

First Data Global Gateway to Clover FAQ

Fiserv is excited to announce that we will be upgrading your payment gateway from the First Data Global Gateway, to the award-winning Clover Payments solution, at no cost to you. Clover has been designed specifically to meet the needs of small and mid-market businesses and will provide you with many improved capabilities, such as enhanced fraud tools, expanded reporting, and the ability to respond to chargebacks directly from Clover. In addition, you will gain access to the Clover App Market, which provides a host of plug-ins to help you run your business. Please see the Clover App Market discussion below for more information.

Purpose of the document is to help you seamlessly upgrade to Clover Virtual Terminal experience.

Below are commonly asked questions and we encourage you to read through all these questions prior to the upgrade. If you cannot find an answer to your specific question, please reach out to your Business Consultant or call Customer Support @ (800) 430-7161, option 3, option 1, from 8 a.m. to 9 p.m.

What is Clover and Why am I being upgraded?

What is Clover?

Clover is Fiserv's state-of-the-art payment platform that allows merchants to accept payments in-person, over the phone (MOTO) or from a website (eCommerce).

Clover Payments is the payment plan you will be boarded on, which provides the payment capabilities you currently enjoy on the First Data Global Gateway.

Clover dashboard will allow you to take payments through Virtual Terminal (VT), manage your account settings, and access reports as you do via First Data Global Gateway, but will also provide many more features like managing your employees and enhancements that will enable you to better manage your business. You can access the Clover dashboard at Clover.com/dashboard/login.

Why am I being upgraded?

As is true with all technology, from time-to-time systems need to be upgraded or replaced to keep up with the ever-advancing technology. Merchants demand new features like secured payment, debit card support, robust reporting, secured customer data management, to name a few and today all of this cannot be

supported in full potential by First Data Global Gateway.

To provide a best-in-class solution to our clients, Fiserv has made the decision to upgrade our clients from First Data Global Gateway to the Fiserv-owned Clover platform. Fiserv is striving to make this upgrade as seamless as possible and to provide not only the payment processing you currently enjoy, but the opportunity to take advantage of everything Clover has to offer.

How do I activate my Clover account?

There are two ways you can activate your Clover account:

1. You should have received an email from Clover with the subject line “Welcome to Clover! Start setting up your system.”
 - Open the email and select “Activate Account”
 - Follow the prompts to set up your account

What is multi-factor authentication?

Multi-factor authentication requires additional authentication when accessing a system to provide additional security. As part of your account activation process you will be prompted to enable multi-factor authentication, which will be used for subsequent log ins. After entering your user ID (your email address) and password you will receive a text to your mobile phone providing a passcode that you will be required to enter when logging into Clover.

2. Go to <https://www.clover.com/dashboard/login>
 - Select “Access Your Account”
 - Follow the prompts to set up your account

Will I receive training prior to my upgrade to Clover?

Fiserv wants to ensure you are ready to begin using Clover from the moment you are upgraded and will provide the knowledge you need to keep your business running without missing a step. Fiserv provides three methods of training

1. Access our series of training webinars.
2. Once you have an account and can access Clover, in-app training modules powered by Walk-Me will provide a guided step-by-step process to key actions you will take from within the Clover dashboard – taking payments via Virtual Terminal, managing employees and accessing reports.
3. View a side-by-side comparison of key actions you currently take in the First Data Global Gateway dashboard to how to take those same actions in the Clover dashboard. [Document on side-by-side comparison](#)

When will I be upgraded?

You will receive an email from Bank of America when your migration date has been scheduled. On the day of your migration, you will receive an activation email from Clover with instructions on how to activate your new Clover account. Virtual Terminal merchants will be able to begin using their account immediately.

How will I know I have been upgraded?

When the upgrade is completed, you will receive an activation email from Clover with the subject line "Welcome to Clover! Start setting up your system."

The email will prompt you to activate your Clover account, at which time you will be asked to select a password and set up multi-factor authentication (enter your mobile number).

