Converge

System Administration Guide

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Preface

This document describes step by step procedures on how to use your Converge including:

- Configure and manage users
- Configure and manage account settings
- Configure your terminal and payment fields

This document is intended for all users of the Converge product and contains the information necessary for you to be able to use all the features of the product effectively.

Typographical Conventions

Throughout this guide, you will see words and phrases that appear in different fonts and formats. The following list describes the typographical conventions used in this guide.

- **Bold text**

  Indicates a menu option, a window title, buttons, and so on that you can use to identify a part of the user interface.

  Examples:
  Print or **Save As** dialog box

- **Menu selection sequences**

  Indicates a series of menu options that you need to select in a particular sequence and listed in one step. Each menu option is separated by a pipe (|).

  1. Choose **File** | **Save As** | **File Name** and enter the name of the document.

- **Courier text**

  Indicate examples of software code. Usually this type of text is encapsulated in a code box as illustrated below.

```
Begin Header
    <head>
        <title>Batch Import</title>
    </head>
End Header
```

- **Bold courier text**

  Indicates a command that you would type into a command prompt window as illustrated below.

  cd c:\users

- **Italicized text**

  Indicates that the word or phrase is:

  - A reference to another document as illustrated below.

    Refer to the Elavon User Guide.

  - Emphasized for clarification as illustrated below.

    You *do not* need to select **Apply**.

  - The word is replacement text, such as a variable for a piece of code that you need to enter the appropriate value for your implementation as illustrated below.

```
<xml>
<country_code>Country Code</country_code>
</xml>
```

Related Documentation

The following documents are available related to the Converge product.

- Converge Getting Started Guide
- Converge Transaction Processing Guide
- Converge Chip and PIN (EMV) Transaction Processing Addendum
- Converge Peripheral Device Installation and Setup Guide
- Converge Developer Guide

Revision History

The following table provides a description of the changes made to this document from its origination to the current release.

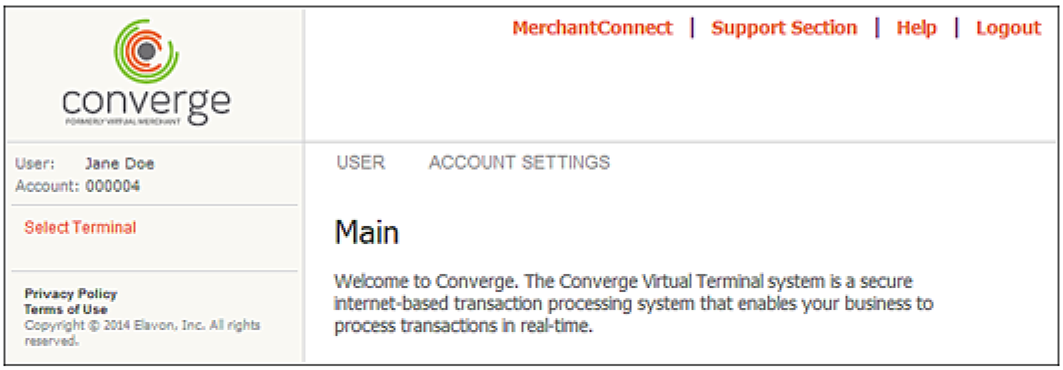
Revision	Date	Revision Notes
A	SEP-2014	Original release of the Converge System Administration Guide
B	NOV-2014	Enhancement of password requirements
C	MAR-2015	Addition of new peripheral devices
D	NOV-2015	Setup changes for the new peripheral devices

Table of Contents

Chapter 1: Configuration Menu Options

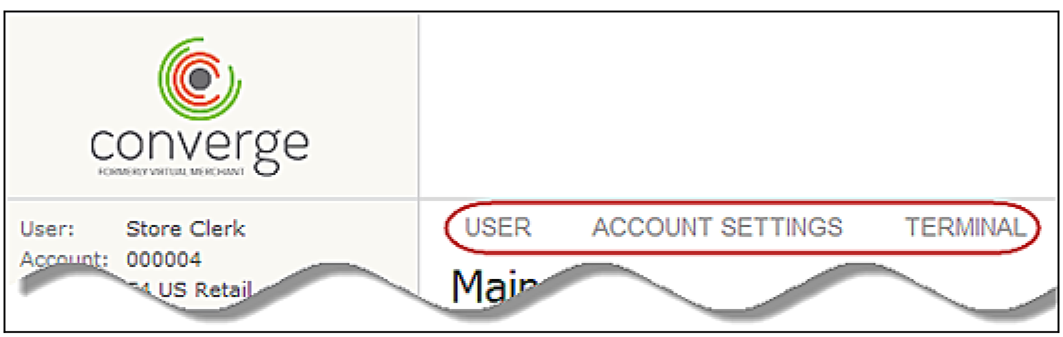
When you launch Converge, the **Main** screen displays. Components of the Converge interface include:

- Support Menu Options (Refer to the *Converge Getting Started Guide*)
- Configuration Menu Options
- Transaction Menu Options (Refer to the *Converge Getting Started Guide*)



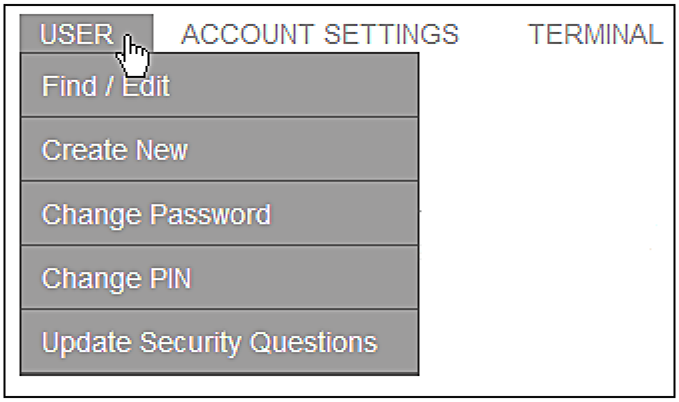
The **Configuration Options** contain the following menus:

- User
- Account Settings
- Terminal



User Menu

User management is designed to help you create users, which allows you to set up the access and permissions for your employees. To access the **User** menu options, click **User**.

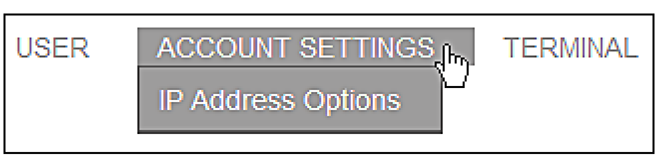


The following options are available:

- **Find/Edit**
  Allows you to locate your individual users and access and edit information about them
- **Create New**
  Allows you to create a new user account
- **Change Password**
  Allows you to change your own password
- **Change PIN**
  Allows you to enter a new PIN
- **Update Security Questions**
  Allows you to confirm your password, select desired questions and provide answer to each

Account Settings Menu

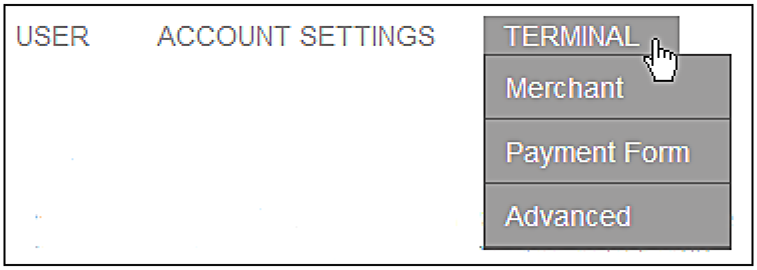
Account Settings management is designed to help you set specific account level checks. To access the **Account Settings** menu option, click **Account Settings**.



There is only one option available, **IP Address Options**. This allows you to configure IP checks for your existing accounts.

Terminal Menu

The **Terminal** menu displays after you have selected a terminal. To access the **Terminal** menu options, click **Terminal**.



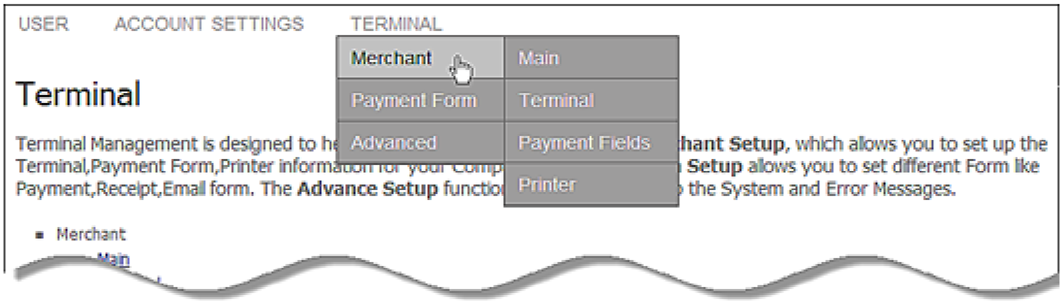
Terminal management is designed to help you with the following configurations:

- **Merchant (Merchant Setup)**
  Allows you to set up the terminal, payment form and printer information for your company
- **Payment Form (Payment Form Setup)**
  Allows you to set up various forms
- **Advanced (Advanced Setup)**
  Allows you to set up the system and error messages

Terminal management menu items are further divided into submenus as follows:

Merchant (Merchant Setup)

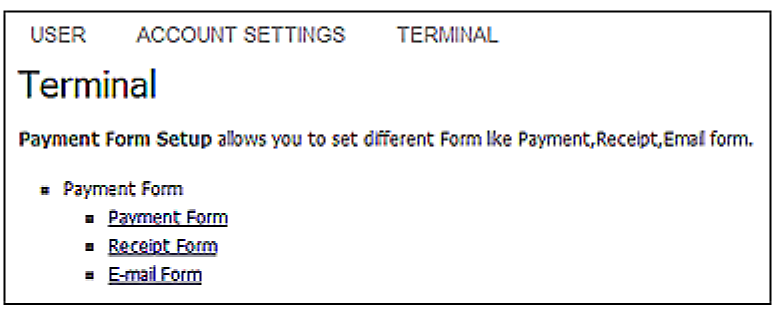
The **Merchant** (Merchant Setup) menu consists of:



- **Main**
  Allows you to view and edit merchant information
- **Terminal**
  Allows you to view the set up information for a terminal
- **Payment Fields**
  Allows you to create or modify the fields that appear on payment forms
- **Printer**
  Allows you to configure the receipt printing options

Payment Form Menu

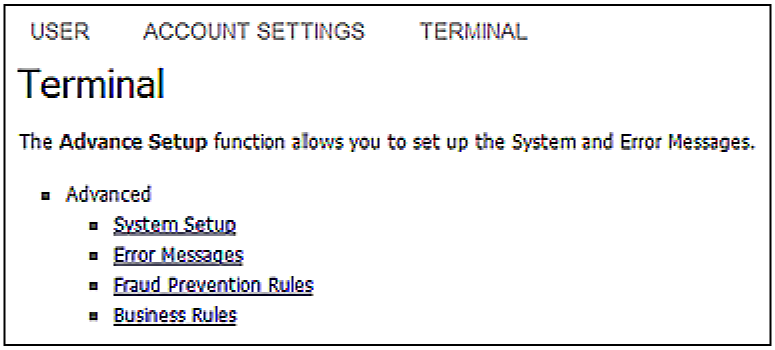
The **Payment Form** menu configuration consists of:



- **Payment Form**
  Allows you to add custom headers and footers, define color and attach images to be displayed on the payment form
- **Receipt Form**
  Allows you to define payment receipt form options
- **E-mail Form**
  Allows you to setup approved and declined email notification options

Advanced Menu

The **Advanced** menu configuration consists of:



- **System Setup**
  Allows you to designate HTTP referral, specify settlement window, enable signature capture device and setup an export script

- **Error Messages**
  Allows you to define custom error messages to appear in the payment form

- **Fraud Prevention Rules**
  Customizable set of rules that allow you to build constraints to match your business needs and control how you handle transactions that include the ability to approve or decline transactions or return an error

- **Business Rules**
  Allows you to define custom rules for terminal-based transactions

Chapter 2: Managing Users

This chapter provides information about how to manage users, including the following:

- Create new users
- Find user accounts
- Edit user accounts
- Edit user terminal associations
- Generate user reports
- Change passwords
- Change PINs
- Update security questions

Creating a New User

To access a Converge account, you must be added to the system as an authorized user. The **Merchant Administrator** for an account controls the entire account and is allowed to:

- Create users (single users and multiple users who can log in and process transactions simultaneously)
- Create hierarchy of users with similar or varying degrees of permissions and access
- Delegate the ability to manage a hierarchy of users to another user

When you have a **Merchant Administrator** to control these functions, you can manage efficiently and create a system of accountability.

Note: We suggest that you create one or more separate users to manage day-to-day activities, including but not limited to: processing transactions, reviewing transactions, and settling transactions. It is strongly recommended that you keep your **Merchant Administrator** user account dedicated to administrative functions only.

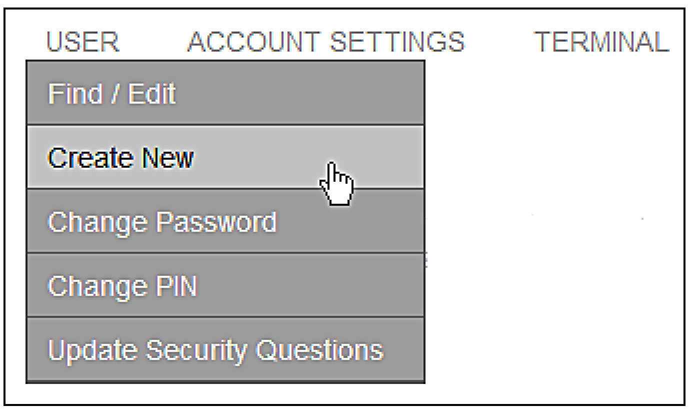
Follow these procedures to create a user account:

- Create new user account
- Assign new user rights
- Add terminal associations to the user profile
- Create new user account from existing user profile
- Copy terminal associations to a new user

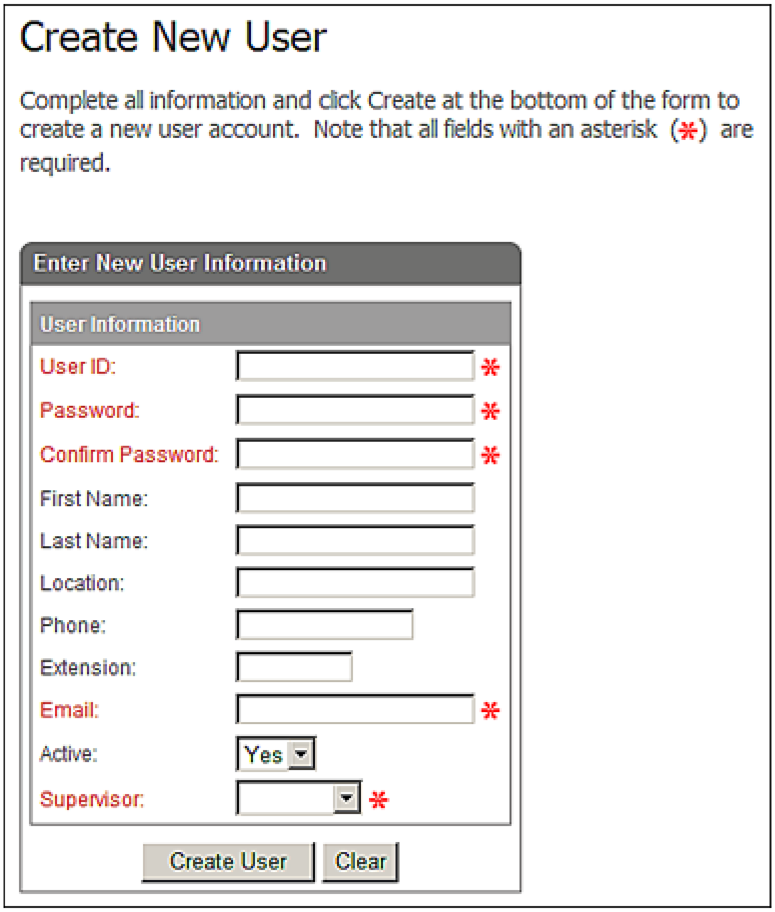
To Create New User Accounts

To create a new user account follow these steps:

1. Select **User** | **Create New**.



The **Create New User** screen displays.



Notes:

- All fields with an asterisk are required.
- Refer to the **Password Requirements** section in the *Converge Getting Started Guide* for password requirements information.

2. Enter the user's **User ID**.
3. Enter the user's **Password**.
4. Re-enter the user's password in the **Confirm Password** field.

Note: The next five fields are not required, but you can enter this information for the user if you wish: **First Name**, **Last Name**, **Location**, **Phone** number, and phone **Extension**.

5. Enter the user's **Email** address.

6. Select **Yes** or **No** from the drop-down list to indicate if **Active**.

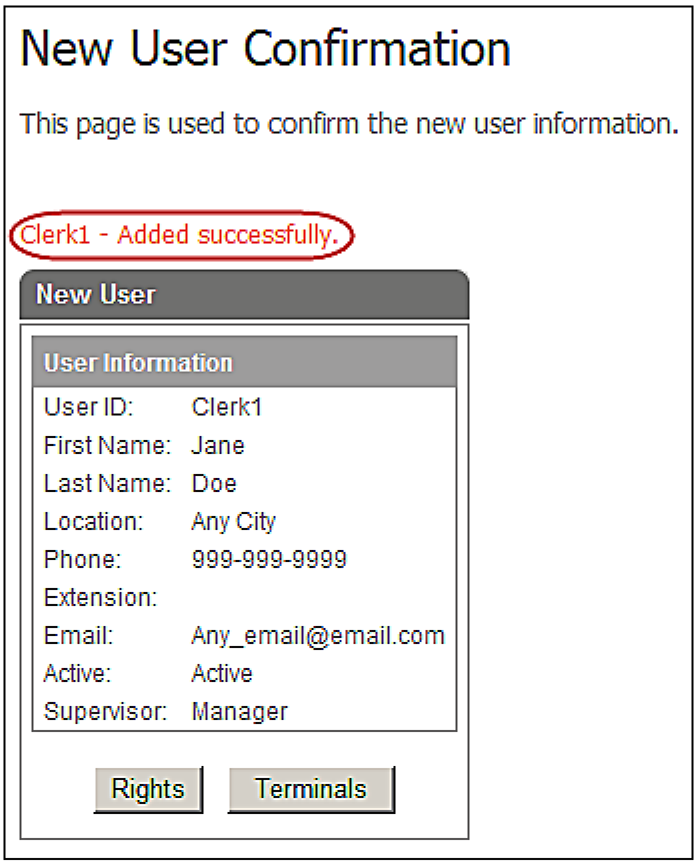
   Examples of new users who would not be active would be new hires that have not yet started work or employees out on medical leave. This field is set to **Yes** by default.

7. Select **Supervisor** from the drop-down list.

Note: The default **Supervisor** is the current user's **Supervisor** or the **Merchant Administrator**, if the user logged in is the **Merchant Administrator**.

8. Click **Create User** to add the new user account.

   The **New User Confirmation** screen displays the fields that you entered on the **Create New User** screen along with a message to confirm that the user ID added successfully.

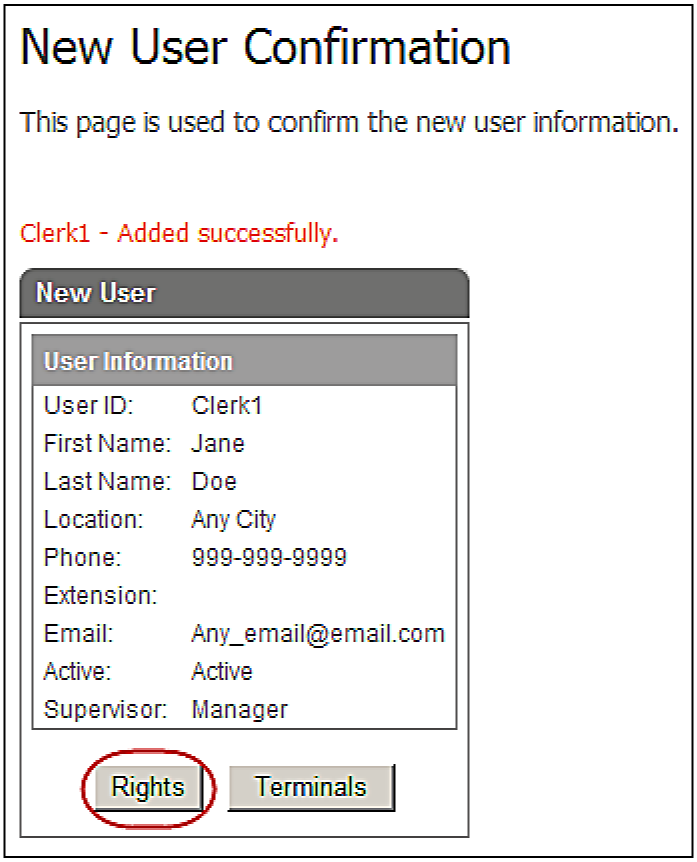


Note: Click Clear to clear all data entered on the **Create New User** screen.

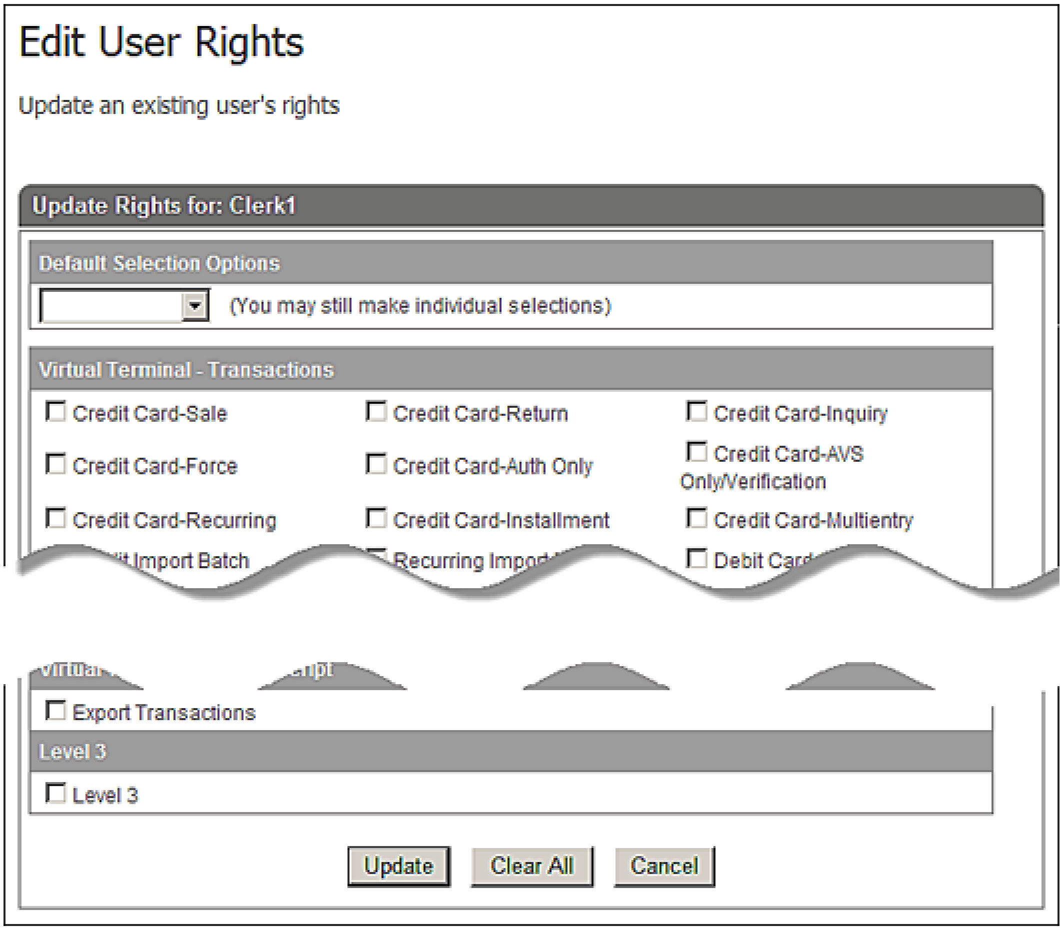
To Assign Rights to a User

User rights are specific access and permissions granted to a user. To assign rights to a user follow these steps:

1. On the **New User Confirmation** screen, click **Rights**.



The **Edit User Rights** screen displays.



Note: The user rights that display in this window are dependent on the user rights of the user currently logged in. You cannot grant a right to a subordinate unless your profile has the right to do so.

2. In the **Default Selection Options** drop-down list, select one of the following:
   - Standard
   - Manager
   - Administrator

Notes:

- The default is a blank value. No options are selected.
- When you select either **Standard**, **Manager** or **Administrator**, you still have the option to manually select and de-select user rights.
- The rights within each section are described in the **Glossary** section of the *Converge Getting Started* Guide.

If you selected **Standard**, the system selects all rights with the exception of the following:

- Rights within the **Virtual Terminal-Transactions** section associated with any **Return**, **Credit**, **Activation**, **Reload**, and **Import Batch** transaction types
- Rights within the **Virtual terminal – Tokenization** section
- Rights within the **Virtual Terminal-Batch** section
- Rights within the **Virtual Terminal-Export Script** section
- Rights within the **User Management** section
- Rights within the **Terminal Management** section

If you selected Manager, the system selects all rights with the exception of the following:

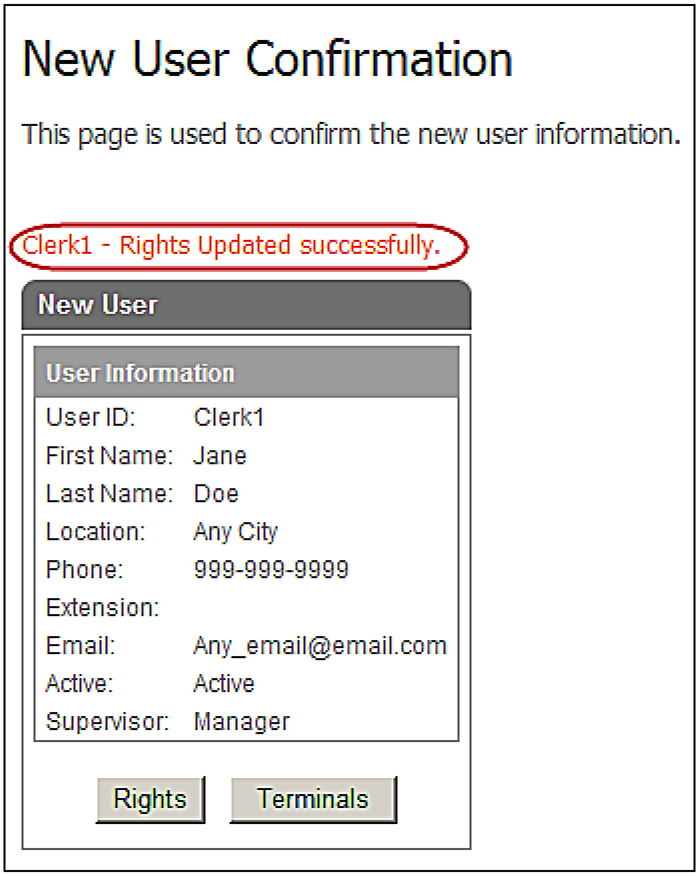
- Rights within the **User Management** section
- Rights within the **Terminal Management** section
- Rights for the **Virtual Terminal-Export Script** for the manager

If you selected **Administrator**, the system selects all rights.

Note: If you click **Cancel**, the window closes and the user rights that were selected are not updated. If you click **Clear All**, all the users rights will be reset (unchecked).

3. Click **Update**.

The **New User Confirmation** screen displays a message that the rights for that user ID updated successfully.



Notes:

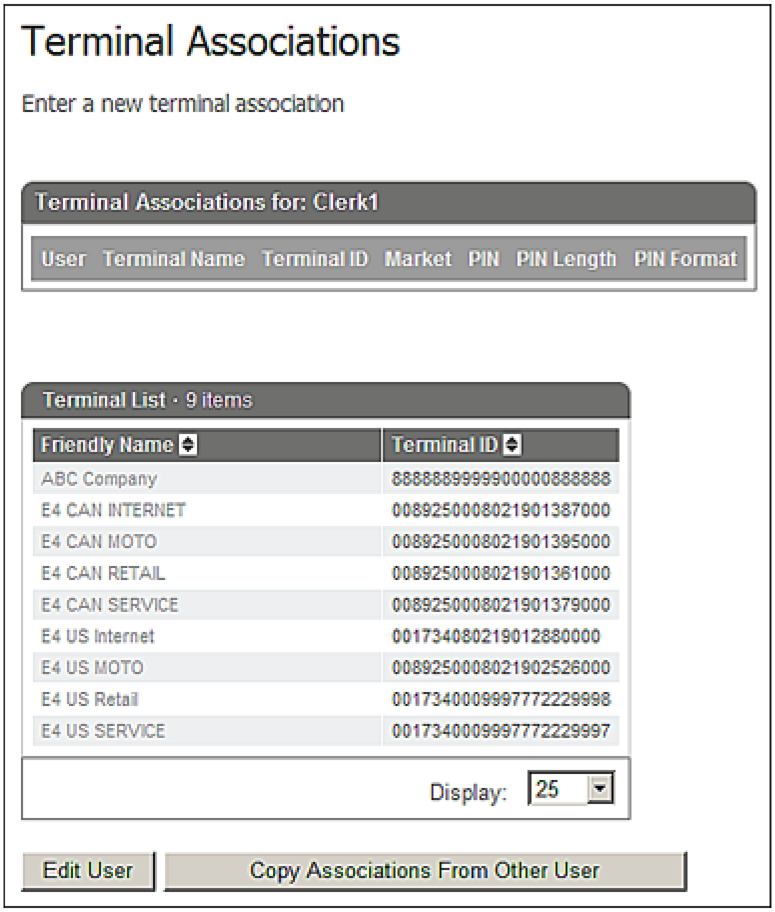
- The **Default Selection Options** (such as **Manager**) are not saved with the user rights. This pre-set saves you time and allows you not to have to click each user right individually.
- The rights are not saved until you click the **Update** button.

To Add Terminal Associations to a User Profile

When you add a new user, you have to specify the terminals to which the user's login provides access.

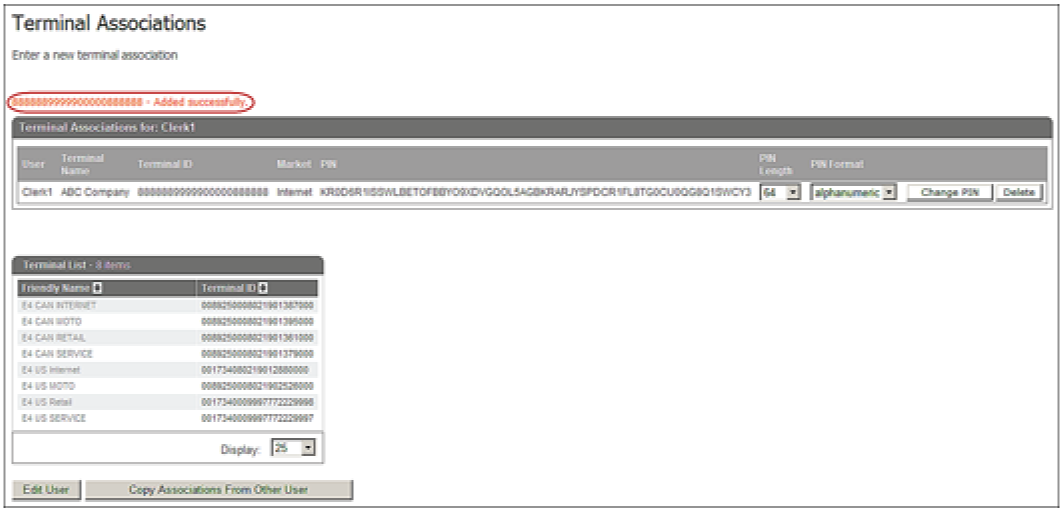
1. On the **New User Confirmation** screen, click **Terminals**.

   The **Terminal Associations** screen displays.



2. Select the terminal you wish to add to the user profile from the list.

The screen updates showing the terminal association and displays a message that the terminal added successfully.



Note: For each new terminal association, a new PIN is automatically generated. The new PIN can be used to process transactions from an integrated application, a Web site, or the Converge Mobile App. PINs can be 64, 32, 6, 5 or 4 characters in length. It is recommended to always use a length of 64 characters for maximum security.

3. To associate an additional terminal to the user account, select another terminal from the **Terminal List**.

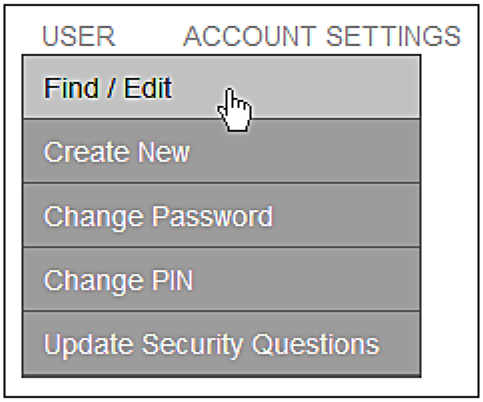
4. To replicate the terminal associations from another user, click **Copy Associations From Other User**.

Note: If terminals are already associated to the user a message will appear that all existing terminal associations for the user will be removed and replaced with the terminal associations from the selected user.

To Create New User Account from Existing User Profile

This feature allows you to create a new standard user profile from an existing standard user profile. You must have **Create Subordinates** user rights and the standard user profile that will be copied to create the new standard user profile must exist.

1. Select **User** | **Find/Edit**.

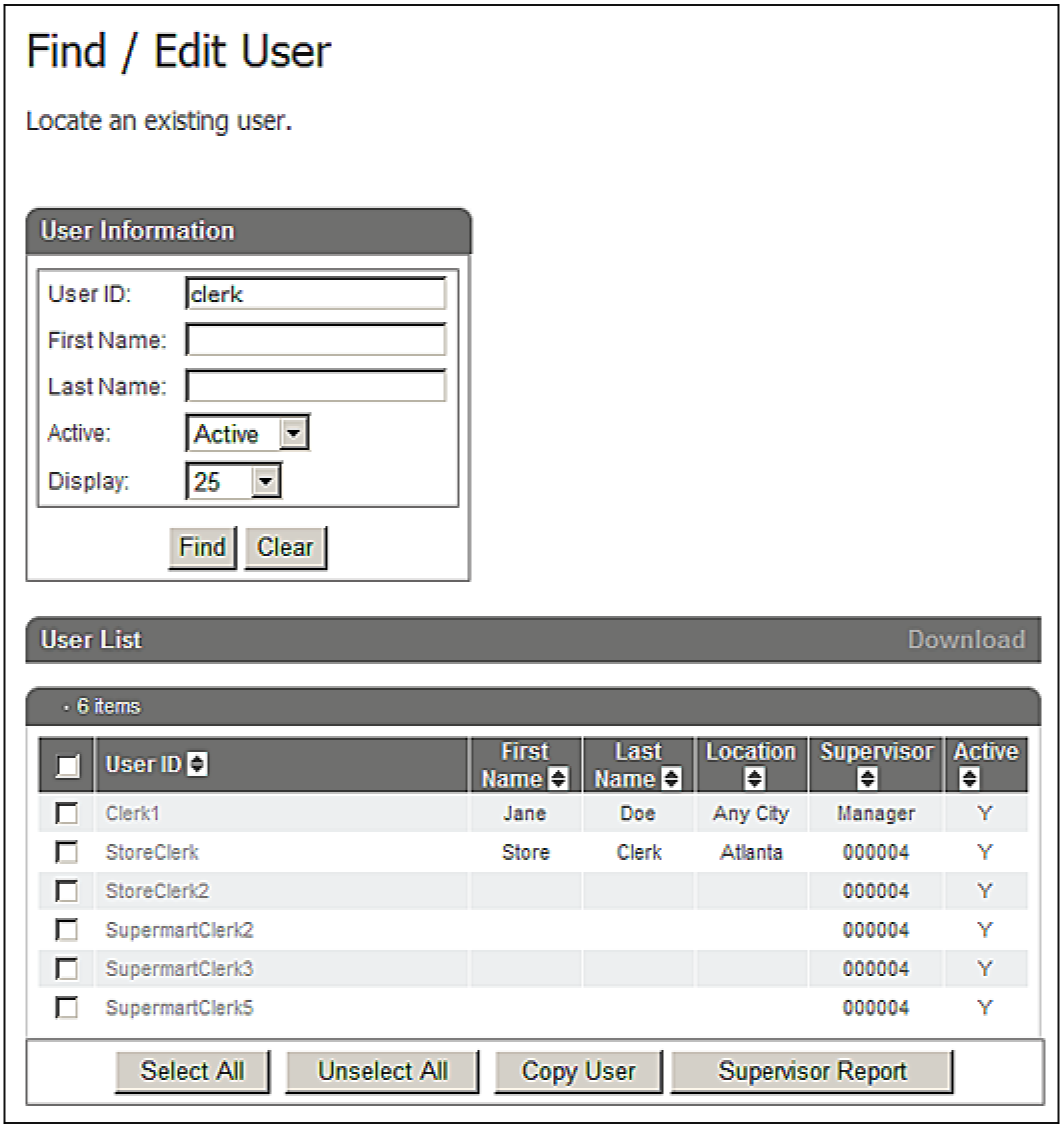


The **Find/Edit User** screen displays.

2. Enter the relevant information in the search fields to choose an existing standard user profile or leave blank to find all users.

3. Click **Find**.

The **User List** search results table displays the users defined by the search.

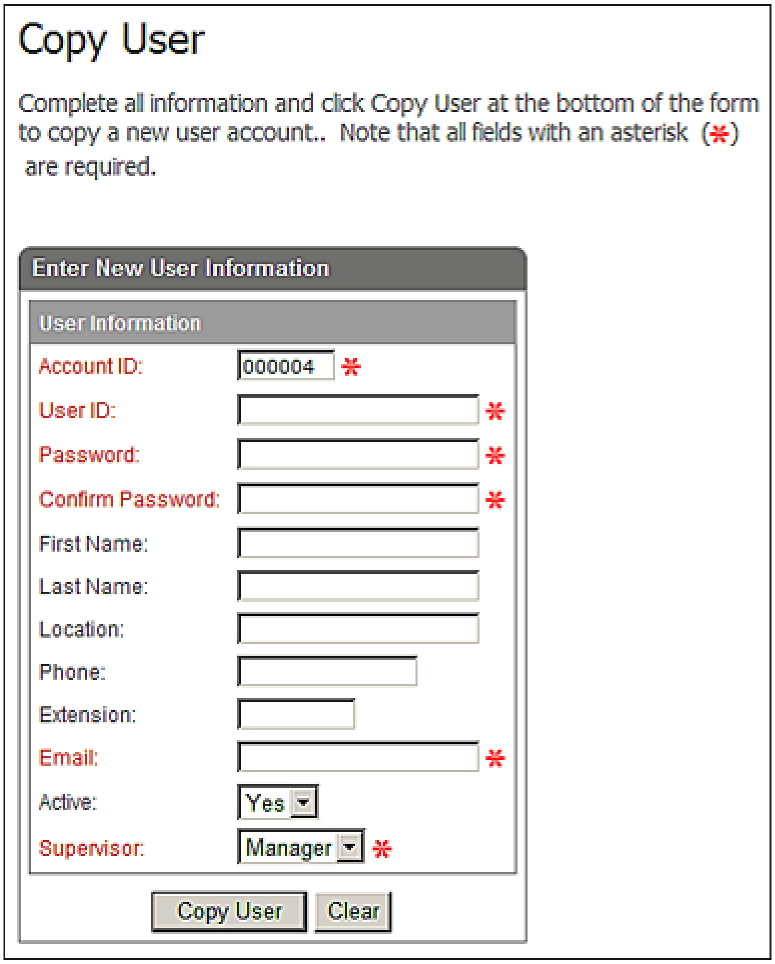


4. Select the check box next to the user profile you wish to copy.

Note: You *cannot* choose more than one user profile.

5. Click **Copy User**.

The **Copy User** screen displays.



Account ID is pre-populated with the account ID of the existing user profile and cannot be changed.

6. Enter new **User ID**.
7. Enter **Password**.
8. Re-enter password in the **Confirm Password** field.

Note: The next five fields are not required, but you can enter this information for the user if you wish: **First Name**, **Last Name**, **Location**, **Phone** number, and phone **Extension**.

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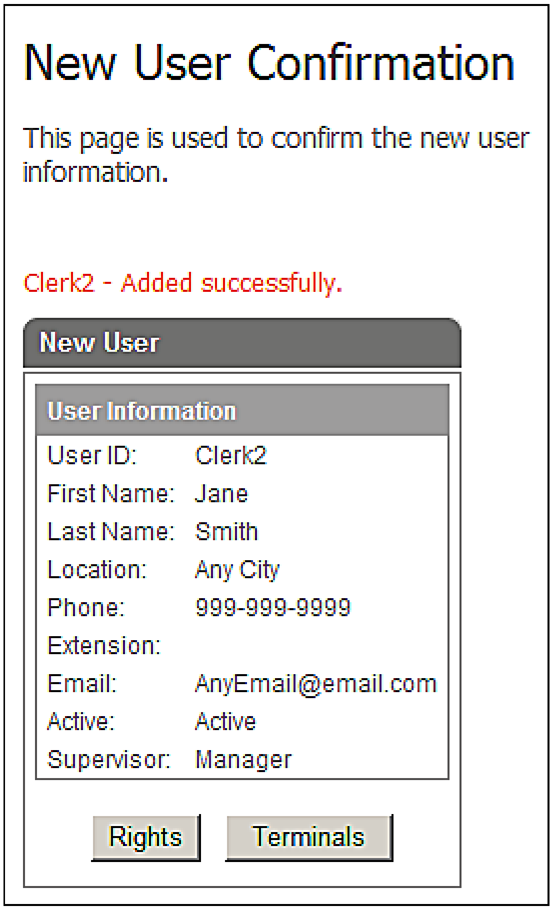
9. Enter **Email** address.
10. Select **Yes** or **No** from the drop-down list to indicate if **Active**.
11. Select **Supervisor** from the drop-down list.

12. Click **Copy User** to add the new user account.

    The **New User Confirmation** screen displays and a new user profile is created with the same rights, terminal associations, account and **Supervisor** as the existing user profile.



Note: The **Copy User** button is disabled when there are 5,000 users for the account (VID).

Converge also does the following:

- Validate that there are less than 5,000 active users for the account ID (VID).
- Generate a new PIN for each terminal association created on the new user profile.
- If less than 5,000, create a new standard user profile with:
  - Only the user rights from the existing standard user profile that the logged in user already has.
  - Only the terminal associations from the existing standard user profile that the logged in user already has access to except for the PIN.
  - A status of **Unlocked**.

You may choose to update the rights and/or the terminal associations for the new standard user just created.

Notes:

- Rights can be copied from existing user profiles that are **Active** or **Not Active**.
- Rights can be copied from existing user profiles with a status of **Locked** or **Unlocked**.
- Uses the same security features that currently exist, which includes users only being allowed to add terminals to a user profiles that the logged in user already has access.
- The user rights have the same restrictions.
- Users cannot change the pre-populated **Account ID** field.

To Copy Terminal Associations to a New User

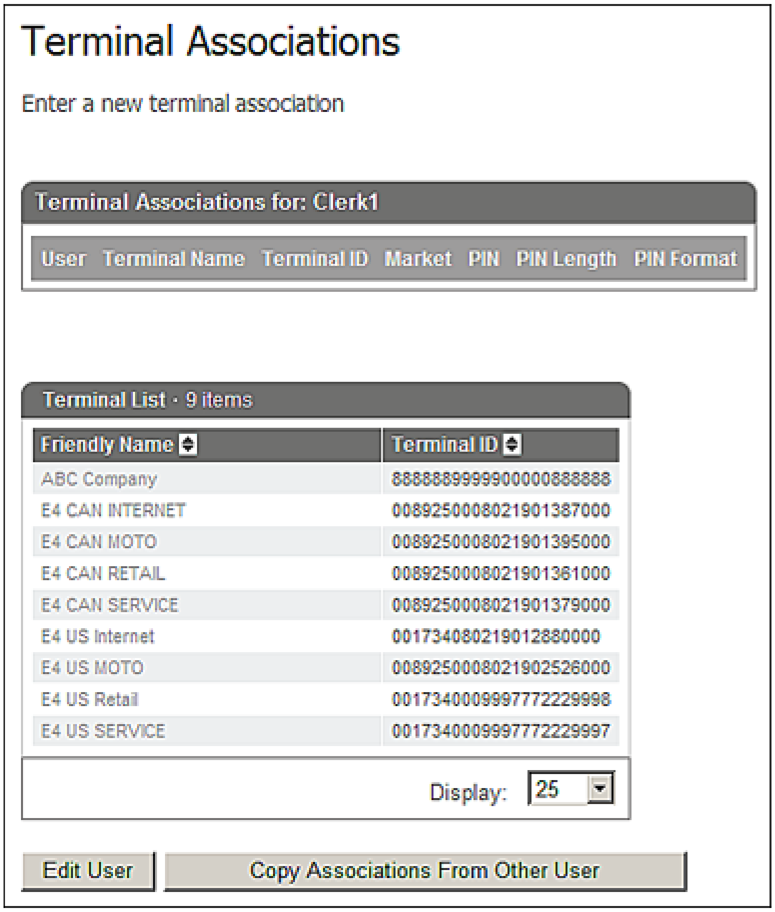
This feature allows you to copy the terminal associations from an existing user profile to the new user profile. You must have **Edit User Rights** and **Edit Terminal Associations** rights. The user profile from which the terminal associations are to be copied and the new user profile to which the terminal associations are to be copied must exist.

Note: All existing terminal associations for the user profile will be removed and replaced with the new associations. A new PIN is generated for each terminal including existing (shared) terminals. If you are using an integrated application, you must update your terminals with the new PINs to prevent interruption of service.

1. On the **New User Confirmation** screen, click **Terminals**.

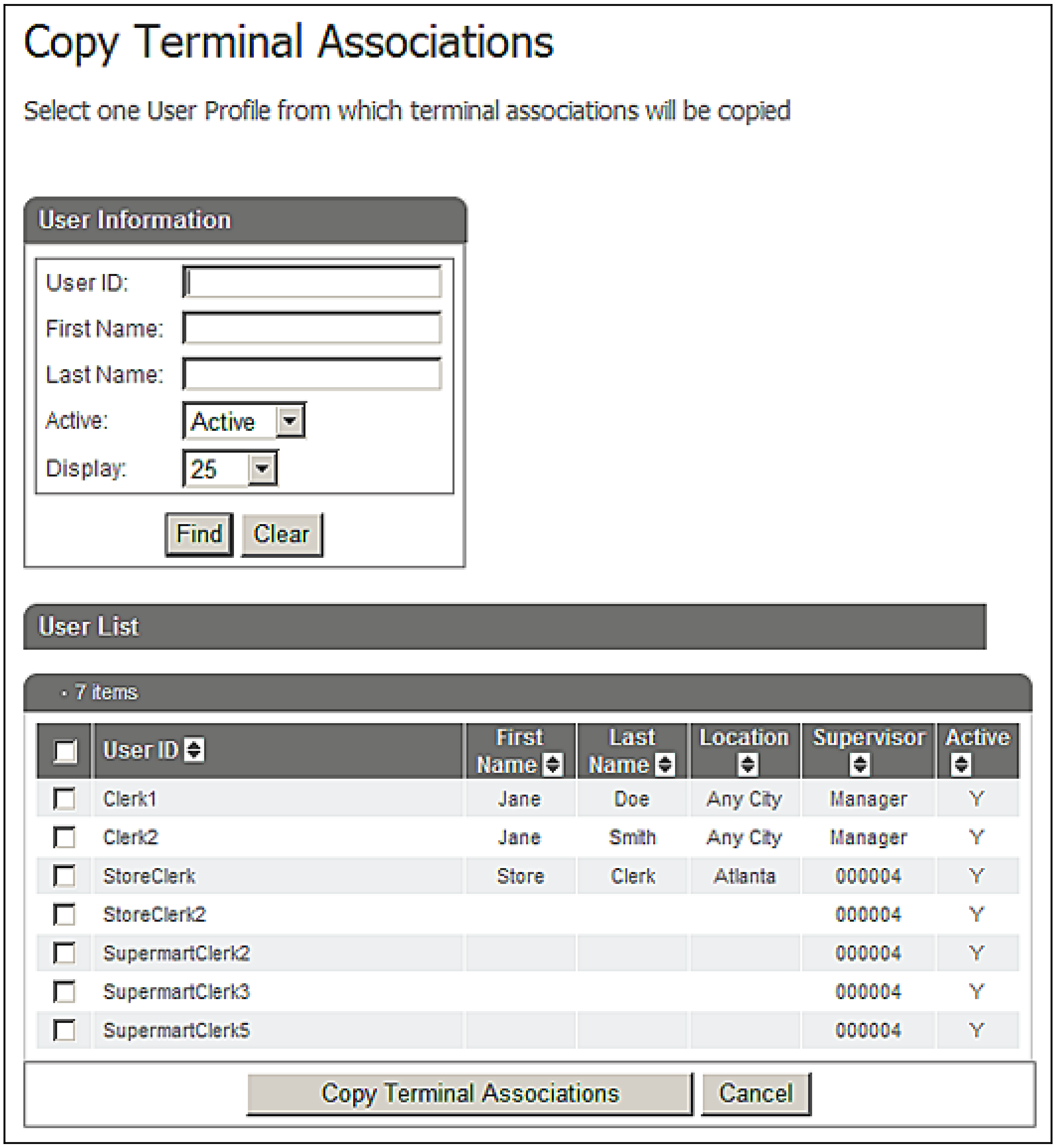
   Note: Refer to the To Create New User Account from Existing User Profile section and select an existing user profile from which the terminal associations are to be copied.

The **Terminal Associations** screen displays.



2. Click **Copy Associations From Other User** to copy the terminal associations from the selected existing user to the new user.

The **Copy Terminal Associations** screen displays a list of existing users from which to select.



Note: If terminals are already associated to the user a message will appear that all existing terminal associations for the user will be removed and replaced with the terminal associations from the selected user.

3. Select the existing user profile and then click **Copy Terminal Associations**.

Converge does the following:

- Copies the terminal associations from the selected existing user to the user profile.
- Displays the **Terminal Associations** screen for the user profile with all terminal associations copied from the existing user.
- Generates a new PIN for each terminal association copied to the new user profile.
- Displays the terminal associations copied to the new user profile.

Notes:

Converge can do the following:

- Copy to existing user profiles that are **Active** or **Not Active**.
- Copy from existing user profiles that are **Active** or **Not Active**.
- Copy to existing user profiles with a status of **Locked** or **Unlocked**.
- Copy from existing user profiles with a status of **Locked** or **Unlocked**.
- Copy from only one existing user profile.
- Use the same security features that currently exist, which includes users only being allowed to add terminals to a user that the logged in user already has access to.

Finding a User Account

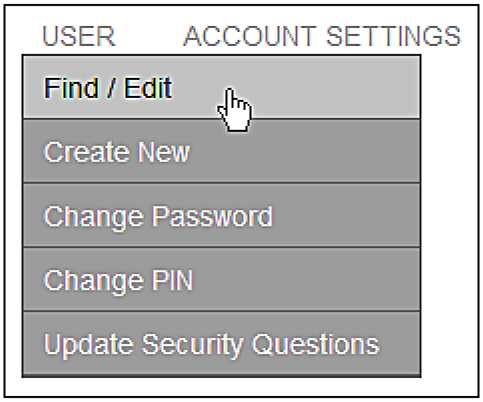
Sometimes it becomes necessary to modify users' accounts after they are granted access to the application. Converge allows you to search for existing user profiles. Each field is partial-search capable, which means you can use only the first letter or first few letters of your search criteria to search fields. The search is not case-sensitive (so DEBBIE, Debbie or debbie are all the same for search purposes). You can use a single field or multiple fields to narrow your search.

The **Find/Edit User** function allows you to do the following:

- Locate subordinate users and peers
- Change the sort order of the search results

To Locate a User Account

1. Select **User** | **Find/Edit**.



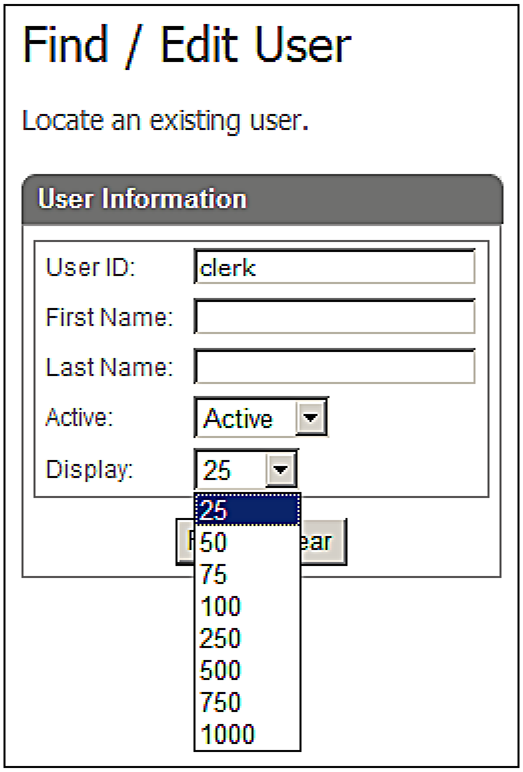
The **Find/Edit User** screen displays. The **Find/Edit User** function allows the currently logged in user to locate and manage all of their subordinate users and peers. This function is also a user right that can be enabled or disabled for each user.

2. Enter the relevant information in the search fields or leave blank to find all users.

The four search criteria fields are:

Search Field	Description
User ID	Searches for all user IDs that match the first characters entered in this field.
First Name	Searches for all first names that match the first characters entered in this field.
Last Name	Searches for all last names that match the first characters entered in this field.
Active	Searches for active, inactive or all users based on the selection.

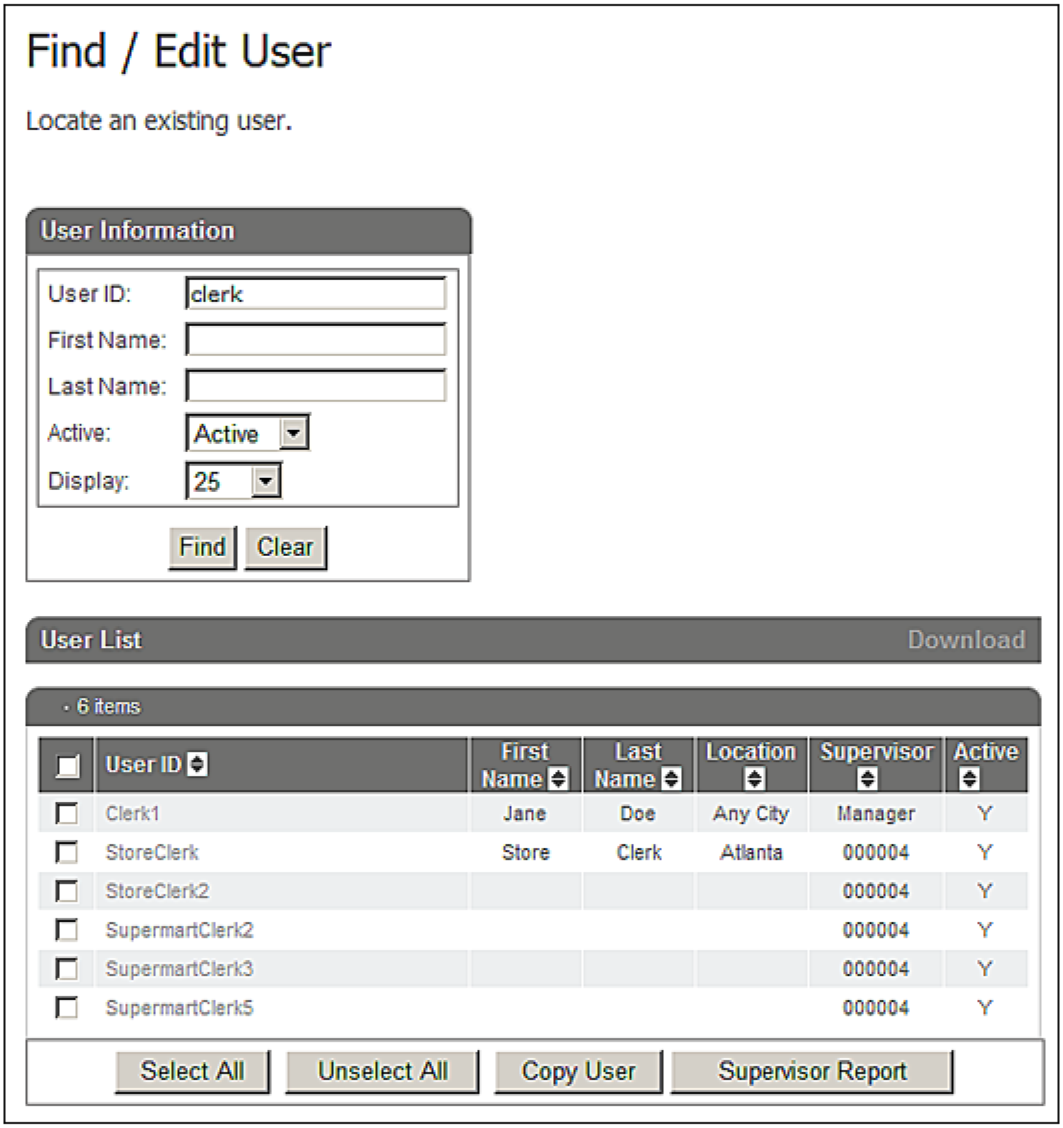
3. In the **Display** drop-down, select the number of records you want to be shown at a time.



Note: The **Display** drop-down list allows you to view users on screen in increments of 25, 50, 75, 100, 250, 500, 750 or 1,000. This feature allows your browser to work more efficiently. You get faster results when more items display per page.

