Credit

Go to **New Transaction**.

Our Virtual Terminal supports *Credit* transactions. A credit transaction returns funds to a cardholder's account. A credit is used when a previous transaction is unavailable on the Merchant Manager, and the credit card number is available.

To process a credit transaction:

1. Select *Credit*.
2. Enter the *Transaction Amount*, the *Card Details*, and *Postal Code* at the minimum. View the Virtual Terminal table for all the possible fields available and their definition.
3. Click on *Submit* to process the credit transaction.
4. View the transaction receipt and transaction result.

> **NOTE**: The *Credit* transaction type will be enabled for the first 30 days from when your account is opened. After 30 days, you must contact us to request re-enabling the ability to process a credit.

Our Payment Gateway also supports credit transactions.