

Service Fees on Converge



Provide your cardholders a customized, streamlined payment experience with the Elavon Service Fee program through Converge Next Gen.



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Overview



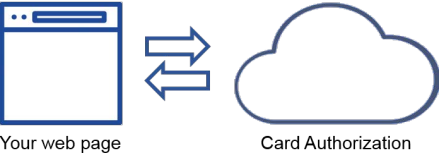
By now you have discussed your payments processing needs with your Elavon Sales and eCommerce Consultants and have determined which product is the best one for your ecosystem.

This document outlines:

- How the product you have chosen works
- The requirements needed to enable the product to work correctly
- Elavon’s website requirements to ensure that you are in compliance with Card Brand rules
- The cardholder payment experience to prepare you and your team for inquiries you may receive

Service Fee Enabled Converge Products

There are three methods to pass payment transactions from your website or application to Converge. These methods include the Converge Hosted Payments Page, Checkout.js or ProcessXML.do APIs. Below is a brief description of each method and an indication of how simple or advanced developer requirements are for each one.

Processing Method	Description/Cardholder Experience
<p>Hosted Payment Page</p> <p>Developer Requirement: Simple</p>	<p>Hosted API where cardholder is redirected to customized templates on Converge before entering their cardholder data. Data is collected behind Converge’s firewall and is secured in Elavon’s hardened data center.</p>  <p style="text-align: center;">Your web page Hosted Payment Page</p>
<p>Checkout.js</p> <p>Developer Requirement: Advanced</p>	<p>Embedded payment script where cardholder sees a modal window within their browser session that prompts them for their card data (no redirect). Collection of that data is not visible to merchant server.</p>  <p style="text-align: center;">Your web page</p>
<p>ProcessXML.do</p> <p>Developer Requirement: Advanced</p>	<p>End-to-end API where cardholder remains on original website for the entire transaction and merchant is responsible for collecting and securing all cardholder data behind their own firewall.</p>  <p style="text-align: center;">Your web page Card Authorization</p>

How Service Fees on Converge Work

Generally, Converge accepts requests for credit card processing from your website. The request will include the amount for which the cardholder is initiating a payment. Based on your account settings, Converge will know to add a pre-set service fee amount, and will then process two transactions on your organization's behalf, one for the initial bill payment amount and a second transaction for the Service Fee. The cardholder will enter their card payment data once, and receive one receipt, but will see two charges on their credit card statement. The transactions are identified accordingly based on who is receiving the funds (Bill Payment to Merchant, Service Fee portion to Elavon or the merchant depending on the Service Fee Program that is being used).

Service fees may be charged for Cardholder-initiated payments only. Your customer must consent to the charging of the additional fee - above the payment of their bill/account balance - and must be logged as doing so at the time they enter their cardholder data.

The service fee portion is always authorized first, to ensure card number is valid. If service fee portion is approved, the primary charge will be processed as a second transaction. If, for any reason, the second transaction is declined, the service fee authorization will be reversed. With the exception of this example, service fee payments on the Elavon Managed Service Fee program are non-refundable.

Service Fees on Converge System Requirements

In order for your website and/or application to send requests to Converge, it must meet the following requirements:

- All pages that use the Converge Payment Scripts must be served over HTTPS.
- Your domain must have a valid SSL certificate.
- Your server must support the Transport Layer Security (TLS) 1.2 protocol.
- The Referrer URL of the domain or/or the IP address of the application that is making the call must be whitelisted at Elavon

Note: please contact customer service at 1-800-377-3962, Option 2, and then Option 2 to whitelist the IP address of the server that will make the Session Token Request Call.

How to Get Started

First: obtain your Converge Next Gen credentials from our Customer Activation and Training Team. As they set up your account on Converge, they will walk you through some settings, as well as give you an overview of the interface.

You will be provided with account credentials for Converge:

- Owner/Administrative User credentials for User Interface: Converge Account ID (AID), a username and temporary password (to be changed upon initial use) PLUS:
- API credentials for Integration: Username and 64 digit PIN

Second: decide on your integration method. We recommend that your developer review all three methods to determine which will work best for your business needs and governance. All integration reference material may be found in our online Developer Portal (<https://developer.elavon.com>) or accessed at the individual links in the section headers below. Integration overview contained in this document is for guidance only; please refer to the Dev Portal material for detailed instructions.

