Elavon Virtual Terminal Guide—Credit Card Processing

Training/guidance for credit card processing on the Elavon Converge virtual terminal for current PSU eCommerce ePay terminal users.

Note: The Converge platform is a full service electronic payment service. Penn State has not contracted for all services you will see available on Converge. We will only be processing single credit card authorizations in US currency. If there are features or functions that will improve your business practices please bring them up to Merchant Management and your request will be reviewed.
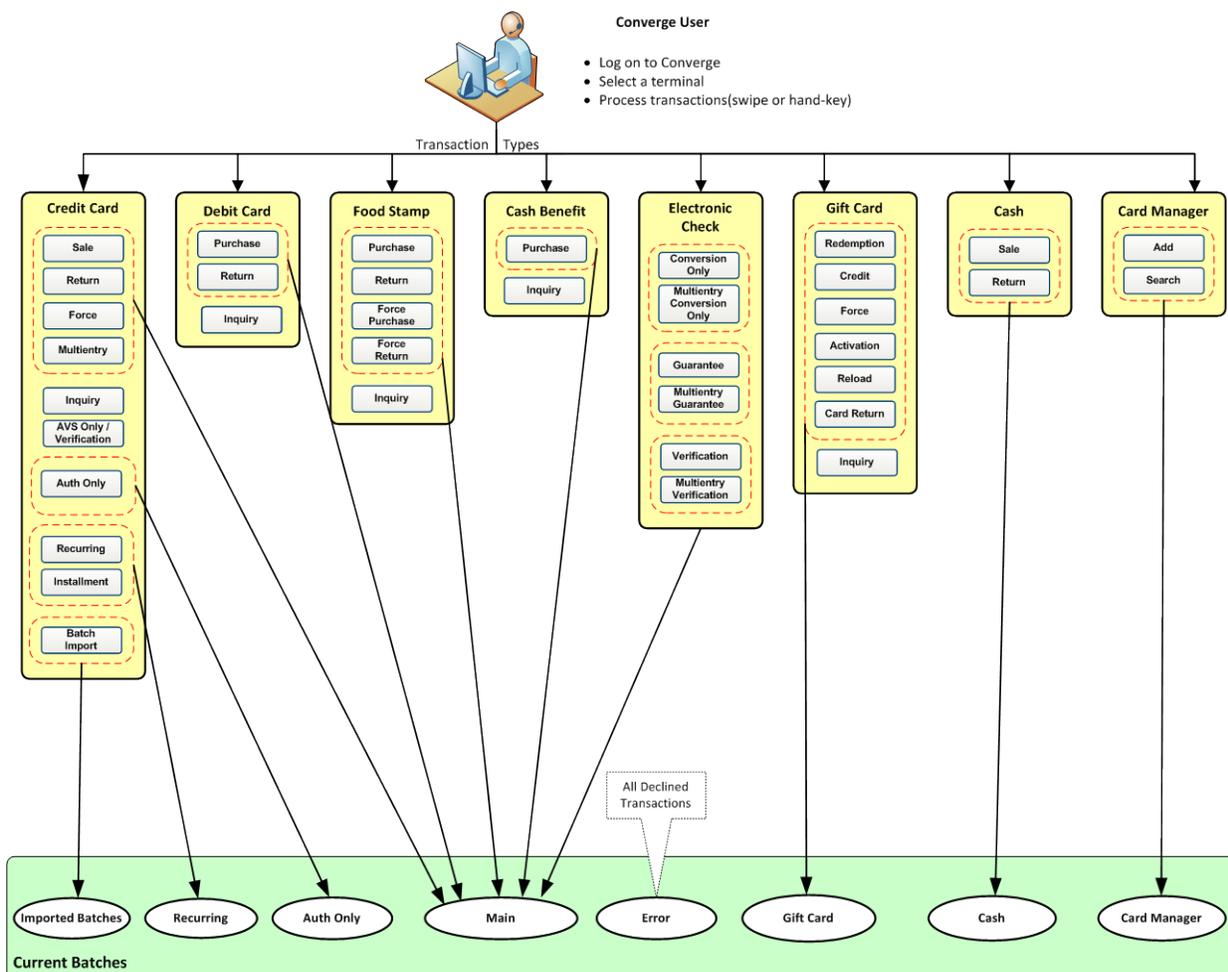
Chapter 1:   Using Your Virtual Terminal

The **Main** Virtual Terminal screen provides access to all transaction entry and management options. You can enter transactions depending on your terminal and user rights. You can also process transactions from **Card Manager**, **Current Batches**, and **Settled Batches**. Refer to the Using Your Card Manager (Tokenization), Managing Unsettled Transactions (Current Batches), and Managing Settled Transactions (Settled Batches) sections for more information.

When your user account was created, you were granted specific access and permissions called user rights. In addition, you were associated with one or more terminals to which your login provides access. Therefore, if you are granted access to only one terminal, it is automatically presented to you in the screen upon login. Otherwise, you must select the desired terminal from the **Select Terminal** list.

Note: The terminal must be active to process live transactions. If your terminal is not active (Not Live or Suspended), call your system administrator or Elavon at 1-800-377-3962, option 2, option 2 (in Canada you are asked to choose either English or French for you language).

Depending on your user and terminal rights, this section describes how to:

- Select terminals
- Process the following transaction types:

    - Credit Card

    - Debit Card

    - Food Stamp

    - Cash Benefit

    - Electronic Check

    - Gift Card

    - Cash

Converge User

- Log on to Converge
- Select a terminal
- Process transactions(swipe or hand-key)

Transaction Types

Credit Card	Debit Card	Food Stamp	Cash Benefit	Electronic Check	Gift Card	Cash	Card Manager
Sale	Purchase	Purchase	Purchase	Conversion Only	Redemption	Sale	Add
Return	Return	Return	Inquiry	Multientry Conversion Only	Credit	Return	Search
Force	Inquiry	Force Purchase		Guarantee	Force		
Multientry		Force Return		Multientry Guarantee	Activation		
Inquiry		Inquiry		Verification	Reload		
AVS Only / Verification				Multientry Verification	Card Return		
Auth Only					Inquiry		
Recurring							
Installment							
Batch Import							

All Declined Transactions

Current Batches

(Imported Batches) (Recurring) (Auth Only) (Main) (Error) (Gift Card) (Cash) (Card Manager)

COMMON FEATURES:

Form Fields

- The field prompts for each transaction depends on the **Payment Form Field Setup** for the selected terminal. Refer to the **Configuring Payment Forms** section in the **Managing Terminals** chapter in the *Converge System Administration Guide* for more information.

- If you enter the **Billing Address**, to use this address for shipping in the **Shipping Address** section, select the **Same as Billing** check box. The system copies all the billing address information into the fields. You can edit the **Shipping Address** information after it is copied. This clears the check box and does not update the **Billing Address**.

Response Forms

The response form consists of the **Transaction Detail** that displays the results of a processed transaction. This screen is further divided as follows:

- The **Authorization Results** section displays all the information obtained during the authorization process.
- Each subsequent section contains all the values entered for the transaction in the order defined in the **Payment Fields** section setup under **Terminal Configuration**.

Printing Receipts

- If your terminal is set up to have the receipt printed automatically, Converge prints the receipt.
- You must allow Converge in the browser pop-up blocker in order for the receipt to show.
- If your terminal is not set up to automatically print receipts, the receipt information is displayed on the screen.
- If **Serial Printer** is selected as the **Printer Type** under the **Printer** options in the terminal profile, a receipt is sent to the serial printer.
- If **Parallel Printer** is selected as the **Printer Type**, a separate window displays the receipt information and the system prompts you to print the receipt.

Tips

- For terminals set up for a **Market Segment** of **Service**, Converge automatically calculates and displays the **Amount** as **Base Amount** + **Tip Amount**.
- Tip transactions are only available if the **Market Segment** is set to **Service** in the current terminal profile.
- Converge allows you to provide tip information with transactions, based on how the **System Fields** are set up on the **Payment Form**.
- Converge allows you to provide tip information for transactions that are swiped and hand keyed.
- Merchant needs to customize the **Tip**, **Server ID**, and **Shift Payment** fields. Refer to the **To Edit Payment Fields** section in the *Converge System Administration Guide* for more information about how to configure and edit a payment field.