Important Information about Clover account activation – for business owners**Why do I need to activate my Clover account?**

Once you activate your account you will be able to access the Clover dashboard via Clover.com

What will happen if I do not activate my Clover account?

Not activating your Clover account will have below implications.

- You will be unable to process a new sale on either platform

Why do I need to have an email address on record?

Clover uses your email address as your user ID to log you into the Clover dashboard. This email address must be unique and accessible to you (meaning you cannot use the same email address as another Clover user). A Clover account will automatically be created for you using the email address we have on file for you.

Please note: For business owners, your email address must be on your merchant account with Fiserv. If you did not receive any emails regarding your upgrade, we may not have a valid email on record. You must call Customer Service @ 800.430.7161 to update your merchant record with the correct email address.

I already have a Clover Account. Will I still receive an email to activate my account?

If you already have a Clover account configured with a different MID than your First Data Global Gateway account, your additional MIDs will be added to your existing Clover account. You will receive an activation email for each additional

MID. You will not be requested to re-activate your account, but you will be prompted to accept billing terms for each MID.

Additional MIDs boarded with an existing account owner will receive an automated email to let the merchant know a new account was added. Merchant needs to accept AppMarket billing terms when accessing the account for the first time and will be able to switch between processing accounts via a drop down in the upper-left hand corner.

Important information about Clover account activation – for your employees

When will my employees be able to access Clover?

If you want your employees to have access to Clover, they must have a valid, unique email address, so that a Clover account can be created for them.

To add a new employee, select the **Add New Employee** link at the top of the Employees page. Ensure the email address is unique to the employee.

For new employees, you will also be able to select from the standard Clover roles (Admin, Employee, Manager).

Once added they will receive a welcome email to activate their account.

How much transaction history will be available to me in Clover?

No transaction history from First Data Global Gateway will be available in Clover. Merchant will continue to have access to First Data Global Gateway for reports on historical transactions until the end of February 2025; post February 2025, historical reporting can be accessed through CLX Enterprise.

How can I enter follow-on activity such as forced ticket (auth completion), refunds, reversals or voids of transactions originally initiated in the Virtual Terminal from First Data Global Gateway dashboard?

Merchant can initiate forced ticket, void or reversal, refund on eligible historical transaction from First Data Global Gateway, but these follow-on transactions will not be available for view on Clover dashboard.

Only transactions processed on Clover Virtual Terminal can be viewed and managed from the Clover dashboard.

I have customers who have recurring payments. Will those payments continue to be processed on Clover?

First Data Global Gateway periodic billing schedules will be migrated to Clover on 11/1. After this date, do not enter new periodic billing schedules in FDGG. Once activated on Clover, migrated schedules will process on their scheduled date and time.

First Data Global Gateway will continue to support the active recurring billing that you have scheduled on First Data Global Gateway.

Again, only recurring payments processed on Clover can be viewed and managed from the Clover dashboard.

Will Clover support stored credentials?

Clover supports storage of encrypted card information for use in future payments, making the consumer payment experience simpler. However, your cards on file information will not be migrated from FDGG to Clover.

If you have repeat customers and do not want to enter their card information each time, you can set them up as a repeat customer the first time you enter a payment on Clover.com. When entering the first transaction for a customer click "Add New Customer" and fill out the details in the pop-up modal, such as name, email, phone and address. The customer record will be saved on the account.

Then, when adding the card credentials, click "Save card on file". When processing future payments for the same customer, you can pull in the customer information without retyping all their information or searching for a previous transaction.

Using this feature will also allow customer information to appear on the receipt. Go to Accounts & Setup --> Payments Receipts to enable.

Does Clover support both debit and credit cards for in-person purchases?

Yes, Clover supports Debit networks

Does Clover support cards with length less than or greater than 16 digits?

Yes, Clover supports card number with minimum length of 12 digits and maximum length of 19 digits.

Does Clover support soft descriptors?

A soft descriptor is a piece of identifying information about a merchant, e.g. business name, city and/or state, which appears on customer's credit/debit card statements.