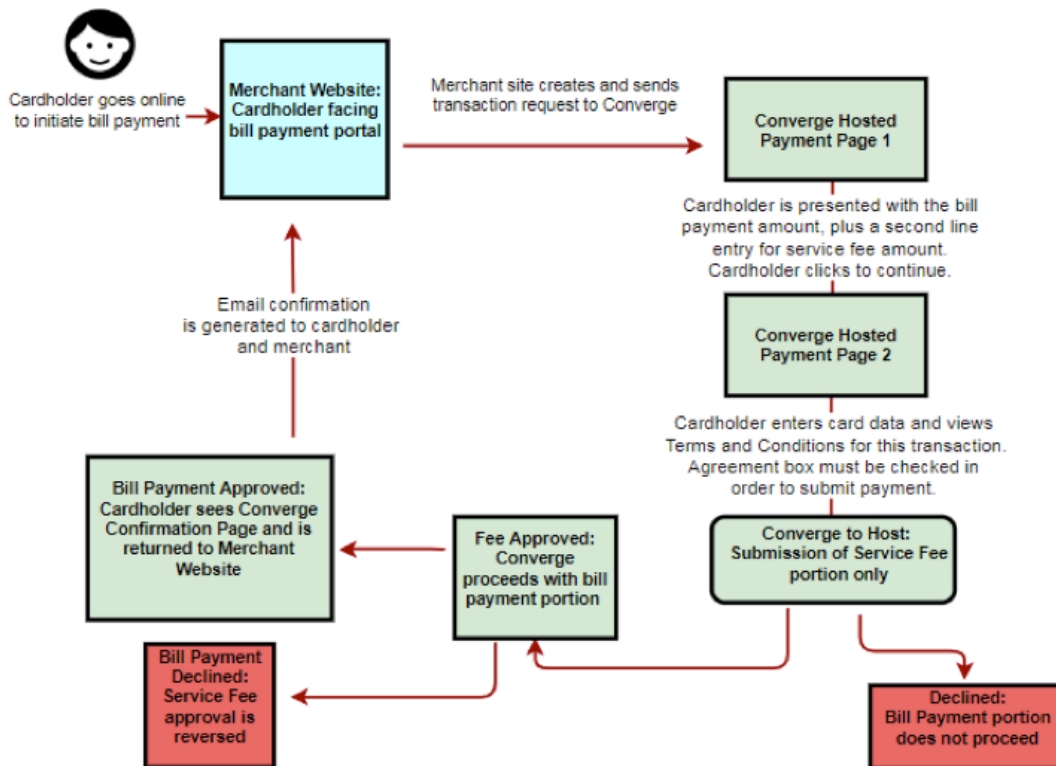
Converge Integration Methods

The choice of integration method is entirely up to you and your IT capabilities and/or budget. The integration method may be modified as you need to and there is no need for an additional account to change should you wish to do so at a future date. Additional whitelisting may be required, depending on the changes made; contact the Software Technical Support team at 1-800-377-3962, Option 2, then Option 2 for any questions regarding integration and/or to verify whitelisting requirements.

Converge Next Gen Hosted Payments

- Note: This method is available for the Elavon Managed Service Fee Program and not the Merchant Managed Program at this time.
- Utilizes templates within Converge to collect cardholder data
- Two step process secures the request with a token valid for single use, 15-minute session
- Cardholder will leave merchant website and redirect to convergepay.com before entering credit card information, making it invisible to the merchant application and therefore reducing PCI compliance load for the merchant.
- Templates on Converge are already customized with required legal disclosures for the collection of a service fee.
- Converge will store an indicator of cardholder acceptance of the Terms and Conditions, as presented during the transaction process.
- Converge will issue a single email receipt itemizing both transactions, including required legal disclosures and transaction identifiers, for maximum transparency to cardholder.
- Merchant should pass amount of the initial charge (bill portion) only. Converge will calculate and charge the service fee portion based on the Elavon Managed Service Fee agreement. No additional transaction values are required in the request, but the transaction response will contain the following two values, which should be logged by the merchant:
 - `ssl_service_fee_txn_id` – unique identifier for the service fee charge only
 - `ssl_service_fee_txn_time` – timestamp for the service fee charge only

