



Business Insights

Redefining the Future of Retail

HOW MODERN MERCHANT SERVICES AND POINT-OF-SALE SYSTEMS HELP STORES COMPETE AND WIN

For retailers today, the challenge isn't just keeping pace with e-commerce giants — it's finding scalable ways to deliver the same convenience, speed and personalization across every location. Empowered with unlimited choices and instant comparison shopping, today's consumers demand quality, affordability and seamless experiences. To remain relevant, retailers must be innovative and be cost-conscious in every business decision they make.

As competition intensifies, more business owners are turning to merchant services providers as strategic partners in growth. Merchant services — which include modern point-of-sale (POS) systems and supporting software — offer much more than a way to accept payments. They help retailers simplify finances and unify in-store operations with online inventory and customer experiences, ultimately driving more sales and profit.

Here's how partnering with Frost Merchant Services and Clover can help your retail business boost the bottom line:



INCREASE SALES



Accept more payment methods: The easier and faster you make it for customers to use their payment of choice, the more likely they'll be to buy now, spend more and come back. With a modernized POS system, you can accept not only cash, credit or debit, but also digital payments like TXT2PAY, Venmo, PayPal, Apple Pay and Google Pay. Clover can also help you create and accept physical or digital gift cards. Launching a mobile pop-up store? Accept payments offline via a handheld terminal, like Clover Flex, or even your phone, and process payments when you're back online.



Start selling online: The idea of e-commerce can be intimidating for some business owners, but today's merchant services make it easier than ever to set up shop online — no technical skills required. Intuitive digital apps help you establish an online

storefront, import your product catalog, manage payments and keep everything in-sync with in-store operations. If it makes sense for your business, you can use your Clover system to sell directly through Google, manage your listing and connect with customers on Yelp, or offer local delivery through DoorDash.



Build customer loyalty: To compete with the mega-retailers, try engaging with customers to create a more personal experience. Easy-to-use POS apps like Loyalzoo can help you set up a system to collect customer data, track purchase history, and offer tailored product recommendations and rewards for repeat customers. It's about creating a community of loyal fans who come to you for service and value the big guys can't match.

OPTIMIZE INVENTORY AND FINANCIAL MANAGEMENT



Track inventory in real time: Old-school inventory management involved hours of manual counting and tedious system updates. Today's POS systems automatically record every sale, return (in-store and online), and store-to-store transfer, giving you complete visibility of what's in stock across multiple locations. For instance, the SKU IQ app on the Clover system syncs inventory between brick-and-mortar locations and e-commerce platforms, helping businesses seamlessly manage thousands of individual items. System alerts also help businesses detect variances to quickly address inventory errors or theft.



Forecast and purchase with confidence: A clear and always current picture of your inventory lets you know which products are selling well or going nowhere. You can use insights from apps like Shopventory to predict seasonal demand fluctuations, make informed decisions about what and when to reorder, and avoid overstocking slow-moving merchandise.



Streamline your finances: Beyond inventory control, your POS system can serve as the financial hub of your operation. Run customized sales reports by timeframe, product or location, and analyze costs to focus promotions on higher-margin products. You can even integrate your POS system with accounting and tax software to simplify bookkeeping and save hours of data entry.



BETTER BUSINESS OUTCOMES THROUGH A POWERFUL PARTNERSHIP

While online titans and big box stores may always rule the retail marketplace, technology is leveling the playing field for small- and medium-sized businesses. Advanced merchant services and POS systems can help your business deliver a better customer experience and drive stronger financial performance.

Ready to get started? Frost has joined forces with Fiserv, the global leader in payments financial technology, to offer retailers a full range of merchant services and digital-forward POS systems from Clover.

Visit FrostBank.com/merchantservices to learn more about how Frost Merchant Services can help streamline your business.

© 2025 Clover Network, LLC. The Clover name and logo are registered trademarks owned by Clover Network, LLC and are registered or used in the U.S. and many foreign countries. Use of Clover requires a Merchant Processing Agreement. All trademarks, service marks and trade names referenced in this material are the property of their respective owners.



WE'RE HERE TO HELP

Scan the QR code or visit: FrostBank.com/MerchantServices to learn more.

