CONVERGE GUIDE

The Xpress-pay Team endeavors to educate and inform our clients how to use all available tools to ensure that vital information is readily available and your experience with ePayments is positive. To this end, this information will help you in performing common functions such as voids, refunds, and reconciliation.

This guide was authored and is being provided as a courtesy by the Xpress-pay Team. It contains a synopsis of information you'll commonly need in the course of accepting ePayments.

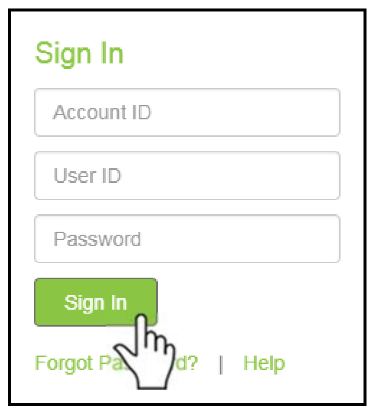
For additional assistance, please contact the Converge Support Department at (800) 377-3962. For security reasons, you may be asked for your account ID.

Logging into the Converge Gateway

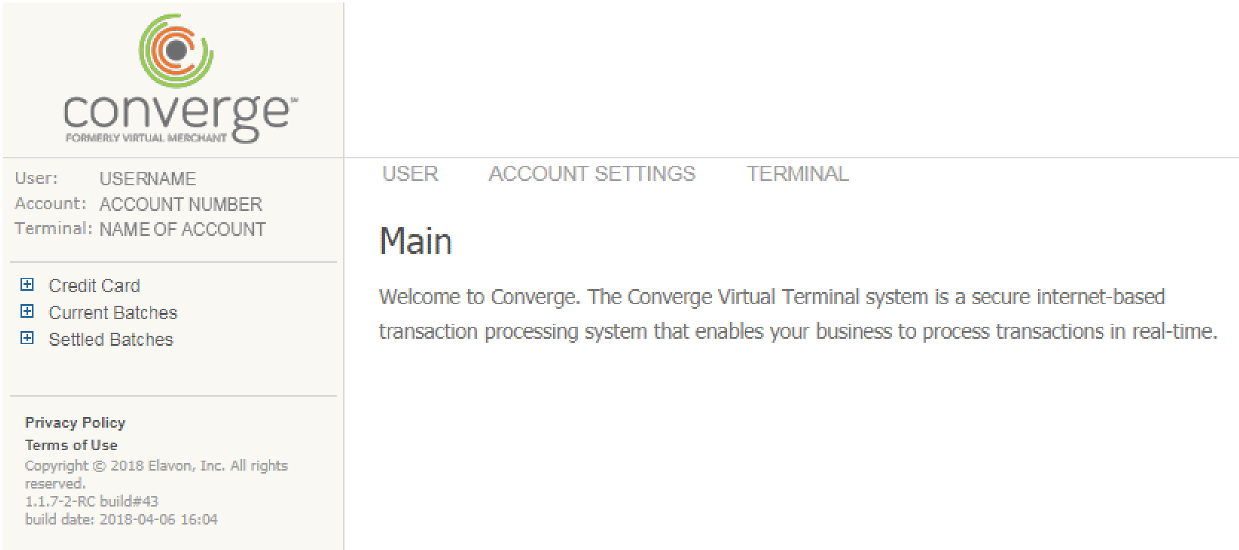
To process refunds or voids, review declined payments, or view batch settlements, visit the Converge website: https://classic.convergepay.com/VirtualMerchant/

The CONVERGE login screen will require your Account ID, User ID, and Password. These credentials were provided to you during the initial Xpress-pay setup.

Click *Sign In* to proceed.



