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Help reduce your credit card transaction expenses

How may I reduce my expenses?

The Merchant Surcharge Program allows merchants to add a percentage fee to their consumers' credit card transactions to help offset merchant's credit card processing costs.

Implementing this practice can help merchants recover credit card expenses by applying a 3.00 percent fee to eligible credit card transactions which is itemized on customer receipts.

Debit cards and prepaid cards are not eligible as only credit card transactions apply.

Get started today

Interested in learning more? Simply contact your sales representative to find out more about this opportunity.

Is this right for my business?

Every business is unique and your decision to implement this should be based on considerations, including how you feel your customers may respond as well as other contributing factors.

We do not offer the Merchant Surcharge Program in the following states/territory: CT, MA and PR.

Frequently Asked Questions (FAQs)

What are my responsibilities as a merchant, if I want to implement a surcharge fee?

As a merchant, you're required to clearly and prominently display the surcharge rate at the point-of-sale (POS) and point of entry, notifying all customers that this fee will be applied if they pay by credit card. You are responsible for creating your own signage that complies with surcharging requirements by the Card Brand Rules and any relevant state laws. Some states may have additional requirements. The below is suggested language for signage based on Card Brand rules*:

> **We impose a surcharge of 3.00% when paying with a credit card, which is not greater than our cost of acceptance. The adjustment will appear on your receipt. We do not surcharge debit cards. Any purchases made with a debit card or cash will not include a surcharge.**

Are there other requirements?

Yes. The card brands and your state may have other requirements. You are responsible for complying with all card brand rules including those which apply to surcharging. By enrolling in the Merchant Surcharge Program, some of these requirements will be fulfilled on your behalf, including, but not limited to, notifying the Card Brands and registering your participation in the Merchant Surcharge Program with them, itemizing the surcharge on customer receipts, preventing surcharges on applicable debit and prepaid card transactions, and refunding surcharges on returns.

Is surcharging the same as a convenience fee?

No. A surcharge is a percent fee applied uniformly to eligible credit card transactions. Conversely, a convenience fee is a fee applied to alternative payment methods that is not standard for the merchant. For example, paying online when in-person payment is the standard payment method.

Can I surcharge and also apply a convenience fee or offer a cash discount?

No. Once you are part of the surcharge program, you can no longer charge a convenience fee, service fee or offer a cash discount.

Can I apply a surcharge only on selected transactions?

No. If you choose to assess a surcharge, a surcharge must be applied to all eligible credit card transactions.

Can I apply a different surcharge percentage for different transactions?

No. The same 3.00 percent must be applied to all eligible credit card transactions.

*There may be other disclosure requirements related to surcharging depending on your type of business and where you are located.

Please review the Card Brand rules and any state laws to determine what applies to your business. You are solely responsible for preparing disclosures that comply with applicable laws.

*Some states have additional disclosure requirements whereby businesses are not allowed to advertise one price, then add a surcharge at the point of sale when a consumer elects to pay with a credit card. Instead, businesses are required to inform consumers of the higher credit card price for each product or service by posting the higher prices. In these states, merchants must clearly post the dollar and cents amount of each product or service offered. Additionally, businesses may be required to inform consumers of the higher credit card price for each product or service by posting the dollars and cents amount of the higher price.

For more information about surcharging, contact your sales representative to find out more about this opportunity.

Request and Take Payments With Clover® Virtual Terminal

An easy and secure way to take payments without a POS device

Clover Virtual Terminal gives you the flexibility and convenience of processing payments – and refunds – wherever you happen to be. Clover Virtual Terminal is included as part of your Clover service plan. Just log into your Clover Dashboard on your computer, tablet or smartphone and you're ready for business anytime, anywhere.

Convenient
Take card payments even if you don't have a Clover point-of-sale (POS) device or are away from it.

Fast and easy payments
Simply enter your customer's card information into your web browser, request payments by email, and let customers pay you online or set up a recurring payment schedule.