Transaction Currency

- For terminals set up for Multi-Currency option, Converge automatically assigns the top five currencies to a terminal: **US Dollar (USD)**, **Canadian Dollar (CAD)**, **Pound Sterling (GBP)**, **Australian Dollar (AUD)**, **Euro (EUR)** and **Japanese Yen (JPY)**. The merchant can add or remove currencies from the currency field setting. Refer to the **To Edit Payment Fields** section in the *Converge System Administration Guide* for more information about how to configure and edit a payment field.
- The merchant's local currency is displayed first.
- Multi-Currency is only available with MasterCard® and Visa®. Only those cards will allow a merchant to send a transaction with a currency other than the merchant's local currency.
- Multi-Currency is available when processing **Sale**, **Auth Only**, **Refund**, and **Force** transactions.
- Converge authorizes and settles the transaction in the consumer currency.
- Once the settlement is done, Converge will send all transactions in the currencies in which the merchant sold the items.
- Elavon converts those prices back to USD or CAD. The amount to be funded will not show in Converge; it will show in the statements.
- Once Multi-Currency is enabled for a terminal, the terminal is forced to auto settle at 6:00 PM EST. Manual settlement is not allowed at this time. Funds have to be delivered at that time to ensure the best exchange rates possible.

Selecting a Terminal

1. Go to https://www.convergepay.com to sign in to Converge.

    The Converge Home page displays.
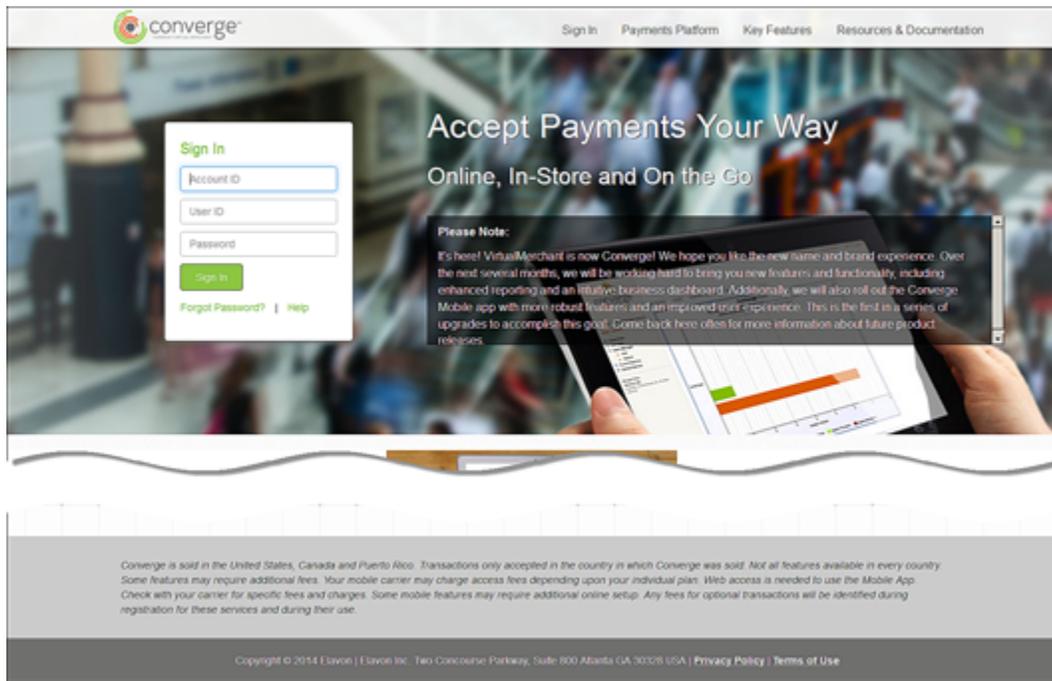
2. After you sign on to Converge, the **Main** screen displays. Select the **Select Terminal** link if you have access to multiple terminals.
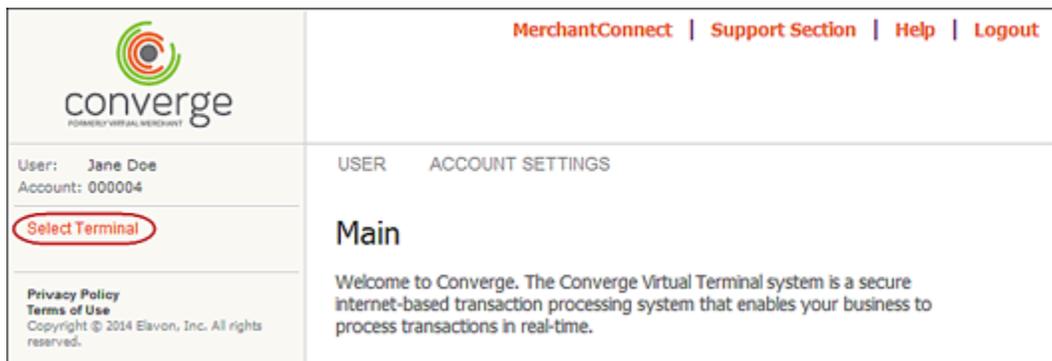
The **Select Terminal** screen displays a list of the terminals to which you have access in alphabetical order, by **Friendly Name**.

Note: Refer to the **Managing Terminals** chapter in the *Converge System Administration Guide* for more information on how to select a terminal.

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3. Click the **Friendly Name** to select the terminal you wish to access from the list.

The system displays the terminal name in the **Terminal** field and the transaction types under **Select Terminal**.
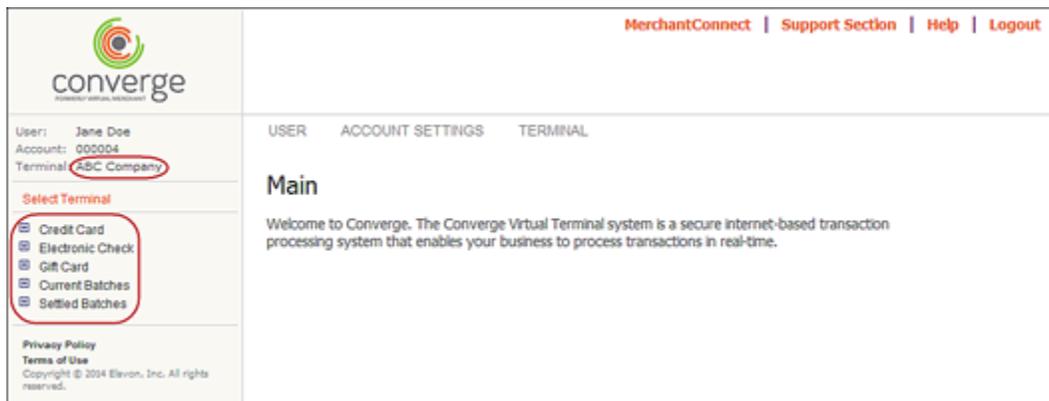
Once you have the terminal selected, you can proceed with other actions available to you from the **Terminal** menu option as described in the following sections.

Performing Credit Card Transactions

The **Credit Card** screen allows you to enter a hand keyed, swiped, or contactless credit card transaction. The **Swiped** or **Contactless** option is only available for terminals with magnetic strip or contactless readers and **Market Segment** configured as **Retail** or **Service**. Refer to the *Converge Peripheral Device Installation and Setup Guide* for a complete list of supported peripheral devices.

This section describes how to:

- Enter and process credit card information
- Update credit card transaction information
- Reprint credit card transaction receipts
- Add credit card transaction to a recurring batch
- Add credit card to Card Manager
- View credit card transaction receipts
- Reverse partially approved transactions

You can process credit card information for the following transaction types:

- Sale
- Return
- Inquiry
- Force
- Auth Only

- Verification
- Recurring
- Installment
- Multi-entry
- Batch Import

IMPORTANT:

- You can process partial authorizations using prepaid cards the same way as you process regular credit card for **Sale** and **Auth Only** transaction types.

- A partial authorization occurs where the amount of the authorization request exceeds the available balance on select Visa®, MasterCard® or Discover® products. Instead of declining the request, an approval for a partial amount is returned.

- Merchants must initiate a new transaction to obtain the remainder of the purchase amount in another form of payment. These are separate transactions and will generate separate receipts.