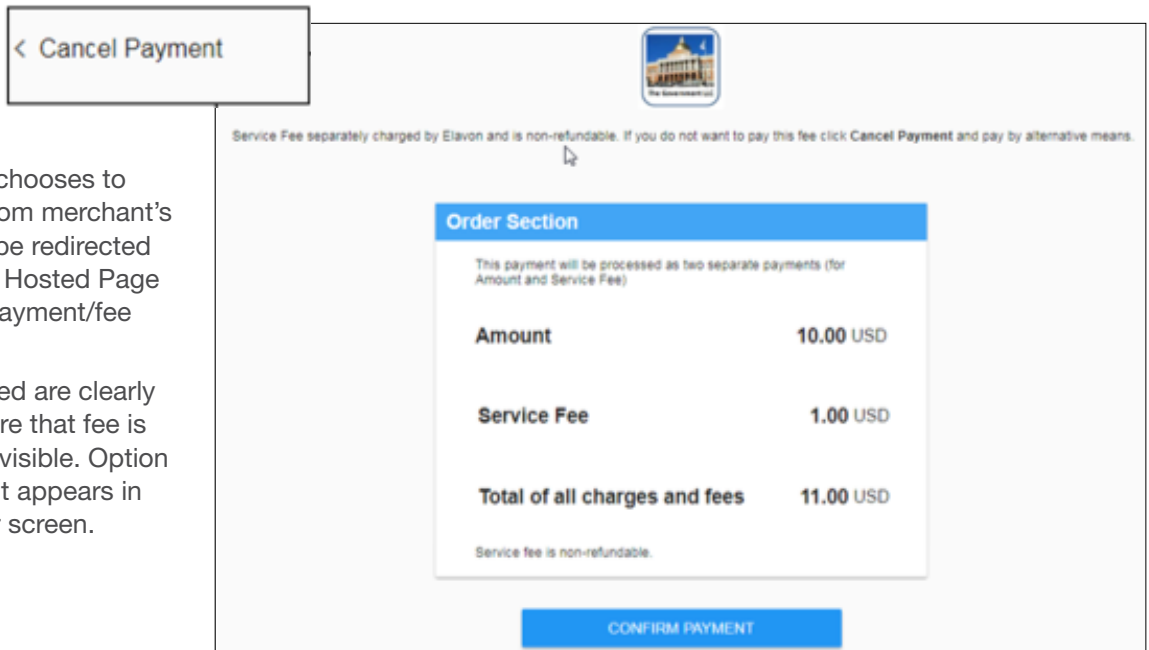
Hosted Payment Cardholder experience:



Cardholder Experience: HPP, page 1

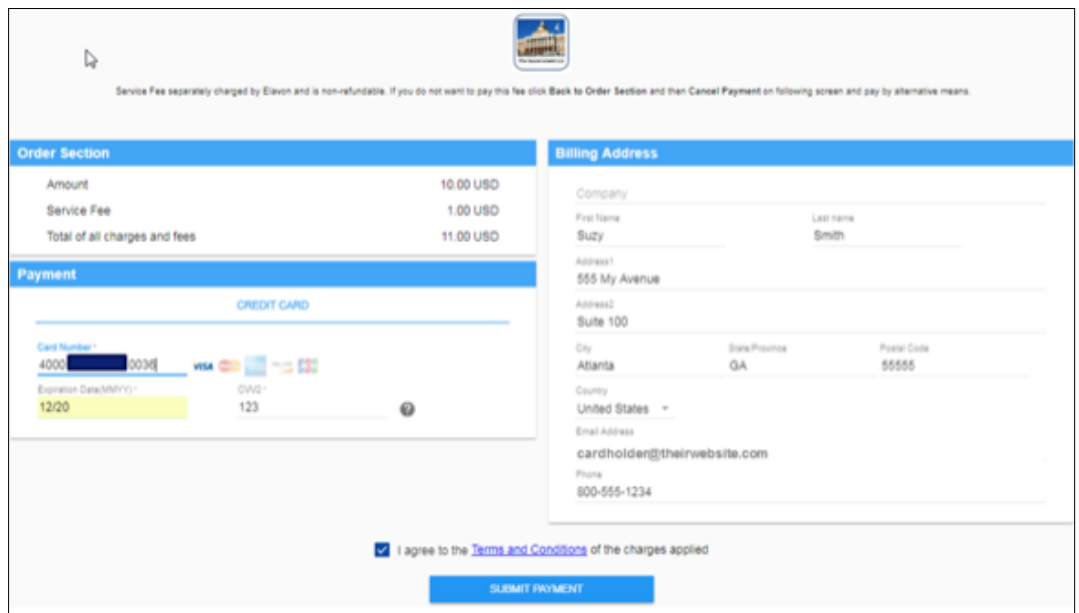
When cardholder chooses to initiate payment from merchant's website, they will be redirected to the customized Hosted Page on Converge for payment/fee processing.

