



First Data Launches Square Competitor

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It would appear that First Data is circling Square — as prospective competition, that is.

The commerce technology company **announced** on Friday (Jan. 15) that it is releasing Clover Go, which — **similar to Square's offering** — is an EMV-enabled card reader that plugs into an iOS or Android tablet or smartphone and works with a Wi-Fi or cellular connection, allowing merchants to accept payments outside of a traditional brick-and-mortar setting.

“While the Clover platform serves businesses of all sizes, Clover Go is especially **beneficial for businesses with mobile workforces or entrepreneurs just starting out** who want to accept transactions while complying with the EMV liability shift,” Dan Charron, executive vice president and head of global business solutions at First Data, stated in a press release. “Clover Go enhances our Clover product portfolio, which is designed to grow alongside our business owner clients as their needs evolve. Whether a business owner wants a card reader or the full Clover Station, First Data has the solutions that help businesses prosper.”

The press release goes on to explain that Clover Go **works in concert with an app that merchants download**; once a business is using the system, it can assign dollar amounts, including tax and tips, to inventory, as well as view transaction-level detail and the integration of data across all Clover devices that the business might use. The release adds that employees can download the app on their own devices and that **Clover Go facilitates multi-user and multi-merchant functionality**.

“When we support major arena events, it’s critical that we can process anywhere from \$100,000 to \$300,000 safely and securely in only a matter of hours,” Cameron Garner, director of inventory control and risk for Salt Lake City-based Fanzz, a merchandise vendor for concerts and sporting events, commented in the release. “Clover Go makes it easy for us to **accept payments on the fly** as customers move through the arena. Better yet, being **connected to the Clover platform** allows us to customize the devices based on the specific product offerings of visiting sports teams or recording artists — all of which I can monitor via the app on my phone.”

“Our business is very customer service-oriented, which is why we need to be able to easily accept payments, whether we make a house call to fix a computer virus or visit a commercial site for a server migration,” commented Chris Barber, chief nerd of IT services company Cheaper Than A Geek. “Clover Go not only allows us to make transactions while in the field but gives us the peace of mind to know that they are secure.”