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<b>Category</b>	<b>Service</b>	<b>Description</b>	<b>Benefits</b>
<b>Business Management Solutions</b>	<i>Clover Operating System</i>	<p><i>Clover</i> is a proprietary, cloud-based, all-in-one, point-of-sale operating system that helps businesses manage their sales and daily operations. The <i>Clover</i> system is available in multiple integrated point-of-sale devices, including the <i>Clover Station</i>, <i>Clover Mobile</i>, and <i>Clover Mini</i>.</p> <p><i>Clover</i> provides an open platform for third-party developers to create new business applications, which business owners can download to fully customize their solution to meet their evolving needs.</p> <p>Available with a broad range of software configurations, from traditional terminal management via our <i>First Data 2000</i> software suite, to our most comprehensive <i>First Data Pro</i> software, which incorporates a full range of applications to support all business management processes.</p>	<ul style="list-style-type: none"> <li>• Easy-to-use out of the box, with no lengthy manuals or tutorials required</li> <li>• Available in a variety of form factors to suit the needs of individual businesses</li> <li>• Configurable to meet business owners' unique technology and software needs</li> <li>• Automatic software and security updates, including our integrated <i>TransArmor</i> payment security system</li> <li>• Accept EMV and contactless cards</li> <li>• Customizable with proprietary and third-party business management apps that can be downloaded through the <i>Clover App Market</i></li> <li>• Track inventory, manage employees, and review customer analytics remotely</li> <li>• Cloud-based software with access to reports and dashboards that can be accessed from any Internet connection</li> <li>• Integrated with customer relationship management tools and insightful reports from First Data applications such as <i>Insightics</i>, <i>Gyft</i> digital gift cards, and <i>Perka</i> mobile marketing</li> </ul>
	<i>Insightics (Advanced Business Intelligence)</i>	<p>Powerful, simple-to-use, cloud-based solution to help SMBs grow their businesses with unique, actionable insights that make smarter marketing simple by understanding customer spending patterns, the impact of marketing efforts, and the performance of their business compared to similar businesses.</p>	<ul style="list-style-type: none"> <li>• Gain valuable insights based on actual sales data with the <i>Insightics</i> app for <i>Clover</i></li> <li>• Easily monitor business performance on a weekly, monthly, or annual basis</li> <li>• Measure the ROI of marketing programs across channels and segments</li> <li>• Bring in new customers and understand individual customer behavior</li> <li>• Identify key areas for effective marketing by understanding where customers live and shop</li> </ul>