

Working With Batches

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Once a credit card has received approval, the real-time portion of the transaction processing is complete. The next stage is to complete the transaction by settling with Visa, MasterCard, Discover, and American Express. The settlement will move money from the cardholder's issuer to us and then onto you. Settlement occurs by grouping a day's worth of transactions together, known as a "Batch," instead of being processed individually. You can configure the Batch Close time based on your preference.

When transactions are pending batch settlement, the transactions have been authorized or captured but not settled. Transactions pending batch settlement can be voided. Suppose you realize that you have made a double-billing mistake. It is best to void the transaction before the batch closes so funds are not debited from the cardholder's account. If you miss the batch cutoff time, you will need to refund the cardholder's account as the void option will no longer be available.

To view your transactions pending batch settlement, go to **Reports**, then select ***Pending Transactions***. From this view, you can select transactions to void or capture by clicking the buttons in the **Actions** section.

To view closed batches and the transactions that composed a batch, go to **Reports**, then select ***Batch History***. From this view, you can select transactions to refund by clicking the buttons in the **Actions** section.

Batch Close Time

We process one batch, per payment type (credit and ACH), per [payment profile](#) per day. Batches will auto-close at any time you choose within 15-minute increments. You can change your batch close time by going to **Administration**, selecting ***Settings***, and setting the *Auto Close Time* to your desired batch close time. The default batch close time for credit payments is 9 PM, Pacific, and for ACH payments is 2 PM, Pacific. If you set your batch time later than the two default times, you will risk your transactions not completing the batching process in the current day's batch, which will impact when the batch will fund.

Batch Summary email

You can choose one or more email addresses to receive a daily summary of batch activity at the batch close time. To enable the batch summary email go to **Administration**, select ***Notifications***. Then enter the email addresses you would like to receive the batch summary email.
