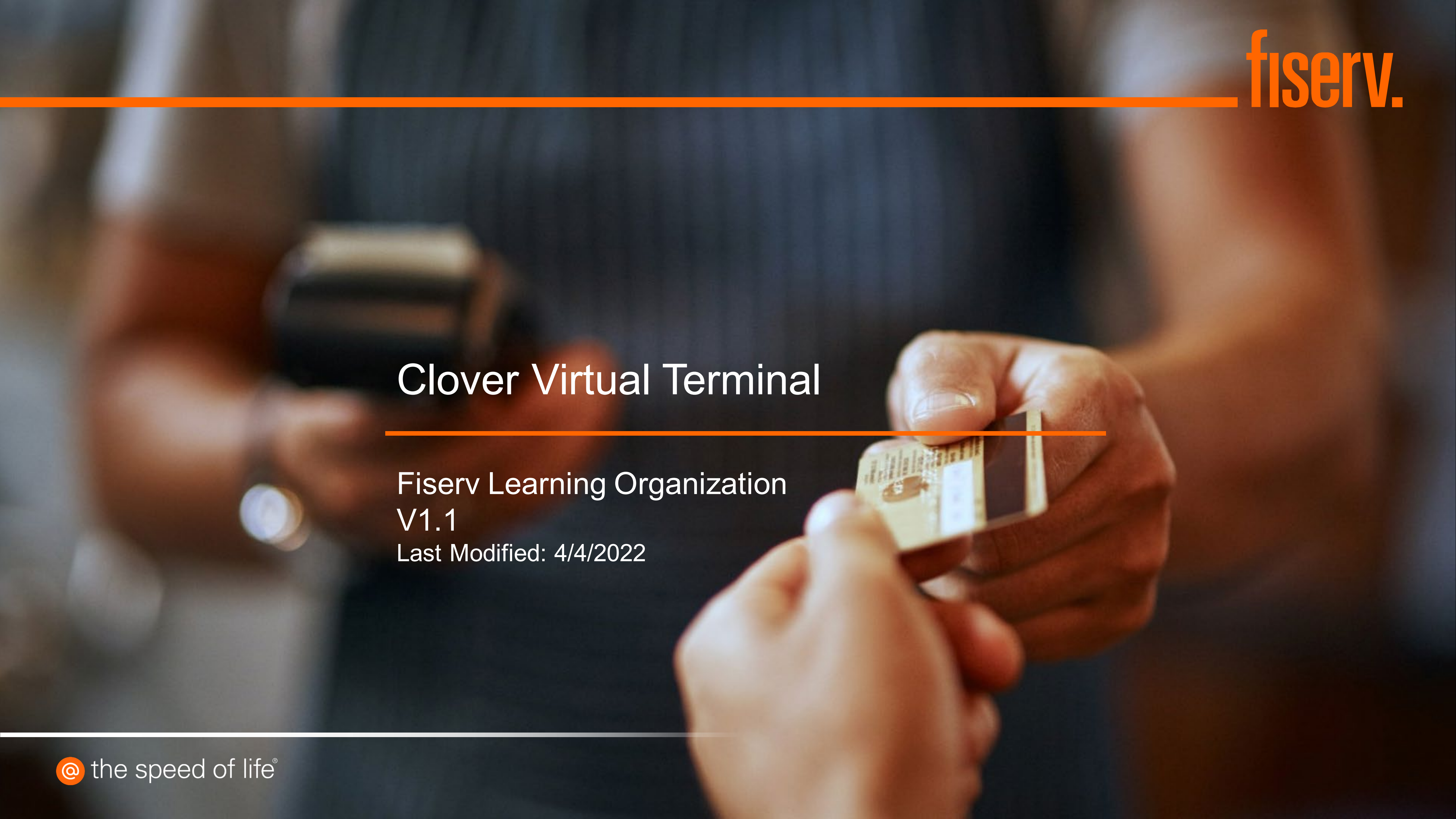


fiserv.

Clover Virtual Terminal

Fiserv Learning Organization
V1.1
Last Modified: 4/4/2022

Table of Contents

Overview

What is Clover Virtual Terminal?

- Clover Virtual Terminal is a product that is part of the Clover Dashboard! Virtual Terminal gives merchants the flexibility and convenience of processing payments wherever they happen to be. Merchants only need to log into their Clover Web Dashboard from a smartphone, tablet, or computer and they are ready for business anytime, anywhere.

Who can utilize Clover Virtual?

- Any business can use Virtual Terminal to securely process credit cards – from restaurants and retailers to services businesses who take payments over-the-phone or by mail.

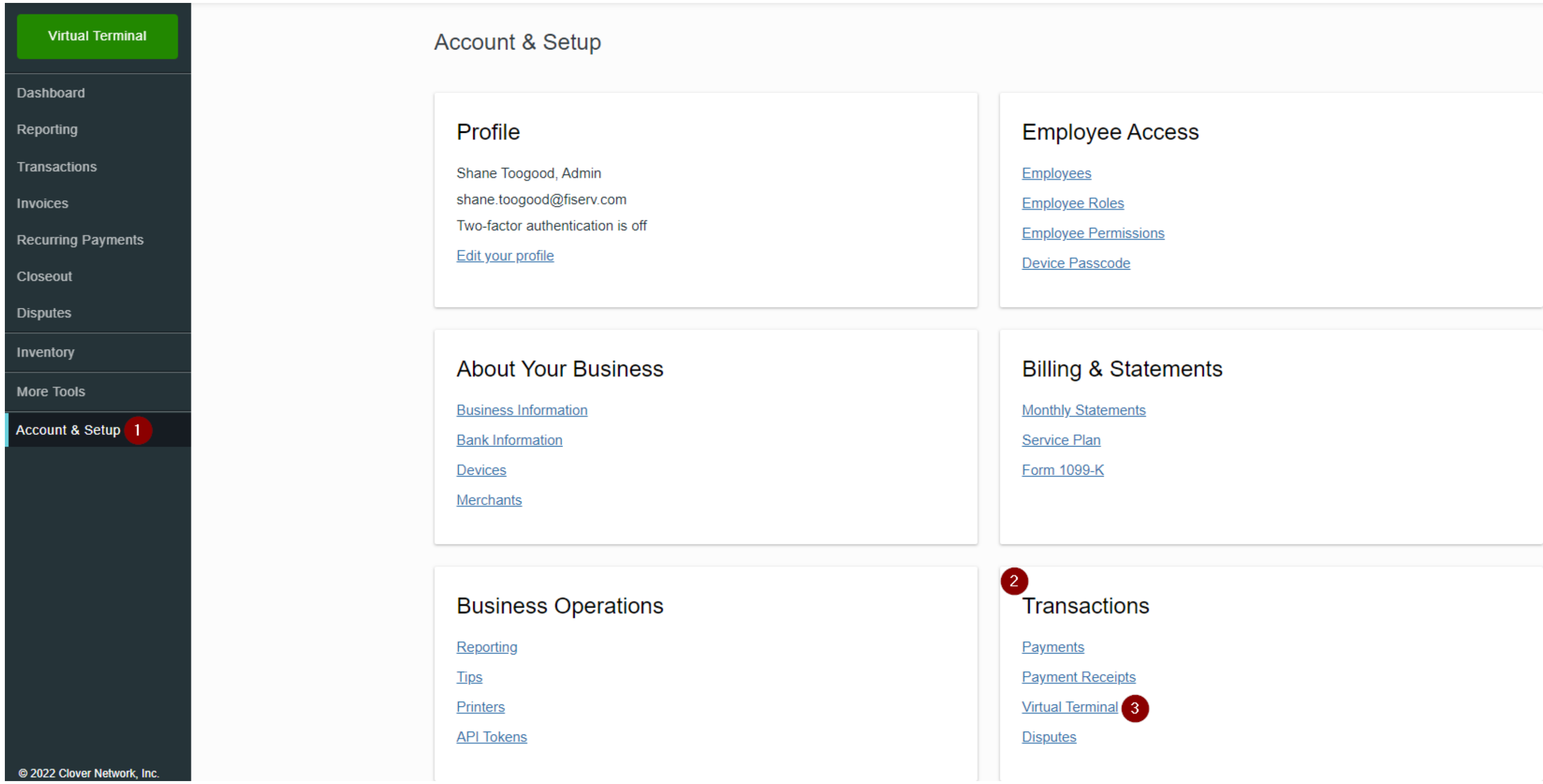
Value Add

- ✓ Accept credit and debit card payments directly on any computer, tablet, or smartphone.
- ✓ Request customer payments by email and allow customers to pay by credit or debit card online.
- ✓ Take care of all incoming payments: in-store orders, mail or telephone orders, or invoices.
- ✓ Send digital receipts via email.
- ✓ Store regular customers' card information securely for faster transactions.
- ✓ Protect against fraud with address verification service (AVS) and card verification value (CVV).

Setting up Virtual Terminal

Setting up Virtual Terminal

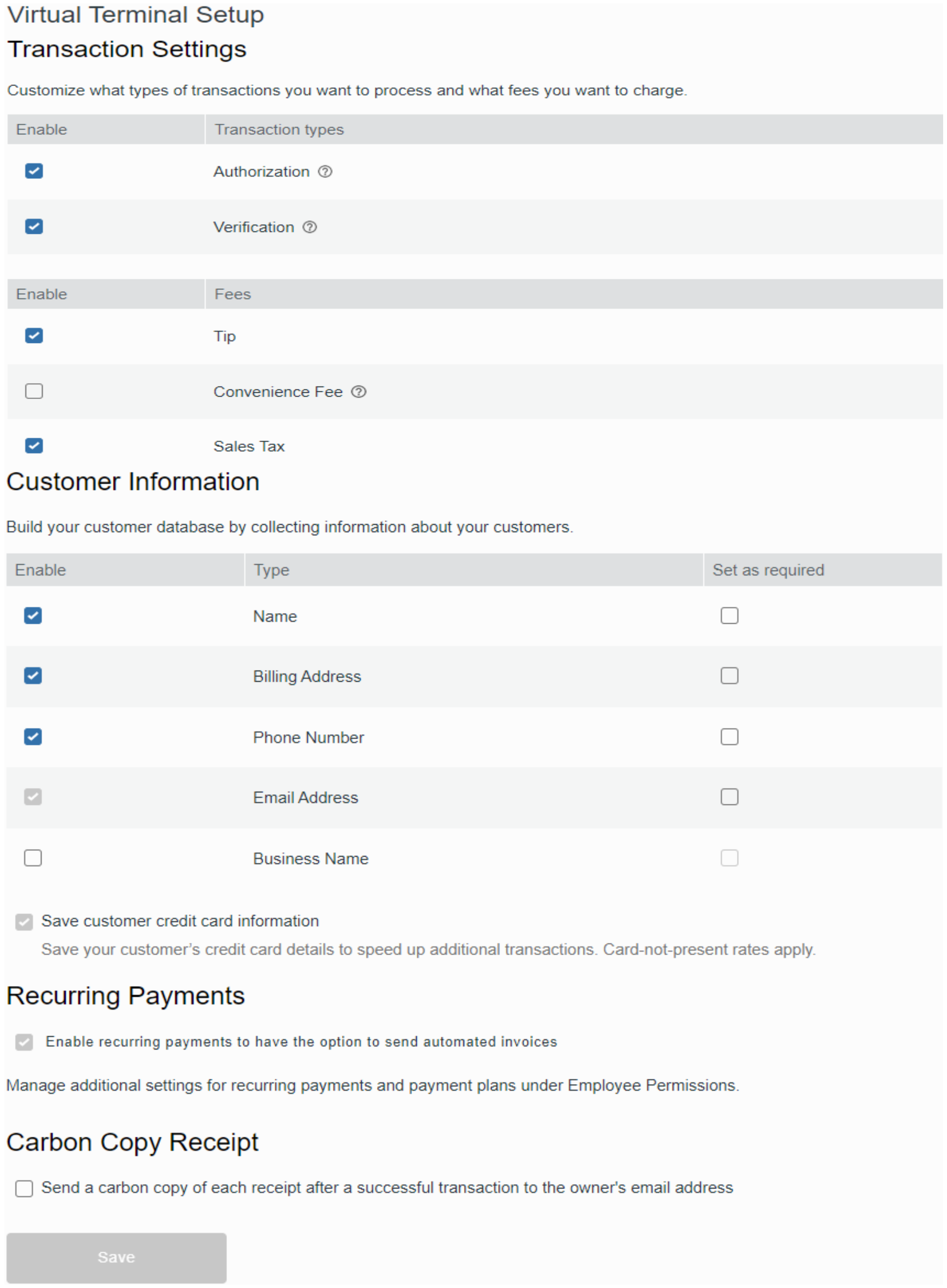
- Merchants may elect to change select options for their Virtual Terminal.
- From the Dashboard, Merchants may access the Virtual Terminal settings by going to Account & Setup > Transactions > Virtual Terminal