- Merchants may reverse or void transactions if cardholders decide not to proceed.

To Process Credit Card Sale, Return, Force, Auth Only and Verification Transactions

This procedure describes how to process the following credit transaction types:

- **Sale**
  This transaction allows you to obtain real-time authorization for credit card sale transactions.

- **Return**
  This transaction allows you to enter refund transactions for previous sales.

- **Force**
  This transaction forces sale transactions when the approval code was previously obtained, such as through voice authorization. This transaction type requires the **Approval Code** to be manually entered for processing.

- **Auth Only**
  This transaction allows you to pre-approve transactions that will be forced through or converted to **Sale** at a later date.

- **Verification**
  This transaction allows you to verify if the address and the CVV value given for the transaction match that of the cardholder.

Note: Some terminals do not support the **Verification** functionality but support **AVS Only** which allows you to send the address without the CVV value.

1. On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.

2. To select the transaction type, do one of the following:

   - Select **Sale** to display the **Credit Card Sale** screen.

   - Select **Return** to display the **Credit Card Return** screen.

   - Select **Force** to display the **Credit Card Force** screen.

   - Select **Auth Only** to display the **Credit Card Auth Only** screen.

   - Select **Verification** to display the **Credit Card Verification** screen.

   The following example shows the **Credit Card Sale** screen.

3. Enter the **Card Account Data**. Refer to the individual sections below for more information.

   - If you are using a Mini Wedge or manually entering transactions, refer to the <u>To Process Credit Card Transaction Without Using a Signature Device</u> section for more information.

   - If you are using a signature device, refer to the <u>To Process Credit Card Transaction With Using a Signature Device</u> section for more information.

Note: The user interface is designed to accept swipe data using a supported encrypting or non-encrypting device. There is no special setup needed, refer to the **Peripherals Options** section in the *Converge Getting Started Guide* for more information.

To Process Credit Card Transactions Without Using a Signature Device

If your terminal is not set up for a signature capture device, Converge will follow the normal process for the Magnetic Strip reader attached to your computer or by manually entering the card number.

1. Swipe the credit card through a supported device attached to your computer or manually enter the credit card number in the **Card Account Data** box.

2. Click **Submit**.

Notes:

- If the terminal is setup to accept **Verify Last Four Digits**, the system prompts you to enter the last four digits of the credit card number.

- The system automatically initiates the **Submit** button on swipe.

The system displays the respective screens with the masked credit card number in the **Account Data** field as follows. The card account number cannot be edited.

For this transaction type	This screen displays
Sale	Credit Card Sale
Return	Credit Card Return
Force	Credit Card Force
Auth Only	Credit Card Auth Only
Verification	Credit Card Verification

The following example shows the **Credit Card Sale** screen.

3. Enter the **Expiration Date (MMYY)**.

    Note: This field is auto populated for swiped transactions and cannot be edited on the form.

4. To enter the **Amount**, do one of the following:

For this transaction type	Do this
Return	Enter the **Amount**.
Auth Only	Enter the **Amount**.

For this transaction type	Do this
Sale	If the terminal is set up for a **Market Segment** of **Service**, enter the **Base Amount** and the **Tip Amount**. Converge automatically calculates and displays the **Amount**. If not, enter the **Amount**.
Force	If the terminal is set up for a **Market Segment** of **Service**, enter the **Base Amount** and the **Tip Amount**. Converge automatically calculates and displays the **Amount**. If not, enter the **Amount**.

Notes:

For credit card **Sale** and **Force** transactions:

- You can update the **Tip Amount** only from **Current Batches**.

- You can update the **Base Amount** from the response screen. The **Base Amount** cannot be changed to a value greater than the transaction (the original **Base Amount** before it was changed) was originally authorized.

- When the **Base Amount** is updated, Converge recalculates the **Amount** as **Base Amount** + **Tip Amount**.

5. For hand keyed transactions, you may wish to select if the credit card is present or not present in the **Card Present** check box:

6. For **Sale**, **Force**, and **Auth Only** transactions, you may wish to enter a **CVV** value. If card type is Visa®, the **CVV2 Indicator** displays. Select indicator option from the list.

- Bypassed

- Present

- Illegible

- Not Present

7. For **Force** transactions, enter the **Approval Code**.

8. For **Verification** transactions, enter address in the **Address 1** field, the **Postal Code**, and the **CVV** value.

9. Enter or select any of the remaining optional fields as desired.

10. Enter the descriptor that you would like to appear in the customer credit card statement to help the transaction become more recognizable to the customer or more service-specific than the usual business name.

Notes:

- Optional feature.

- Your terminal must be setup with **Dynamic DBA**. Please contact Software Technical Support at 1-800-377-3962, option 2, option 2 (in Canada you are asked to choose either English or French for you language).

- The DBA name can be provided on **Sale**, **Auth Only**, **Force**, and **Return/Credit** transactions.

11. If you wish to enter travel information, enter the **Departure Date** (the date that the consumer's travel will begin) and the **Completion Date** (the date the consumer's travel will be completed).

This information will be sent to the MARMS system.

Notes:

- This is an optional feature used for travel agencies and airlines only.

- Your terminal must be set up with MARMS at Elavon and the **Travel Data** option must be enabled in the Converge terminal. Please contact Software Technical Support at 1-800-377-3962, option 2, option 2 (in Canada you are asked to choose either English or French for you language).

- By having the travel data option enabled, both the **Completion Date** and **Departure Date** fields are available to you in the **Terminal Setup** | **Merchant** | **Payment Fields**.

- Both dates must be included in the transaction for the information to be sent to MARMS.

- The dates cannot be in the past.

12. Click **Process** to send the transaction for authorization or **Cancel** to exit.

The system does the following

- Displays a pop-up **Print** box. Click **Print** to process the receipt or **Cancel** to exit.
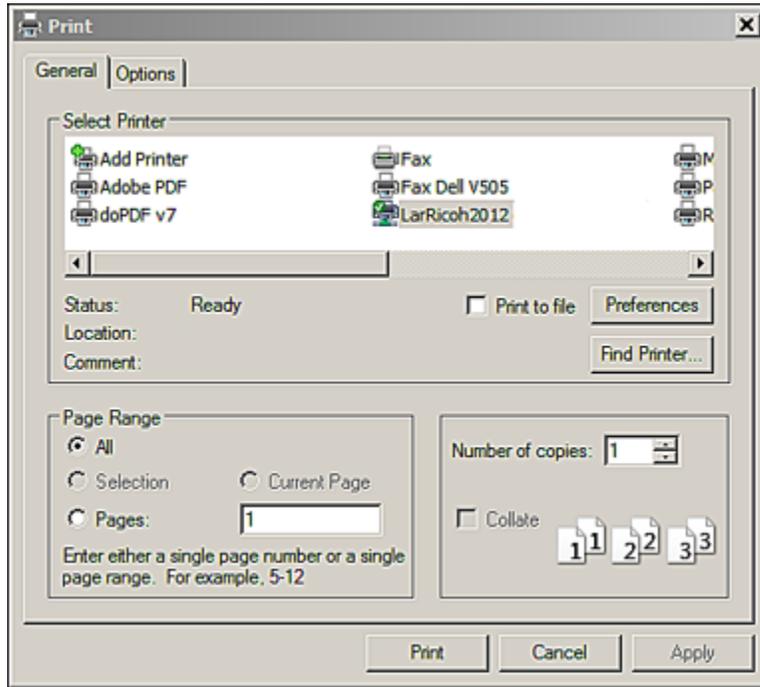
- Prints receipts
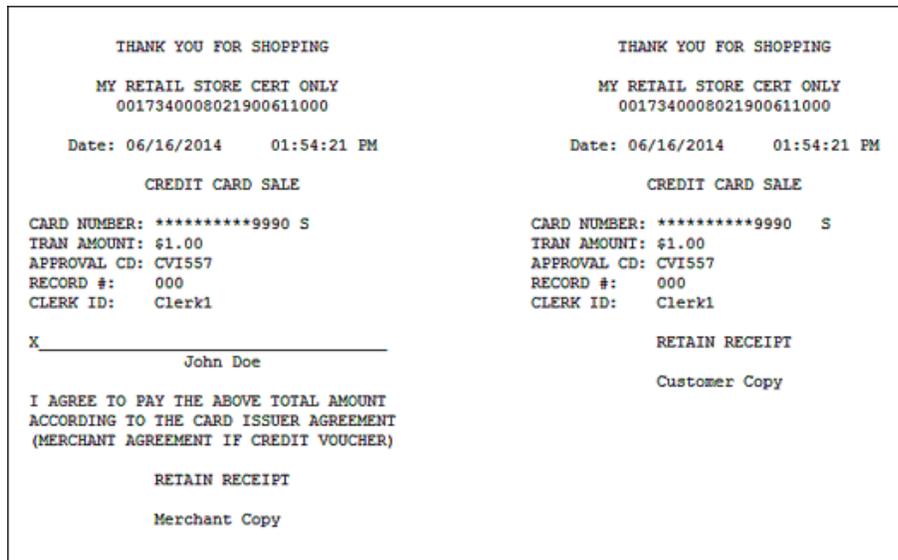
- Displays the respective response screen as seen in the following table

For this transaction type	This screen displays
Sale	Credit Card Sale Response
Return	Credit Card Return Response
Force	Credit Card Force Response
Auth Only	Credit Card Auth Only Response
Verification	Credit Card Verification Response

The following example shows the **Credit Card Sale Response** screen.

