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App Market

See [Clover App Market](#).

Approved app developer

Clover-approved developer can submit apps to the [Clover App Market](#). You can apply to become an approved developer through the [Developer Dashboard](#).

Auth

Type of customer transaction where the purchase amount is authorized, and then tip-adjusted even after the transaction is authorized. Tip adjustment does not require the customer's payment method—physical card or digital wallet—to interact with the Clover device for a second time This type of transaction is typically used by restaurants and similar establishments.

Captured pre-auth

Type of customer transaction where the purchase amount is authorized, but not captured. The funds are temporarily held on the customer's card, but not transferred to the merchant until the transaction is captured. [Pre-auth](#) is commonly used in situations where the final amount is not known at the time of authorization, such as at a hotel or gas station. A captured pre-auth becomes an [auth](#).

Card-not-present transaction

Transaction where the customer does not physically present a payment card. This type of transaction is common for online or phone orders.

Card-present transaction

Transaction where the customer physically presents a payment card, such as a by swiping or tapping the card.

Challenge

Potential issue encountered by the Clover device while attempting to process a payment. A challenge is triggered by a potential duplicate payment (DUPLICATE_CHALLENGE) or an offline payment (OFFLINE_CHALLENGE).

When a challenge is raised, the Clover device calls the `ConfirmPaymentRequest()` method and passes in a `ConfirmPaymentRequest` object that contains the `Payment` and the list of challenges it encountered. This method prompts the merchant to either accept the payment (and any risk associated with it) or to reject the payment. See [Handle challenges during payment processing](#) for more information.

Cloud Pay Display app

See [Pay Display app](#).

Clover App Market

Platform where developers can publish third-party apps that integrate with Clover point of sale (POS) solutions. Merchants can find and download your apps by searching the [Clover App Market](#).

Clover Connector

Software development kit (SDK) for integrating your point of sale (POS) software with the Clover platform.

Clover Flex

Full-featured payment and business management device that's optimized for mobility. More about [Clover Flex](#).

Clover Go

Mobile point of sale (POS) system that allows small businesses to accept credit cards, signature debit cards, and other forms of payments on their mobile device. The Go app and portable credit card reader are easy to use and give you the power of a full POS over Wi-Fi. Clover Go also provides a dashboard to view real-time sales and functionality to manage the business from anywhere. More about [Clover Go](#).

Clover Mini

An all-in-one point-of-sale with payment acceptance. The device can function as a standalone point-of-sale, or it can serve as a customer-facing payment terminal when connected to another device, such as the Clover Station. The Clover Mini accepts multiple credit and debit payment types, including:

- Magnetic stripe
- EMV
- NFC contactless
- PIN debit

More about Clover Mini.

Clover Mobile

Portable credit card reader designed to work on its own or complement the use of a Clover Station. Clover Mobile is perfect for pay-at-the-table, food trucks, off-site events, festivals, mobile professionals, customers ordering or paying in a long line or outdoor drive-thru, and more.

Clover Station

Clover's countertop point-of-sale system. Clover Station enables you to take payments, track inventory, manage timesheets, run reports, and print receipts. The device alternates between merchant- and customer-facing views. Clover Station requires the addition of a Clover Mini to accept PIN-based debit transactions and NFC payments like Apple Pay®. More about Clover Station.

Developer Dashboard

A web portal for managing your developer account and apps. Visit the Developer Dashboard for United States, Europe, or Latin America.

Dev Kit

A specially configured Clover device that can simulate transactions in a sandbox environment. This environment is completely separate from the production environment. A Dev Kit will enable you to test apps prior to deploying them on the production server. See Use Clover Developer Kits (Dev Kits).

EMV payment

A payment made with a card containing a computer chip that enhances data security.

ISV

Independent software vendor. This term may also refer to the vendor's software developer.

ICloverConnector

A component of the [Clover Connector](#) SDK. ICloverConnector provides the callable interface for interacting with a Clover device.

ICloverConnectorListener

A component of the [Clover Connector](#) SDK. The ICloverConnectorListener interface listens for callbacks from a Clover device.