4. Click **Find**.

The **User List** search results table displays all users defined by the search.



The search results table displays the **User ID**, **First Name**, **Last Name**, **Location**, **Supervisor** and indicates if the user is **Active** or not. The headings allow you to find and access users' accounts quickly.

Column Headers	Description
User ID	This column displays the user IDs that match the search criteria. This field is a hyperlink that links to the **Edit User** screen with the selected user's information displayed there.
First Name	This column displays the first names of the user IDs that match the search criteria.
Last Name	This column displays the last names of the user IDs that match the search criteria.

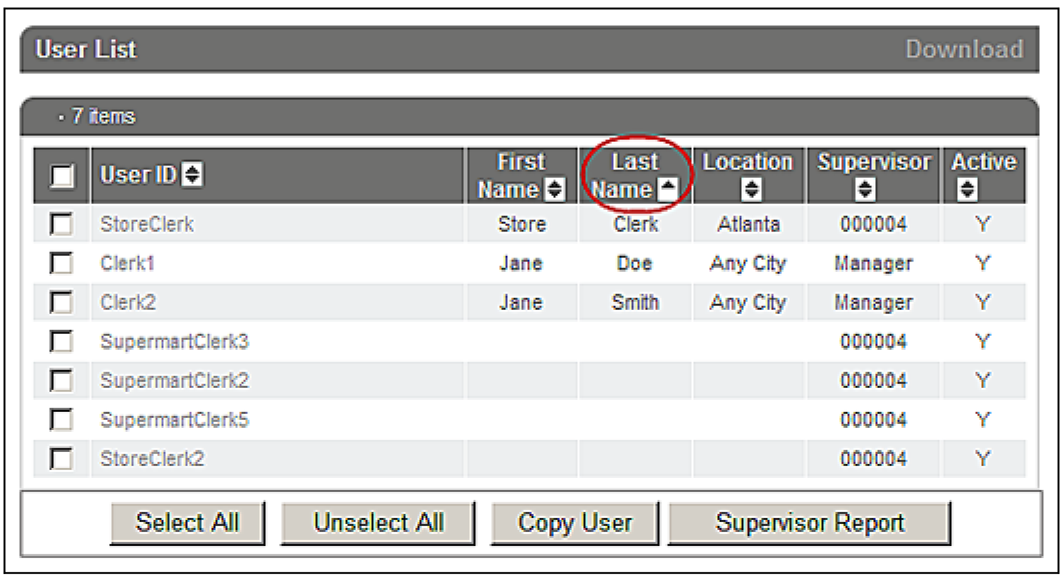
Column Headers	Description
Location	This column displays the locations of the user IDs that match the search criteria.
Supervisor	This column displays the Supervisors of the user IDs that match the search criteria.
Active	This column displays the statuses of the user IDs that match the search criteria. If the user ID is active, the letter **Y** for yes displays in the column. If the user ID is inactive, the letter **N** for no displays in the column.

Note: If you do not define any search criteria and click **Find**, the system displays all current user's peers and subordinates.

To Sort Search Results

As mentioned in the note above, if you do not define any search criteria and click **Find**, the system displays all current user's peers and subordinates.

To change the sort order of the search results table, click any of the six column headers of the search results table.



Note: The first click on a header sorts the data in alphabetical order from A to Z. The sort order reverses if you click the column header twice.

Editing a User Account

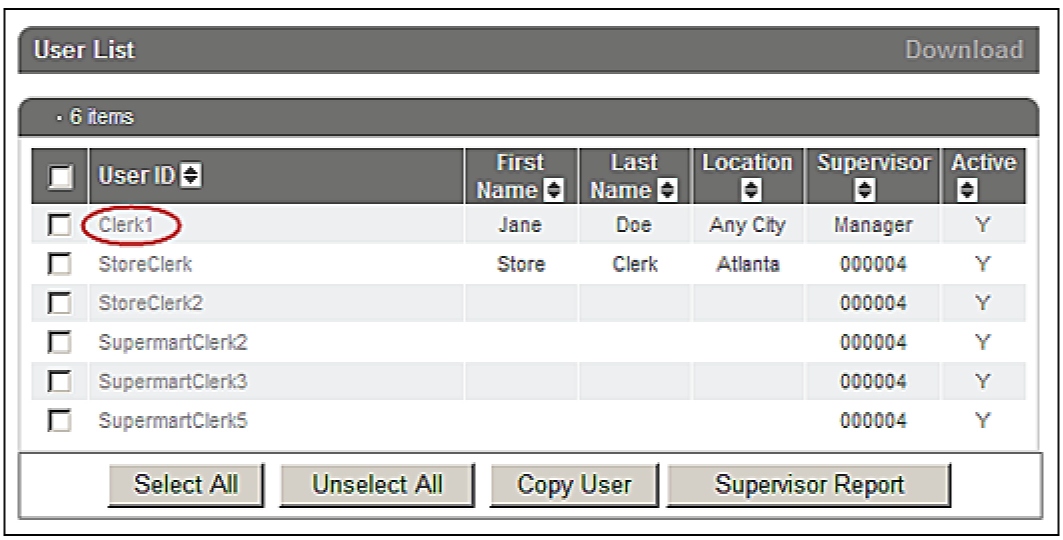
The **Edit User** screen allows you access to basic information for a specific user account. You can modify a single field or multiple fields simultaneously for a user.

To edit a user account, you may have to do one or more of the following:

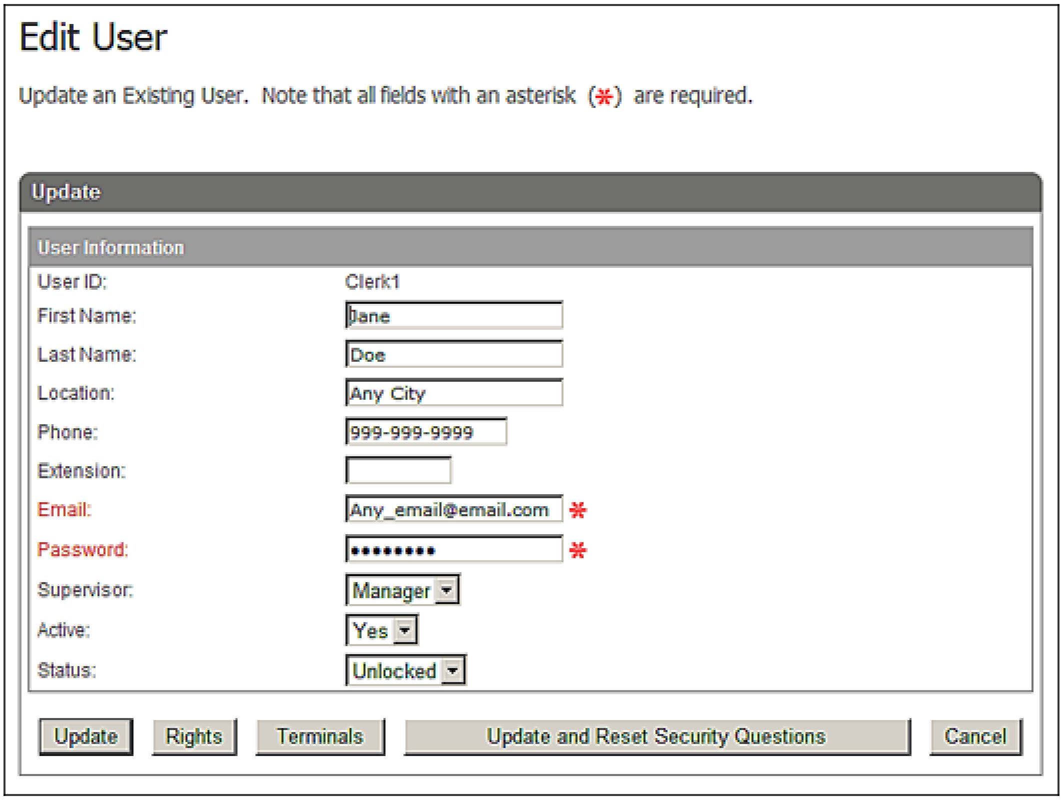
- Find user accounts
- Edit user information
- Edit user rights
- Edit user terminal associations

To Edit User Information

1. Find the user you want to edit by following the instructions under the Finding a User Account section.
2. Click the **User ID** you want to edit in the **User List** table.



The **Edit User** screen displays.



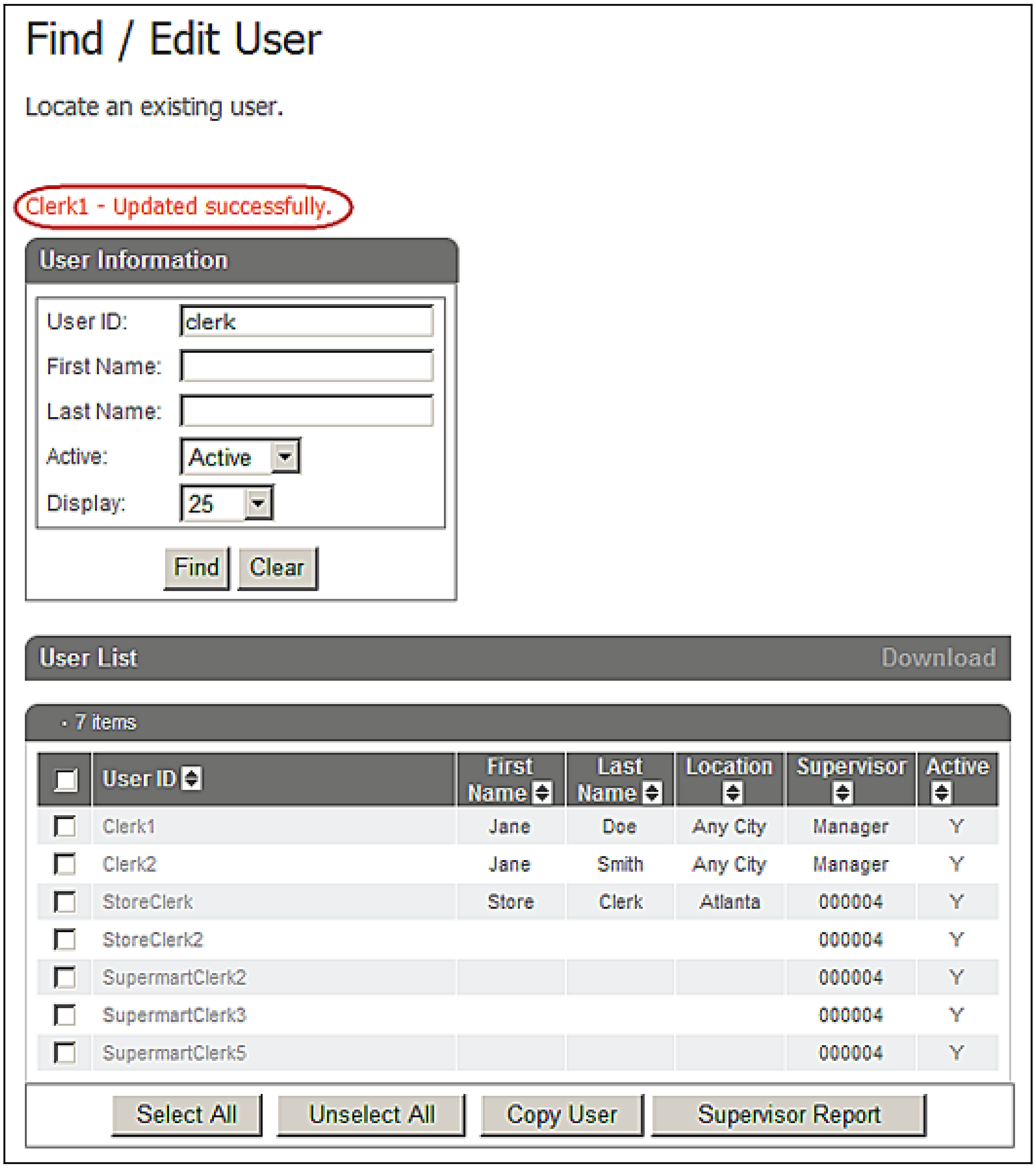
3. Make the desired changes to the selected user:

User Fields	Description
User ID	Displays the user ID for the selected user. This value cannot be edited.
First Name	Enter or change the user's first name.
Last Name	Enter or change the user's last name
Location	Enter or change the user's location.
Phone	Enter or change the user's phone number.
Extension	Enter or change the user's phone extension.
Email	Enter or change the user's e-mail address. This field is required.

User Fields	Description
Password	Change the selected user's password. Refer to the **Password Requirements** section in the *Converge Getting Started Guide* for more information about how to change the password according to the system requirements. This field is required.
Supervisor	Change the Supervisor of the selected user.
Active	Activate or deactivate the selected user ID. **Note:** You can have a maximum of 5,000 active users associated with an account (VID). If you attempt to add a user to an account that already has 5,000 active users, the system will display an error message and you will not be allowed to add the user. You must deactivate a user from the system to lower the total number of active users.
Status	Lock or unlock a user's ability to login.
Update button	Saves changes.
Rights button	Configures the options that this user can access.
Terminals button	Adds terminal associations to the currently selected user.
Cancel button	Abandons changes.

4. Click **Update** to save the changes.

The **Edit User** screen closes and **Find/Edit** screen displays a message that the user information updated successfully.



Note: Click the **Update** button to save changes made to the **Edit User** screen by before you select either the **Rights** or **Terminals** button. If not, the changes will be lost.

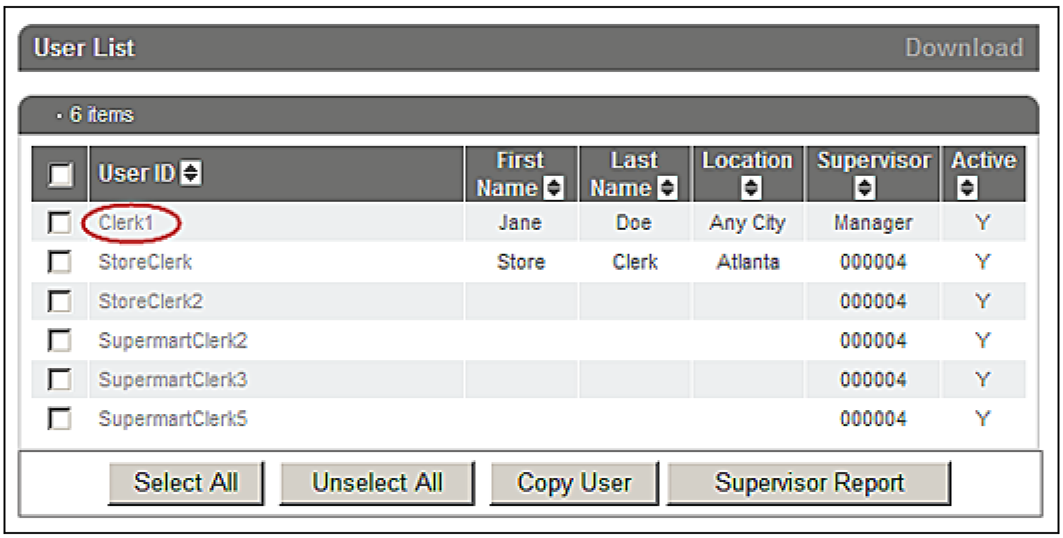
To Edit User Rights

You may include one or more of the following to edit user rights:

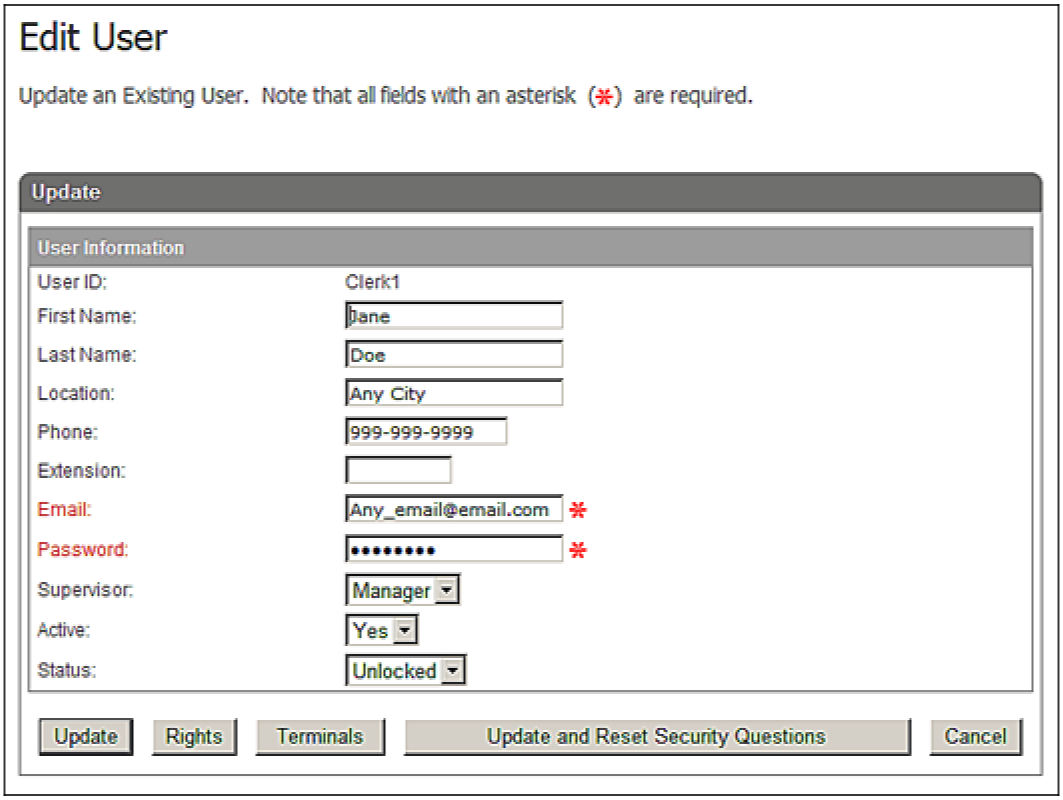
- Find the user account
- Add user rights
- Remove user rights

To Add User Rights

1. Find the user you want to edit by following the instructions under the Finding a User Account section.
2. Click the **User ID** in the **User List** table.

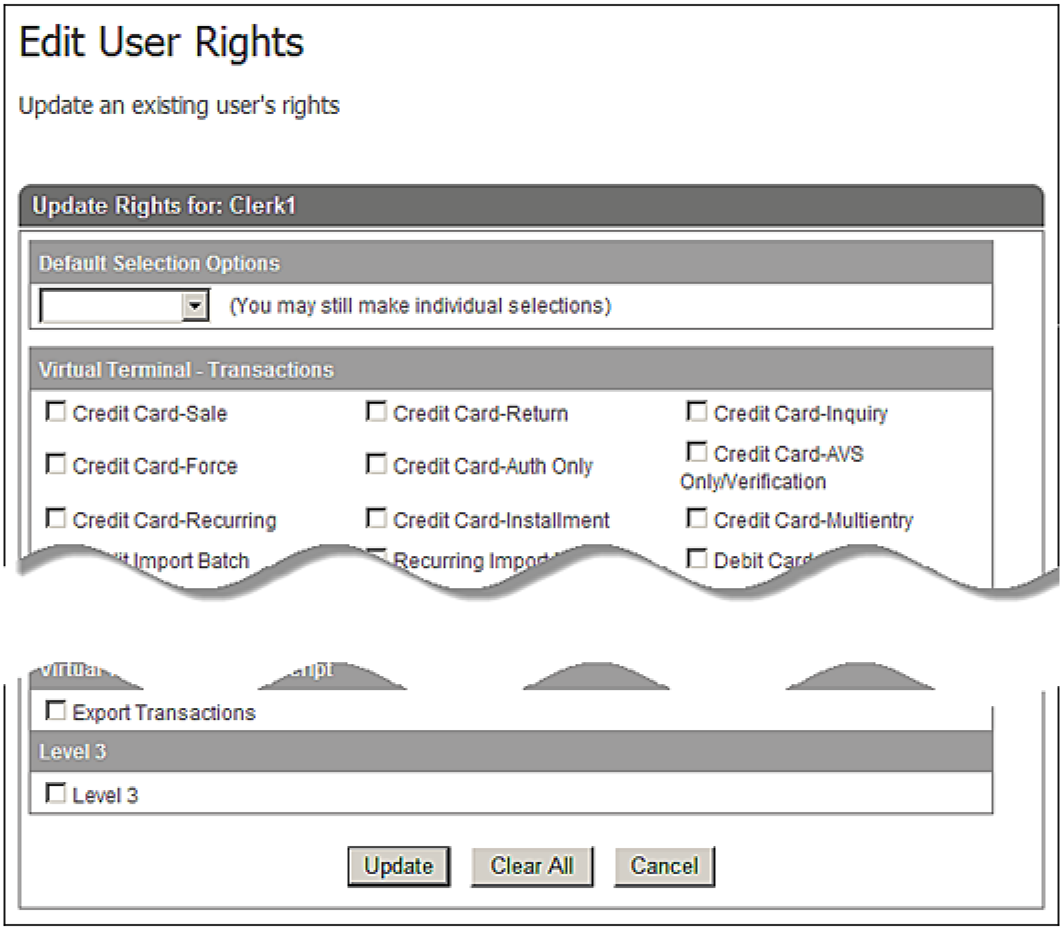


The **Edit User** screen displays.



3. Click the **Rights**.

The **Edit User Rights** screen displays.



4. Select appropriate check boxes (rights) as required for the selected user.

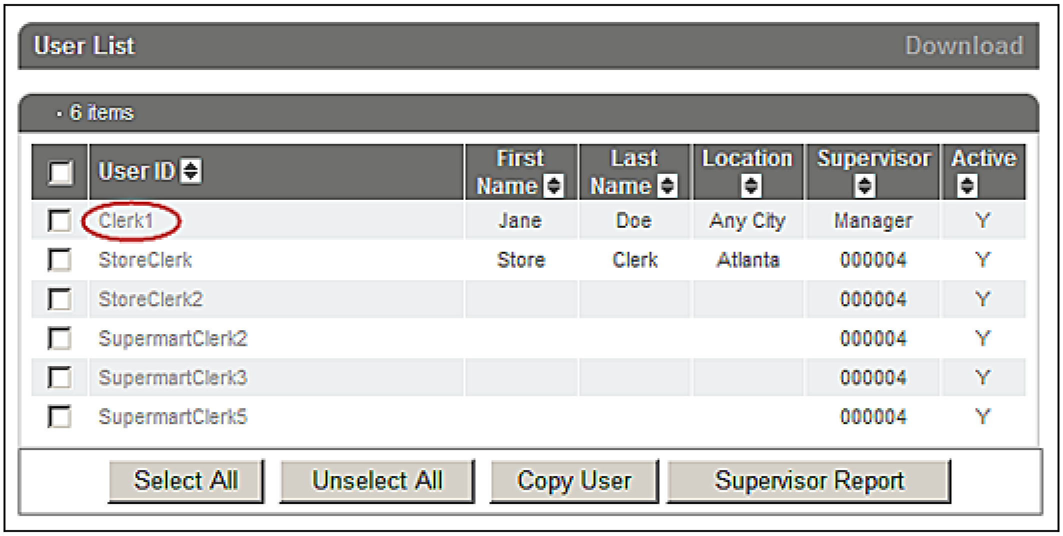
5. Click **Update**.

   The system updates the application, returns you to the **Edit User** screen and displays a message that rights for the user ID updated successfully.

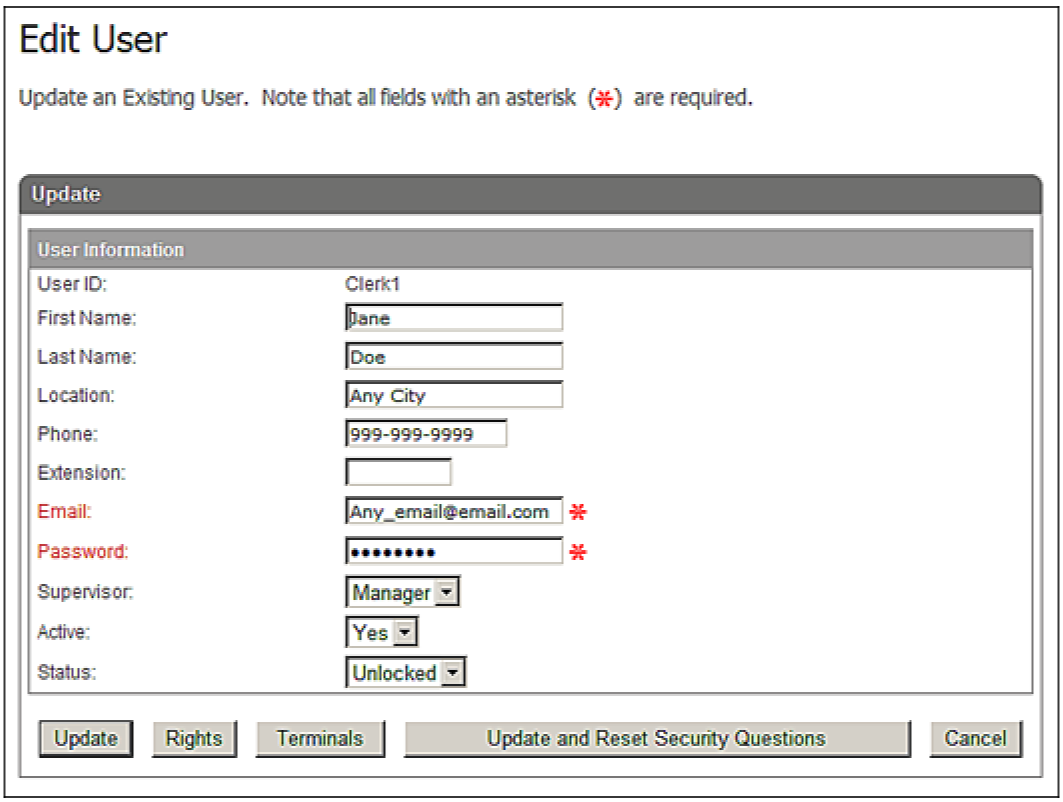
To Remove User Rights

1. Find the user you want to edit by following the instructions under the [Finding a User Account](#) section.

2. Click the **User ID** in the **User List** table.

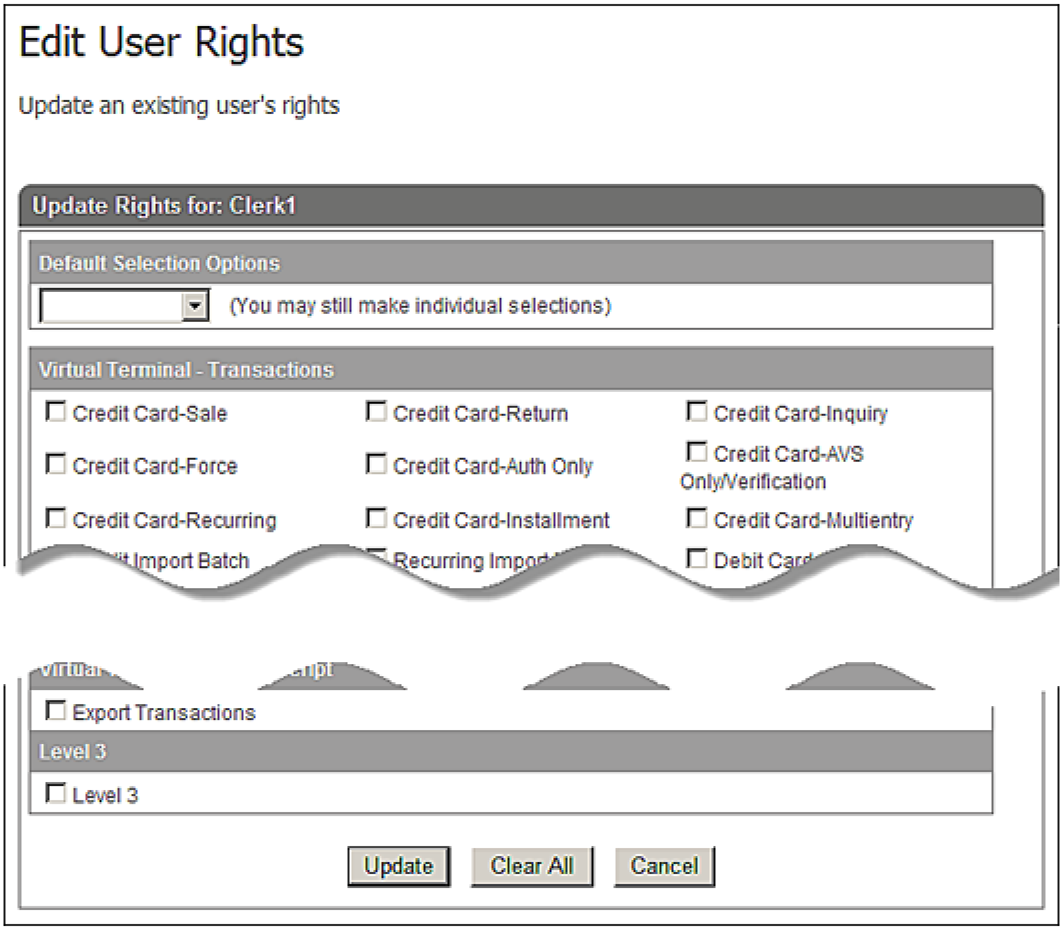


The **Edit User** screen displays.



3. Click **Rights**.

The **Edit User Rights** screen displays.



4. Clear appropriate check boxes (rights) as required for the selected user.

5. Click **Update**.

   The system updates the application, returns you to the **Edit User** screen and displays a message that rights for the user ID updated successfully.

Editing User Terminal Associations

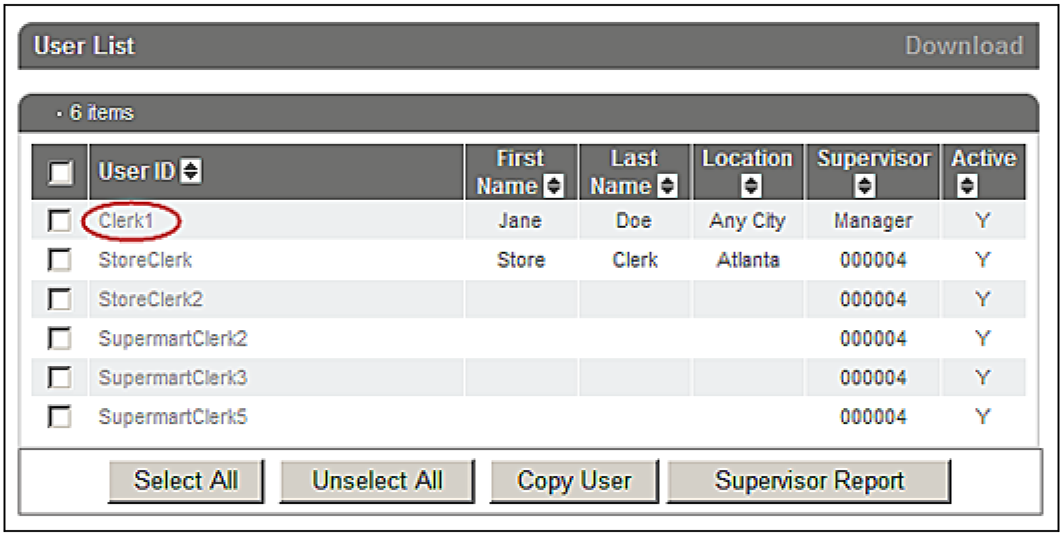
You may perform one or more of the following to edit user terminal associations:

- Add user terminal associations
- Copy associations from other users
- Remove user terminal associations

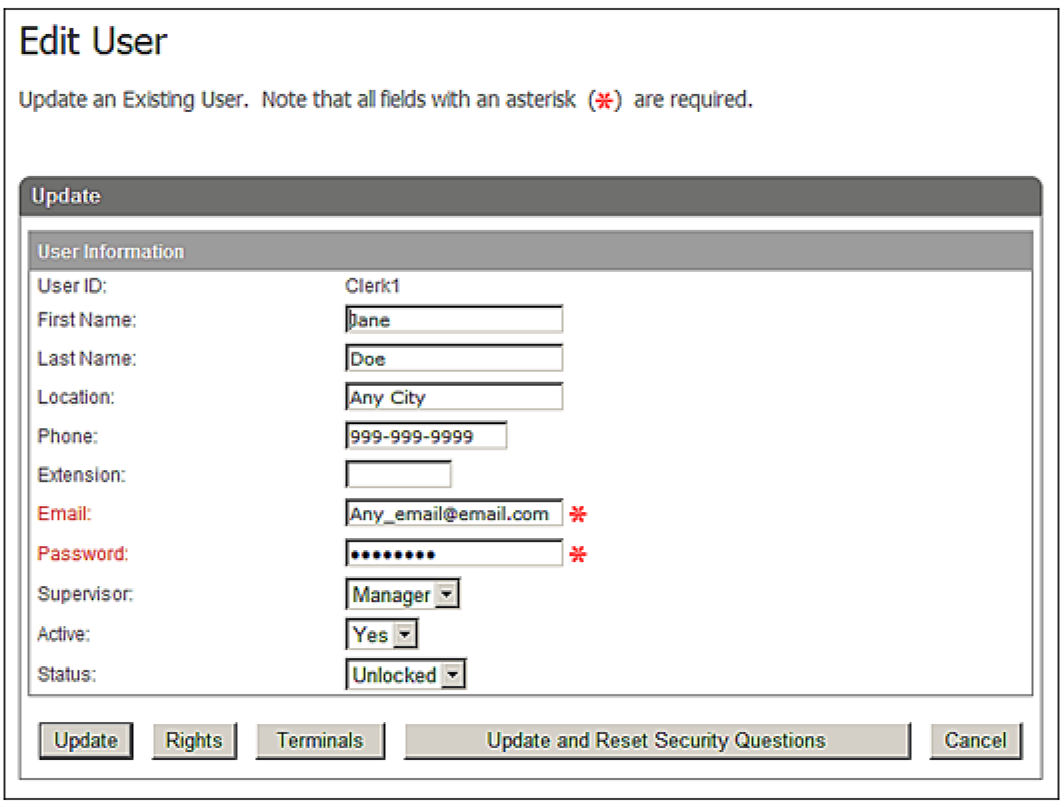
To Add User Terminal Associations

1. Find the user you want to edit by following the instructions under the Finding a User Account section.

2. Click the **User ID** in the **User List** table.

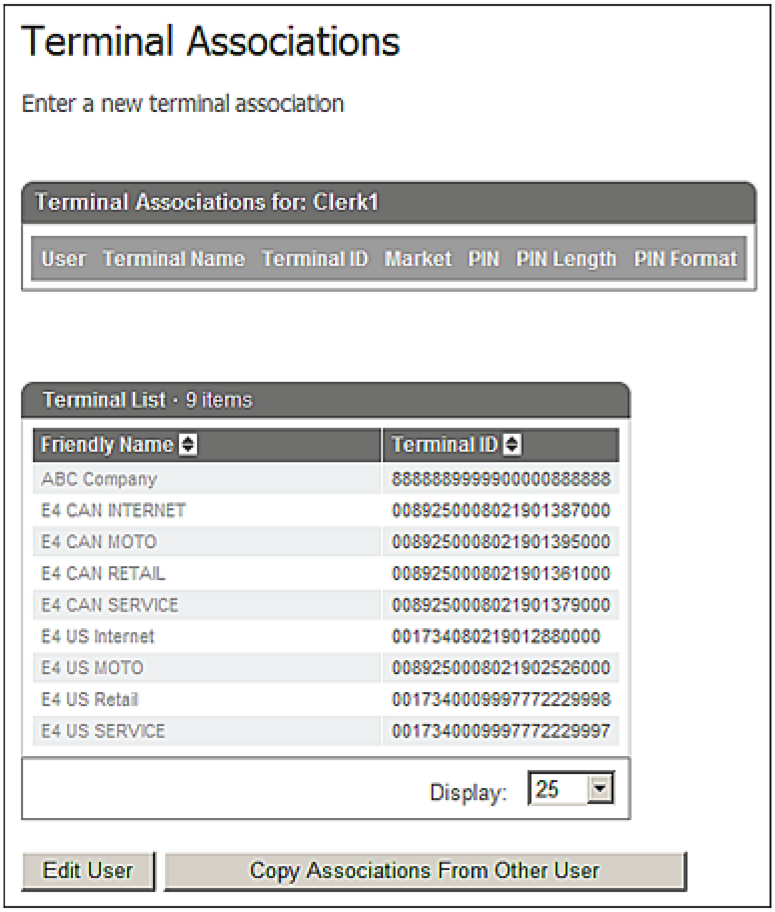


The **Edit User** screen displays.



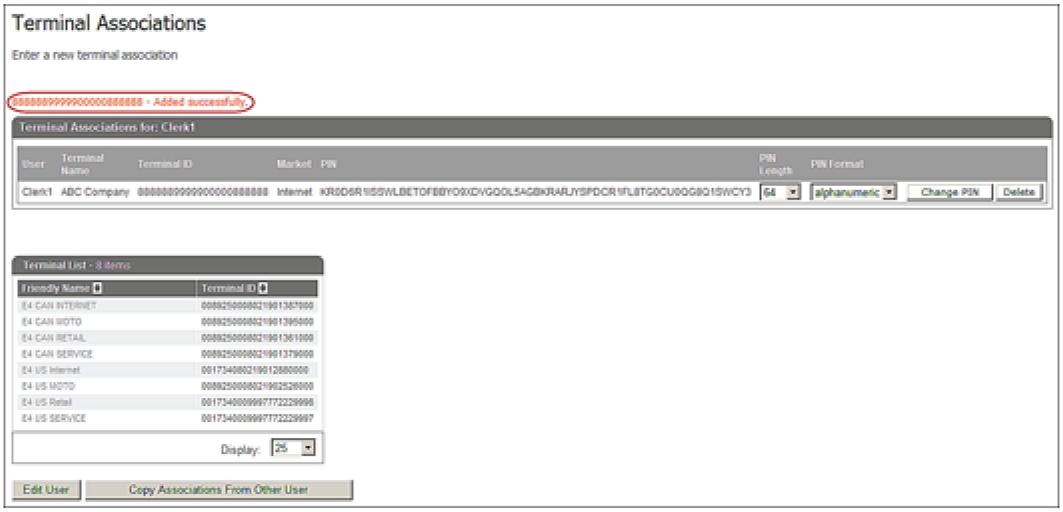
3. Click **Terminals**.

   The **Terminal Associations** screen displays.



4. Select the terminal you wish to add to the user profile from the list.

The screen updates showing the terminal association and displays a message that the terminal was successfully added.



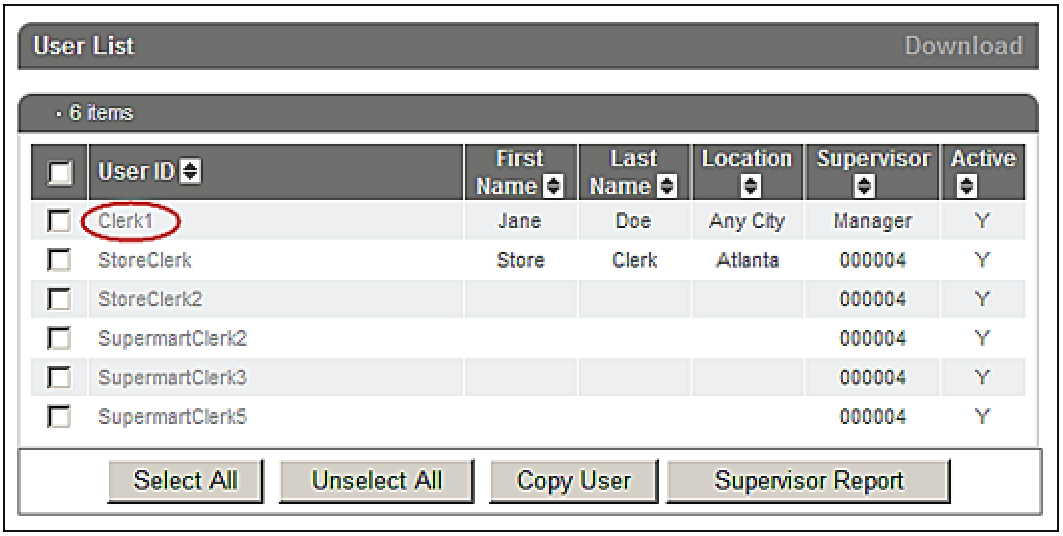
Note: For each new terminal association, a new PIN is automatically generated. The new PIN can be used to process transactions from an integrated application, a Web site, or the Converge Mobile App. PINs can be 64, 32, 6, 5 or 4 characters in length. It is recommended to always use a length of 64 characters for maximum security.

5. To associate an additional terminal to the user account, select another terminal from the **Terminal List**.

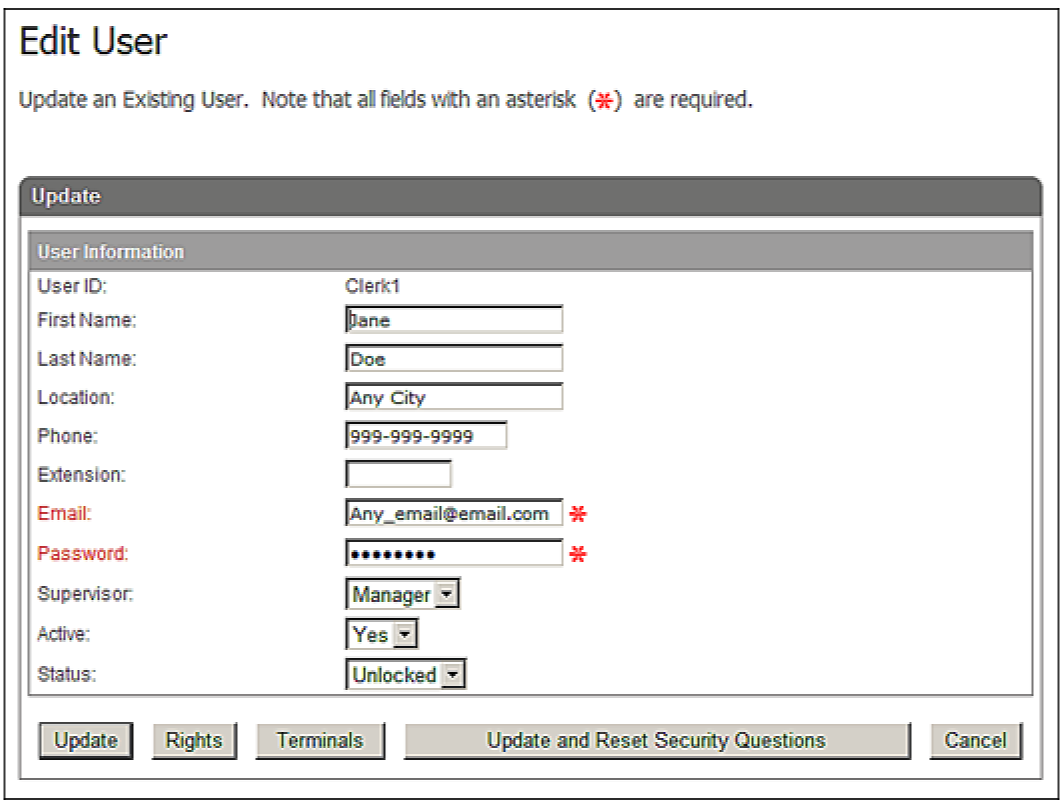
To Copy Associations from Other Users

1. Find the user you want to edit by following the instructions under the Finding a User Account section.

2. Click the **User ID** in the **User List** table.

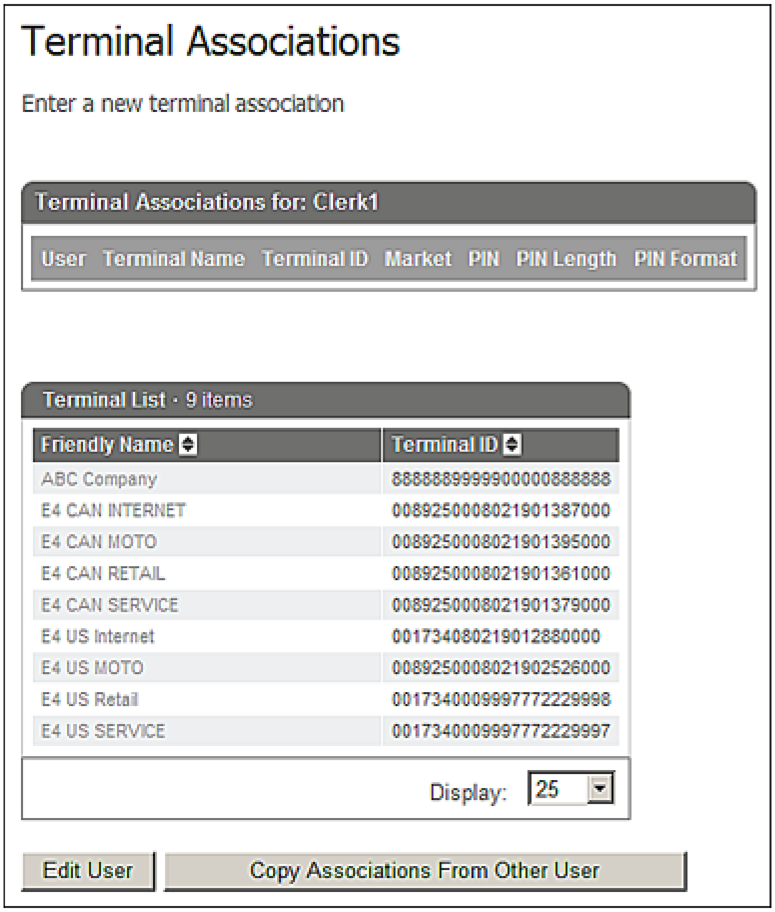


The **Edit User** screen displays.



3. Click **Terminals**.

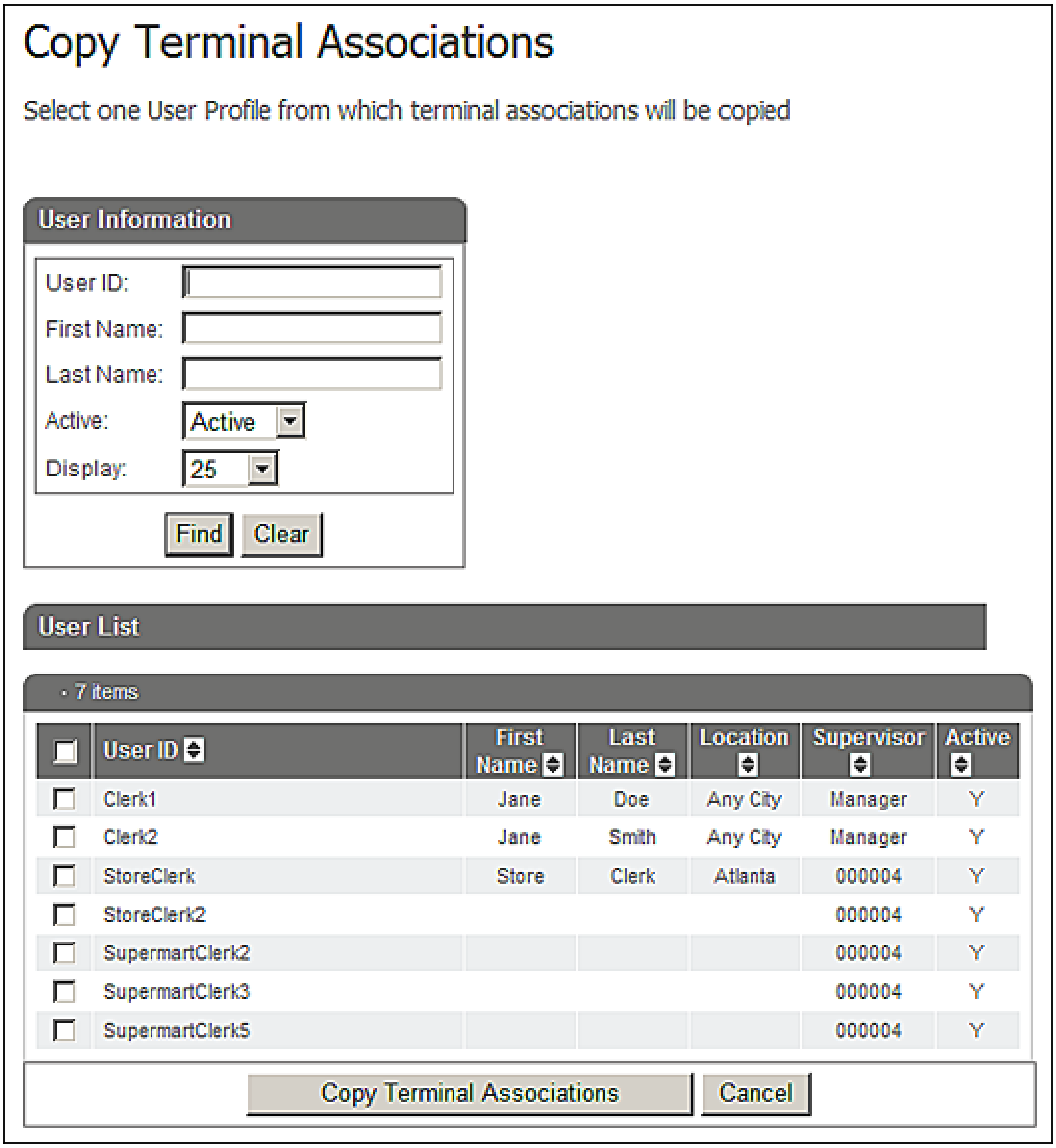
   The **Terminal Associations** screen displays.



4. Click **Copy Associations From Other User** to copy the terminal associations from an existing user to the user account.

Note: If terminals are already associated to the user a message will appear that all existing terminal associations for the user will be removed and replaced with the terminal associations from the selected user.

The **Copy Terminal Associations** screen displays a list of existing users from which to select.



5. Select the existing user profile and then click **Copy Terminal Associations**.

   Converge does the following:

   - Copies the terminal associations from the selected existing user to the user profile.
   - Displays the **Terminal Associations** screen for the user profile with all terminal associations copied from the existing user.
   - Generates a new PIN for each terminal association copied to the user profile.
   - Displays the terminal associations copied to the user profile.

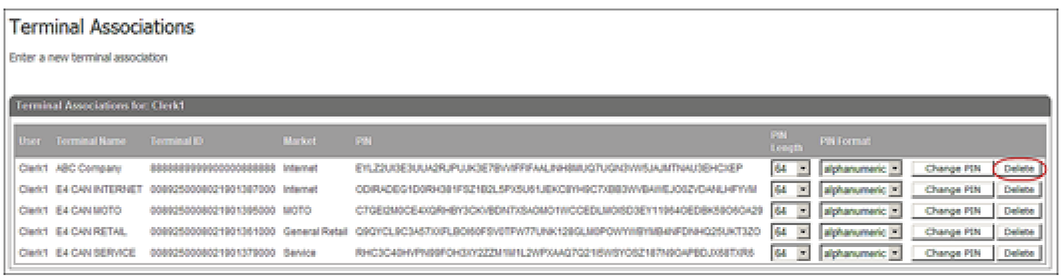
Notes:

Converge can do the following:

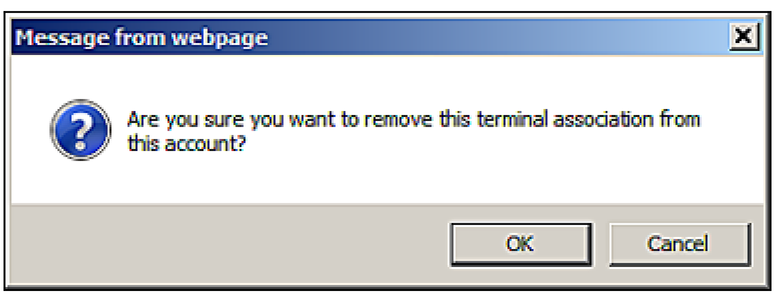
- Copy to existing user profiles that are **Active** or **Not Active**.
- Copy from existing user profiles that are **Active** or **Not Active**.
- Copy to existing user profiles with a status of **Locked** or **Unlocked**.
- Copy from existing user profiles with a status of **Locked** or **Unlocked**.
- Copy from only one existing user profile.
- Use the same security features that currently exist, which includes users only being allowed add terminals to a user that the logged in user already has access to.

To Remove User Terminal Associations

1. From the **Terminal Associations** screen, click the **Delete** button in the row in which the terminal you wish to remove appears.



2. On the dialog box that displays to confirm this action, click **OK**.



The system removes the terminal from the list and displays a message that the terminal was successfully deleted.

Note: Click **Cancel** to retain the terminal association.

Generating User Reports

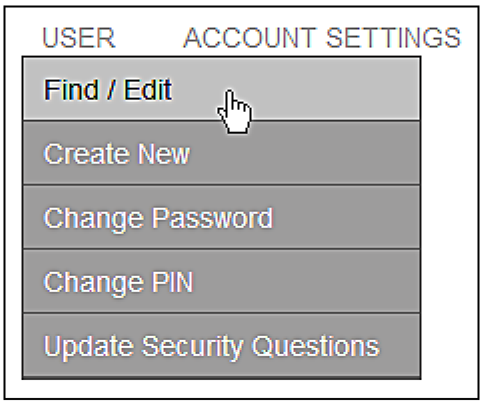
You can generate user reports in two ways:

- Include all users and the Supervisors to whom they report
- Include one or more Supervisors and the users that report to them

To Generate User Report for All Users and their Supervisors

This allows a user to generate a download file of all users and the Supervisor they report to.

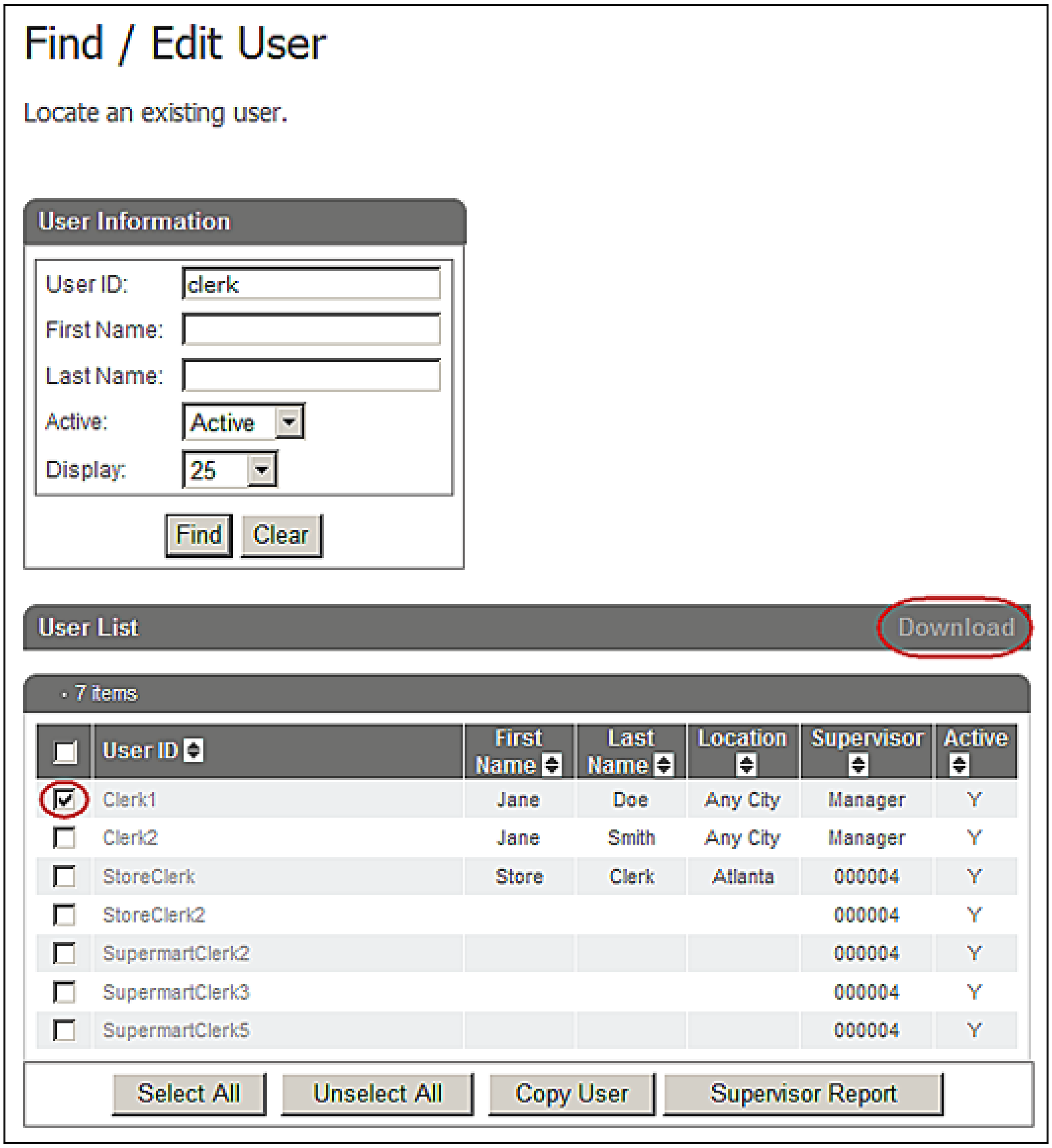
1. Select **User** | **Find/Edit**.



The **Find/Edit User** screen displays.

2. Click **Find**.

The **User List** table displays all users.