Clover supports soft descriptors.

Why is CVV required in the Clover Virtual Terminal?

The CVV is a three- or four- digit code on your card used to provide an extra layer of security on card not present transactions. It is for this reason that Clover requires you to enter a CVV when taking payments over Virtual Terminal. This is a mandatory input.

Note: First Data Global Gateway allowed an option to skip CVV or Credit Card Code for "Face to Face" and MOTO (Mail Order/Telephone Order) transactions on Virtual Terminal. CVV is mandatory in the Clover Virtual Terminal.

How to accept MOTO payment on Clover Virtual Terminal?

If you have customers who send payment information via mail you may want to revisit your processes. Clover does not recommend having your customers send payment details via mail and suggests the following secure methods.

- Have the customer call and provide payment details over the phone so you can request CVV
- Leverage Clover's Invoices solution (accessible from the drop-down menu on the left-hand side of the Dashboard) which allows customers to pay online.
- For repeat customers, leverage Clover's stored-card solution, which will allow you to accept the payment without having to rekey the card information again when entering the payment.

The CVV is a three- or four- digit code on your card used to provide an extra layer of security on card not present transactions. It is for this reason that Clover requires you to enter a CVV when taking payments over the phone.

Does Clover support payment by check on Clover Virtual Terminal?

Yes, Clover supports check acceptance on Virtual Terminal through TeleCheck ACH.

TeleCheck ACH is a Clover integration that provides merchants with lower processing fees and an added layer of security when accepting card-not-present payments using Virtual Terminal. TeleCheck ACH allows Clover merchants to accept secure payments from customers over the phone who prefer to use their bank account (check) as their payment method.

Does Clover Virtual Terminal support recurring billing on check?

No, Clover supports recurring billing/subscription on saved card details only.

Does Clover Virtual Terminal support credit/manual refund?

Clover does not support manual refund/credit transaction from Virtual Terminal.

Does Clover Virtual Terminal support itemization?

Unlike First Data Global Gateway Virtual Terminal, Clover Virtual Terminal does not support addition of item details from inventory during sale/payment.

Does Clover Virtual Terminal allow you to add a customer's shipping address?

No, Clover Virtual Terminal allows only billing address for customer.

What reporting is available on Clover?

Most of the reporting that is available in First Data Global Gateway will be available in Clover, excluding state sales-tax reports. The following is a mapping of First Data Global Gateway to Clover reports:

<i>First Data Global Gateway Report</i>	<i>Clover Report</i>
Transaction Report	Clover Dashboard > Transaction <ul style="list-style-type: none">• Payment• Void• Refund• Authorization (also known as Ticket Only transaction in First Data Global Gateway)
Transaction Summary Report	Clover Dashboard > Reporting <ul style="list-style-type: none">• Sales Overview• Sales Report• Tender Type Report• Employee Report• Taxes Report

Order Report	Clover Dashboard > Order Note: This will have 1 dummy item under every transaction as there will be no provision on Clover Virtual Terminal to enter item details
Batch Report	Clover Dashboard > Closeout <ul style="list-style-type: none"> • Open Batch • Closed Batch
Item Sales Report	Clover Dashboard > Reporting <ul style="list-style-type: none"> • Item Sales Report Note: This will have 1 dummy item under which all transaction amounts will be aggregated as per day
Sales Tax Report	Not present
Periodic Billing Report	Clover Dashboard > Recurring Payments This report will show all active and inactive subscription plans. Existing plans can be edited. Also, new plans can be created from the same page of the Clover dashboard.

Will the format of my receipts change?

Clover allows email receipt from Clover Virtual Terminal. Merchant also has an option to opt out of email receipt while initiating sale/payment.

Clover receipt will not have the customer's billing address.

Merchant name, merchant address, amount, taxes, method of payment, payment details like card number, network and date time stamp will be present in the Clover payment receipt.

Clover allows below customization in payment receipt through payment receipt settings under Clover dashboard (Navigate to Account & Setup > Payment Receipts):

- Merchant logo
- Custom header text
- Customer footer text
- Customer information - Name and Email ID

How can I include customer information on a receipt?

