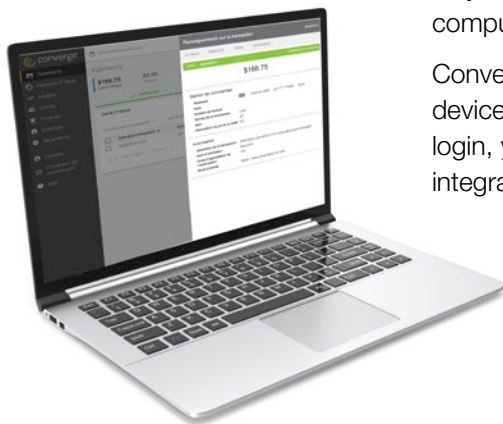# Accept payments. Period.

One integrated, easy-to-use dashboard

Accept payments in any way your business requires. In-store, over the phone, by mail, or online. Converge is a payment platform that enables you to grow your business the way you want. It was built to be truly flexible so you can add or remove services as your business changes. With this customizable approach, you have the ability to add terminals and printers as your business grows. Or you can start accepting payments on your computer, laptop, or tablet with our Virtual Terminal.

Converge is an all-in-one solution – which means you can access your devices at every one of your locations with one single login. Once you login, you can manage all aspects of your business's revenue with one fully integrated, easy-to-use dashboard.

Optimize the cost of payment acceptance

Converge has a complete set of payment optimization tools that helps business offset their cost of accepting card payments.

Offset the cost of credit card acceptance

Credit Card Surcharge. The percentage-based fee assessed during card-present or card-not-present credit transactions that is based on the total amount of a transaction. This fee covers the acceptance cost of the payment, and is passed along to the cardholder as-is. No hidden surprises to the cardholder. Merchant pays 1% + $0.25 on all PIN debit card transactions in this program

Service Fee. A flat or percentage based fee on transactions paid with methods other than cash or check. Restricted to certain MCCs such as government entities and education (not utilities). Fee may be charged on all payments, including face-to-face.

Improve Cash Flow with Online Invoicing

Give your customers the ease of paying invoices online while improving your business's cash flow. Send invoices by email – not snail mail and get funded as early as tomorrow when your customers make their payment. Everything you need to create an invoice, email it, and accept the payment online is built directly into Converge.

Security with Benefits

Converge is a fully encrypted solution with add-ons that can help you manage your customer's card data securely. Every payment made on the Converge platform is encrypted at the moment of entry, and remains protected through transit and while stored. Businesses who serve repeat customers can opt to add tokenization to securely store their payment information on file.

Take Your Business Online with Ease

Converge makes it easy for businesses looking to accept payments online with the ability to add customized Buy Buttons to websites or emails. This makes it easy for their customers to pay for products and services with just the click of a button. There are no coding experience required. Simply enter your product or service details into Converge, and we will automatically generated either a code or hyperlink for you to copy and paste into your website or email. It is that easy!