



First Data
is now **fiserv.**

Clover for Healthcare SaaS

In the Know – July 2020

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New SaaS Plan - Clover For Healthcare

What is HIPAA

- The US Department of Health and Human Services Office for Civil Rights enforces the Health Insurance Portability and Accountability Act; a US law designed to provide privacy standards to protect patients' medical records and other health information provided to health plans, doctors, hospitals and other health care providers.

Definition

- **Protected Health Information:** Individually identifiable information relating to the past, present, or future health status of an individual that is created, collected, transmitted, or maintained by a HIPAA-covered entity in relation to the provision of healthcare, **payment for healthcare services**, or use in healthcare operations (PHI healthcare business uses).

Goals

- To enable a solution for Healthcare merchants that removes PHI
- Preserve as much Clover functionality as possible

Launch

- July 1, 2020



Why a Separate SaaS Plan

Strategy

- Eliminate Protected Healthcare Information (PHI) from the platform
- Reducing the applications available in the plan to payment and employee management functionality
- Eliminating Inventory, Customers, Rewards, Feedback and Promos

App	Healthcare	Register Lite	All other plans
Customers	∅	✓	✓
Rewards	∅	✓	✓
Promos	∅	✓	✓
Feedback	∅	✓	✓
Main Street Insights	∅	✓	✓
Register	∅	lite	✓
Orders	∅	∅	✓
Inventory	∅	∅	✓

Which Merchants Need this Plan

Target Merchants

- Merchants that fall into the following Merchant Category Codes are the target market for the Healthcare plan

Basics

- MCC will be the only criteria evaluated to determine whether a merchant is participating in the HIPAA program. Any merchant boarded with a HIPAA MCC will be part of the program - **NO EXCEPTIONS**

Devices

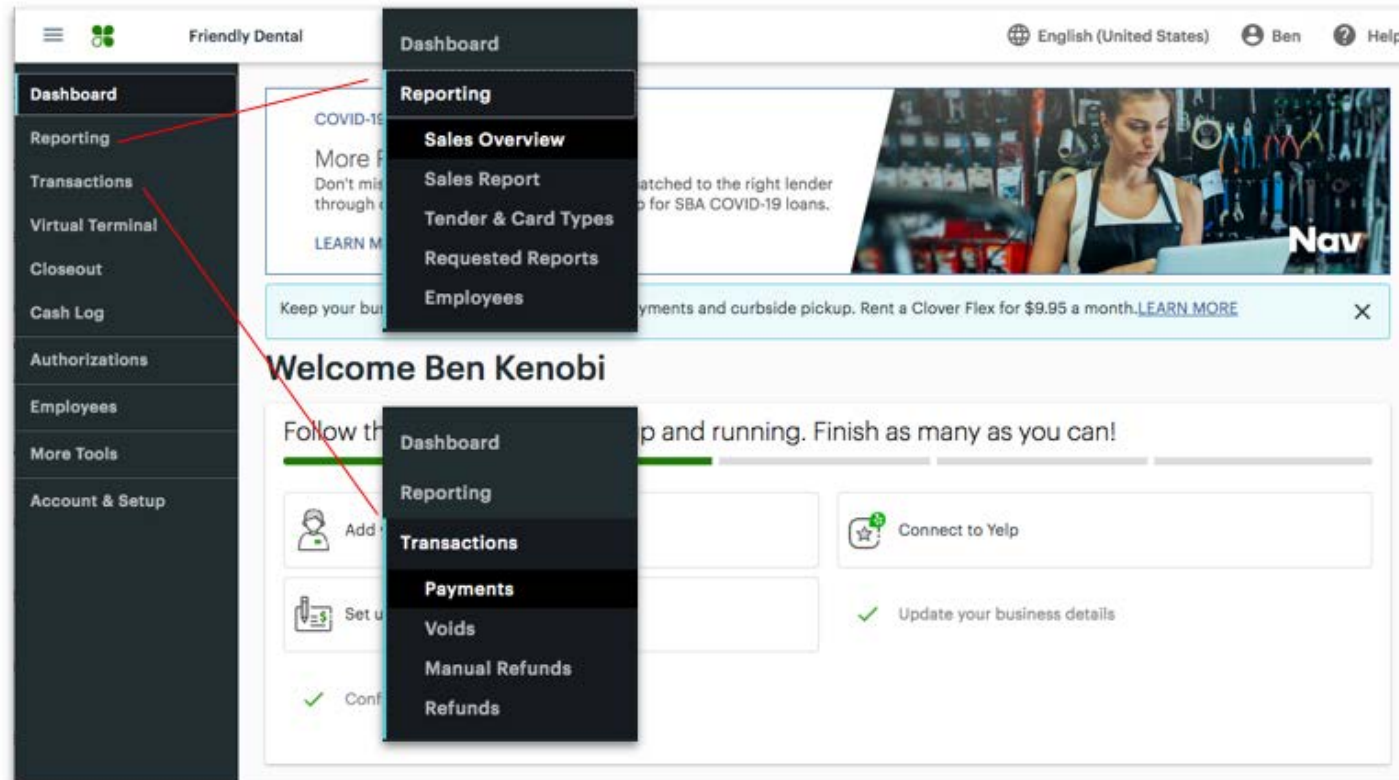
- The Healthcare plan will be available on the **Mini, Flex, Go** and **Virtual Terminal**.
- **Clover Stations (18 or Pro) are not supported!**