Items being charged are clearly itemized. Disclosure that fee is non-refundable is visible. Option to Cancel Payment appears in top left of browser screen.

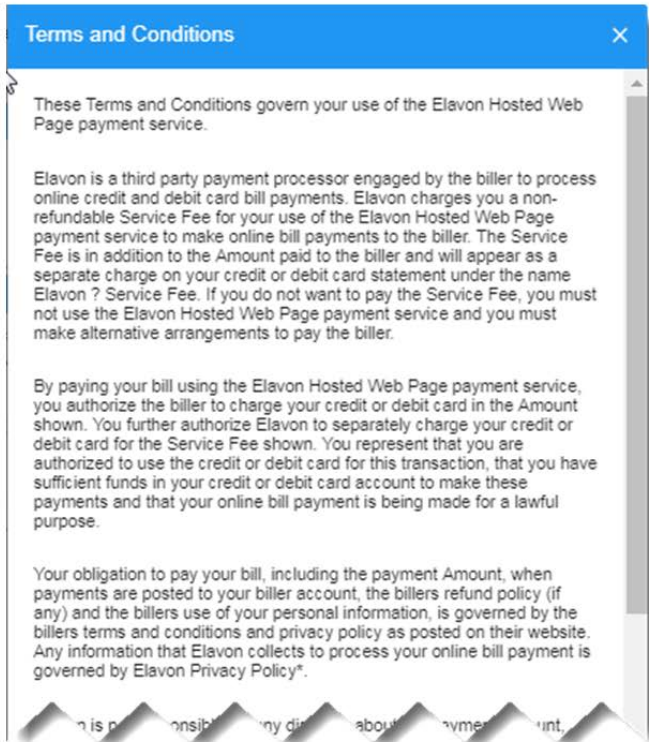


Cardholder Experience: HPP, page 2

On second page of process, cardholder enters their details and has option to view Terms and Conditions before checking off agreement. Submit Payment button does not appear until all necessary fields are completed. Cardholder may return to previous page, if desired.