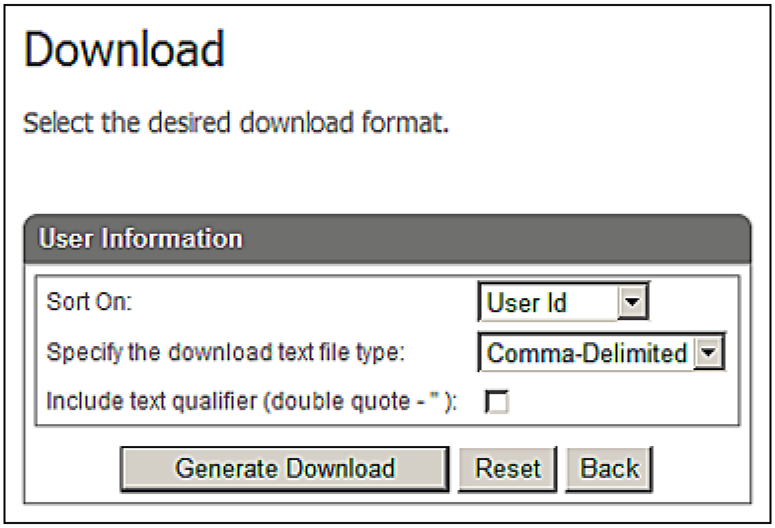


Notes:

- If you do not define any search criteria and click **Find**, the system displays all current users (Supervisors and subordinates).
- At least one user must be selected to download the report.

3. Click **Download**.

The **Download** screen displays.



4. Sort on any one of the following:
   - User Id
   - First Name
   - Last Name
   - Location
   - Supervisor
   - Status

Note: The default is **User Id**.

5. Select the download text file type from the following options:
   - Comma-Delimited
   - Tab-Delimited
   - XML

Notes:

- **Comma-Delimited**
  Generates a comma-delimited file that can be opened in Microsoft Excel as a worksheet.
- **Tab-Delimited**
  Generates a tab-delimited file that can be opened in Microsoft Excel as a worksheet.
- **XML**
  Generates an XML document that opens in a new Internet browser window.

6. Select the Include text qualifier (double quote – "): check box, if desired.

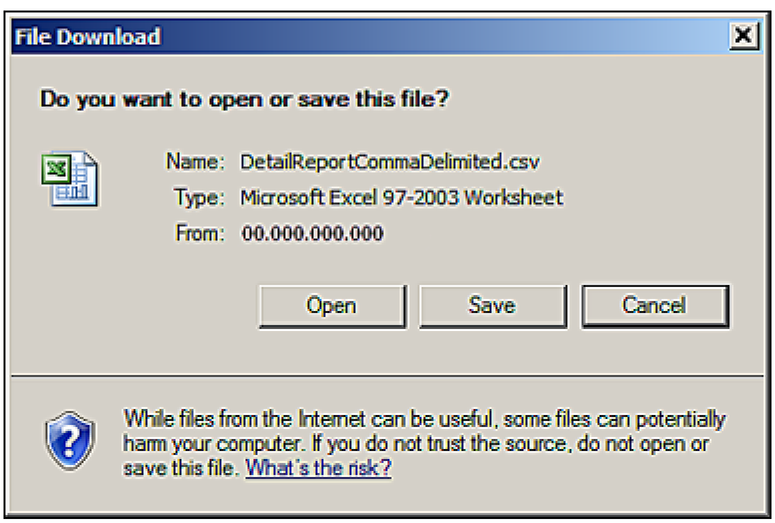
Notes:

- The default is unchecked.
- Only available with download text file types of **Comma-Delimited** and **Tab-Delimited** options.

7. Click **Generate Download** to download the report.

The **File Download** message box appears with the following options:

- Open
- Save
- Cancel

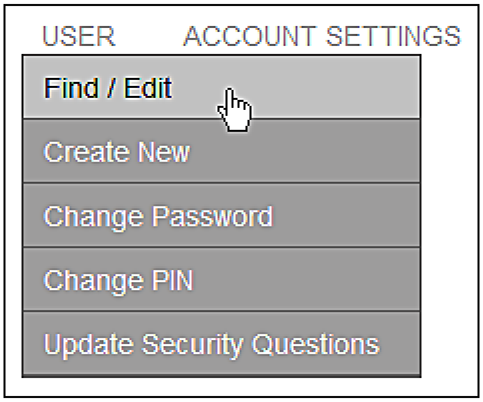


When you choose to **Open** or **Save** Converge creates the download file and displays the file in a new window.

To Generate User Report for Supervisors and their Subordinates

This allows a Supervisor to generate a user report of one or more Supervisors and the users that report to them.

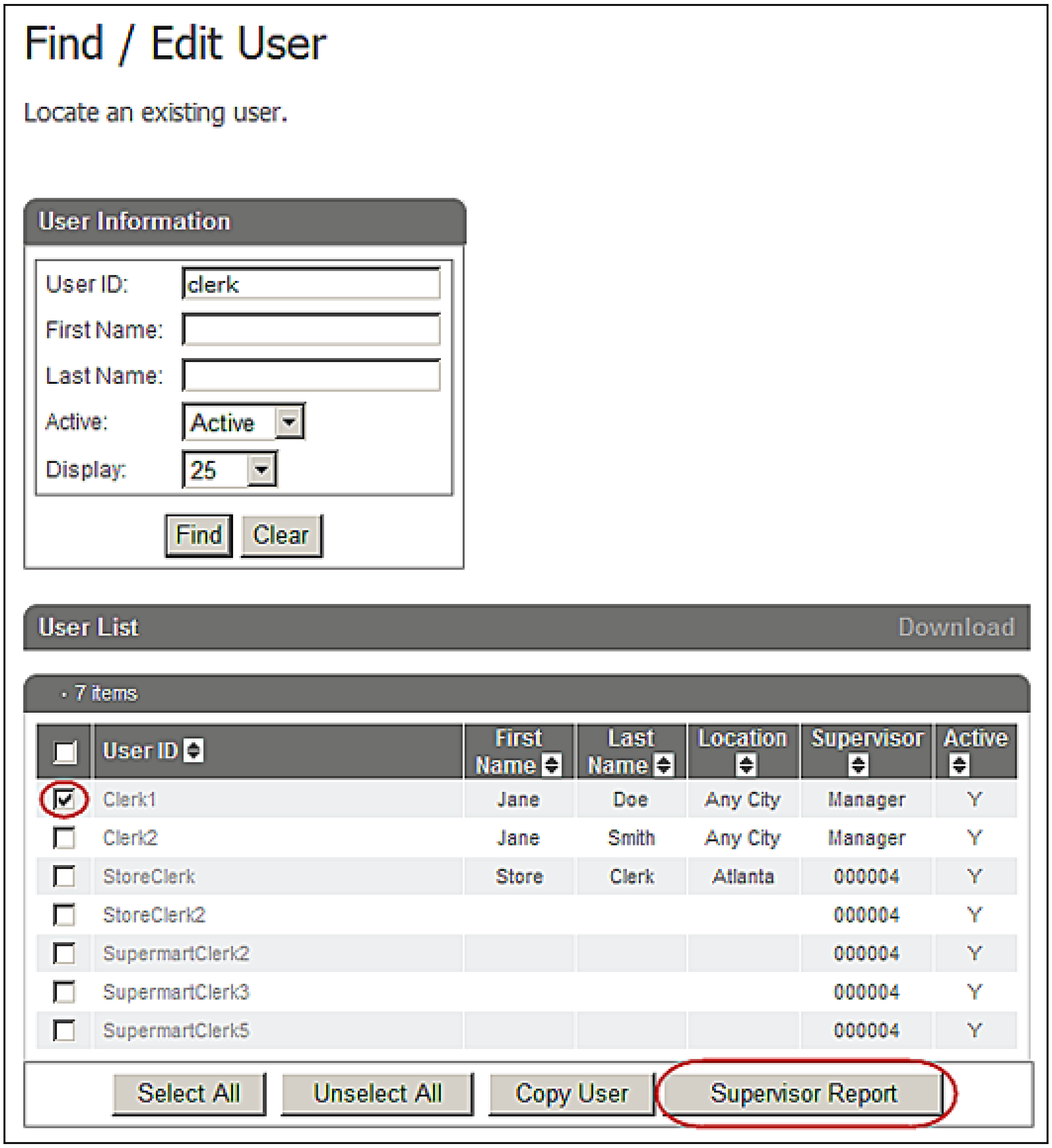
1. Select **User** | **Find/Edit**.



The **Find/Edit User** screen displays.

2. Click **Find**.

The **User List** table displays all users (one or more Supervisors) that directly report to that Supervisor, along with their subordinates.

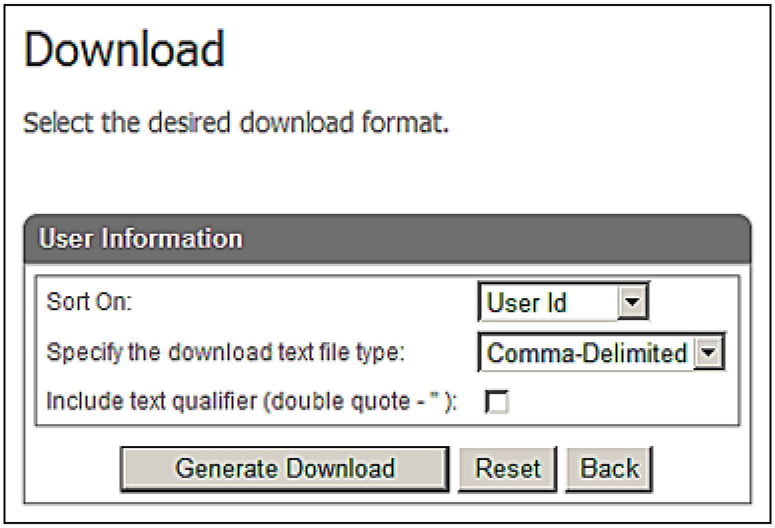


Notes:

- If you do not define any search criteria and click **Find**, the system displays all current users (Supervisors and subordinates).
- At least one user must be selected to generate the **Supervisor Report**.

3. Click **Supervisor Report**.

The **Download** screen displays.



4. Sort on any one of the following:
   - User Id
   - First Name
   - Last Name
   - Location
   - Supervisor
   - Status

Note: The default is **User Id**.

5. Select download text file type:
   - Comma-Delimited
   - Tab-Delimited
   - XML

Notes:

- **Comma-Delimited**
  Generates a comma-delimited file that can be opened in Microsoft Excel as a worksheet.
- **Tab-Delimited**
  Generates a tab-delimited file that can be opened in Microsoft Excel as a worksheet.
- **XML**
  Generates an XML document that opens in a new Internet browser window.

6. Select **Include text qualifier (double quote – ")**: check box, if desired.

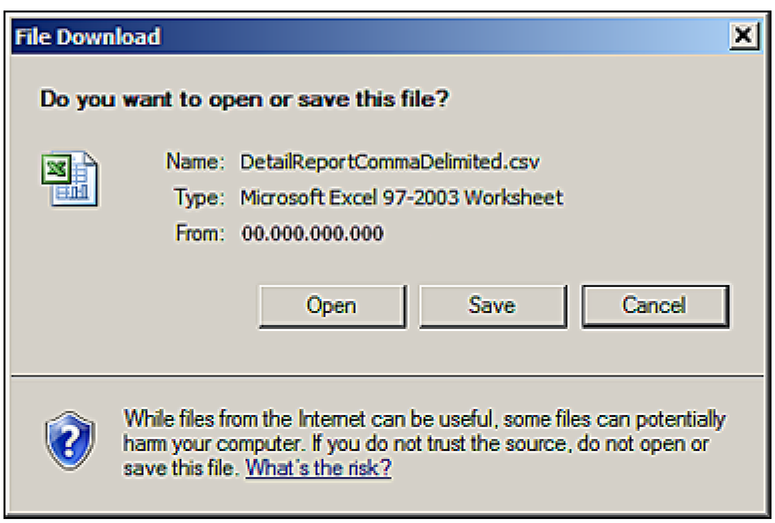
Notes:

- The default is unchecked.
- Only available with download text file types of **Comma-Delimited** and **Tab-Delimited** options.

7. Click **Download File** to download the report.

The **File Download** message box appears with the following options:

- Open
- Save
- Cancel

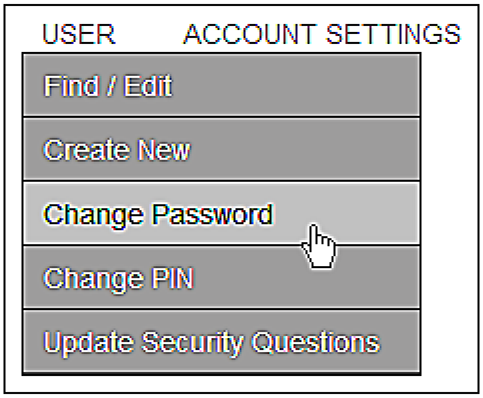


When you choose to **Open** or **Save** Converge creates the download file and displays the file in a new window.

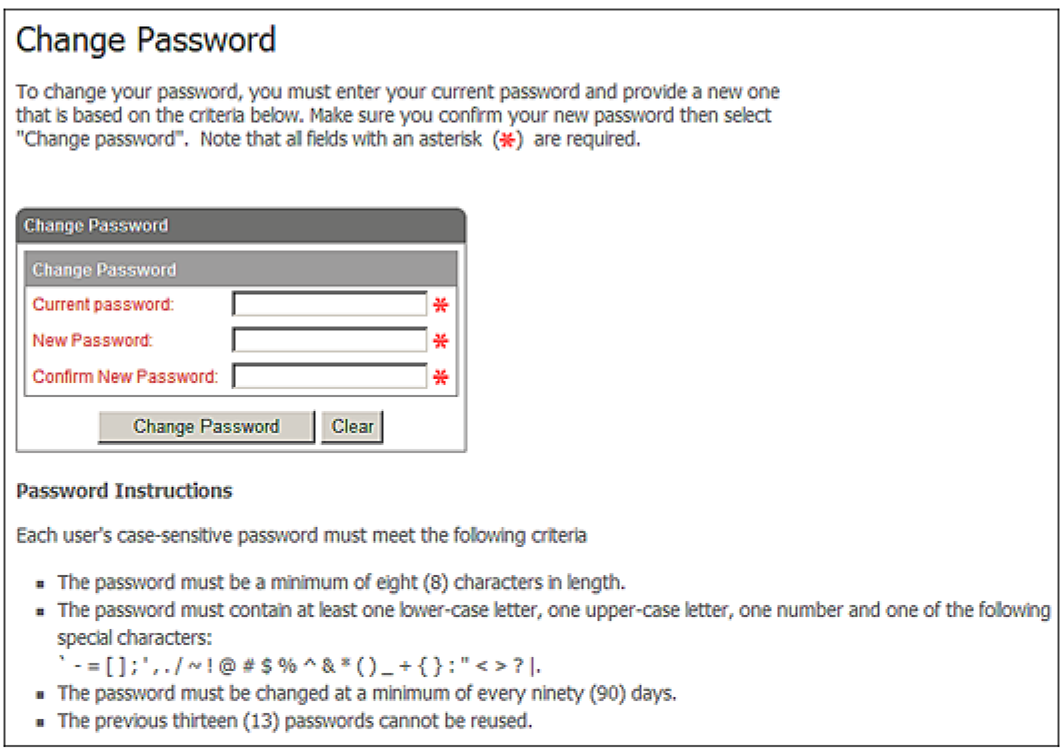
Changing Your Password

As a security measure, each user's password is set to expire 45 days after the last password change. Users who do not change their password within the last 45 days must enter new passwords on the next successful login. To change your password, you must have already logged in with your old password. If you cannot remember your current password, or if your account has been locked, call Customer Service for assistance.

1. Select **User** | **Change Password**.



The **Change Password** screen displays.

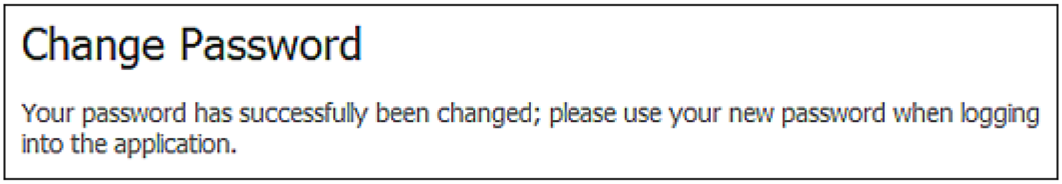


2. Enter your old password in the **Current Password** field.

3. Enter your new password in the **New Password** field.

4. Enter your new password again in the **Confirm New Password** field for verification.
5. Click **Change Password** to complete the password change.

   The system displays a message that your password successfully updated.

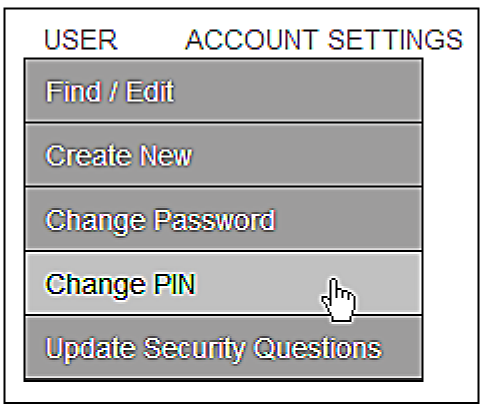


Note: Click **Clear** if you want to abandon any changes.

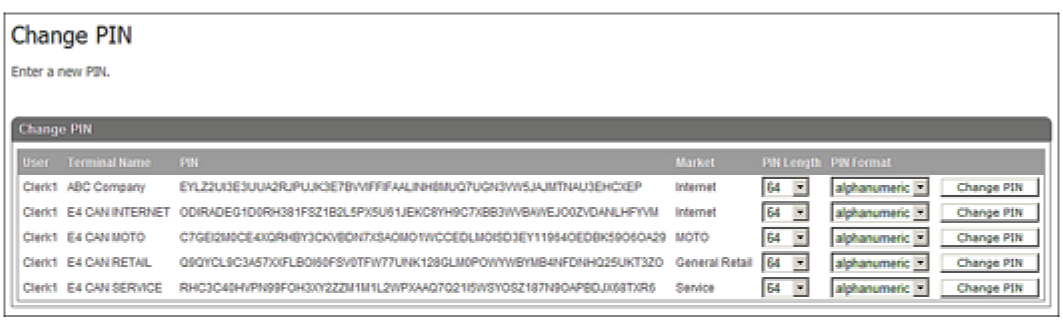
Changing Your PIN

Converge allows you to change the length and format of the terminal PINs associated with your account. The system automatically generates PINs, so you are unable change the actual PIN text. You are only allowed to change length and format of your the PIN.

1. Select **User** | **Change PIN**.



The **Change PIN** screen displays.



2. If you want to change the **PIN Length**, select one of the following options from the drop-down list:
   - Sixty Four characters (recommended)
   - Thirty two characters
   - Six characters
   - Five characters
   - Four characters

Notes:

- PIN length defaults to 64 characters
- PINs are case sensitive

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3. Click **Change PIN** to save the PIN length changes and generate the new PIN.
4. If you want to change the **PIN Format**, select one of the two options from the drop-down list and click **Change PIN** to save the PIN format changes and generate the new PIN:
   - Alphanumeric (recommended)
   - Numeric

Note: PIN format defaults to alphanumeric.

---

5. To just change your PIN, click **Change PIN**, and the system will auto generate the new PIN.

   You can change both the PIN length and PIN format at the same time. For example:

   The screen below shows an example of a PIN (**QBQYCL...**) with a length of 64 characters and the format is alphanumeric.

   a) To change the PIN length from 64 to 4, select **four characters** from the **PIN Length** drop-down list .

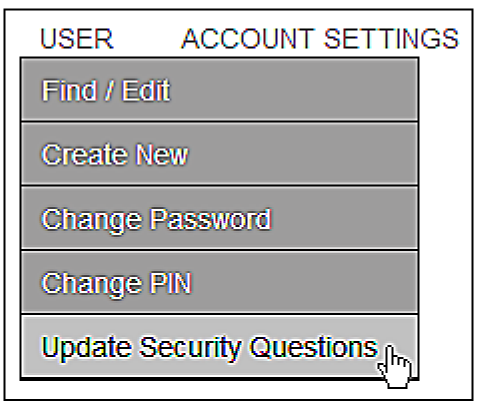
b) To change the PIN format from alphanumeric to **numeric**, select numeric from the **PIN Format** drop-down list .

c) Click **Change PIN**. The system saves the PIN length and format changes and generates a new numeric 4-character PIN.

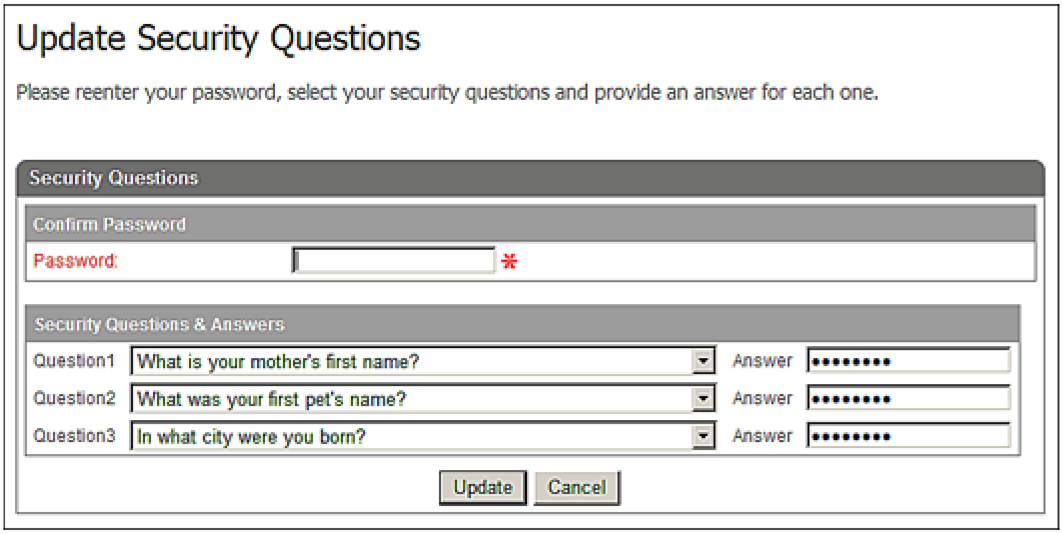
Updating Your Security Questions

When you first accessed Converge and used the password assigned to you by Elavon's customer service, you were prompted to enter three security questions and answers. Follow the procedure below to change either the questions or answers.

1. Select **User** | **Update Security Questions**.



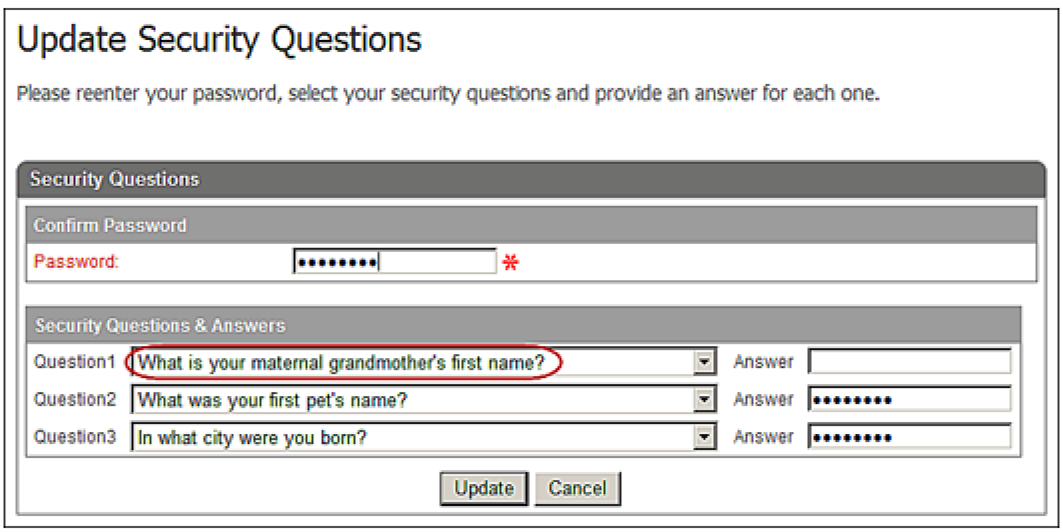
The **Update Security Questions** screen displays.



2. Enter your **Password**.

3. Select the security question you would like to change from the **Question** drop-down list.

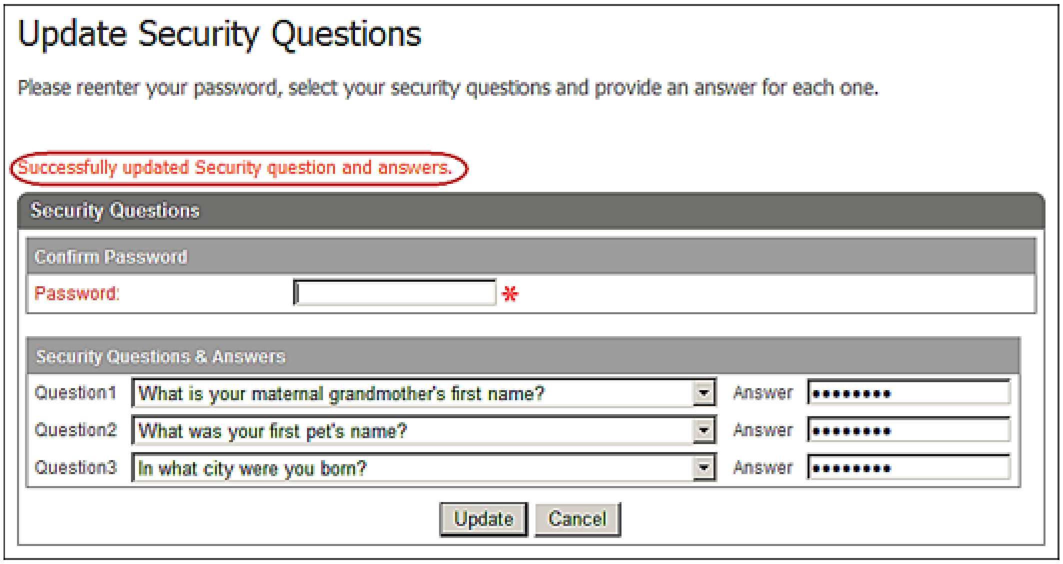
   The new security question displays.



4. Enter your **Answer**.

5. Click **Update**.

The system displays a message that your security question and answer successfully updated.



Chapter 3: Managing Account Settings

The **Account Settings** menu has a single option called **IP Address Options**. This feature restricts access to a Converge account so that only certain IP addresses can access an account with its designated terminals. Therefore, if you attempt to access an account from an IP address that is not in the list, you will be denied access.

Notes:

- The **IP Limitation** feature applies to the user interface (`Login.do`) only, it does not apply to the API (`Process.do` and `Processxml.do`) and will not limit any gateway transactions.
- To limit IP transactions you must setup the **Merchant IP Address Filter** in the fraud prevention screen. For more information, refer to the Setting Up Fraud Prevention Rules section.

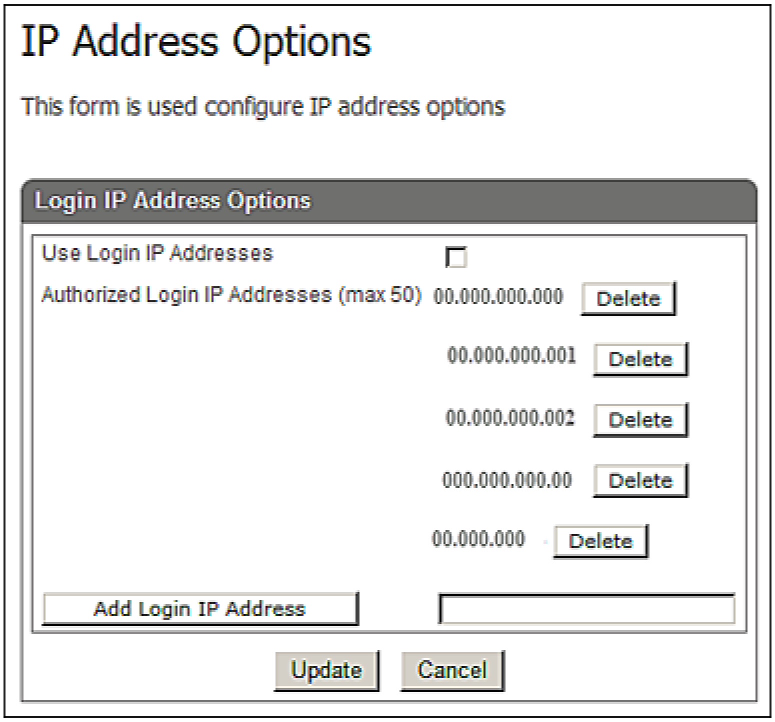
In this chapter you will use the **Login IP Address** feature to do any of the following operations:

- Add a login IP Address
- Delete a login IP Address

Adding a Login IP Address

1. Select **Account Settings | IP Address Options**.

The **IP Address Options** screen displays all authorized login IP addresses that are already associated with this account.



2. Select the **Use Login IP Addresses** check box.

Note: You must select **Use Login IP Addresses** to use an IP address to restrict access to an account. This option is not activated if you only add IP addresses.

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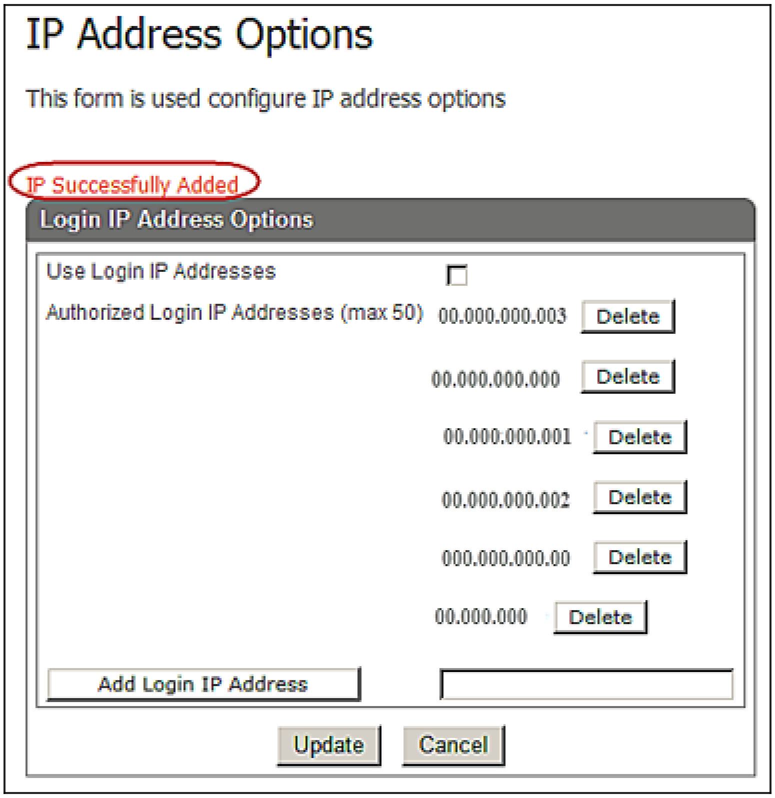
3. In the text box provided, enter the login IP address you want to allow to access this account.

4. Click **Add Login IP Address**.

The system displays a message that the IP address successfully added.



5. To add other IP addresses, repeat steps 3 and 4.

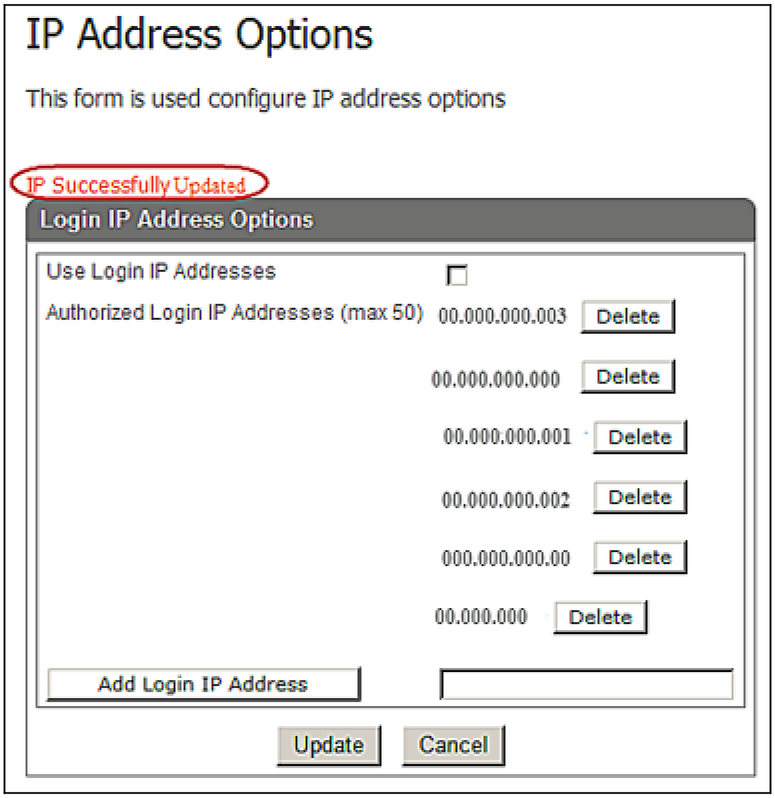
Notes:

- You can add a maximum of 50 IP addresses or IP range addresses for your account.
- You must provide a valid IP address to your account with all 4 octets of the IP address (for example, 123.45.67.89) or a range of IP addresses, with only the first 2 or 3 octets (for example, 123.45 or 123.45.67).
- IP addresses must be public.

---

6. Click **Update**.

The system displays a message that the IP addresses were successfully updated.



Note: Click **Cancel** to abandon updates or return to the Converge **Main** page.

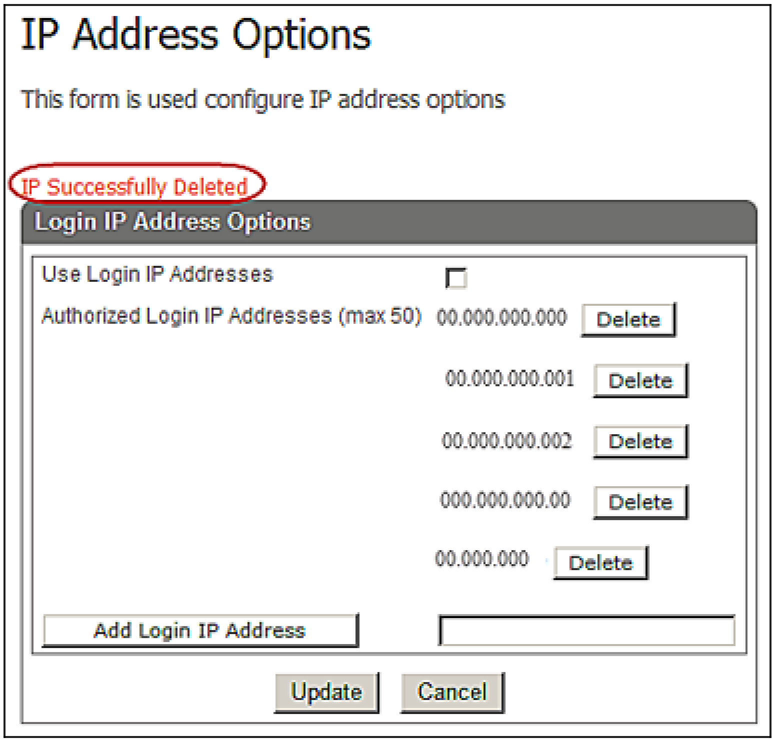
Deleting a Login IP Address

1. Select **Account Settings** | **IP Address Options**.

   The **IP Address Options** screen displays all authorized login IP addresses that are already associated with this account.

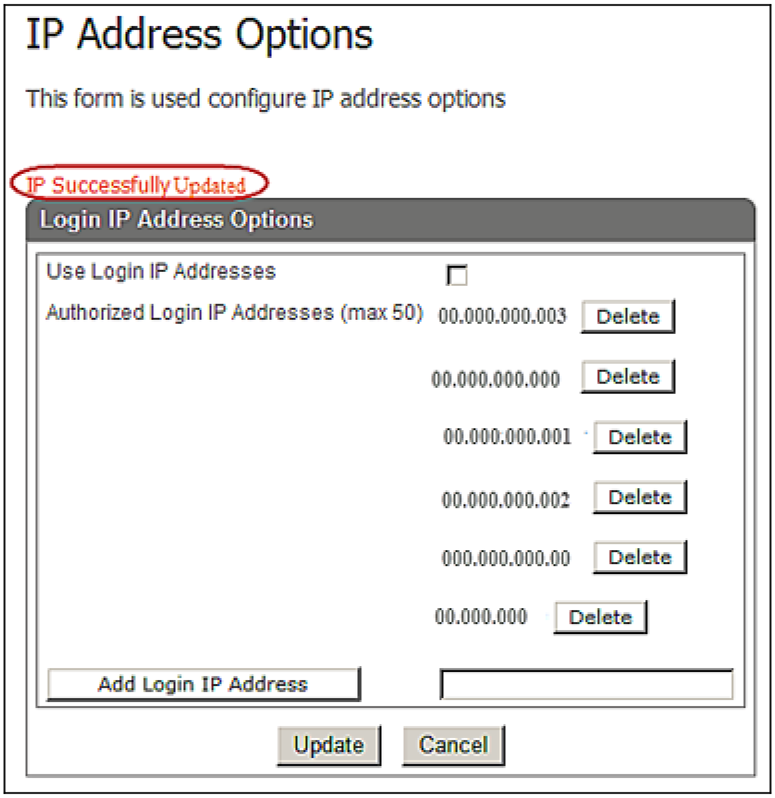
2. Click **Delete** next to the IP address you want to delete.

The system displays a message that the IP address was successfully deleted.



3. To delete other IP addresses, repeat step 2.
4. Click **Update**.

The system displays a message that the IP addresses successfully updated.



Chapter 4: Managing Terminals

When you use Converge, you might have a single terminal or multiple terminals configured. You can control which users have access to these terminals when you configure that user's account.

If you only have one terminal associated with your user ID, you will automatically have that terminal selected when you access Converge. However, if you have multiple terminals you will need to select a terminal to work in. You can select only one terminal to work in at any given time.

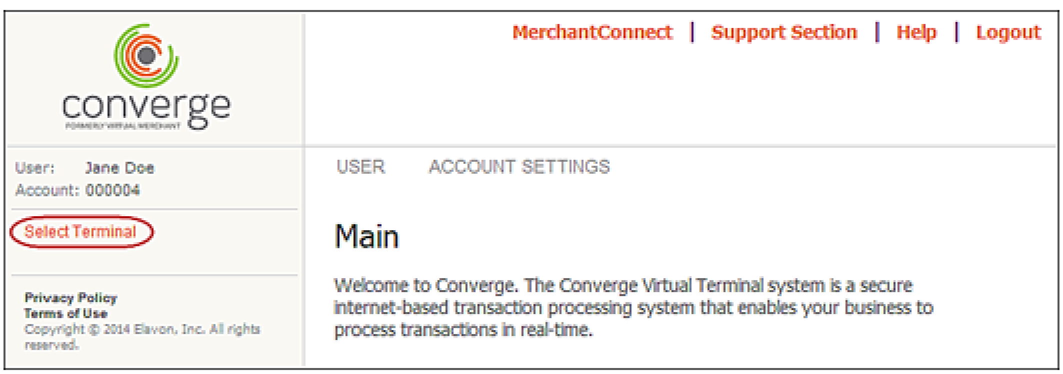
This chapter describes how to:

- Select terminals
- Set up merchants
- Set up payment form
- Manage advanced settings

Selecting a Terminal

Converge allows you to find and select terminals by the terminal friendly name.

1. On the Converge logon page, click **Select Terminal**.



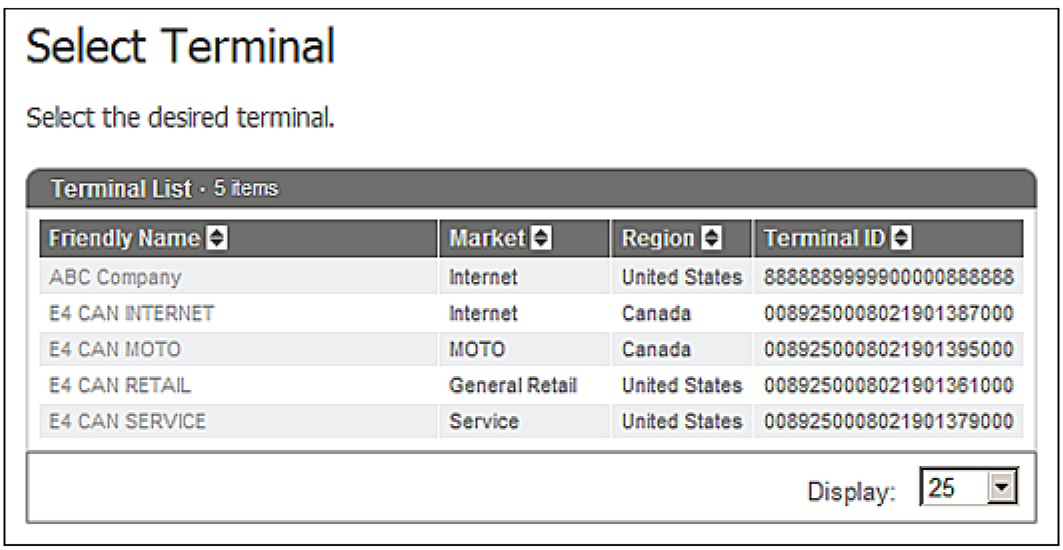
The **Select Terminal** screen displays a list of the terminals on which you have access in alphabetical order by **Friendly Name**.

Notes:

For users that have access to more than 25 terminals Converge does the following:

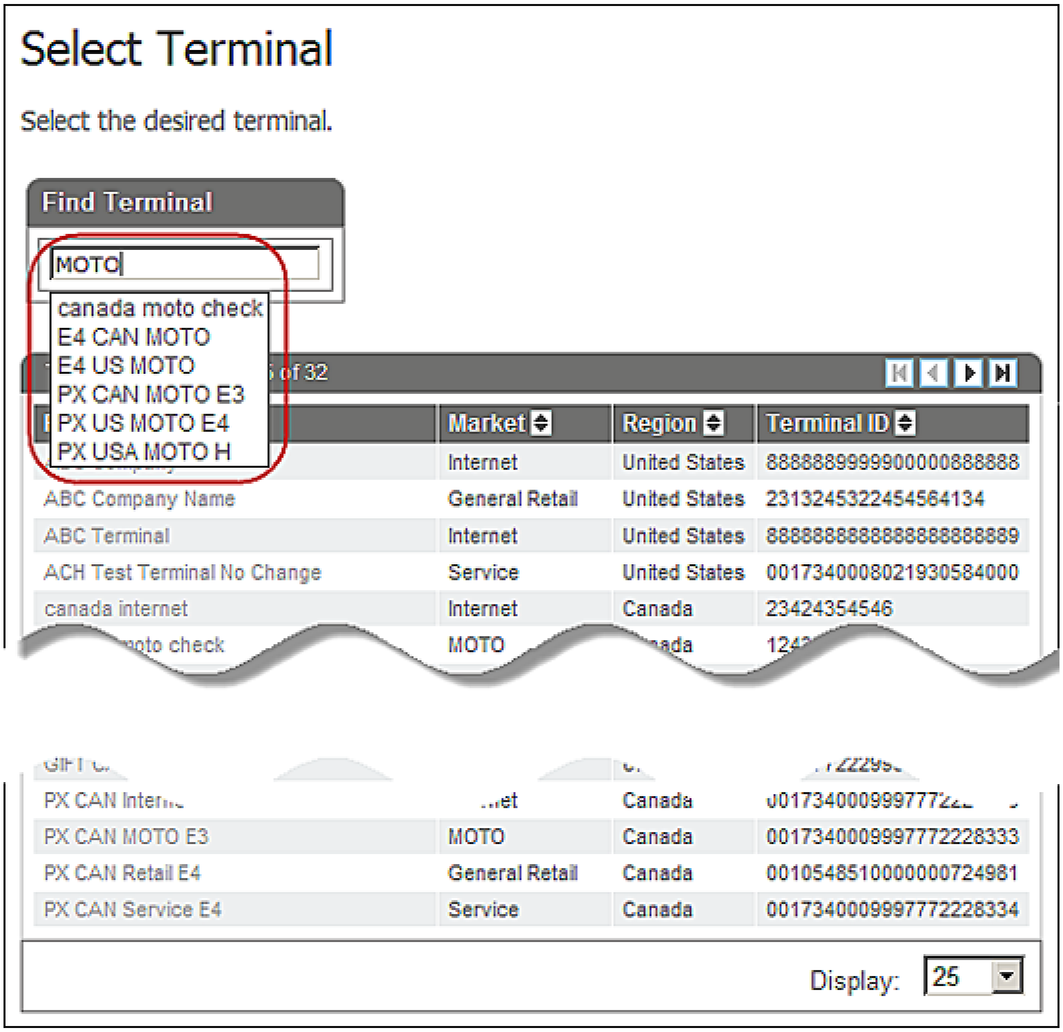
- Default the number of terminals to be displayed per page to 25.
- Allow users to select the default number of terminals to be displayed per page: 25, 50, 75, 100, 250, 500, 750, and 1000.
- Allow users to page through the terminals on which they have access as follows:
    - Select a specific page
    - Select next page
    - Select previous page
    - Advance to the first page
    - Advance to the last page

2. If you have access to 25 or less terminals, from the **Terminal List** table, click the terminal you wish to access from the list.



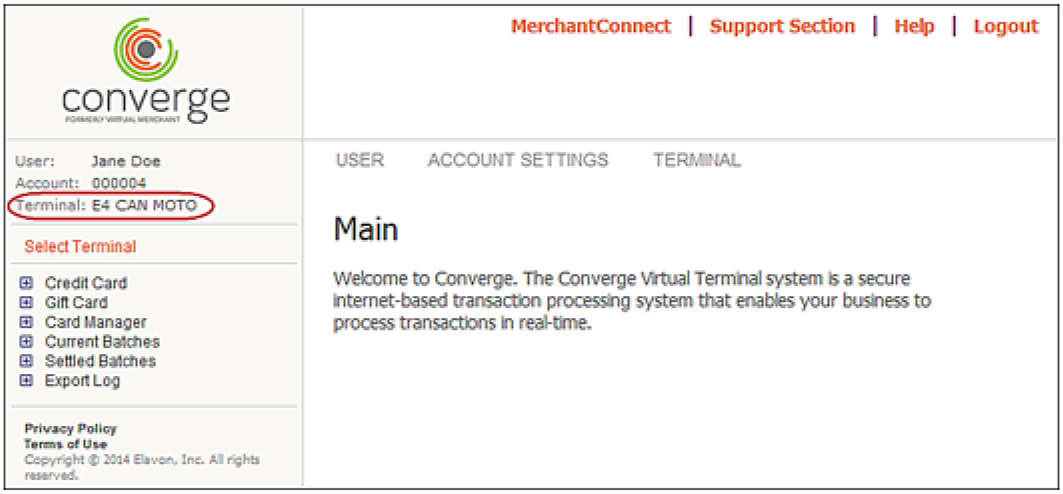
3. If you have access to more than 25 terminals, from the **Find Terminal** text box, enter any number of characters (including letters, numbers, and special characters) in the terminal friendly name for the terminal you wish to access.

Converge displays a list of terminals that you have access to with those characters located anywhere in the **Friendly Name**.



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

The **Main** Converge screen displays and you will now see the **Terminal** menu option at the top of the screen, along with the type of transactions available to you on this terminal.

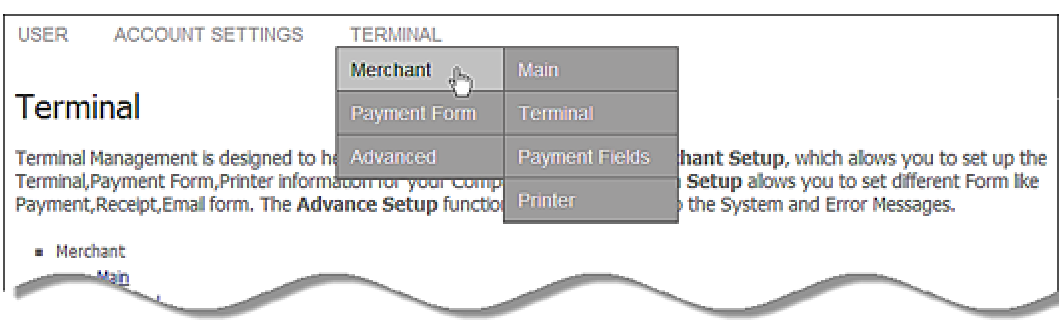


Once you have the terminal selected, you can proceed with other actions available to you from the **Terminal** menu option as described in the following sections.

Setting Up Merchant Information

The Merchant Setup menu consists of the following options:

- **Main**
  Allows you to update merchant information
- **Terminal**
  Allows you to update terminal information
- **Payment Fields**
  Allows you to update payment fields and payment sections
- **Printer**
  Allows you to configure your printer



To Update Merchant Information (Main Option)

This function allows you to view and edit merchant information.

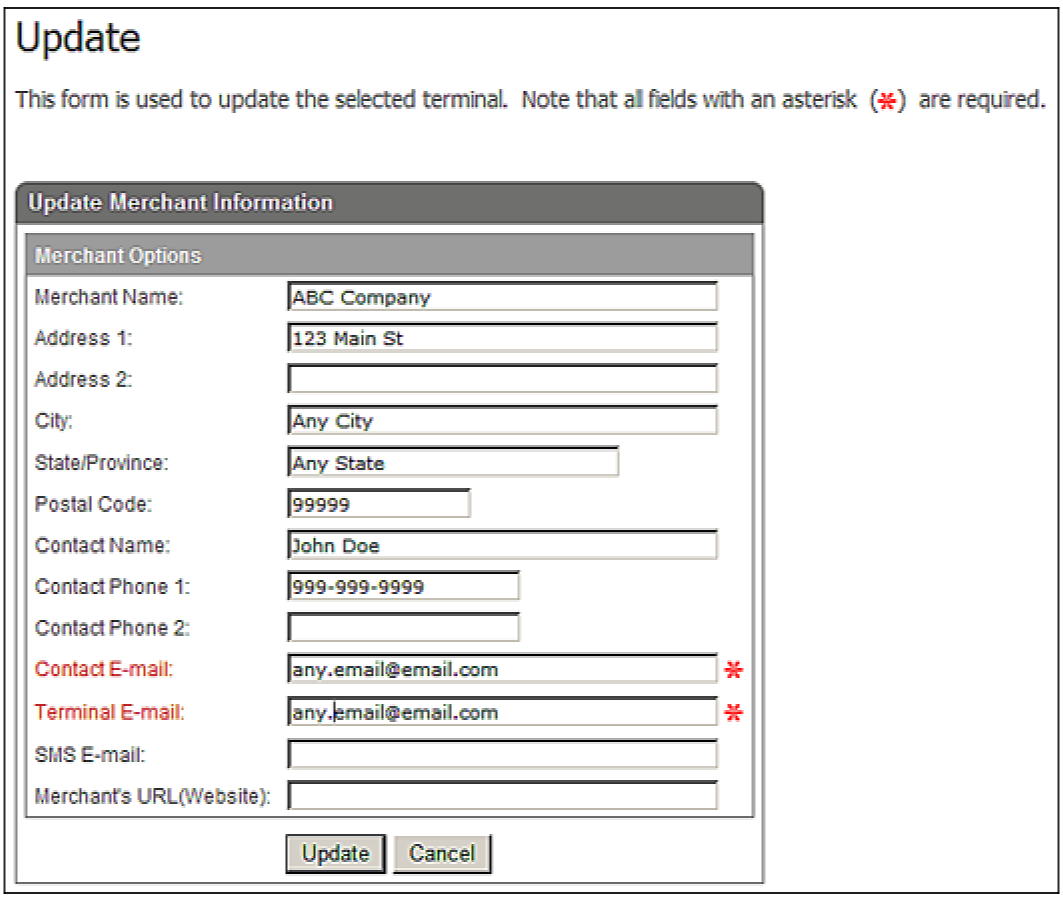
Your merchant information includes:

- Merchant Name
- Address, City, State, Province and Postal Code
- Contact Information
- Terminal E-mail
- SMS E-mail
- Web site

To update this information:

1. Select **Terminal** | **Merchant** | **Main**.

   The **Update** screen displays.

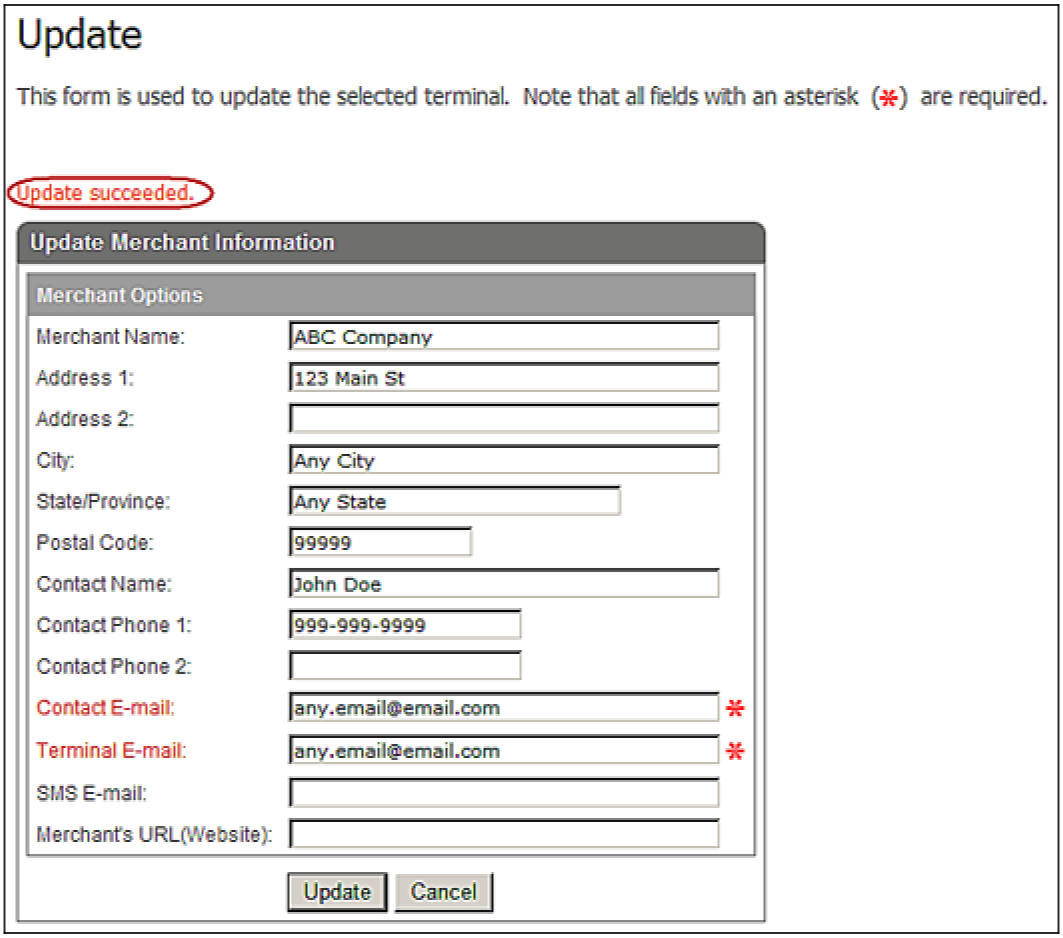


2. Update the fields as desired.

Note: The **Contact E-mail** and **Terminal E-mail** addresses cannot be left blank. All other fields are optional.

3. Click **Update** when all fields are completed the way you want them.

   The **Update** screen indicates that your update succeeded.



To Update Terminal Information

Your terminal information includes the following settings:

Settings	Description
Merchant ID	The merchant identification number (MID) assigned by Elavon. A single MID may have multiple terminal numbers or locations that accept funds generated by transactions.
Terminal Number	The number assigned by Elavon to a single merchant location, also called a TID. One or several terminal numbers might be under a single MID.
Friendly Name	An easy-to-recognize name for the terminal, assigned by the merchant (for example: My Retail Store).
Region	The geographic region where the terminal is located (for example: United States).
Time Zone	The time zone where the terminal or store is located (for example: Eastern Time).
Currency	The merchant base currency used in transactions (for example: United States dollar).
Processing Type	The terminal capture and processing type. Possible values are Terminal-based or Host-Based.
Financial Institution Number	The identification number used for only those terminals set up with Account Updater.
Market Segment	Business type or category (for example: Retail, Service, Internet, or Mail Order).

Settings	Description

Status	The terminal processing status.
	There are three possible statuses:
	• **Active**
	Allows you to process and settle transactions.
	• **Not Live**
	Allows you to process test transactions via API only. No settlement or UI processing is allowed.
	• **Suspended**
	Allows you to log on to the terminal and view activity. No processing is allowed.
	Notes:
	When the status of a terminal is:
	• **Not Live**
	  ◦ Recurring, auto settlement and manual settlement are not possible.
	  ◦ Transactions are processed in test mode using the API and transactions via the UI are not allowed.
	• **Suspended**
	  ◦ Recurring, auto settlement and manual settlement are not possible.
	  ◦ The terminal cannot process transactions via API or UI.
	• **Active**
	  ◦ Merchants can process transactions as usual.
	  ◦ Transactions and settlement are allowed.
	The terminal can only process real transactions when set to **Active**.

