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|-----------------------|------------------------|--------------|
| Shift4 Dine vs Clover | Department             | Sales        |
|                       | Document No. & Version | 5.3.1        |
|                       | Last Updated           | May 12, 2026 |

## Why Shift4 Dine Wins: Your Competitive Edge Against Clover

As a Shift4 sales rep, you have a powerful advantage when competing against Clover: **Shift4 Dine is purpose-built for restaurants, while Clover is purpose-built for retail.** Your job is to make that clear from the first conversation.

### Your Opening Line

"Clover is a solid system—especially if you're in retail. But here's the thing: Clover was built for scanning barcodes and managing inventory for stores. Shift4 Dine was built specifically for restaurants like yours. So instead of needing five different apps to make Clover work for hospitality, you get everything you need built right in."

### The Core Difference: Purpose-Built vs. Retrofitted Clover's Fundamental Problem

Clover is a **retail-first system** trying to serve restaurants through add-on apps. Think of it as buying a truck and then adding five different attachments to make it work like a sports car. Sure, it might get you there, but it's clunky.

### Key weaknesses:

- Weak modifier system (critical flaw for restaurants)
- Every restaurant feature requires a separate app
- Strong at barcode scanning and retail inventory (features restaurants don't need)
- Built for stores, retrofitted for hospitality



## Shift4 Dine's Fundamental Advantage

Shift4 Dine is **restaurant-native** from day one. Every feature you need is built into the core system.

**Your pitch:** "Was your restaurant built around scanning barcodes, or around serving customers great food and creating experiences? Shift4 Dine was designed specifically for what you do—not retrofitted from a retail system."

## Shift4 Dine's Unbeatable Advantages

### 1. Purpose-Built Restaurant Features (Native, Not Apps)

#### Clover's App Trap:

- Basic restaurant features require downloading separate apps
- Each app costs \$30-50+ per month
- Managing multiple apps creates complexity
- Troubleshooting becomes a nightmare when apps don't play nice together

#### Shift4 Dine's Native Power:

- ✓ **Robust modifier system** built-in (Clover's weakest area)
- ✓ Table management and seating optimization
- ✓ Course timing and kitchen display systems
- ✓ Split check and payment functionality
- ✓ Tip management and distribution
- ✓ **50+ third-party integrations** without per-app fees
- ✓ All features work together seamlessly—no app juggling

**Your pitch:** "How many modifiers do you have on your menu? Add bacon, no onions, extra cheese, cooked medium? Clover is notoriously weak on modifiers because it was built for retail. Shift4 Dine handles complex modifiers effortlessly because we were built for restaurants from day one."



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## 2. Hardware: Included for Life

### Clover's Equipment Problem:

- Equipment becomes outdated and must be **repurchased at full cost**
- No lifetime warranty
- You're on your own when hardware fails
- Costs pile up over time

### Shift4 Dine's Hardware Advantage:

- ✓ **Hardware included in software fee**—never pay separately
- ✓ **Lifetime replacement warranty** included
- ✓ **Onsite service included**
- ✓ **Zero surprise equipment costs**

**Your pitch:** "With Clover, when your equipment gets outdated—and it will—you're buying new hardware out of pocket. With Shift4 Dine, hardware is included in your software fee with a lifetime warranty. If something breaks, we replace it. No surprise bills."

## 3. Customer Support That Actually Works

### Clover's Support Reputation:

- **Major complaints** about customer service quality
- Long wait times and unresponsive support
- One of the biggest pain points merchants cite

### Shift4 Dine's Support Commitment:

- ✓ **24/7 support** via phone or chat—always
- ✓ **You** as their local rep who stays with them
- ✓ No runaround, real solutions
- ✓ Dedicated support teams that know hospitality



**Your pitch:** "Ask anyone with Clover about their support experience. It's one of their biggest complaints. With Shift4 Dine, you get me as your local rep, plus 24/7 support from a team that actually knows restaurants. No runaround, no waiting—just solutions."

## 4. Total Cost of Ownership

### Clover's Hidden Costs:

- Base system fee
- \$30-50+ per app (online ordering, advanced reporting, inventory, etc.)
- Equipment replacement every few years
- 5-7 apps for full restaurant functionality = \$150-350/month in app fees alone

### Shift4 Dine's Predictable Pricing:

- ✓ Lower base software fee
- ✓ Most integrations included without per-app charges
- ✓ Lifetime hardware warranty (no replacement costs)
- ✓ One predictable monthly fee with Merchant Advantage Program

**Your pitch:** "Let's do the math. Clover's base fee plus the apps you'll need—online ordering, kitchen display, advanced reporting, loyalty—adds up to hundreds extra every month. Then add equipment replacement costs every few years. Shift4 Dine includes everything in one predictable fee with lifetime hardware coverage."