Integration

A connection between your point-of-sale and the Clover platform. Connections may be natively integrated, semi-integrated, or Clover Go (mobile).

Integrator

The software developer responsible for connecting a company's point-of-sale software with the Clover platform. This term may also refer to the company itself.

Magnetic stripe payment

A payment made with a traditional card that has a magnetic stripe on the back. Also referred to as a swipe payment.

Manual refund

A manual refund occurs when a merchant refunds an amount without an associated sale or order. This type of refund is also known as credit, unmatched refund, unreferenced refund, or naked refund. See [manual refund](#) for more details.

Merchant

A business that uses the Clover platform to process payments. Clover merchants are typically small or medium-sized businesses with 10 to 500 employees.

Merchant group

A feature used to associate all of the merchants belonging to a single enterprise, so you can manage and report on them in bulk. A merchant can belong to multiple merchant groups. You can create merchant groups in the [Developer Dashboard](#).

Merchant ID

An auto-generated ID for an individual merchant consisting of thirteen alphanumeric characters (for example, TA72R18N3RAV4).

Merchant plan

The Clover service plan to which a merchant subscribes. More about merchant plans.

Module

A category of functionality on the Clover platform. A merchant will have access to certain modules depending on its service plan. Developers add metadata about their app's functionality through Clover's modules framework. Clover uses this information to determine which apps will be available with each service plan. For example, all plans include the Payments, Employees, Settings, Printers, and Customers modules. Higher-level service plans may also include modules for handling items (inventory), discounts, etc. More about modules.

Native integration

A system that runs entirely on Clover hardware. Your point-of-sale software runs as an app on Clover devices. Merchants can discover it seamlessly within the Clover ecosystem by searching for the app in the Clover App Market. This may be an attractive option for an integrator building a new point-of-sale software solution, or interested in providing an all-in-one solution for merchants.

NFC contactless payment

A transaction in which a customer uses an Apple Pay, Samsung Pay, or Android Pay mobile wallet by tapping their mobile device to the card reader.

Naked refund

See manual refund.

Network Pay Display

See Pay Display app.

Partial authorization

The payment gateway may return a partial authorization if the transaction amount exceeds the customer's credit or debit card limit. See How can I tell whether a Partial Auth has occurred? for more information.

Pay Display app

The Clover app that handles interactions with customers on customer-facing Clover devices. Clover offers multiple Pay Display apps to accommodate various connection methods:

- USB Pay Display
- Cloud Pay Display
- Secure Network Pay Display

[More about Pay Display Apps](#).

POS

Point-of-sale.

Pre-auth

A transaction that lets the merchant know whether the account associated with a card has sufficient funds, without actually charging the card. When the merchant is ready to charge a final amount, it will capture the Pre-Auth to complete the payment. This payment flow is used for bar tabs, for example.

Register app

A Clover app that provides core functionality for taking orders and payments. [More about the Register app](#).

Remote Pay

The architecture behind the [Pay Display app](#) and [Clover Connector](#) SDK, such as the protocols and messages that run in the background on Clover devices. This term may also be used to refer to the Clover Connector SDK itself.

Sale

A transaction in which the amount is final and cannot be adjusted.

Sale app

An app for taking and processing payments with [Clover Mobile](#), [Clover Station](#), [Clover Mini](#), [Clover Flex](#), and [Register](#).

Secure Network Pay Display app

See [Pay Display app](#).

Semi-integrated

A system that runs on a combination of Clover and non-Clover hardware. Your point-of-sale software and hardware handle orders, while the Clover device handles payment processing.

Smart Receipt

Smart Receipts allow developers to add information to the bottom of Clover's paper and web receipts for the customer. This feature offers an easy way to encourage customer interaction, and adds extra value to the receipt. [More about Smart Receipts](#).

Test merchant

A fake merchant a developer can use to test apps.

Tip adjust

A transaction in which a merchant adds or edits a tip after the customer's card has been processed (that is, after the initial [Auth](#) transaction).

USB Pay Display app

See [Pay Display app](#).

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← Clover support for EBT   REST Pay Display API overview →

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