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The 3 hidden traps local restaurants miss in 2026

From 103 one-star reviews of Toast and BentoBox, the FTC complaint of 29 Oct 2026, and both vendors' own pricing pages. Read it before you sign; ask for these in writing.

01 The 'free starter' is the first rung of a subscription.

Toast publishes $69 / $219 / $578 a month per location, and the restaurant website sits in the $578 pack. The hardware is $1,153 up front, or $0 on Pay-as-you-Go with a higher card rate. Its checkout states a two-year software agreement. The FTC complaint says the early termination fee is $150 for each remaining month of the contract, disclosed on page 12 of 25 of the Merchant Agreement and nowhere in the enrolment flow; one restaurant was charged $5,318.87 after four years, another invoiced $17,030.74 for a contract cancelled before equipment arrived. The same complaint describes $85 a month charged for processing while a restaurant is closed, and a rule that hardware must be returned or bought at retail if processing has not started in 120 days.

02 The website now comes attached to the register.

BentoBox's pricing page reads 'BentoBox is now Clover' and says its products are available only to Clover POS customers. Clover's restaurant bundles run $179-$354 a month for 36 months, and Clover's pricing FAQ calls the subscription non-cancelable and ineligible for refunds; at the end of the term you buy the equipment or return it. Toast builds the same wall: its terms say its services may only be used on approved Toast hardware, and the website sits inside the Growth pack. If you changed register tomorrow, what would happen to your menu's address?

03 A toll on every online order, paid by you or by your guest.

The FTC complaint alleges a 99-cent fee on certain online orders over $10 from September 2021 to late July 2023, kept by Toast, after telling restaurants its subscriptions would not create extra fees for their customers. Published card rates step up online too: 2.49% + 15c in person against 3.50% + 15c online. On $10,000 a month in 500 orders of $20, that is $425 online against $324 in person, plus $495 if a 99c-per-order fee applies: 9.2% to collect $10,000 instead of 3.2%.

Ask for these five numbers in writing, before you sign

1. Early termination fee as a formula and as a dollar figure for month 3, month 12 and month 23.
2. When the term renews, how many days' notice it needs, and in what form.
3. Your monthly total with every add-on you will actually use.
4. Which plan the website is in, and your bill if you drop it and keep the register.
5. If you stop processing cards: return the hardware, or buy it, and at what price.

WHAT A PLATFORM SUBSCRIPTION BUNDLES

- A register: card processing, a cash drawer, kitchen tickets
- Ordering with payment and delivery integrations
- Payroll, scheduling, inventory, supplier ordering
- Loyalty, gift cards, reservations, events
- One invoice, one term, one exit price

WHAT A PAGE IS

+ Hours, prices, photos, one URL for the bio and the listing
+ A menu with one QR code per table, print-ready
+ Posters for the window, the counter and the board
+ Files you keep and reprint for as long as you like
+ No term, no renewal, no exit fee, no cut of an order

The part that does not need a subscription: $49 / $199 / $499, once.

A mobile page, a QR menu for every table, print posters and social posts, built for you and handed over the next business day. No term, no renewal, no exit fee, and no cut of anything you sell.

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Sources: trustpilot.com/review/toasttab.com (1,510 reviews, 380 one-star) and /review/getbento.com (82, 24 one-star), read 11 Nov 2026; FTC et al. v. Toast, Inc., N.D. Cal. 3:26-cv-12705, complaint filed 29 Oct 2026; Toast Starter Kit checkout and pos.toasttab.com/pricing; getbento.com/pricing (4 Oct 2026); clover.com/pricing/restaurant and its pricing FAQ (11 Nov 2026). Allegations in the complaint are unproven and Toast denies them; this is not legal advice. ShopLaunch Studio does not sell POS hardware, card processing or online ordering with payment.