MCC	Description
4119	Ambulance
5975	Hearing Aids
5796	Orthopedic Goods Artificial Limbs
5912	Pharmacies or Drug Stores
8011	Doctors and Physicians (Not Elsewhere Classified)
8021	Dentists and Orthodontists
8031	Osteopaths
8041	Chiropractors
8042	Optometrists and Ophthalmologists
8043	Opticians, Opticians Goods and Eyeglasses
8049	Podiatrists and Chiropodists
8050	Nursing and Personal Care Facilities
8062	Hospitals
8071	Medical and Dental Laboratories
8099	Medical Services and Health Practitioners (Not Elsewhere Classified)

Merchant Experience

Web Dashboard

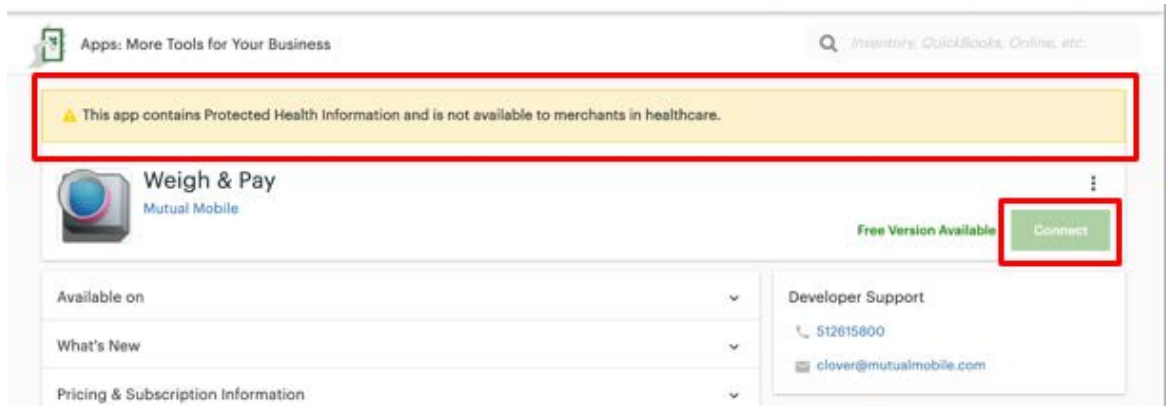
- Clover's Web Dashboard will have all the essentials to run the business less applications that leverage the Customers and Inventory API