13. In the event of a partial approval for credit card **Sale** or **Auth Only** transactions, a **Credit Card Sale Response - Partial Approval** screen displays.

The **Credit Card Sale Response - Partial Approval** screen consists of a **Transaction Detail** screen that displays the results of a partially approved transaction.

- The **Authorization Results** section displays all the information obtained during the authorization process.

- The **Order Section** indicates that amount requested exceeded the card balance and that the card has been charged for the available balance. The difference must be obtained using additional tender type.

Notes:

The merchant must collect the additional remaining balance from the consumer.

If cardholders decide not to proceed with the transaction, Converge will allow the merchant to reverse a partial approved transaction and restore the balance back to the card using the **Reverse Payment** button or the Void button at the bottom of the partial approval response page.

To Process Credit Card Transactions With Using a Signature Device

If your terminal is set up with a signature capture device, your customer will be prompted to use the PIN Pad to process the transaction. Based on the device in use the customer may be prompted to swipe or tap their physical card or tap a supported mobile device such as Apple Pay™ or Google Wallet™.

Note: Refer to the *Converge Peripheral Device Installation and Setup Guide* on how to setup your terminal with a signature enabled PIN Pad device.

1. The customer is prompted to swipe or tap card or Mobile device.

   The **Credit Card Sale** screen displays with the following prompt:
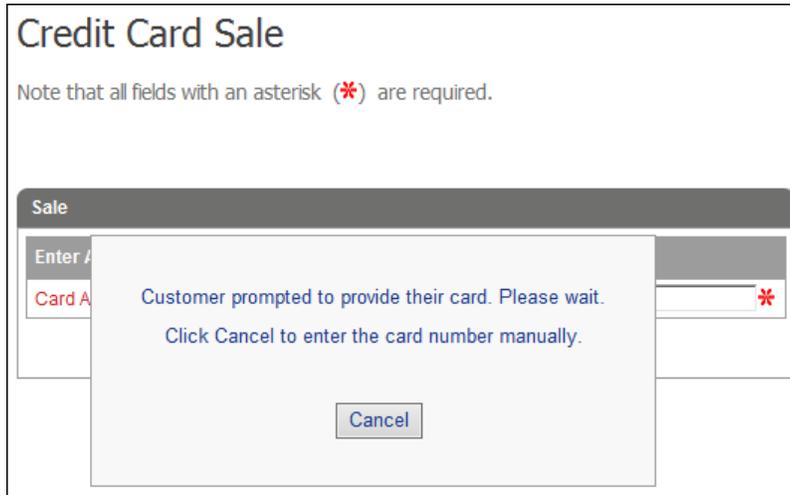
2. If the consumer declines to swipe or tap the card and hits the cancel button, the payment form displays a message to the merchant, **Consumer cancelled card swipe!**

3. If the customer swipes the card and the card swipe fails, the payment form displays a message to the merchant, **Card swipe failed. Please retry or manually key card!**

4. If the customer swipes or taps the card and the card entry does not fail, the device displays, **One moment please** message to the customer.

The payment page displays with the card information collected from the card and device.

5. The merchant enters the **Amount** and any additional information needed to complete the transaction, and clicks the **Process** button.

   The payment form displays a message to the merchant, **Customer prompted to confirm the amount. Please wait!**

6. The device displays amount confirmation message to the customer and the customer is prompted to confirm the amount or cancel.

7. The customer confirms the amount and the transaction are sent for processing.

If the amount is cancelled, the payment form displays a message to the merchant, **The amount was not confirmed.** The merchant has the chance to re-enter or correct the amount or cancel the transaction if needed.

8. The device displays a **Processing** message to the customer.

9. The merchant receives the transaction response page.

10. The device displays the transaction response to the customer.

11. The device displays, **Please sign** message to the customer if transaction is approved.

    The payment form displays a message to the merchant, **Customer prompted to sign. Please wait!**

Note: The device will not display signature prompt for declined transactions.

12. The customer signs.

If the customer cancels the signature entry, the payment form displays a message to the merchant, **Customer cancelled signature! Please retry or select cancel to manually capture signature!** The merchant has the chance to request signature again through the device or through the printed receipt.

13. The merchant receives signature and the receipt is printed with the signature if collected.

14. The device displays a **thank you** message.

> **Note**: The transaction response is sent to the merchant whether the signature is collected or not from the customer.

15. The customer provides a signature to the device.

16. If the device captures the signature, it returns it to Converge.

17. If the device times out or the signature was not captured, it returns an error code or a null/blank signature image to Converge.

Notes:

- Signature capture only applies to the following transaction types:
  - Sale
  - Return
  - Force
  - Auth Only
- You cannot replace a signature that is already associated with a transaction.

18. If the signature image was successfully captured, Converge stores the signature image with the transaction and prints the receipt with the signature.

19. If an error code is returned or the signature image is null or blank, Converge bypasses the signature and prints the receipt without the signature. The customer also has the option to sign the paper receipt.

To Process Dynamic Currency Conversion (DCC) Card Transactions

1. On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.
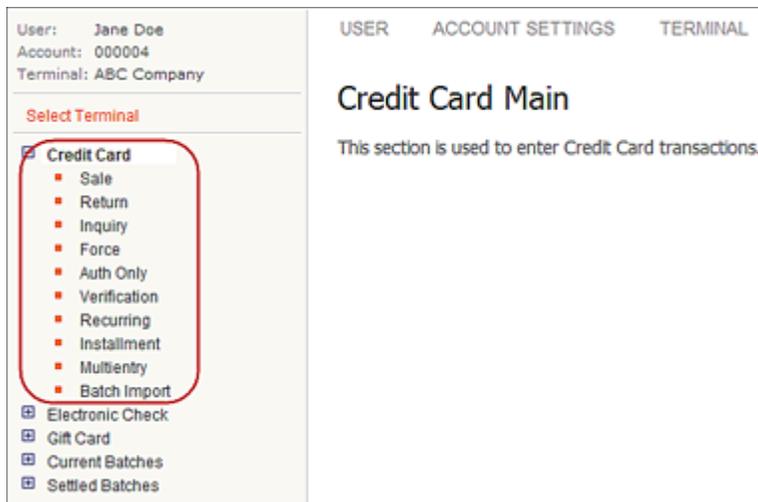
2. Select **Sale** to display the **Credit Card Sale** screen.

3. Swipe the credit card through a supported device attached to your computer or manually enter the credit card number in the **Card Account Data** box.

4. Click **Submit**.

Notes:

- If the terminal is setup to accept **Verify Last Four Digits**, the system prompts you to enter the last four digits of the credit card number.

- The system automatically initiates the **Submit** button on swipe.

The system displays the **Credit Card Sale** screen with the masked credit card number in the **Account Data** box, the **Cardholder Amount**, the **Cardholder Currency**, the **Conversion Rate** and the **Markup%** to be used in the DCC transaction. These fields cannot be edited.

5. Enter the **Expiration Date (MMYY)**.

Note: This field is auto populated for swiped and cannot be edited on the form.

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6. Enter the **Amount**.