To display the customer details on the receipt, you must first enable this feature. Navigate to Account & Setup > Payment Receipts and enable the Customer Information options towards the bottom of the screen.

You must then record a customer profile with the payment. When entering the first transaction for a customer click "Add New Customer" and fill out the details in the popup modal, such as name, email, phone and address. The

customer record will be saved on the account. Then, when adding the card credentials, click “Save card on file”. When processing future payments for the same customer, you can pull in the customer information without retyping all their information or searching for a previous transaction.

What security (fraud tools) does Clover provide?

Clover has a comprehensive security offering that includes the following.

- Clover Security provides the latest encryption and tokenization technology that helps protect cardholder data in a merchant’s payment system from the moment a card is swiped/entered.
- Liability Waiver of up to \$100,000 for card association costs in the event of a data breach
- PCI Rapid Comply provides a simple, online Payment Card Industry (PCI) compliance questionnaire wizard that makes becoming compliant faster and easier

Are there any features that are not supported in Clover Virtual terminal or work very differently than they do in First Data Global Gateway?

Clover has best ensured that all functionality that you require to support your business can be supported on Clover. There are a small number of First Data Global Gateway features that are not supported on Clover Virtual terminal and some features may work differently. Please review these features as you may need to update internal procedures.

Features not supported by Clover Virtual Terminal

Feature	Details
Credit from Virtual Terminal (Ability to refund a transaction that does not have a corresponding authorization)	Credit refers to refunds that are processed without an original completion transaction. Due to fraud concerns, Clover does not support open refunds from Clover Virtual Terminal. All legs of a transaction (e.g. pre-auth, completion, refund) should be conducted on the same system on which it originated. Post-migration, Clover servicing can assist with any refund requests that cannot be processed in the Clover system.
Manual Batch Run	Manual Batch Run is not supported by Clover for Card Not Present (CNP) merchants. Clover merchants are configured for an end of day auto-closeout.
Return from Virtual Terminal	Clover dashboard provides convenience of initiating refund, void from transaction detail screen. Navigate

	to > Transaction > Payment > Select a transaction and click on details > Refund and Void action button will be shown. Void is allowed within the first 25 mins. Once Void or Refund is initiated, they are visible under Void menu (Navigate to : Transactions > Void) and Refund menu (Navigate to : Transactions > Refund)
Sales Tax Report	Clover does not support statewide sales tax reporting
SPECIAL TO MERCHANTS UNDER HIPAA RULES WHO HAVE RECURRING PAYMENTS	Due to HIPAA requirements, Clover does not support invoicing or recurring payments for HIPAA merchants on the Virtual Terminal because according to HIPAA rules, customer personal data cannot be stored.

Features supported differently

Feature	Difference
CVV Requirement in Virtual Terminal	In First Data Global Gateway, CVV is optional In Clover, CVV is required – you may need to review internal procedures regarding collection of payment information from customers.
Transaction Voids	First Data Global Gateway allows voids to be conducted on a transaction until the transaction has been settled. Clover allows voids to be conducted on a transaction for 25 minutes. Once the void window closes, both systems require the merchant to issue a refund.
Stored Card on File	First Data Global Gateway allows encrypted card information to be stored to initiate recurring payments. Clover supports this and additionally allows encrypted card information to be stored for future payments, making the consumer payment experience simpler. Merchants who wish to utilize this feature will need to create a customer record in Clover.
Level 2 and Level 3 data	Level 2 and level 3 data is a set of additional information provided on credit card transactions for business, commercial, corporate, purchasing and government cards, which provide merchants with a lower interchange rate. Clover only displays and prompts for Level 2 and Level 3 data for business cards.

What is the Clover App Market?

The Clover app market provides several plug-ins to help run your business, such as payroll, HR, product availability, tax management and more. Many apps are free to use, while others carry fees. Once you are boarded on Clover, please feel free to browse the selection of apps to see where they can be beneficial to your business.