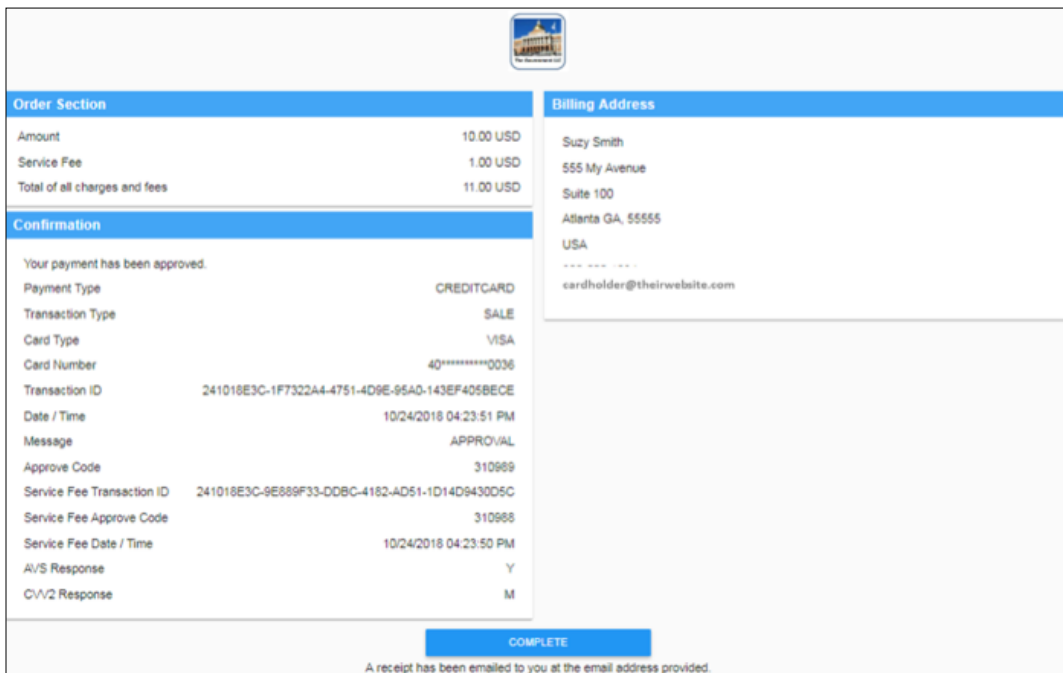


Cardholder Experience: View HPP Terms



Cardholder Experience: HPP Confirmation

Cardholder sees confirmation screen with details of both transaction and notification that an email receipt has been generated to them.



Cardholder Experience: Email Receipt

Receipt will include the following information for complete transparency to the cardholder for payments involving Elavon Managed Service Fees.

Once transaction is complete, cardholder is returned to merchant's choice of page on their website (i.e.: page containing any post-payment instructions for the customer). To modify this URL on your account, please contact the Software Technical Support team at 1-800-377-3962, Option 2, then Option 2.

Custom Header:

Your account payment is being made to: Government Tax Account, 123 Main Street Atlanta, GA, 123456, US 800-555-1234, customerserviceemailaddress@gvt.com

Itemized Transaction Details:

Order Results	
Profile Name:	Govt Tax Account
Transaction ID:	161018M5E-652CEC8E-C363-4C68-8848-1FD755171D36
Date/Time:	10/16/2018 04:00:05 PM
Transaction Type:	SALE
Approval Message:	APPROVAL
Approval Code:	411512
Order Section	
Card Number :	*****0002
Card Short Description :	VISA
Amount :	\$20.00USD
Service Fee :	\$2.00USD
Total of all charges and fees :	\$22.00USD

Terms and Conditions:

Service Fee is non-refundable.

Terms & Conditions:

These Terms and Conditions govern your use of the Elavon Hosted Web Page payment service.

Elavon is a third party payment processor engaged by the biller to process online credit and debit card bill payments. Elavon charges you a non-refundable Service Fee for your use of the Elavon Hosted Web Page payment service to make online bill payments to the biller. The Service Fee is in addition to the Amount paid to the biller and will appear as a separate charge on your credit or debit card statement under the name Elavon - Service Fee. If you do not want to pay the Service Fee, you must not use the Elavon Hosted Web Page payment service and you must make alternative arrangements to pay the biller.

By paying your bill using the Elavon Hosted Web Page payment service, you authorize the biller to charge your credit or debit card in the Amount shown. You further authorize Elavon to separately charge your credit or debit card for the Service Fee shown. You represent that you are authorized to use the credit or debit card for this transaction, that you have sufficient funds in your credit or debit card account to make these payments and that the online bill payment is being made for a lawful purpose.

Your obligation to pay your bill, including the payment Amount, when payments are posted to your biller account, the biller's refund policy (if any) and the biller's use of your personal information, is governed by the terms and conditions and privacy policy as posted on their website. Any information that Elavon collects to process your online bill payment is governed by Elavon Privacy Policy*.