## Your Sales Strategy

### Demos Are Your Secret Weapon

Unlike Toast (where demos can be a wash), **demos absolutely crush Clover** in restaurant settings.

### Why demos work:

- Show the native modifier system in action
- Demonstrate seamless table management



- Walk through split checks and payment flows
- Highlight course timing and kitchen coordination
- Let them see how everything works together without switching between apps

**Your approach:** "Let me show you how Shift4 Dine handles your daily workflow—from taking a complex order with modifiers, to managing your tables, to splitting checks. Watch how it all works together instead of jumping between different apps."

### Acknowledge Clover's Strength, Then Pivot

**Don't bash Clover blindly.** Acknowledge what they do well, then redirect.

**Your script:** "Clover is excellent at what it was built for—retail operations. They have great barcode scanning, strong inventory management for products with SKUs. But your business isn't about scanning barcodes, it's about hospitality. The question is: do you want a retail system trying to act like a restaurant POS, or a system that was built for restaurants from day one?"

### Always Sell to the Owner

The cost implications and operational efficiency gains resonate with ownership, not just managers. Focus on:

- Total cost over 3-5 years
- Equipment replacement savings
- Reduced complexity in operations
- Better support experience

### Ask the Right Questions

1. "How complex are your menu items? How many modifiers do you typically need?"
  - This exposes Clover's biggest weakness
2. "How many apps do you think you'll need to make Clover work for your restaurant?"



- Makes them realize the hidden costs
- 3. **"What happens when your Clover equipment becomes outdated in 3-4 years?"**
  - Highlights the replacement cost issue
- 4. **"Have you talked to other restaurants using Clover about their support experience?"**
  - Let them discover the support issues themselves
- 5. **"Are you planning to use online ordering, loyalty programs, or advanced reporting?"**
  - Each yes is another \$30-50/month on Clover

## Handle Objections with Confidence

### **"Clover works fine for restaurants."**

"It can work, sure—but at what cost? You'll need multiple apps at \$30-50 each just to get the features Shift4 Dine has built in. Plus, Clover is notoriously weak on modifiers, which are essential for restaurants. Why pay more for a system that wasn't designed for what you do?"

### **"Clover is cheaper upfront."**

"Let's look at the real numbers over three years. Add up your monthly app fees for all the functionality you need, plus the cost of replacing equipment when it becomes outdated. Shift4 Dine includes hardware with a lifetime warranty and most integrations without per-app charges. The math is pretty clear."

### **"We've heard good things about Clover."**

"From retail businesses or restaurants? There's a reason for that. Clover is great for retail—scanning products, managing inventory by SKU. But restaurants have different needs: complex modifiers, table management, course timing. Let me show you what a system built specifically for restaurants can do."

### **"Clover has a lot of apps available."**

"That's true—and each one costs extra. The question is: do you want to manage and pay for five different apps to get full functionality, or have everything built into one system? Plus,



when something goes wrong, do you want to troubleshoot which app is causing the issue, or have one integrated system with one support team?"

## Your Best Opportunities

You'll dominate Clover when selling to:

- **Full-service restaurants** with complex menus and modifiers
- **Table-service establishments** that need seating and floor management
- **Bars and breweries** with extensive menu variations
- **Quick-service restaurants** that prioritize speed and simplicity
- **Any restaurant** that values integrated features over app management
- **Operators concerned about** long-term costs and support quality

## Your Three-Point Close

When closing against Clover, hammer these three points:

1. **"Shift4 Dine is purpose-built for restaurants with all essential features included—not a retail system with add-on apps."**
2. **"Our hardware is included with a lifetime warranty and onsite service—no surprise replacement costs when equipment gets old."**
3. **"You get 24/7 support from people who know hospitality, plus me as your local rep—no dealing with Clover's support nightmares."**

## Cost Comparison Example (Show This to Prospects)

**Clover Total Annual Cost (\$50K/month processing):**

- Processing fees (2.6%): **\$15,600/year**
- Restaurant Growth plan: **\$1,079/year** (\$89.95/mo)
- Additional device fees (5 devices avg): **\$1,197-1,797/year** (\$19.95-29.95/mo per device)





