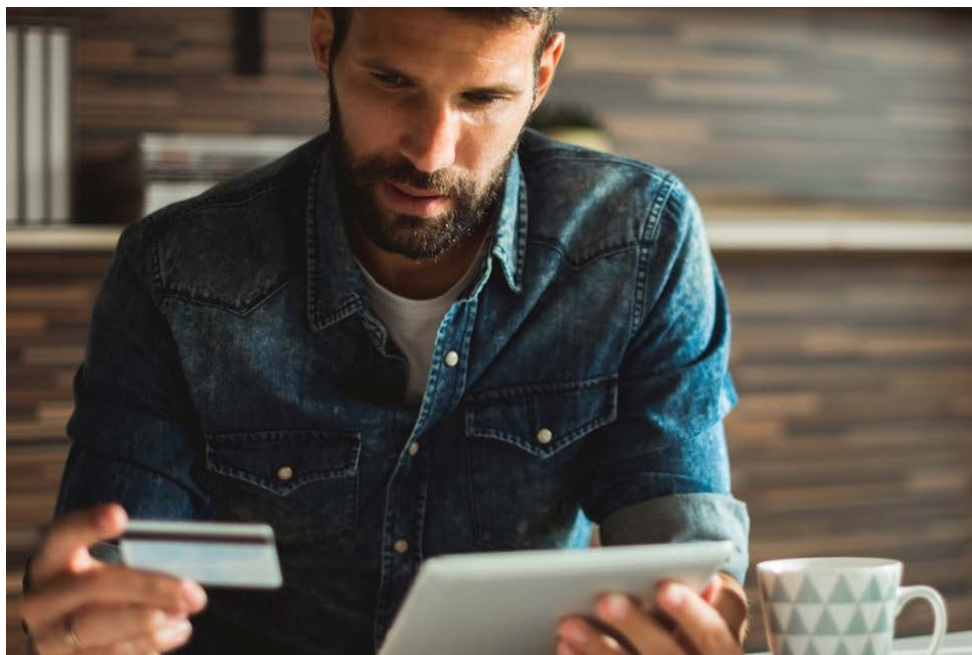




# Grow your business online with Clover


Provide a flexible payment experience for your customers




Whether it's online, in-store, remote or onsite, Clover Payments is the simple and flexible solution for you to accept payments, track your sales transactions and grow your business. Clover Payments helps you create a seamless customer experience by giving you the ability to accept the most popular forms of payment over the phone, through your website or in-person with or without a point-of-sale (POS) device.

 **Accept payments from anywhere**  
Take payments over the phone with Clover Virtual Terminal, on-location with a mobile app, online through your website or in-person with a modern Clover POS device.

 **Integrate with eCommerce platforms**  
Leverage pre-built integrations or build your own integration with our APIs and developer kit.

 **Track all of sales transactions in one place**  
Use the Clover Dashboard to track your online and in-person sales from anywhere.

 **Keep your customers and business safe**  
Be confident that your customer and business data are protected with industry-leading security technologies and fraud prevention tools.

**Clover Payments includes everything you need to request and accept payments online.**

- **Clover Virtual Terminal** – Key in customer card information through a web browser
- **Invoicing** – Request customer payment by email and allow them to pay you online
- **Recurring Payments** – Automatically charge your customer's card based on a schedule
- **eCommerce Integrations** – Expand your business online with our pre-built eCommerce integrations
- **Developer APIs** – Build payments into your website using our developer tools
- **Clover Dashboard** – View and track all your sales transactions through a web browser or your mobile device

## Accept payments from anywhere

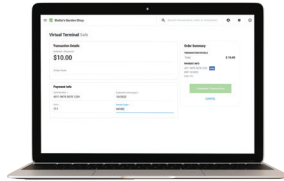
### In-Store

Take in-person payments with the portable Clover Flex or with our countertop device Clover Mini.



### Over the Phone

Key in customers' card information in a web browser with Clover Virtual Terminal.



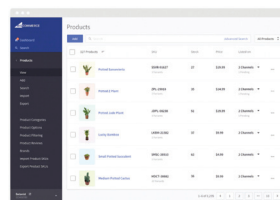
### On-the-go

Key in or scan customers' card information with the Clover Go app on your mobile phone or tablet and add the optional Clover Go card reader.



### Website

Key in or scan customers' card information with the Clover Go app on your mobile device or add a card reader for card insert or swipe.



[Contact a sales executive or relationship manager to learn more.](#)

#### Clover Payments eCommerce Key Features

##### Accepted Payment Types

Visa®  
Mastercard®  
American Express®  
Discover®  
Diners Club®  
Maestro®  
JCB®  
Union Pay®

##### Transaction Types

Sale, Authorizations  
Real-Time Authorizations  
\$0 Authorization or Verification  
Captures (Completions)  
Refunds and Voids

##### Virtual Terminal Features

Sale, Authorizations and Verification  
eCommerce Sale and MOTO Sale  
Taxes, Convenience Fee and Tips  
Customer Search, Customer Entry  
Card-on-File Support

Invoicing

Recurring Payments

Mobile Browser Support

##### Platform Features

Level 2 Processing

Soft Descriptors

Split Tender

Stored Credentials

Hosted iFrame and Hosted Checkout

Apple Pay®

Google Pay®

Samsung Pay®

##### Fraud Prevention Features

AVS

Card Security Code (CVV2/CVC2/4DBC)

Duplicate Transaction Checking

CAPTCHA Service

Velocity Filters

Sales or Credit Min./Max. Threshold