.

Benefits

Take your business to the next level with Clover! Experience unmatched efficiency, modern design, and seamless payment solutions

Clover offers unmatched features to enhance the service experience you provide to your customers:

- WiFi, 4G LTE, and Ethernet connectivity
- Built-in camera and QR/barcode scanner
- Frequent customer management
- Digital receipt delivery via email and SMS
- Acceptance of payments with national and international credit and debit cards (Visa, Mastercard, Carnet, American Express³), open-loop electronic vouchers⁴, and wallets (Apple Pay and Google Pay).

Device Types:

Benefit	Clover Mini	Clover FLEX
Monthly rental ⁵	\$349.00 + IVA	\$299.00 + IVA
Split bills by amount, percentage, separate amounts, or payment method	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accepts all payment methods, including cash and contactless	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Monitor sales in real time from the Clover portal	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Employee schedule control	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4G connection with GPRS SIM WiFi	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
LAN/IP"	<input checked="" type="checkbox"/>	<input type="checkbox"/>



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Value Proposition

Reduce complexity

- Automatic batch closing
- Synchronization across all devices
- All-in-one solution

Improve the payment experience

- Split payment
- Tips
- Contactless payments
- Send receipts via SMS or email
- Long-lasting battery
- Faster transaction processing

Modernity and design

- Innovative design
- High-definition display (8 and 6 inches)
- Built-in camera with barcode and QR code scanner



Accept all types of payments

- Acceptance of Amex, Visa, Mastercard, and Carnet
- Offer interest-free monthly installments
- Records cash payments

Streamline operations

- Employee check-in and check-out tracking
- Profile assignment for each team member
- Ability to store customer contact information

Facilitate business management

- Web dashboard for online management and reporting
- Real-time sales tracking
- Employee sales reports (including sales and tips)



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Available Clover Apps

Sales

Process all payment methods

Shifts

Keep track of employee check-ins and check-outs

Employees

Set up employee names, assign roles, and grant permissions

Transactions

Access the history of card transactions

Printers

View device printer settings

Customers

Create a customer database with their preferences

Help

Information about the terminal

Reports

Generate operational reports and business metrics

Settings

Modify and configure business information and payment options

Utilities

Calculator, Settings, Camera, Gallery

Notes

Manage floating visual reminder notes created by the business











More tools (appMarket)

View details of available applications



Clover Attributes



-  Always connected: WiFi, 4G LTE, and Ethernet
-  Employee management
-  Real-time reporting
-  Tips tracking and details by employee
-  Customer database, loyalty, and retention
-  Contactless payment acceptance (Apple Pay, Google Pay)
-  Extended battery life, minimum 8 hours of average use
-  Built-in camera and QR/barcode scanner
-  Split payment functionality
-  Digital receipt delivery via email and SMS



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Competitive Advantage

Industries with competitive advantages for Clover:



Retail



Restaurants
and fast food



Beauty
salons



Auto parts and
hardware stores



Convenience
stores



Doctors and
dentists

Other industries for Clover:

- Education and schools
- Pharmacies
- Entertainment
- Hotels (direct sales only)
- Transportation
- Toll booths
- Parking lots
- Telecommunications
- Travel agencies
- Insurance companies

Not applicable:

- Gas stations
- Car rentals
- Acceptance of currency in USD (U.S. Dollars)
- Check-in and check-out operations.

Employee Management

Manage your business with the benefits Clover offers you

Create Profiles

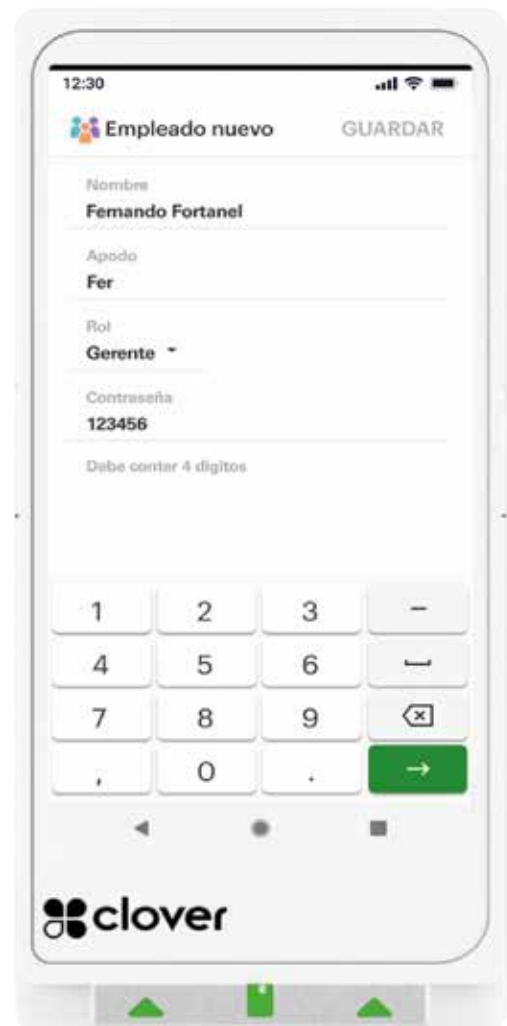
Each team member is assigned a role within three hierarchies according to the business operation: Administrator, Manager, and Employee.