Setting up Virtual Terminal

- Merchant will be able to adjust the following settings:
  - Transaction types
  - Fee options
  - Customer Information
    - User may be also select if certain customer information is required
  - Recurring Payments
  - Carbon Copy receipt

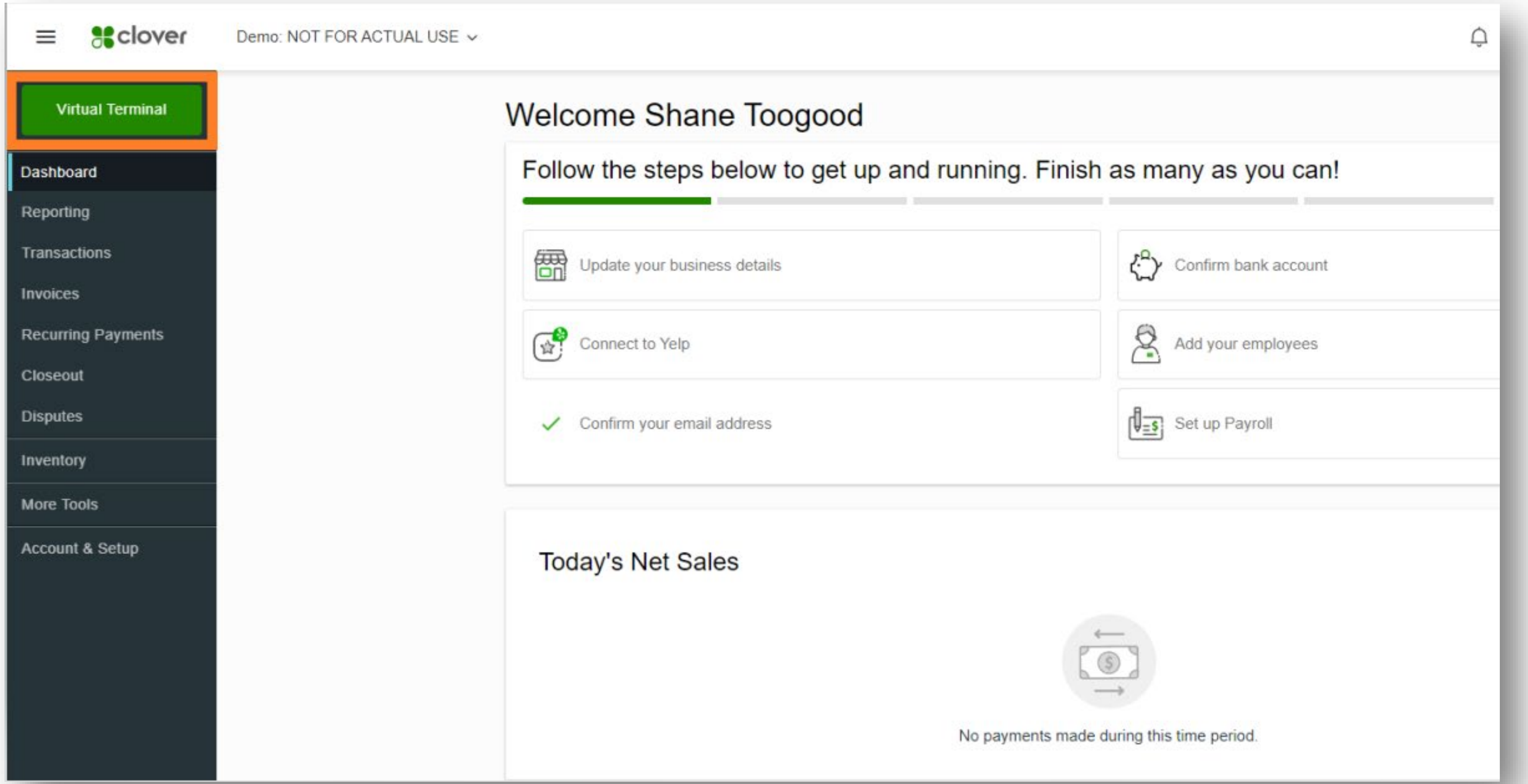
Note: Some options may not be able to be changed. The check box will be grayed out if not able to be edited.



Accessing Clover Virtual Terminal

Accessing Clover Virtual Terminal

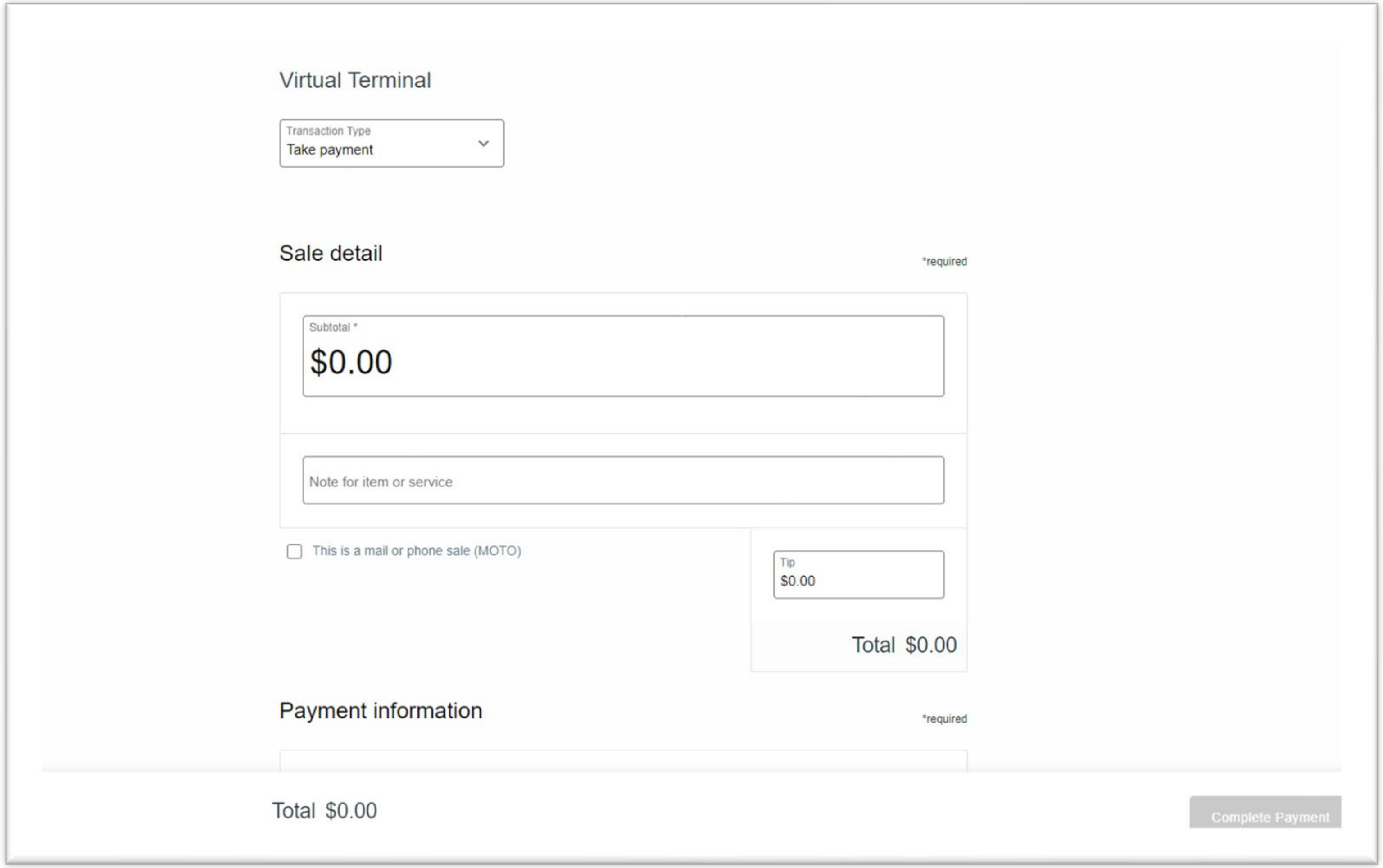
- Clover Virtual Terminal is accessed by logging into the Clover Dashboard.
- Once signed into the Clover Dashboard, the user will see a Virtual Terminal button. This is used to access the tool.



Accessing Clover Virtual Terminal

Once logged into the Virtual Terminal, users will be able to:

- Choose a Transaction type
- Enter Transaction (Sale) Details
- Enter Payment Information
- Elect to Email Receipt
- Confirm total amount and Complete transaction, as applicable



Transaction Types

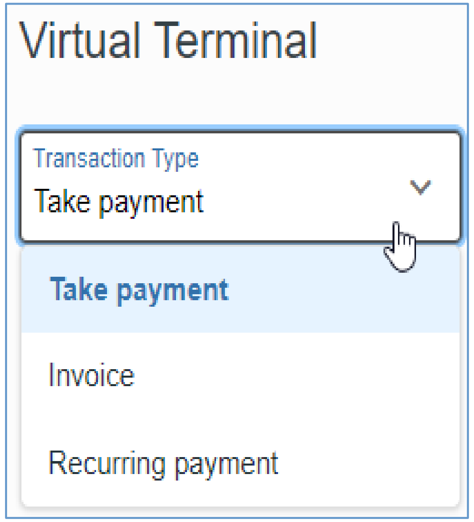
Currently, Virtual Terminal supports the following Transaction Types:

- Take Payment
- Pre-Authorization (If applicable and enabled)
- Invoice
- Card Verification (If applicable and enabled)
- Recurring Payment

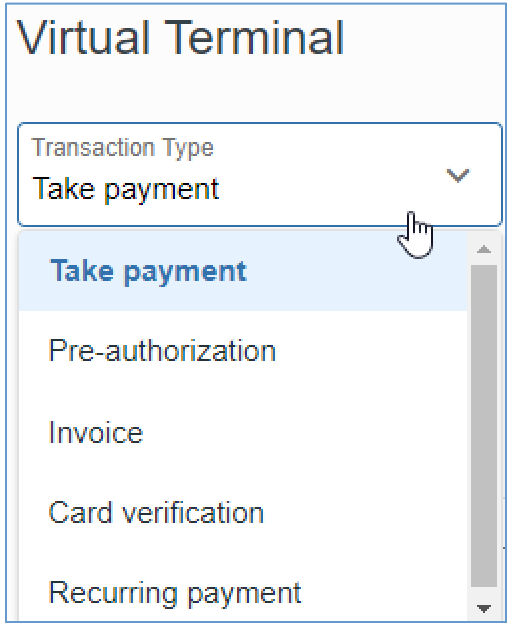
Note: Merchants may be able choose to allow a pre-authorization or card verification by going to Account & Setup > Transactions > Virtual Terminal and then choosing the appropriate options.

User will select one of the various choices and then will be prompted to enter details covered in the next slides to complete the process.