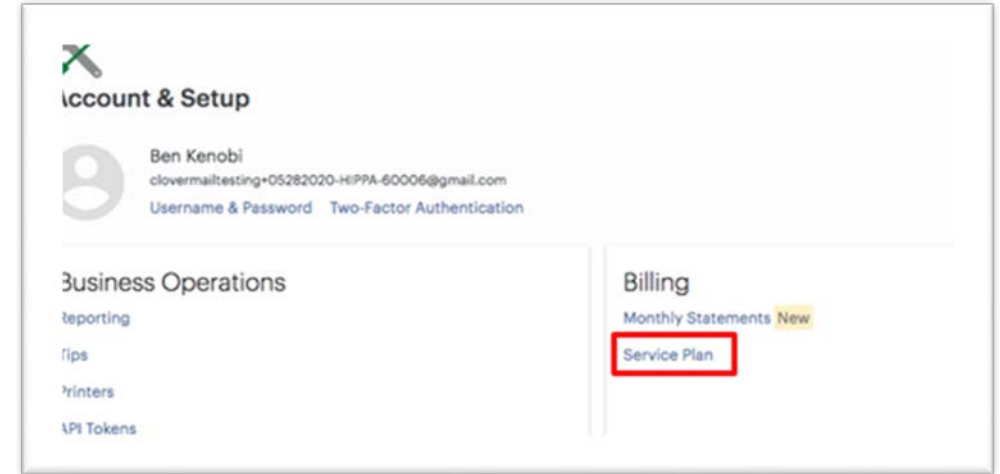
Merchant Experience

App Market

- Curated App market experience
- Apps that use our customer or inventory API's will not be available for Healthcare merchants
- 80% of Healthcare merchants use Homebase, Virtual Terminal and Order Paper - All three of these apps are available for Healthcare merchants



Merchants will also be able to see their plan but will not be able to change plans...



Merchant Experience

Virtual Terminal

- Merchants on the Healthcare plan will have a custom Virtual Terminal experience
- Order Note, Customer Entry and Card on File functionality will not be available

The screenshot displays the 'Virtual Terminal' interface for 'Friendly Dental'. The page features a dark sidebar on the left with navigation options: Dashboard, Reporting, Transactions, Virtual Terminal (highlighted), Closeout, Cash Log, Authorizations, Employees, More Tools, and Account & Setup. The main content area is titled 'Virtual Terminal' and is divided into three sections:

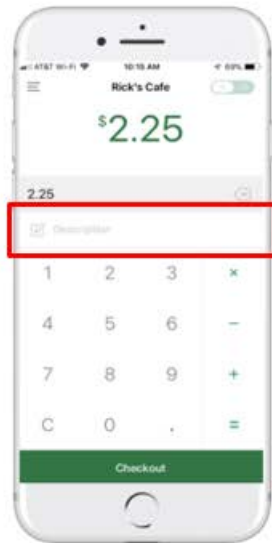
- Transaction Details:** A text input field labeled 'Total *' containing the value '\$0.00'.
- Payment Info:** Four input fields: 'Card Number *' (with a placeholder '0000 0000 0000 0000'), 'Expiration *' (with a placeholder 'MM/YYYY'), 'CVV *' (with a placeholder '000'), and 'Zip / Postal Code *'.
- Order Summary:** A summary box showing 'Transaction Details' with a 'Total' of '\$0.00'. Below this are two buttons: a grey 'Charge \$0.00' button and a green 'Cancel' button.

The top of the interface includes a header with a menu icon, the store name 'Friendly Dental', a language selector set to 'English (United States)', a user profile icon for 'Ben', and a 'Help' link.