Converge Gateway Home/Landing Page

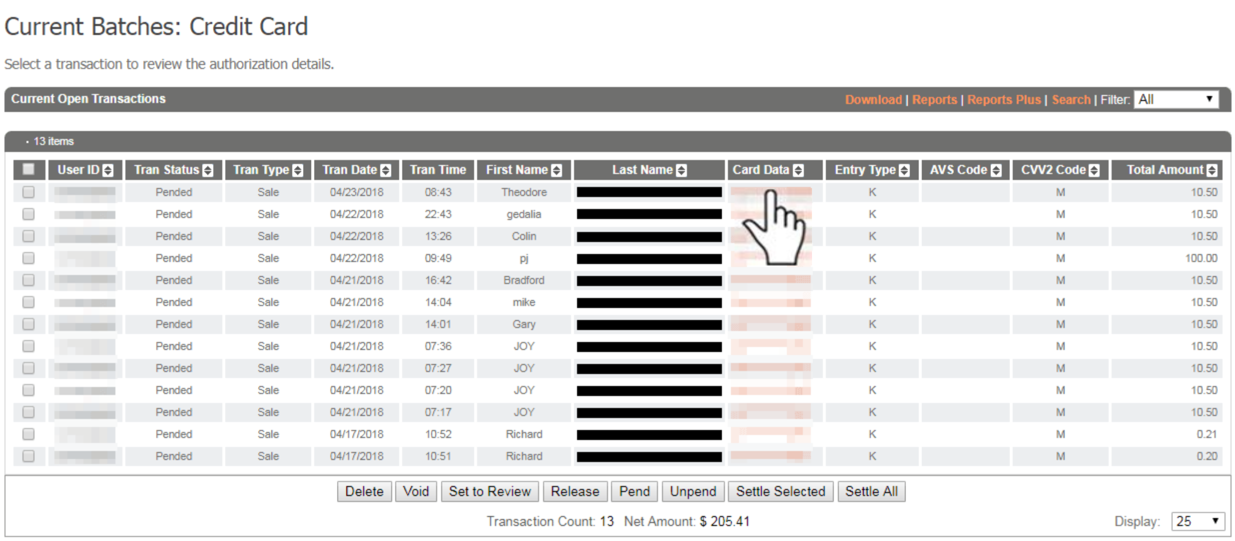


After signing in, you will arrive at the Converge Main/Landing page. Information you commonly need will be under Current Batches or Settled Batches.

The main menu is on the left side of this page. Click these links to navigate within the Converge Gateway. Your view may differ depending on the browser you use and its settings.

CURRENT BATCHES

To show Current Batches, click Current Batches on the menu, click Main, and finally, Credit Card. This will reveal your current open transactions.



Current Batches: Credit Card

Select a transaction to review the authorization details.

Current Open Transactions — Download | Reports | Reports Plus | Search | Filter: All