PAYMENT SOLUTIONS

- App fees (5-6 required apps): **\$2,400-3,000/year** (\$200-250/mo for online ordering, advanced reporting, loyalty, inventory, KDS)
- Equipment replacement (amortized): **\$500-1,000/year** (every 3-4 years)
- **Total Year 1: \$20,776-22,476**
- **Ongoing: \$20,776-22,476/year**

#### Shift4 Dine Total Annual Cost (\$50K/month processing):

- Processing fees (with Merchant Advantage): **\$0-3,600/year**
- Software: **\$2,388-2,988/year** (\$199-249/mo)
- Hardware: **\$0** (included with lifetime warranty)
- **Total Year 1: \$2,388-6,588**
- **Ongoing: \$2,388-6,588/year**

**Your pitch:** "Over three years, Clover costs you \$62,328-67,428 while Shift4 Dine costs \$7,164-19,764. That's a difference of \$42,564-60,264—and you're getting a system actually built for restaurants with better hardware, better support, and better features."

## The Merchant Advantage Program Difference

Here's where the gap gets even wider. With Clover, you're paying that 2.6% processing fee on every transaction—\$15,600/year on \$50K monthly volume—no matter what.

**With Shift4 Dine's Merchant Advantage Program**, you can offset 100% of processing costs legally through Surcharge, Cash Discount, or Dual Pricing:

- **Clover processing cost: \$15,600/year** (unavoidable)
- **Shift4 Dine processing cost: \$0-3,600/year** (with Merchant Advantage)
- **Annual processing savings alone: \$12,000-15,600**

**Your pitch:** "That processing savings alone pays for your entire Shift4 Dine system and puts an extra \$10,000+ back in your business every year. Clover doesn't have anything close to this."



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## Your Closing Message

"Clover is a great retail system. But you're not running a retail store—you're running a restaurant. Shift4 Dine was built specifically for what you do, with all the features you need included, lifetime hardware warranty, and support that actually works. Why pay more for a system that's trying to be something it wasn't designed for?"

Remember: You're not just selling features. You're selling **purpose-built simplicity** vs. **retrofitted complexity**. Own that message, show it in demos, back it up with cost analysis, and you'll win.

## Quick Reference: Clover vs. Shift4 Dine

| Feature           | Clover                                      | Shift4 Dine                                        |
|-------------------|---------------------------------------------|----------------------------------------------------|
| Best For          | Retail operations, simple restaurants       | Full-service & high-volume restaurants             |
| Design Philosophy | Retail-first, retrofitted for restaurants   | Purpose-built for restaurants from day one         |
| Processing Rate   | 2.6% + 10¢ (typically flat rate)            | Interchange+ with Merchant Advantage (offset 100%) |
| Hardware          | Purchased separately, replaced at full cost | Included with lifetime warranty and onsite service |
| Support           | Known support issues, long wait times       | 24/7 phone/chat + dedicated local rep included     |





PAYMENT SOLUTIONS

|                            |                                                |                                                |
|----------------------------|------------------------------------------------|------------------------------------------------|
| <b>Restaurant Features</b> | Requires 5-7 separate paid apps (\$30-50 each) | All features native and included               |
| <b>Modifier System</b>     | Weak (major complaint for restaurants)         | Robust and built for complex menus             |
| <b>Table Management</b>    | App required (\$30/mo)                         | Native and advanced with floor plans           |
| <b>Kitchen Display</b>     | App required (\$30/mo)                         | Full KDS with course timing included           |
| <b>Integrations</b>        | Available but charged per app                  | 50+ integrations included without per-app fees |
| <b>Monthly Cost</b>        | \$290-390+ (base + apps + device fees)         | \$199-249 all-inclusive                        |
| <b>3-Year Total Cost</b>   | \$62,328-67,428 (with processing)              | \$7,164-19,764 (with Merchant Advantage)       |
| <b>Demo Effectiveness</b>  | Shows app complexity and limitations           | Crushes Clover in side-by-side comparisons     |
| <b>Ideal Customer</b>      | Retail stores, boutiques, simple QSR           | Full-service, complex menus, growth-focused    |



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**The Bottom Line:** Clover makes you work around a retail system. Shift4 Dine was built for what you do.

| Change Log   |                                  |          |              |
|--------------|----------------------------------|----------|--------------|
| Date         | Description of Change            | Comments | Initiated By |
| May 12, 2026 | SkyTab/SkyTab POS to Shift4 Dine |          | Hyah Takiang |
|              |                                  |          |              |
|              |                                  |          |              |
|              |                                  |          |              |
|              |                                  |          |              |