How do I add Tax Calculation?

Manage tax rate and fee details

Note: Taxes and flat fees CANNOT be used as a “credit card surcharge fee” for purposes of recovering card payment processing costs. Using the taxes and flat fees option to recover card payment processing costs is a violation of card brand rules & regulations which may result in fines.

Manage tax rate and fee details by:

- Viewing tax rates and fees across locations.
- Adding new tax rates or fee.
- Finding and fixing variations in tax rates and fees.
- Applying tax rates and fees to items in a copied inventory.

View tax rates and fees across locations

1. From a browser, log in to your [Clover account](#).
2. At the top, select Multi-location Web Dashboard from the Locations menu to display the Multi-location menu at the left.
3. Select **Setup > Taxes & Fees**. The page displays all the taxes and fees you've added.
4. (Optional) To show only taxes and fees for one location, filter by one location instead of all locations. The filtered list shows taxes and flat fees by name, location, and percentage or fee amount. In addition to viewing tax rates and fees, you can also add new tax rates and flat fees.

Add new tax rates and fees

Add taxes and flat fees to make sure that each sale you make collects the amount you need for tax purposes. You can have one rate per governing entity, such as a city, county, or state. For example, if you have stores in two cities that each have their own tax rate, create two tax rates, one for each city's location or locations.

1. From a browser, log in to your [Clover account](#).
2. Select your business name to display the Multi-location Web Dashboard menu at the left.
3. Select **Setup > Taxes & Fees**.
4. Select **Add Tax Rate or Flat Fee**.
5. Enter a name for the rate or fee.

6. Enter a number for rate or fee.
7. Choose **Tax Percentage** or **Flat Fee**. By default, this tax rate or flat fee will be available at all locations.
8. (Optional) Limit this tax rate or flat fee to fewer locations: Under Locations with the Tax/Fee, deselect the checkboxes for locations where this tax rate or fee should not apply.
9. Save your work.

Your new tax or flat fee shows at all the specified locations. You can also find and fix variations in tax rates and fees when they occur.

Find and fix variations in tax rates and fees

If someone at one of your business locations changes a tax name, tax type, or rate accidentally, you can fix the variations from the Multi-location Web Dashboard.

1. From a browser, log in to your [Clover account](#).
2. Select your business name to show the Multi-location Web Dashboard menu.
3. Select **Setup > Taxes & Fees**.
4. Scroll through the locations to find any warning symbols at the left of a tax or fee; the warning symbol indicates that a location has a variation in its tax name, or tax rate, or flat fee.
5. Click the tax or fee name to start editing.
6. Under the warning on the Edit page, select **View details**.
7. Make corrections, and then save your work.

The corrections you make here apply to all associated business locations.
Apply tax rates to items in a copied inventory

Any time you reset the inventory for a location, you have the choice to copy the tax rates and fees along with the inventory items.

If the existing tax rates and fees don't apply to the location you're copying to, you can choose not to copy them. You'll still need some tax rates and fees, which you can add or copy from a different location. An item must be able to accept a default tax rate.

1. From a browser, log in to your [Clover account](#).
2. Select your business name to show the Multi-location Web Dashboard menu.
3. Select **Setup > Taxes & Fees**.
4. (Optional) Filter by all locations or choose the location with the tax rate or fee you want to apply to the copied inventory.
5. At the right, select Edit for the tax rate or fee.

6. Under Locations with this Tax/Fee, click and use the checkboxes to add the tax rate or fee to the location with the new inventory.
7. Select **Save**.
8. (Optional) If you have items that do not use the default rate, you'll need to apply a tax rate individually to each one.
 - At the left, do one of the following based on what you see onscreen:
 - Select **Inventory > Items**.
 - Select **Items > Items List**
 - Scroll or search to find the item.
 - On the item details page, click the **Taxes & Flat Fees** entry field and select the tax or fee you want to apply to this item. Items that accept the default tax rate now have a Default Taxes and Fees notice under this field.
9. Select **Save**.