



A FLEXIBLE & SECURE HOSTED PAYMENT SOLUTION

Go Where Your Business Grows

Keeping up with consumer demands and evolving your business to meet them can be challenging. Accepting payments wherever your customers are doesn't need to be.¹

Now you can process payments from your customers quickly and securely, whether in-person, online or on the go. And we can help you manage it all in one place, easily and securely online - without a major investment of money or effort.

Converge, formerly VirtualMerchant, is a complete, hosted payment solution that allows you to process transactions in all payment environments, including in-store, back office mail/telephone order (MO/TO), mobile² and e-commerce.

Accept a full range of payment types - from credit and debit cards to electronic checks and gift cards. Easily handle recurring and installment payments. Reduce your risk and compliance headaches by protecting you and your customers' payment data.

DESIGNED FOR TODAY'S BUSINESS

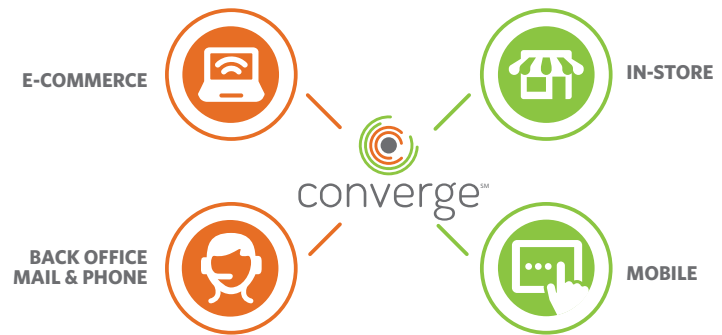
- Processes a full array of payment types in online, in-person and mobile environments
- Supports businesses of any size whether you need to process payments in one environment or many
- Accommodates up to 5,000 users and merchant numbers to easily scale up as your business needs grow and evolve

¹Payments accepted in the US only. ²Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile App. Check with your carrier for specific fees and charges. Some mobile features may require additional online setup. Any fees for optional transactions will be identified during registration for these services and during their use.

COMPLETE HOSTED PAYMENT PLATFORM TO SUPPORT ALL OF YOUR TRANSACTIONS

E-COMMERCE TO MEET YOUR NEEDS

- Offers flexible e-commerce options whether you need a simple hosted payment page or a completely customized experience through an API integration
- Integrates “Buy Button” functionality easily and affordably with your shopping cart to securely process e-commerce transactions
- Allows you to establish business rules for transactions that fall outside your normal business patterns - flagging transactions by type, value, or other criteria



Converge Payments Platform

VERSATILE & FLEXIBLE

- Eliminates need for software upgrades, which are provided as part of the hosted service
- Supports a variety of peripherals, including magnetic stripe readers, PIN pads and receipt printers
- Makes it easier for your international customers to do business with you by utilizing our currency conversion solutions

SECURITY FOCUSED

- Minimizes stored data liability and reduces your compliance burden
- Helps protect your customers' data throughout the payment process by utilizing the latest encryption technologies
- Allows you to limit access by IP address to help keep out unauthorized users
- Can be easily configured to ensure each user has the appropriate access level

EFFICIENT & COST-EFFECTIVE

- Processes transactions quickly when using a high-speed Internet connection
- Can be quickly and easily accessed from any web-browser using a secure login; no hardware specifications, network infrastructure, or software installation are required
- Enables you to process authorizations at the time of sale, but submit for settlement later without re-keying the transaction data - ideal for MO/TO or delayed delivery environments