Elavon is not responsible for any disputes about the payment Amount, when payments are posted to your biller account, refunds or other concerns about your bill payment, other than the Service Fee. You must contact the biller directly to resolve these disputes. You agree that Elavon's liability for any delay, failure of delivery, underpayment, or nonpayment is limited to the Service Fee paid to Elavon to process your online bill payment. You agree that Elavon will not be liable for any direct, indirect, incidental, consequential, or punitive damages.

* Link to Elavon Privacy Policy <https://elavonconverge.blob.core.windows.net/online/ElavonServiceFeePrivacyPolicy.pdf>

T/E

Custom Footer:

All Service Fee inquiries should be directed to: Elavon 7300 Chapman Hwy Knoxville, TN 37920 800-725-1243 custsvc@elavon.com



Converge Checkout.js

- You create and manage your own application. Converge will conduct the real-time card authorization, at the point the transaction request is received.
- You are responsible for all transaction content (other than card data), disclosures and Elavon Managed Service Fee Terms and Conditions. This includes, but is not limited to, the requirement for compliance with Elavon Website Review standards.
- If you utilize the Elavon Managed Service Fee Program, then the Terms and Conditions must include the approved wording, as shown below, without modification. For ease of use this document is available in word format and can be accessed from your Customer Activation and Training Team.
- If you utilize the Merchant Managed Service Fee Program, Merchant Terms and Conditions must be included in the HPP. Sample language is available for review and modification by your Attorney(s) and can be accessed from your Customer Activation and Training Team.

Elavon Managed Service Fee Program Terms & Conditions

Terms must be used exactly as shown. Elavon Privacy Policy must be linked to the URL indicated below:

These Terms and Conditions govern your use of the Elavon Hosted Web Page payment service.

Elavon is a third party payment processor engaged by the biller to process online credit and debit card bill payments. Elavon charges you a non-refundable Service Fee for your use of the Elavon Hosted Web Page payment service to make online bill payments to the biller. The Service Fee is in addition to the Amount paid to the biller and will appear as a separate charge on your credit or debit card statement under the name Elavon - Service Fee. If you do not want to pay the Service Fee, you must not use the Elavon Hosted Web Page payment service and you must make alternative arrangements to pay the biller.

By paying your bill using the Elavon Hosted Web Page payment service, you authorize the biller to charge your credit or debit card in the Amount shown. You further authorize Elavon to separately charge your credit or debit card for the Service Fee shown. You represent that you are authorized to use the credit or debit card for this transaction, that you have sufficient funds in your credit or debit card account to make these payments and that your online bill payment is being made for a lawful purpose.

Your obligation to pay your bill, including the payment Amount, when payments are posted to your biller account, the billers refund policy (if any) and the billers use of your personal information, is governed by the billers terms and conditions and privacy policy as posted on their website. Any information that Elavon collects to process your online bill payment is governed by Elavon Privacy Policy*.

Elavon is not responsible for any disputes about the payment Amount, when payments are posted to your biller account, refunds or other concerns about your bill payment, other than the Service Fee. You must contact the biller directly to resolve these disputes. You agree that Elavon's liability for any delay, failure of delivery, underpayment, or nonpayment is limited to the Service Fee paid to Elavon to process your online bill payment. You agree that Elavon will not be liable for any direct, indirect, incidental, consequential, or punitive damages.

*Link to Elavon Privacy Policy

<https://elavonconverge.blob.core.windows.net/con/ElavonServiceFeePrivacyPolicy.pdf>

- You must provide option for cardholder to accept Terms and Conditions, and the cardholder acceptance must be logged by the merchant as a record of due diligence.
- You must provide option for cardholder to exit from transaction process and return to main website if they opt not to agree to Terms and Conditions.
- No cardholder data should be collected without cardholder acceptance of T&Cs
- Once acceptance is obtained:
 - Two step process secures request with a token valid for single use, 15-minute session
 - Your application will call the Converge JavaScript library
 - Embedded payment script will execute presentment of card data collection modal within the cardholder's browser session
 - Data entered here is invisible to your servers and only communicated to Converge at point customer clicks to Pay
- Your website is responsible for displaying appropriate confirmation screen to cardholder, including all required transaction values and identifiers, including the two additional response values associated with the service fee:
 - ssl_service_fee_txn_id – unique identifier for the service fee charge only
 - ssl_service_fee_txn_time – timestamp for the service fee charge only
- Converge will issue a single receipt itemizing both transactions, including required legal disclosures and transaction identifiers, for maximum transparency to cardholder. Cardholder email address must be collected and passed in the initial transaction request.

