

— The Real Cost of Your POS — Side by Side

The challenges every restaurant owner faces, and how **Lavu with Celt Payments** stacks up against the field

\$17,400/yr

typical card-processing cost a cash-discount model can hand back to the owner

WHY THIS BRIEF EXISTS

Processing fees are the silent line item bleeding your margin.

A restaurant running **\$50,000/month** in card sales at ~2.9% pays roughly **\$1,450 a month** in fees. Lavu's built-in **dual-pricing / cash-discount** model — delivered and serviced locally by Celt — is designed to give most of that back, instead of locking you into multi-year contracts and rising rates.

CHALLENGE-BY-CHALLENGE: WHO ACTUALLY SOLVES IT FOR THE OWNER

The challenge owners wrestle with	Lavu + Celt	Shift4 SkyTab	Toast	Square	Clover	Moneris	Touch-Bistro	Silver-ware
Processing fees eating margin Fee-elimination via dual pricing / cash discount	●	●	●	●	●	○	●	●
Contract lock-in & termination fees Multi-year terms + ETFs trap owners	●	○	○	●	○	○	●	●
High upfront hardware cost Proprietary terminals vs. iPad-based	●	●	○	●	○	●	●	○
Ease of use & fast staff training Turnover means re-training, constantly	●	●	●	●	●	●	●	●
Local, named support A real person — not an offshore queue at 7pm Friday	●	●	●	○	●	●	●	○
Online ordering, delivery & QR built in MenuDrive, DoorDash, QR, kitchen display	●	●	●	●	●	●	●	●
AI insights for sales & ops Lavu's Marty AI — a digital GM that never sleeps	●	○	●	○	○	○	○	○
Gets you found & grows orders Google profile, own-site ordering, local SEO	●	○	●	○	○	○	○	○
Payment security & PCI burden Adyen (PCI L1) — lightest SAQ, validated P2PE option	●	●	●	●	●	●	●	●

● Solves it well for the owner ● Partial / varies by plan or reseller ○ Works against the owner

BEYOND THE POS — WE HELP YOU GET MORE ORDERS, AND KEEP THE MARGIN ON THEM

Google profile, done right

We build and optimise your Google Business Profile — hours, photos, menu, ordering link. The highest-impact free asset a restaurant has.

Ordering on your own site

MenuDrive branded online ordering, synced to your Lavu menu. Orders land on your POS — and the customer stays yours.

DoorDash at a flat fee — not 30%

up to 30% commission → ~\$6 flat per delivery, commission-free, on orders from your own site. On a \$60 ticket: about \$6 instead of ~\$18.

Local SEO that drives traffic

Menu and location data structured so search engines — and AI assistants people now ask — recommend you when someone nearby is hungry.



WAGING WAR ON HIGH PROCESSING FEES

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Illustrative figure: \$50,000/month card volume x ~2.9% effective rate; actual savings depend on card mix, ticket size, and pricing model. Cash-discount / surcharge programs are regulated in Canada (surcharges capped at 2.4%, no surcharging on Interac debit, with provincial variations) — confirm program compliance per location. Competitor entries reflect general market positioning as of mid-2026 (e.g., Square offers no-contract month-to-month terms; Moneris, Toast, and Clover commonly involve multi-year agreements and early-termination fees) and should be confirmed per opportunity, as plans, rates, and features change. Contract and processing terms with Celt are set per agreement. Not financial advice; for comparison only.

THINKING ABOUT SWITCHING?

Changing your POS feels risky. Here's what actually keeps owners up at night — and how we take each one off the table.

Every owner who's been burned by a clunky POS or a sneaky processing contract hesitates before switching — and they're right to. The cost of getting it wrong is real: lost sales during cutover, fees that creep back up, staff who can't find the void button on a Friday night. So before you change anything, here are the concerns we hear most — and **exactly how Celt + Lavu answers each one.**

1 "The true cost is buried in the fine print."

Processing rates, per-terminal software fees, add-on modules, and quiet annual increases stack up fast. We map your real all-in cost first — and our **cash-discount model takes card fees, the biggest line item, off the table.**

2 "Switching mid-season will cost me a night of sales."

Menus, modifiers, and history have to move without downtime. **We handle the menu build and migration and schedule cutover around your slow period, so service never stops.**

3 "My staff barely learned the last system."

With constant turnover, training can't take a week. **Lavu's iPad interface is built to learn in a shift — new hires get productive on day one.**

4 "Will it talk to everything else I run?"

A POS that won't integrate means double entry and errors. **Lavu connects online ordering, DoorDash, QR, kitchen display, and accounting out of the box.**

5 "I don't want to get trapped again."

Multi-year contracts and early-termination fees are the industry's favourite trap. **We're straight with you on terms up front — no surprises waiting at renewal.**

6 "What happens when the internet or power drops?"

Lost connectivity shouldn't mean lost sales. **We set up a resilience kit — cellular failover, offline mode, and battery backup — so you keep serving.**

7 "Who picks up when it breaks at 7pm Friday?"

The big processors route you to an overseas queue. **With Celt you get a local GTA rep — a real name and number, here in your time zone.**

8 "Is my customers' card data safe?"

Breaches are rising, and restaurants are prime targets. **Lavu runs on Adyen (PCI DSS Level 1) with encryption at the terminal, so raw card data never touches your POS.**

INCLUDED WITH LAVU — MARTY AI

Your money leaks overnight. Marty finds it by 6 AM.

Marty reads across your POS, payroll, scheduling and manager logs every night, texts the fix to the right manager, and sends you a plain-English **Morning Deposit** at 6 AM — what went wrong, what it cost, who's fixing it. Overtime creep, undocumented comps, a location running half the productivity of its sister store: the leaks no report flags until they hit your P&L.

~90 min
setup, no new hardware
48 hrs
to first report
6 AM
daily Morning Deposit
3-200+
locations supported

NO-OBLIGATION OFFER

Before you sign anything — even a renewal — let us audit your statement.

Bring us one recent processing statement. We'll show you your real effective rate and exactly what a switch to Lavu + Celt saves you. Free, no pressure.

Contact the Celt team

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