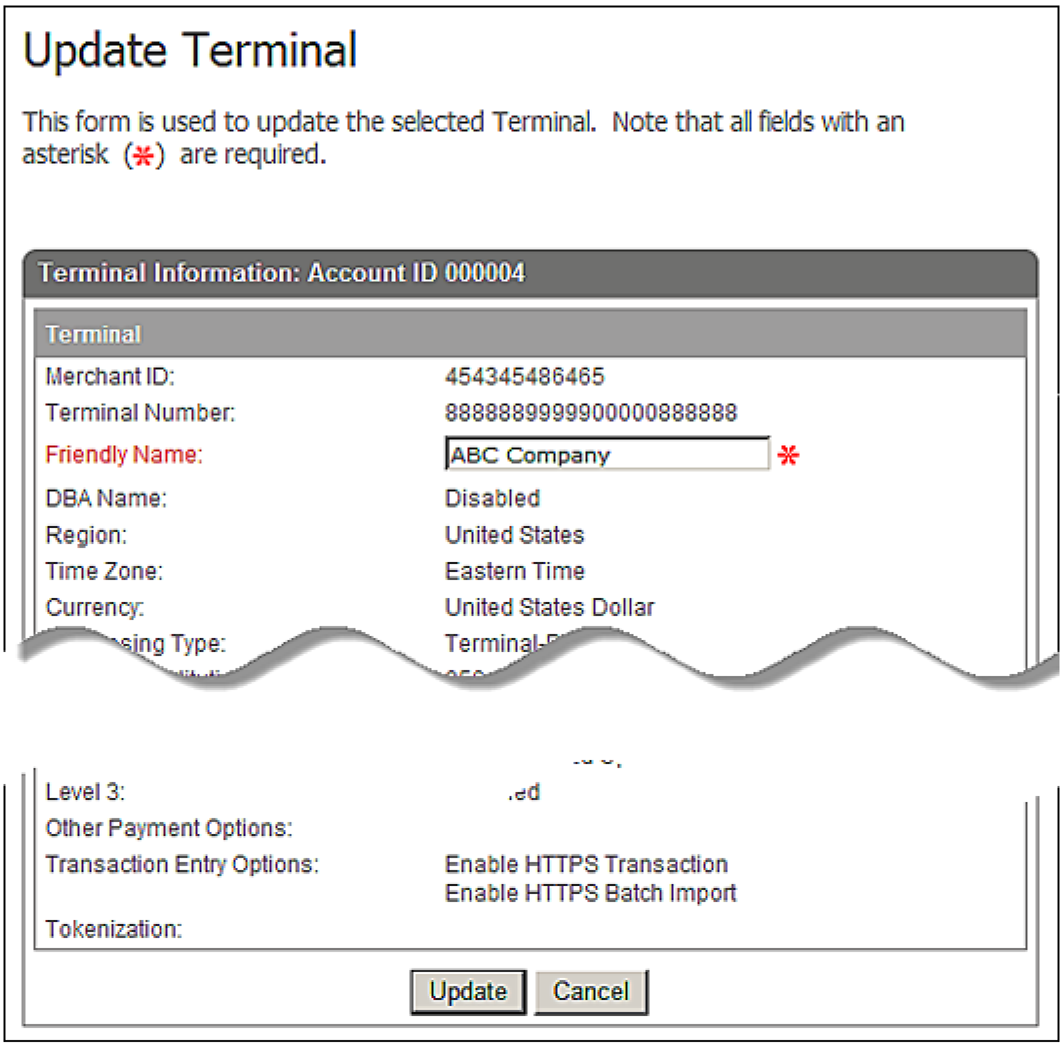
Payment Type	The type of payments that a terminal is capable of processing (for example: **Credit**, **Debit**, **Food Stamp**, **Gift**, **Loyalty**, **Electronic Check**, **Cash Benefit**, or **Cash Tender**).
Credit Payment Options	Additional options and capabilities that can be performed by a terminal. Your options are: **Address Verification**, **CVV2**, **CVC2**, **CID**, **Purchasing Card 2**, **Invoice Number**, **Dynamic Currency** or **Multi-Currency**, **Recurring**, **Verify Last 4-digits**, **Travel Data**, or **Account Updater**.
Recurring Payment Options	The default billing cycle for a terminal (for example: **Monthly**, **Weekly**, or **Annually**).
Debit Payment Options	Debit related options (for example: **Cashback** or **Surcharge**).
Electronic Check Payment Options	Electronic Check related options. Your options are: • Check Type • Service Type • MPS Merchant ID • Image Upload Options • Consumer Data (DLL and Phone)

Settings	Description
Other Payment Options	For example: MBNA Private Label.
Transaction Entry Options	The payment entry capabilities allowed for a terminal. This function shows if the terminal is able to process transactions though the API (for example: Enable HTTPS Transaction).
Tokenization	This option will enable the card manager in the user interface and the tokenization in the API. This functionality allows a merchant to store credit card and billing information to process transactions manually at a later time (card on file).

From this list, you can update the **Friendly Name** option only.

1. Select **Terminal** | **Merchant** | **Terminal**.

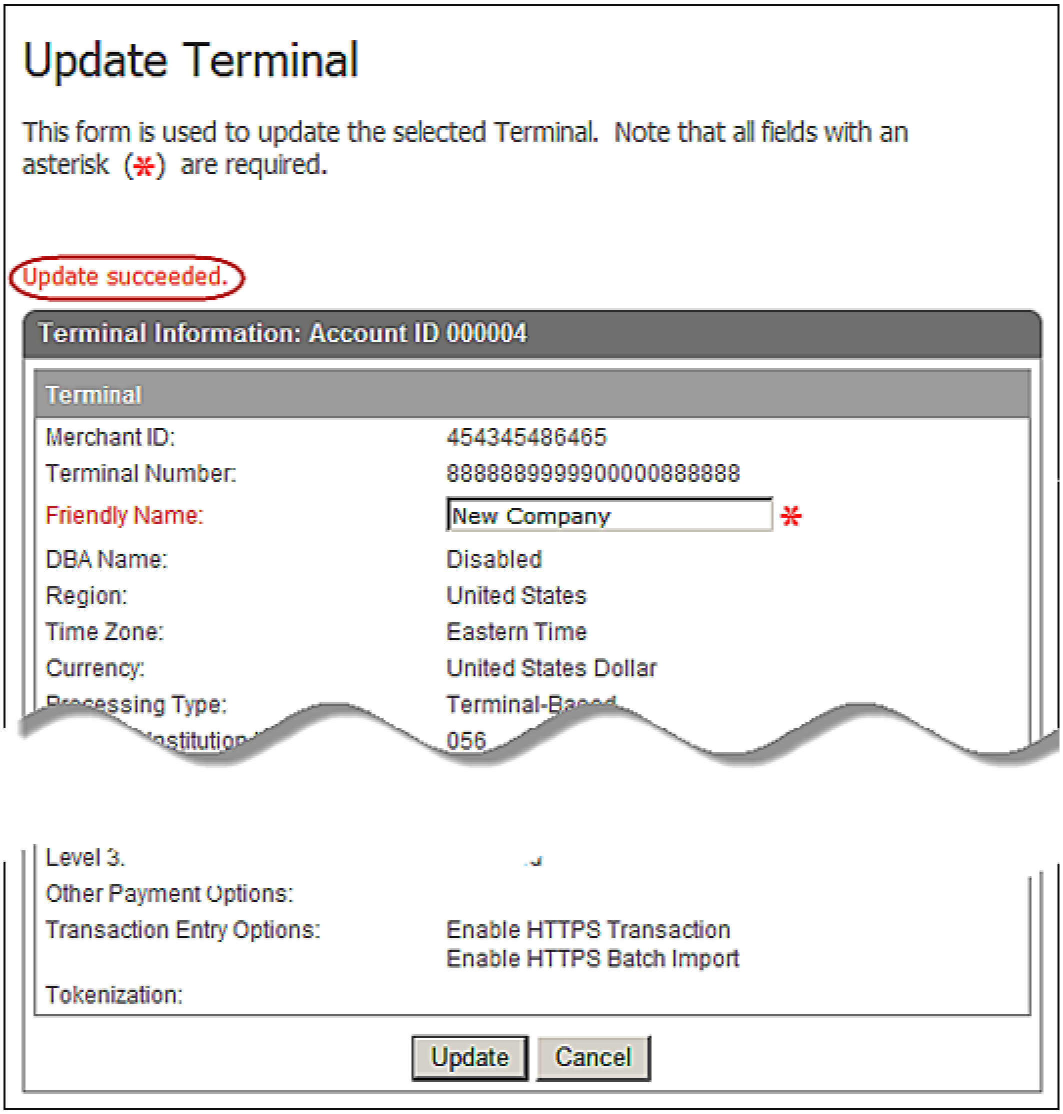
   The **Update Terminal** screen displays.



2. Enter the name you want your terminal to be known as in the **Friendly Name** field.

3. Click **Update**.

   The **Update Terminal** screen changes to indicate that you have updated the terminal **Friendly Name** successfully.



Notes:

- The terminal must be active to process live transactions.
- If your need to change any settings in your terminal, 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 your language).

To Update Payment Fields and Payment Sections

Converge allows you to configure how payment fields display both in Virtual Terminal and on the payment form to the customer. Sections are placeholders for information that can be configured to display on the payment forms. Each section is composed of the individual fields on the payment forms.

Options available to modify payment fields and sections include:

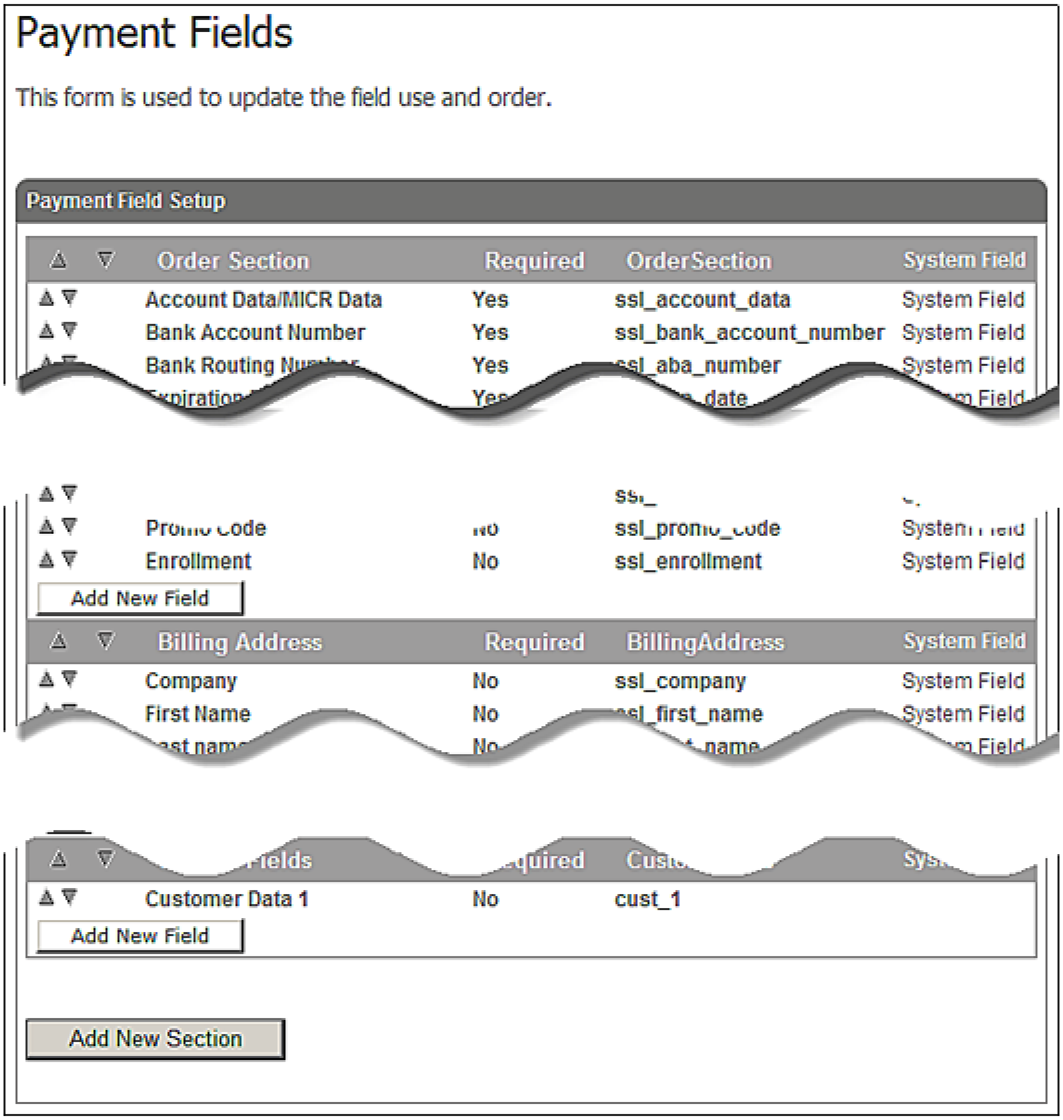
- Add new payment fields
- Delete payment fields
- Edit payment fields
- Rearrange payment fields
- Add new payment sections
- Edit payment sections
- Delete payment sections

To Add New Payment Fields

This function allows you to define how payment fields appear on the screen, as well as on the Converge payment form.

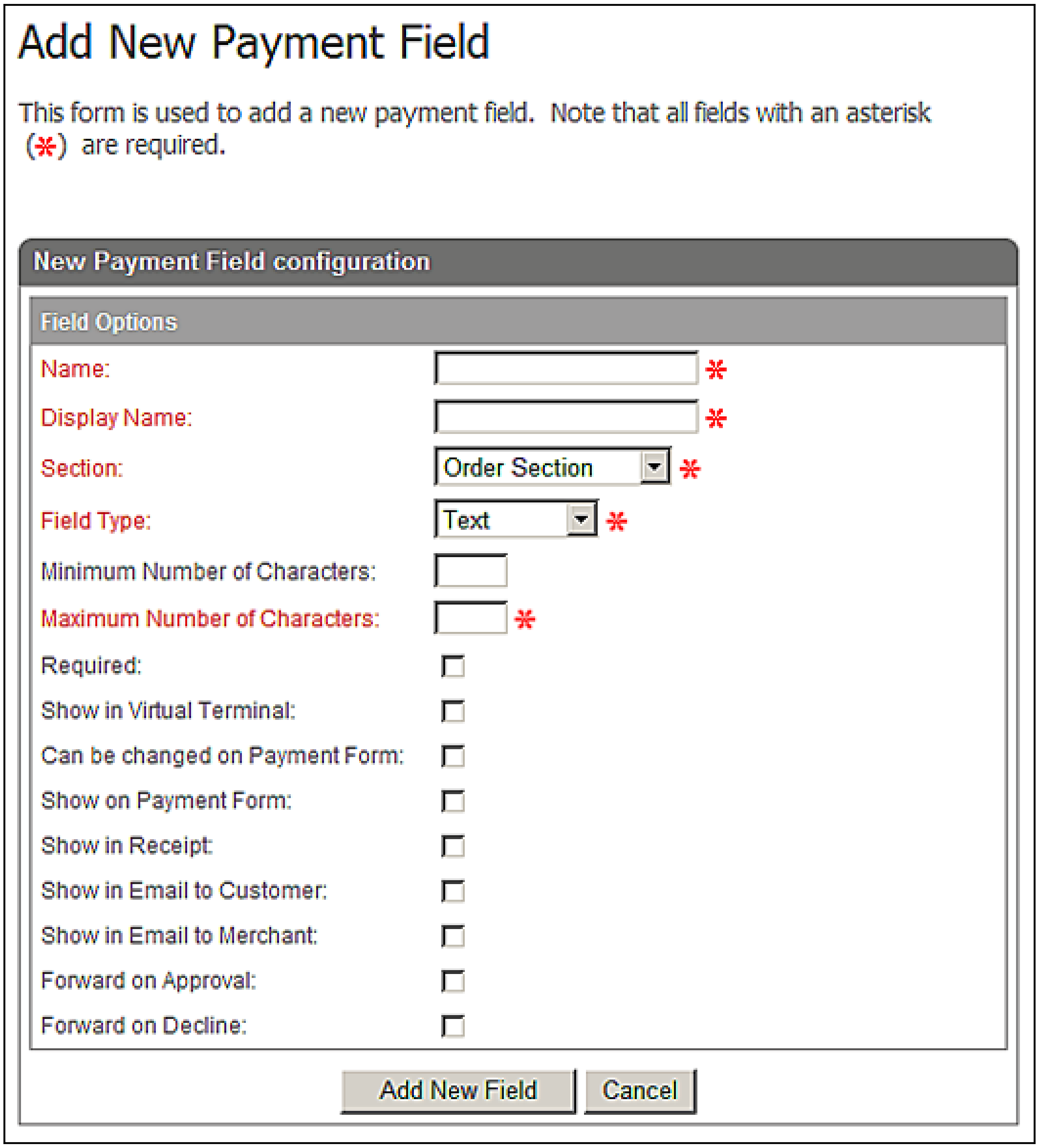
1. Select **Terminal** | **Merchant** | **Payment Fields**.

The **Payment Fields** screen displays.



2. Click **Add New Field**.

The **Add New Payment Field** screen displays.



3. Enter the **Name** of the new field, without spaces.

Note: This field cannot be edited once the field is added.

4. Enter the name for the field that will show on the payment form in the **Display Name** field.

5. In the **Section** drop-down list, select the section in which you want the new field to display on the payment form from the following:
    - Billing Address
    - Order Section
    - Custom Fields
    - Shipping Address
6. In the **Field Type** drop-down list, select one of the following:
    - Text
    - Drop Down
    - Checkbox
7. Enter the **Maximum Number of Characters** for this field.

    For text fields that are custom fields or system fields that are optional, you can define the minimum length required for a value entered in the field.
8. Select required check boxes to specify where the new fields will display.

Fields	Description
Required	Designates the field as required on the payment form and in the Virtual Terminal. Fields the system sets as required cannot be changed.
Show in Virtual Terminal	Specifies whether the field is visible in the Virtual Terminal.
Can be Changed on Payment Form	Specifies whether the field can be edited on the payment form. This option is not valid unless you select the **Show on Payment Form** check box. **Note:** Applicable to the API response only.
Show on Payment Form	Specifies whether the field is visible in the Converge payment form.
Show in Receipt	Places this field on the transaction receipt.
Show in Email to Customer	Includes this field in the customer email to the addresses entered into the payment form. You must enter the **Contact Email** on the **Update Merchant Information** screen for the email to be sent to the customer.
Show in Email to Merchant	Includes this field in the merchant notification email to the addresses entered into the **Terminal E-mail** on the **Update Merchant Information** screen.

Fields	Description
Forward on Approval	Forwards the information in this field to the URL specified for the merchant if the transaction is approved. **Note:** Applicable to the API response only.
Forward on Decline	Forwards the information in this field to the URL specified for the merchant if the transaction is declined. **Note:** Applicable to the API response only.

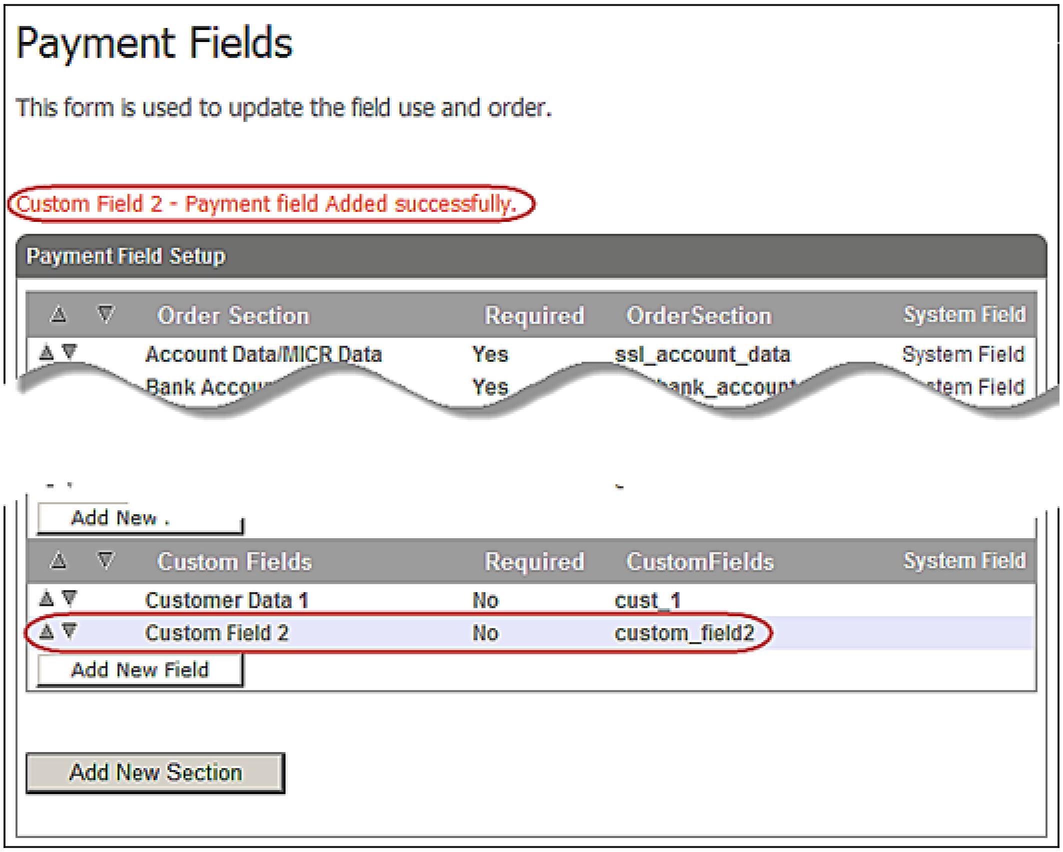
Notes:

If you select or clear any of the following settings on this screen, when you click **Add New Field**, the system automatically updates setting in the section in which the field is located:

- Show in Virtual Terminal
- Show on Payment Form
- Show in Receipt
- Show email to Customer
- Show email to Merchant

9. Click **Add New Field**.

The **Payment Fields** screen displays and indicates that your update was successful. The new field displays at the bottom of the section.

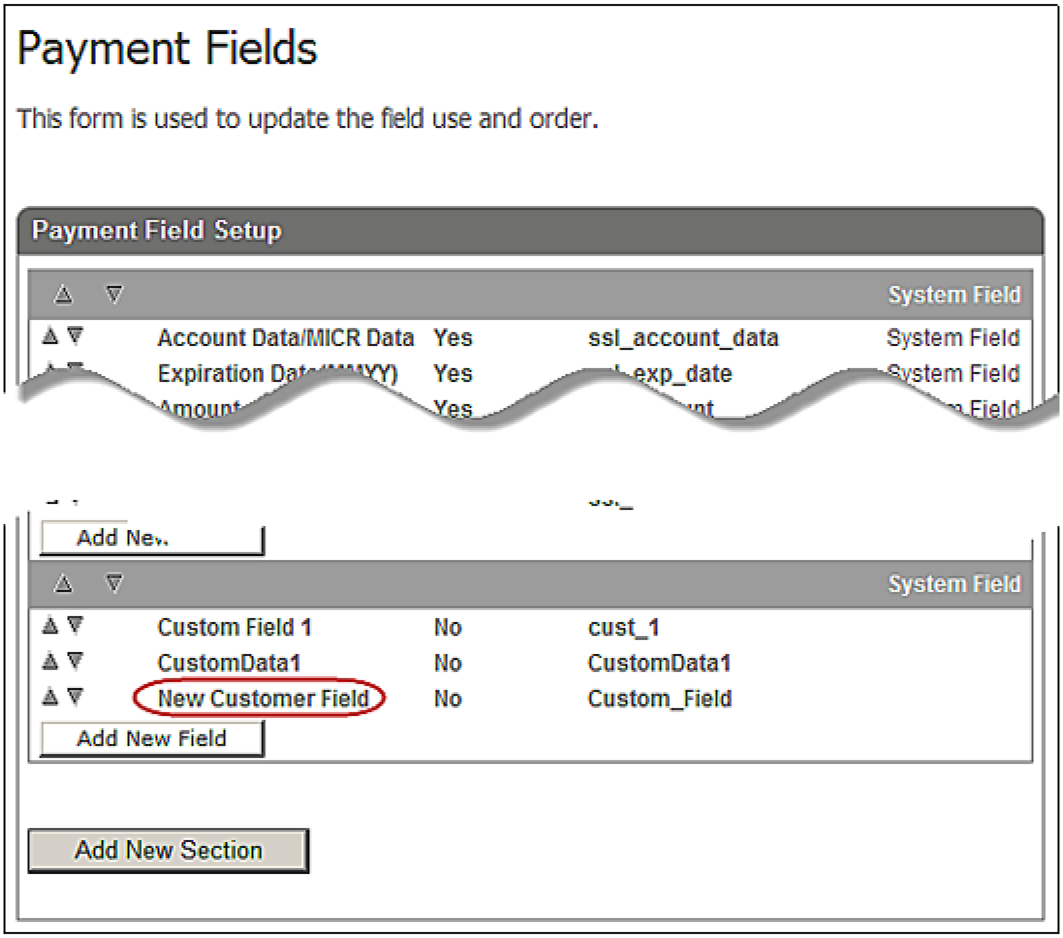


10. To change the order in which the fields display in the section, click the up or down arrows (refer to the [To Rearrange Payment Fields](#) section).

To Delete Payment Fields

Only user-defined fields can be deleted. You are not allowed to delete system-defined fields.

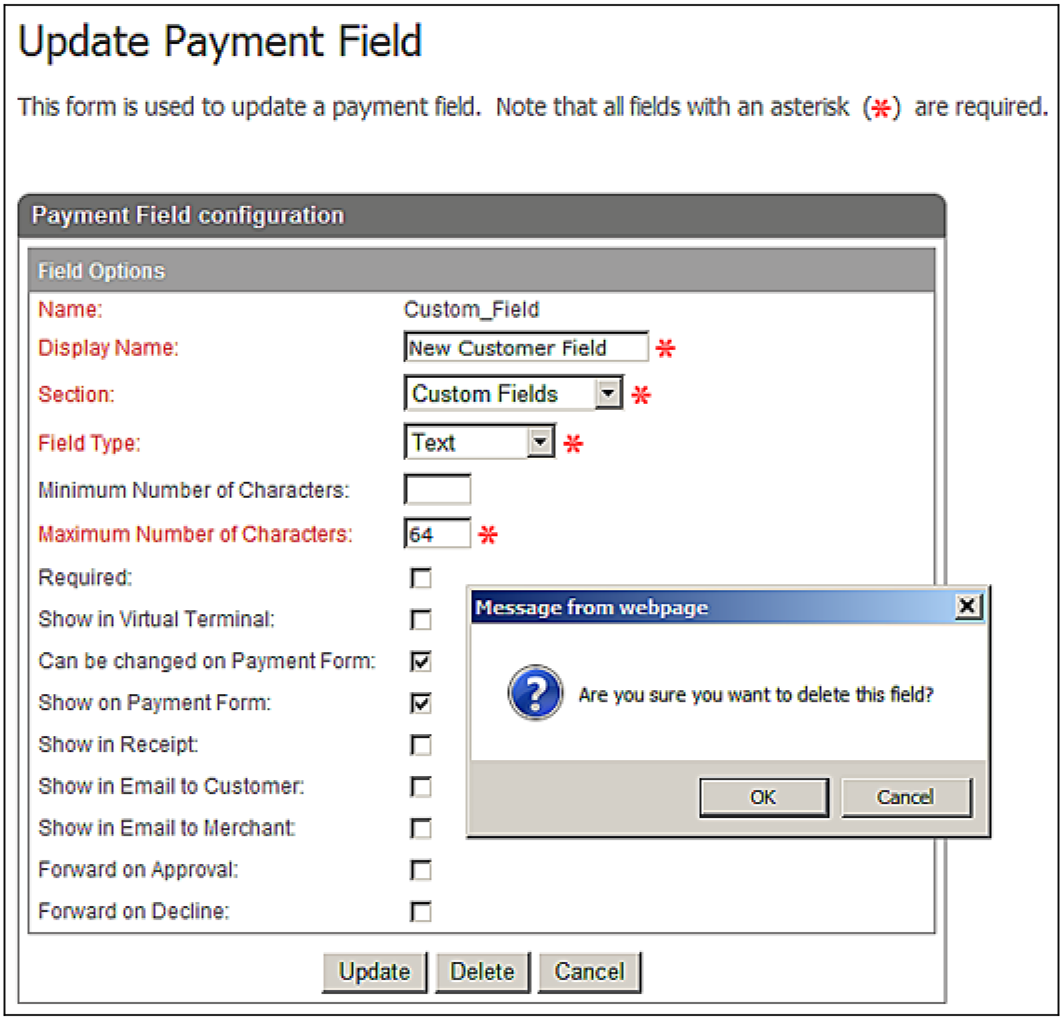
1. On the **Payment Fields** screen, click on the field you want to delete.



   The **Update Payment Field** screen displays the selected field.

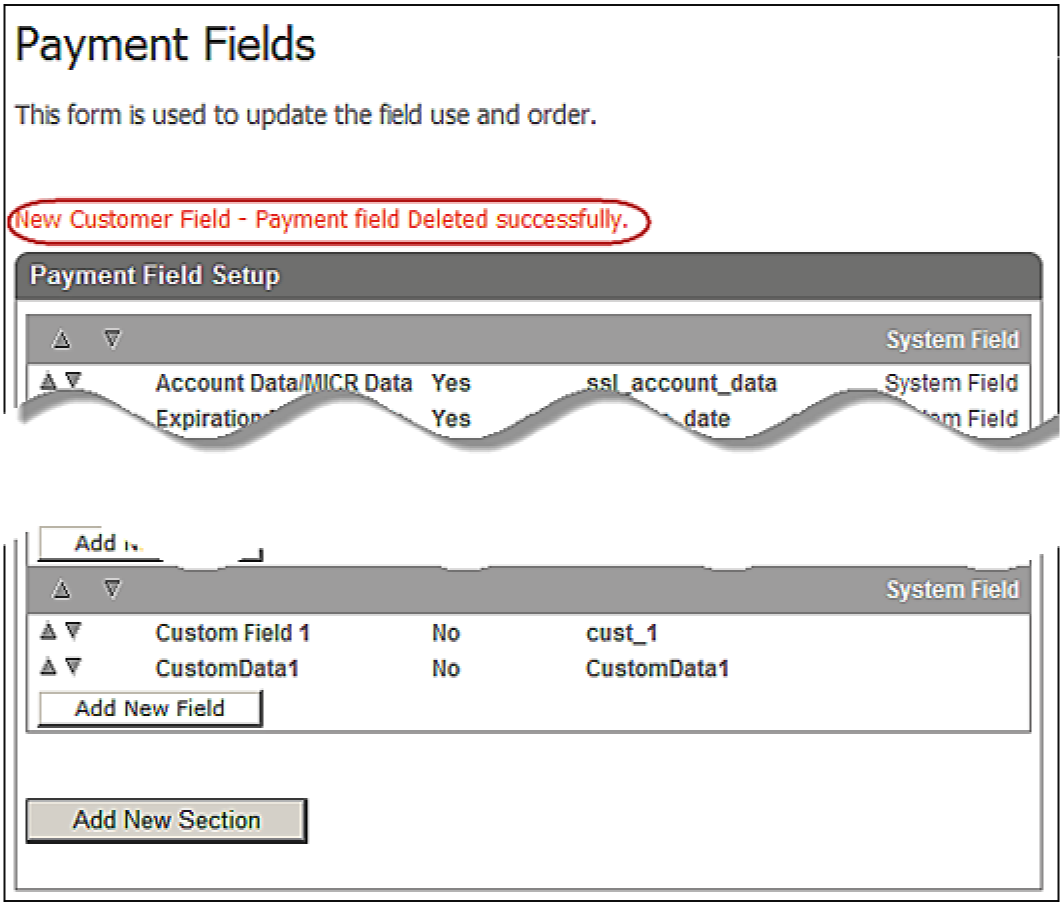
2. Click **Delete**.

The system displays a message to confirm if the field should be deleted.



3. Click **OK**.

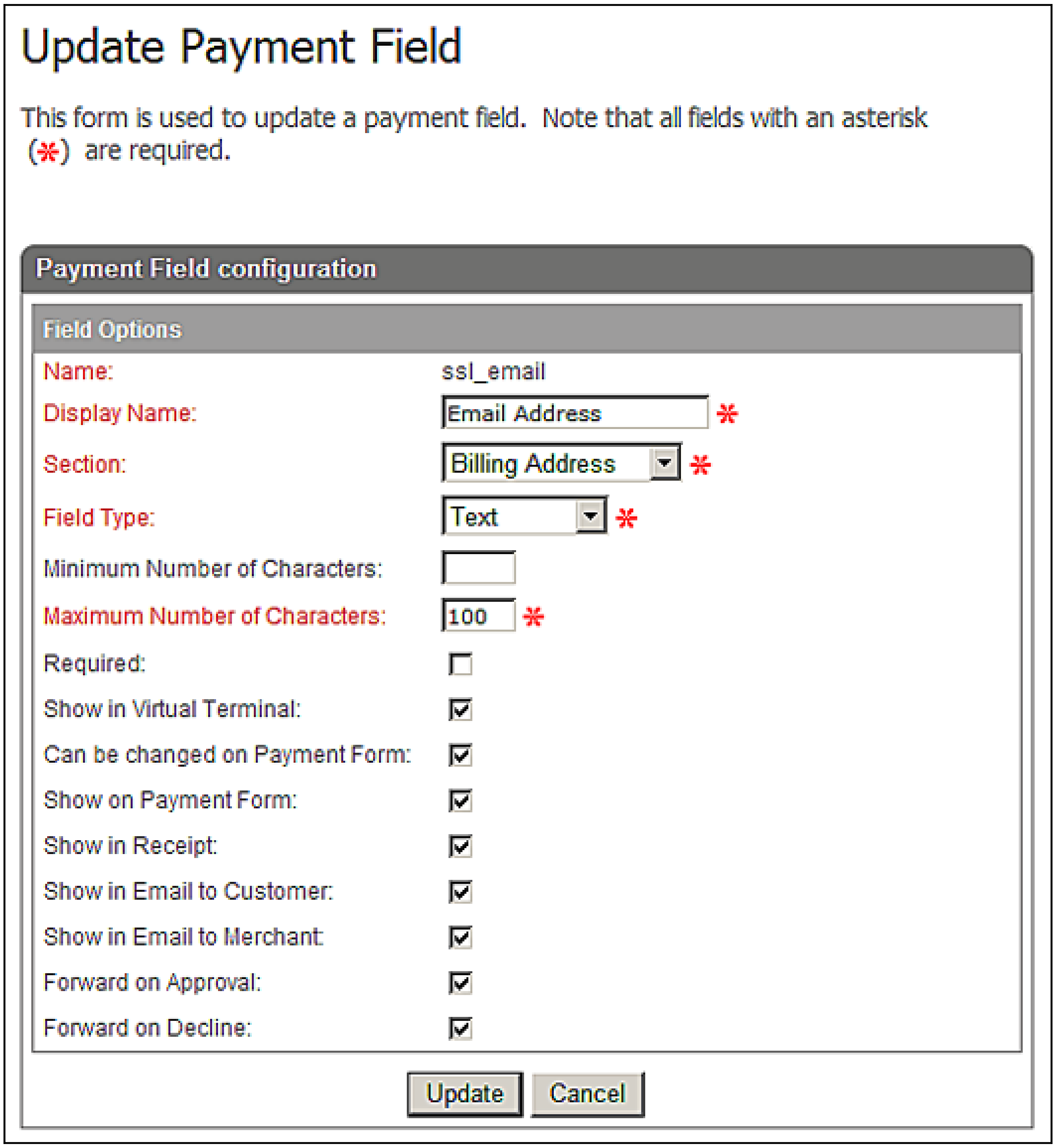
The system removes the payment field from the list and indicates that field deleted successfully.



To Edit Payment Fields

1. On the **Payment Fields** screen, click on the field you want to update.

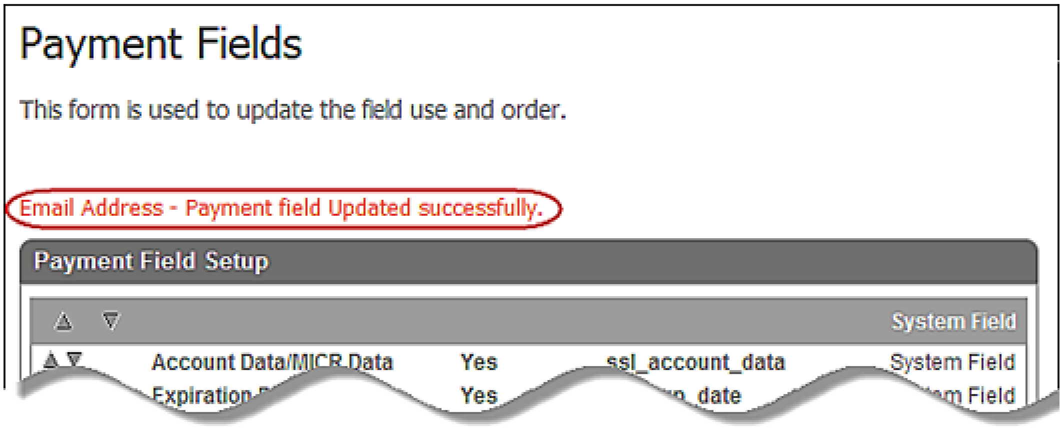
   The **Update Payment Field** screen displays the selected field.



Note: The settings on this screen define how the field is presented on both the Virtual Terminal screens and the Converge **Payment Form**. It also identifies whether the field should be used on the email responses for approved and declined notifications.

2. Make your changes and click **Update**.

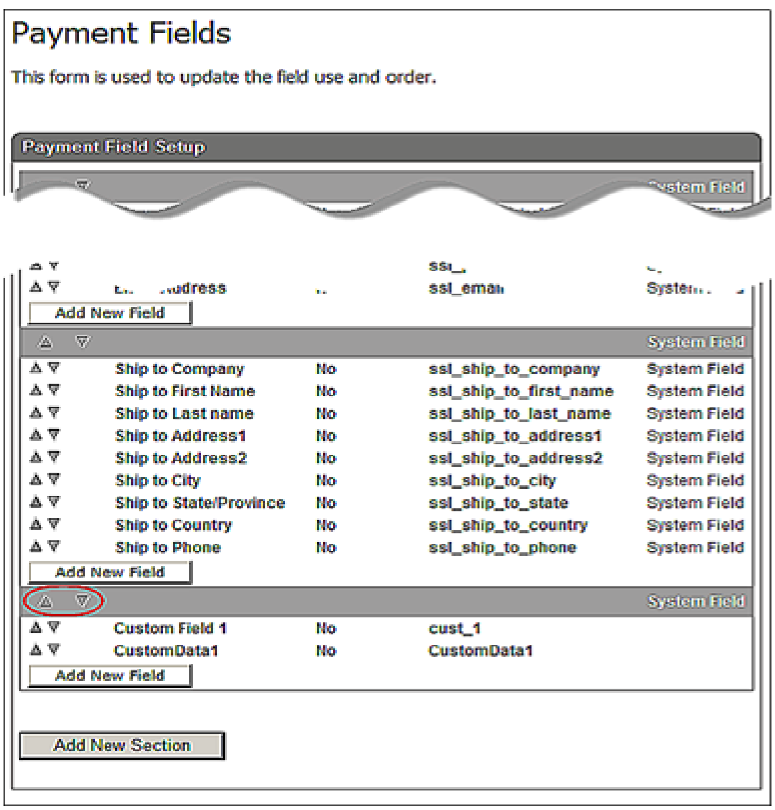
The **Payment Fields** screen displays and indicates that your update was successful.



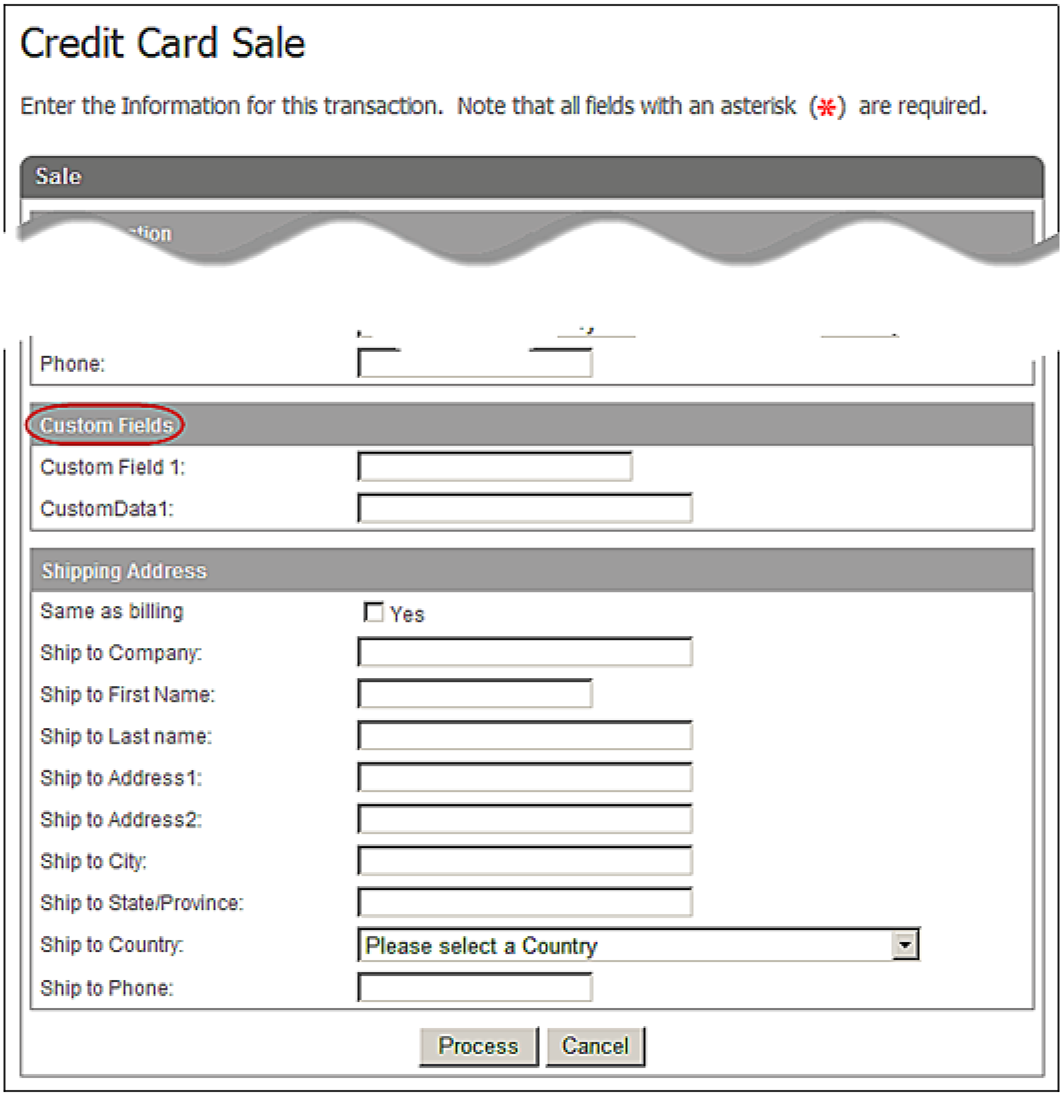
To Rearrange Payment Fields

You can use the arrows to the left of the fields to rearrange the display of the section or the fields on both the Converge user interface and the payment form.

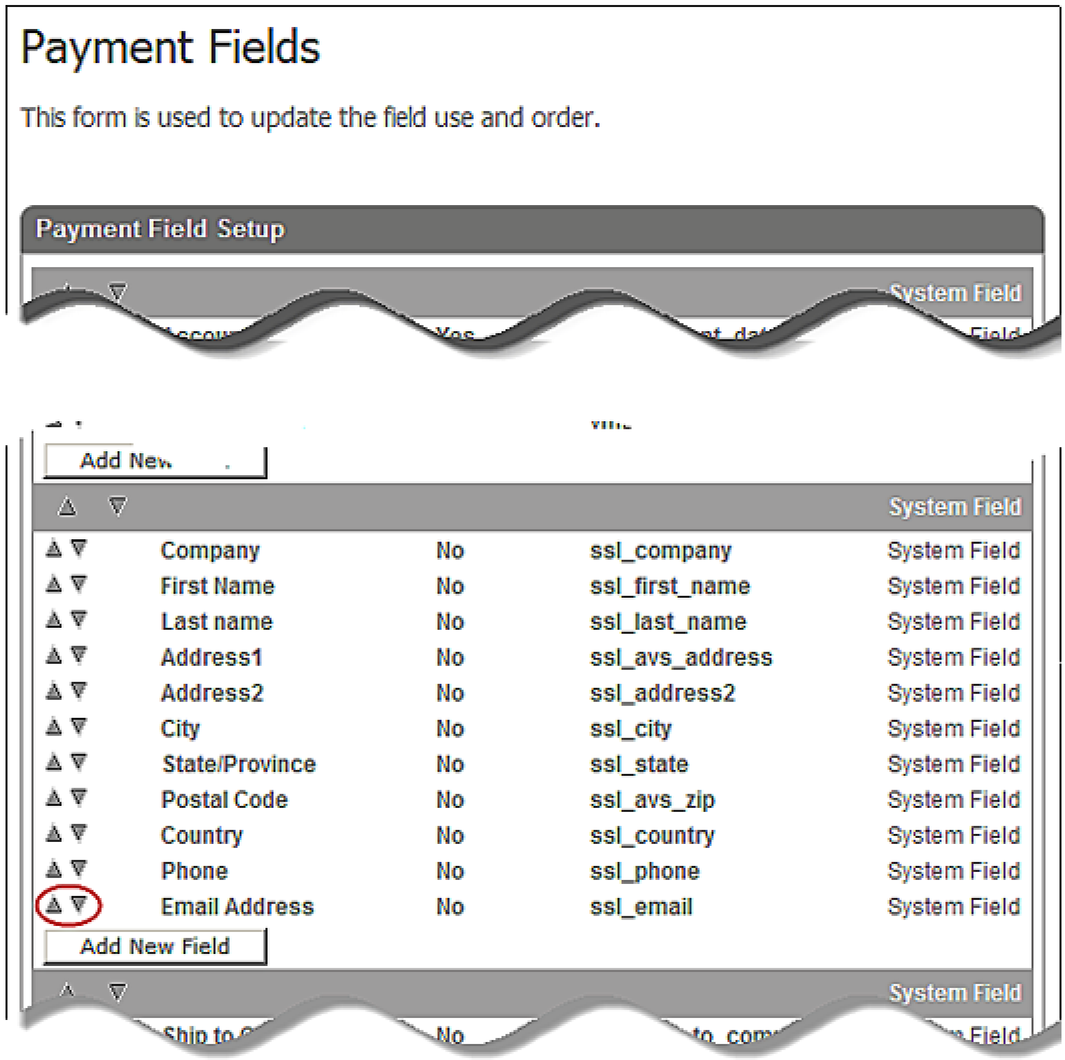
1. Click the up or down arrow on the section address bar to move that section on both the Converge user interface and the payment form.



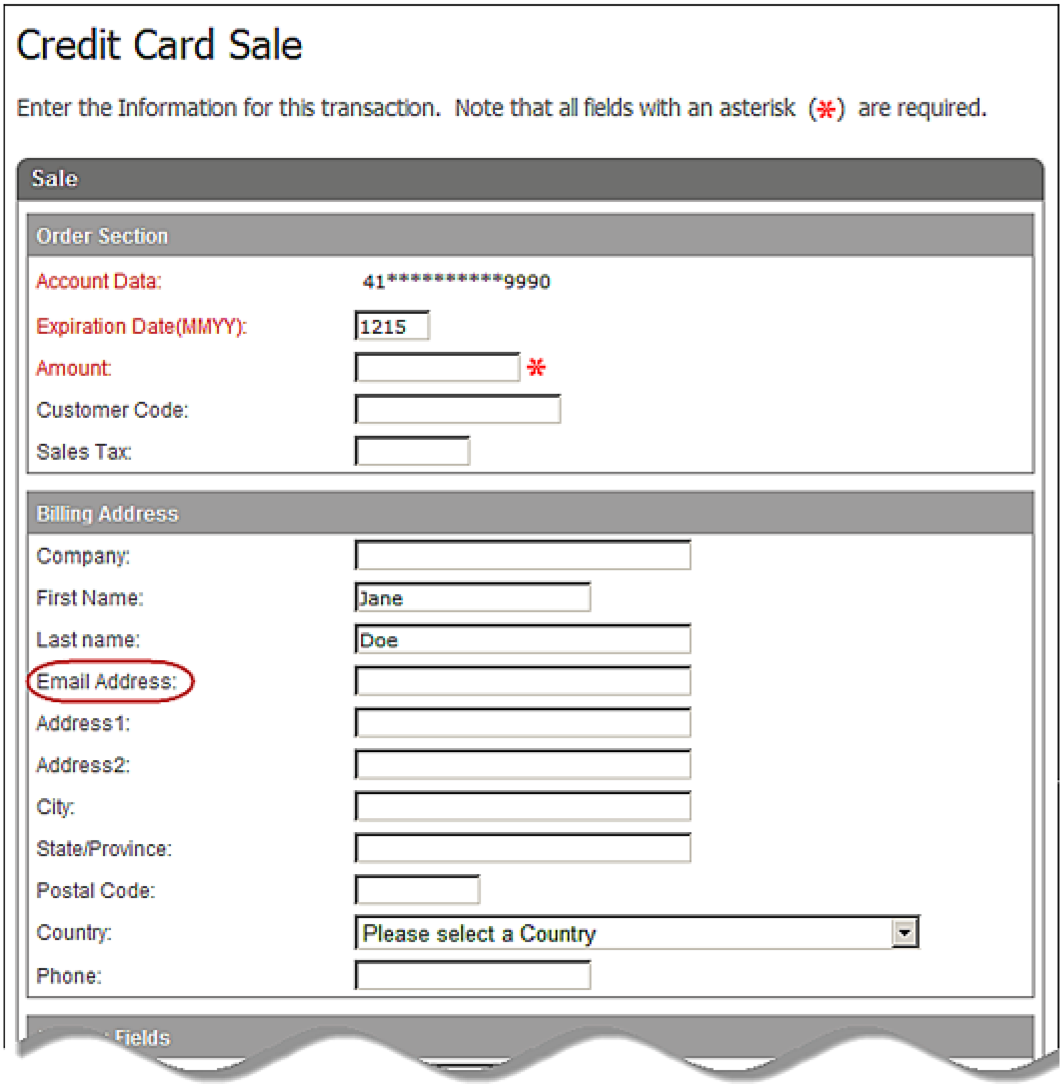
The following example shows the **Custom Fields** section moved before the **Shipping Address** in the user interface.



2. Click the up or down arrow on the field row to move that field on both the Converge user interface and the payment form.

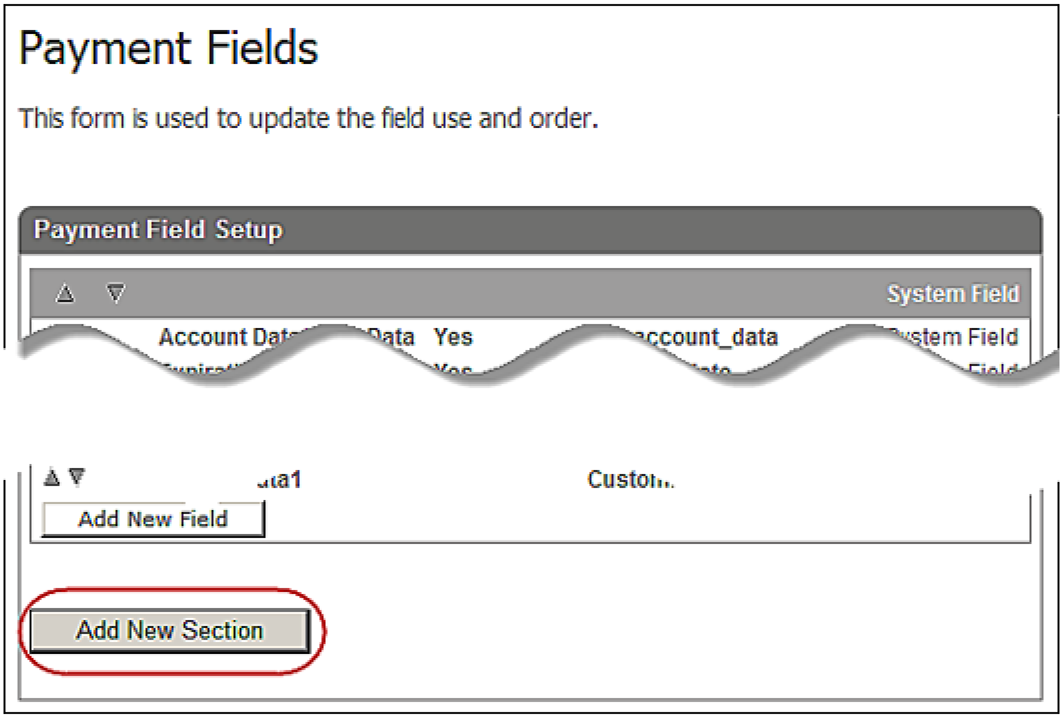


The following example shows the **Email Address** field moved before the **Address1** field in the user interface.

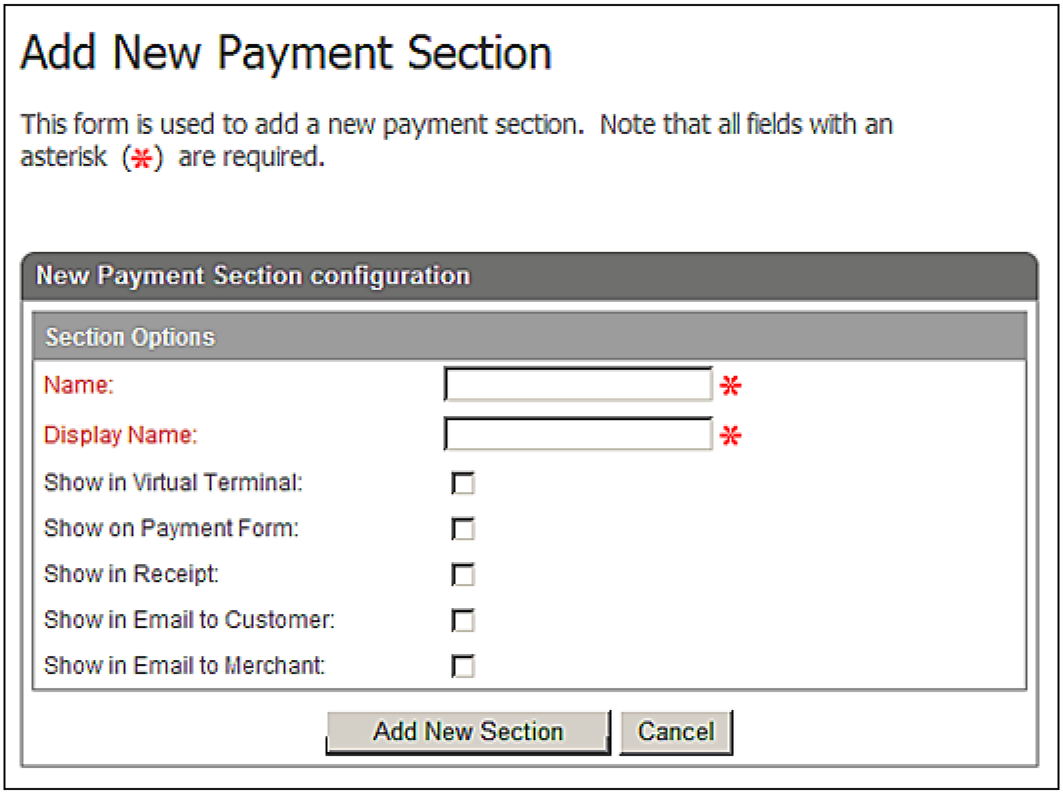


To Add New Payment Sections

1. On the bottom of the **Payment Fields** screen, click **Add New Section**.

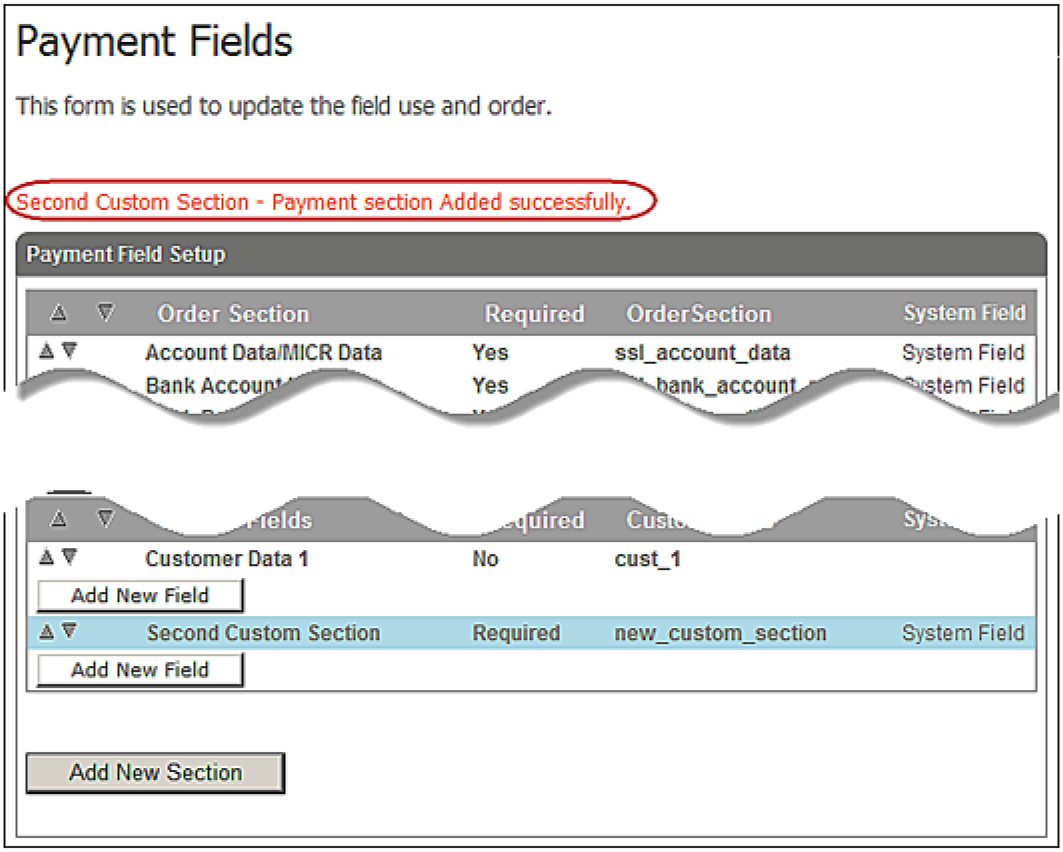


The **Add New Payment Section** screen displays.