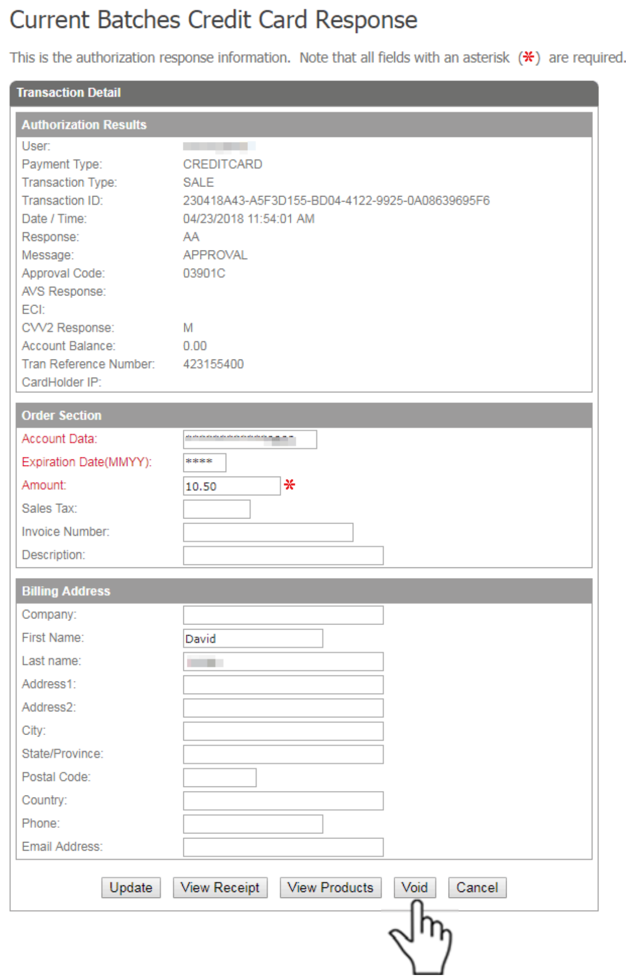
· 13 items

User ID	Tran Status	Tran Type	Tran Date	Tran Time	First Name	Last Name	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
	Pended	Sale	04/23/2018	08:43	Theodore	[redacted]		K		M	10.50
	Pended	Sale	04/22/2018	22:43	gedalia	[redacted]		K		M	10.50
	Pended	Sale	04/22/2018	13:26	Colin	[redacted]		K		M	10.50
	Pended	Sale	04/22/2018	09:49	pj	[redacted]		K		M	100.00
	Pended	Sale	04/21/2018	16:42	Bradford	[redacted]		K		M	10.50
	Pended	Sale	04/21/2018	14:04	mike	[redacted]		K		M	10.50
	Pended	Sale	04/21/2018	14:01	Gary	[redacted]		K		M	10.50
	Pended	Sale	04/21/2018	07:36	JOY	[redacted]		K		M	10.50
	Pended	Sale	04/21/2018	07:27	JOY	[redacted]		K		M	10.50
	Pended	Sale	04/21/2018	07:20	JOY	[redacted]		K		M	10.50
	Pended	Sale	04/21/2018	07:17	JOY	[redacted]		K		M	10.50
	Pended	Sale	04/17/2018	10:52	Richard	[redacted]		K		M	0.21
	Pended	Sale	04/17/2018	10:51	Richard	[redacted]		K		M	0.20

Delete | Void | Set to Review | Release | Pend | Unpend | Settle Selected | Settle All

Transaction Count: 13 Net Amount: $ 205.41 Display: 25

The Current Batches page provides access to your Pending, Declined, and Voided transactions. By clicking the Card Data, shown as an orange credit card number, you can view additional information about each item.



For each, you will see the Transaction ID, approval status, and reason (if declined). You can also void the transaction if necessary.

Voiding a Transaction:

If you a transaction is Pending, you can void it. If it has already settled, you can issue a refund.

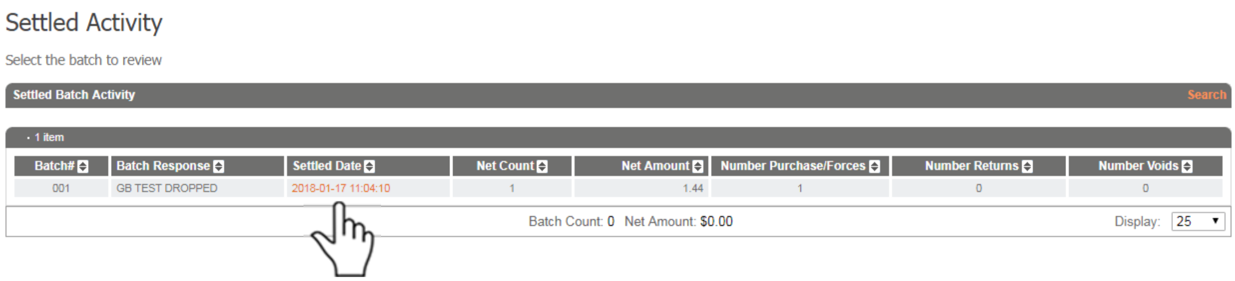
A Void cancels the transaction. Funds won't be shown on the consumer's credit/debit card statement.

To void a transaction, locate which transaction you wish to void. If there is a Void button on the bottom, click it and follow the directions to complete. If there is no button, you must issue a refund instead.

Your Pending Transactions will settle at 12:00am. Settled transactions will appear on the Settled Batches page.

SETTLED BATCHES:

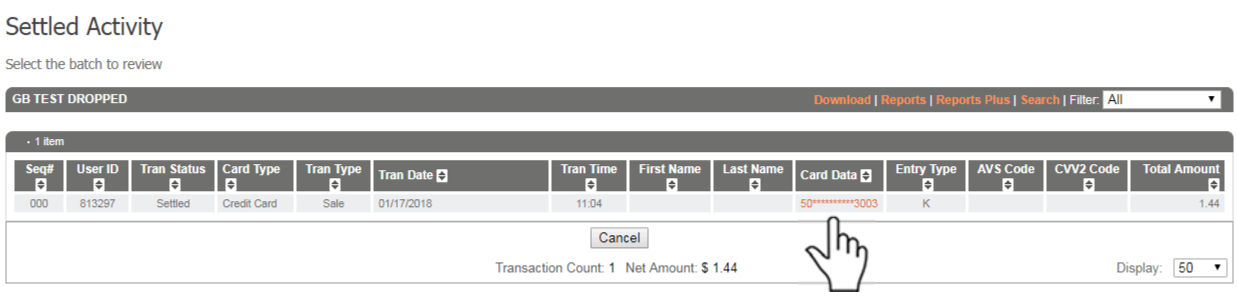
To view Settled Batches, click Settled Batches on the left menu, then click Main. You will see a page similar to this:



Settled Activity will show each day's batch and the settlement date and time. Every batch consists of the day's transactions, so if you received five payments, those five would appear on the report.