7. If the terminal is set up for a **Market Segment** of **Service**, enter the **Base Amount** and the **Tip Amount**. Converge adds these values and sets the **Cardholder Amount** to the sum of these values.

   Notes:

   - The system adds the **Base Amount** + **Tip Amount** for conversion and set the **Cardholder Amount** to this value.

   - The merchant provides a **Base Amount** and a **Tip Amount** in the merchant's currency. The total **Amount** is then calculated automatically and displayed before processing. The **Cardholder Base Amount**, **Cardholder Tip Amount** and total **Cardholder Amount** are all converted automatically and displayed before processing.

8. Enter or select any of the remaining optional fields as desired.

9. Click **Process with DCC** to send the transaction for authorization or **Cancel** to exit.

   Note: If you click **Process without DCC** the transaction will be processed in US dollars.

The **Credit Card Sale Response** screen appears and displays the transaction information.

Note: The **Orders Section** contains the **Amount** in US dollars. The **Cardholder Amount** field contains the transaction amount after it is converted in the cardholder's currency.

The system generates a receipt.

To Process Multi-Currency Transactions

Multi-Currency transactions allow you to sell in more than 94 currencies, but you can only be funded in the terminal currency (USD or CAD).

Note: Multi-Currency is only available with MasterCard® and Visa®.

The following transaction support Multi-Currency processing:

- Sale
- Return
- Force
- Auth Only
- Multientry
- Batch Import

1. On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.
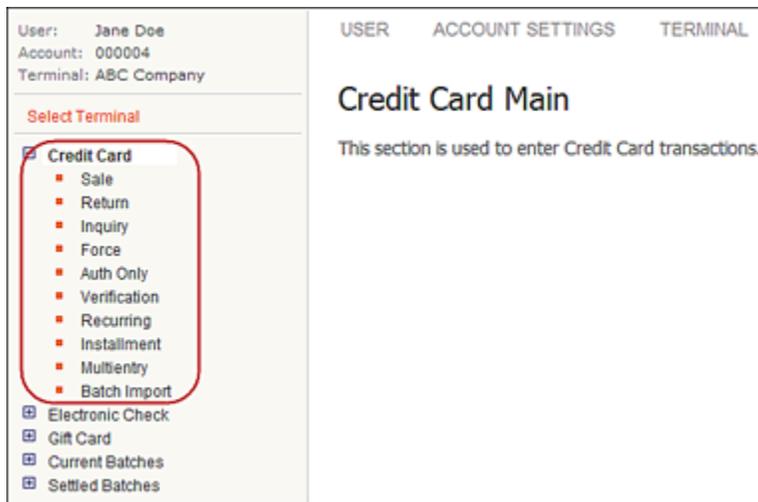
2. To select the transaction type, do one of the following:

- Select **Sale** to display the **Credit Card Sale** screen.
- Select **Return** to display the **Credit Card Return** screen.
- Select **Force** to display the **Credit Card Force** screen.

The selected credit card screen displays.

3. Swipe the credit card through a supported device attached to your computer or manually enter the credit card number in the **Card Account Data** box.

4. Click **Submit**.

   Notes:

   - If the terminal is setup to accept **Verify Last Four Digits**, the system prompts you to enter the last four digits of the credit card number.

   - The system automatically initiates the **Submit** button on swipe.

The system displays the **Credit Card Sale** screen with the masked credit card number in the **Account Data** box.

5.   Enter the **Expiration Date (MMYY)**.

Note: This field is auto populated for swiped and cannot be edited on the form.

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6.   Enter the **Amount**.

7.   If the terminal is set up for a **Market Segment** of **Service**, enter the **Base Amount** and the **Tip Amount**. Converge adds these values and sets the **Amount** to the sum of these values.

Notes:

- The system adds the **Base Amount** + **Tip Amount** for conversion and sets the **Amount** to this value.

- The merchant provides a **Base Amount** and a **Tip Amount** in the merchant's currency. The total **Amount** is then calculated automatically and displayed before processing. The **Cardholder Base Amount**, **Cardholder Tip Amount** and total **Cardholder Amount** are all converted automatically and displayed before processing.

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8. Select the **Transaction Currency** from the currency drop-down list. Only those currencies setup with the terminal will display. The **Transaction Currency** defaults to the merchant's currency:

Notes:

- You have the option to select various currencies if you are processing with a MasterCard® or Visa® card. Only those cards will allow a merchant to send a transaction with a currency other than the merchant's local currency. For any other card type you must select the local currency.

- By default your currency is displayed and then the top five currencies precede:

    - US Dollar (USD)

    - Canadian Dollar (CAD)

    - Pound Sterling (GBP)

    - Australian Dollar (AUD)

    - Euro (EUR)

    - Japanese Yen (JPY)

- You can add or remove currencies from the **Terminal** | **Merchant** | **Payment Fields** setup.

9. Enter or select any of the remaining optional fields as desired.

Notes:

- Converge authorizes and settles the transaction in the consumer currency.

- When settlement is complete, Converge will send all transactions in the currencies in which you sold the item.

- Transaction amounts are converted from the submission currency to the funding currency on your account, utilizing the exchange rates provided by Elavon's designated currency exchange desk provider.

The **Credit Card Sale Response** screen appears and displays the transaction information.

Note: The **Orders Section** contains the **Amount** in the currency selected. Converge authorizes and settles the transaction in the cardholder's currency.

The system generates a receipt.

To Process Credit Card Inquiry Transactions

Credit Card Inquiry transactions allow you to check the balance on pre-paid Visa® or MasterCard® gift cards.

1. On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.

2. Select **Inquiry** to display the **Credit Card Inquiry** screen.

3. Swipe the credit card through a supported device attached to your computer or manually enter the credit card number in the **Card Account Data** box.

4. Click **Submit**.

    Notes:

    - If the terminal is setup to accept **Verify Last Four Digits**, the system prompts you to enter the last four digits of the credit card number.

    - The system automatically initiates the **Submit** button on swipe.

    The system displays the **Credit Card Inquiry** screen with the masked credit card number in the **Account Data** box. The card account number cannot be edited.
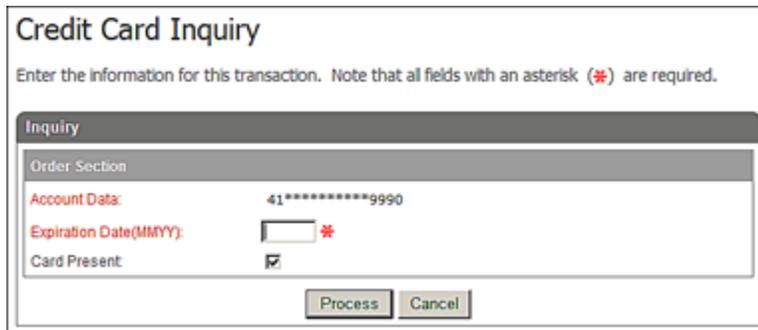
5. Enter in **Expiration Date(MMYY)** and click **Process** to send the transaction for authorization or **Cancel** to exit.

The **Credit Card Inquiry Response** screen displays the account balance.

6. If your terminal is setup to automatically print receipts, Converge sends a receipt to the printer. Otherwise, a separate window displays the receipt information and the system prompts you to print the receipt.

7. On the **Credit Card Inquiry Response** screen you also have the option to **View Receipt** or **Add to Card Manager** if the credit card is not in the Card Manager or **Update Card Manager** if the credit card is already entered in the Card Manager.

To Process Credit Card Recurring and Installment Transactions

This procedure describes how to process the following credit transaction types:

- **Credit Card Recurring**
  This transaction allows you to set up payment amounts and billing cycles in which the payments occur.

- **Credit Card Installment**
  This transaction allows you to set up payment amounts, the number of payments and the billing cycle in which the payments occur.

