



Elavon Converge features matrix

Converge is an omni-channel payment and gateway solution designed to meet the needs of a variety of retail and service segments.



In-person

Connect an EMV payment device to take payments via swipe, dip or tap.



Online

Accept payments or donations on your website via a buy button, hosted payment page or integrated shopping cart.



In an App

Support payments made through digital wallets like PayPal and Apple Pay on your website or mobile app.



Over the Phone

Use any browser-connected device to enter card details for mail and phone orders.



In the Office

Manage customers, set up recurring payments, and email electronic invoices.

Two versions are available. Upgrade to Converge with Token to securely store and manage customer details or to enable digital invoice billing.

Key features	Converge	Converge with Token
Transaction Entry Modes		
Cloud-hosted portal/user interface	✓	✓
API Integration	✓	✓
Admin and Reporting Features	✓	✓
User access (up to 5,000) and permissions	✓	✓
User security measures (IP, questions, strong password)	✓	✓
Audit log monitoring	✓	✓
Customizable reports	✓	✓
Export reports to CSV and XML	✓	✓
12-month history on file	✓	✓
Acceptance Methods		
Virtual Terminal key entry (In person and MOTO)	✓	✓
EMV and Contactless (requires connected device)	✓	✓
Hosted Payment Page	✓	✓
Buy/Donate Button	✓	✓
3rd party shopping cart	✓	✓
Processing Features		
Credit card surcharge*	✓	✓
Service fees*	✓	✓
Multi-currency processing	✓	✓
ACH processing (limited availability)*	✓	✓
Digital e-commerce wallets (Apple Pay, PayPal, etc.)	✓	✓
Level 2 and Level 3 processing		✓
Efficiency Features		
Product catalog	✓	✓
Recurring/subscription payments	✓	✓
Account Updater Service*	\$	\$
Secure customer management and token vault		✓
Billing and Invoicing		\$
Security and Fraud Features		
Encryption (requires connected device)	✓	✓
Tokenization	✓	✓
AVS and CVV	✓	✓
EMV 3-D Secure	\$	\$
Built-in fraud tools	✓	✓

*Not available in Canada



Transaction Entry Modes

Process payments using a hosted, user-friendly portal or integrate with your POS system, websites, accounting, or CRM systems via easy-to-use developer tools.

Feature	Details	Benefits
Cloud-hosted portal/user interface	Web-based payment and management solution with simple user interface accessible via any internet-enabled browser.	<ul style="list-style-type: none"> • No data is stored at the merchant location, reducing PCI DSS compliance validation scope. • Accept payments, access reports and manage your business from anywhere.
API Integration	<p>Seamlessly integrate payment acceptance into your e-commerce site, POS, CRM, or ERP system. Choose from a variety of integration methods.</p> <p>Leverage 3rd party platform plug-ins (i.e. Magento).</p>	<ul style="list-style-type: none"> • Streamline payment acceptance and accounting functions through one system. • Simple software development includes payments as part of the overall buying experience. • Add hosted payment pages to reduce PCI DSS compliance validation scope.

Admin and Reporting Features

Control employee access to information and functions. Generate reports to research transactions or gain business insights.

Feature	Details	Benefits
User access and permissions	Add employees and assign roles based on access rights. Manage up to 5,000 users.	<ul style="list-style-type: none"> • Control access to information and functions.
2-step user verification	Strong passwords and security verification measures.	<ul style="list-style-type: none"> • Control access to information. • Scale across multiple locations and departments.
Audit log monitoring	Track users to detect unusual activity.	<ul style="list-style-type: none"> • Protect from employee fraud.
Customized reporting	Easily generate standard or custom reports by selecting desired fields and date ranges. Sort on a variety of fields.	<ul style="list-style-type: none"> • On-demand access to all payment activity and customer history for 365 days.
Export reports to CSV or XML format	Upload to accounting and management systems.	<ul style="list-style-type: none"> • Simplify back-office bookkeeping processes.
12-month history on file	Use history for refunds/returns, data analysis, tracking and storage.	<ul style="list-style-type: none"> • Easily respond to customer inquiries or transaction disputes.



Acceptance Methods

Take payments across any sales channel: in-person, online, in an app, over the phone, or through the mail.

Feature	Details	Benefits
Virtual Terminal key entry (In person and MOTO)	Accept payments by keying information into PC desktop or Virtual Terminal browser window.	<ul style="list-style-type: none"> • One solution for card present and MO/TO transactions.
EMV and Contactless	<p>Connect an EMV-certified card reader to a PC via USB to accept in-person payments by swipe, dip, or tap.</p> <p>Choice of terminals with or without support for PIN entry.</p> <p>Accept digital wallets like Apple Pay and Google Pay.</p>	<ul style="list-style-type: none"> • Reduce keying errors and lower processing rates by adding a card reader. • Qualify for lowest card-present rates. • Extend your customers a convenient and safe contactless experience. • Protect against chargebacks related to the EMV liability.
Hosted Payment Page	<p>Merchant-branded payment form linked to a company's website, mobile app, emails, or social sites. Optimized for desktop, tablet and mobile.</p> <p>Hosted in Converge data center.</p> <p>Supports one-time and recurring payments, multi-currency processing and 3D Secure 2.</p>	<ul style="list-style-type: none"> • Simplifies PCI DSS compliance validation process since the page is hosted in the cloud so no card data touches a merchant's local network. • Easy to set up and personalize.
Buy/Donate Button	<p>Simple plug-and-play button or hyperlink for payments that can be linked to a website, mobile app, social site, or sent via email.</p> <p>Payment is entered on a branded hosted payment form. Ideal for one-time payments.</p> <p>Supports fixed amount or the ability for customers to enter a custom amount.</p>	<ul style="list-style-type: none"> • Easiest way to accept online payments and donations. • Improve cash flow.
3rd party shopping cart	Connect directly to more than 50 certified shopping carts.	<ul style="list-style-type: none"> • Merchants choose a shopping cart provider that offers plug-and-play capability with Converge. • No extra development or certification required.