Without Pre-auth/ Verification



With Pre-auth/ Verification

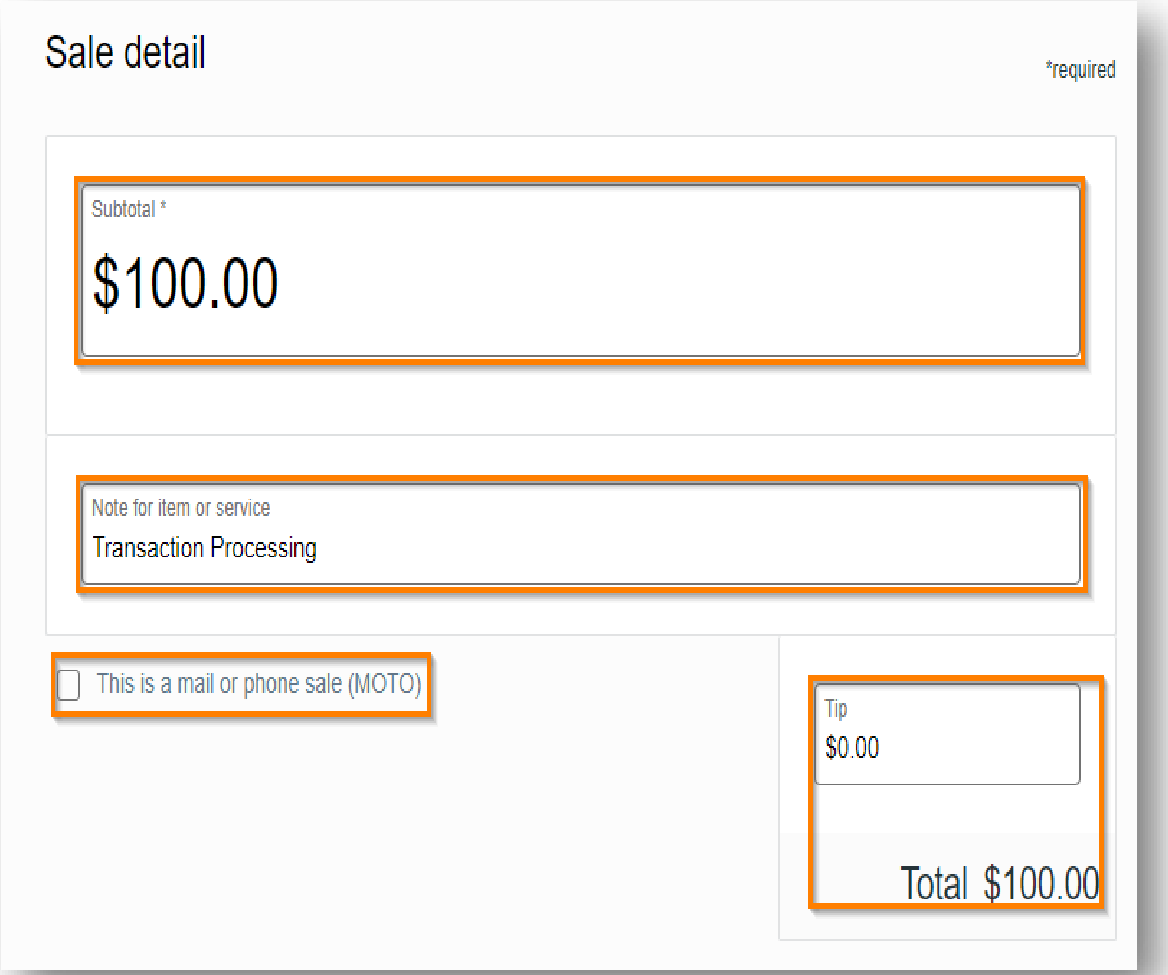


Transaction Type
Take Payments

Take Payment

Take Payment is used to accept a new transaction. Users will have to input the following details in the Sale detail section:

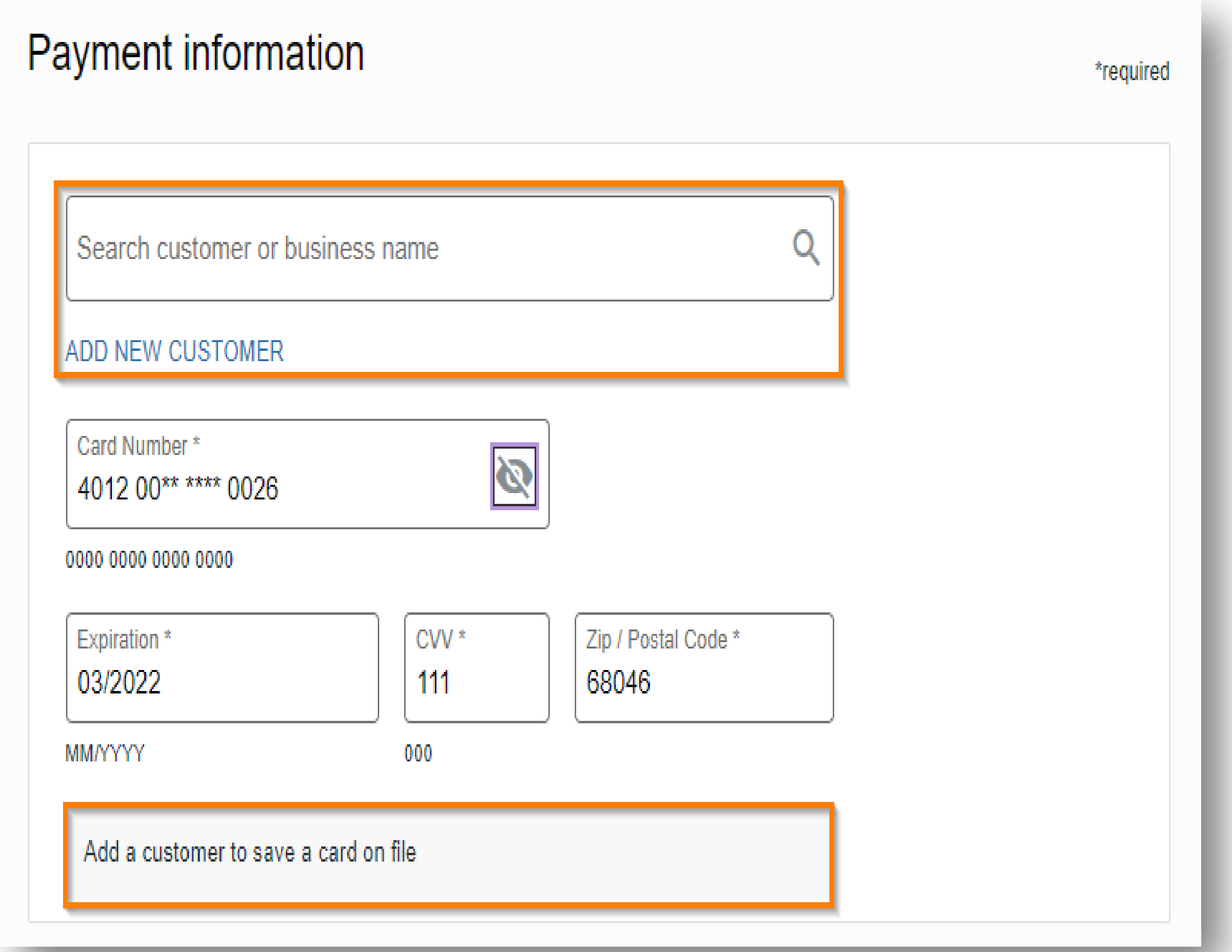
- Subtotal
  - Base amount of the transaction
- Note for item or service
  - Used for tracking purposes **only**
- Indicator if transactions is MOTO
- Tip amount, if applicable
- Total amount of Sale will be calculated at end



Take Payment

Following the Sale detail, Merchant will enter the Payment information:

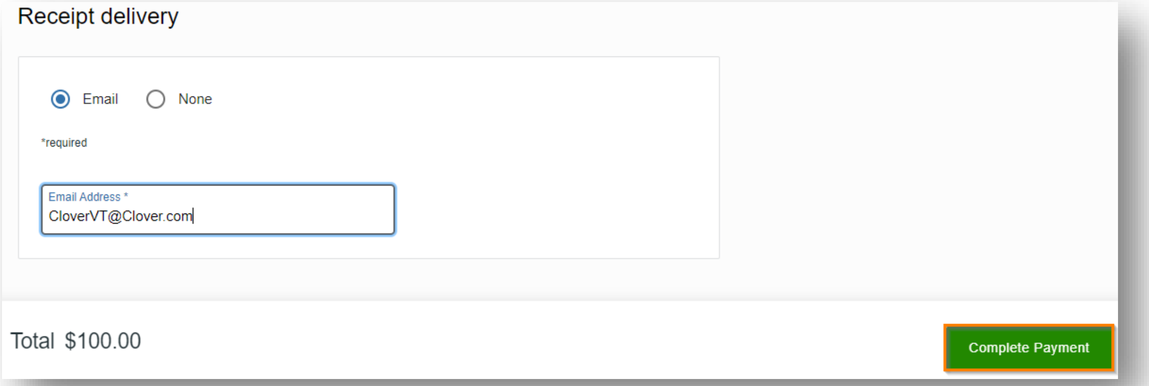
- **Optional**: If this is for a recurring/ existing customer, Merchant may search for the customer details. By doing so, the card details will automatically populate.
  - Merchant may also “Add New Customer” to save the details for future payments
- If no customer information is needed, merchant will input the following:
  - Card Number
    - Card number will auto truncate. To view what has been keyed, hit the “eye” to untruncate.
  - Expiration date (MM/YYYY)
  - CVV
  - Zip Code



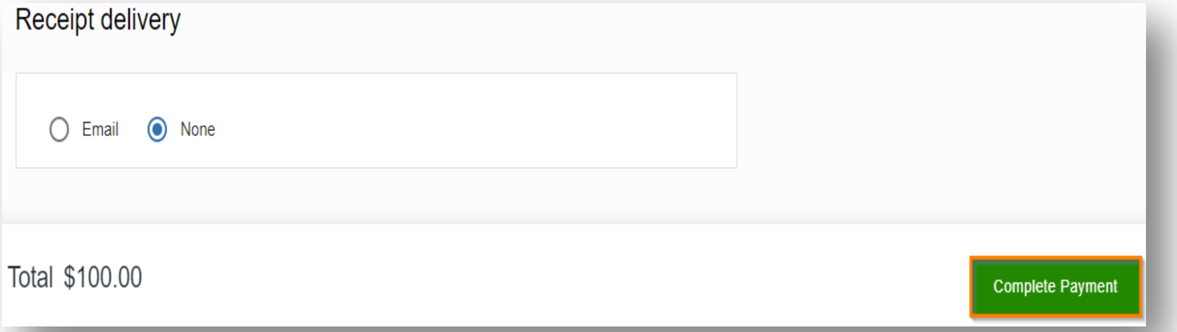
Take Payment

- Receipt delivery options are
  - Email
  - None
- If email is selected, merchant will be required to input an email address for delivery.
  - Once email address is entered, Merchant can click Complete Payment
- If no email is needed, user can click Complete Payment

With Email:

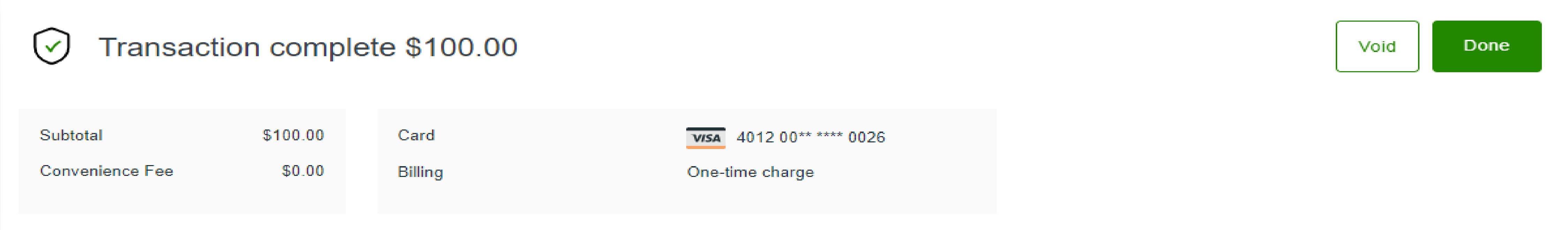


Without Email:



Take Payment

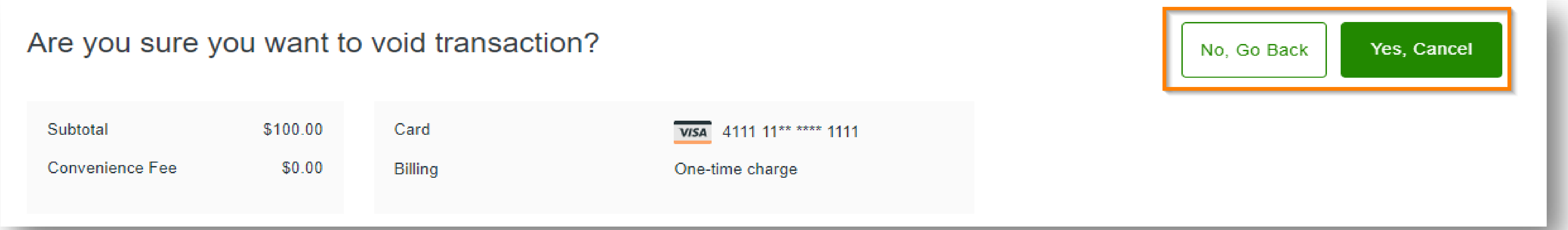
- Once Complete Payment is clicked, Merchant will get a pop-up advising of the transaction status.
- If accepted, Merchant will the be able to Void the transaction or select Done to process the next transaction.