2. Enter the name of the new section, without spaces, in the **Name** field.
3. Enter the **Display Name** for the new section.
4. Select required check boxes to specify where the new section will display.
5. Click **Add New Section** to save the new section parameters.

The system displays a message that confirms that the new section added successfully, and the new section appears at the bottom of the screen.



6. To change the order of the sections, select the up or down arrows in the title bar of the section.

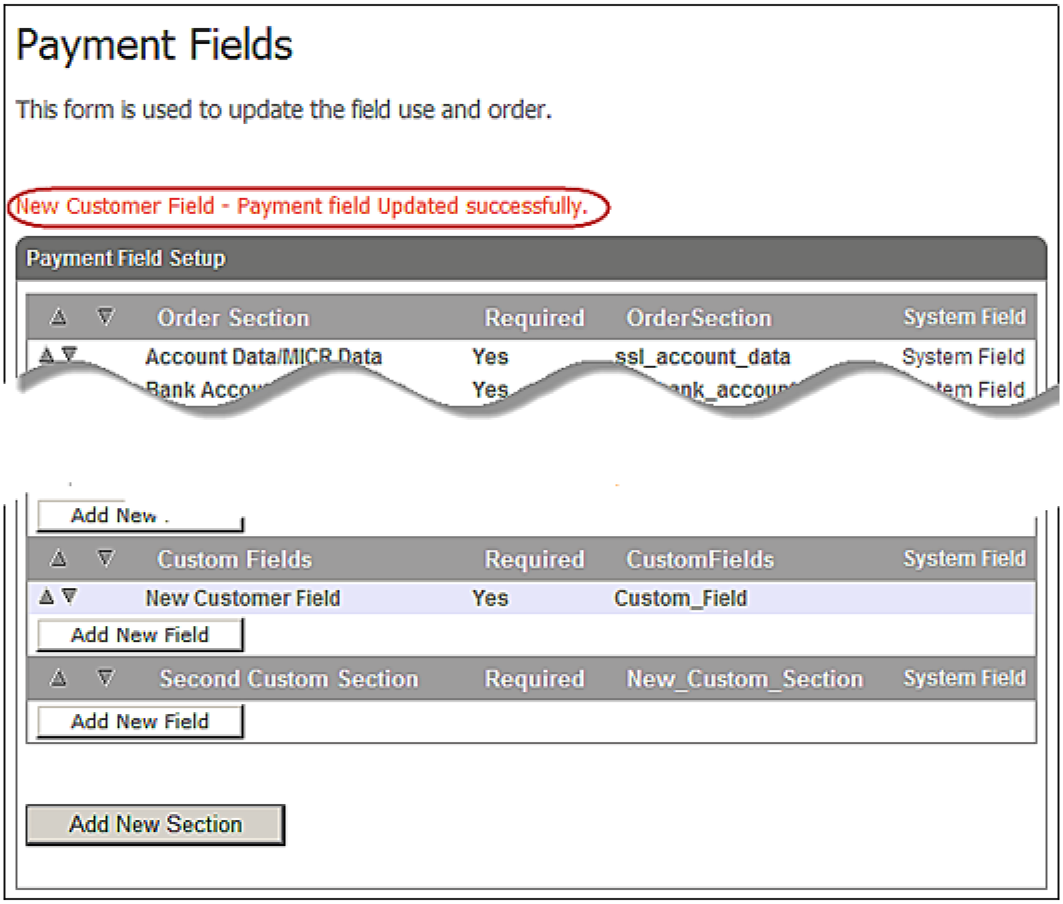
To Edit Payment Sections

1. On the **Payment Fields** screen, click on the section name you want to edit.

   The **Update Payment Section** screen displays the current information for the section.

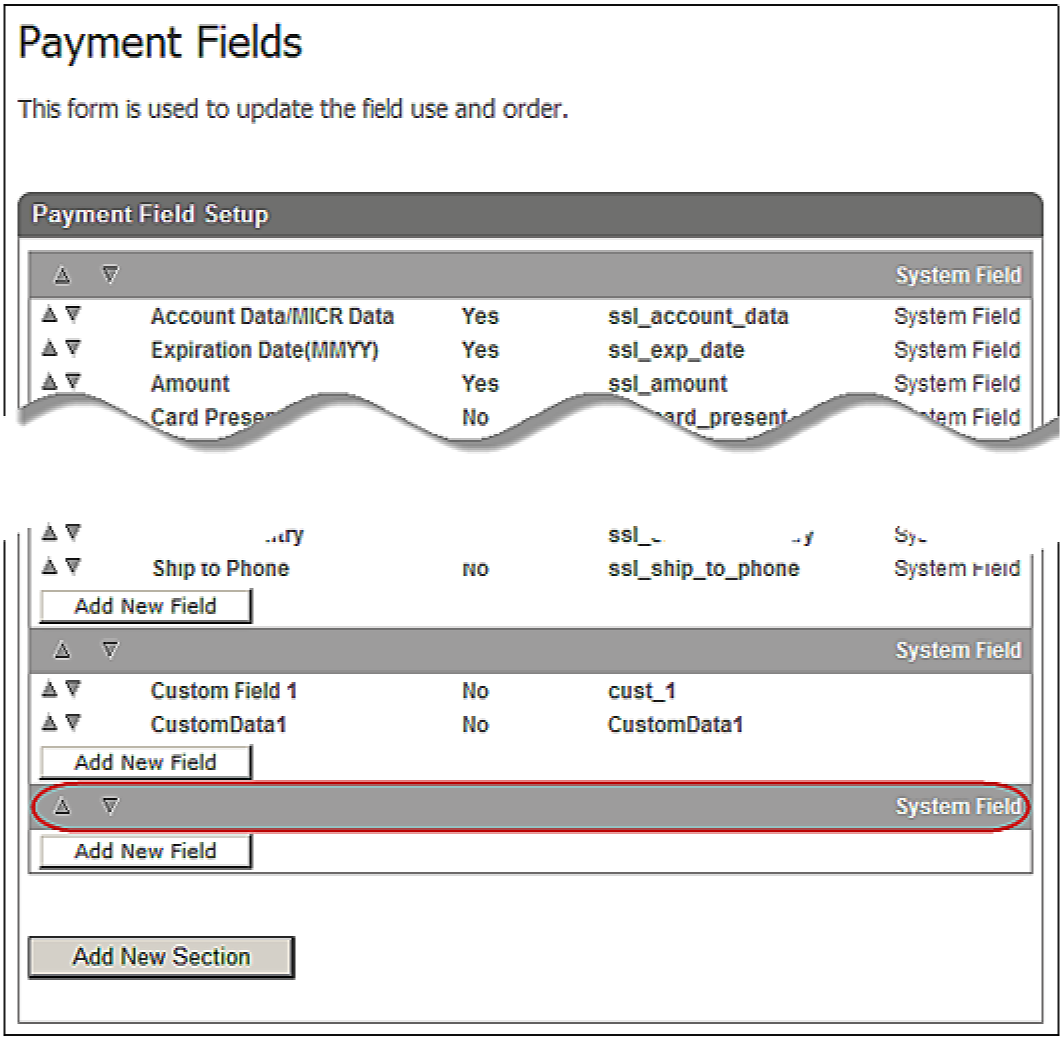
2. Make your changes and click **Update Section**.

The **Payment Fields** screen displays and indicates that your update was successful. The updated section is highlighted.



To Delete Payment Sections

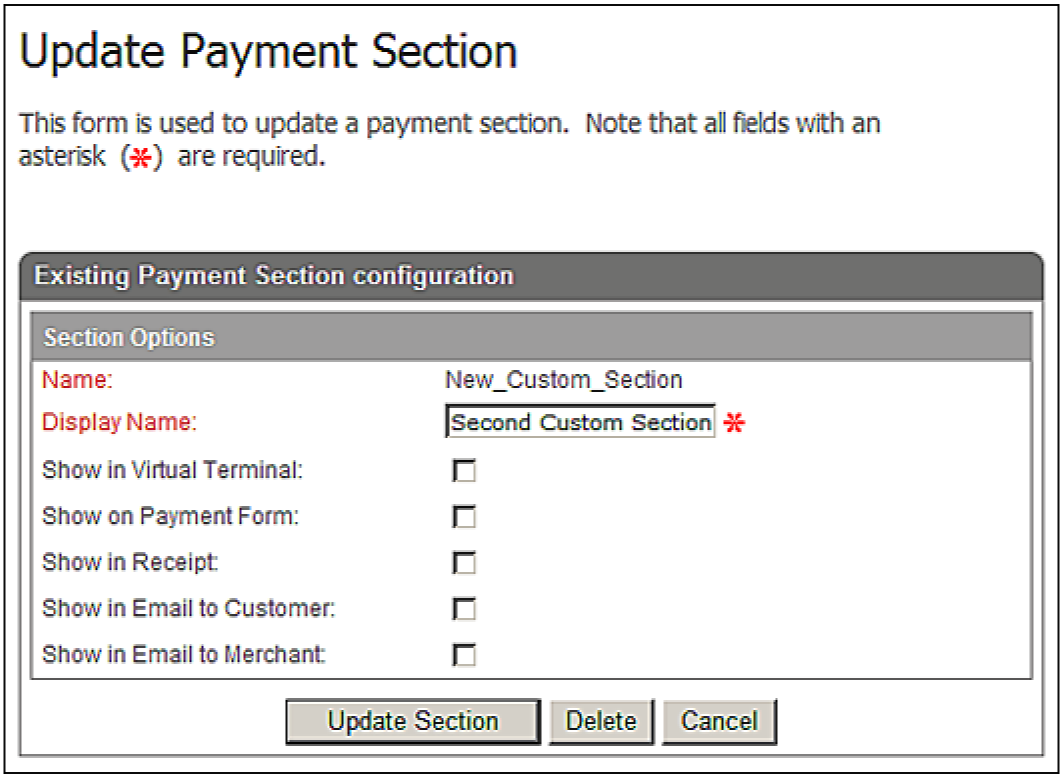
1. On the **Payment Fields** screen, click on the section you want to delete.



Notes:

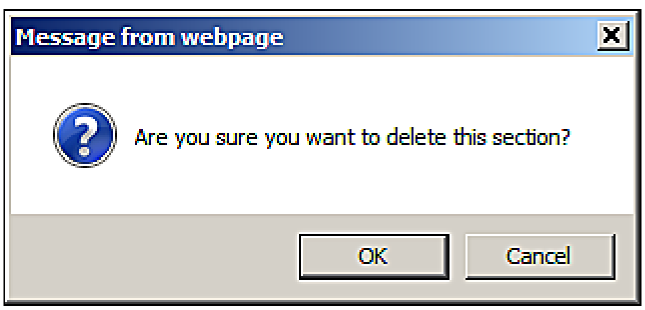
- All fields must be removed before a section can be deleted.
- Only user defined sections can be deleted.

The **Update Payment Section** screen displays the selected section information.



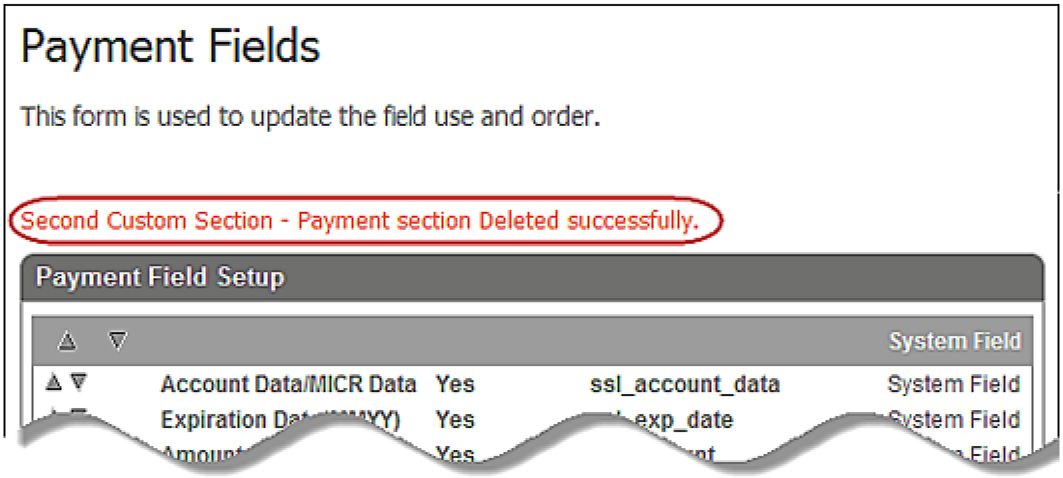
2. Click **Delete**.

   The following message displays to confirm if the field should be deleted.



3. Click **OK**.

The system removes the payment section from your form and indicates that deletion was successful.



Configuring Your Printer

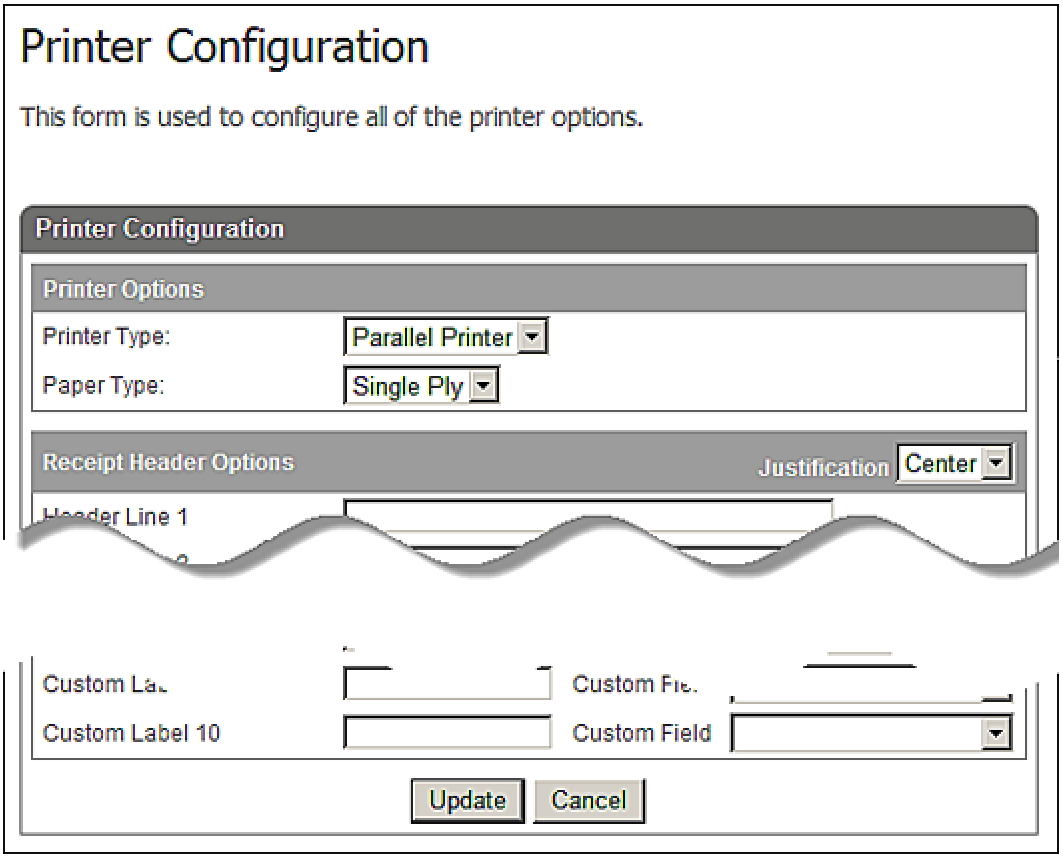
The **Printer Configuration** function allows you to configure the receipt printing options for Converge. Printer options define the output generated upon a successful authorization attempt.

Note: It is very important to note that to print receipts, you must set up your Internet browser to accept pop-ups from Converge before you begin transaction processing (refer to the **Systems Requirements** section in the *Converge Getting Started Guide*).

To set up your printer, you have to access the **Printer Configuration** screen.

1. Select **Terminal** | **Merchant** | **Printer**.

The **Printer Configuration** screen displays.



The **Printer Configuration** screen is divided into the following sections:

- Printer Options
- Receipt Header Options
- Receipt Trailer Options
- Receipt Custom Fields

<u>To Set Up Receipt Header Options</u>

2. In the **Printer Type** drop-down list, select one of the following:

- No Printer
- Parallel Printer
- Serial Printer
- Star Printer

Options	Description
No Printer	Select if you do not wish to print a transaction receipt. This option displays the authorization information on the Virtual Terminal **Response** screen.
Parallel Printer	Select if you wish to print a receipt to a parallel printer. This option launches a separate browser screen with the receipt information and sends the output to the default printer for the Internet browser. You must then select the **Print** button in the pop-up window or use the browser's print feature.
Serial Printer	Select if you wish to print to a serial printer connected to a configured serial (COM) port using the Epson T20 printer. In order for the **Serial** printer function to work, you must successfully install the Epson T20 drivers from the **Support** page using **Device Assistant**. Refer to the *Converge Peripheral Device Installation and Setup Guide* for more information.
Star Printer	Select if you wish to print using the Star Micronics TSP6500II printer device. For the **Star Printer** function to work, you must successfully install the Star printer driver from the **Support** page using **ConvergeConnect**. Refer to the *Converge Peripheral Device Installation and Setup Guide* for more information.

3. In the **Paper Type** drop-down list, select one of the following:
   - Single Ply
   - Multi Ply

Notes:

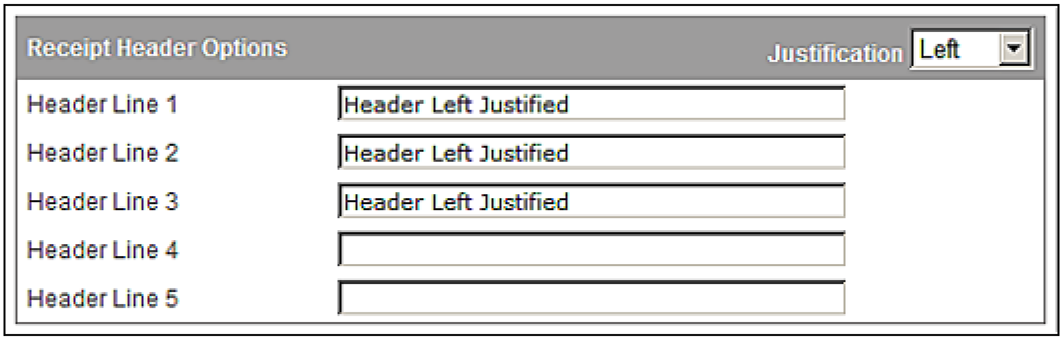
- When you select **Serial Printer** as the printer type:
  - Select **Single Ply** for 1 ply thermal style printers. This option prints the customer and merchant receipts separately.
  - Select **Multi Ply** for 2 ply impact style printers. This option prints the customer and merchant receipts at once with one copy per paper ply.
- When you select **Parallel Printer** as the printer type:
  - **Single Ply** prints the customer and merchant receipts side by side on a single sheet of paper (8 1/2"x11").
  - **Multi Ply** prints the customer and merchant receipts on 2 separate pages (1 per page, 8 1/2"x11").
- When you select **Star Printer** as the printer type:
  - Select **Single Ply** for 1 ply thermal style printers. This option prints the customer and merchant receipts separately.
  - Select **Multi Ply** for 2 ply impact style printers. This option prints the customer and merchant receipts at once with one copy per paper ply.

To Set Up Receipt Header Options

Receipt Header Options configures the structure for the receipt header. To enable or disable the printing of each header line, you can add or remove data from the **Header Line** field.

4. In the **Receipt Header Options** section, in the header text **Justification** drop down select from the following to determine the placement of the text on the receipt:
   - Left
   - Center
   - Right

5. In the **Receipt Header Options** section you can display up to five lines of text. An example would be the merchant's address, phone, and/or Website address.



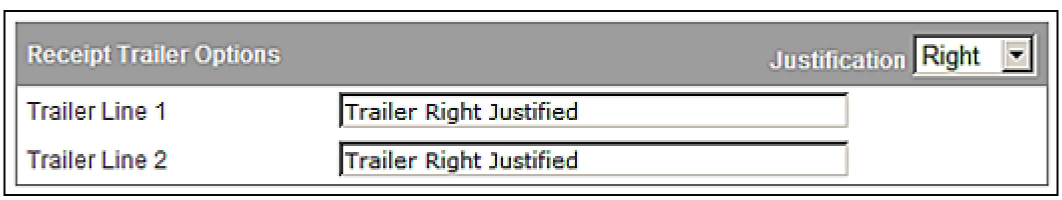
<u>To Set Up Receipt Trailer Options</u>

Receipt Trailer Options configures the structure for the receipt footer. To enable or disable the printing of each footer line, you can add or remove data from the **Trailer Line** field.

6. In the **Receipt Trailer Options** section, in the header text **Justification** drop down select from the following to determine the placement of the text on the receipt:

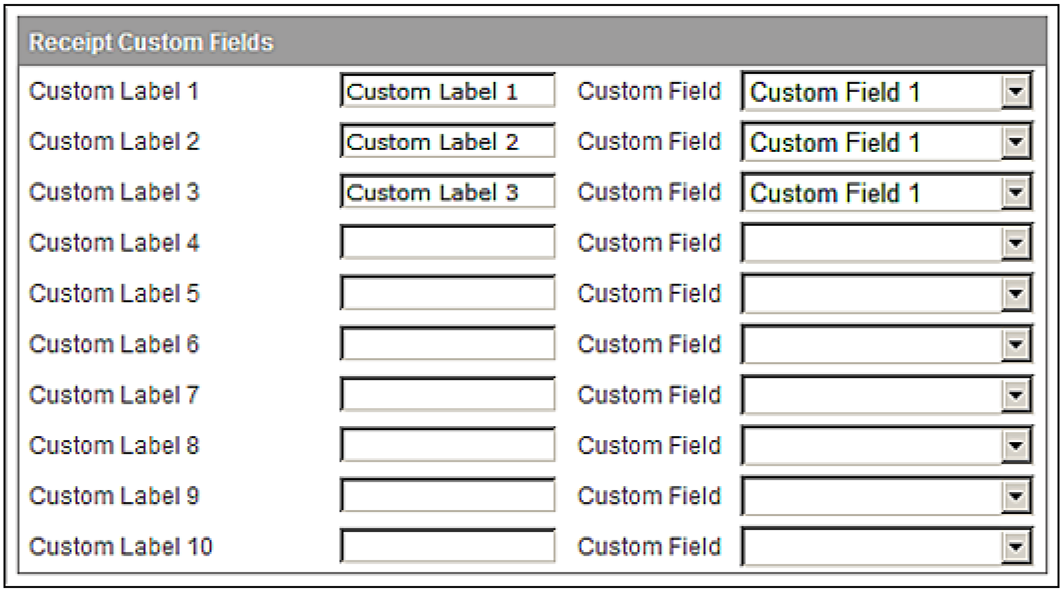
   - Left
   - Center
   - Right

7. In the **Receipt Trailer Options** section you can display up to two lines of text. An example would be a thank you message to the customer.



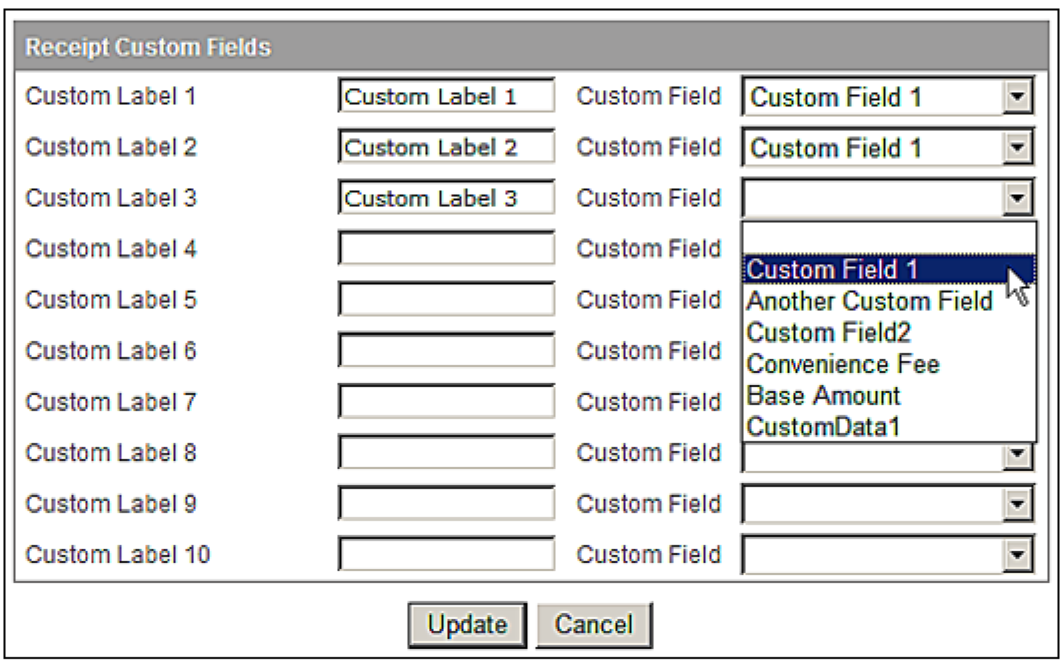
To Set Up Receipt Custom Fields

Receipt Custom Options configures up to ten (10) additional user-defined fields to appear on either the parallel or serial receipts.



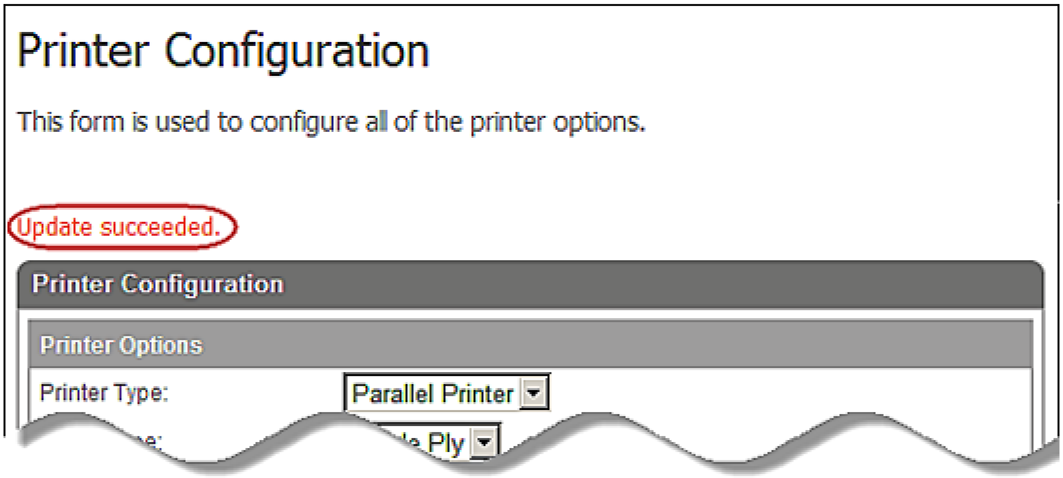
8. Enter descriptive label must be entered in the **Custom Label** field.

9. To link to a defined custom field, select a value from the **Custom Field** drop-down list.



10. Click **Update**.

The **Printer Configuration** screen indicates that your update was successful.



The following receipt example illustrates steps 1 through 10 applied:

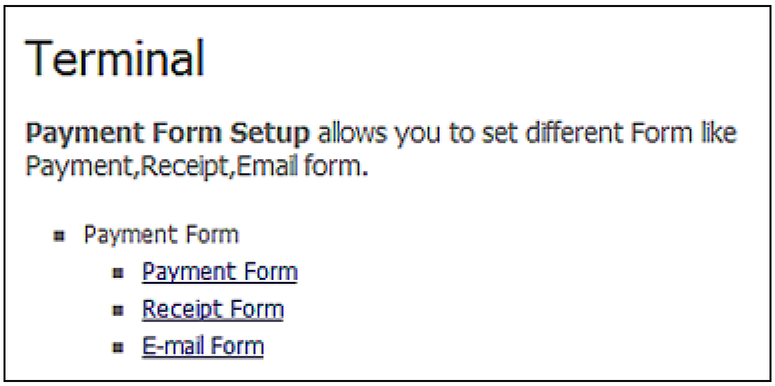
```
Header Left Justified                                  Header Left Justified
Header Left Justified                                  Header Left Justified
Header Left Justified                                  Header Left Justified

E4 US Retail                                           E4 US Retail
0017340009997772229998                                 0017340009997772229998

    Date: 08/05/2014     02:37:59 PM                       Date: 08/05/2014     02:37:59 PM

            CREDIT CARD SALE                                       CREDIT CARD SALE

CARD NUMBER: **********9990 S                          CARD NUMBER: **********9990   S
TRAN AMOUNT: $1.00                                     TRAN AMOUNT: $1.00
APPROVAL CD: CVI852                                    APPROVAL CD: CVI852
RECORD #:    000                                       RECORD #:    000
CLERK ID:    Clerk1                                    CLERK ID:    Clerk1
Custom Label 1: My Custom Field Data                   Custom Label 1: My Custom Field Data
Custom Label 2: My Custom Field Data                   Custom Label 2: My Custom Field Data
Custom Label 3: My Custom Field Data                   Custom Label 3: My Custom Field Data

X____________________________________                                   Trailer Right Justified
                Jane Doe                                                Trailer Right Justified

I AGREE TO PAY THE ABOVE TOTAL AMOUNT                                Customer Copy
ACCORDING TO THE CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT VOUCHER)

                 Trailer Right Justified
                 Trailer Right Justified

             Merchant Copy
```

Note: For placement of custom fields on the receipt, refer to the To Rearrange Payment Fields section.

Setting Up Payment Forms

This function allows you to set up the following forms:

- Payment Form
- Receipt Form
- E-mail Form



Configuring Payment Forms

The **Payment Form Setup** screen allows you to change the basic structure of the HTML payment form used for an e-Commerce site.

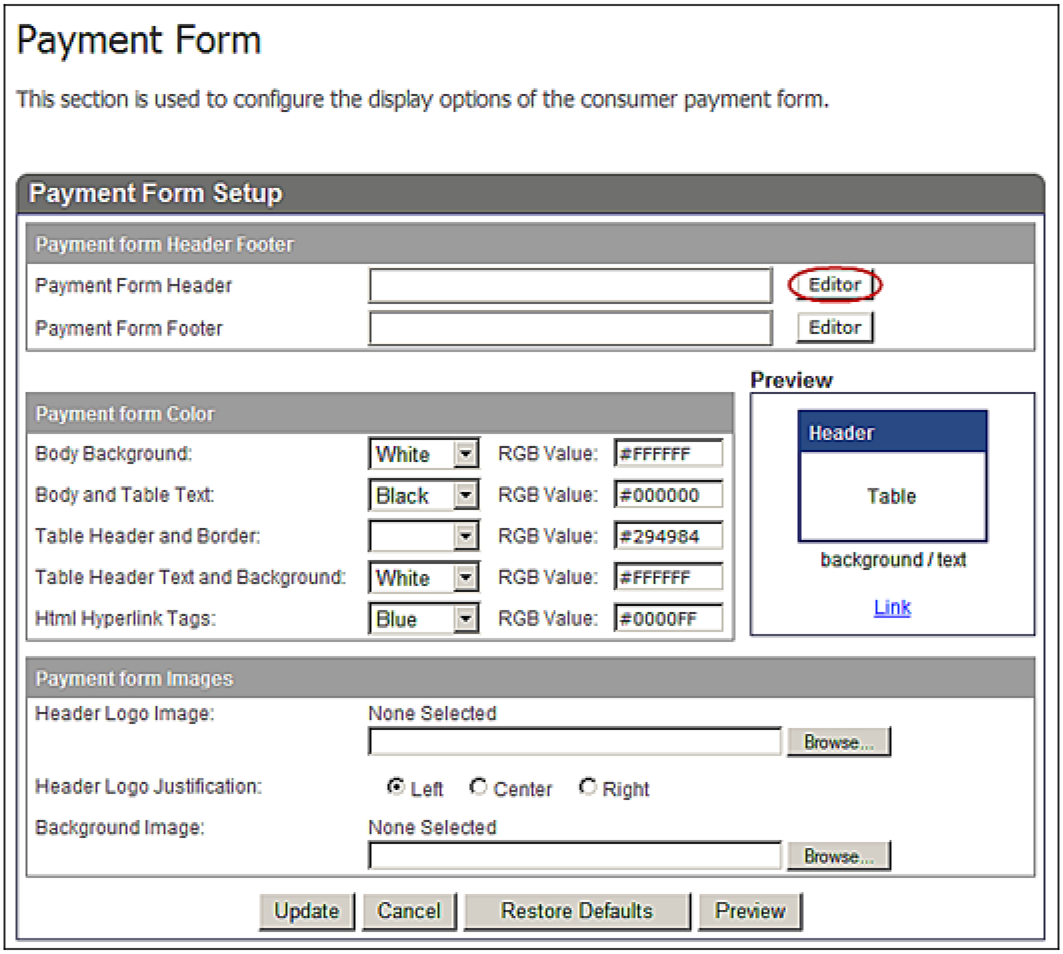
To configure your payment form, you can:

- Create header and footer text
- Edit and delete header and footer text
- Edit the form color
- Add header logo and background images to display on your payment form
- Set alignment for header logo on your payment form
- Remove header logo and background images from your payment form
- Preview the payment form

To Create Header and Footer Text

1. Select **Terminal** | **Payment Form** | **Payment Form**.

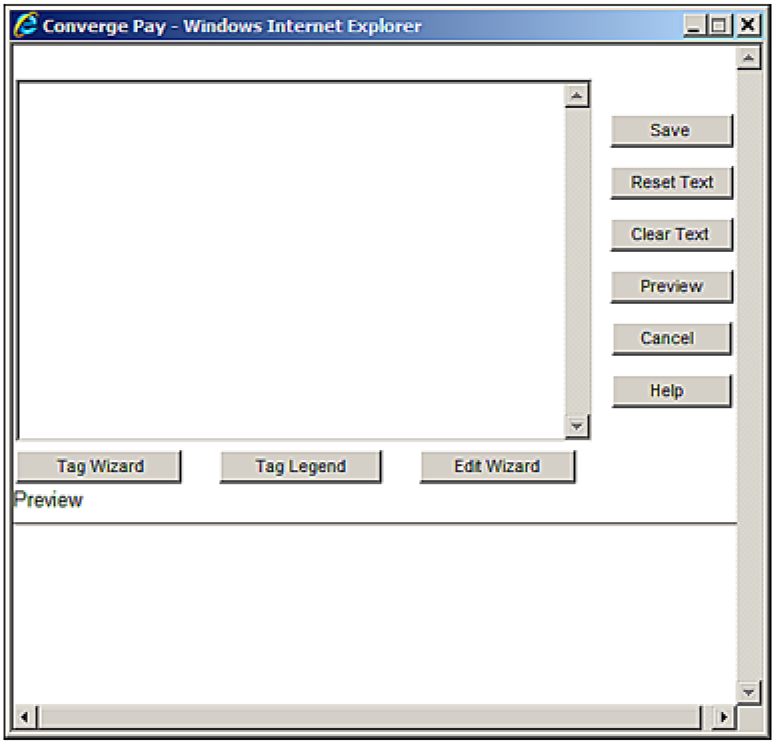
   The **Payment Form** displays.



2. Click the **Editor** button to the right of **Payment Form Header**.

Note: The same steps apply to configure the form footer.

The **Text Editor** screen displays.



Note: You have two options to configure your **Payment Form Header**: **Text Editor** window or the **Tag Wizard** button.

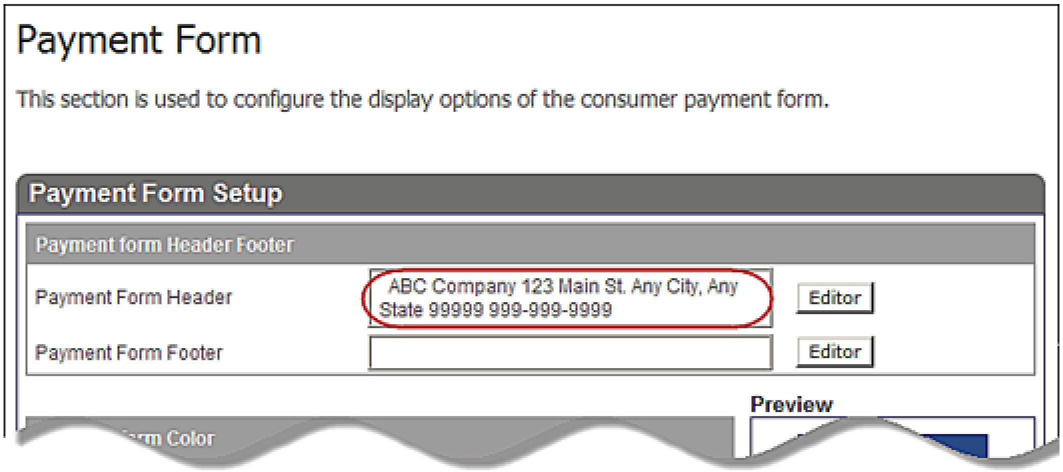
To Configure Your Payment Form Header using the Text Editor Window

1. Enter the text you want to appear on the form header.

Note: The same steps apply to configure the form footer.

2. Click **Preview** to view the text as it will appear in the header.
3. Click **Save** to save the text.

The **Text Editor** screen closes and the text you entered displays on the **Payment Form** screen.



Notes:

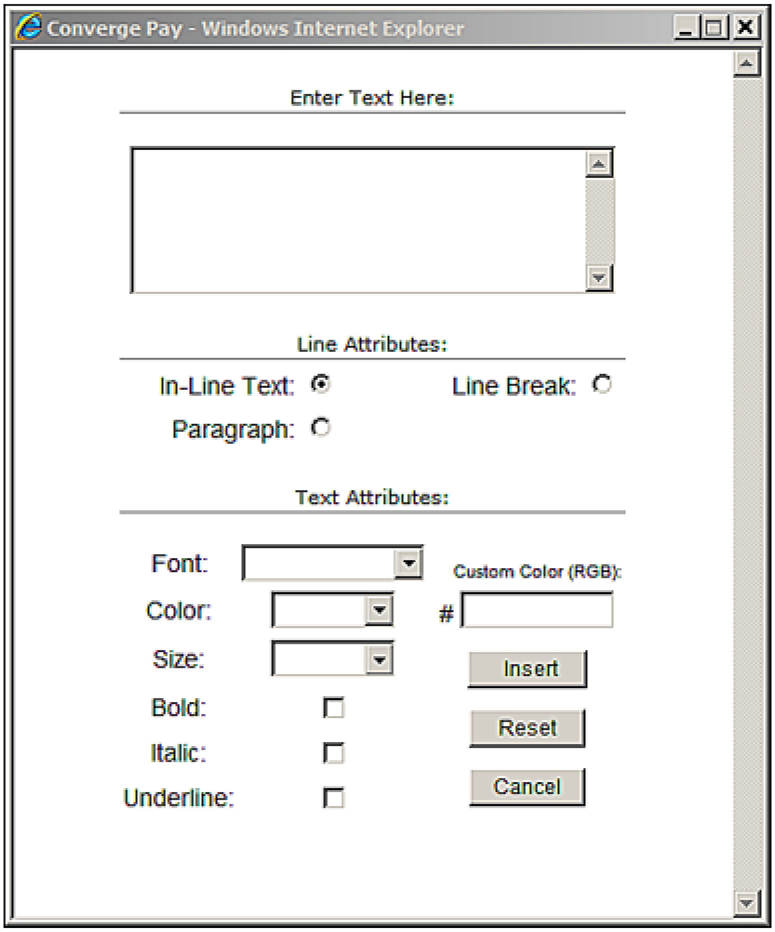
- Click **Clear Text** or **Reset Text** if you need to remove unsaved text from the **Text Editor** screen.
- Click **Cancel** to close the **Text Editor**, cancel or delete unsaved work.
- Click **Help** to display the help page for the **Text Editor** page.

To Configure Your Payment Form Header Using the Tag Wizard Button

1. Click **Tag Wizard** to enter header text.

Note: The same steps apply to configure the form footer.

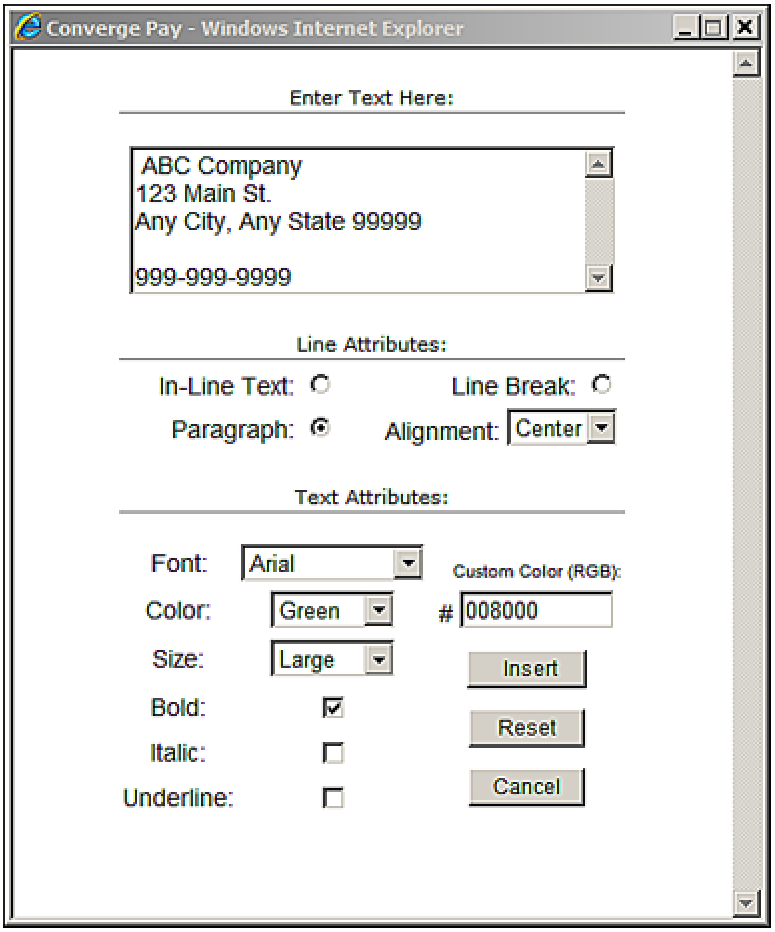
The **Tag Wizard** screen displays.



Note: Tag Wizard defines the properties of text in either the header or the footer messages.

2. In the **Enter Text Here** text box, enter the basic text to add to the header or footer.
3. In the **Line Attributes** section, select the option to define how the text entered into the previous box appears on the form.

4. In the **Text Attributes** section, select text attributes to define display properties of the text.



5. Click **Insert**.

   The screen closes and the text you entered displays along with the attributes you selected in the **Text Editor** screen.

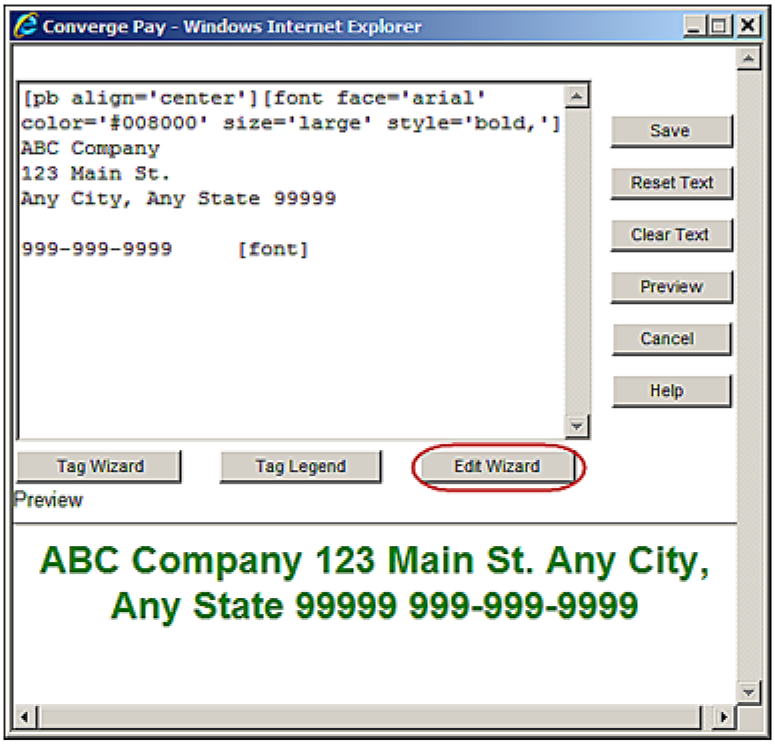
6. Click the **Save** button to save the text.

To Edit and Delete Header and Footer Text

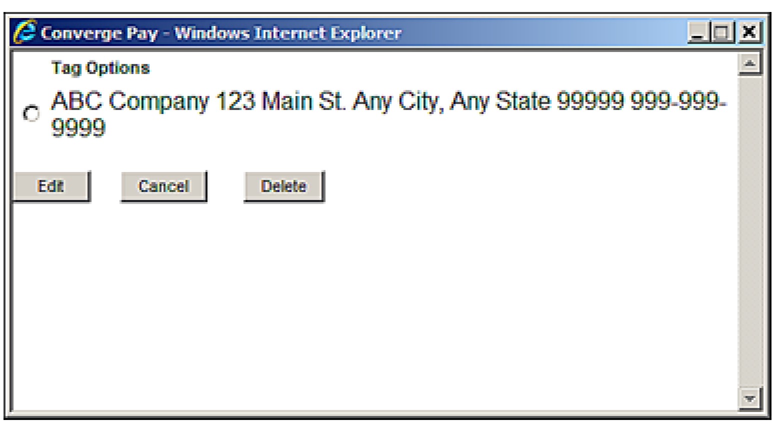
1. Click on the **Editor** button to the right of **Payment Form Header**.

Note: The same steps apply to configure the form footer.

2. On the **Text Editor** screen, click **Edit Wizard**.



The following screen displays.



3. Select the radio button next to the **Tag Options** you want to edit.

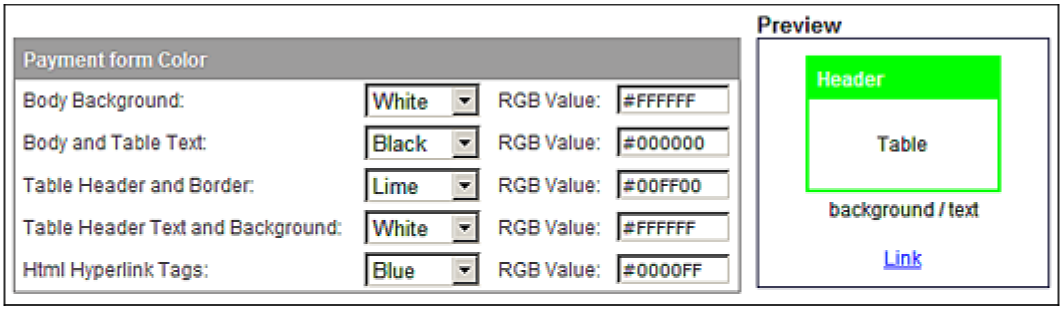
4. Click **Edit** to revise, **Delete** to remove the tag, or **Cancel** to return to the previous screen.

5. If you choose **Edit**, the **Text Editor** screen displays for you to revise and save your new header or footer.

6. If you chose **Delete**, the **Text Editor** screen displays. Click **Save** and the system removes the header or footer.

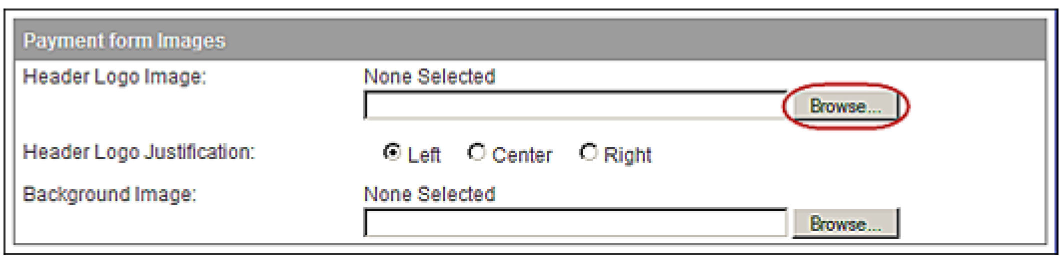
To Edit the Payment Form Color

Under **Payment Form Color** on the **Payment Form Setup** screen, make your modifications as desired. Changes appear in the **Preview** section as shown below. Colors can be either selected from the drop-down list or you can enter the RGB color value in the free text field.



To Add a Header Logo to Display on Payment Form

1. Under **Payment Form Images** on the **Payment Form Setup** screen, click the **Browse** button and select an image for the **Header Logo Image**.



2. Click **Update**.

   The image filename displays along with a message that states that the payment form updated successfully. In addition, the **Remove** button displays, which enables you to remove the logo.

Notes:

- If you try to upload an image that the file type is not supported you will receive an error message.
- The supported file types are jpg, jpeg, or gif.

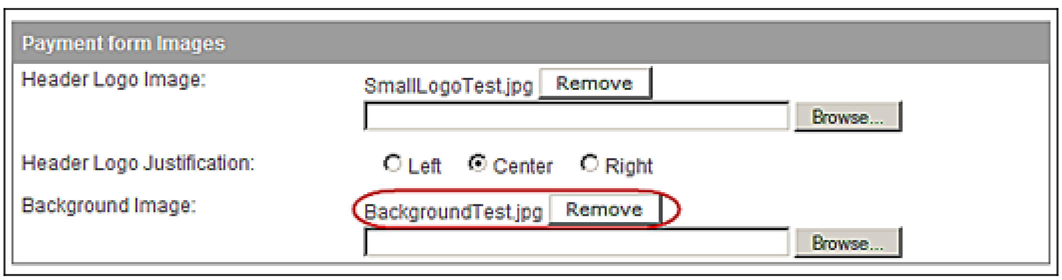
3. Select **Left**, **Center**, or **Right** to align the logo as desired and click **Update**.

Note: The default alignment of the logo set up for a terminal as left justified.

To Add a Background Image to Display on Payment Form

1. Under **Payment Form Images** on the **Payment Form Setup** screen, click the **Browse** button and select an image for the **Background Image**.
2. Click **Update**.

   The image filename displays along with a message that states that the payment form updated successfully. In addition, the **Remove** button displays, which enables you to remove the background image.



Notes:

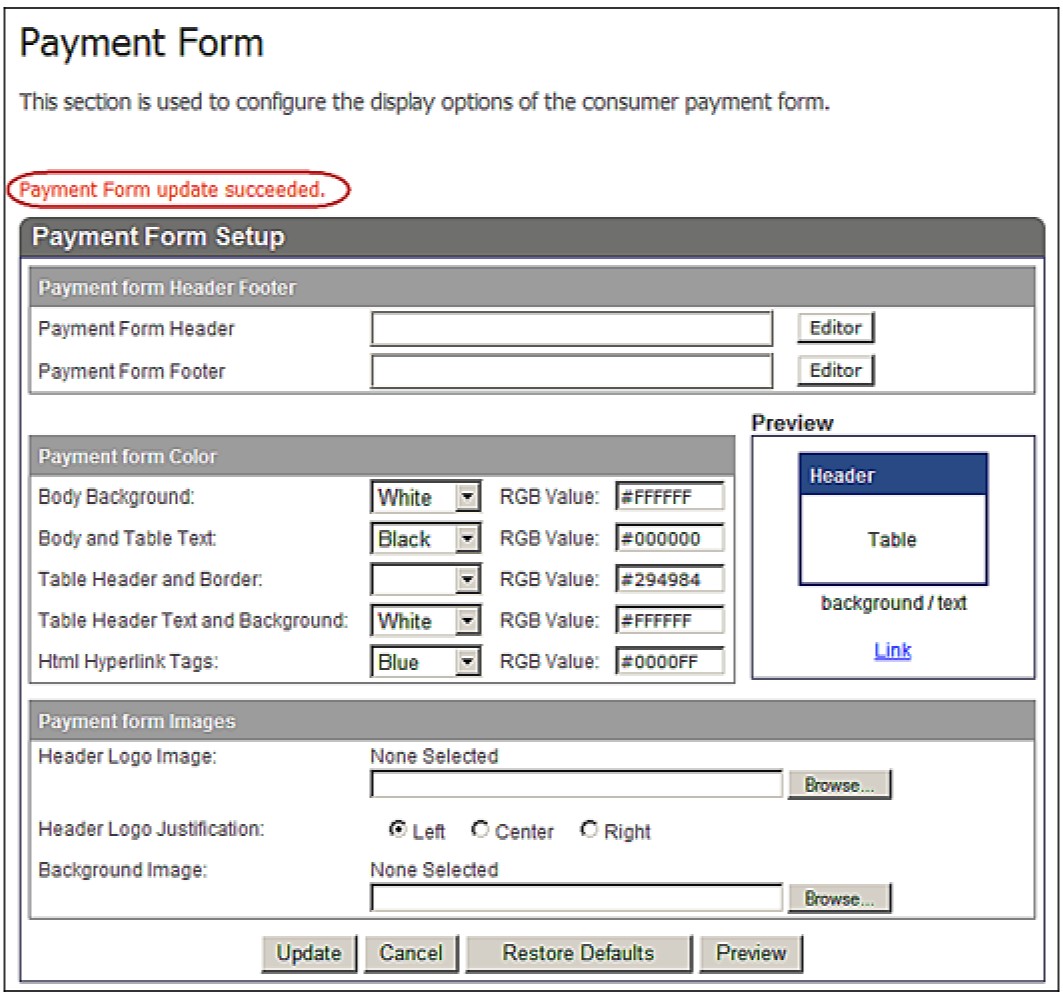
- If you try to upload an image that the file type is not supported you will receive an error message.
- The supported file types are jpg, jpeg, or gif.

To Remove Header Logo and Background Images from Payment Form

1. Under **Payment Form Images** on the **Payment Form Setup** screen, to remove a header logo image or the background image, click the **Remove** button.

2. Click **Update**.

   The system removes the image and displays a message that states that the payment form updated successfully.

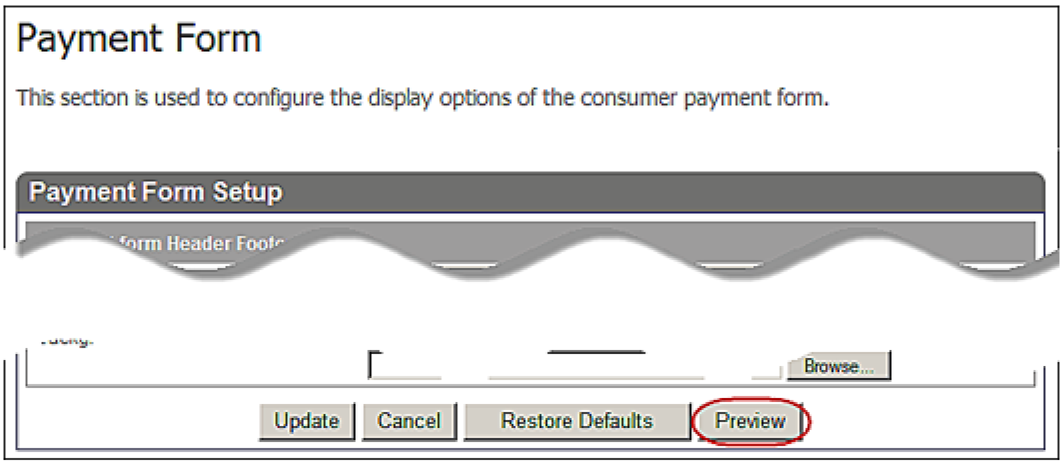


Notes:

- Editing can be performed at one time or to individual sections and then click **Update** when completed.
- To remove all editing at once click **Restore Defaults**.

To Preview Payment Form

To view the payment form as it will be displayed to a consumer, select the **Preview** button at the bottom of the screen.



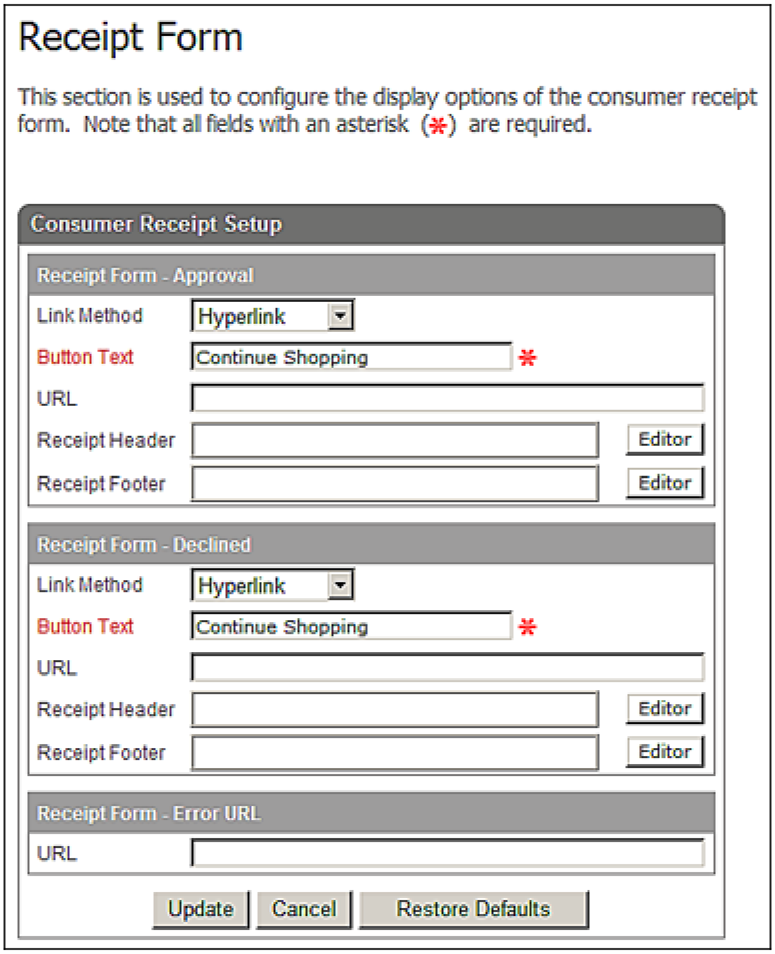
The following payment form example illustrates the preceding steps applied:

Configuring Receipt Forms

The **Receipt Form** screen configures the options to accurately display the transaction authorization results from the Converge payment form.

