

Transaction Types

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We support various transaction types via our [Virtual Terminal](#), Payment Gateway, [Checkout](#), [Recurring Billing](#), and [Invoicing](#) products. Based on the lifecycle of a specific transaction processed by our products, certain [follow-on transactions](#) can be initiated from the [transaction detail](#) in Actions. Follow-on transaction types include a [refund or partial refund](#), [void](#), and [capture or partial capture](#). The table below lists the definition associated with each transaction type.

Type	Details
Authorization	Authorization is used to send cardholder data to the issuing bank for approval. An approved transaction will remain open until it expires or a captured message is received. Our Payment Gateway, Checkout, and Virtual Terminal support an authorization transaction.
Verify	A verify transaction is used to send cardholder data to the issuing bank for verification. Use this transaction type when tokenizing and storing cardholder data. Both our Payment Gateway and Customer Vault support a verify transaction. Our Customer Vault verifies new credit cards when adding a billing card to a Customer .
Capture	A capture transaction is a follow-on transaction that will allow you to capture a previously authorized transaction pending settlement. Use an authorization combined with a capture transaction when delivering a physical good or service after an order is taken. Once captured, the transaction will be submitted for clearing and settlement. For best transaction cost and dispute protection results, capture the transaction within seven days. Our Payment Gateway and Virtual Terminal support a full or partial capture transaction.
Sale	A sale will be used to immediately purchase goods or services. This transaction performs authorization and automatically captures a transaction when a successful authorization is received without completing a follow-on transaction. Our Payment Gateway, Checkout, Virtual Terminal, and Invoicing products support sale transactions.
Void	A void transaction will reverse an outstanding authorization or a sale before daily settlement. Our Payment Gateway and Virtual Terminal both support a void transaction.

Type	Details
Refund	A refund allows a credit to be processed for a previously settled transaction. It is typically limited to the original authorization amount, a lesser amount, or, in some cases, multiple partial refunds up to the original transaction amount. Our Payment Gateway and Virtual Terminal support a partial or full <u>refund</u> transaction.
Credit	A credit is a standalone transaction that does not reference a previous sale. Our Payment Gateway and Virtual Terminal support a <u>credit</u> transaction for the first 30 days of activation. Then for security purposes, the feature is disabled and hidden. To request access to credits after the first 30 days, <u>contact us</u> .
Force	A force is a transaction used when authorization was previously obtained and now needs to be entered so it can be captured. Our Payment Gateway and Virtual Terminal both support a <u>force</u> transaction.