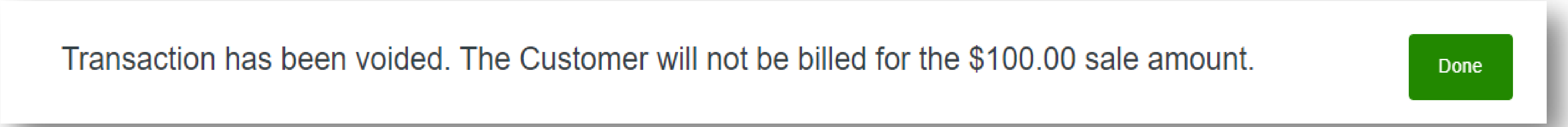
- Hitting Done will refresh the page, ready for the next transaction.

Take Payment

- If merchant chooses to Void, they will be prompted to confirm the action:



- By hitting: Yes, Cancel, Merchant will see the following note:



Transaction Type
Invoice

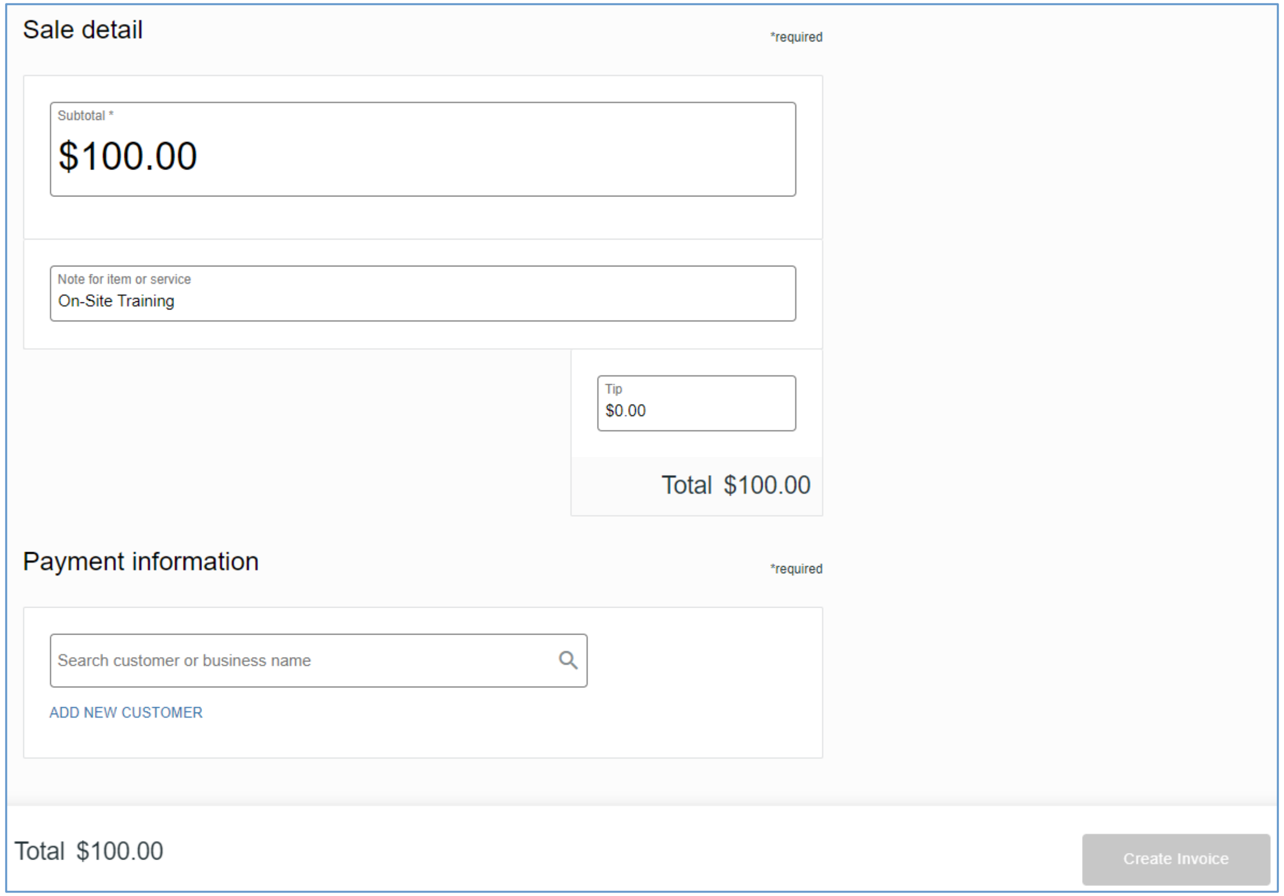
Invoice

Important:

- The Invoice option is used to create an invoice for the merchant. This does not immediately charge the customer; however, this selection does notify the customer of the billing and allows the customer to pay later.
- Invoices due dates are set to 7 days from creation. *This option can not be modified.*
- Invoices expire after 180 days from creation.
- Merchant can review their invoices via their dashboard to see the status.

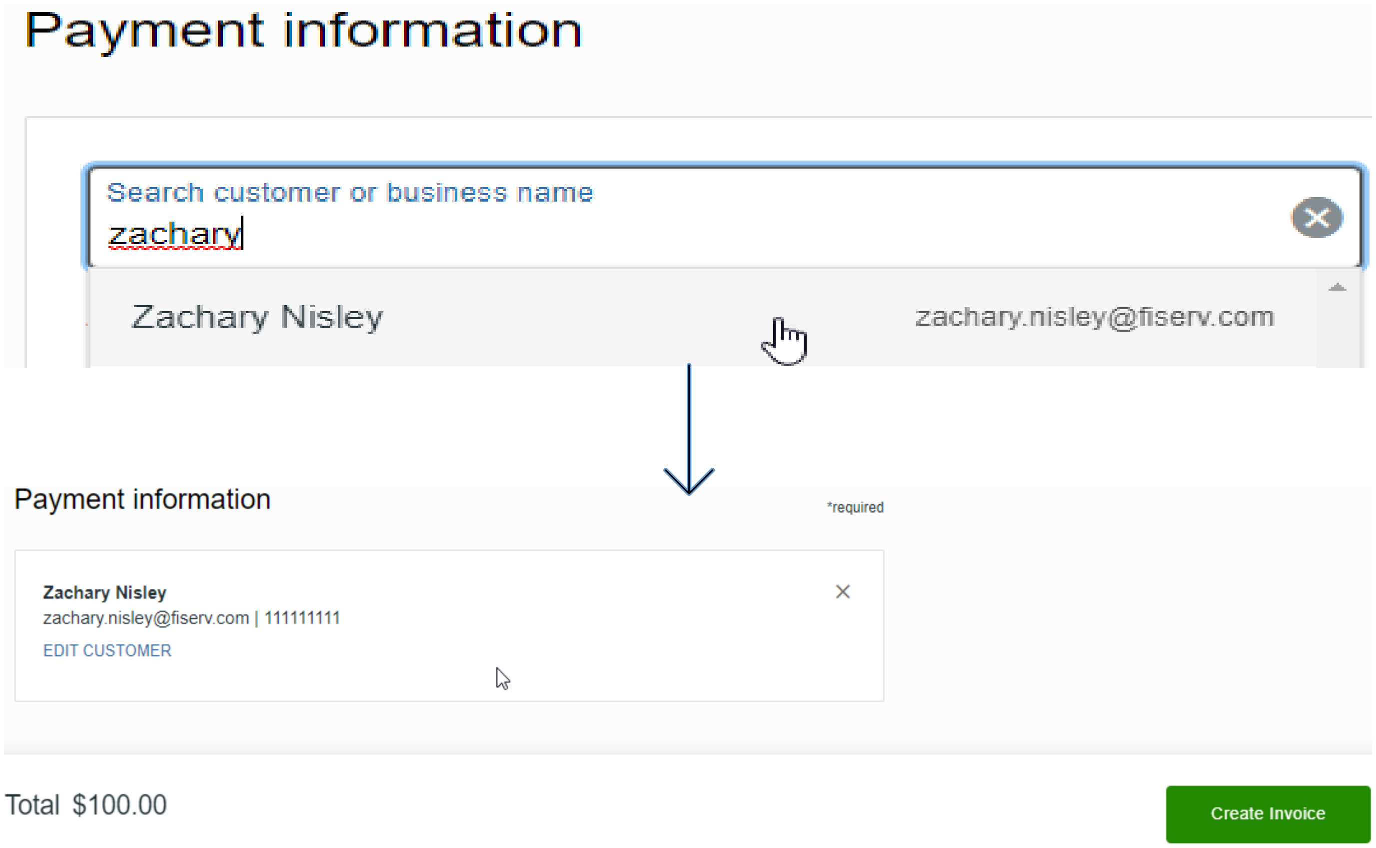
Invoice

- To create an Invoice, Merchant will input the sales amount
  - Merchant may also input a Note and Tip amount, if applicable.
- Merchant must either:
  - Search for **existing customers**
  - If this is a **new customer**, then the user must add a new user before the invoice can be created
- Once cardholder information is added, user can create the invoice.