1. Select **Terminal** | **Payment Form** | **Receipt Form**.

The **Receipt Form** displays.



2. Enter relevant information in the **Receipt Form - Approval** section.

Notes:

- This section is used to identify how the authorization response page is handled from the Converge payment form for approved transactions.
- **Only Button Text** is required. All other fields are optional.
- For **Link Method** options refer to the Receipt Form Table Options for more information.

---

3. Enter relevant information in the **Receipt Form - Declined** section.

Notes:

- This section identifies how the authorization response page is handled from the Converge payment form for declined transactions.
- Only **Button Text** is required. All other fields are optional.
- For **Link Method** options refer to the Receipt Form Table Options for more information.

4. Enter relevant information in the **Receipt Form – Error** URL section.
5. Click **Update**.

Receipt Form Option Table:

Options	**Description**
Link Method	This selection offers four methods to create the receipt link. • **Hyperlink** Displays the link back to the Web site specified in the URL field as a text link on the Converge response page. • **Form GET** Displays the link back to the Web site specified in the URL field as a button on the Converge response page. The response data is returned to the site in the form of a GET. • **Form POST** Displays the link back to the Web site specified in the URL field as a button on the Converge response page. The response data is returned to the site in the form of a POST. • **Get Redirect** Re-directs the response from the Converge payment form to the URL defined in the URL field in the form of a GET.
Button Text	Allows you to specify the text that appears as the link on your Web site or response page. This option is only applicable for the **Hyperlink**, **Form GET** and **Form POST Link Method** options.

Options	Description
URL	Allows you to attach a URL address on your receipts to give your customer' easy access back to your Web site. You have three protocol options for your URL: • **HTTP** Hyper Text Transfer Protocol • **HTTPS** Hyper Text Transfer Protocol Secure • **FTP** File Transfer Protocol
Receipt Header	Allows you to add a customized message that appears at the top of the declined transaction response page.
Receipt Footer	Allows you to add a customized message to appear at the bottom of the declined transaction response page.

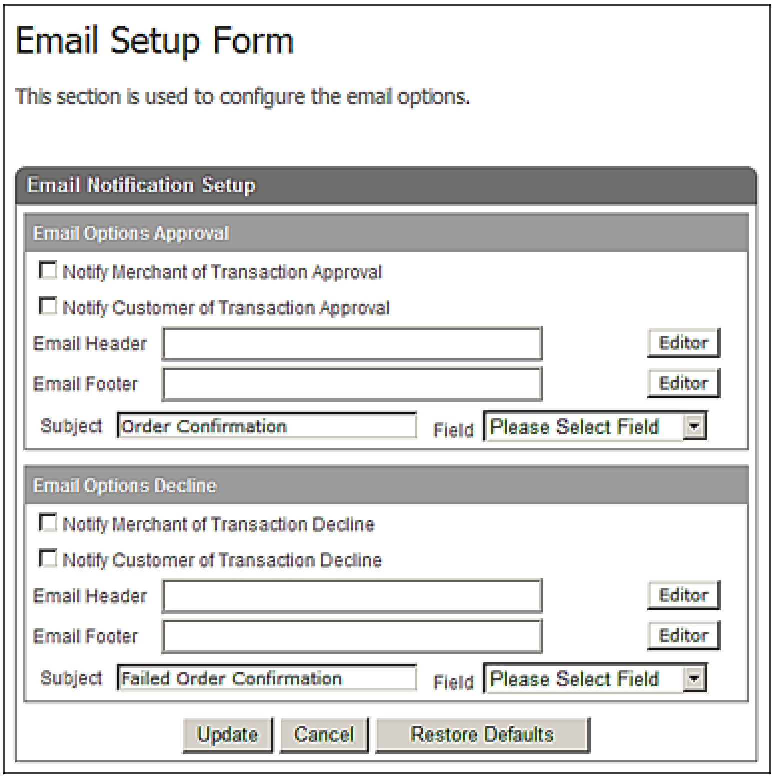
Configuring Email Options

To configure your email options, you may do the following:

- Set up your email notifications
- Restore default settings

Select **Terminal** | **Payment Form** | **E-mail Form**.

The **Email Setup Form** displays.



To Set Up Email Notification for Approved Transactions

Use the **Email Options Approval** section to determine who receives email notifications for approved transactions and to modify **Email Header**, **Email Footer**, **Subject**, and **Field** formats so custom messages can be presented.

1. To use the email address you specified in the **Merchant Information** section (refer to the Setting Up Merchant Information section), select the **Notify Merchant of Transaction Approval** check box to generate a merchant confirmation email upon approval.

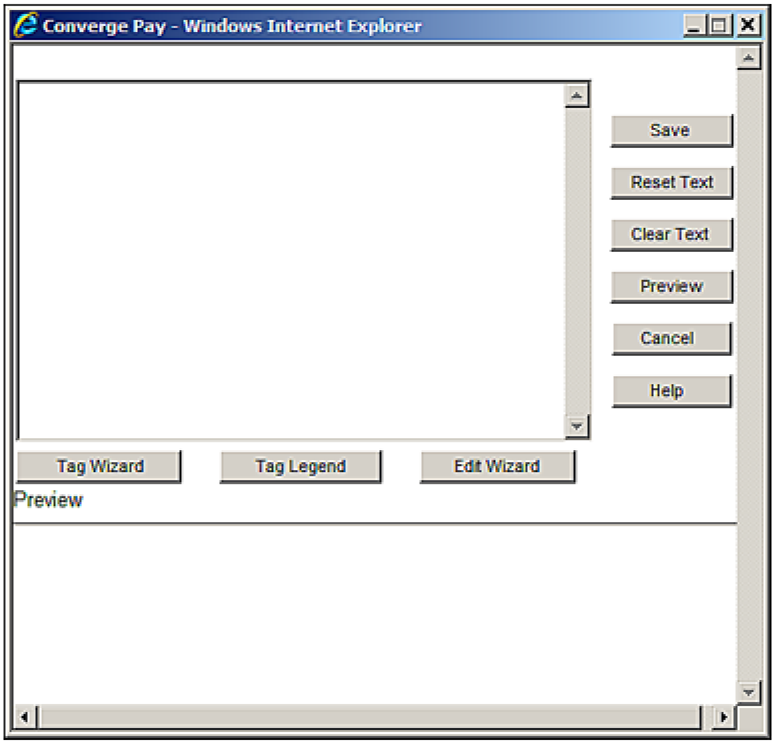
   Note: If the check box is not selected, an approval confirmation email will not be sent to the merchant.

2. To use the email address specified by the customer during the transaction, select the **Notify Customer of Transaction Approval** check box to generate a customer approval email.

   Note: If the check box is not selected, an approval email will not be sent to the customer.

3. To add a custom message at the top of the approval email, click the **Editor** button on the right side of the form next to the **Email Header** field.

The following dialog box displays.



For more information on how to use **Tag Wizard** or the **Edit Wizard** buttons refer to the To Configure Your Payment Form Header Using the Tag Wizard Button section.

4. Enter and **Save** your message.

5. To add a custom message at the bottom of the approval email, click the **Editor** button on the right side of the form next to the **Email Footer** field.

   Enter and **Save** your message in the dialog box that displays.

6. To add a custom **Subject** line to the email, type in the message you want displayed in the subject line and select the **Field** you want displayed. You have the option to select the invoice, description, or any custom field you have setup for this terminal.

Note: To set up custom fields, refer to the To Add New Payment Fields section for more information.

To Set Up Email Notification for Declined Transactions

Use the **E-mail Options Decline** section to determine who receives email notifications for declined transactions and to modify email header and footer formats to customize messages.

1. To use the email address you specified in the **Merchant Information** section, select the **Notify Merchant of Transaction Decline** check box to generate a merchant email upon a transaction decline.

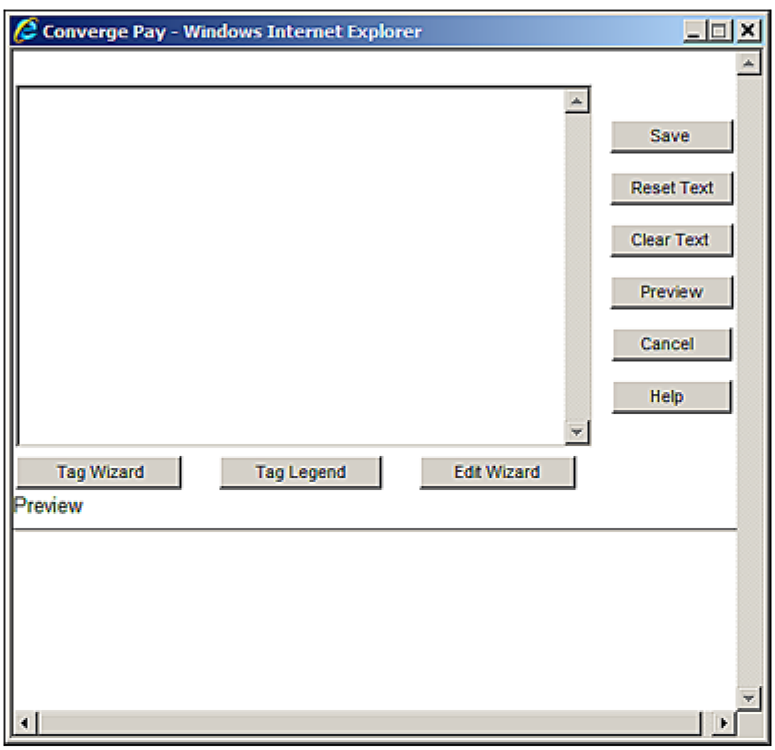
   Note: If the check box is not selected, a decline confirmation email will not be sent to the merchant.

2. To use the email address specified by the customer during the transaction, select the **Notify Customer of Transaction Decline** check box to generate a customer decline email.

   Note: If the check box is not selected, a decline email will not be sent to the customer.

3. To add a custom message at the top of the decline email, select the **Editor** button on the right side of the form next to the **Email Header** field.

   The following dialog box displays.



   For more information on how to use **Tag Wizard** or the **Edit Wizard** buttons refer to the To Configure Your Payment Form Header Using the Tag Wizard Button section.

4. Enter and **Save** your message in the dialog box that displays.

5. To add a custom message at the bottom of the decline email, select the **Editor** button on the right side of the form next to the **Email Footer** field.

6. Enter and **Save** your message in the dialog box that displays.

7. To add a custom **Subject** line to the email, type in the message you want displayed in the subject line and the **Field** you want displayed.

> **Note:** You can add a custom field for your **Subject** line. Refer to the To Add New Payment Fields section for more information.

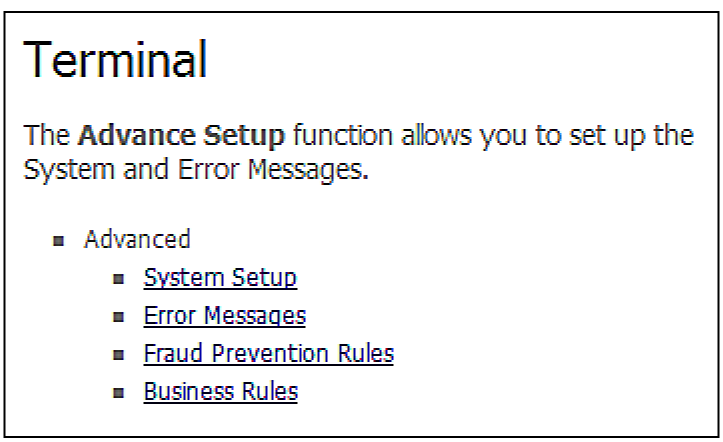
8. Click **Update** to save any modifications.

> **Note:** Once you click **Update**, you cannot revert to the old information; however, you can click **Restore Defaults** to revert all of the fields to the Converge default values.

Setting Up Advanced Settings (Advanced Menu)

This section describes the following options:

- System Setup
- Error Messages
- Fraud Prevention Rules
- Business Rules



Configuring System Setup

System Setup allows you to:

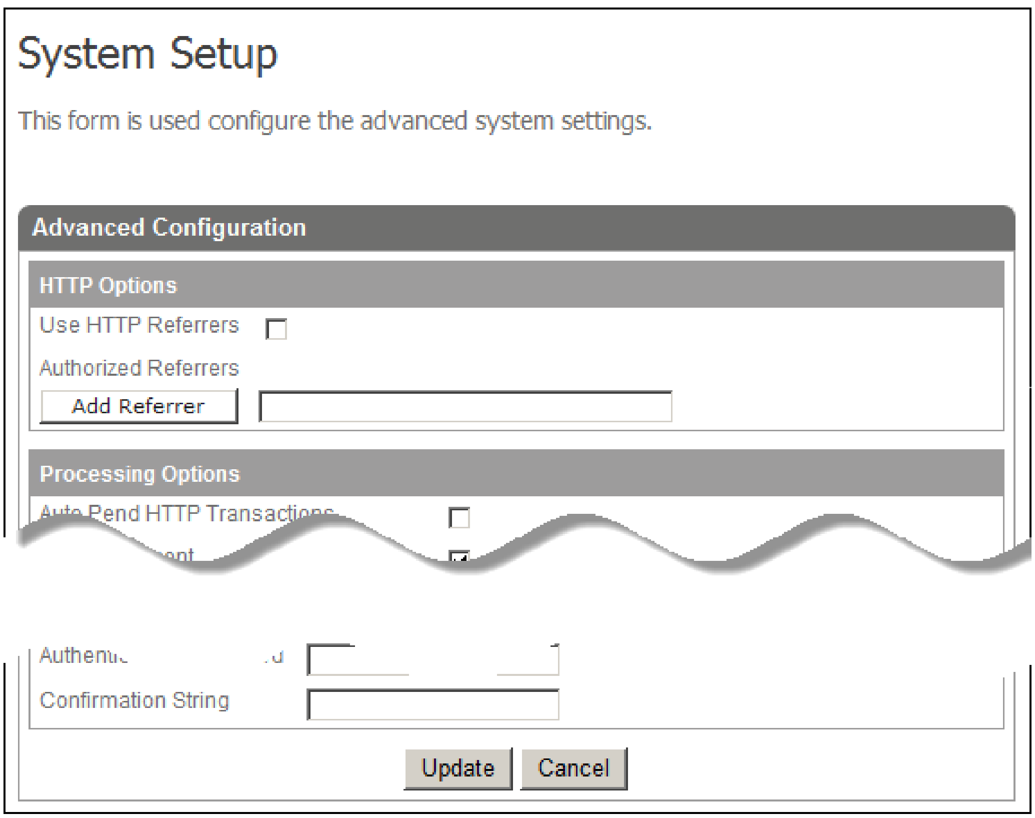
- Configure your HTTP options
- Configure your processing options
- Configure your device options
- Configure your Export options

To Configure Your HTTP Options

You can add HTTP referrers to the payment form.

1. Select **Terminal** | **Advanced** | **System Setup**.

   The **System Setup** screen displays.



2. To be able to prevent all except authorized referrers from linking to your site, click the **Use HTTPS Referrers** check box.

Notes:

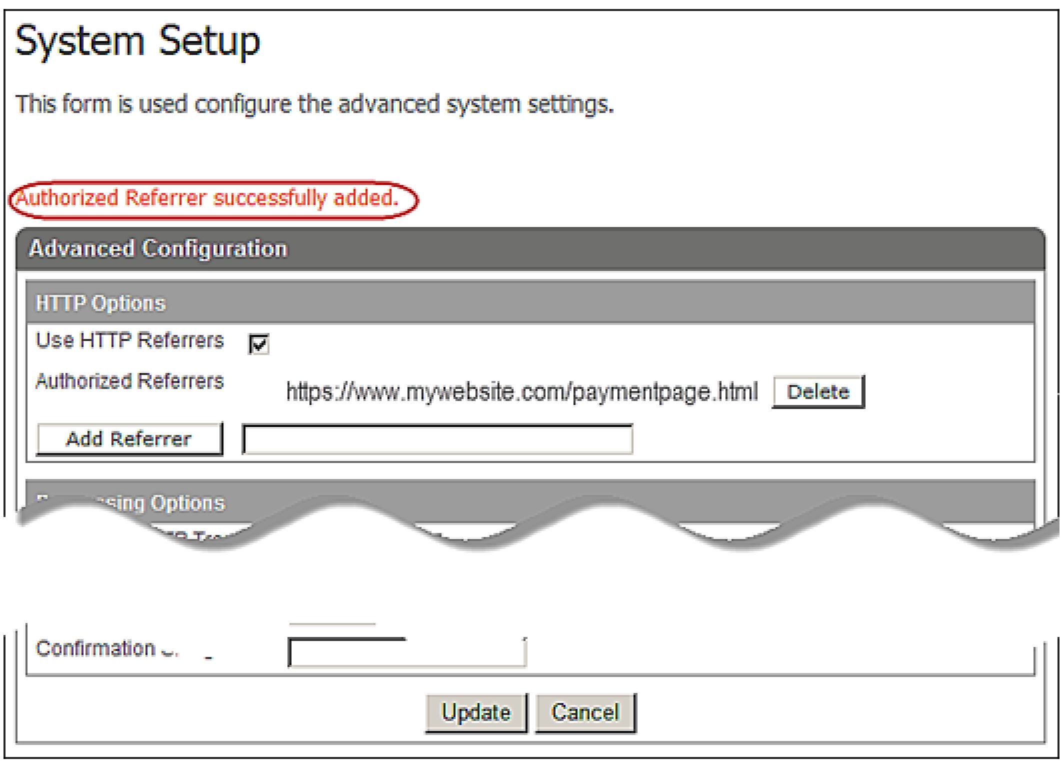
- This assures you that only your Web site is sending transactions to your account.
- To be able to perform transactions from a Web site or integrated solution outside of the Converge Terminal, the **Enable HTTPS Transaction** check box needs to be enabled on the **Terminal Configuration** screen. Contact Customer Support to enable this flag.
- Refer to the *Converge Developer Guide* for details on Web site integration.

To Add a Referrer

1. To be able to select the sites that you wish to authorize to link to your site, type the full URL (include the http or https) into the **Add Referrer** field (for example, https://www.mywebsite.com/paymentpage.html).

2. Click the **Add Referrers** button.

   The **System Setup** screen displays the URL added and a message that the update successfully added.



3. Click the **Update** button to update your system setup.

Notes:

- Add each referrer separately.
- Choosing options can be performed at one time or to individual sections and then click **Update** when completed.

To Remove a Referrer

1. Click the **Delete** button to the right of the URL you want to delete.

   The system removes the selected URL and displays a message that the referrer was successfully removed.

2. Click the **Update** button to update your system setup.

To Configure Your Processing Options

Your **Processing Options** allow you to:

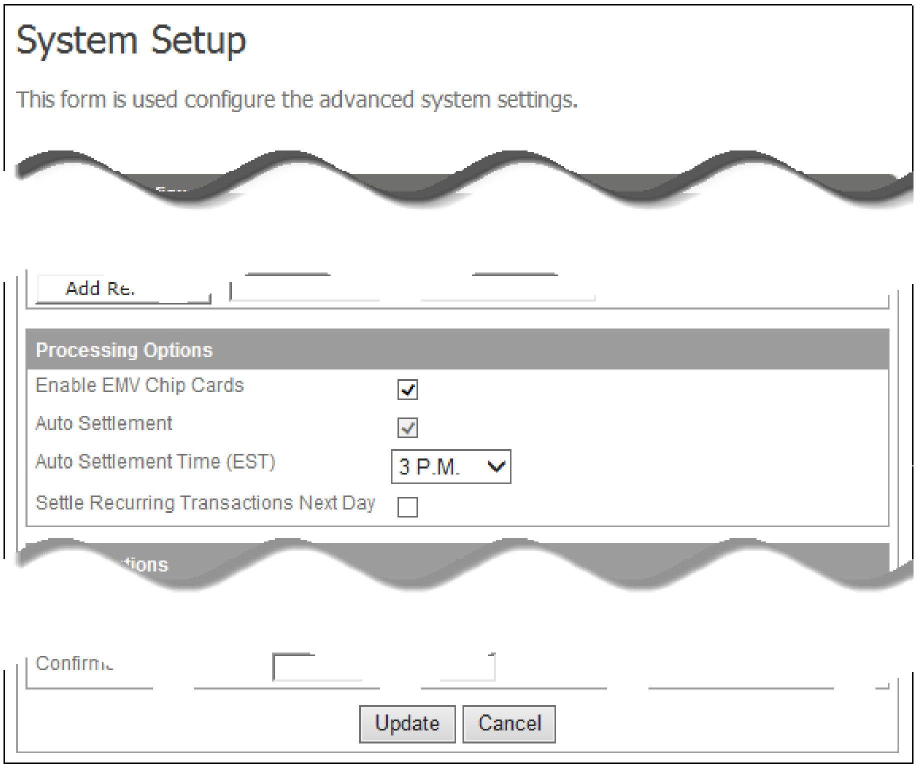
- Set up an EMV capable terminal
- Set up an *e-Commerce* or *MOTO* terminal to accept encrypted hand key on device
- Set up an *e-Commerce* profile for 3D Secure
- Add a MasterPass wallet to a terminal (Canadian *e-Commerce* terminal)
- Create a schedule to automatically settle your transactions

To Set Up Terminal with an EMV Device

To set up an EMV capable profile for *retail* and *service* terminals, follow these steps:

1. Select a profile configured as a *retail* or *service* terminal from your list of available profiles.
2. Select **Terminal** | **Advanced** | **System Setup**.

The **System Setup** screen displays.



3. Under the **Processing Options** section, select the **Enable EMV Chip Cards** check box.

4. Click **Update** to save this system setting.

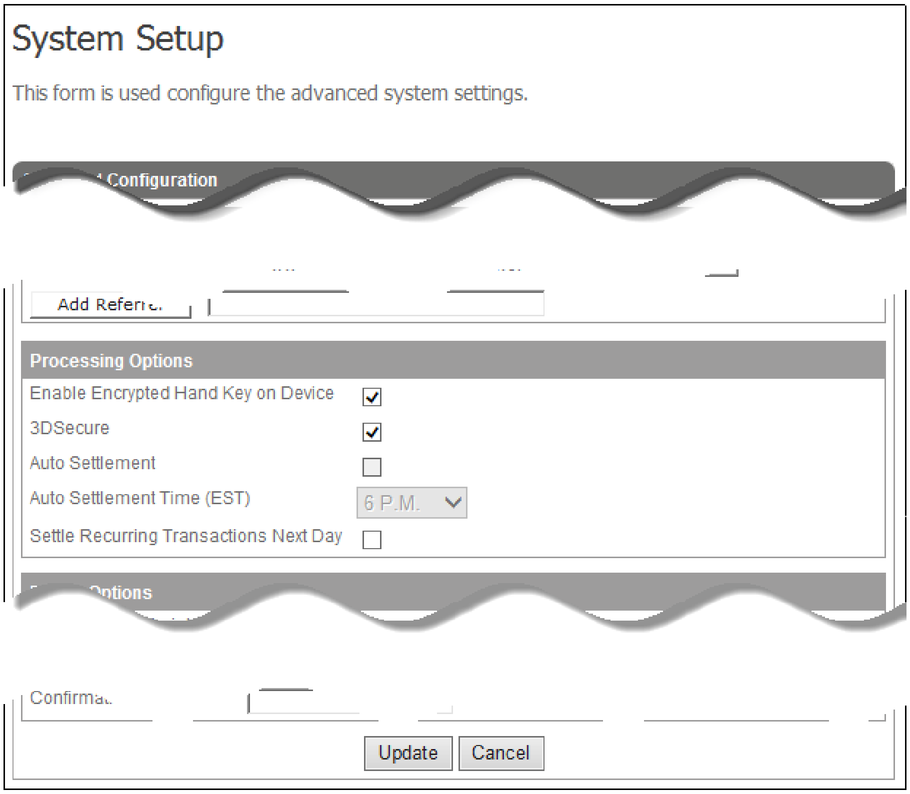
To Set Up Terminal with Encrypting Hand Key Device

To set up a terminal to accept encrypted keyed transactions using a device, follow these steps:

1. Select a profile configured as a *e-Commerce* or *MOTO* terminal from your list of available profiles.

2. Select **Terminal** | **Advanced** | **System Setup**.

The **System Setup** screen displays.



3. Under the **Processing Options** section, select the **Enable Encrypted Hand Key on Device** check box.

4. Click **Update** to save this system setting.

Users are now able to key in cardholder data directly into a supported device. Refer to the *Converge Peripheral Device Installation and Setup Guide* for more information.

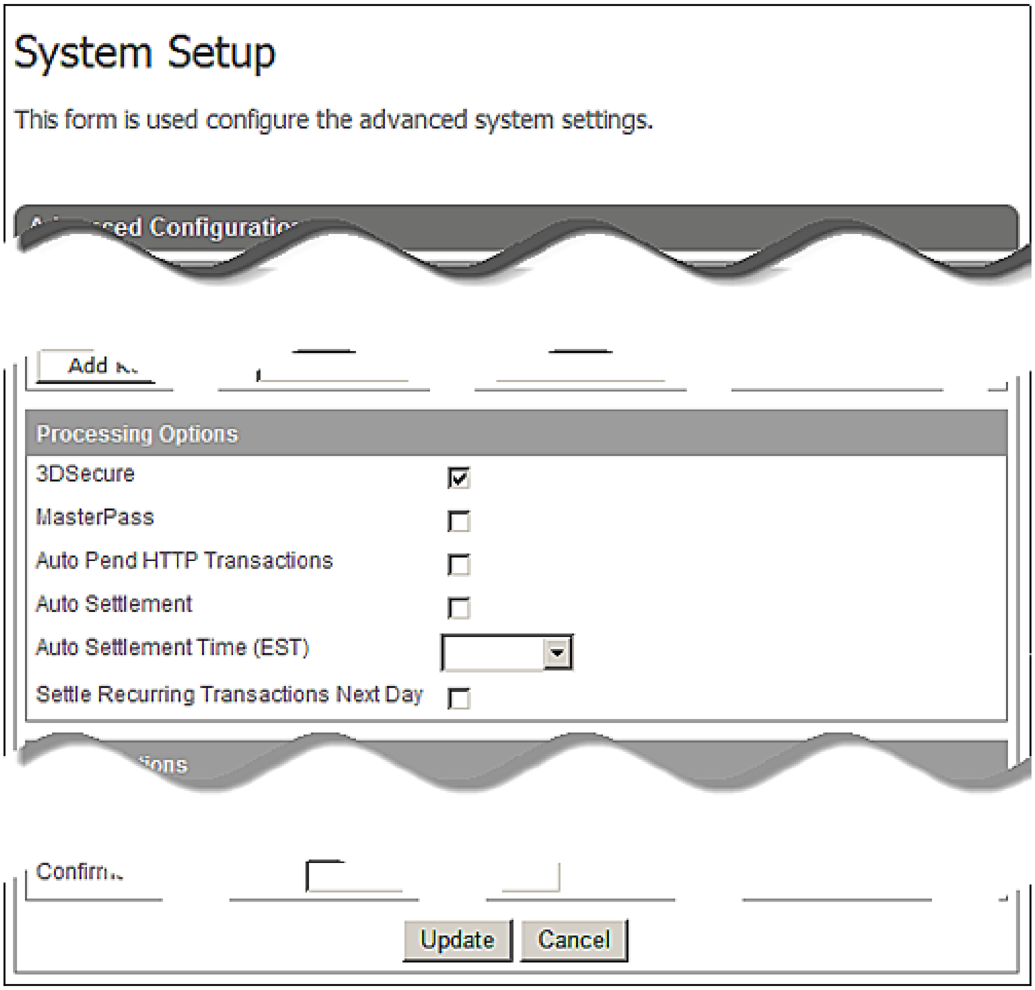
To Set Up 3D Secure

To set up an e-Commerce profile for 3D Secure, follow these steps:

1. Select a profile configured as an Internet terminal from your list of available profiles.

2. Select **Terminal** | **Advanced** | **System Setup**.

The **System Setup** screen displays.



3. Under the **Processing Options** section, select the **3DSecure** check box.

4. Click **Update** to save this system setting.

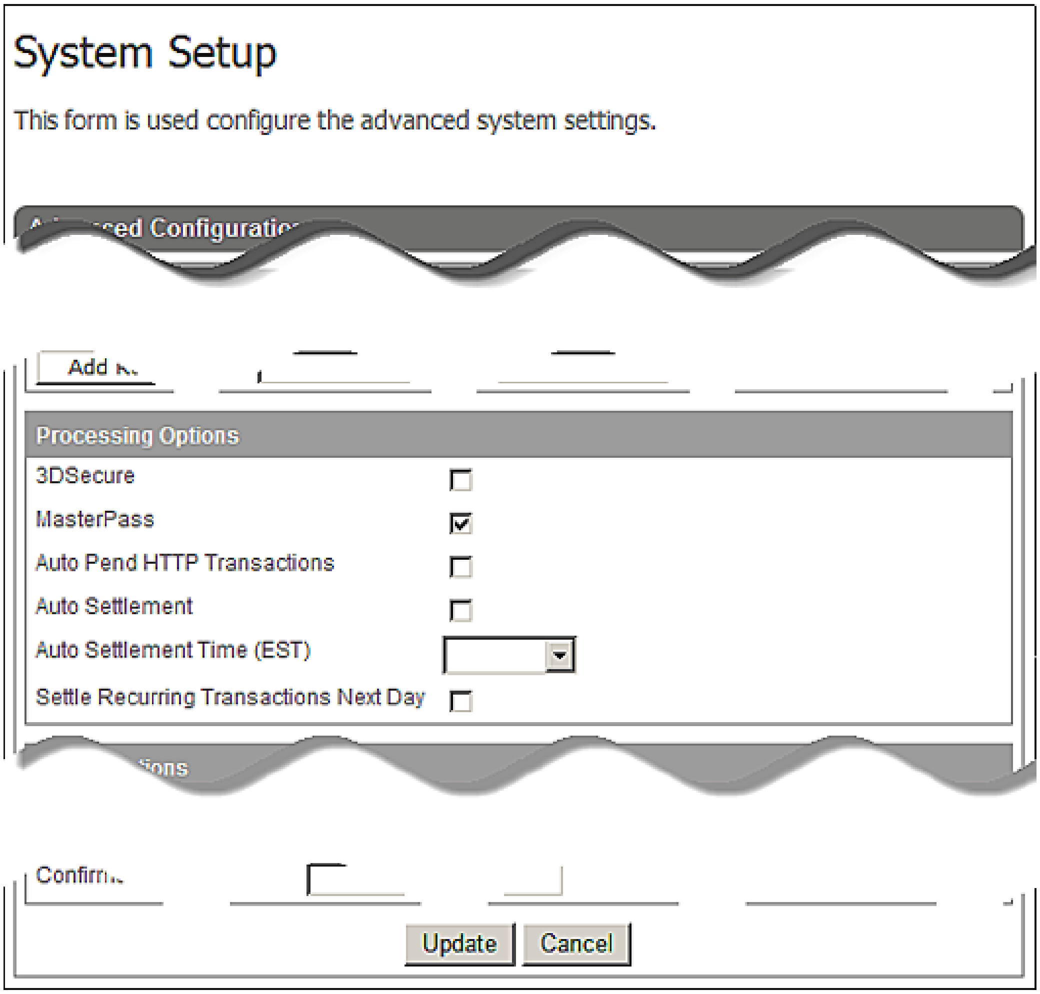
To Set Up MasterPass Wallet

To set up a Canadian e-Commerce profile for MasterPass wallet, follow these steps:

1. Select a profile configured as an Internet terminal from your list of available profiles.

2. Select **Terminal** | **Advanced** | **System Setup**.

The **System Setup** screen displays.



3. Under the **Processing Options** section, select the **MasterPass** check box.
4. Click **Update** to save this system setting.

To Automatically Settle Your Transactions

1. To automatically settle your transactions, select the **Auto Settlement** check box.
2. In the **Auto Settlement Time (EST)** drop-down list, select your settlement hour.

Notes:

- Auto Settlement Time:
  - Settles all unpended transactions from the **Current Batches** queue at a specified time each day, Eastern Standard Time (EST).

    - Transactions with a timestamp after the auto-settlement time will be settled in the next day's batch.
    - Can be changed after your current **Auto Settlement Time** has passed.
- Your current batches will not settle until the newly selected time the following day.
- When a terminal is setup for one of the following payment types: **Debit**, **Check**, **Food Stamps**, **Cash Benefits**, or **Check**, the terminal is forced to auto settle at 4:00 AM Eastern Standard Time (EST). However, the merchant can change the auto settlement time.
- Once **Multi-Currency** is enabled, the terminal is forced to auto settle at 6:00 PM Eastern Standard Time (EST).
    - The merchant has no choice in the settlement time.
    - Manual settlement is not allowed.
    - Funds must be delivered at 6:00 PM EST to ensure the best exchange rates possible.

3. To exclude recurring transactions in the current settlement run and include them in the next day's run, select the **Settle Recurring Transactions Next Day** check box.

Notes:

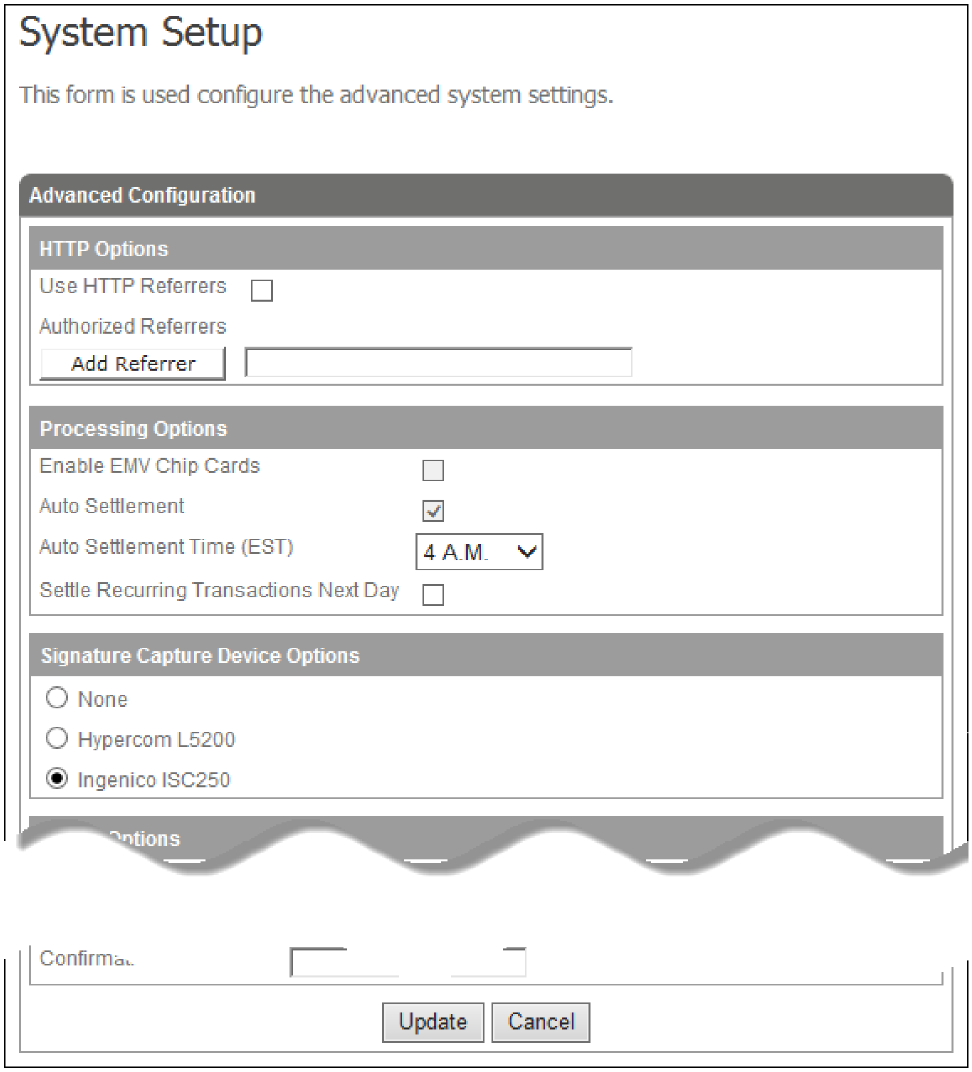
- If the **Settle Recurring Transactions Next Day** check box is unchecked, Converge includes recurring transactions in the current settlement run.
- When you add a new terminal, Converge sets up the terminal to include recurring transactions in the current settlement run by default (uncheck the **Settle Recurring Transactions Next Day** check box).
- Converge allows you to set up terminals to exclude recurring transactions from the current settlement run and include them in the next day's run (check the **Settle Recurring Transactions Next Day** check box).

4. Click **Update** to update your settlement time.

To Configure Your Signature Capture Device Options

You can set the **Signature Capture Device Option** to your choice of devices when you have a certified device connected to your PC that will accept signatures. This function allows you to capture signature images when you enter transactions. This function also allows you to add signatures to open and settled transactions.

1. To set up a terminal for a signature capture device, select either the **Hypercom L5200** or the **Ingenico ISC250** check box.



2. Click **Update** to accept signature images.

Notes:

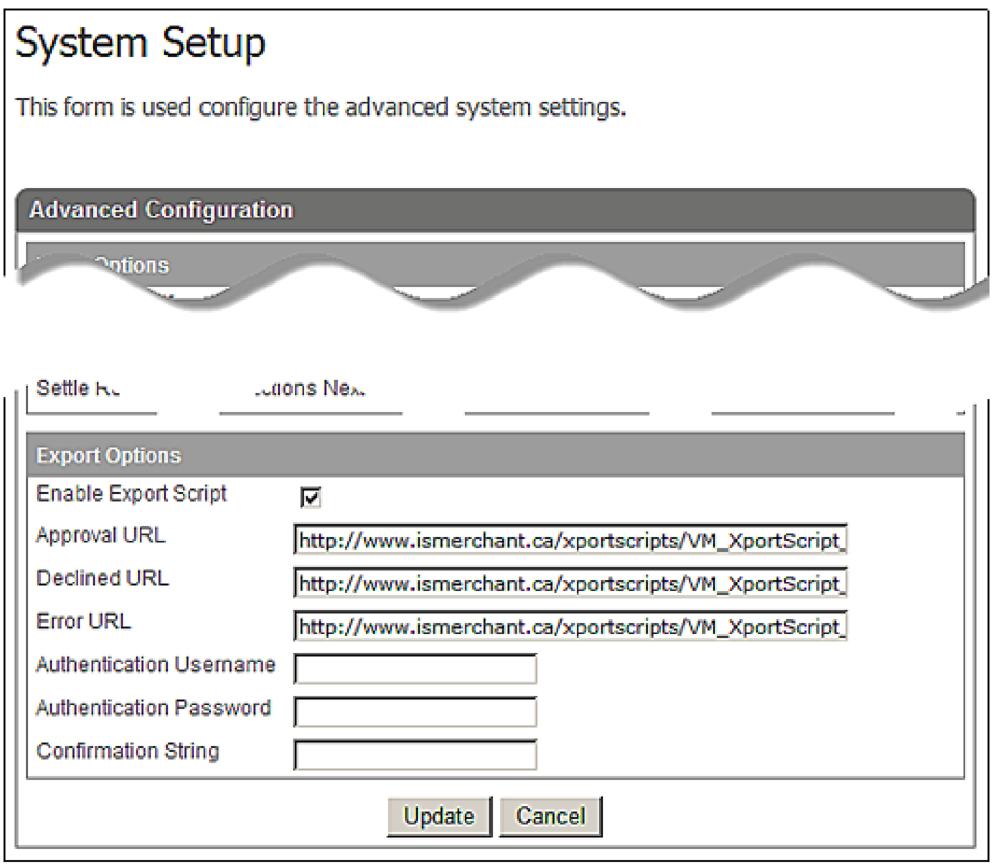
- In order for the **Hypercom L5200** device to work properly you must download and install DeviceAssistant. Refer to the *Converge Peripheral Device Installation and Setup Guide* for more information on DeviceAssistant.
- In order for the **Ingenico ISC250** device to work properly you must download and install ConvergeConnect. Refer to the *Converge Peripheral Device Installation and Setup Guide* for more information on ConvergeConnect.

To Configure Your Export Options

You can set up the **Export Script** setting to specify a URL for approved, declined or error transactions. All transactions will send an export script to the specified location. Export scripts allow you to request the results of your payment transactions be returned to your Web site for inventory purposes, sales analysis, or customer database maintenance. Converge offers a post approval or export script that posts results to your system after completing each transaction.

1. Select **Terminal** | **Advanced** | **System Setup**.

   The **System Setup** screen displays.



2. Select the **Enable Export Script** check box.

   The **Enable Export Script** checkbox defaults to unchecked. The remaining fields are read-only and become editable when you select the **Enable Export Script** check box.

3. Enter an **Approval URL** to indicate where your approved transactions will go.

4. Enter a **Decline URL** to indicate where your declined transaction will go.

5. Enter an **Error URL** to indicate where your errors will go.

6. Enter an **Authentication Username** and **Authentication Password**.

7. Enter a **Confirmation String**.

   Notes:

   - When you enter a value for authentication username, you must enter a value for authentication password, and conversely, if you enter a value for the authentication password, the authentication username is required.
   - The confirmation string is optional. however, if you want to provide a confirmation string, it must be used in conjunction with the username and password.

8. Click **Update** to update your export script settings.

   Note: Choosing options can be performed at one time or to individual sections and then click **Update** when completed.

Customizing Error Messages

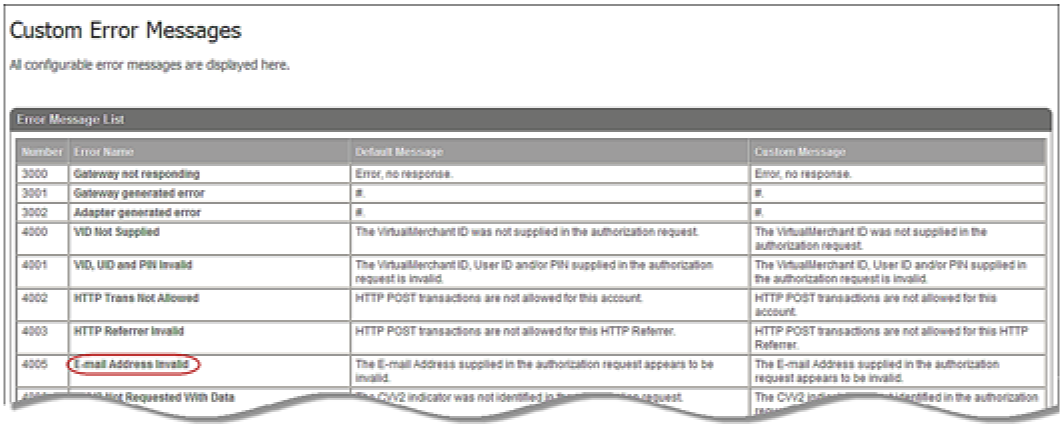
Any user is able to click on an error message and update the message description. The error number cannot be updated. The **Custom Error Messages** screen allows you to create custom error messages when an error message is returned when a transaction could not be authorized.

If there is no custom message listed in the **Custom Message** field, the default message displays when the error is returned on the transaction that was not authorized.

If there is a value in the **Custom Message** field, this message displays on the unauthorized transaction, in place of the default message.

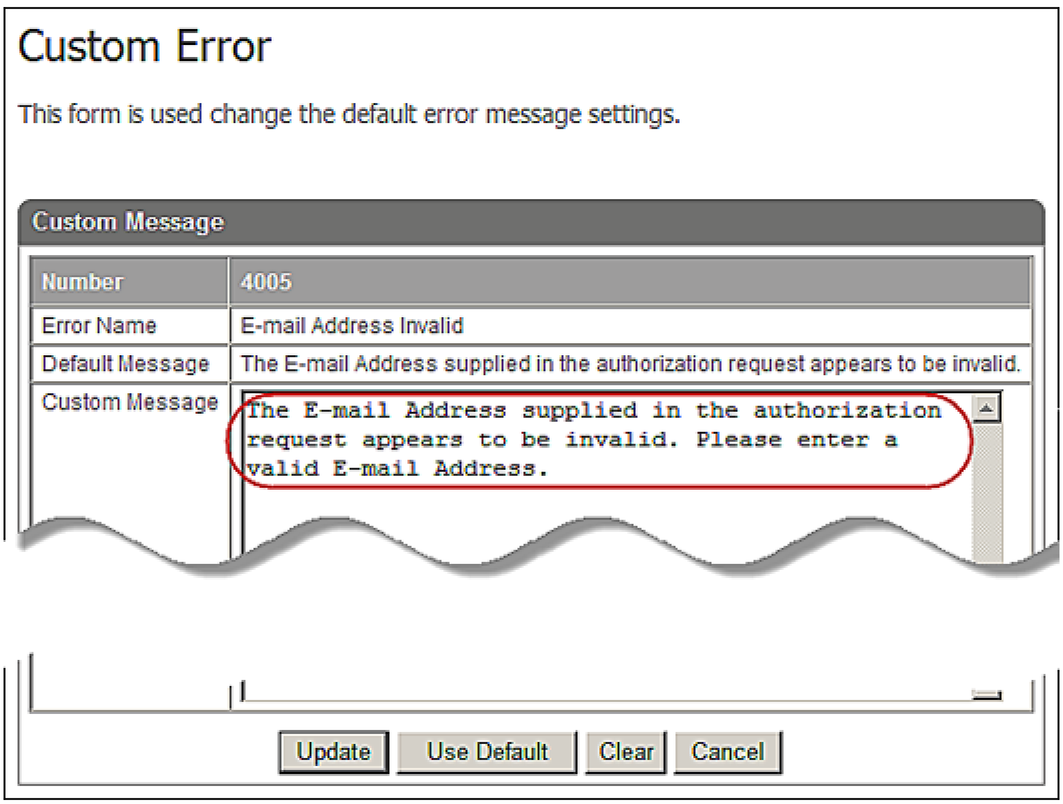
1. Select **Terminal** | **Advanced** | **Error Messages**.

The **Custom Error Messages** screen displays.



2. To customize a specific error, select the **Error Name** in the **Error Message List**.

   The **Custom Error** screen displays.



3. To customize a specific error message, enter the desired message into the **Custom Message** field. The error message cannot exceed 255 characters.

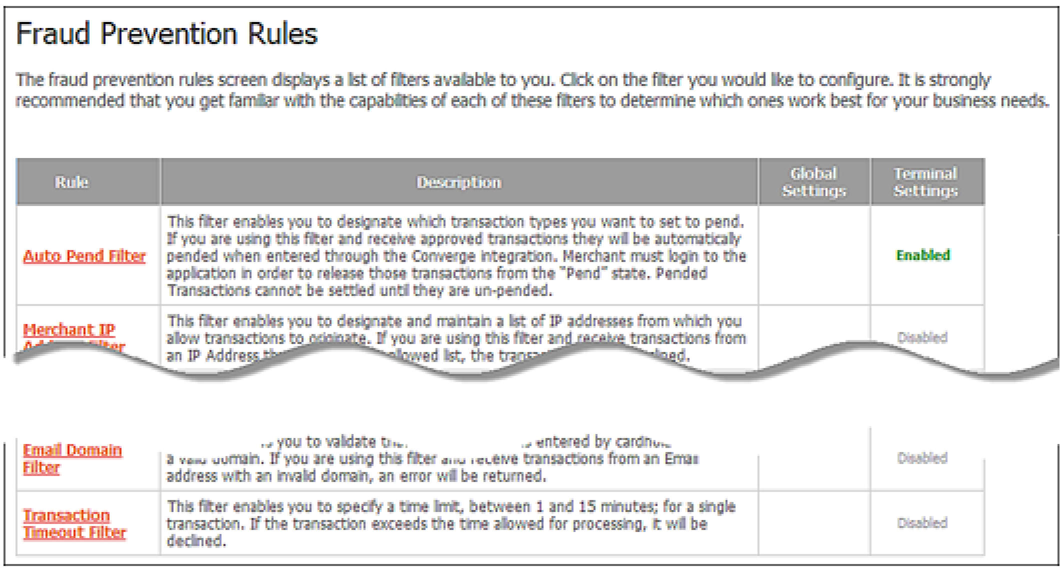
Note: The text in this field does not support customized HTML code.

4. Click **Update** to save your changes.

5. When you have defined a custom message for the selected error, a **Use Default** button displays. To revert to the original message, click the **Use Default** button.

Setting Up Fraud Prevention Rules

The **Fraud Prevention Rules** screen displays a list of filters available to you. This screen allows you to manage the global and local terminal settings for the Fraud Prevention Rules in your terminal. This table gives you an overview of all rules available to you, indicating the ones that have been enabled or disabled. You must click on each rule separately to view or modify the current settings.



Notes:

- Merchants are asked to get familiar with the capabilities of each of these filters and monitor their processing trends to determine which ones work best for their business needs.
- Rules are only triggered through integration and do not apply to any transaction initiated from the user interface (Virtual Terminal).

The available filters are as follows:

- Auto Pend Filter
- Merchant IP Address Filter
- Mobile Payment Filter
- IP Address Filter
  - Individual/Ranges Filter
  - Country IP Address Filter
- Country Filter
  - Billing Country Filter
  - Shipping Country Filter
- IP Address & Country Mismatch Filter
  - IP Address & Billing Country Mismatch Filter
  - IP Address & Shipping Country Mismatch Filter
- Email Address Filter
- Card Number Filter
- Transaction Velocity Filter
- Email Domain Filter
- Transaction Timeout Filter

To Update Auto Pend Settings

The **Auto-Pend Filter** screen allows you to manage the **Auto Pend** settings for your terminal. These settings enable you to designate and maintain a list of the transaction types that you want to set to pend. You may choose to pend **Credit Card Sale**, **Credit Card Auth Only**, **Credit Card Force** or **Credit Card Returns**.

If you use this filter and receive approved transactions, they will be automatically pended when entered through the Converge integration. You must log on to the application to release those transactions from the **Pended** state. Pended transactions cannot be settled until they are unpended.

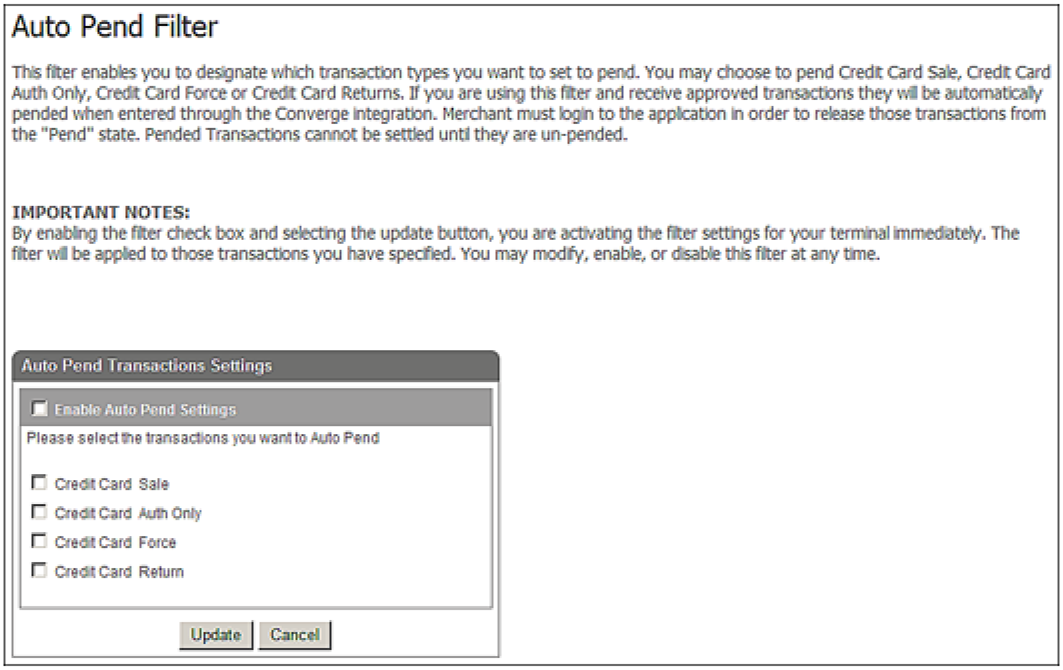
To Pend a Transaction Type:

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

2. Click **Auto Pend Filter**.

The **Auto Pend Filter** screen displays.

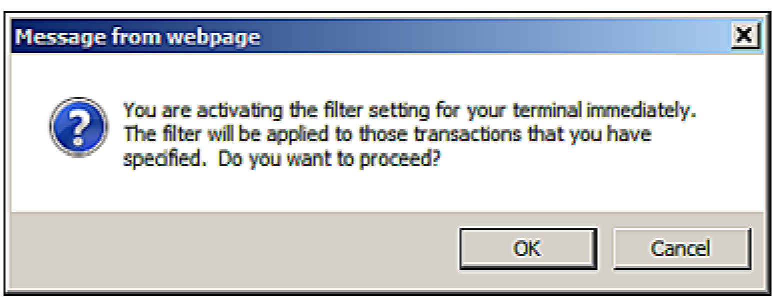


3. Select the transaction types that you want to auto pend.

Note: Must select transaction *before* selecting the **Enable Auto Pend Settings** checkbox.

4. Select the **Enable Auto Pend Settings** check box.

   A message displays to confirm activation.



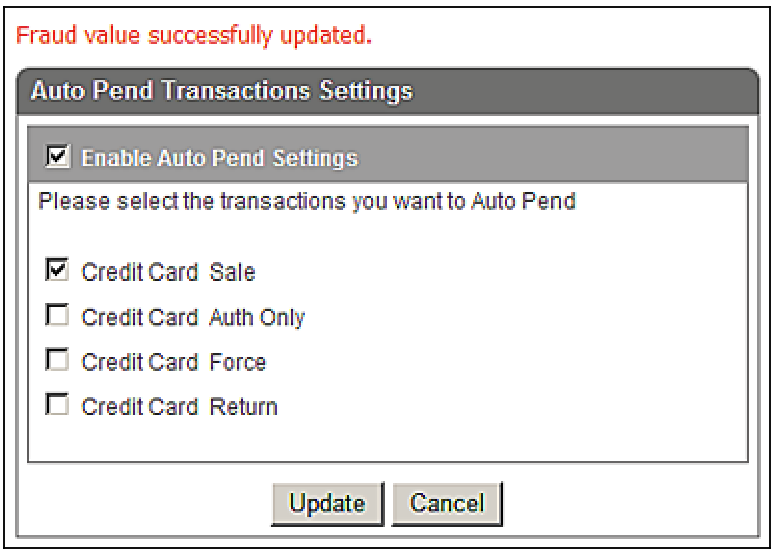
5. Click **OK**.

Notes:

- To disable activation, uncheck the **Enable Auto Pend Settings** check box. A message displays to confirm deactivation.
- You must choose at least one transaction type to enable this filter.
- The filter applies to all transactions entered through the integration.

6. Click **Update**.

A message displays that the fraud value successfully updated.

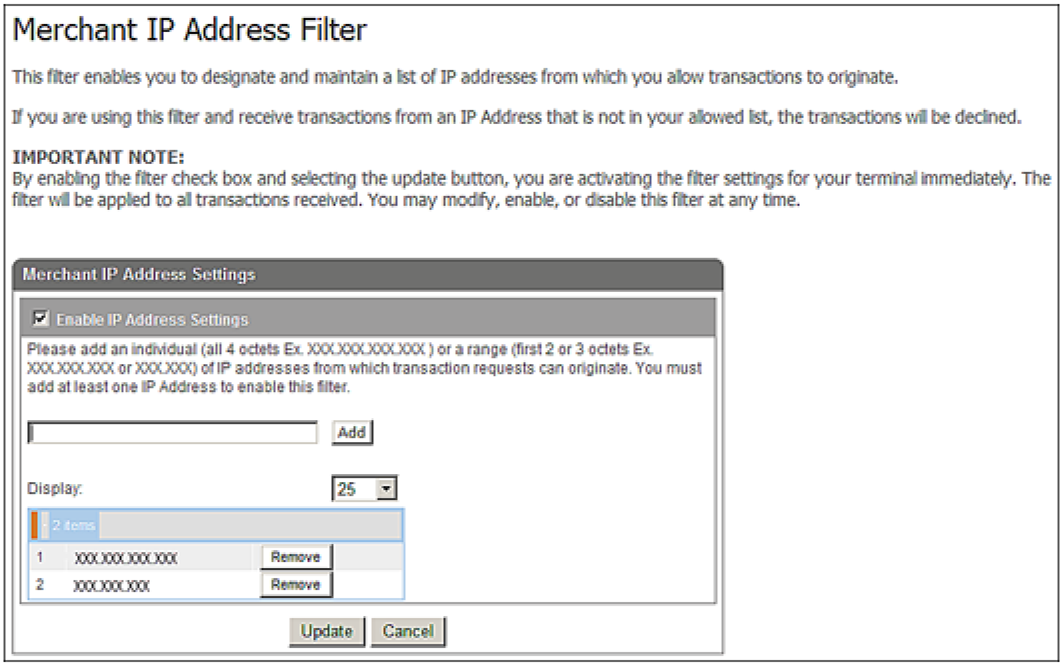


The settings for your terminal are immediately activated and the filter will be applied to all transaction types specified.

To Update Merchant IP Address Settings

The **Merchant IP Address Filter** screen allows you to manage the merchant IP address settings for your terminal. These settings enable you to designate and maintain a list of IP addresses from which you allow transactions to originate. If you use this filter and receive transactions from an IP address that is not in your allowed list, the transactions will be declined.