1. On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.
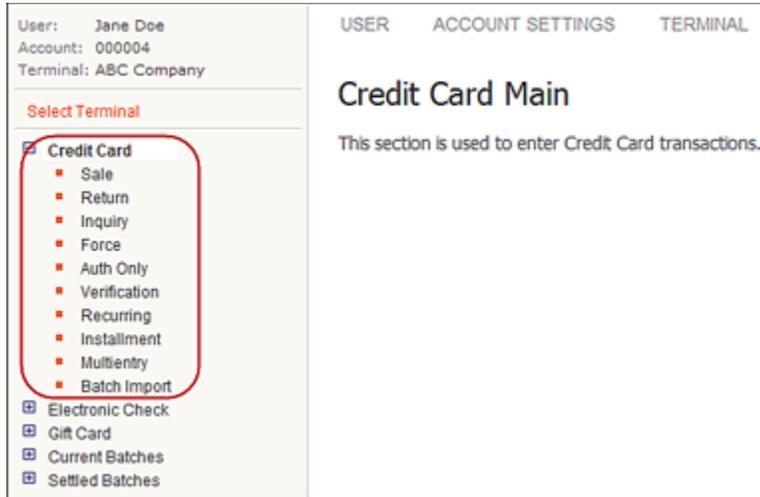
2. To select the transaction type, do one of the following:

   - Select **Recurring** to display the **Credit Card Recurring** screen.

   - Select **Installment** to display the **Credit Installment Return** screen.

   The following example shows the **Credit Card Recurring** screen.
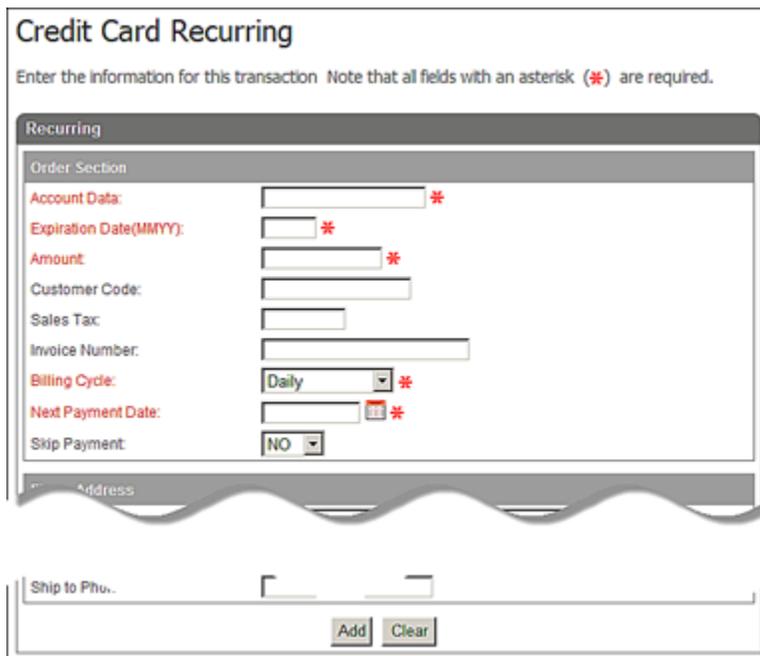
3. Enter the credit card number in the **Account Dat**a box.

4. Enter the **Expiration Date (MMYY)**.

5. Enter the **Amount** for the transaction.

6. Enter **Customer Code**, **Sales Tax**, **Invoice Number**, **Description**, and any custom field, if necessary.

Note: If prompted for sales tax, the tax must be included in the **Amount** and then entered in the **Sales Tax** box.

---

7. In the **Billing Cycle** drop-down list, select one of the following:

- Daily
- Weekly
- Bi- Weekly
- Semi-Monthly
- Monthly
- Bi-Monthly

- Quarterly
- Semester
- Semi-Annually
- Annually
- Suspended

To Use Monthly, Bi-Monthly, Semester, Quarterly, Semi-Annually, and Annually Billing Cycles

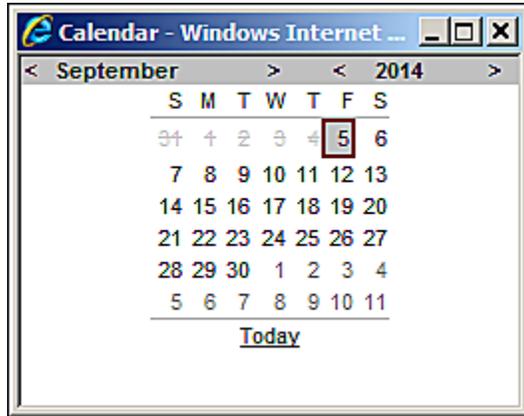If you have selected any of these billing cycle options, the **Last day of the month** check box displays.

You can select your billing date using one of the following options:

a) Select the **Last day of month** check box.

    The last day of the current month displays in the **Next Payment Date** box.

b) Click the calendar icon 🗓 and select from the calendar tool.

c) Manually enter a date in the **Next Payment Date** field.

Notes:

- Only the months are shown. When you click on the month, the Next Payment Date automatically displays the last day of the selected month.
- Dates earlier than the current date are disabled in the calendar control.

Converge uses the selected day of the month and calculates the **Next Payment Date**. For example, if they choose June 30, the next payment will be scheduled on July 30. If they choose January 31, the next payment will be on February 28 (or 29 for leap years).

To Use Semi-Monthly Billing Cycle:

If you selected the **Semi-Monthly** billing cycle, two radio buttons display.

Note: The **1st & 15th** of the month is the default.

You can select your billing date using one of the following options:

a) Select the **1st & 15th** radio button.

The **Next Payment Date** field automatically displays the 1st or 15th date after the current date.

b) Select the **15th & Last day of the month**.

The **Next Payment Date** automatically displays the next available date and the calendar control only enables the 15th and the last day of each month.

c) Click the calendar icon and select from the calendar tool.
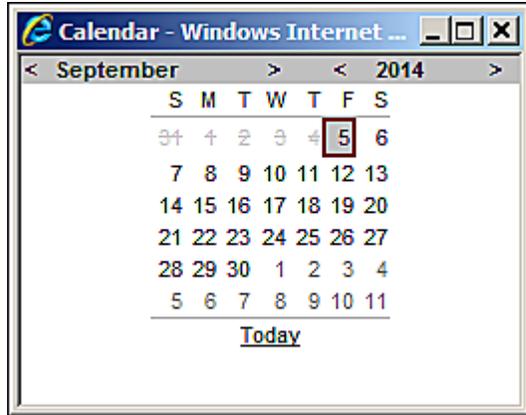
d) Manually enter a date in the **Next Payment Date** field.

Note: Only the valid dates are enabled. Dates other than the 1st and 15th are disabled.

9. For credit card installment transactions, enter the **Number of Payments**.

Note: You cannot change the number of payments of an existing installment transaction to a value that is less than the number of payments that have already been made for the installment transaction.

10. Select **YES** or **NO** from the **Skip Payment** drop-down list, if necessary.

11. Enter or select any of the remaining optional fields as desired.

12. Click **Add**.

The system displays the information you entered to create a new installment or recurring transaction in the respective response screen as follows:

For this transaction type	This screen displays
Recurring	Credit Card Recurring Response
Installment	Credit Card Installment Response

The following example shows the **Credit Card Recurring Response** screen.

12. On the **Credit Card Recurring Response** screen you also have the option to **Add to Card Manager** if the credit card is not in the Card Manager or **Update Card Manager** if the credit card is already entered in the Card Manager.

Notes:

- For recurring and installment transactions returned as declined, Converge retries to process the transactions a total of five times on subsequent days, then does the following:

    - Update the billing cycle of the transaction to **Suspended**.

    - Send an email to the merchant with instructions to contact the cardholder.

- For those terminals set up with the **Account Updater**, the system will attempt to check the accuracy of the card information as follows:

    - Once a month for those recurring and installment transactions with the billing cycle of daily or suspended.

    - Six days prior for those recurring and installment transactions with the billing cycle that is not daily or suspended (for example: weekly, monthly, or semi-monthly).

- For those terminals set up with the **Account Updater**, the system will update as follows:

    - Update the card number and/or expiration date of the recurring and installment transactions for those accounts that have been marked as **Match – Update Account Info** or **Match – Update Expiration Date**.

    - Update the billing cycle of the transaction to **Suspended-Closed** for those accounts that have been **Closed** or with **Stop Service**.

    - Update the billing cycle of the transaction to **Suspended** for those accounts with contact cardholder.

    - Send an email to the merchant with summary of the **Account Updater** changes and instructions to contact the cardholder.

- **Account Updater** will not attempt to check any **Suspended-Closed** transactions.