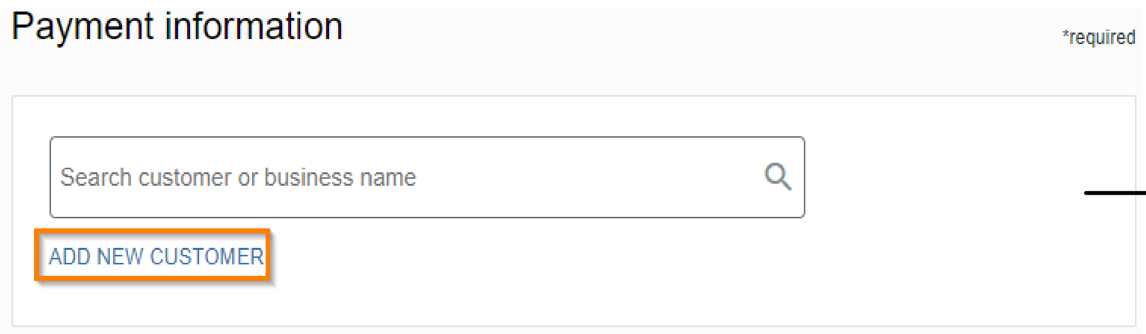
Invoice – Existing Customer

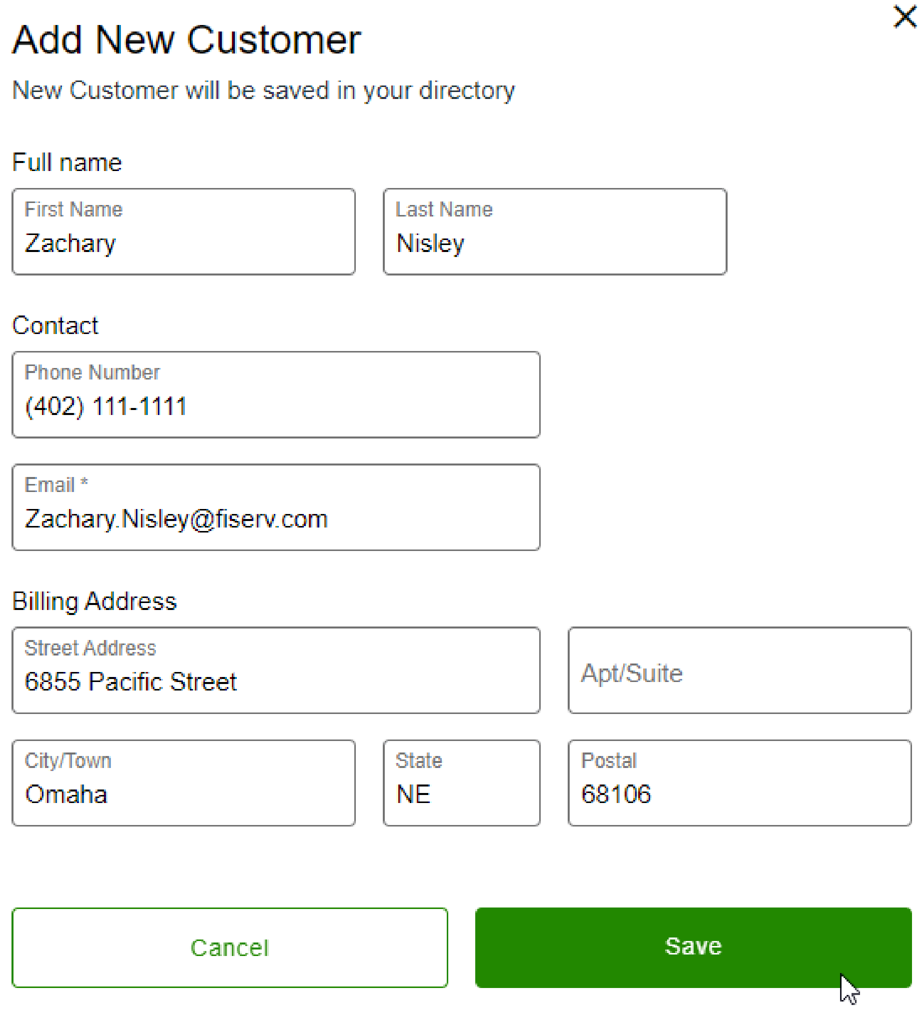
- If the customer **does** exist in the device, the customer may be searched and selected. This will pull the customer information to create the invoice



Invoice – New Customer

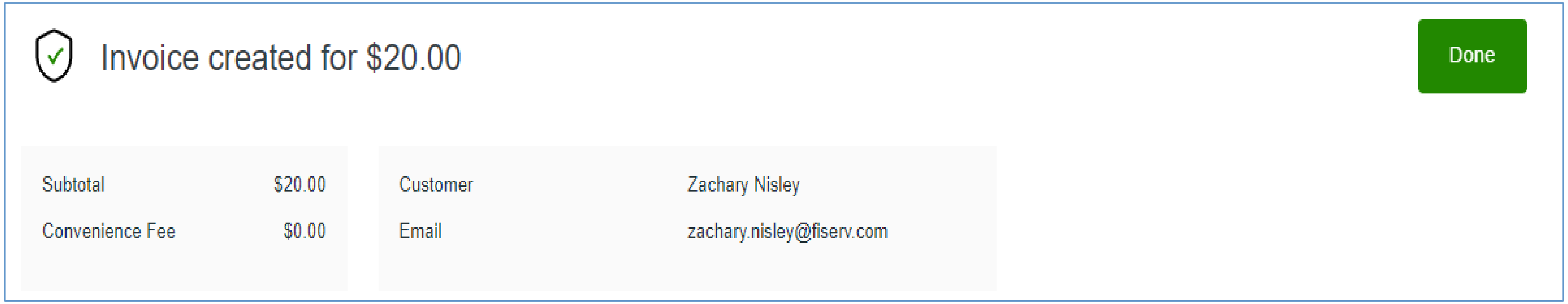
- If the customer does **not** exist, merchant will select ADD NEW CUSTOMER, enter the information required and hit Save





Creating an invoice

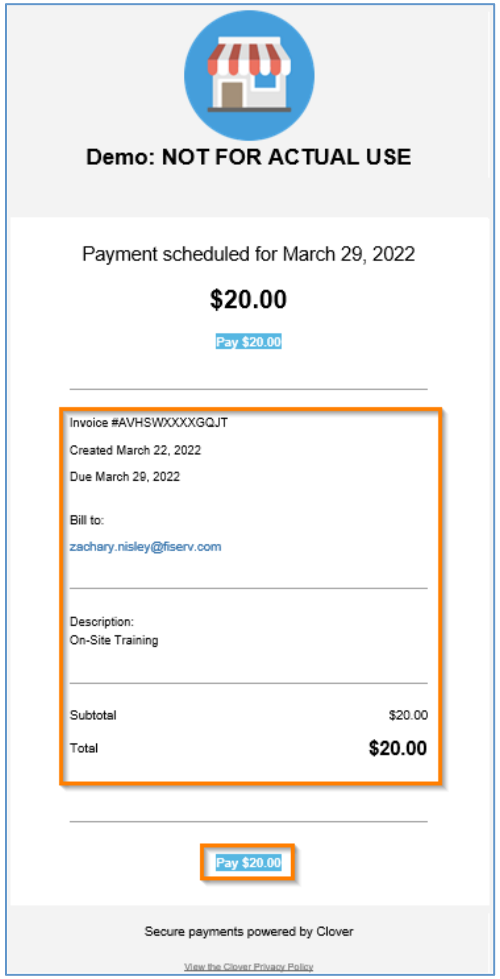
- Once Complete, merchant will get the following notification in their dashboard



- The Merchant will receive an email invoice and can pay the invoice via a secure link that is provided as part of the email invoice

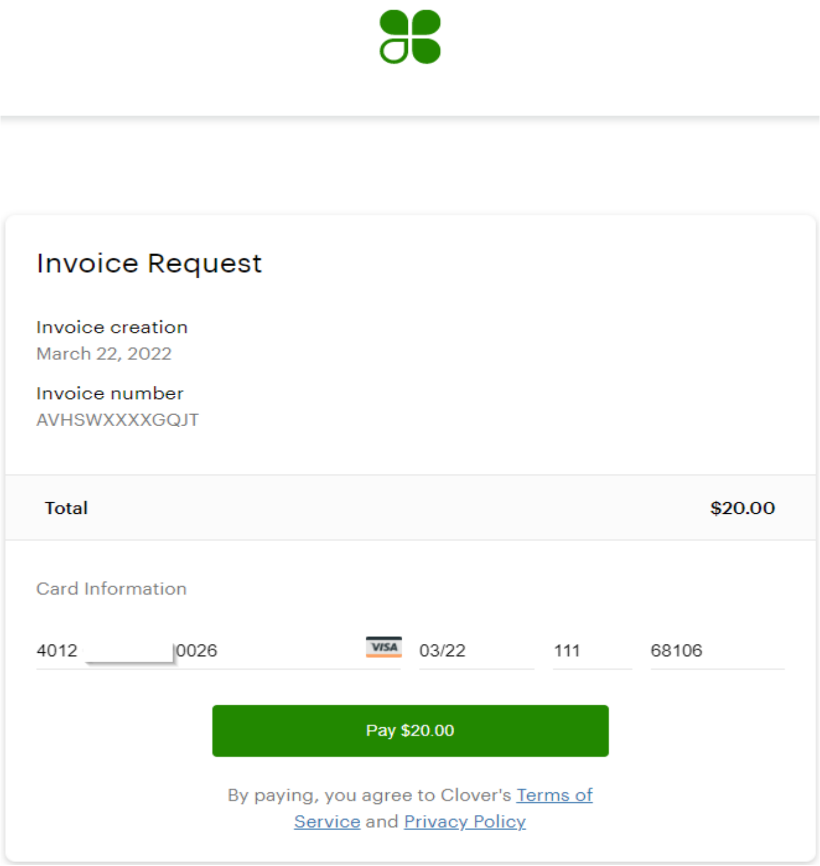
Invoice

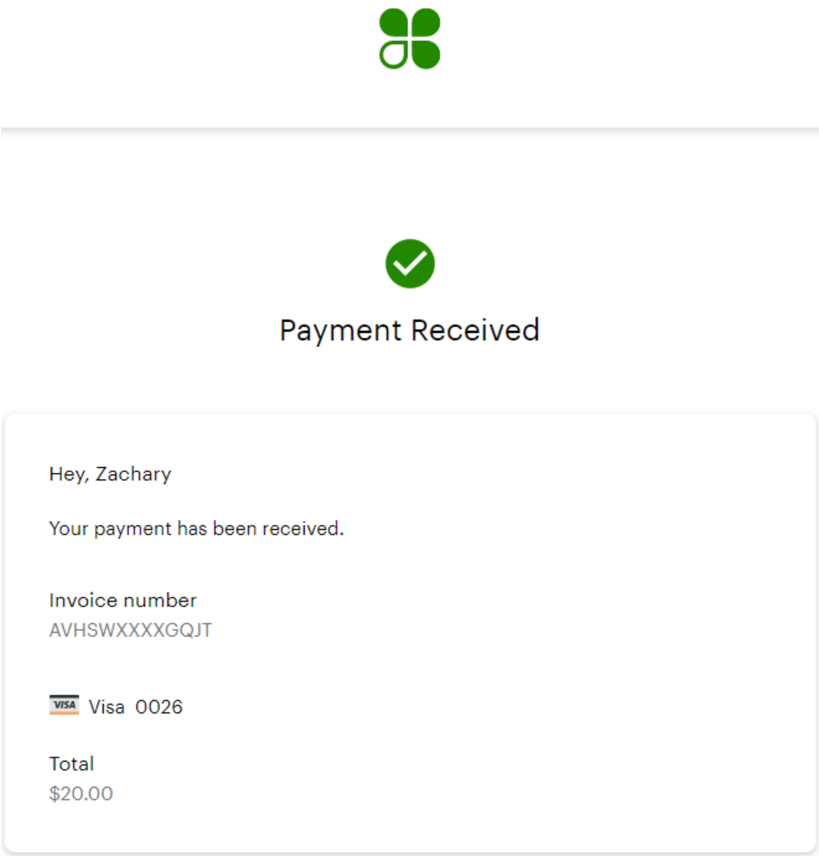
- Customer will receive the invoice via email.
- The invoice will show the following details
  - Invoice #
  - Created date
  - Due date
  - Bill too
  - Description
  - Total
- The invoice will also provide a link, at the bottom, for the customer to click on to pay



Invoice

- **Cardholder Experience**: Once the customer has clicked on the amount in the invoice, customer will be prompted to input card data and hit Pay "$X.XX". Customer will get a confirmation of payment. Merchant will be able to confirm the payment in the clover dashboard.