The **Merchant IP Address Filter** settings only have a local setting; there is no global setting for this rule. You only have one checkbox that is used to enable/disable the rule for the terminal.



To Add a Merchant IP Address

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

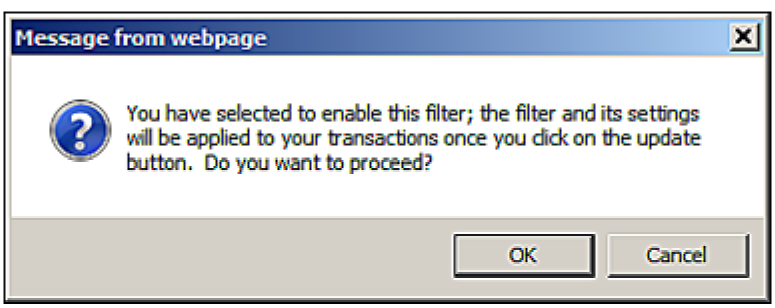
   The **Fraud Protection Rules** screen displays.

2. Click **Merchant IP Address Filter**.

   The **Merchant IP Address Filter** screen displays.

3. Select the **Enable IP Address Settings** check box.

   A message displays to confirm activation.



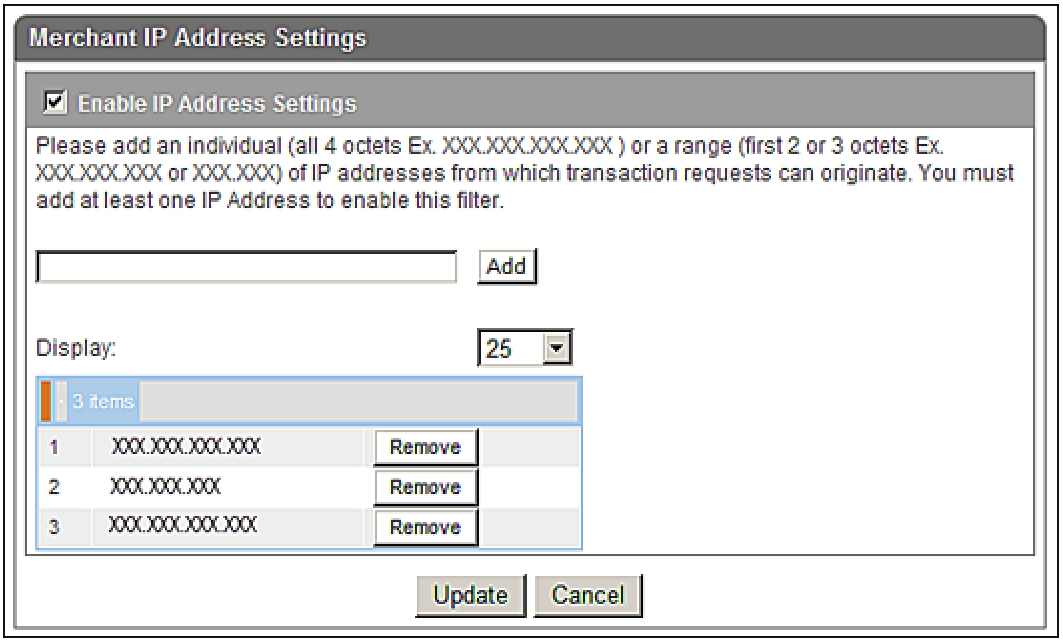
4. Click **OK**.

Note: To disable activation, uncheck the **Enable IP Address Settings** check box. A message displays to confirm deactivation.

5. In the text box provided, enter an individual or a range of IP addresses from which transaction requests can originate.

6. Click **Add**.

   The newly added IP address displays.



7. To add another IP address, repeat steps 5 to 6.

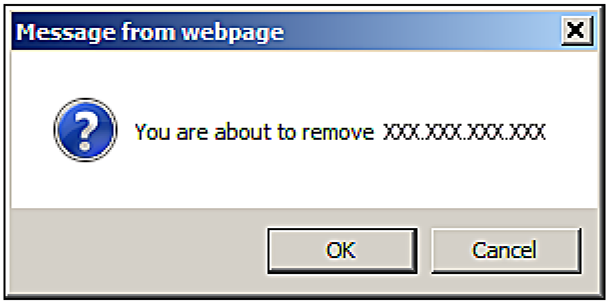
8. Click **Update**.

   The settings for your terminal are immediately activated and the filter will be applied to all transactions received. You must add at least one IP address to enable this filter.

To Remove a Merchant IP Address

1. Click **Remove** next to the IP address you wish to remove.

   A message displays to confirm removal.

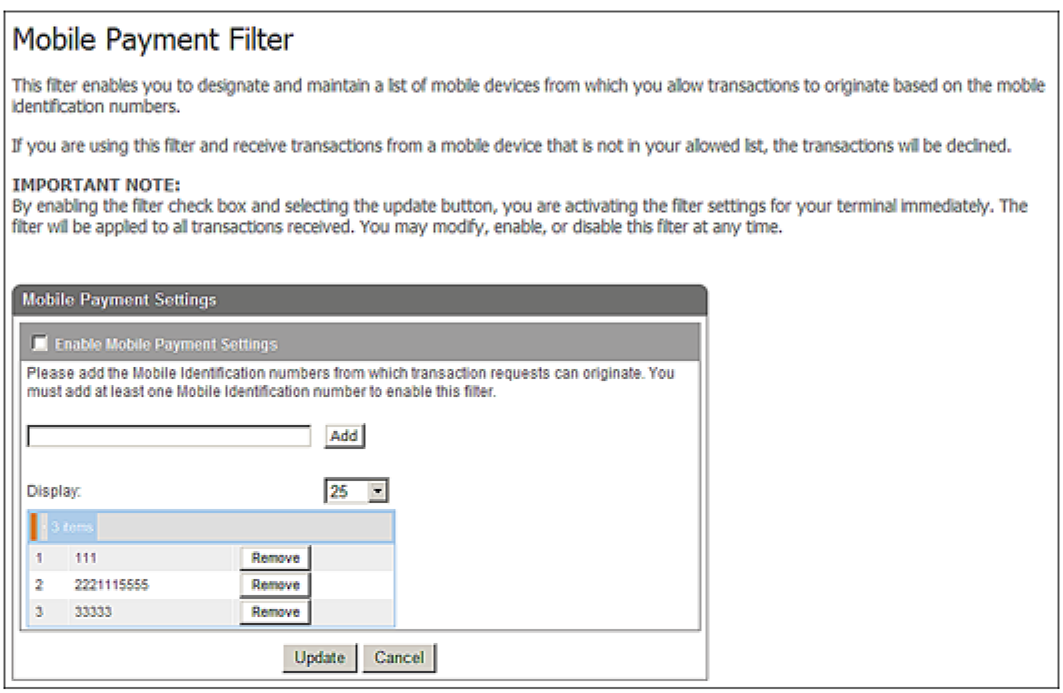


2. Click **OK**.
3. Click **Update**.

   The settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Mobile Payment Settings

The **Mobile Payment Filter** screen lets you designate and maintain a list of mobile devices from which you allow transactions to originate based on the mobile identification numbers. If you are using this filter and receive transactions from a mobile device that is not in your allowed list, the transactions will be declined.



To add a mobile payment identification number:

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

2. Click **Mobile Payment Filter**.

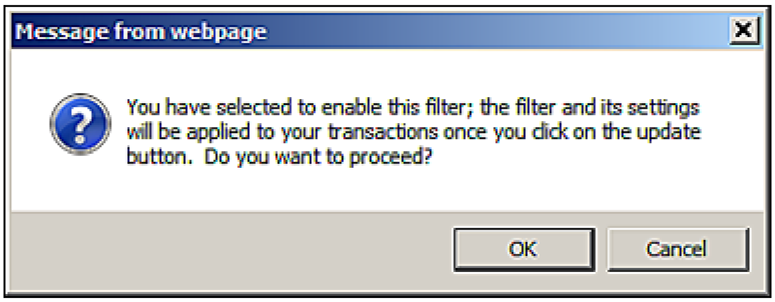
   The **Mobile Payment Filter** screen displays.

3. Enter the mobile payment number that you want add.

4. Click the **Add** button.

5. Select the **Enable Enable Mobile Payment Settings** check box.

   A message displays to confirm activation.



6. Click **OK**.

Note: To disable activation, uncheck the **Enable Enable Mobile Payment Settings** check box. A message displays to confirm deactivation.

7. Click **Update**.

   The settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update IP Address Settings

The **IP Address Filter** screen enables you to designate and maintain a list of IP addresses of cardholders from which you do not allow transactions to originate. You may enable the Converge global IP address settings or add your own list of IP address settings based on a single IP address or a country IP address to block.

If you use this filter and receive transactions from an IP Address that is in your blocked list or an IP address is not provided, the transactions will be declined.

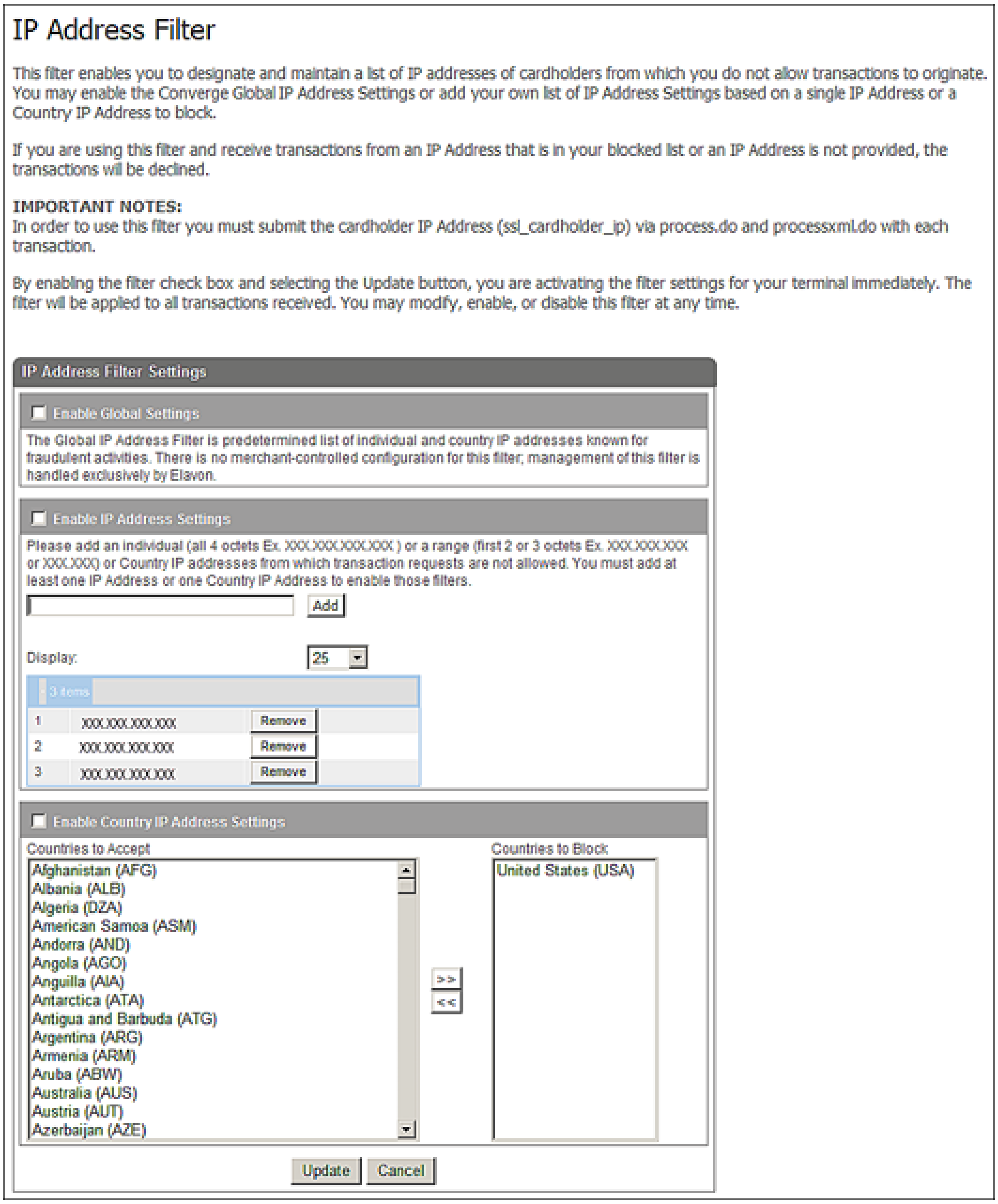
To block a specific IP address or range of IP addresses, you enter the IP address and click the **Add** button. You can enter IP addresses without enabling the local IP address setting of the rule for the terminal. However, you cannot enable the local IP address setting until at least one IP address is entered; an error message will be displayed when you click the **Update** button.

To block all IP addresses for a country, select a country from the **Country to Accept** box on the left and click the right pointing arrow to move the country to the **Countries to Block** box on the right. You can select countries without enabling the local country setting of the rule for the terminal. However, you cannot enable the local country setting until at least one country is in the **Countries to Block** box; an error message will be displayed when the user clicks the **Update** button.

You can remove IP addresses/countries without disabling the local setting of the rule; however if you remove all entries and click the **Update** button you will get an error message. When removing all entries, you have to uncheck the local setting checkbox before clicking the **Update** button.

At the local level, you can enable/disable the IP address and countries settings individually. Both can be disabled, both can be enabled, or one or the other can be enabled and the other disabled. Converge will only execute the global setting and local settings of this rule for the terminal when the settings are enabled.

At a global level, you can enable/disable the entire rule for the terminal. This includes both the individual/range of IP address and countries. The global setting of this rule always includes the individual IP addresses and the countries.



To Update the Global IP Address Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

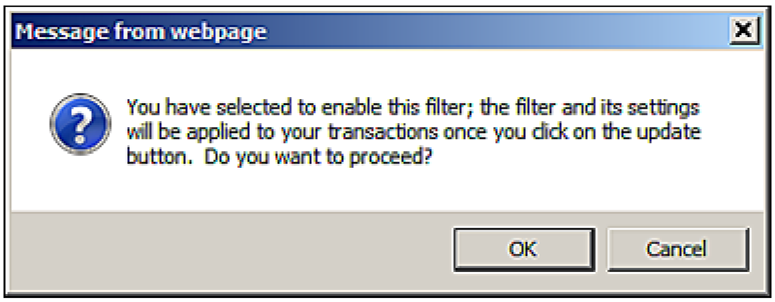
   The **Fraud Protection Rules** screen displays.

2. Click **IP Address Filter**.

   The **IP Address Filter** screen displays.

3. Select the **Enable Global Settings** check box, if desired.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

   The settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Add an IP Address

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

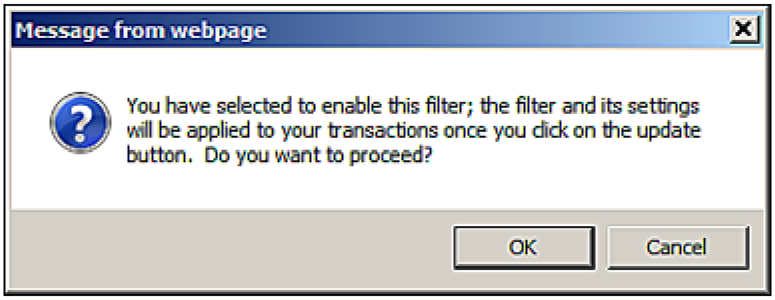
   The **Fraud Protection Rules** screen displays.

2. Click **IP Address Filter**.

   The **IP Address Filter** screen displays.

3. Select the **Enable IP Address Settings** check box, if desired.

A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable IP Address Settings** check box. A message displays to confirm deactivation.

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5. In the text box provided, enter an individual IP address, or a country IP address, or a range of IP addresses, from which transaction requests are not allowed.

6. Click **Add**.

   The newly added IP address displays.

7. To add another IP address, repeat steps 7 to 8.

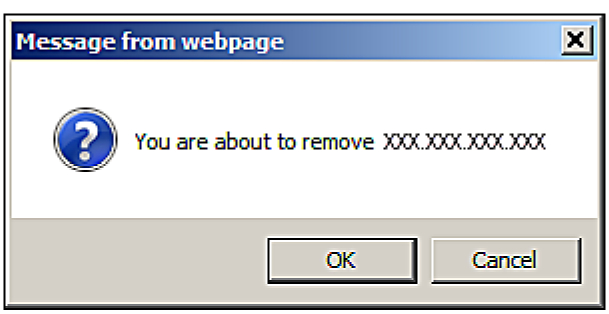
8. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Remove an IP Address

1. Click **Remove** next to the IP address you wish to remove.

   A message displays to confirm removal.



2. Click **OK**.

3. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update the Country IP Address Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

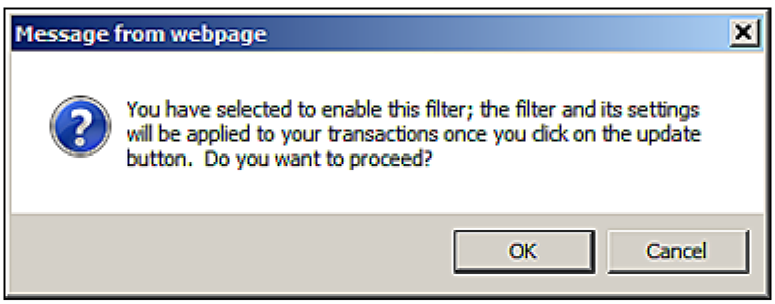
   The **Fraud Protection Rules** screen displays.

2. Click **IP Address Filter.**

   The **IP Address Filter** screen displays.

3. Select the **Enable Country IP Address Settings** check box, if desired.

   A message displays to confirm activation.

4. Click **OK**.

5. Under **Countries to Accept**, click the name of the country or countries you wish to block and then click the  arrows.

   The selected country name moves over to the **Countries to Block** section. To reverse the action, click the name of the country and then click the  arrows.

6. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Billing Country Settings

The **Billing Country Filter** screen enables you to designate and maintain a list of billing countries from which you do not allow transactions to originate.

The **Billing Country Filter** has a global setting and a local setting. The first checkbox enables/disables the global setting of the rule for the terminal. The second check box enables/disables the local setting of the rule for the terminal.

To block a country for the terminal, select a country from the box on the left and click the right pointing arrow to move the country to the box on the right. You can select countries without enabling the local setting for the terminal. However, you cannot enable the local setting until at least one country is in the **Countries to Block** box. An error message displays when you click the **Update** button.

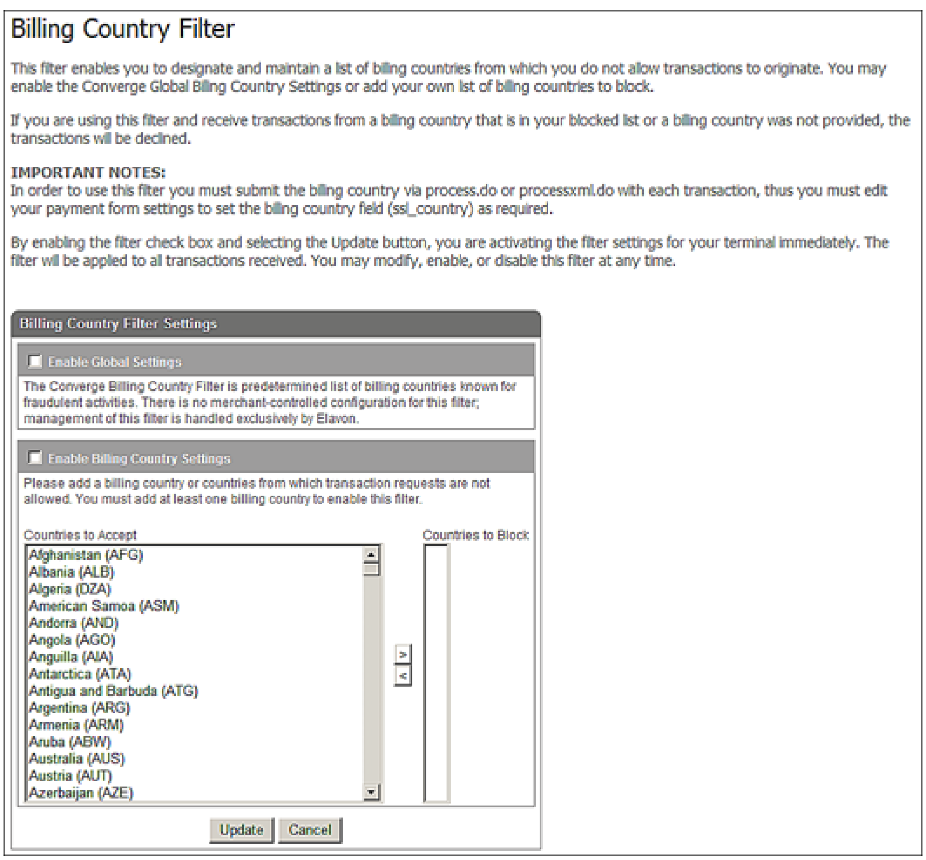
To Update the Global Billing Country Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

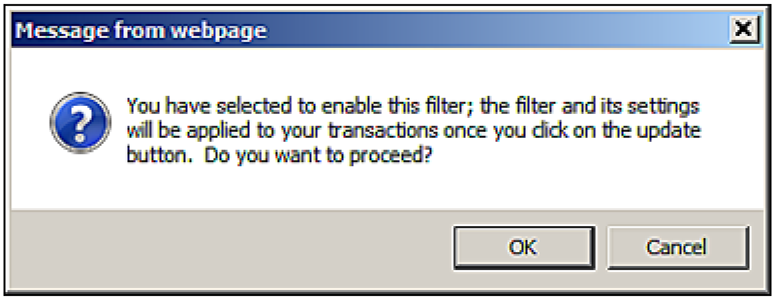
2. Click **Billing Country Filter**.

   The **Billing Country Filter** screen displays.



3. Select the **Enable Global Settings** check box, if desired.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

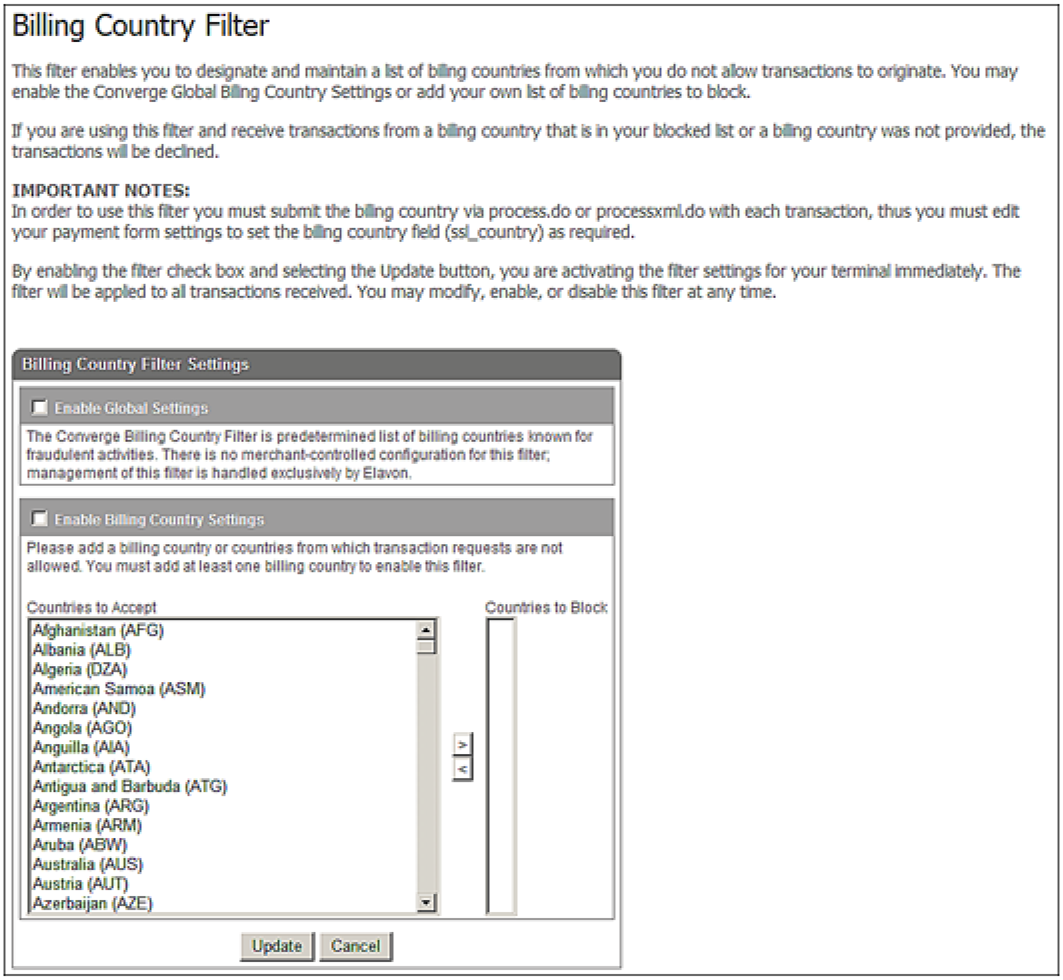
To Update the Billing Country Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

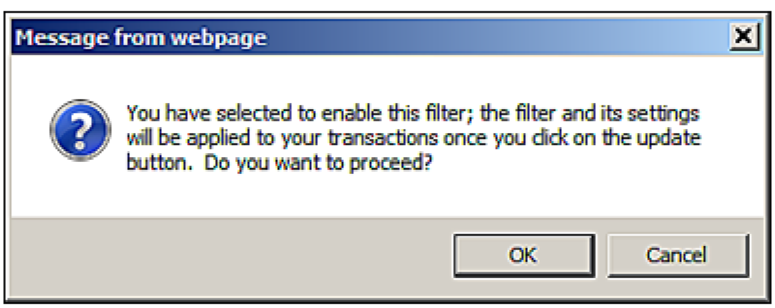
2. Click **Billing Country Filter**.

The **Billing Country Filter** screen displays.



3. Select the **Enable Billing Country Settings** check box, if desired.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Billing Country Settings** check box. A message displays to confirm deactivation.

5. Under **Countries to Accept**, click the name of the country or countries you wish to block and then click the  arrow.

   The selected country name moves over to the **Countries to Block** section. To reverse the action, click the name of the country and then click the  arrow.

6. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Shipping Country Settings

The **Shipping Country Filter** screen enables you to designate and maintain a list of shipping countries from which you do not allow a transaction to be shipped to.

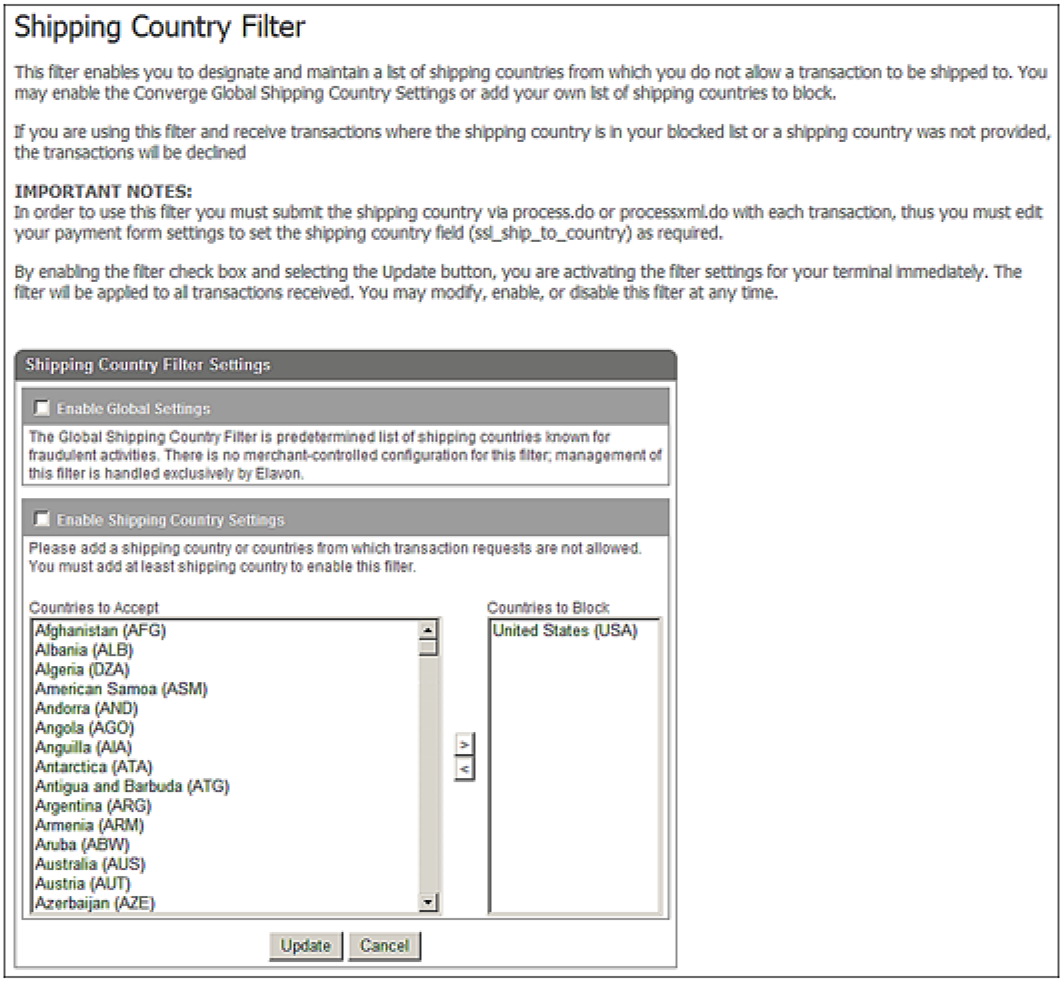
To Update the Global Shipping Country Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

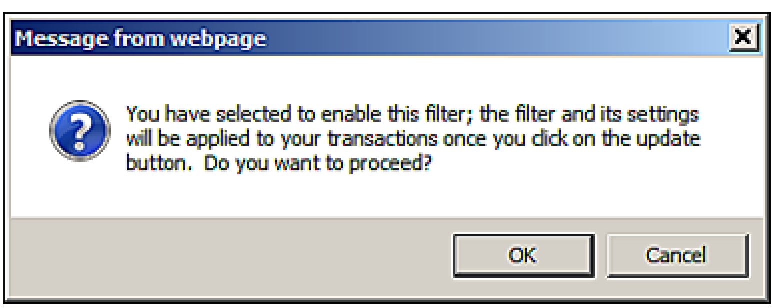
2. Click **Shipping Country Filter**.

The **Shipping Country Filter** screen displays.



3. Select the **Enable Global Settings** check box, if desired.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

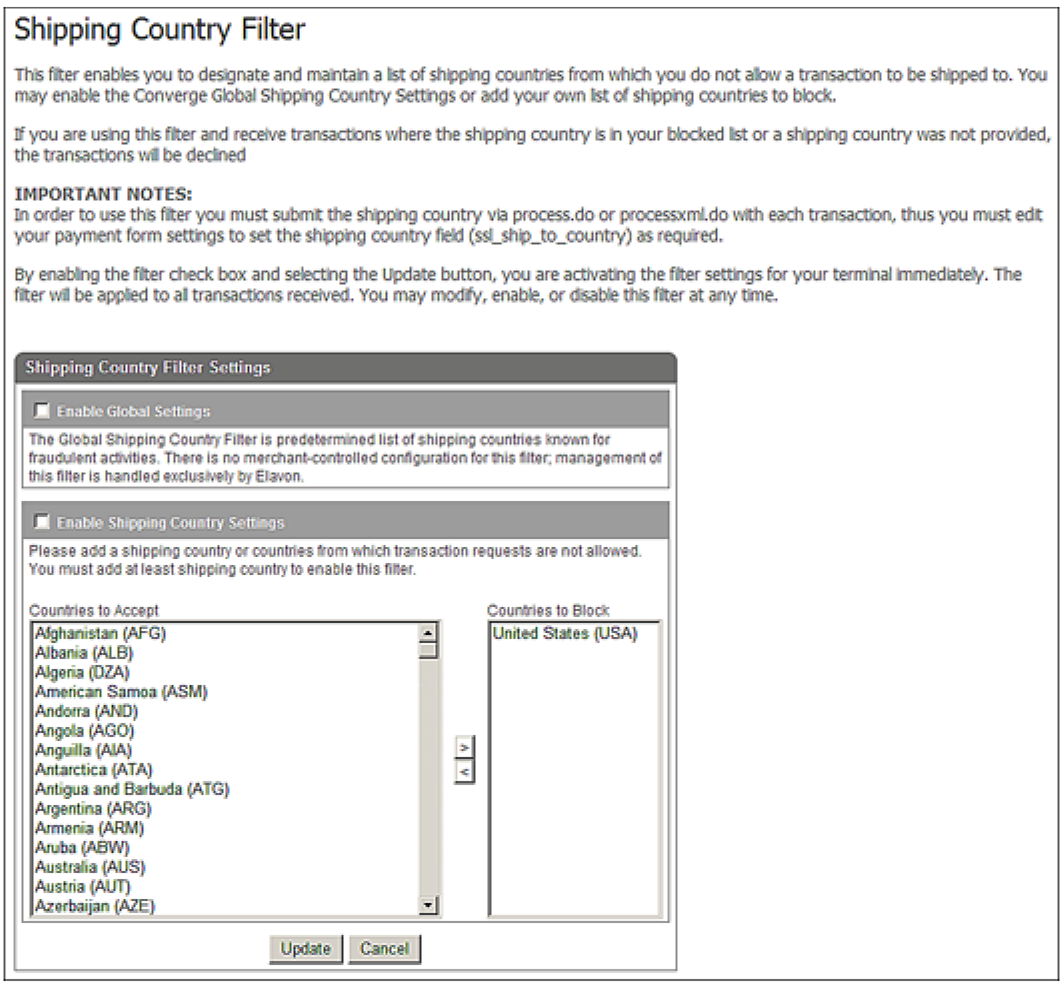
To Update the Shipping Country Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

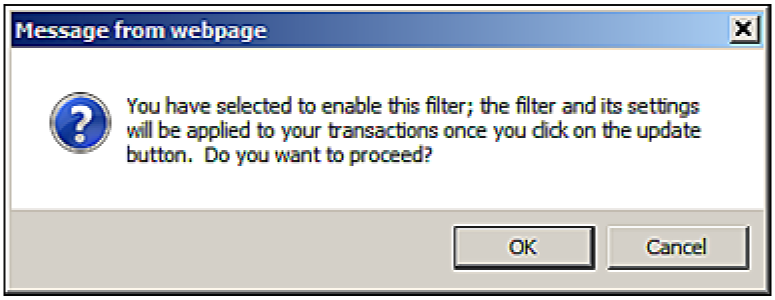
2. Click **Shipping Country Filter**.

   The **Shipping Country Filter** screen displays.



3. Select the **Enable Shipping Country Settings** check box, if desired.

A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Shipping Country Settings** check box. A message displays to confirm deactivation.

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5. Under **Countries to Accept**, click the name of the country or countries you wish to block and then click the  arrow.

   The selected country name moves over to the **Countries to Block** section. To reverse the action, click the name of the country and then click the  arrow.

6. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update IP Address & Billing Country Mismatch Settings

The **IP Address & Billing Country Mismatch Filter** screen allows you to manage the IP and billing country mismatch settings for your terminal. These settings enable you to designate and maintain a list of billing countries and compare the transaction's originating IP address with the billing country provided. This helps to determine whether or not the transaction is placed in the country in which it originated. You may enable the **Global IP Address & Billing Country Mismatch Settings** or add your own list of **IP Address & Billing Country Mismatch Settings**.

If you use this filter and receive transactions where the billing country does not match the IP address for those countries you have specified in the list, or a billing country and IP address were not provided, the transactions will be declined.

To block a country for the terminal, select a country from the box on the left and click the right pointing arrow to move the country to the box on the right. you can select countries without enabling the local setting for the terminal. however, users cannot enable the local setting until at least one country is in the **Countries to Block** box; an error message will be displayed when the user clicks the **Update** button.

Note: To use this filter you must submit the IP address along with the billing country with each transaction. Thus, you must edit your payment form settings to set the **Billing Country** field (`ssl_country`) as required in the payment fields screen under the **Terminal** | **Merchant Payment Fields** menu option.

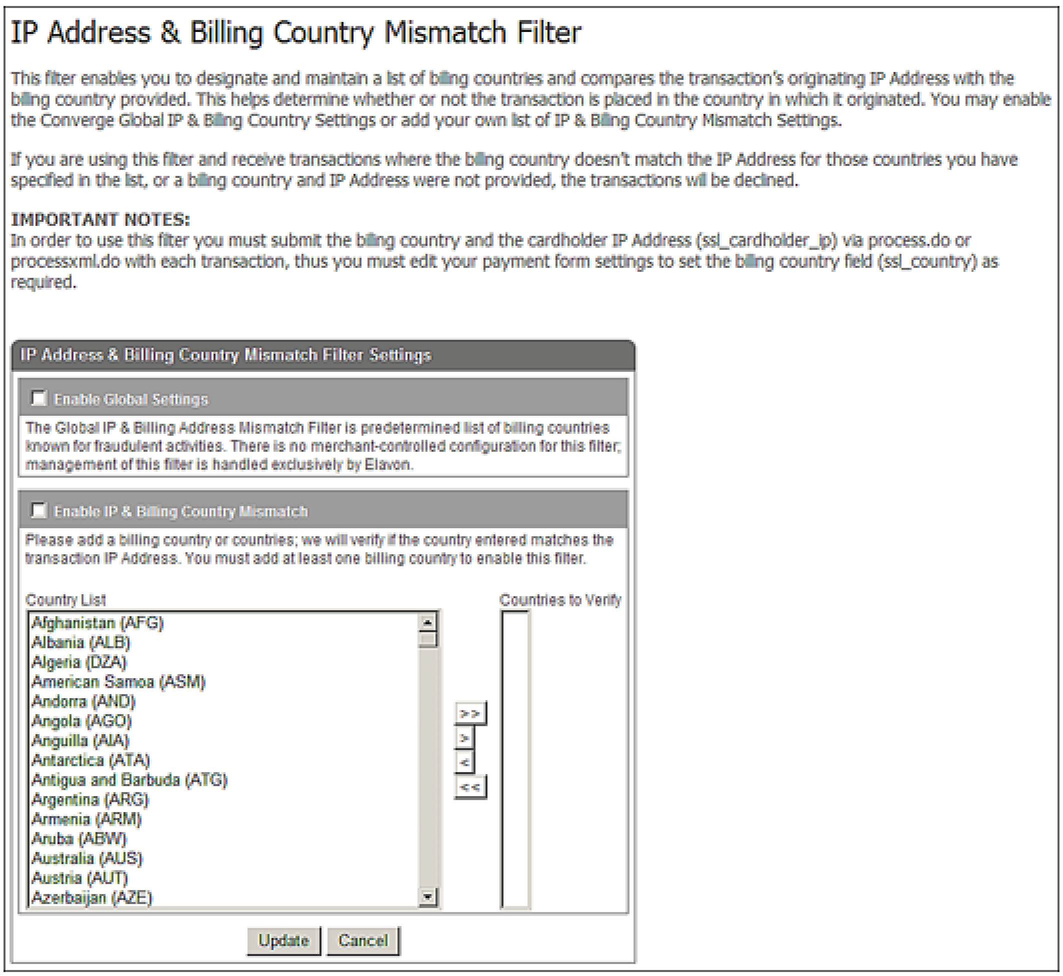
To Update the Global IP Address & Billing Country Mismatch Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

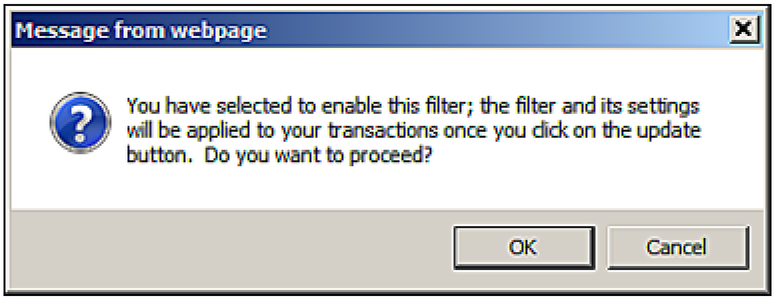
2. Click **IP Address & Billing Country Mismatch Filter**.

   The **IP Address & Billing Country Mismatch Filter** screen displays.



3. Select the **Enable Global Settings** check box, if desired.

A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

---

5. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

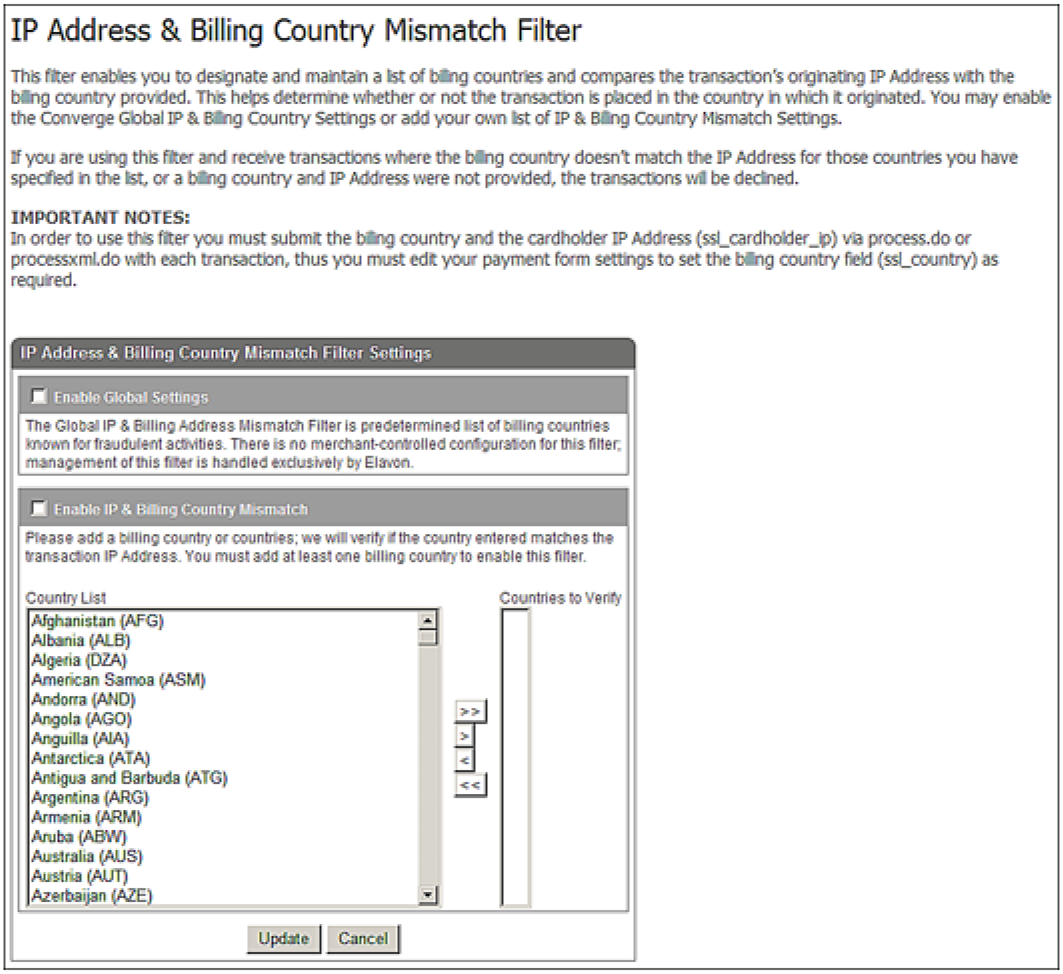
To Update IP Address & Billing Country Mismatch Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

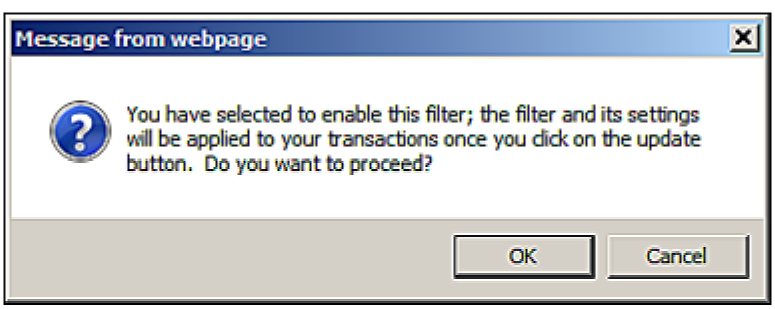
2. Click **IP Address & Billing Country Mismatch Filter**.

The **IP Address & Billing Country Mismatch Filter** screen displays.



3. Select the **Enable IP & Billing Country Mismatch** check box, if desired.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable IP & Billing Country Mismatch** check box. A message displays to confirm deactivation.

5. Under **Country List**, click the name of the country or countries you wish to validate if the IP address matches and then the > arrow.

   The selected country name moves over to the **Countries to Verify** section. To reverse the action, click the name of the country and then the < arrow.

   If you click >> all countries in the list move over to the **Countries to Verify** section. To reverse the action, click the name of the country and then << .

6. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update IP Address & Shipping Country Mismatch Settings

The **IP & Shipping Country Mismatch Filter** screen allows you to manage the IP and shipping country mismatch settings for your terminal. These settings enable you to designate and maintain a list of shipping countries and compare the transaction's originating IP address with the shipping country provided. This helps to determine whether or not the transaction is placed in the country in which the order will be shipped to. You may enable the **Global IP & Shipping Country Mismatch Settings** or add your own list of **IP & Shipping Country Mismatch Settings**.

If you use this filter and receive transactions where the shipping country does not match the IP address for those countries you have specified in the list, or a shipping country and IP address were not provided, the transactions will be declined.

To use this filter, an IP address value must be submitted with each transaction along with the shipping country ISO code. You must edit your payment form settings to set the **Shipping Country** field (`ssl_ship_to_country`) as required in the payment fields screen under the **Terminal** | **Merchant** | **Payment Fields** menu option.

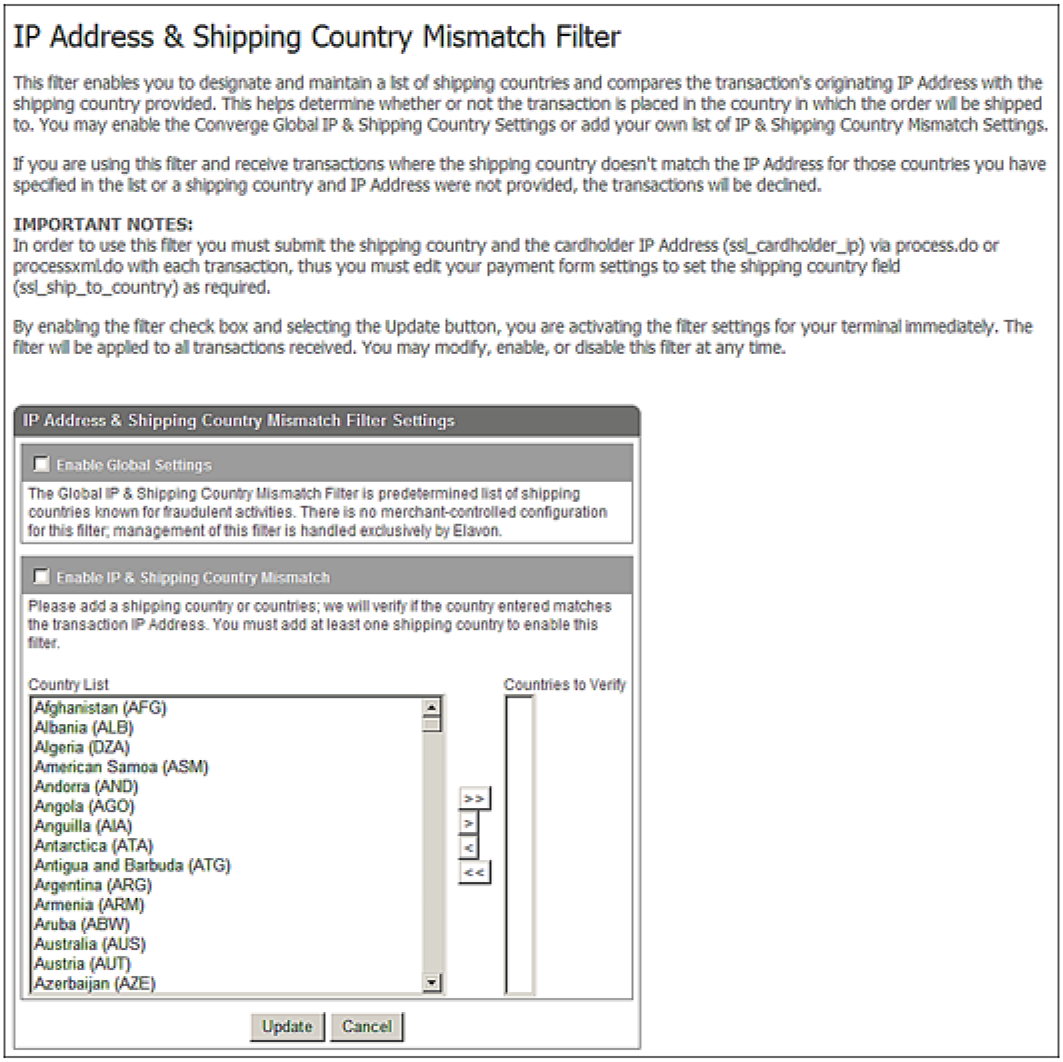
To Update the Global IP & Shipping Country Mismatch Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

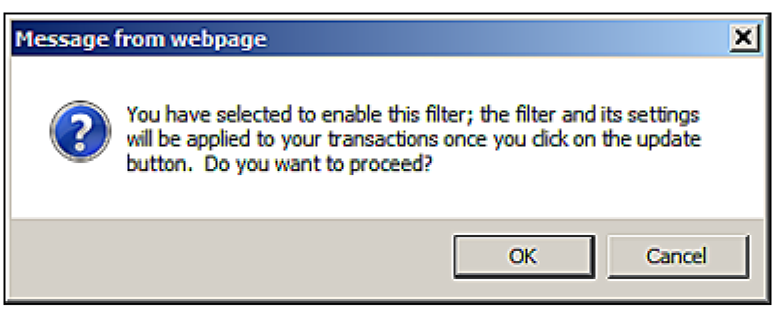
2. Click **IP Address & Shipping Country Mismatch Filter**.

The **IP Address & Shipping Country Mismatch Filter** screen displays.



3. Select the **Enable Global Settings** check box, if desired.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

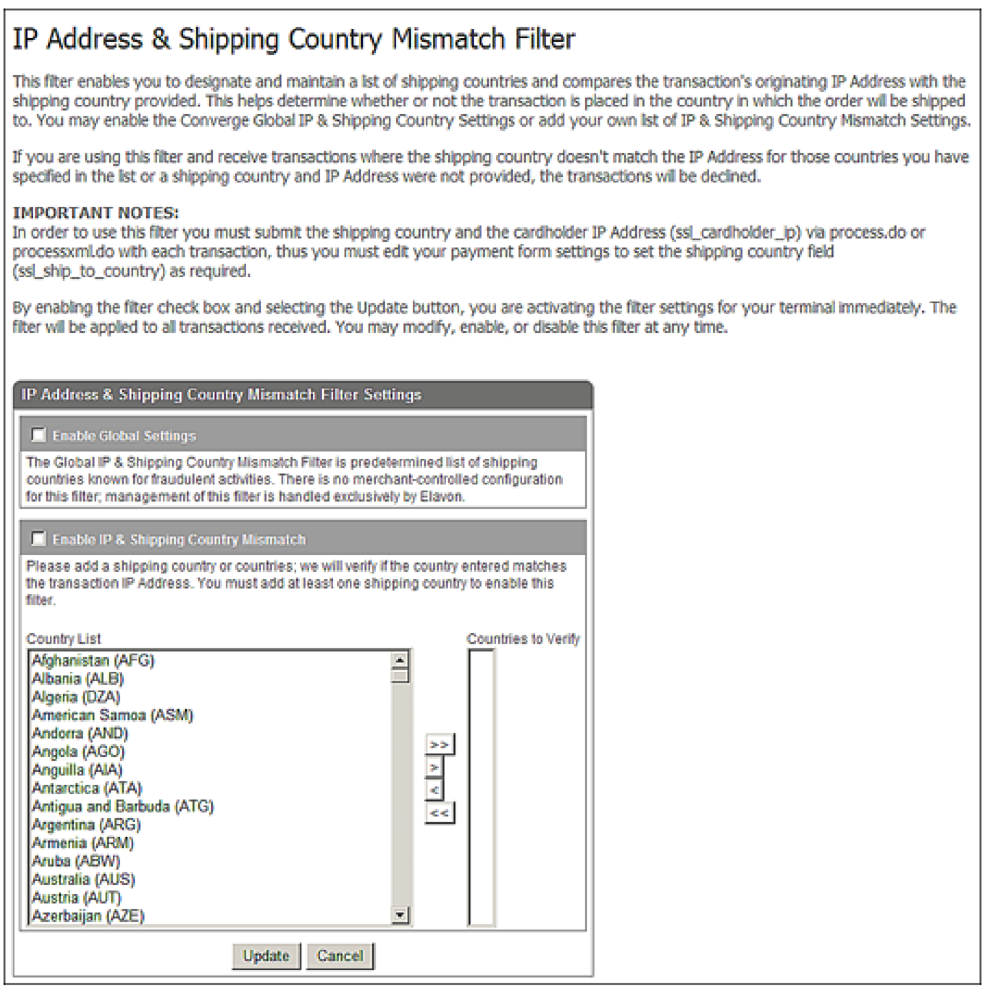
To Update the IP & Shipping Country Mismatch Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

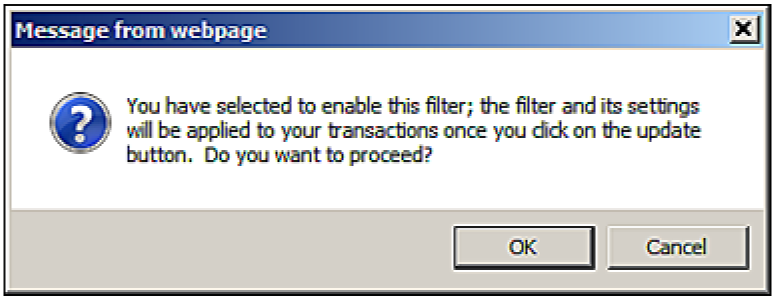
2. Click **IP Address & Shipping Country Mismatch Filter**.

   The **IP Address & Shipping Country Mismatch Filter** screen displays.



3. Select the **Enable IP Shipping Country Mismatch** check box, if desired.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable IP Shipping Country Mismatch** check box. A message displays to confirm deactivation.

5. Under **Country List**, click the name of the country or countries you wish to validate if the IP address matches and then click the > arrow.

   The selected country name moves over to the **Countries to Verify** section. To reverse the action, click the name of the country and then click the < arrow.

   If you click the >> arrows, all countries in the list move over to the **Countries to Verify** section. To reverse the action, click the << arrows.

6. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Email Address Settings

The **Email Address Filter** screen allows you to manage the email address settings for your terminal. These settings enable you to designate and maintain a list of email addresses of cardholders from whom you do not accept transactions. You may enable the Converge **Global Email Address Settings** or add your own list of email addresses to block.

If you use this filter and receive transactions from an email address that is not in your allowed list, the transactions will be declined.

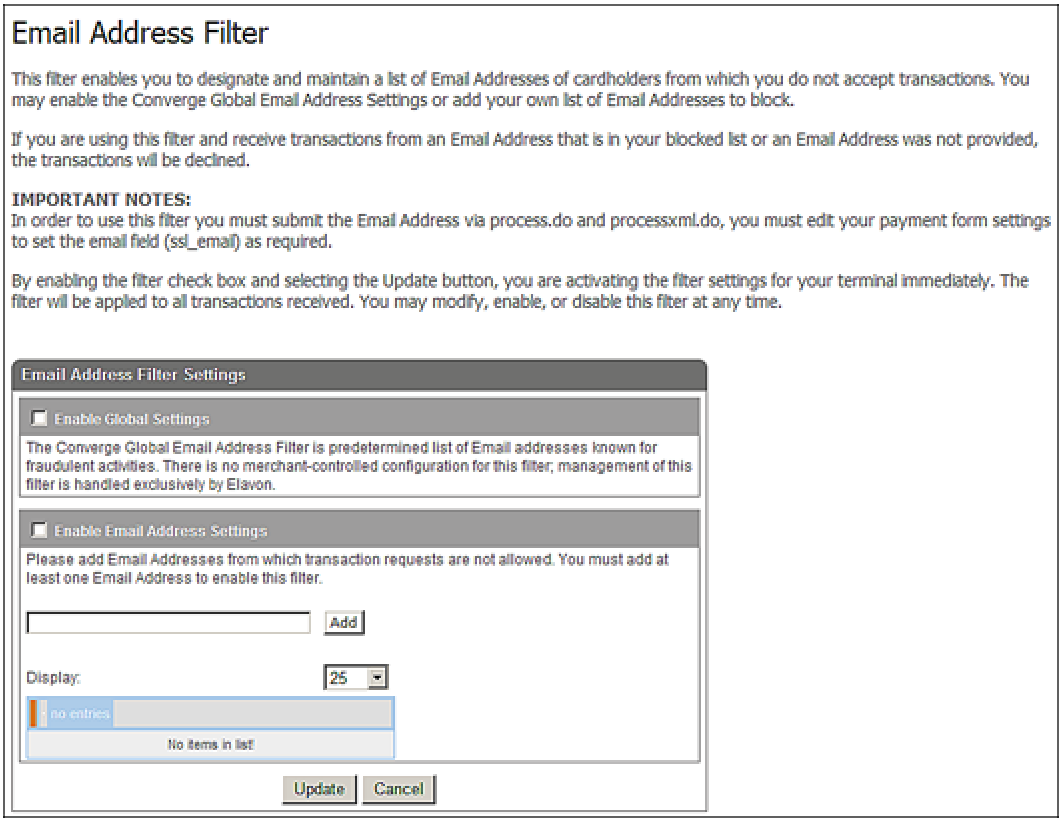
The **Email Address Filter** settings have a global setting and a local setting. The first checkbox enables/disables the global setting of the rule for the terminal. The second check box enables/disables the local setting of the rule for the terminal.

