

# Converge Integration Guide

The Converge application is a secure, server-based system that supports real-time authorization and settlement transaction processing. To implement these transactions the Converge API uses a pseudo-XML or key value pair. This guide focuses on the processes and settings available to you to integrate to the Converge payment gateway.

You can submit transactions to the Converge application using either a Virtual Terminal Converge Web interface or VirtualMerchant Mobile application or a Converge API through the use of an integrated application.

This application provides information on how to complete a successful Converge integration including:

- Transaction security
- Transaction format
- Transaction reference
- Additional processing options
- Authorization response codes
- Code samples

## API Overview

The Converge API enables you to write a point-of-sale application (i.e., website, software application, shopping cart, and so on) that interfaces with the Converge payment gateway to process a full range of payment types including:

- Credit card
- Debit card
- Food stamp
- Cash benefit
- Electronic check
- Gift card
- Loyalty card
- Cash tender
- Recurring and installment transactions
- Batch file transactions (a group of individual transaction requests combined into a file sent in a single request)
- Card Manager transactions (tokens)
- Batch management transactions (including query and settlement)
- Administrative transactions (account setups)
- Converge gateway integration supports transactions both card present and non-present environments, including:
  - E-Commerce (online)
  - Mail order (back office mail and phone)
  - In store (retail and service)
  - Mobile

Most merchants fall somewhere in the middle of these scenarios. These methods provide some data before the customer is referred to the Converge application which gathers additional information which displays on the receipt after the transaction has been approved.

Access the [Developer Portal](#) to review the Converge Integration Guide.