- **Suspended** transactions will not run in the system again unless you change the billing cycle.

- **Suspended-Closed** transactions will not run in the system again unless you change the billing cycle, card number, and expiration date associated with the recurring or installment transaction.

To Process Credit Card Multi-Entry Transactions

Credit Card Multi-Entry transactions allow you to enter multiple credit card transactions from one screen. In this process you can:

- Add transactions
- Delete transactions

To Add Credit Card Multi-Entry Transactions

1. On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.

2. Select **Multientry** to display the **Credit Card Multi-Entry Form** screen.

3. Enter the credit card number in the **Account Data** box.

4. Enter the **Expiration Date (MMYY)**.

5. Enter the **Amount** for the transaction.

6. Enter or select any of the remaining optional fields as desired.

Note: For terminals set up for Multi-Currency you will see an additional field of **Transaction Currency**. Select from the drop-down list the currency in which to authorize the transaction.

---

7. Click **Add**.

The system saves the information and adds a new line for you to include additional transactions.

8. To add other transactions, repeat Steps 3 to 7.

9. Click **Authorize** to submit transactions for authorization.

The **Multientry Response** screen displays the transaction response information for the submitted transactions. This information entails the number of authorized transactions and the number of transactions that were declined or in error.

To Delete Credit Card Multi-Entry Transactions

To delete a transaction, click **Delete** next to the transaction you want to delete.

The system deletes the selected transaction.

To Process Batch Import Transactions

Converge allows you to import a batch file of credit card transactions, recurring/installment transactions, or card data for token generation. Converge will process the file for you and return a response file. To view the response file for your imported batches you must access the **Imported Batches** menu under **Settled Batches**.

You can import the following types of Batch files:

- Batch file of credit card transactions
- Batch file of recurring/installment transactions
- Card data for token generation

When importing a file of credit card transactions, you can import the following types of credit card transactions:

- Sales
- Return
- Force
- Auth Only
- AVS Only
- Verification

For those terminals setup with tokenization, processing a file of credit card transactions will allow you to do the following:

- Process credit card transactions using card numbers, tokens, or a mixture of both.
- Process credit card transactions using card numbers, generate tokens, and add the card information to the card manager.
- Process credit card transactions using card numbers, generate tokens, and add the card information to the card manager.

When importing a file of recurring or installment transactions, you can import the following types of transactions:

- Credit Card-Recurring
- Credit Card-Installment

When importing a file of card data for token generation, you can import **Generate Tokens** transactions.

Before you import batch files for processing, ensure that the appropriate user rights and terminals are set up, and that you have created a file of credit card transactions or recurring/installment transactions to be imported.

User Rights Set Up

Ensure that you have **Credit Import Batch** user rights set up for a user as follows:

- Check the **Credit Import Batch** right to enable. Converge automatically enables (checks) the following existing user rights for that user:
    - Credit Card-Sale
    - Credit Card-Return
    - Credit Card-Force
    - Credit Card-Auth Only
    - Credit Card-AVS Only/Verification

- For those terminals setup with tokenization, check the **Card Manager** user rights to enable the ability to add the card information to the card manager after processing the transactions.

    Note:

    - Checking any or all of these rights individually (one by one) does not automatically grant the credit import batch right.

    - When any of the above existing user rights for a user are disabled (unchecked), Converge automatically disables (unchecks) the **Credit Import Batch** user rights for that user (if it is already checked).

    - Unchecking any or all of these rights individually (one by one) automatically removes the credit import batch right.

    - When the **Credit Import Batch** user right is disabled (unchecked) for a user, the above existing user rights remain unchanged for that user.

Ensure that you have **Recurring Import Batch** user rights set up for a user as follows:

- Check the **Recurring Import Batch** right to enable. Converge automatically enables (checks) the following existing user rights for that user:
    - Credit Card-Recurring
    - Credit Card-Installment

    Note: Checking any or both of these rights individually (one by one) does not automatically grant the recurring import batch right.

- When any of the above existing user rights for a user are disabled (unchecked), Converge automatically disables (unchecks) the **Recurring Import Batch** user rights for that user (if it is already checked).

> **Note**: Unchecking any or both of these rights individually (one by one) automatically removes the recurring import batch right.

- When the **Recurring Import Batch** user right is disabled (unchecked) for a user, the above existing user rights remain unchanged for that user.

Ensure that you have **Generate Tokens** user rights set up for a user as follows:

- Check the **Credit Import Batch** user right to enable.
- Check the **Generate Tokens** user right to enable.

Terminal Set Up

Ensure that terminals are appropriately set up as follows:

- Terminals must be setup to process credit card transactions.

  And/Or

- Terminals must be setup to process recurring/installment transactions.

  And/Or

- Terminals must be setup to process tokens.

The Import Process

1. Click **Credit Card** to display the credit card options along with the **Credit Card Main** screen.

2. Select **Batch Import** to display the **Batch Import** screen displays.

Converge validates that no other files are currently being processed for the terminal.

Notes:

- If another file for the same terminal is still being processed, Converge displays an error. You cannot import a file of transactions for processing while another file is still being processed for the same terminal.

- You can import a maximum of 10 files for a single terminal per day.

- You can import a maximum of 500 transactions in a single file. Please contact Technical Support at 1-800-377-3962, option 2, option 2 (in Canada you are asked to choose either English or French for you language) if you need to increase the number of transactions per file.

3. Enter a unique **Response File Name** for the response file that will be created.

Notes:

- Defaults to the name of the file being imported.
- File names must be less than or equal to 25 characters long.

4. Click **Browse** to select **File Source** (the file of transactions you wish to import and process).

    Notes:

    - You can select only one file at a time.

    - File extension must be CSV or XML. Refer to the <u>Batch Import File Layout</u> section for more information on how to create a file of credit card transactions, recurring/installment transactions, or card data for token generation.

5. Select the **File Type** of transactions to be imported from the following options:

    - Credit card transactions (any combination of **Sales**, **Return**, **Force**, **Auth Only**, **AVS**, or **Verification**)

    - Recurring/installment transactions

    - Card data for token generation (used to generate tokens, for terminals set up with tokens only)

    Notes:

    The File Type field is set and enabled/disabled based on your user rights as follows:

    - If you have **Credit Import Batch**, **Recurring Import Batch**, and the **Generate Token** rights, Converge sets the file type to **Credit card transactions**. The **Credit card transactions**, **Recurring/Installment transactions**, and **Card data for token generation** are enabled, so that you can change the file type.

    - If you only have the **Credit Import Batch** right, Converge sets the file type to **Credit card transactions**. Both the **Recurring/Installment transactions** and **Card data for token generation** are disabled, so that you cannot change the file type.

    - If you only have the **Recurring Import Batch** right, Converge sets the file type to **Recurring/Installment** transactions. The **Credit card transactions**, **Recurring/Installment transactions**, and **Card data for token generation** are disabled, so that you cannot change the file type.

6. Select the **Notification** check box the receive emails when processing of the batch is complete.

7. Click **Import** to import the file.

Clicking on the **Confirm** button above brings up the **Imported Batch Transactions** screen which displays information about the transactions you would like to import in the batch.

The **Confirm Batch Import** screen displays.

Notes:

- For a file of credit card transactions, credit card **Sale**, **Force**, **Return**, **Auth Only**, **AVS**, and **Verification** transactions display

- For a file of recurring/installment transactions, only **Recurring** and/or **Installment** transactions display

- For **Card data for token generation** transactions, only **Token Generation** transactions display

8. Click **Confirm** to verify that the file of transactions to be processed is correct. Click **Cancel** if you wish to cancel the processing of the transactions in the file.

The **Batch Import Processing** screen displays and Converge performs validations.

If validations fail	Converge does not process the transactions and returns an error.
If validations succeed	Converge does the following: • Captures relevant response data and make them available to view as **Imported Batches**. • Generates a response file using the unique name you provided (or the default set by the system) and sets its status to pending (for processing). This status displays in **Current Batches** | **Import Batches** and is empty. You cannot click on this to see transactions until the status is completed. • Transfers the file from your directory to the Converge server using HTTPS/SSL. • Sends notification to you that the transfer of the file was successful and displays all of the transactions within the file to you for verification.
If processing of the transactions in the imported file ends abnormally	• Converge indicates this in the response data file. • The transactions that are processed prior to the abnormal end are available in the response data as processed.

