SHOPLAUNCH STUDIO · HEAD TO HEAD · 11 NOVEMBER 2026

Toast vs Clover: $9,037 against $6,444 - 24 months against 36, and one shared trap

Clover is cheaper on both lines: $6,444 over three years with the hardware inside, against $9,037 for Toast Core and its $1,153 kit, and 2.3% + 10c against 2.49% + 15c a card. Toast sells 24 months, not 36.

TOAST, 3 YRS AT CORE
$9,037
$219 x 36 = $7,884 software
+ $1,153 kit, 2-year term

CLOVER, 3 YRS AT STARTER
$6,444
$179 x 36, hardware inside
36 months, non-cancelable

SHOPLAUNCH, ONCE
$199
Page, menu, QR posters
No register, nothing recurs

WHAT TOAST CHARGES, ON TRADITIONAL

Basic Register, reports, 24/7 support - no online ordering	**$69/mo**
Core Online ordering, delivery, DoorDash / Uber Eats / Grubhub	**$219/mo**
Growth The Toast website, gift cards, loyalty, SMS and email	**$578/mo**
Pay-as-You-Go No software fee; 3.09-3.69% + 15c a card instead	**$0/mo**
Countertop kit Terminal, Tap reader, router - yours, not leased	**$1,153**

WHAT CLOVER CHARGES, FULL-SERVICE

Starter Station Solo 14in, cash drawer, receipt printer; 36 months	**$179/mo**
Standard Adds the Flex handheld; tableside ordering and firing	**$239/mo**
Advanced Adds Station Duo with an 8in customer screen	**$354/mo**
Bought instead $1,799 / $2,548 / $4,447 down, then $89.95-$129.85/mo	**$5,037+**
Card, in person Tapped, swiped or inserted; typed-in is 3.5% + 10c	**2.3% + 10c**

THREE YEARS, SOFTWARE AND HARDWARE

Toast Core: 36 x $219 + $1,153 kit	**$9,037**
Toast Growth (with the website): 36 x $578 + kit	**$21,961**
Clover Starter: 36 x $179, hardware inside	**$6,444**
Clover Standard / Advanced: 36 x $239 / $354	$8,604 / $12,744
Toast, leaving Core with 14 months left	$3,066
On $40,000/mo in cards, three years, Clover ahead	$7,700
ShopLaunch Local Pack, paid once	**$199**
Clover undercuts Toast Core over three years by	**$2,593**

THE TRAP THEY SHARE: THE WEBSITE IS WELDED TO THE TERMINAL

Toast

The website arrives with Growth at $578 a month, or as a Digital Storefront add-on with no published price, on the same two-year agreement that costs $8,092 to leave at Growth with 14 months to run. Its terms restrict the service to approved Toast hardware, and nothing on the page offers the site as a download.

Clover

The online menu page and no-fee online ordering belong to a subscription Clover calls non-cancelable and ineligible for refunds. A designed site means BentoBox, now sold only to Clover POS customers, in a quote with no published price - so the website is paid for twice: inside the bundle, and again as a module you negotiate.

WHAT THE $199 IS

A mobile page on a real URL with hours, prices and tap-to-call · a menu with one QR per table, print-ready · three print posters · five Instagram posts with captions · the files themselves (HTML, CSS, images), so the page moves with you instead of dying with a subscription.

THREE NUMBERS TO ASK FOR IN WRITING, BEFORE YOU SIGN EITHER

The whole monthly bill- every pack and add-on you will use, hardware and card rate on separate lines.

The exit, in dollars- the term, the notice, the early-termination total, and the site on your last day.

Where the website goes- if you change register: who owns the domain, and can the pages be exported?

$199 once. Keep the register. Own the page.

Whichever of the two you sign, the page a guest opens should be a file you own rather than a feature of the terminal.

shoplaunch-app.pages.dev/vs/toast-vs-clover · shoplaunch-app.pages.dev/calc · $49 / $199 / $499 once

Sources, read 7-11 November 2026. Toast: pos.toasttab.com/pricing for the approved-hardware wording and the two-year agreement; Traditional Starter Kit prices - $69 Basic, $219 Core, $578 Growth, $1,153 kit, 2.49% + 15c in person, 3.50% + 15c online - from Toast's checkout as published on 7 Nov 2026 by expresso.io/blog/toast-pricing; the exit formula (software left in the term on Traditional, $150 a month left on Pay-as-You-Go) from Toast's Merchant Agreement, last updated 10 Sep 2025, as summarised by Orbix POS on 21 Oct 2026. Clover: clover.com/pricing/restaurant - Starter $179, Standard $239, Advanced $354 a month for 36 months, or $1,799 + $89.95, $2,548 + $109.90, $4,447 + $129.85; 2.3% + 10c and 3.5% + 10c; online menu page and no-fee online ordering included. clover.com/pricing for "Subscriptions are non-cancelable and ineligible for refunds" and the buy-or-return rule. The $40,000 monthly card volume and the $30 ticket are our worked numbers, not vendor figures. ShopLaunch does not sell POS hardware, card processing or online ordering with payment. Prices are US list, before tax. Vendors change them.