Safe and Secure
We keep you PCI compliant and your data and customer's data secure with end-to-end encryption.

No additional costs
There are no additional fees to use Virtual Terminal. Transactions are charged at the keyed-in rate.

Run your business from virtually anywhere

- Accept credit and debit card payments directly on a computer, tablet or smartphone

- Request customer payments by email and allow customers to pay you online

- Set up a recurring payment schedule and get paid on-time automatically

- Send digital receipts through email

- Securely store your regular customer's card information for faster transactions

- Protect against fraud with address verification service (AVS) and card verification value (CVV)

Take payments on your computer, tablet or smartphone

Clover Virtual Terminal is included with your Clover service plan and can be accessed through your Clover Web Dashboard at no extra cost. Transactions are charged at the keyed-in rate.

Send payment requests. Send customer payment requests by email and allow them to pay you online.

Feature	Virtual Terminal
Payments	
Sales	✔
Authorization	✔
Verification	✔
Mail Order/Telephone Order (MOTO)	✔
Taxes	✔
Convenience Fee	✔
Tips	✔
Customer Search	✔
Customer Entry	✔
Card-on-File Support	✔
Mobile Browser Support	✔
Payment Requests/Invoicing	
Payment Request/Simple Invoicing	✔
Online Customer Payments Page	✔
Email Confirmations	✔
Recurring Payments	
Automatic Payment Schedules	✔
Email Notifications and Receipts	✔
Status Tracking of All Invoices	✔
Management and Reporting	
Web and Mobile Dashboard	✔
Transaction Reporting	✔
Order-Based Reporting	✔
Graphical Reports	✔
Search Functions	✔
Export	✔
Fraud Prevention Features	
Two-Factor Authentication	✔
End-to-End Encryption With Tokenization	✔
Address Verification Service (AVS)	✔
Card Security Code (CVV2/CVC2/4DBC)	✔
Duplicate Transaction Checking	✔

For more information, visit **clover.com/pos-systems/virtual-terminal**

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Clover Station Solo

Accept payments and manage your business with Clover Station Solo

A powerful, all-in-one merchant point-of-sale (POS) device

Clover® Station Solo provides the power you need to process customer payments, print receipts, track sales transactions, and run Clover's software to manage your business.

The convenience of all-in-one

Accept payments in-person or over-the-phone, process refunds, print receipts and access the Clover software you need to manage your business.

The power to run your business

Runs on a high-performance chip and the latest operating system to give you the speed you need.

Security built-in

Control access with roles and permissions, fingerprint login and two-factor authentication.

A powerful POS system to accept payments and run your business

- Accept customer card payments with the card insert and swipe slots integrated into the screen

- Take payments over-the-phone by keying in card information in Virtual Terminal

- Print receipts with the included printer

- Manage orders, inventory, employees and other parts of your business with Clover Dashboard

Clover Station Solo

Clover Station Solo is a high performance POS system to manage your business and process payments.

Technical Specification

- High-performance Qualcomm 660 chip and Android 10 operating system for fast performance
- One 14" merchant-facing display with a 1920x1080 resolution that tilts to accommodate different heights
- Supports card swipe and insert
- Connectivity through wired Ethernet, Wi-Fi 802.11 a/b/g/n/ac Dual-Band 2.4 GHz/5 GHz or LTE
- Includes a Clover receipt printer
- Dimensions of 13.7" by 8.7" by 9.1"

Need a powerful POS system with a customer-facing screen?

Consider Clover Station Duo, a two-screen Clover Station device with one screen for the merchant, a second screen for customers, a receipt printer and access to Clover software.

Contact a business consultant to learn more.

A powerful POS for both sides of the counter

Engage your customers like never before with Station Duo.
Run loyalty programs, contribute change to causes, capture
contact information, accept mobile wallets and more.

Let them drive

Station Duo comes with a smart terminal for
your customers. That means they can confirm
their orders, enter their contact information
for rewards and complete payment faster.