When all of the transactions in the imported file are processed, Converge sends an email to the terminal's email address with notification that the processing of the transactions is completed, if you enabled the **Notification** option on the **Batch Import** screen.

To Update Credit Card Transaction Information

Once you have processed a credit card transaction, you can modify information for the following credit transaction types:

• Sale
• Return
• Force
• Auth Only

Most fields on the **Response** screen can be updated with the exception of the following in the **Order** section:

- Account Data
- Expiration Date
- Amount

Note: All fields in the **Authorization** section can be updated

For terminals set up for a **Market Segment** of **Service**, you can update the **Base Amount**.

1. On the appropriate **Response** screen, change or add the information in the desired fields.

2. Click **Update**.

   The system updates the information and displays a message that the transaction was updated successfully.

   The following example shows the **Credit Card Sale Response** screen.

Notes:

- The **Base Amount** cannot be changed to a value greater than what it was originally set to and authorized for.

- When the **Base Amount** is updated, Converge recalculates the **Amount** as **Base Amount** + **Tip Amount**.

To Re-print Credit Card Transaction Receipts

Once you have processed a credit card transaction, Converge allows you to reprint transaction receipts for the following credit transaction types:

- Sale
- Return
- Force
- Auth Only

On the appropriate response page, click **Reprint**.

The following example shows the **Credit Card Sale Response** screen.

To Add Credit Card Transaction to a Recurring Batch

Once you have processed a credit card transaction, you can add the transaction to a recurring batch as **Recurring** or **Installment**. You can do so for the following credit transaction types:

- Sale
- Force
- Auth Only

1. On the appropriate response screen, click **Add to Recurring**.

   The **Add to Recurring Batch** screen displays.

2. Select **Recurring** or **Installment** from the **Recurring Transaction Type** drop-down list.

3. Enter the **Amount** for the transaction.

4. Enter **Customer Code**, **Sales Tax** and **Description**, if necessary.

   Note: If prompted for sales tax, the tax must be included in the **Amount** and then entered in the **Sales Tax field**.

5. In the **Billing Cycle** drop-down list, select one of the following:

- Daily
- Weekly
- Bi- Weekly
- Semi-Monthly
- Monthly
- Bi-Monthly

- Quarterly
- Semester
- Semi-Annually
- Annually
- Suspended

6. Enter the **Next Payment Date** or click on the calendar icon 🗓 and select from the calendar tool.
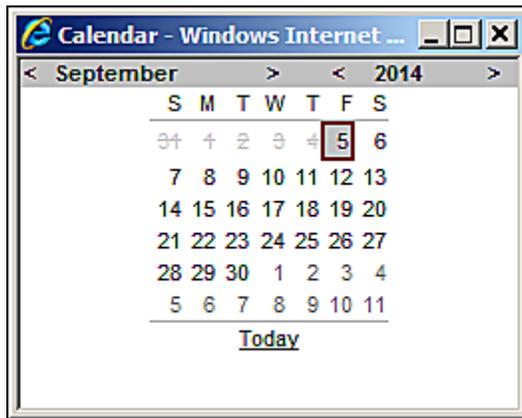
7. Enter **Number Of Payments** if this is an **Installment** transaction.

8. Select **YES** or **NO** from the **Skip Payment** drop-down list, if necessary.

9. Enter or select any of the remaining optional fields as desired.

10. Click **Add**.

The **Credit Card Recurring Response** screen displays the information you entered.

11. If this is the first time the credit card is entered the button at the bottom of the screen will give you the option to **Add to Card Manager**. If the credit card has already been entered in **Card Manager** then the button displayed is **Update Card Manager**.

To Add Credit Card to Card Manager

Once you have processed a credit card transaction, you can add the card information to the **Card Manager** to be stored for later processing. Once added, you can use to a stored card number to process the following credit transaction types:

- Sale
- Return
- Inquiry
- Force

- Auth Only
- Verification
- Recurring
- Installment

1. On the appropriate response screen, click **Add Card**.

Note: You will see **Update Card** if the card has been previously added.

2. The **Add New Card Information** will display populated with the information added from the response screen.

3. Fill in any remaining optional fields and click **Add**.

    The **New Card Information** screen displays that the card was added successfully to **Card Manager**. For more information on **Card Manager** refer to the Using Your Card Manager (Tokenization) section.

Added successfully.

New Card Information

Payment Type	Credit Card
Card Number:	************8882
Expiration Date (MMYY):	1215
Token:	4906343377048882
Company:	
Customer ID:	
First Name:	Jane
Last Name:	Doe
Billing Address Line 1:	123 Main St
Billing Address Line 2:	
Billing City:	Any City
Billing State/Province:	Any State
Billing Postal Code:	99999
Billing Country:	USA
E-mail Address:	any.email@email.com
Phone Number:	999-999-9999
Description:	

Back

To View Credit Card Transaction Receipts

Once you have processed a credit card transaction, you can view receipts for all types of transactions that have receipts.

On the appropriate response page, click **View Receipt**.

The following example shows the **Credit Card Sale Response** screen.

To Reverse Partially Approved Transactions

If a cardholder decides not to proceed with a partially approved transaction, Converge allows you to cancel and restore the balance back to the card using the **Reverse Payment** button.

1. In the event of a partial approval for a **Sale** or **Auth Only** transaction, click the **Reverse Payment** button at the bottom of the **Credit Card Partial Approval Response** screen to initiate the reverse process.
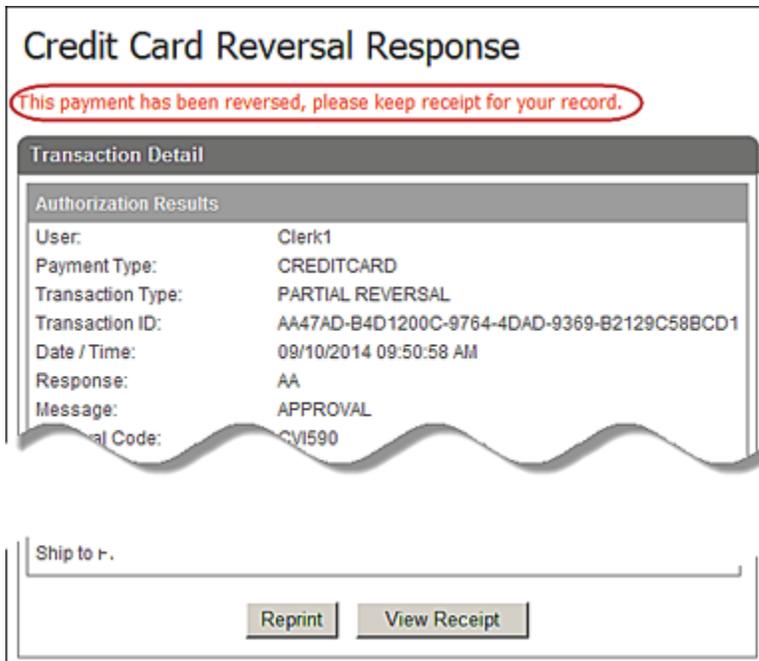
The window to confirm the reversal of the transaction displays.
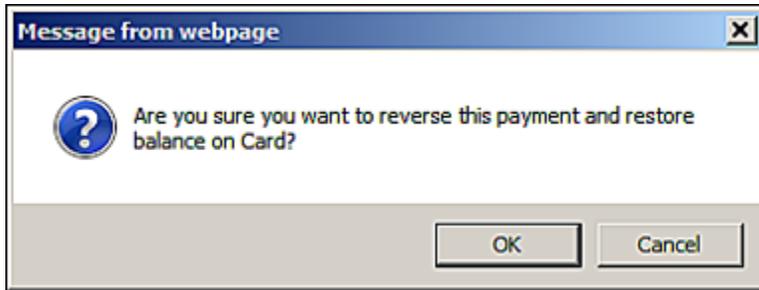
2. Click **OK**.

    The **Credit Card Reversal Response** screen displays.

    The system reverses the transaction and displays a message that the transaction was reversed successfully.

3. If your terminal is set up to have the receipt printed automatically, Converge prints the receipt. If your terminal is not set up to automatically print receipts, a separate window displays the receipt information and the system prompts you to print the receipt.