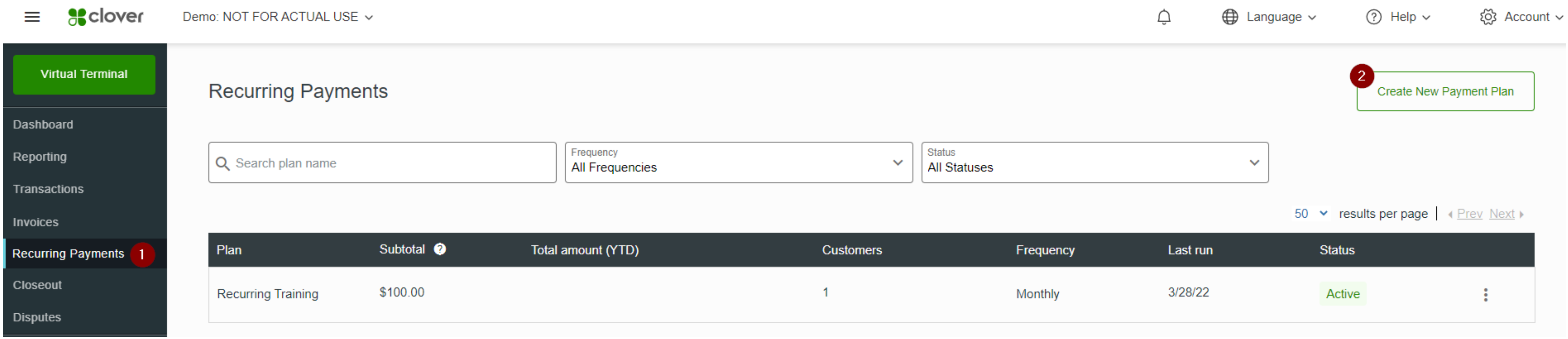




Transaction Type
Recurring Payment

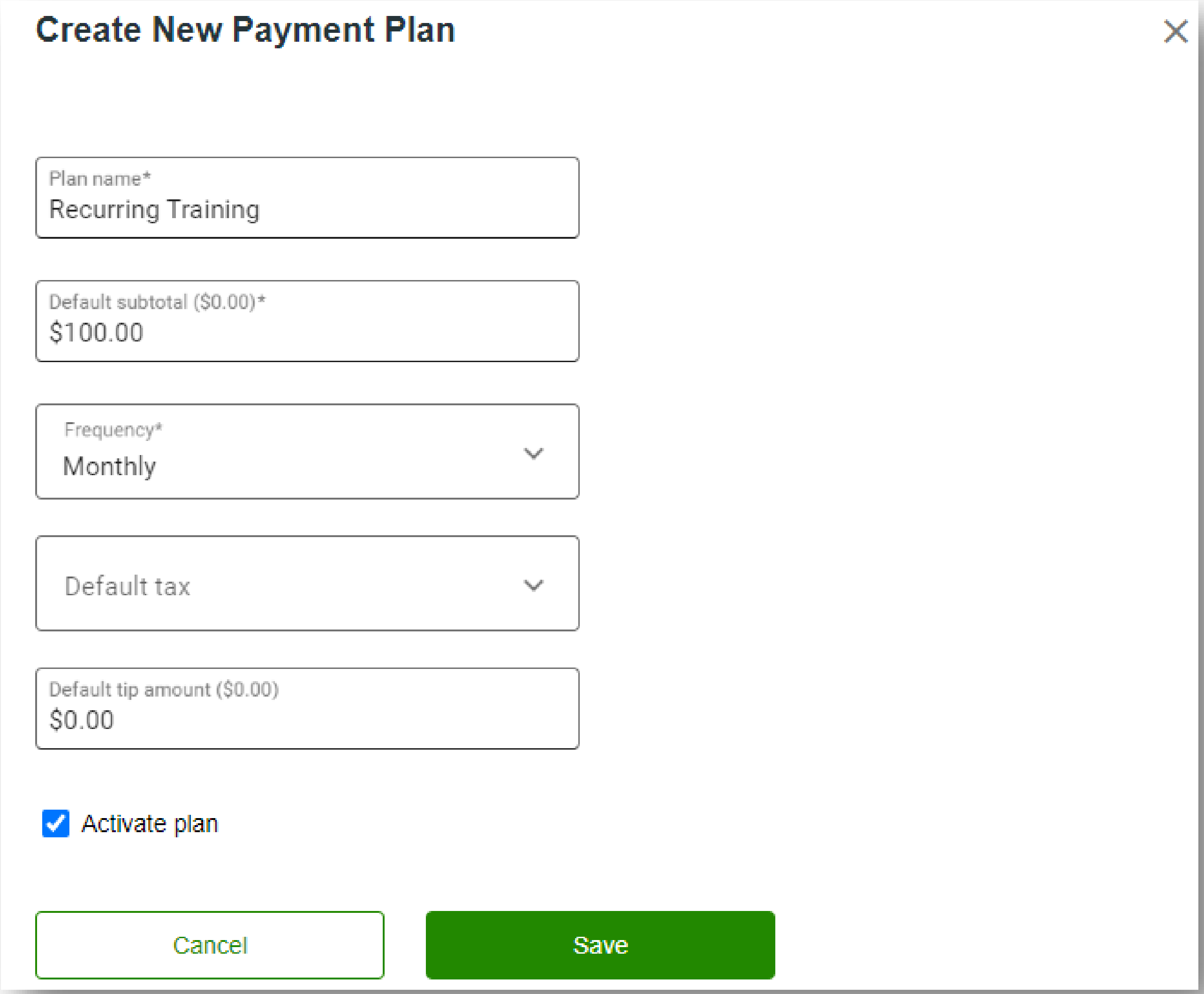
Recurring Payment

- To use the Recurring Payment option in Virtual Terminal, Merchants must create a Recurring Payment Plan in their dashboard.
- To create a plan: Merchants will go to Recurring Payments > Create new plan:



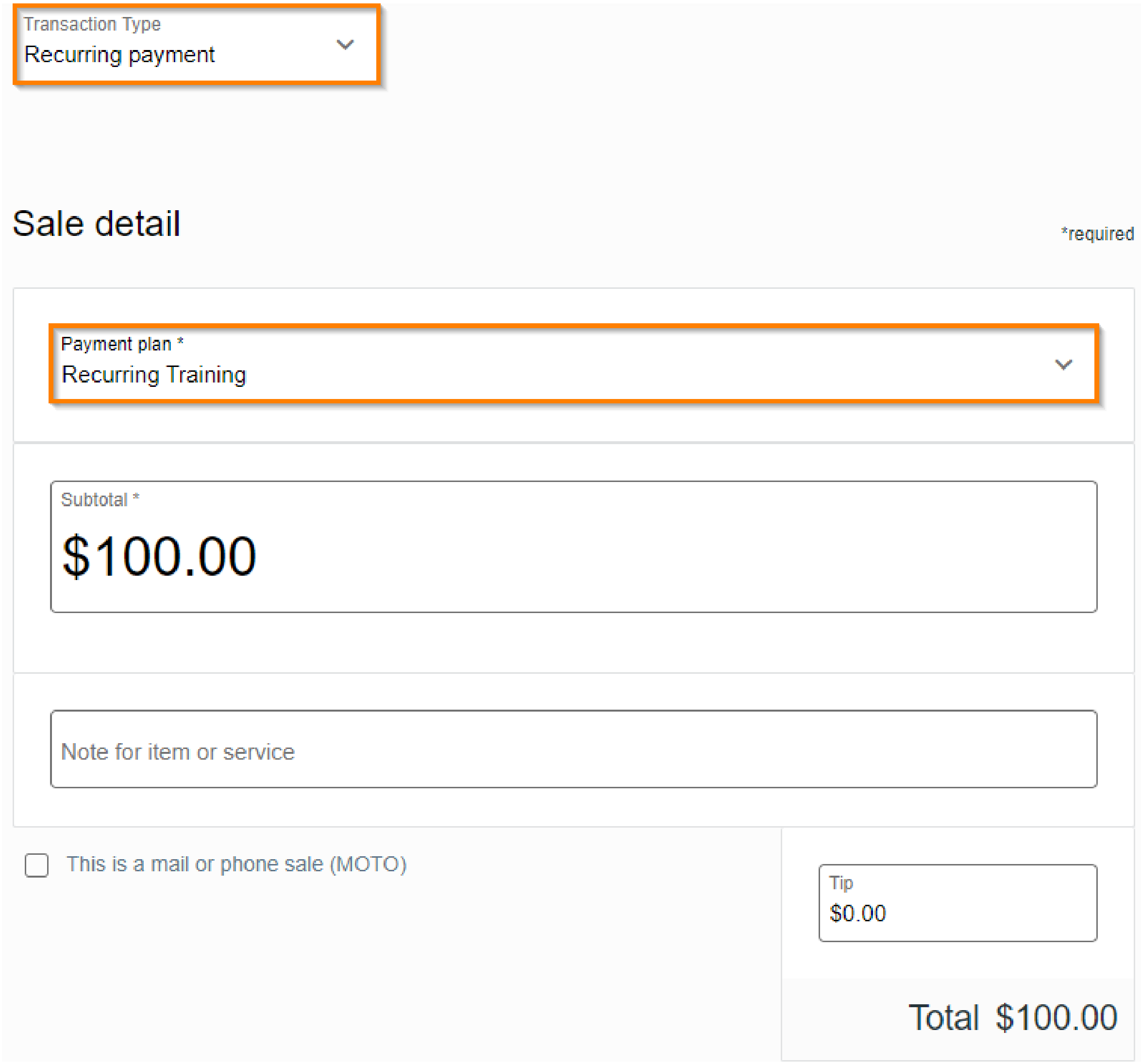
Recurring Payment

- To setup a Plan, Merchant needs to indicate the following:
  - Plan Name
  - Default Subtotal
  - Frequency
    - **Options**: Daily, Weekly, Bi-weekly, Monthly, Bi-Monthly, Quarterly, 4 Months, Semi-Annually, Annually
  - Additional options: Default tax and default tip amount
  - Activate plan



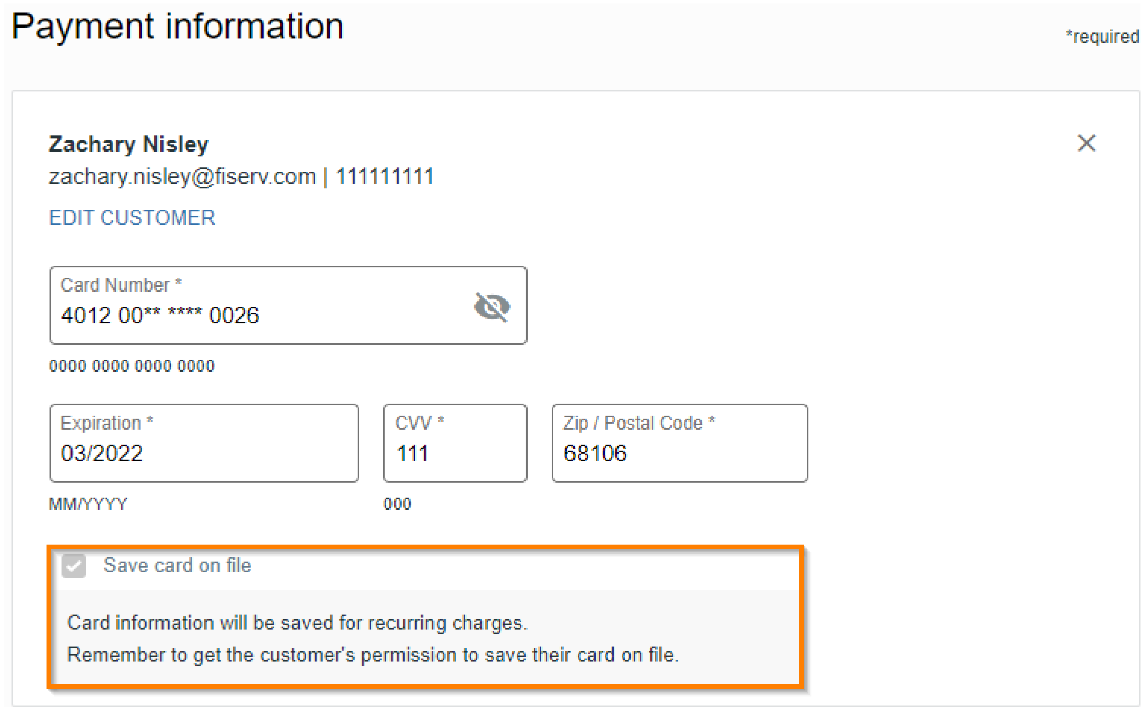
Recurring Payment

- To do a recurring payment, a payment plan needs to be set.
  - Once the plan is set, the subtotal and tip amount will automatically fill based off plan settings.
  - A note may be added for the customer if chosen.