Accept all major payment types

Let your customers pay how they want to pay.
Swipe, dip or tap. Credit, debit or EBT, NFC
payments including Apple Pay®, Google Pay®,
Alipay® and more.

Move at the speed of now

Station Duo is a fast, high performance
point-of-sale (POS) system. From inventory
and orders to managing your staff and
running reports, it's all at your fingertips.

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The smart and simple way to run your business more securely

• Secure – Help protect your business and customer
information with end-to-end encryption and data
tokenization, integrated EMV® chip sensors and
fingerprint logins.

• 24/7/365 Support – You can't do it all on your own.
When you need help, we've got your back.

clover Station Duo

Technical Specifications

- High-res 14" display for the merchant and 7" display for the customer with anti-fingerprint, antimicrobial Gorilla Glass

- Integrated LTE for primary or fallback connectivity

- Fast receipt printer

A smart POS system built for speed and simplicity

Tackle your daily traffic spikes without breaking a sweat. Station Duo is a fast, customer-engaging POS, designed for speed, security and engagement.

Meet (and reward) your biggest fans

Station Duo's smart terminal makes it easy to gather contact information and build lasting customer loyalty with built-in Clover Rewards.

Cut the counter clutter

One central hub for power and processing. One screen for you, one for your customers.

Give back to your community

Give back to your community with charity apps that enable donations and change rounding at checkout, and strengthen the sense of doing good.

Business control at your fingertips

Access and manage your back-of-house data, reports and payroll anywhere you need to run your business. See the patterns and trends driving your sales and take a smarter approach to marketing.

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For more information, please contact your business consultant.

Meet the mini POS that always comes up big

Powerful and sleek. Clover® Mini takes swipe, chip and contactless payments right out of the box. With Clover, you can also do your taxes, accounting, inventory, rewards and virtually anything else your business needs.

Mighty and Mini

Need a reliable terminal?
Maybe a full-featured POS?
Clover Mini is both. Expand functionality with over 500 apps in the Clover App Market.

Keep It in the Cloud

Your Clover Dashboard lets you see your complete sales history, monitor inventory and manage employees — wherever, whenever.

Ready, Set, Grow

The Clover platform provides robust hardware and software solutions that grow with you as your business evolves.

Features that help get the job done:

- Accepts credit and EBT card swipes, EMV® chip + PIN/ signature and contactless payments like Apple Pay® and Google Pay®

- Bright, durable 8-inch screen

- With a small countertop footprint of 4.2" by 8.3" by 6.7", the Mini is small enough for any space, but packs the POS power to run your business, front to back

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For more information, please contact your business consultant.

Clover Mini

Less Clutter.
More Productivity.

Say goodbye to crowded counters and say hello to getting more done. Clover Mini gives your customers more ways to pay while you get the benefits of a full-featured POS in a compact device.

Essential for Every Business

Your Clover Mini comes with all the essentials features you need to accept payments and run your business. With more than 500 apps, the Clover App Market lets you customize your device with whatever else your business needs. Get started with:

Register
Take orders, add or remove items and accept payments.

Orders
Look up orders and do more with them, such as take payments or issue refunds.

Rewards
Set up and run your own digital loyalty and marketing program in a snap.

Customers
View customer information, transaction history and marketing preferences.

Reporting
Gain business insights from sales reports and business metrics.

Time Clock
Manage employee schedules, overtime, timesheets, payroll exports and much more.

**For more information,
please contact your business consultant.**

Take your business everywhere with Clover Go

Run your business wherever your customers are with the Clover® Go mobile Point-of-Sale (POS) system. Clover Go lets your customers pay the way they want to – and enables you to track your sales in real-time, from anywhere.

Never miss a sale

Accept all major credit and debit cards, contactless payments, checks and cash with your mobile device – with or without an internet connection.
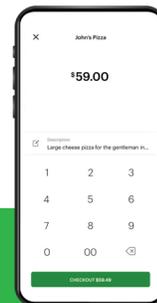
Enjoy more flexibility

Run your business and track your sales in real-time from anywhere.