Assign Permissions

Based on each profile, you can enable or disable Clover functions, such as processing returns (only as an Administrator), viewing reports (Managers only), and accessing the customer app (available for all profiles).

Sales by Employee

Clover records each sale under the name of the team member who processed it, allowing you to identify the sales amount and tips for each employee.



Shift Management

Record Check-ins and Check-outs

Each team member registers their check-in by unlocking the terminal and has the option to register their check-out once their shift ends.

Tracking

Keep a history of your team's check-ins and check-outs, as well as download reports with all the available information.



Customer Management

Store Your Customers Information

Keep relevant details to build loyalty with your customers:

Name, phone number, email, company, address, birthday, and notes*.

*Notes can be used to record customer preferences, identifiers, references, etc.

Sales by Customer

Select the customer from the app and record their purchases at your business for future promotions, rewarding their loyalty.



App Integration

Industries with Competitive Advantages for Clover

Sandbox platform for testing.

Documentation available at all times.

Code examples in different programming languages.

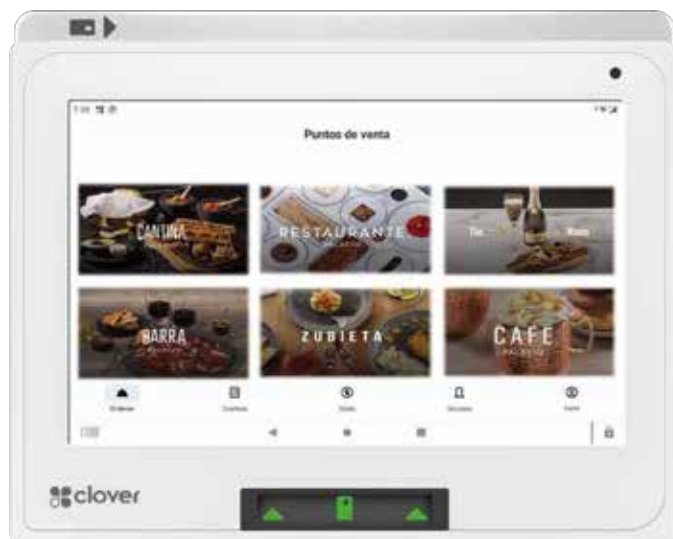
Specialized support from Clover integration experts



App Integration

Elevate Your Customer Payment Experience with Clover

Integrate your point of sale with Clover and deliver a seamless, modern, and secure payment experience that keeps your customers coming back.



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Clover Dashboard

View sales in different breakdowns, daily by hour, week, and month.

Sales are displayed according to the current period in blue, and striped bars show sales from the previous period for growth comparison

A summary of net sales, transactions, and average ticket is shown along with their respective growth indicators.

Inicio

Aquí encontrará información general sobre su negocio

Ventas

Hoy

Esta semana

Este mes

Ventas netas

\$816,201.10

↑ 199.9% comparado con el último / la última mes

Transacciones

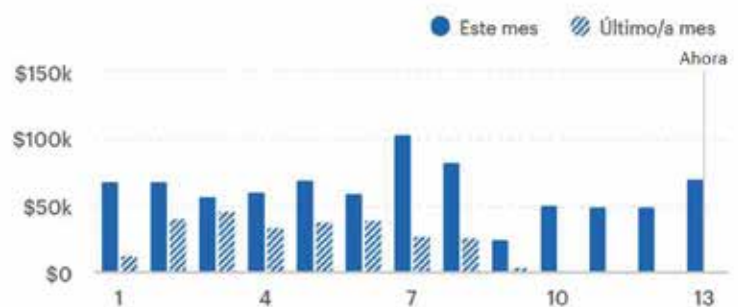
263

↑ 160.4%

Monto promedio

\$3,103.43

↑ 15.2%



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Support

The home screen, by swiping to the left, displays the contact phone numbers and the necessary information you need to provide to receive support.

The 24/7 support team can remotely assist your device and manage all terminal functions to resolve your issue quickly and efficiently

For any assistance, contact the Merchant Service Support Center at 55 1102-0660.





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³ Acceptance is subject to American Express.⁴ Subject to the requirements of different electronic voucher programs. ⁵ Monthly launch rental valid until June 30, 2026

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