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.
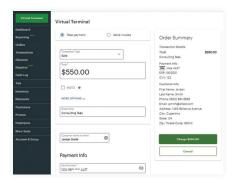
Run your business from virtually anywhere

- 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)
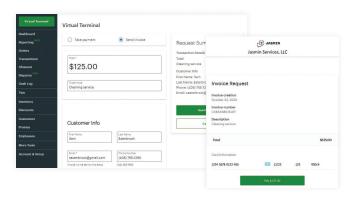
Clover Virtual Terminal

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, contact Treasurymanagement@fnbmichigan.bank