Note that batches can include Returns and Voids.

Click on the Settled Date to view the details for the batch.

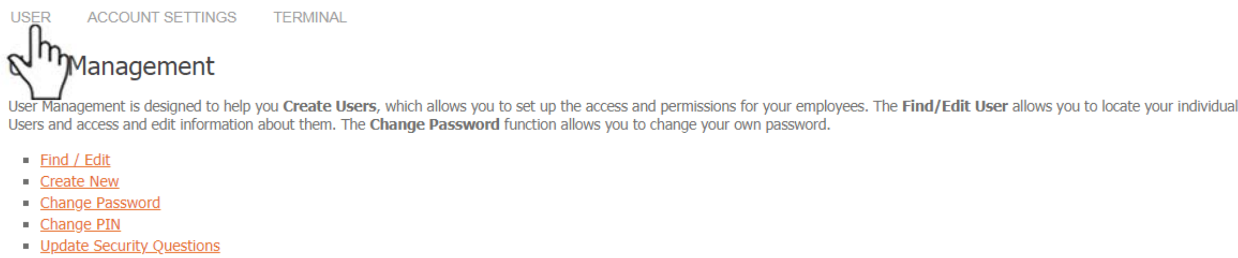


Refund Transaction:

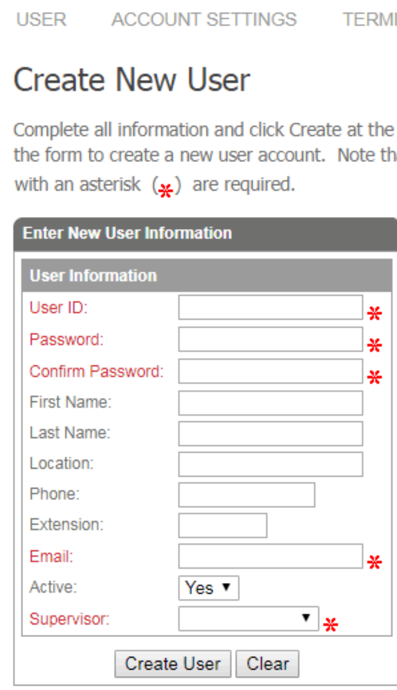
To issue a refund, click the orange credit card number under Card Data. You will be presented with the details of the transaction. The Generate Refund button will be near the bottom. Once clicked, the transaction amount will be displayed. Leave it as is for a full refund or reduce the amount to issue a partial refund.

You will be notified if the refund was successful. If it was, the amount will settle and the funds returned to the consumer at 12:00am. It can take as long as 48 business hours for the amount to appear in their account.

Creating New Users:



The User Management option at the top of the screen allows you to perform routine administrative functions relating to others who will have access to the account.



To create additional users, click on Create New. The page shown at the right will present.