Merchant Experience

Clover Go

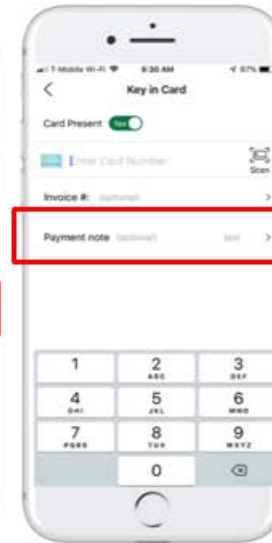
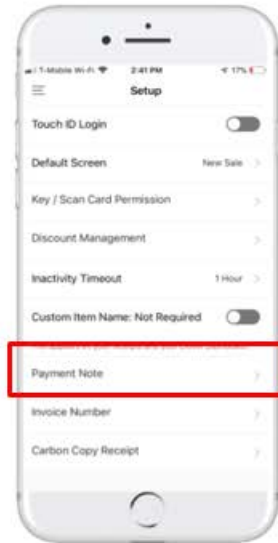
- Clover Go will be limited to 'Quick Mode' only; Inventory / Register functionality will not be available
- **Payment Note** and free form **"Description"** will **NOT BE** available anywhere in the app
- **Invoice #** will follow configuration set via the web dashboard



Non-Healthcare Merchant



Healthcare Merchant
Free-form **"Description"**
is **not available**



Payment Note will **NOT BE** available anywhere in the app
Invoice #, however, **WILL** follow configuration set via the web dashboard

Merchant Boarding – Phase 1

Phase 1 – Effective July 1st, 2020

- **Target Merchant:** New merchants only (existing to Clover merchants are out of scope)
- **Boarding:** Clover Boarding will identify Healthcare merchants based on **MCC** and **device type**. Identification will be completed post submission.
 - **Devices in scope:** Flex (12KH), Flex 2nd Gen (12TA) Mini 2 LTE & WiFi (12N6) and Clover Go (1086)
 - **Devices out of scope:** ALL Station devices; Clover Station 2018 (1297), Clover Station Pro (Station Pro Display 12T8 & Station Pro Terminal 12T7)
 - Clover Boarding will assign the Healthcare plan, terminal parameter and enable the Healthcare merchant property/setting
 - Clover Boarding for Healthcare will supersede any boarding tool where merchant plan is being selected during the boarding process - e.g., Payments Plus selected
 - Clover will correct the plan assignment/behavior when boarding completes between FDPOS and Clover

Any Healthcare merchant sold a Clover Station will not be boarded to the Healthcare plan. There will be a future action phase to port them to the Healthcare plan at which time they may be required to purchase another Clover device.

Phase 2 – Effective July 16th, 2020

- Merchants boarded in AccessOne under a HIPAA MCC code will not have the option of boarding a Station 2018 or Station Pro.

Clover for Healthcare FAQs

Q: What merchants are required to use the healthcare plan?

A: This plan is for healthcare merchants. Clover is using specific MCCs to categorize merchants as healthcare merchants. These merchants must comply with HIPAA.

Q: Is Clover for Healthcare HIPAA Compliant?

A: No. Clover for Healthcare is HIPAA exempt. Healthcare merchants can use Clover for Healthcare without requiring Clover to sign a HIPAA Business Associate Agreement.

Q: What does HIPAA Exempt mean?

A: HIPAA rules exempt financial institutions from HIPAA, to the extent that protected healthcare information is used solely for processing payments for healthcare. Clover for Healthcare is designed to limit PHI use to payment processing only.

Q: Does Clover sign HIPAA Business Associate Agreements?

A: No. Clover for healthcare takes advantage of a transaction processing exemption within HIPAA and is HIPAA exempt.

Q: Is “Clover for Healthcare” the official and merchant-facing plan name?

A: Yes

Q: Which apps are included/excluded from the App Market under the Clover for Healthcare plan?

A: Any apps that leverage the Customers or Inventory APIs are excluded. Examples: Customer App, Inventory, Shopventory.

Q: During Phase 1, do clients need to board the account with the Clover for Healthcare plan?

A: Not during Phase 1. Front-end boarding tool enablement will be introduced during Phase 2.

Q: What is the pricing for the Clover for Healthcare plan?

A: Pricing is the same as the base plan (Payments Plus - \$4.95 / device)

Q: Will merchants see ALL plans or just the Clover for Healthcare plan as part of their OOBE?

A: Merchants will only see the Clover for Healthcare plan during Phase 1.