Converge API (processXML.do)

- This integration method allows you to create and manage your own application, end to end. Converge will conduct the real-time card authorization, at the point the transaction request is received.
- You are responsible for all transaction content, including card data, disclosures and payment terms and conditions including those that may pertain to service fees. You are also responsible for complying with Elavon Website Review standards.
- If you choose to use the Elavon Managed Service Fee Program the following terms and conditions of use must include the language shown below, without modification.
- If you choose to use the Merchant Managed Service Fee Program you are responsible for disclosures and payment terms and conditions, including those applicable to service fees. Sample language is available for review and modification by your Attorney(s) and can be accessed from your Customer Activation and Training Team.

Terms must be used exactly as shown. Elavon Privacy Policy must be linked to the URL indicated below:

These Terms and Conditions govern your use of the Elavon Hosted Web Page payment service.

Elavon is a third party payment processor engaged by the biller to process online credit and debit card bill payments. Elavon charges you a non-refundable Service Fee for your use of the Elavon Hosted Web Page payment service to make online bill payments to the biller. The Service Fee is in addition to the Amount paid to the biller and will appear as a separate charge on your credit or debit card statement under the name Elavon - Service Fee. If you do not want to pay the Service Fee, you must not use the Elavon Hosted Web Page payment service and you must make alternative arrangements to pay the biller.

By paying your bill using the Elavon Hosted Web Page payment service, you authorize the biller to charge your credit or debit card in the Amount shown. You further authorize Elavon to separately charge your credit or debit card for the Service Fee shown. You represent that you are authorized to use the credit or debit card for this transaction, that you have sufficient funds in your credit or debit card account to make these payments and that your online bill payment is being made for a lawful purpose.

Your obligation to pay your bill, including the payment Amount, when payments are posted to your biller account, the billers refund policy (if any) and the billers use of your personal information, is governed by the billers terms and conditions and privacy policy as posted on their website. Any information that Elavon collects to process your online bill payment is governed by Elavon Privacy Policy*.

Elavon is not responsible for any disputes about the payment Amount, when payments are posted to your biller account, refunds or other concerns about your bill payment, other than the Service Fee. You must contact the biller directly to resolve these disputes. You agree that Elavon's liability for any delay, failure of delivery, underpayment, or nonpayment is limited to the Service Fee paid to Elavon to process your online bill payment. You agree that Elavon will not be liable for any direct, indirect, incidental, consequential, or punitive damages.

*Link to Elavon Privacy Policy

<https://elavonconverge.blob.core.windows.net/con/ElavonServiceFeePrivacyPolicy.pdf>

- You must provide option for cardholder to accept Terms and Conditions, and the cardholder acceptance must be logged by you as a record of due diligence.
- According to card brand rules, you must provide option for cardholder to exit from the transaction process and return to main website if they do not agree to the Terms and Conditions of payments and/or the service fee.
- Cardholder data must not be collected without cardholder acceptance of the payment and/or service fee terms and conditions.
- Once cardholder acceptance of the terms and conditions is obtained:
 - The transaction processing request containing all required variables and values must be submitted to Converge in one of the approved formats.
 - Converge will conduct authorization and respond with an approval/decline message.
- Your website is responsible for displaying the appropriate confirmation screen to the cardholder, including all required transaction values and identifiers, and including the two additional response values associated with the service fee:
 - ssl_service_fee_txn_id – unique identifier for the service fee charge only
 - ssl_service_fee_txn_time – timestamp for the service fee charge only
- Converge will issue a single receipt itemizing both transactions, including required legal disclosures and transaction identifiers on your behalf, for maximum transparency to the cardholder. The cardholders email address must be collected and passed to Converge in the initial transaction request.