Be safe and secure

Control access with roles and permissions, fingerprint login and two-factor authentication. All transactions are encrypted to help protect your customers' data and your business.

Clover Go consists of a free app and an optional reader that connects to your mobile device.*

- **Clover Go app** – Allows you to more securely key in or scan card information with your mobile device and track your sales. Available for Apple iOS or Android devices

- **Clover Go reader** – Add this portable reader for insert or contactless payments with NFC-chip-enabled cards and mobile wallets such as Apple Pay and Google Pay. The Clover Go reader is small and lightweight measuring 3.17 in x 2.21 in x 0.46 in and weighing 2.3oz.

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*A Clover merchant account is required to use Clover Go. Don't have a Clover merchant account? Contact your Clover Business Consultant.

Accept payments and track your sales with your mobile device

Accept payments anywhere
Take payments anywhere with your mobile device and an optional, compact reader.

Track sales in real-time
An interactive sales screen provides a snapshot of daily sales, top-selling items and individual employee sales performance over time.

Do business online or offline
Clover Go works with or without an internet connection so you never miss a sale.

Send paperless receipts
Electronic receipts can be emailed or sent by text.

Clover Go Key Features	
Accept all payment types	All major credit and debit cards, checks and cash
Quick checkout	Enter the dollar amount and checkout
Receipts	Send paperless receipts by email or text
Customer signature	Capture customer signatures on your mobile device
Refunds	Issue refunds from your mobile device
Sales reports	Access interactive sales reports to view daily sales, most popular items sold and more
Offline mode	Accept payments without an internet connection
Reader device	Pair an optional Clover Go reader for card insert or tap
User roles and permissions	Control access to different parts of the app based on employee roles
24/7/365 support	All day, everyday support to assist you with your needs

Get started quickly. Get Clover Go today.

For more information, contact your Clover Business Consultant.

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Mobility. Power. Flexibility.

The next generation of Clover Flex is here – Our fastest, most mobile-optimized point-of-sale ever. Accept every payment type on the go, tableside, at the counter and more.

Accept all major payment types

Let your customers pay how **they** want to pay. Swipe, dip or tap. Credit or debit. NFC payments including Apple Pay®, Google Pay® and more.

Go 100% mobile

The most complete, fully mobile setup in the Clover ecosystem. Flex is a full-fledged POS, terminal and business management system, complete with LTE connectivity. All in the palm of your hand.

Flex your business muscle

Want to simplify and centralize payments, customer engagement and operations in a single integrated device? Clover Flex is the business management system for you.

Purchasing and support to fit your business

- **Flexible** – Ask your Business Consultant about the purchase option that's best for you

- **Secure** – Protect information with end-to-end encryption, data tokenization, and integrated EMV® chip sensors. Transact safely with contactless payment

- **24/7/365 Support** – Help whenever you need it

clover Flex

Technical Specifications

- Now with a larger screen and wireless charging cradle

- Wicked-fast, 8-core Snapdragon processor

- 2100mAh lithium-ion battery supports at least 8 hours of use for a typical small-to-medium-sized business

Flexibility – It's baked right into the name.

Whether your business operates on the go, in a food truck or at the table, Flex is purpose-built to fit your needs. Run your business wherever you are or need to be: at home, on your counter, in your apron pocket or out on the road.

Sales-ready and fast!

Start taking orders out of the box, with minimal set-up and training. Speedy setup, fast unlocks, super-responsive touch screen, LTE connectivity and more.

Be stock-smart. Manage inventory anywhere.

Quickly build your inventory with the built-in barcode scanner. Categories, labels, modifiers and variants help you keep your inventory organized and up to date.

Anytime, anywhere cloud access

Access and manage your back-of-house data, reports and payroll from anywhere you need to run your business: on the floor, at the office or on the road.

Maximum reliability

Get ready to ring up sales all day long. Wi-Fi and 4G/LTE connectivity powered by a lithium-ion battery give you no-fail redundancy.

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**For more information,
please contact your business consultant.**