You can enter IP/email addresses without enabling the local setting of the rule for the terminal. You cannot enable the local setting until at least one IP/email address is entered; an error message will display when you clicks the **Update** button.

You can remove IP/email addresses without disabling the local setting of the rule; however if you remove all entries and click the **Update** button you will get an error message. When removing all entries, you will have to uncheck the local setting checkbox before clicking the **Update** button.

Note: To use this filter, an email address must be submitted with your transactions. Thus, you must edit your payment form settings to set the **Email Address** field (`ssl_email`) as required in the payment fields screen under the **Terminal** | **Merchant** | **Payment Fields** menu option.

The **Email Address Filter** screen displays:



To Update the Global Email Address Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

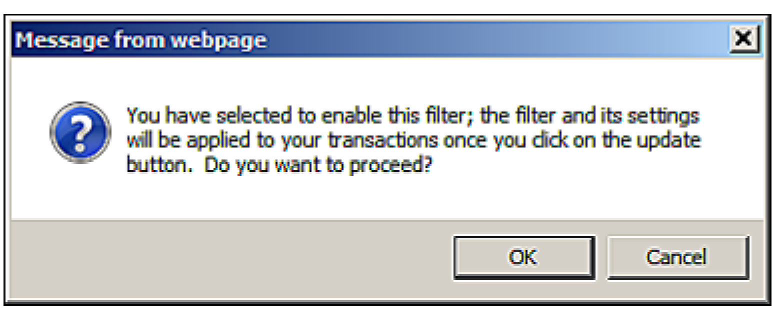
   The **Fraud Protection Rules** screen displays.

2. Click **Email Address Filter**.

   The **Email Address Filter** screen displays.

3. Select the **Enable Global Settings** check box.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Add an Email Address

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

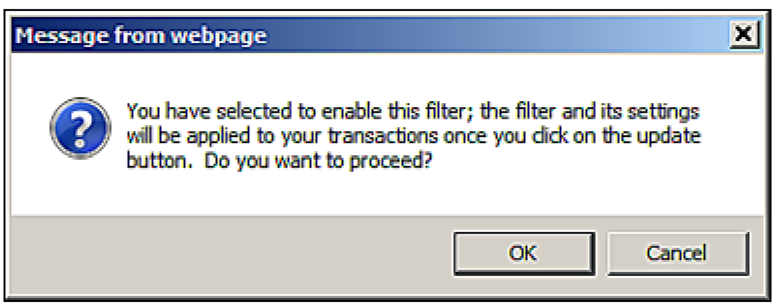
   The **Fraud Protection Rules** screen displays.

2. Click **Email Address Filter**.

   The **Email Address Filter** screen displays.

3. Select the **Enable Email Address Settings** check box.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Email Address Settings** check box. A message displays to confirm deactivation.

5. In the text box provided, enter an email address from which transaction requests are not allowed.

6. Click **Add**.

   The newly added email address displays.

7. To add another email address, repeat steps 5 to 6.

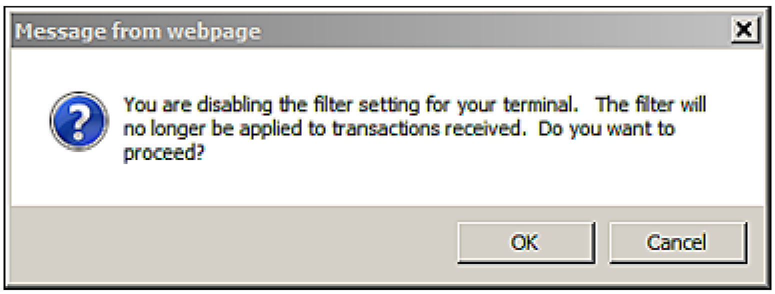
8. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Remove an Email Address

1. Click **Remove** next to the email address you wish to remove.

   A message displays to confirm removal.



2. Click **OK**.

To Update Card Number Settings

The **Card Number Filter** screen allows you to manage the card number settings for your terminal. These settings enable you to designate and maintain a list card numbers of cardholders from whom you do not accept transactions. You may enable the Converge **Global Card Number Settings** or add your own list of card numbers to block.

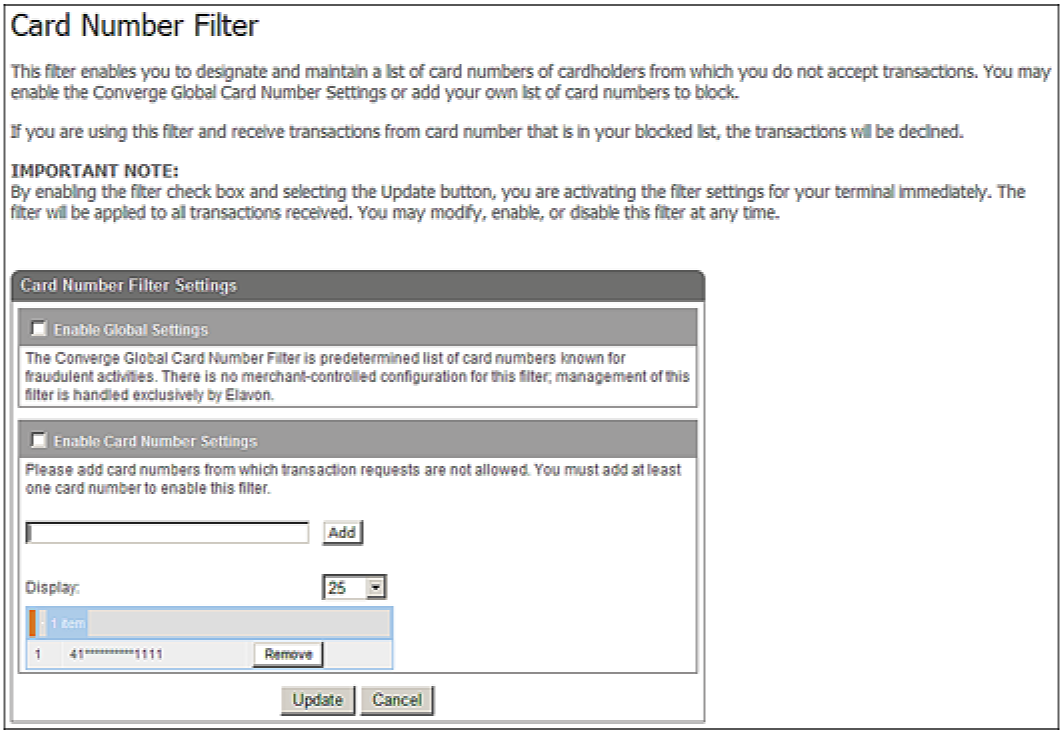
The **Card Number Filter** settings have a global setting and a local setting. The first checkbox enables/disables the global setting of the rule for the terminal. The second check box enables/disables the local setting of the rule for the terminal.

You can enter IP/email addresses without enabling the local setting of the rule for the terminal. You cannot enable the local setting until at least one IP/email address is entered; an error message will display when you click the **Update** button.

You can remove IP/email addresses without disabling the local setting of the rule; however if you remove all entries and click the **Update** button you will get an error message. When removing all entries, you will have to uncheck the local setting checkbox before clicking the **Update** button.

If you use this filter and receive transactions from card number that is in your blocked list, the transactions will be declined.

The **Card Number Filter** screen displays:



To Update the Global Card Number Filters Settings

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

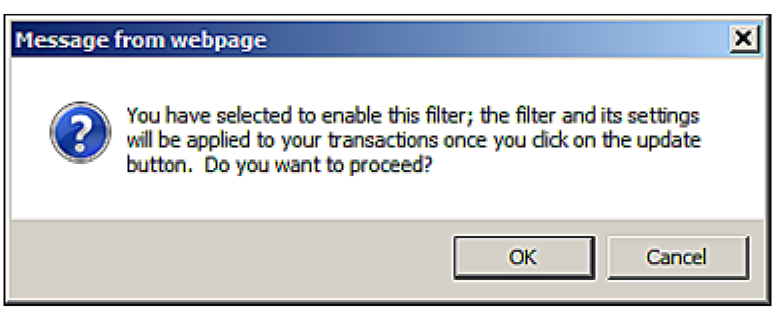
   The **Fraud Protection Rules** screen displays.

2. Click **Card Number Filter**.

   The **Card Number Filter** screen displays.

3. Select the **Enable Global Settings** check box.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Add a Card Number

1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

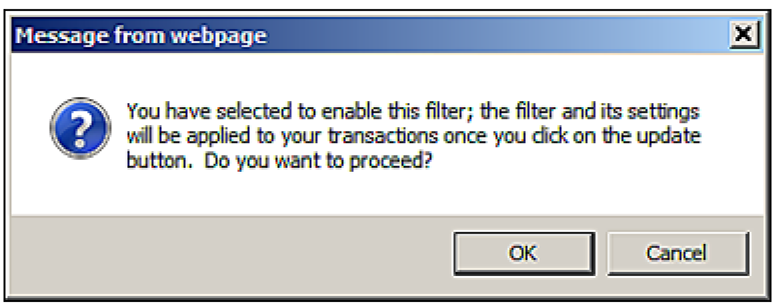
   The **Fraud Protection Rules** screen displays.

2. Click **Card Number Filter**.

   The **Card Number Filter** screen displays.

3. Select the **Enable Card Numbers Settings** check box.

   A message displays to confirm activation.



4. Click **OK**.

Note: To disable activation, uncheck the **Enable Card Numbers Settings** check box. A message displays to confirm deactivation.

5. In the text box provided, enter a card number from which transaction requests are not allowed.

6. Click **Add**.

   The newly added card number displays.

7. To add another email address, repeat steps 5 to 6.

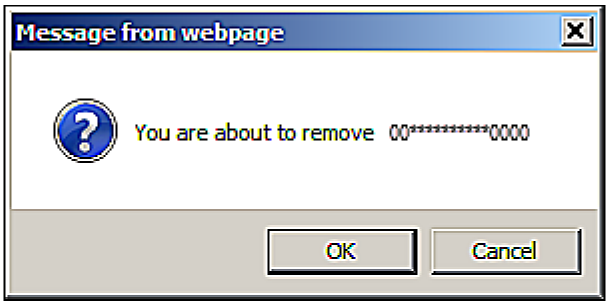
8. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Remove a Card Number

1. Click **Remove** next to the card number you wish to remove.

   A message displays to confirm removal.

2. Click **OK**.

To Update Transaction Velocity Filter Settings

This filter lets you specify a threshold for the number of transactions allowed, all transactions received that exceed the threshold will be declined.

This rule only has a local setting; there is no global setting. The **Transaction Velocity Filter** rule includes three individual rules for the terminal:

- Number of transactions allowed per day (1440 minutes)
- Number of transactions allowed per hour (60 minutes)
- Number of transactions allowed from the same IP Address per hour (60 minutes)

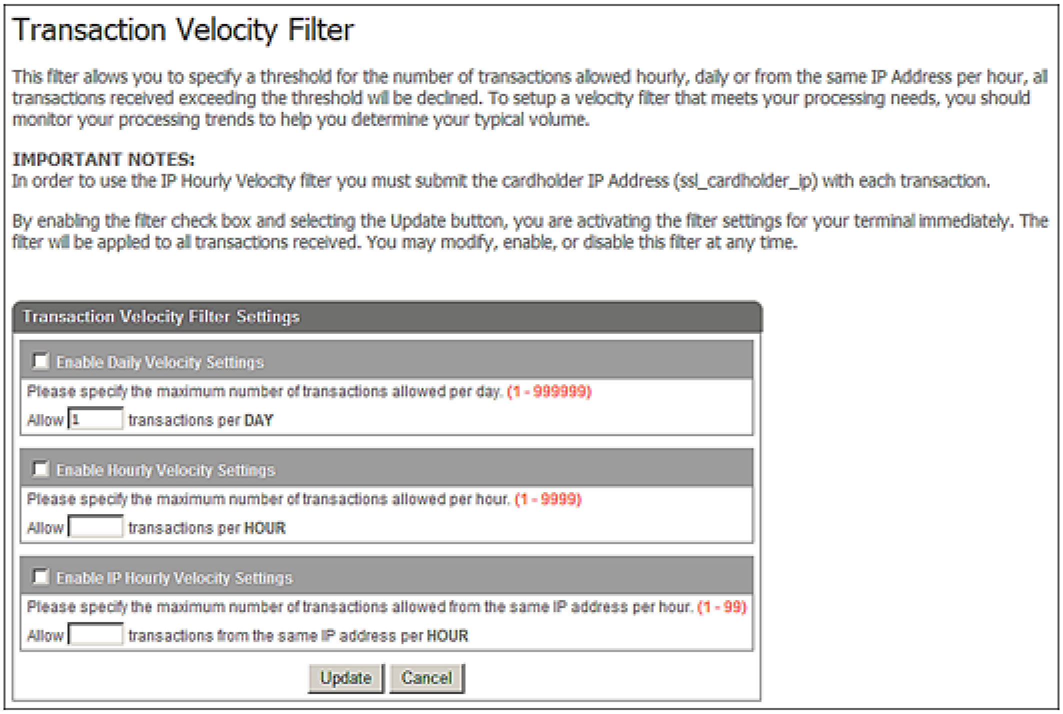
An error message is displayed when:

- You check the **Enable Daily Velocity Settings** check box and click **Update** without providing the number of transactions allowed per day.
- The user checks the **Enable Hourly Velocity Settings** check box and clicks **Update** without providing the number of transaction allowed per hour.
- The user checks the **Enable IP Hourly Velocity Settings** check box and clicks **Update** without providing the number of transactions per hour.

You can enter the number of transactions allowed per day or per hour without having to check the associated **Enable** check box.

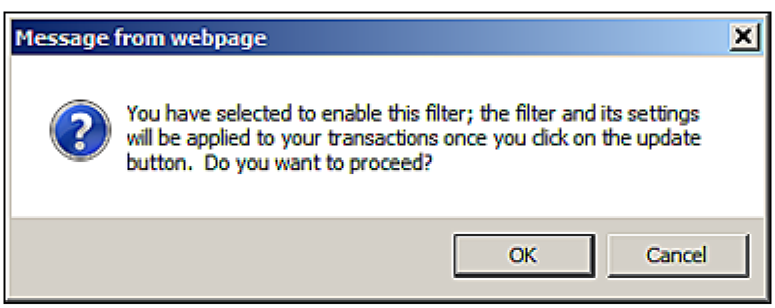
Users can uncheck the **Enable** check boxes without having to remove the number of transactions allowed per day or per hour.

The **Transaction Velocity Filter** screen displays:



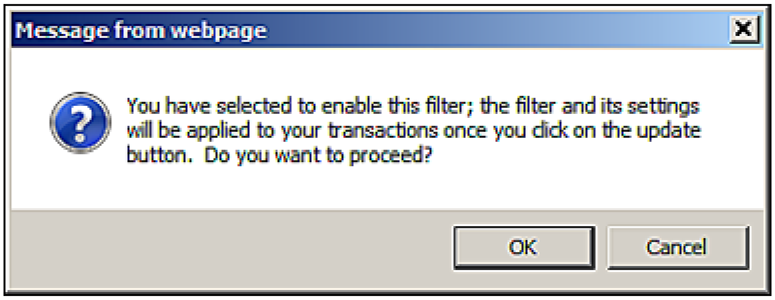
To Specify Daily Velocity Settings:

1. To specify the maximum number of transactions you want to allow per day, enter a number between 1 and 9,999 in the **Allow___transactions per Day** in the **Enable Daily Velocity Settings** portion of the screen and click the check box. The following message will appear.



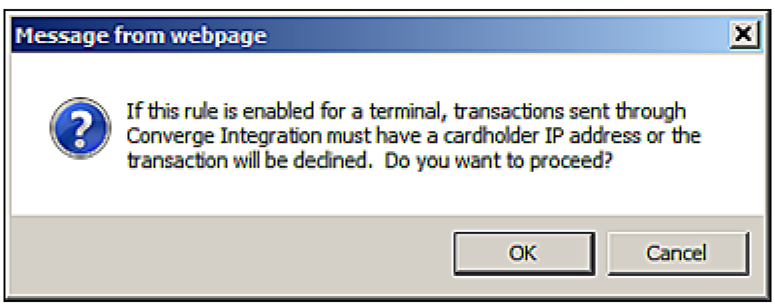
Click **OK** and the filtering you have specified will be in effect.

2. To specify the maximum number of transactions you want to allow per day, enter a number between 1 and 999,999 in the **Allow___transactions per Hour** in the **Enable Hourly Velocity Settings** portion of the screen and click the check box. The following message will appear.



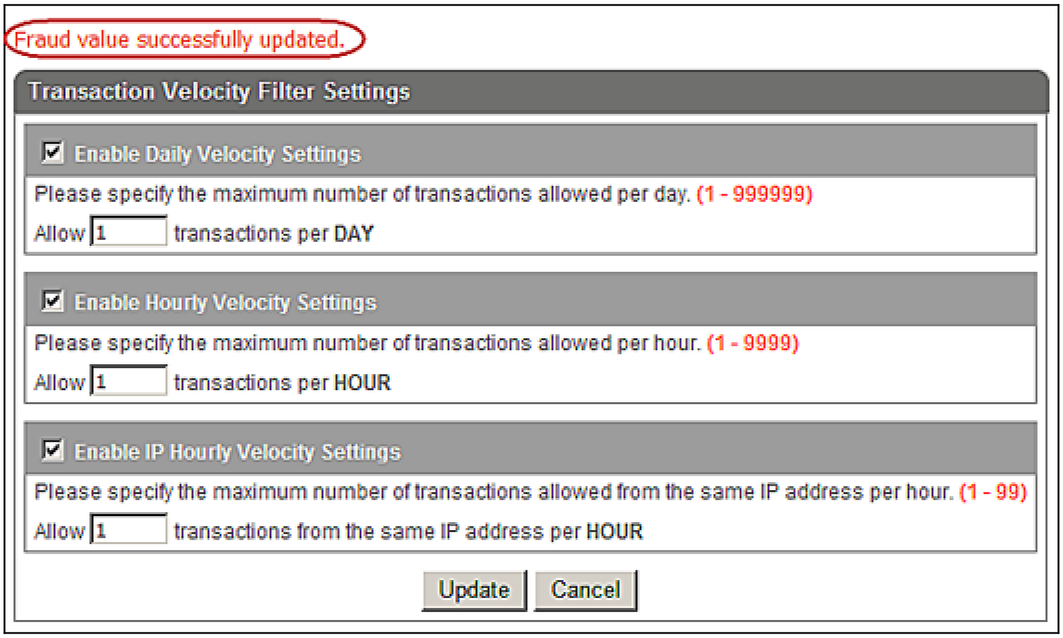
Click **OK** and the filtering you have specified will be in effect.

3. To specify the maximum number of transactions you want to allow per hour from the same IP address, enter a number between 1 and 9,999 in the **Allow___transactions from the same IP address per hour** in the **Enable IP Hourly Velocity Settings** portion of the screen and click the check box. The following message will appear.



Click **OK** and the filtering you have specified will be in effect.

4. Once you have made your selection, click the **Update** button. A message will display that your fraud value successfully updated.

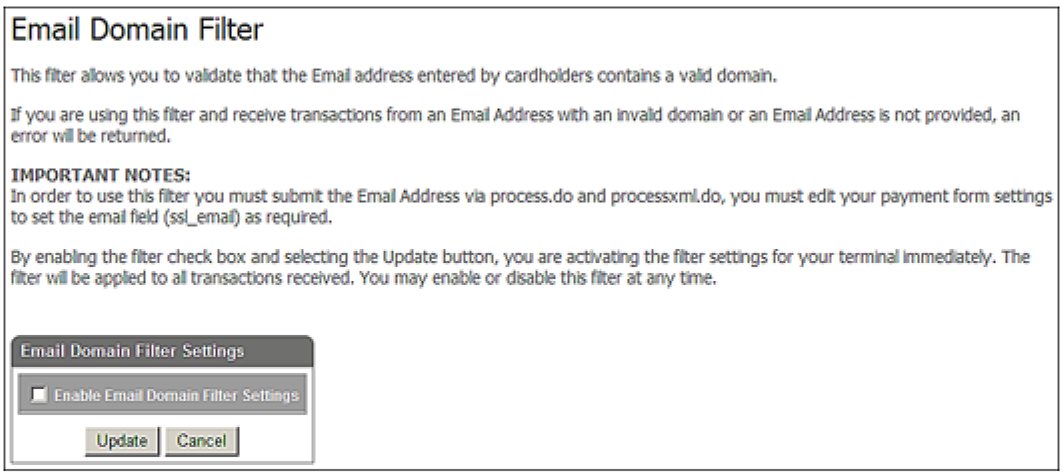


To Update Email Domain Settings

The **Email Domain Filter** screen allows you to manage the email domain settings for your terminal. These settings enable you to validate that the email address entered by cardholders on transactions has a valid domain.

If you are using this filter and receive transactions from an email address with an invalid domain or an email address is not provided, an error will be returned.

Note: To use this filter, an email address must be submitted with your transactions. Thus, you must edit your payment form settings to set the email address field (`ssl_email`) as required in the payment fields screen under the **Terminal** | **Merchant** | **Payment Fields** menu option.



1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

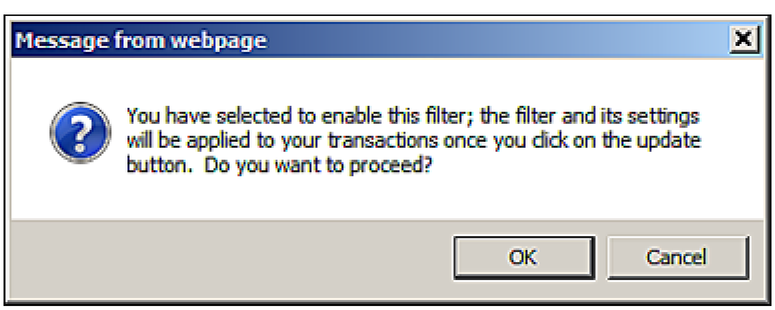
   The **Fraud Protection Rules** screen displays.

2. Click **Email Domain Filter**.

   The **Email Domain Filter** screen displays.

3. Select the **Enable Email Domain Settings** check box.

   A message displays to confirm activation.



4. Click **OK**.

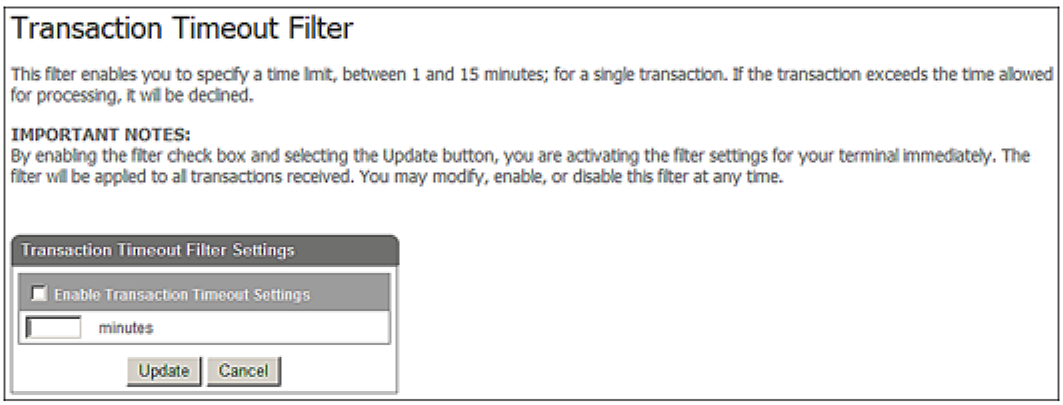
Note: To disable activation, uncheck the **Enable Email Domain Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Transaction Timeout Settings

The **Transaction Timeout Filter** screen allows you to manage the transaction timeout settings for your terminal. These settings enable you to specify a time limit (between 1 and 15 minutes), for a single transaction. If you use this filter and the transaction exceeds the time allowed for processing, it will be declined.



1. Select **Terminal** | **Advanced** | **Fraud Protection Rules**.

   The **Fraud Protection Rules** screen displays.

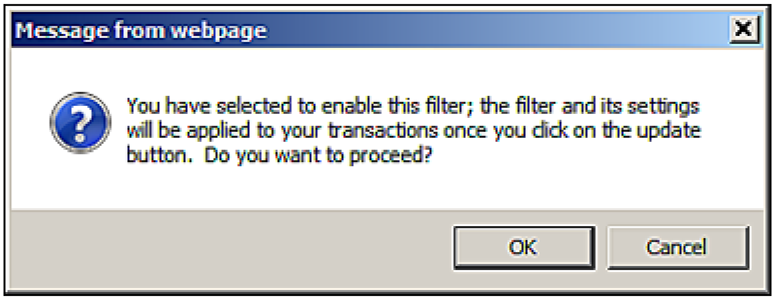
2. Click **Transaction Timeout Filter**.

   The **Transaction Timeout Filter** screen displays.

3. Enter time limit in minutes.

4. Select the **Enable Transaction Timeout Settings** check box.

A message displays to confirm activation.



5. Click **OK**.

Note: To disable activation, uncheck the **Enable Transaction Timeout Settings** check box. A message displays to confirm deactivation.

6. Click **Update**.

   The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

Setting Up Business Rules

The **Business Rules** screen lets you create your own processing business rules. These rules can be added, updated and deleted:

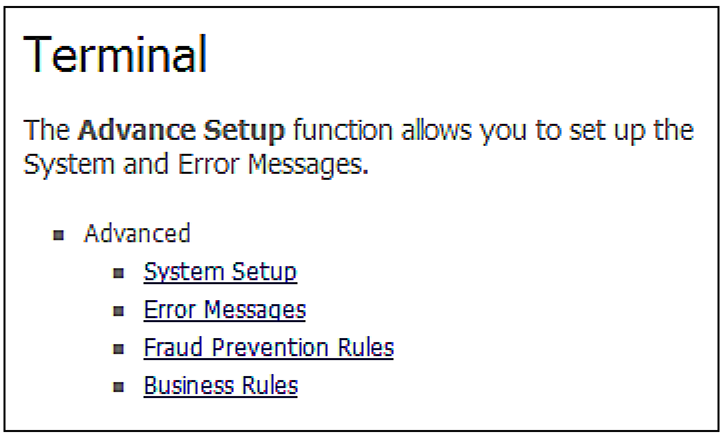
- Only merchant administrators can set system-level rules. These rules cannot be added, updated or deleted by standard users.
- Business rules are set up within a specific terminal and apply only to transactions that are processed through that terminal.
- Business rules can only be set up in terminals that are set up as *Terminal-Based*.
- Converge will only apply business rules (other than those that check for duplicate transactions) to credit card transactions.
- All business rules are optional and apply only to transactions submitted to the application through process.do and processxml.do, for all market segments.
- **Pre-Processing** and **Post-Processing** rules currently do not apply when transactions are processed in the Virtual terminal, including duplicate checking.
- Business rules run in order, from top to bottom. You can change the order of the rules using the arrow buttons next to each rule. No more than a combined total of 10 **Pre-Processing** and **Post-Processing** rules can be added to a terminal at a time.
- Once a rule is triggered, no other rules will operate.
- Actions set up in a rule cannot be performed unless that specific rule is triggered.

- Return rules do not affect other transaction rules.
- Transactions that are set to **Decline** using business rules will display in the **Current Batches Error** section with the reason for decline set to the **Comparison Value** from the rule that was triggered (for example: **Ship to Postal Code**, Bill to Postal Code, **Tran Amount**, **Return Amount**, **AVS Response**, or **CVV2 Response**).
- Reversals will be submitted for credit card transactions that were authorized by the issuer but have been declined based on the AVS or CVV rules.

Transactions that are **Set to Review** or **Pend** will display in the **Current Batches Main** or **Auth Only** sections. You can **Unpend** or **Release** those transactions prior to settlement.

To Add New Business Rules

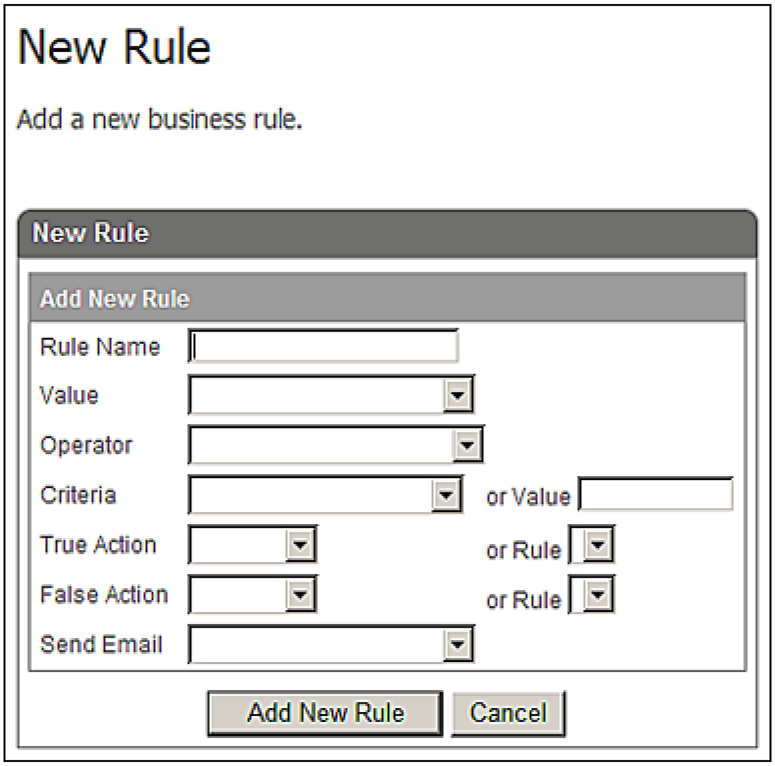
1. Select **Terminal** | **Advanced** | **Business Rules**.



The **Business Rules** screen displays.

2. Based on your requirements, under **Pre-Processing Rules** or **Post-Processing Rules**, click **Add New Rule**.

   The **New Rule** screen displays.



3. Enter the name of the new business rule in the **Rule Name** field.

4. In the **Value** drop-down list, select the field to use as a comparison value for the rule from the following options:

   - Ship To Postal Code
   - Bill To Postal Code
   - Tran Amount
   - Return Amount
   - Duplicate Transaction

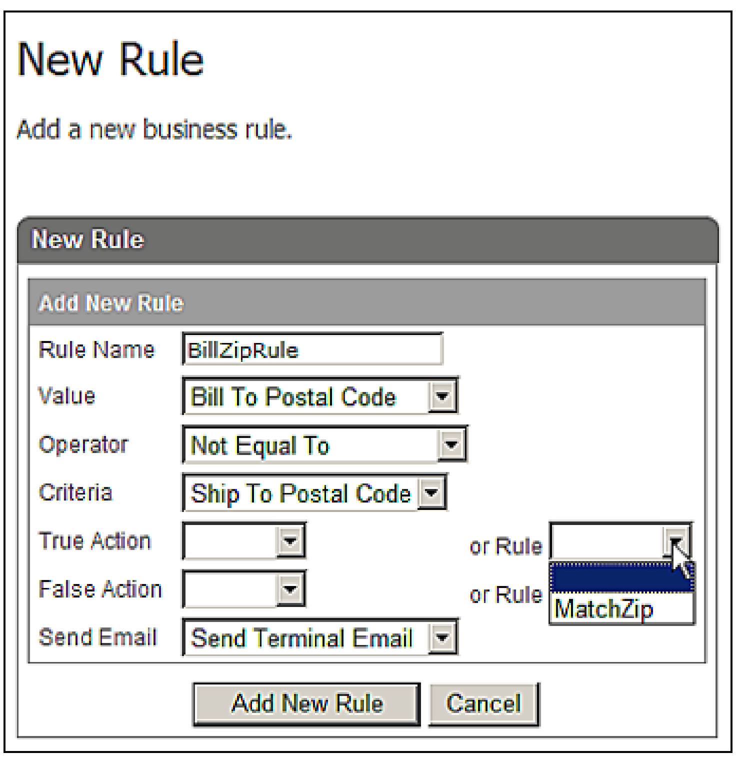
5. In the **Operator** drop-down list, select the comparison operator from the following:

   - Equal To
   - Not Equal To
   - Greater Than
   - Greater Than
   - Less Than

- Less Than Equal To
- Not in Set

6. In the **Criteria** drop-down list, select the criteria to use for comparison from the following:
    - Ship To Postal Code
    - Bill To Postal Code
    - Time Period
    - Invoice Number
7. Enter an **Or Value** as a second value or value set for comparison with the transaction, return amount, AVS response, or CVV2 response.
    - If there is more than one value, separate each value with a comma and use the **Operator** value **Not in Set**.
    - Refer to the **AVS Response Codes** and **CVV2 Response Codes** sections in the **Response Codes** chapter in the *Converge Transaction Processing Guide* for a complete list of AVS and CVV response codes.
8. Select an action from the **True Action** drop-down list. This is the action that takes place when the criteria comparison is determined to be true.

    The **Or Rule** field is populated by existing business rules. The **Or Rule** can be selected instead of the **True Action**.



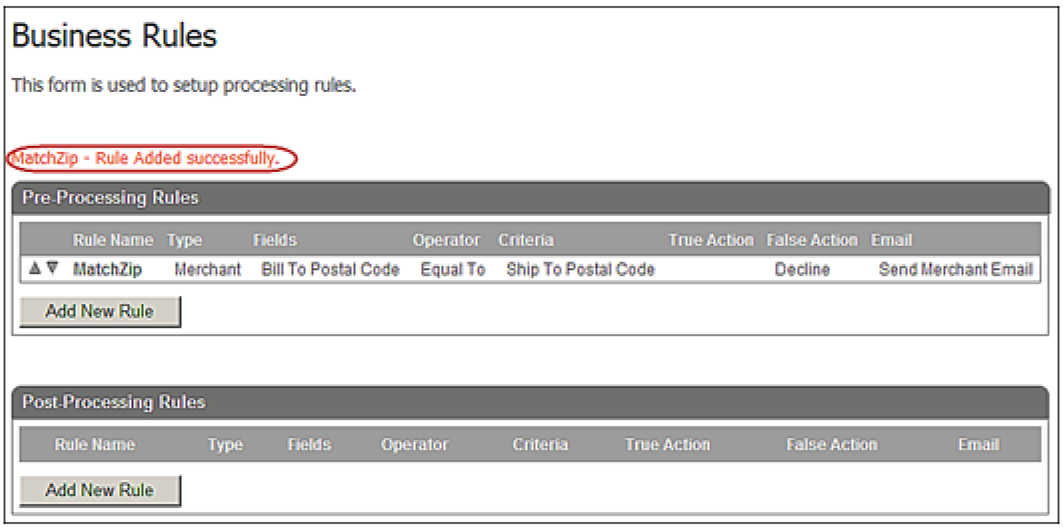
9. Select an action from the **False Action** drop-down list. This is the action that takes place when the criteria comparison is determined to be false.

   The **Or Rule** field is populated by existing business rules that have been created. This **Or Rule** can be selected instead of the **False Action**.

10. In the **Send Email** drop-down list, select an email action to specify an email action, depending on the rule comparison, from the following:

    - Send Merchant Email
    - Send Terminal Email
    - Send SMS Email

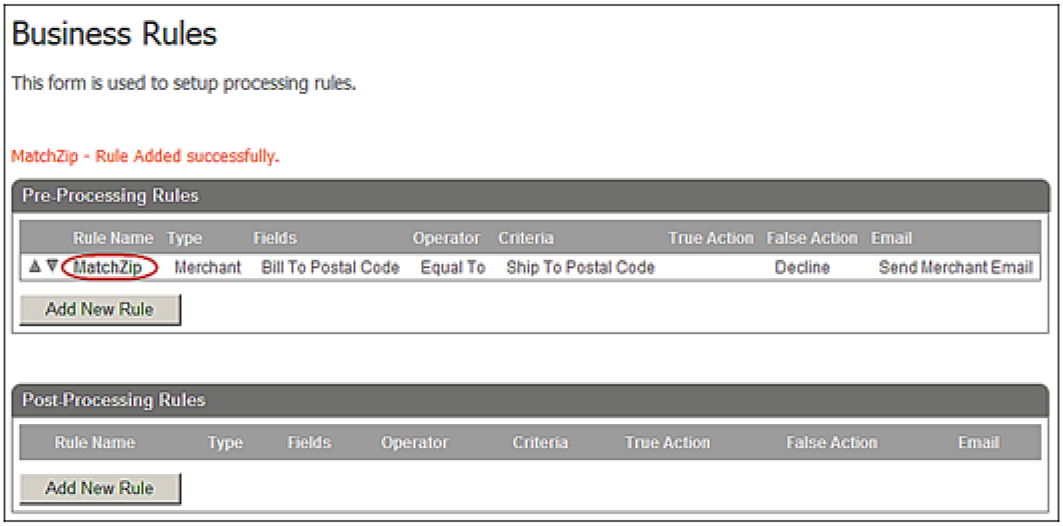
11. Once you have entered the information for the new rule, click **Add New Rule** to save the rule. A screen message indicates the rule added successfully. The new rule displays in the **Processing Rules** table.



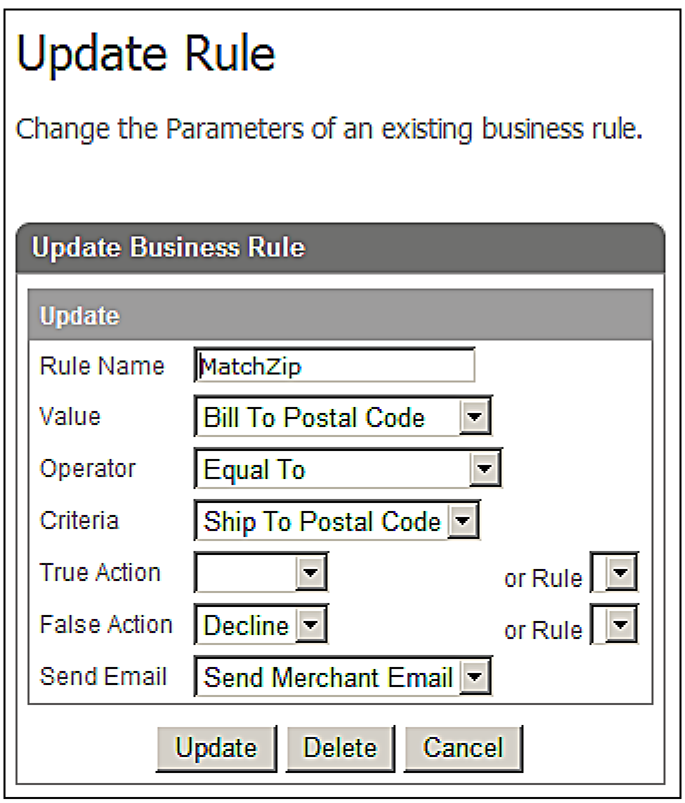
To Edit Business Rules

Business Rules can be edited by those that have the correct user rights.

1. To edit an existing rule, select the rule name from the **Pre-Processing Rules** table.

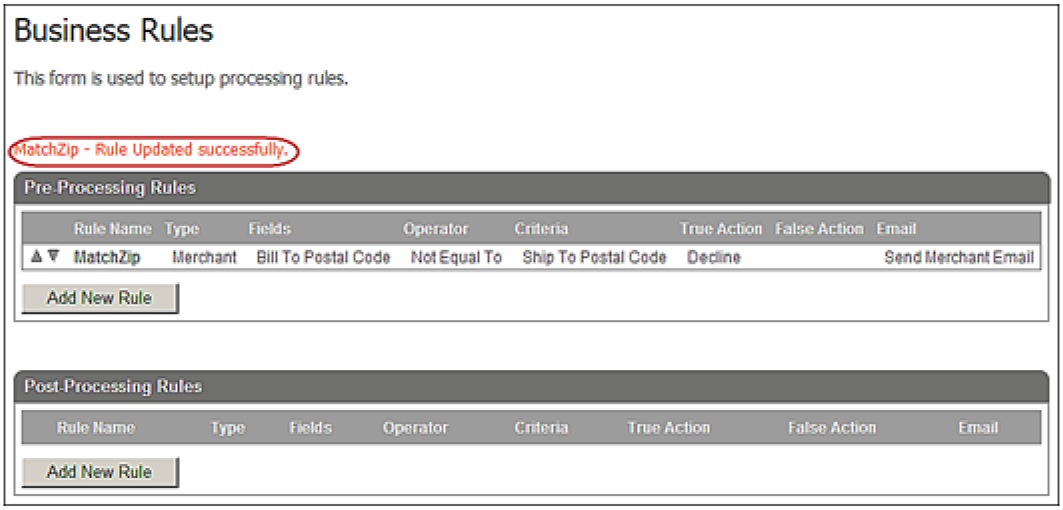


2. On the **Update Rule** screen, enter or adjust the fields as necessary.



3. To update the business rule, click **Update**.

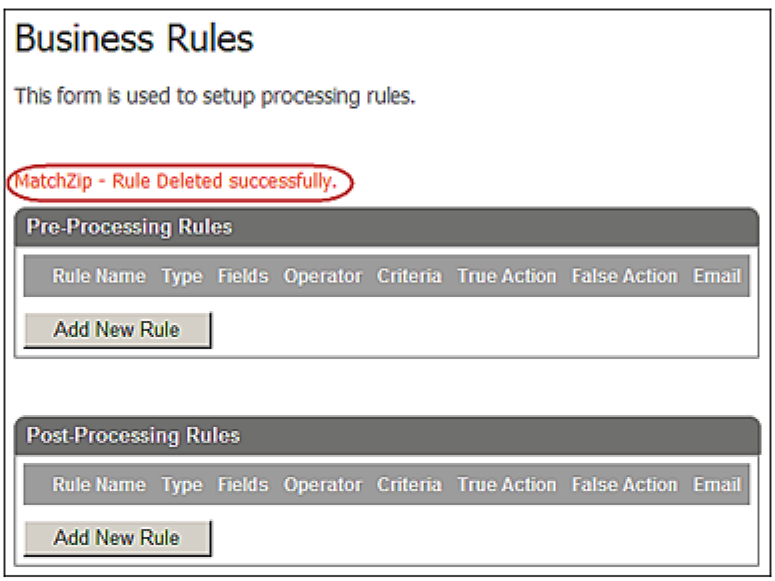
The business rule updated successfully message displays.



To Delete Business Rules

1. To delete an existing rule, select the rule name from the **Pre-Processing Rules** table.
2. On the **Update Rule** screen, click **Delete**.

   The business rule deleted successfully message displays.



Additional Resource Guides

By now an Administrator is able to:

- Configure and manage users
- Configure and manage account settings
- Configure the terminal and payment fields

Your Virtual Terminal is now ready to process transactions. For additional information on how to use your Virtual Terminal for processing transactions refer to the *Converge Transaction Processing Guide*.

For additional information regarding the integration of your Virtual Terminal refer to the *Converge Developer Guide*.

Glossary

A

- **Account Balance (Response screen field)**
  Displays the account balance.
- **Approval Code (Response screen field)**
  Displays the 6-digit approval number received upon successful authorization.
- **Address Verification Service (AVS)**
  Compares the billing address submitted by the customer for the transaction with the address on file for the cardholder at the card issuing bank. To implement AVS, you must collect the customer's billing address and ZIP code.
- **AVS Code**
  A code returned to a merchant by a credit card issuing bank referencing the results of an AVS match.
- **AVS Response Code (Response screen field)**
  Displays the address verification response for this transaction.

B

- **Batches-Edit Transactions (user right)**
  Allows access to the Batches-Edit Transaction option.
- **Batches-Return Transactions (user right)**
  Allows access to initiate a return from a Settled Credit Card Transaction in the Settled Batches menu.
- **Batches-Settle Transactions (user right)**
  Allows access to the Settle button in the Current Batches section to settle selected transactions.
- **Batches-View (user right)**
  Allows a user to view the unsettled transactions in the Current Batches section.
- **Batches-View Settled History (user right)**
  Allows access to the Settled Batches section.

- **Batches-Void Delete (user right)**

  Allows access to the Void and Delete buttons in Current Batches section. Void applies to both Host and Terminal-based. Delete applies to Terminal-based only. Converge does not permit batches to be voided while the auto-settle process is running, or when a manual settlement process is running.

- **Bi-Monthly**

  Transactions with a billing cycle of bi-monthly, Converge sends the transactions to Stratus for authorization every other month starting on the transactions' Start Payment Date.

- **Bi-Weekly**

  Transactions with a billing cycle of bi-weekly, Converge sends the transactions to Stratus for authorization every 2 weeks (every 14 days) starting on the transactions' Start Payment Date.

C

- **CID**

  Credit card security code for American Express®.

- **CVC2**

  Credit card security code for MasterCard®.

- **CVV2**

  Credit card security code for Visa®.

- **Card Code Verification (CCV)**

  This feature compares the card code submitted by the customer for the transaction with the card code on file for the cardholder at the card issuing bank. Filter settings in the Merchant Interface allow you to reject transactions based on the CCV response received.

- **Card Not Present (CNP)**

  A cardholder's credit card is not physically presented to a merchant at the time of the transaction. This term is used to differentiate between e-Commerce/Internet merchants, such as those that operate through Web sites or from mail order/telephone order locations from retail merchants.

- **Card Present (CP)**

  Card present transactions are those in which a credit card is physically present, such as retail merchants, because the card is available for inspection. Those transactions are considered less risky and therefore carry lower fees than online or phone transactions.

- **Card Verification Value (CVV) Code**

  CVV is one of the credit card industry's several acronyms for the credit card security code that helps to verify the legitimacy of a credit card. Depending on the card, the security code can be a three-digit or four-digit number, printed either on the back of the card or the front. Other card issuers call their security codes CVV2 (Visa®), CVC2 (MasterCard®) or CID (American Express®).

- **CVV2 Response Code (Response screen field)**

  Displays the CVV2, CVC2 or CID response for this transaction.

- **Cashback**
  The amount of cash consumers can receive when they use Debit cards. This amount is added to the total purchase amount.
- **Cash Benefit Inquiry Transaction**
  Allows you to get the current balance of a Cash Benefit card. This transaction requires a PIN pad and must be swiped.
- **Cash Benefit-Inquiry (user right)**
  Allows access to process Cash Benefit-Inquiry transactions.
- **Cash Benefit Purchase Transaction**
  Allows you to process cash benefit cards and receive cash back similar to debit transactions. This type of transaction requires the use of a PIN pad and can be swiped or manually entered.
- **Cash Benefit-Purchase (user right)**
  Allows access to process Cash Benefit-Purchase transactions.
- **Create Subordinates (user right)**
  Allows access to the Create User section.
- **Credit Card Auth Only Transaction**
  Allows you to pre-approve transactions that will be forced through or converted to sale at a later date.
- **Credit Card-Auth Only (user right)**
  Allows access to process Credit Card-Auth Only transactions.
- **Credit Card AVS Only/Verification Transaction**
  Allows you to verify if the address given for the transaction matches that of the cardholder for an AVS Only transaction. A Verification transaction verifies if the address and the CVV value given matches the cardholder's information.
- **Credit Card- AVS Only/Verification (user right)**
  Allows access to process Credit Card AVS Only transactions in which an address match is checked or Verification transactions in which an address and CVV value are checked for a match.
- **Credit Card Force 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. The Approval Code is a required field for this transaction.
- **Credit Card-Force (user right)**
  Allows access to process Credit Card-Force transactions.
- **Credit Card Inquiry Transaction**
  Allows you to check the balance on pre-paid Visa® or MasterCard® gift cards.

- **Credit Card-Inquiry (user right)**
  Allows access to process Credit Card-Inquiry transactions.
- **Credit Card Installment Transaction**
  Allows you to set up payment amounts, the number of payments and the billing cycle in which the payments occur.
- **Credit Card-Installment (user right)**
  Allows access to add Credit Card-Installment transactions.
- **Credit Card Multi-entry Transaction**
  Allows you to enter multiple credit card transactions from one screen.
- **Credit Card-Multi-entry (user right)**
  Allows access to process Credit Card-Multi-entry transactions.
- **Credit Card Recurring Transaction**
  Allows you to set up payment amounts and billing cycles in which the payments occur.
- **Credit Card-Recurring (user right)**
  Allows access to add Credit Card-Recurring transactions.
- **Credit Card Return**
  Allows you to enter refund transactions for previous sales.
- **Credit Card-Return (user right)**
  Allows access to process Credit Card-Return transactions.
- **Credit Card Sale**
  Allows you to obtain real-time authorization for credit card sale transactions.
- **Credit Card-Sale (user right)**
  Allows access to process Credit Card-Sale transactions.
- **Credit Card-Unencrypted Hand Key (user right)**
  Allows access to process hand keyed transactions outside of an encrypting device for those terminals that are setup with a device for all supported hand key transactions.

D

- **Date/Time (Response screen field)**
  Displays the date and time at which the transaction took place. The time stamp displayed is based on the time zone that is selected in your terminal profile.
- **Debit Card Purchase Transaction**
  Allows you to get real-time authorizations for Debit Card sale transactions.

- **Debit Card-Purchase (user right)**
  Allows access to process Debit Card-Purchase transactions.
- **Debit Card Return Transaction**
  Allows you to enter refund transactions for previous sales.
- **Debit Card-Return (user right)**
  Allows access to process Debit Card-Return transactions.
- **Debit Card Inquiry Transaction**
  Allows you to get account balances for debit cards.
- **Debit Card-Inquiry (user right)**
  Allows access to process Debit Card-Inquiry transactions.
- **Dynamic DBA**
  This gives the merchant the ability to control the descriptor on their customer's credit card statements.

E

- **Edit Business Rule (user right)**
  Allows access to the Business Rule section.
- **Edit Terminal Associations (user right)**
  Allows access to Terminal Associations section.
- **Edit Terminal Setup (user right)**
  Allows access to the Terminal Setup section.
- **Edit User Rights (user right)**
  Allows access to the Edit Rights section under the Find/Edit User section.
- **Electronic Check Conversion Only Transaction**
  Allows you to enter an ECS purchase transaction for a Conversion Only process.
- **Electronic Check Guarantee Transaction**
  Allows you to enter an ECS purchase transaction for a Guarantee process.
- **Electronic Check Multientry - Conversion Only Transaction**
  Allows you to enter multiple ECS purchase transactions for Conversion Only processes.
- **Electronic Check Multientry -Guarantee Transaction**
  Allows you to enter multiple ECS purchase transactions for a Guarantee process.
- **Electronic Check Verification Transaction**
  Allows you to enter an ECS Purchase transaction for a Verification process.

- **Electronic Check Multientry Verification Transaction**
  Allows you to enter multiple ECS purchase transactions for a Verification process.
- **Electronic Check-Multientry (user right)**
  Allows access to process Electronic Check-Multientry transactions.
- **Electronic Check-Purchase (user right)**
  Allows access to process Electronic Check-Purchase transactions.
- **EMV Processing**
  Europay, MasterCard, and Visa (EMV) is a global standard for credit and debit cards that's based on chip card technology. EMV cards, which are also referred to as Chip and PIN cards or Smartcards, are manufactured with an embedded microchip that offer strong security features and other capabilities not available on a magnetic strip card.
- **Export Scripts**
  Export scripts allow merchants to request the results of their payment transactions be returned to their web sites for inventory purposes, sales analysis, or customer database maintenance.

F

- **Find/Edit User (user right)**
  Allows access to the Find/Edit User section.
- **Food Stamp Force Purchase Transaction**
  Allows you to manually enter Food Stamp "Voucher Clear" Purchase transactions. This transaction requires a 15-digit Voucher Clear Number from Merchant's EBT Food Stamp sales slip and the Voucher Clear Approval Code obtained previously by phone. The PIN number is not prompted for on the Voucher Clear transactions.
- **Food Stamp-Force Purchase (user right)**
  Allows access to process Food Stamp-Force Purchase transactions.
- **Food Stamp Force Return Transaction**
  Allows you manually enter Food Stamp "Voucher Clear" Return transactions. This transaction requires a 15-digit Voucher Clear Number from Merchant's EBT Food Stamp sales slip and the Voucher Clear Approval Code obtained previously by phone. The PIN number is not prompted for on the Voucher Clear transactions.
- **Food Stamp-Force Return (user right)**
  Allows access to process Food Stamp-Force Return transactions.
- **Food Stamp Inquiry Transaction**
  Allows you to get the current balances of food stamp cards.
- **Food Stamp-Inquiry (user right)**
  Allows access to process Food Stamp-Force Inquiry.

- **Food Stamp Purchase Transaction**
  Allows you to obtain an authorization on an EBT card.
- **Food Stamp-Purchase (user right)**
  Allows access to process Food Stamp- Purchase transactions.
- **Food Stamp Return Transaction**
  Allows you to credit money back onto the EBT card.
- **Food Stamp-Return (user right)**
  Allows access to process Food Stamp-Return transactions.

G

- **Gift Card Activation Transaction**
  Allows you to enter gift card activation transactions.
- **Gift Card-Activation (user right)**
  Allows access to process Gift Card-Activation transactions.
- **Gift Card-Card Return Transaction**
  Allows you to refund the balances on gift card account.
- **Gift Card-Card Return (user right)**
  Allows access to process Gift Card-Return transactions.
- **Gift Card Credit Transaction**
  Allows you to refund previous redemption transactions to gift card accounts.
- **Gift Card-Credit (user right)**
  Allows access to process Gift Card-Credit transactions.
- **Gift Card Inquiry Transaction**
  Allows you to check the current balances of gift card accounts.
- **Gift Card-Inquiry (user right)**
  Allows access to process Gift Card-Inquiry transactions.
- **Gift Card Redemption Transaction**
  Used to make purchases with the balances on gift card accounts.
- **Gift Card-Redemption (user right)**
  Allows access to process Gift Card-Redemption transactions.
- **Gift Card Reload Transaction**
  Allows you to increase the current balance of gift card accounts.

- **Gift Card-Reload (user right)**

  Allows access to process Gift Card-Reload transactions.

I

- **Installment Billing**

  Used to pay off a known amount over a specific period of time.

- **IP Address**

  An Internet Protocol address (IP address) is a numerical label assigned to each device (e.g., computer, printer) participating in a computer network that uses the Internet Protocol for communication. IP addresses consist of four numbers separated by periods (also called a 'dotted-quad') and look something like 127.0.0.1.

- **IP Address – Public**

  Every device connected to the public Internet is assigned a unique number known as an IP address.

- **IP Limitations Rights (user right)**

  Allows a user to enter up to fifty (50) IP addresses that can access an account in Converge. If selected, only users logging in from the IP addresses that were entered can access the account.

Note: IP Limitation only applies to `Login.do` only; IP limitation feature does not apply to `Process.do` and `Processxml.do`

M

- **Magnetic Stripe Reader (MSR)**

  A hardware device that reads the information encoded in the magnetic stripe located on the back of a plastic card.

- **Message (Response screen field)**

  Contains the 16-character authorization response message.

P

- **Partial Approvals**

  When a Pre-Paid authorization is initiated, the issuer can respond with an approval amount less than the requested amount. Merchants can obtain the remainder of the purchase amount in another form of payment.

- **Partial Auth Capability**

  The application is capable of submitting one amount for authorization understanding that only part of the requested amount could be approved. For example: $100.00 purchase where $75.00 is approved on a card. The balance of $25.00 is understood to be still outstanding to complete the purchase.

- **Payment Type (Response screen field)**
  Displays the form of payment taken for the transaction.
- **Pop-up**
  Small Internet browser window that appear on top of the Web site you are viewing.
- **Pop-up Blocker**
  A feature in your Internet browser that allows you to limit or block most pop-ups.
- **Public IP Address**
  An Internet Protocol address (IP address) is a numerical label assigned to each device (e.g., computer, printer) participating in a computer network that uses the Internet Protocol for communication

  Every device connected to the public Internet is assigned a unique number known as an Internet Protocol (IP) address. IP addresses consist of four numbers separated by periods (also called a 'dotted-quad') and look something like 127.0.0.1.

Q

- **Quarterly**
  Transactions with a billing cycle of quarterly, Converge sends the transactions to Stratus for authorization every three months starting on the transactions' Start Payment Date.

R

- **Record Number(Response screen field)**
  Displays the transaction record number in the terminal. This value is only displayed if the profile is configured for Host-Based Processing.
- **Recurring Billing**
  Consists of the same transaction amount repeated for an indefinite length of time.
- **Response (Response screen field)**
  Contains the 2-character authorization response code.
- **Reversals**
  A real-time transaction used to cancel an open authorization and restore the cardholders open to buy for the full amount previously authorized. This transaction is usually initiated when the cardholders decide that they do not want to proceed with the transactions. Reversals will free up cardholders' open to buy amounts by reducing issuer holds on available balances when transactions are not completed, therefore reducing declines at the point of sale and the amount of cardholder complaints.

S

- **Semi-Annually**

  Transactions with a billing cycle of semi-annually, Converge sends the transactions to Stratus for authorization every six months starting on the transactions' Start Payment Date.

- **Semi-Monthly**

  Transactions with a billing cycle of semi-monthly, Converge sends the transactions to Stratus for authorization every other month starting on the transactions' Start Payment Date.

- **Semester**

  Transactions with a billing cycle of semester, Converge sends the transactions to Stratus for authorization every four months starting on the transactions' Start Payment Date.

- **Surcharge**

  This value may be set by the merchant to automatically charge a consumer for processing Debit Cards.

T

- **Transaction ID (Response screen field)**

  Displays the unique Converge record ID for the transaction.

- **Transaction Type (Response screen field)**

  Displays the transaction type for the currently selected transaction.

U

- **User (Response screen field)**

  Displays the user name of the person who submitted the transaction.