Processing Features

Accept everything from debit and credit cards to PayPal, electronic checks, and digital wallets. Reduce or offset credit, debit, and commercial card acceptance fees with industry-compliant programs.

Feature	Details	Benefits
Credit card surcharge*†	<p>Pass acceptance costs to customers who choose to make payments with a credit card.</p> <p>Converge allows customers to avoid the surcharge fee by switching their payment method.</p>	<ul style="list-style-type: none"> • Offset acceptance costs for in-person, back-office, and e-commerce transactions. • Built-in compliance features (User interface or API via hosted payment page).
Service fees*	<p>Certain Governmental and Higher Education entities can assess customers a flat fee or percentage of the transaction.</p>	<ul style="list-style-type: none"> • Offset acceptance costs for in-person, back-office, and e-commerce transactions. • Built-in compliance features (User interface or API via hosted payment page).
Multi-currency conversion (e-commerce and billing)	<p>Converge allows you to bill customers in 91 currencies and be funded in your currency at the current daily exchange rate.</p>	<ul style="list-style-type: none"> • Improve the customer experience by settling payments in customer's local currency. • Foreign exchange is automatically handled.
ACH processing* (limited availability)	<p>Allow customers to make a one-time payment, pay invoices or make recurring payments via electronic check debited from their bank account.</p>	<ul style="list-style-type: none"> • Reduce the hassles of handling paper checks. • Faster than checks by mail. • Lower processing costs.
Digital wallet e-commerce checkout (Apple Pay, PayPal, Visa Checkout, Mastercard)	<p>Allow customers to pay online quickly and easily using the secured credentials stored in their digital wallet.</p>	<ul style="list-style-type: none"> • Streamline the checkout process by skipping lengthy checkout forms. • Backed by strong security and customer authentication.
Level 2 and Level 3 processing	<p>Capture data needed to qualify most business, corporate, and purchasing cards at the lower interchange rates.</p>	<ul style="list-style-type: none"> • Lower the cost of B2B and B2G payments.

*Not available in Canada

†Currently Credit Card Surcharge is not supported in Connecticut, Maine and Massachusetts, Puerto Rico or the Canadian Provinces. • Although we offer surcharging in most states, Merchants are responsible for determining the legality of surcharging in their state, and merchants are liable if their activities are found to be unlawful. • Credit card surcharge applies to credit card only, not available on debit cards.



Efficiency Features

Save time, improve cash flow, and streamline back-office processes with built-in productivity boosters. Securely store customer and card details for future needs.

Feature	Details	Benefits
Product catalog	Set up a list of products and services including prices and descriptions.	<ul style="list-style-type: none"> • Speed checkout. • Reduce staff keying errors.
Email receipts	Capture a customer's email at the time of sale and send a digital receipt. Customize receipts with logos and other messages.	<ul style="list-style-type: none"> • Eliminate the need to mail receipts. • Improve the customer experience.
Recurring/subscription payments	<p>Create recurring payments that will be processed automatically on a schedule you define.</p> <p>Allow customers to pay balances over time.</p>	<ul style="list-style-type: none"> • Automatically process payments on a timely basis for repeat/subscription customers. • Reduce manual labor and keying errors. • Securely store cards on file.
Account Updater Service*	Submit a file of account numbers stored in Converge and receive updated expiration dates or account numbers from the card issuer.	<ul style="list-style-type: none"> • Reduce the time and cost of contacting customers to obtain updated card information. • Improve approval rates. • Reduce customer attrition.
Secure customer management and token vault	Create customer profiles and securely save up to 11 payment cards and contact details for future payments, invoices, or recurring payments.	<ul style="list-style-type: none"> • Easily manage customer records for repeat, recurring and subscription payments. • Create a new sales transaction or invoice by using tokenized cardholder data stored on file.
Billing and Invoicing	Email customers PDF files of quotes and invoices and allow them to pay online with a simple click that takes them to a payment page featuring your brand.	<ul style="list-style-type: none"> • Eliminate the hassles of creating, printing, and mailing paper invoices. • Improve cash flow. • Improve the customer experience. • Manage invoice status through a simple dashboard.

*Not available in Canada



Security and Fraud Features

Protect data, reduce fraud, and simplify PCI DSS validation with advanced multi-layer security technologies.

Feature	Details	Benefits
Encryption (requires connected device)	Securely encrypt card data as soon as it's captured on a payment terminal.	<ul style="list-style-type: none"> • Reduce exposure to a data breach. • Reduce PCI DSS compliance validation scope.
Tokenization	Replace actual card numbers stored on file with tokens.	<ul style="list-style-type: none"> • Reduce exposure to a data breach. • Reduce PCI DSS scope. • Simplify card-on-file processing.
AVS and CVV	Prompt for address verification and cardholder security codes.	<ul style="list-style-type: none"> • Reduce fraud.
EMV 3-D Secure	Support the latest e-commerce payment authentication features from the card brands.	<ul style="list-style-type: none"> • Ensure cardholder authentication and protect against fraudulent transactions. • Make online checkout fast and easy for customers. • Protect against chargebacks related to the EMV liability shift.
Customizable choice of built-in fraud tools	IP Whitelist/Blacklist, AVS/CVV mismatches, high/low dollar limit restrictions.	<ul style="list-style-type: none"> • Reduce fraud.