Elavon's Website Requirements

All service fee payments made through the three Converge products are considered to be eCommerce transactions and are subject to several rules and regulatory requirements. As such, all merchants on that assess service fees through Converge are subject to the following website requirements:

- Merchant Business Name (DBA) must be clearly posted on the site
- Merchant's customer service phone number or email address must be clearly posted on the site
- A merchant address for customer correspondence must be clearly posted on the site.
- Merchant Country of Permanent Establishment must appear in the series of pages to checkout.
- Return and/or refund policy for the bill payment portion must be clearly stated and appear in the series of pages to checkout and not a linked page, or as an acceptance at checkout. The service fee portion must be identified as non-refundable at the point of cardholder agreement.
- Delivery method and timing must be outlined, if applicable (including multiple shipment scenarios)
- Merchant privacy policy/statement must be clearly stated. Elavon privacy policy (as it relates to the collection of cardholder data, and the collection of the service fee portion), is referenced in the Elavon Managed Terms and Conditions.
- The product and/or service offerings must be clearly listed with prices included
- The page where customers' card information is entered must be secure.
- The Card Brand Acceptance Marks must be displayed on your website where the payment methods are listed. This is automatically done through Hosted Payment Page. Checkout.js and processXML.do integrations must manage the display of the card brand logos.
- Your domain/website URL must be registered to your business.
- When using the Converge Next Gen Hosted Payments Page, disclosure above the pay button "Payments are processed by Elavon and are subject to a service fee charged by Elavon. You will be taken to Elavon's payment portal to complete your transaction."

If you use the Merchant Managed Service Fee Program, in addition to the requirements listed above your website must:

- Clearly disclose the assessment of service fees on the payment to the cardholder.
- Give the cardholder an opportunity to opt out/cancel the service fee and select an alternative method/means to payment.
- Clearly disclose the terms of payment, including whether or not the Service Fee is refundable.
- Provide the cardholder a receipt for both the service fee transaction and the payment transaction.

Website Review will automatically occur upon approval of a new account. You will be notified of any missing requirements. Your account will not be funded until the above requirements are satisfied.

Post-Approval Transaction Management

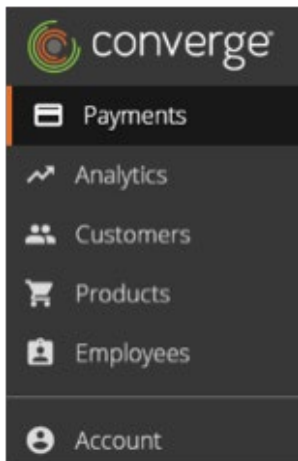
Regardless of integration method, transactions will be authorized and draft captured by the Converge processing platform. The primary transaction (bill payment) will be available for post-approval management in the Converge Next Gen User Interface.

Logging into the User Interface

Access to the Converge Next Gen User interface is available from any web browser (Chrome recommended) at: <https://www.convergepay.com/converge-webapp/#!/login>

Once logged in, the left hand menu drives the primary functions of the interface.

The credentials provided to the Administrative User/Owner will provide access to all required functions. Users will see only those menu items that are assigned to them in account/user permissions. The primary options available in each section are outlined below:



Payments:

- Defaults to view of open batch (unsettled items)
 - Initiate settlement of chosen items (or leave for auto-settlement)
 - List items are clickable for post-approval management (void/pend/delete)
 - Search field allows you to query by various transaction values
- Option to switch view to closed batch (settled items)
 - List batches, clickable down to line item detail for post-settlement management (refund existing transaction without card number)
- Option to initiate “return” with a new card number, in cases where a refund is required back to a different card. Note: only the bill payment portion of any cardholder payment may be refunded back to the. All service fee portions through the Elavon Managed Service Account are non-refundable.

Analytics:

- Visual reports of payment activities

Customers:

- Customer database (tokenized card data) is not applicable to service fees for cardholder initiated transactions, but will become a useful function when manual service fee processing is introduced in the future.

Products:

- Product Catalog is not applicable to service fees for cardholder initiated transactions, but will become a useful function when manual service fee processing is introduced in the future.

Employees:

- Additional users may be added in cases where individuals other than the account administrator require access.



Support: Questions on integration or on use of the Converge Next Gen interface should be directed to Elavon’s Software Technical Support (STS) Team at: 1-800-377-3962.