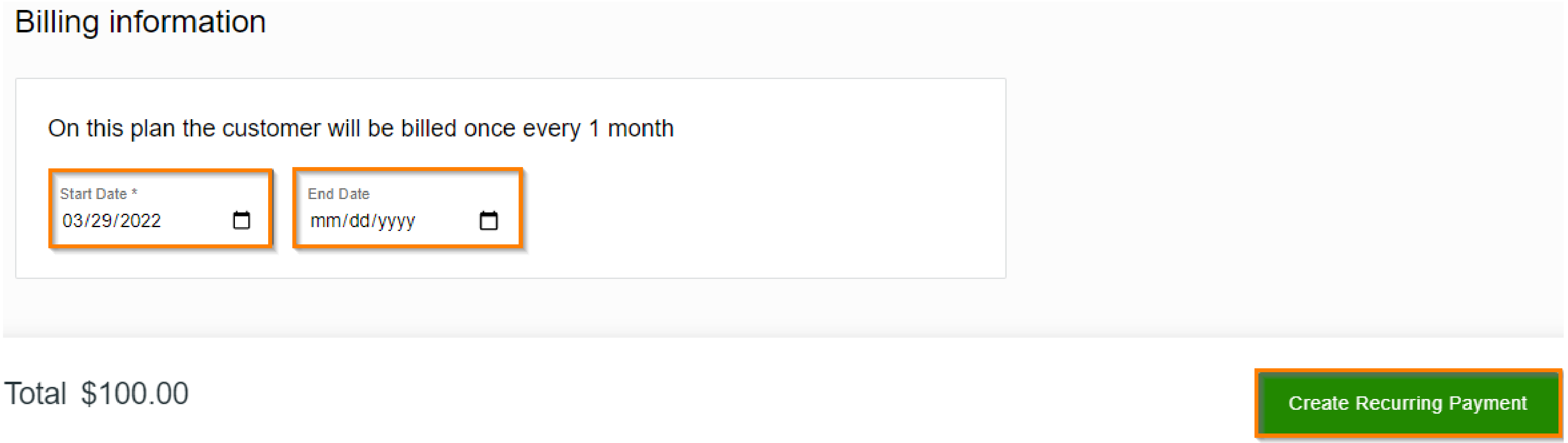
Recurring Payment

- To do Recurring Payment: Customer information must be entered.
  - If the customer is recurring, users may search for the customer.
  - If the customer is new, user will need to ADD NEW CUSTOMER before inputting card details.
- Once card details are entered, the card will be saved. *Please note to get customers permission to save the card on file.*



Recurring Payment

- The final part is to set the Start date.
- Merchant may elect to set an end date but may also leave default (MM/DD/YYYY), if no end date is applicable.
- Once a Start date is set, Merchant can create the Recurring payment



Recurring Payment

- Merchant will get a confirmation and recap of the recurring payment.

Recurring payment created for $100.00

Done

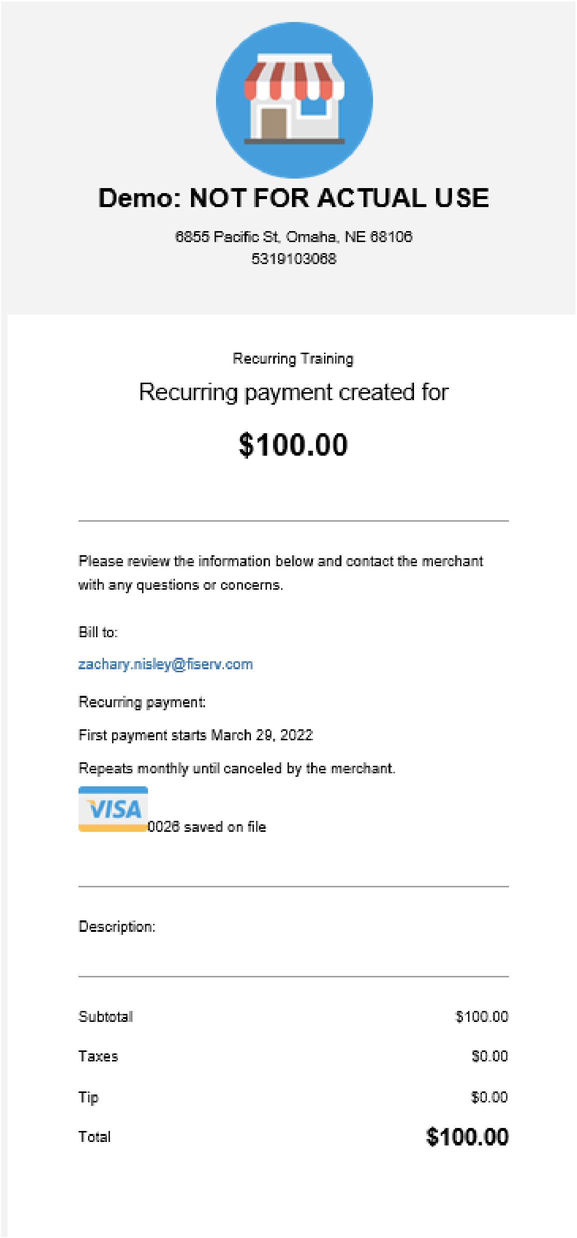
Subtotal	$100.00
Convenience Fee	$0.00

Customer	Zachary Nisley
Email	zachary.nisley@fiserv.com
Card	VISA 4012 00** **** 0026
Billing	Recurring charge - 1 month commitment.

Customer card was saved.

Recurring Payment

- Customer will receive notification of the recurring plan via email



Demo: NOT FOR ACTUAL USE

6855 Pacific St, Omaha, NE 68106
5319103068

Recurring Training

Recurring payment created for

$100.00

Please review the information below and contact the merchant with any questions or concerns.

Bill to:

zachary.nisley@fiserv.com

Recurring payment:

First payment starts March 29, 2022

Repeats monthly until canceled by the merchant.

VISA 0026 saved on file

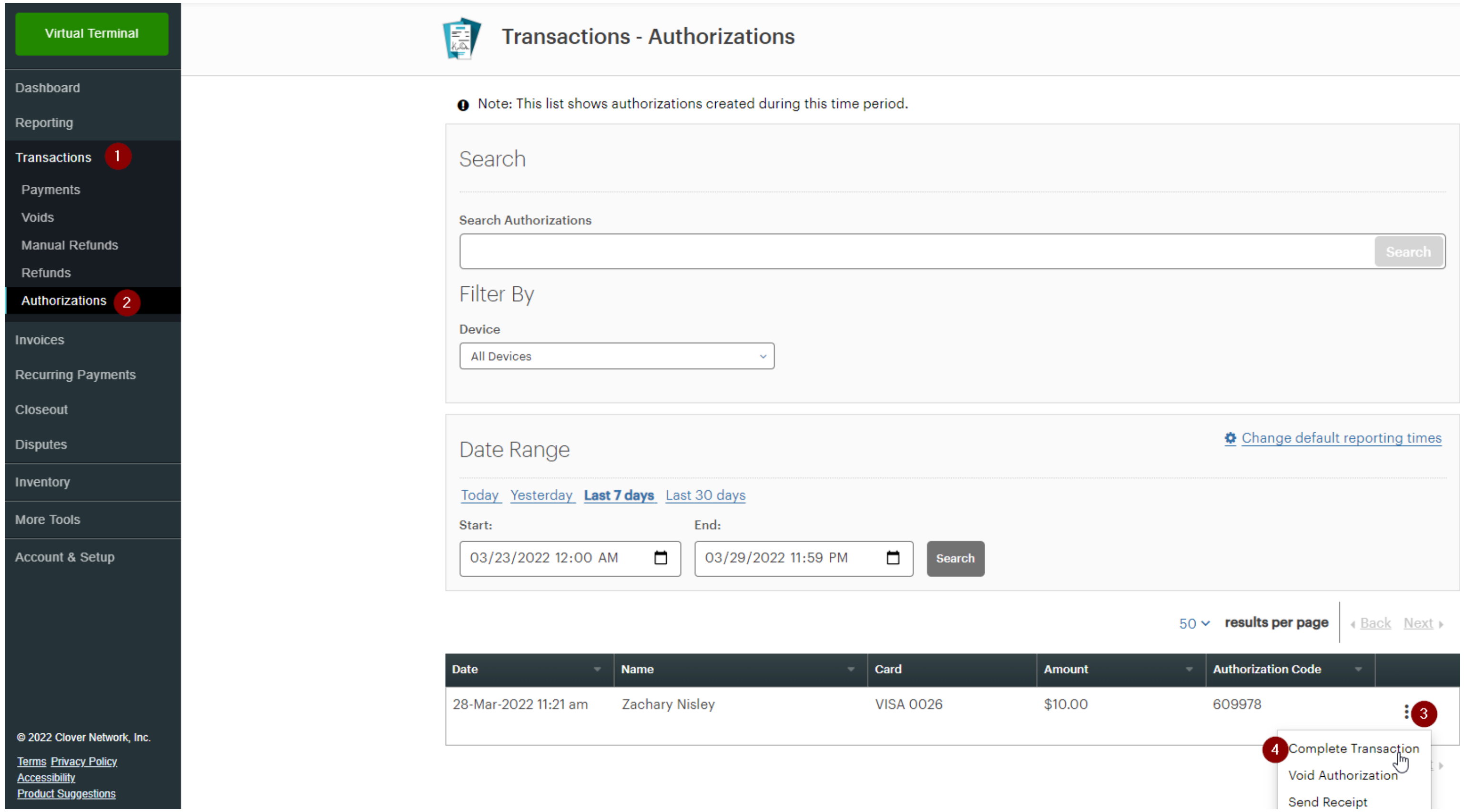
Description:

Subtotal	$100.00
Taxes	$0.00
Tip	$0.00
Total	**$100.00**

Transaction Type
Pre-Authorization & Card Verification

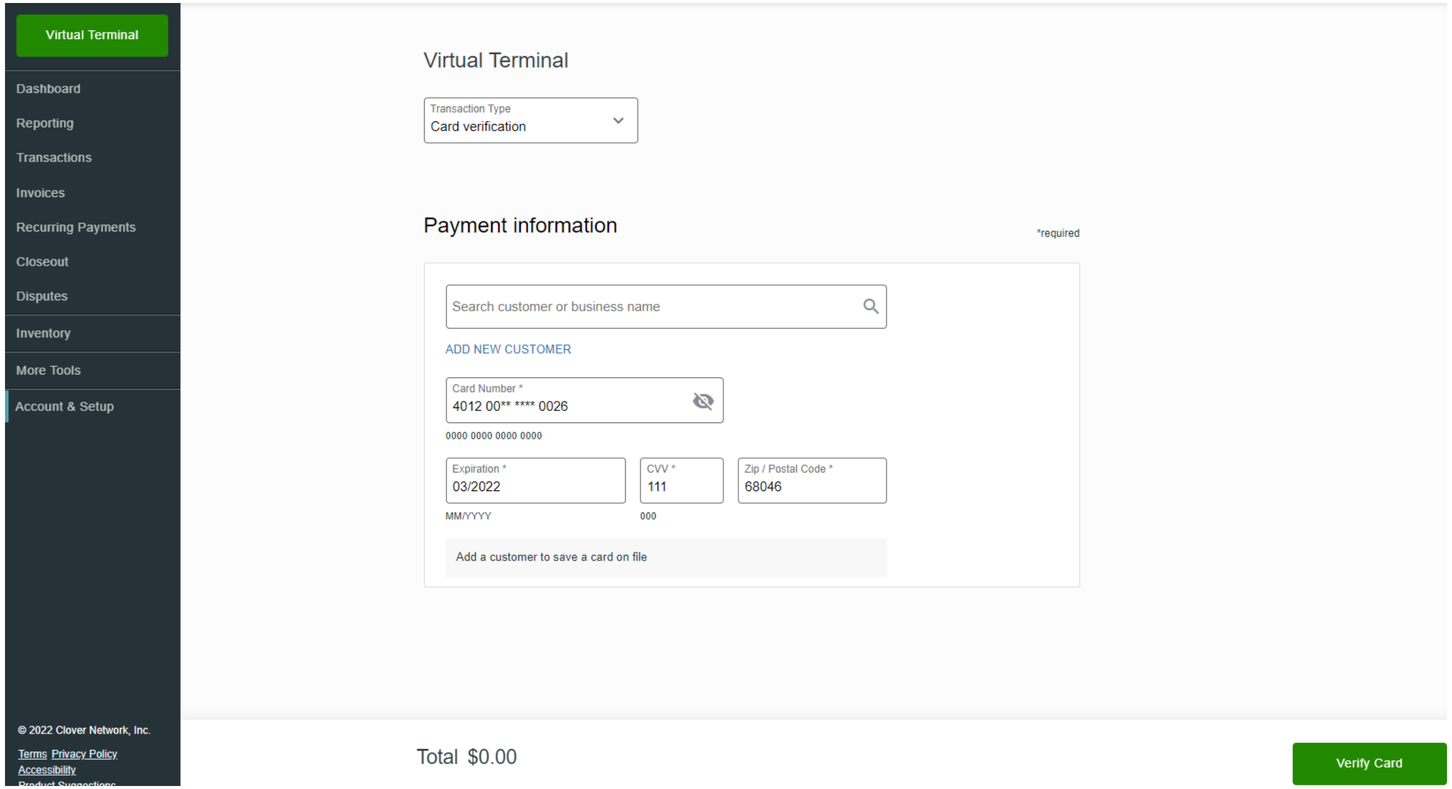
Pre-Authorization

- Pre-Authorization needs to be manually enabled in the dashboard before merchant can process a Pre-Authorization.
- Pre-Authorization is used to hold an amount of funds on the cardholder's bank account.
- The process of completing a Pre-Authorization is the same as Take Payment.
- Important Note: The transaction does not complete until the user completes the transaction. This is done by going to Transactions > Authorizations > find pending auth > Clicks Complete Transaction