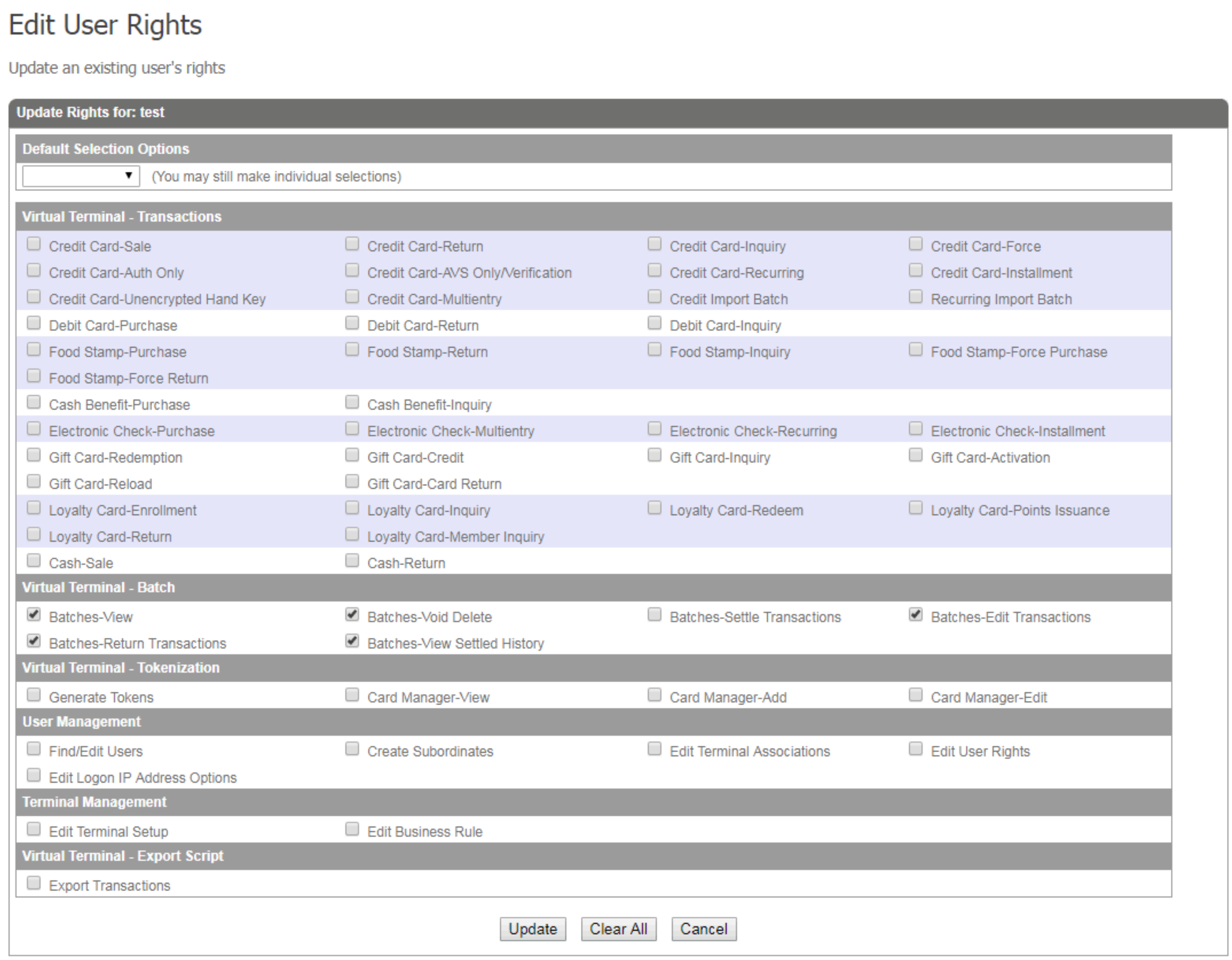
Fields with a red asterisk are required, The Supervisor should be the main account. This is indicated by the lack of dashes in front of the User ID.

Provide the username and password to each respective administrator. For best practices, do not write down or email this information.

Once a user has been defined, you can establish their permissions by clicking the Rights button.

Unless you intend to allow a user the ability to add additional users, we recommend limiting their rights to the Virtual Terminal – Batch section. This will allow the user to access Current Batches and Settled Batches.

See the image below for the recommended rights to be grant to your new user.



Editing Users:

You can edit users by going to Find/Edit, then clicking Find. A list of all users will present. It is important that you do not delete any users that were established by Xpress-pay, or transactions will be unable to process until they are replaced.

Changing Your Password:

Password changes are accomplished by clicking on the Change Password link on the User menu.

Password Requirements:

Minimum of eight characters, one upper and lower-case letter, at least one number, one special character, no spaces allowed, and cannot match your last five passwords.

Change PIN:

Do not change the PIN. Doing so will result in terminate payment acceptance. Xpress-pay uses the PIN to communicate securely with the Converge Gateway as needed to submit payment transactions on your behalf.

Additional Notes:

You will see other sections such as Account Settings and Terminal. Options in these sections have been preset so that your account can properly accept online payments. Changing any items in these areas risks disrupting your ability to accept payments.

If you need assistance with any aspect of navigating or altering settings in the Converge gateway, see below.

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