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## Clover Named “Best Overall Commerce Platform” in Annual FinTech Breakthrough Awards

**MILWAUKEE, March 19, 2024** – Clover from [Fiserv, Inc.](#) (NYSE:FI), a leading global provider of payments and financial services technology, has been named “Best Overall Commerce Platform” in the 8<sup>th</sup> Annual FinTech Breakthrough Awards. Presented by [FinTech Breakthrough](#), an independent market intelligence organization, the awards recognize the top companies, technologies and products in the global fintech market today.

[Clover](#), a leading point-of-sale and business management platform for small and mid-sized businesses (SMBs) enables dynamic commerce capabilities, including:

- **Payment and commerce management options:** Clover offers the flexibility of accepting various payment methods – whether customers prefer to pay by debit card, credit card, gift card, or cash, using a mobile wallet or a contactless payment – quickly and securely. SMBs can also utilize capabilities that enhance the customer experience and streamline operations, including one-touch tipping and digital receipts, and support refunds, returns and exchanges.
- **E-commerce and online ordering:** With Clover, retail, restaurant and appointment-based SMBs can offer digital experiences by facilitating online ordering directly through a branded website, mobile app or third-party platform. This enables SMBs to reach their customers through a variety of channels and allows them to avoid the often hefty third-party service fees that can cut into profit margins. Clover Online Ordering saw significant growth in 2023, processing close to 8 million online orders.
- **Tap to Pay on iPhone:** Clover continues to expand its reach in digital and in-store payment experiences, enabling Tap to Pay on iPhone to further increase payment mobility and flexibility for businesses.

“Clover is helping SMBs innovate in various industries, including the crowded restaurant, retail, and services spaces, by facilitating dynamic commerce and business management capabilities,” said Steve Johansson, Managing Director, FinTech Breakthrough. “We extend our sincere congratulations to Clover for breaking through amid shifting customer expectations, rising costs, and labor shortages. We’re thrilled to name them our ‘Best Overall Commerce Platform’ for 2024.”

“Innovation is at the heart of everything we do, and we’ll continue to expand Clover capabilities to enable businesses to take payments, enhance the customer experience, and manage their operations,” said Dan Bjerke, Global Head of Clover. “This recognition from FinTech Breakthrough validates our commitment to deliver the best technology and service

to drive more commerce on behalf of the small and mid-sized businesses that are an integral part of our communities.”

The FinTech Breakthrough Awards is the premier awards program founded to recognize the FinTech innovators, leaders and visionaries from around the world in a range of categories, including Digital Banking, Personal Finance, Lending, Payments, Investments, RegTech, InsurTech and many more. The 2024 award program attracted more than 4,000 nominations from across the globe.

Clover is a complete business management platform enabling businesses to maximize their operating efficiencies and grow, while allowing customers to pay using a debit or credit card or via mobile payment options such as Apple Pay®, Samsung Pay®, and Google Pay®. As a point-of-sale platform for merchants, Clover processes more than \$272 billion in annualized payment volume.

### **About Fiserv**

Fiserv, Inc. (NYSE: FI), a Fortune 500 company, aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale and business management platform.

Fiserv is a member of the S&P 500® Index and has been recognized as one of Fortune® World’s Most Admired Companies™ for 9 of the last 10 years. Visit [fiserv.com](https://www.fiserv.com) and [follow on social media](#) for more information and the latest company news.

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