Card Verification

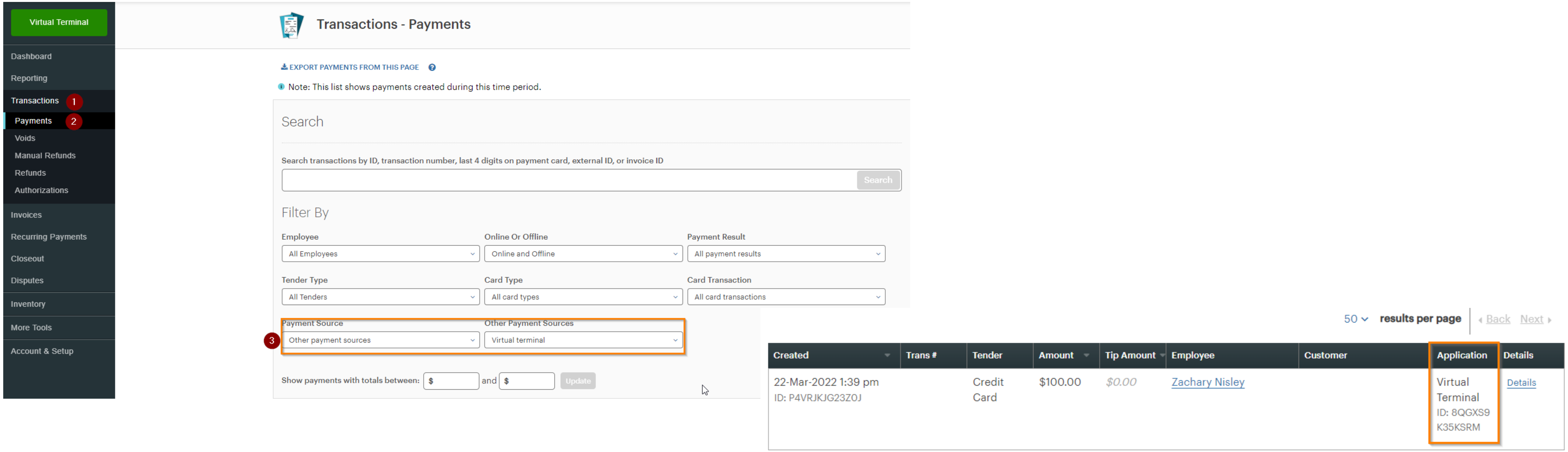
- Card Verification is an optional feature that needs to be manually enabled before able to process.
- Card Verification is used to check if the card can process.
- No funds are held.



Reporting

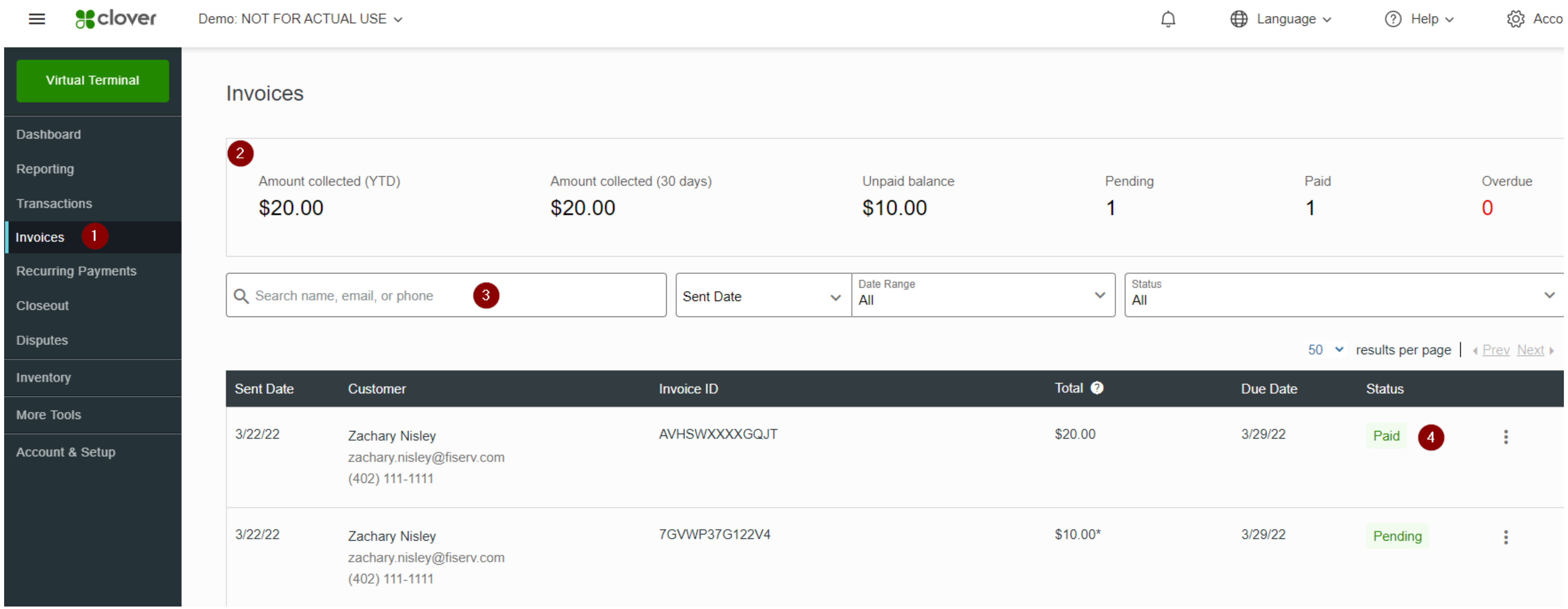
Take Payment

- Payments taken by the Virtual Terminal are indicated in the Payments tab.
- User may elect to filter to display only Virtual Terminal Payments by filtering the Payment source to Other Payment Sources and set the Payment Source to reflect Virtual Terminal



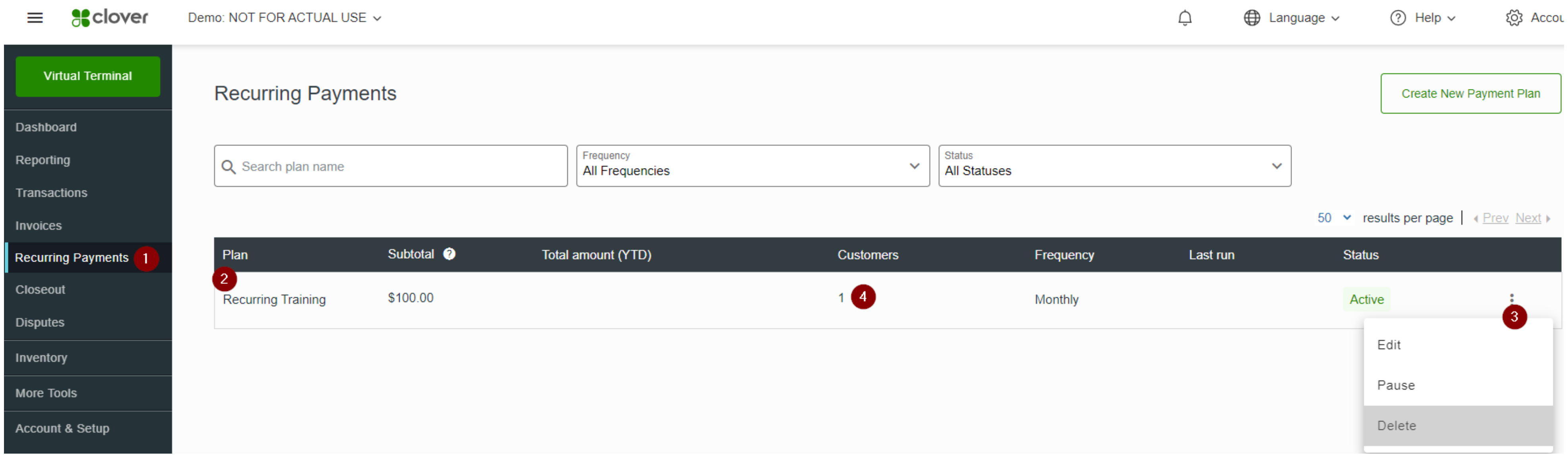
Invoice

- Merchants can view their Invoices by clicking on the invoices tab of their dashboard.
- Once in the dashboard, users will be able to:
  - View Collected Stats
  - Collectively see how many are unpaid, pending, been paid or are overdue
  - Search by various means to find invoices
  - View the invoices
    - Sent date
    - Customer
    - Invoice ID
    - Total
    - Due date
    - Status



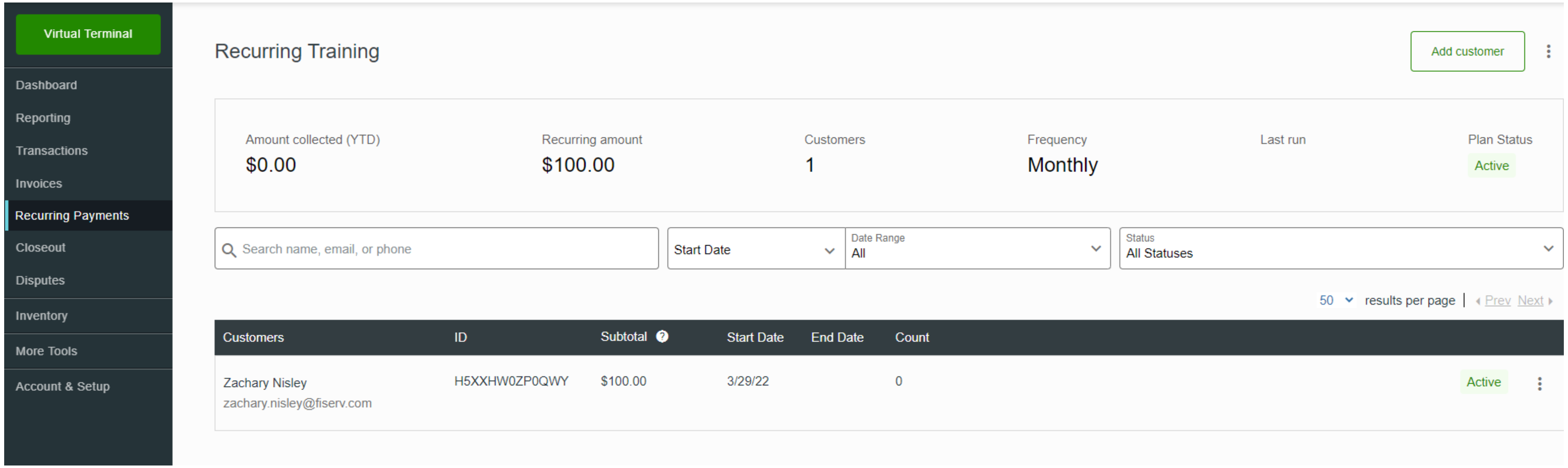
Recurring Payments

- Merchants will be able to view existing plans and may edit, view or delete the plan by clicking the ellipsis (three stacked dots on far right), if needed.
  - Note: When Editing a plan, the frequency is not adjustable. A new plan would have to be created.
  - Note: If Pausing a plan, billing will suspend on all active customers tied to the paused plan. Merchant will be asked to confirm choice.
- User may also elect to add customer to the plan by hitting the “number” under customers. This will show the list of customer tied to the current plan.



Recurring Payment

- Clicking the Number of customers will show:
  - Plan details (amount, customers, frequency, status
  - Customers tied to plan and status
    - User may also edit the customer details as it relates to recurring payment
- Customers may also be added by clicking Add Customer button located in the upper right.
- User may also select to Edit, Pause or Delete the plan by selecting the 3 Dots next to Add customer



Thank You!