

# Payment Profiles And Settings

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Go to **Administration**, select **Settings**, and click on the **Payment** tab.

You will see a payment profile drop-down menu at the top of the payment tab if you have more than one profile. Multiple payment profiles may be used for foreign currency processing or if you have more than one USD profile to manage products, convenience, or surcharge payments. These payment profiles may be linked to a unique [Receipt Profile](#).

Use the settings interface to configure your batch close time, AVS and CVV settings, and Virtual Terminal settings. The table below outlines the fields, settings, and descriptions.

**NOTE:** If you want to create a new Payment Profile, [contact](#) our customer support team.

## Payment Detail Settings

Field	Description
Label	The label for the Payment Profile.
Profile ID	The Profile ID identifies which payment settings to use during the transaction lifecycle.
Profile Name	The Doing Business name as stated on your account. This name will be displayed on the cardholder's statement.
Currency	The currency type of the profile. You must have a profile for each currency that you intend to process.
Auto Close Time Credit	The <a href="#">card batch</a> will be closed for settlement at this time. By default, the batch closure time is 9:00 pm PST, but you can edit this and set the time that suits your business needs. The default time maximizes your funding time for transactions in the previous 24 hours.
Auto Close Time ACH	Applicable if you are processing ACH payments. The <a href="#">bank batch</a> will be closed for settlement at this time. By default, the batch closure time is 2:00 pm PST, but you can edit this and set the time that suits your business needs. The default time maximizes your funding time for transactions in the previous 24 hours.
Email Receipts	By enabling <b>Email Receipts</b> , the <i>Send Receipt?</i> option on the Virtual Terminal will be set to <i>Yes</i> by default. When enabled, the Email Address field will also become required. Once enabled, the toggle option will show in <i>green</i> . If disabled, the toggle will show in <i>white</i> . Virtual Terminal emails receipts for sale, authorization, force, or credit transactions.

Field	Description
AVS Settings	Customize the authorization security level for all credit card transactions processed with the selected profile id by turning on the <a href="#">Address Verification Service (AVS)</a> . You do so by specifying under what conditions you want to accept or reject a charge. Once enabled, the toggle option will show in <i>green</i> . If disabled, the toggle will show in <i>white</i> . You can configure to decline a transaction if there is No Match (N, I), Partial Match (A, W, Z, B, P), AVS Unavailable (U, R, S, C, G), and AVS Invalid (E).
CWV Settings	Configure to help ensure a cardholder's card is on hand at purchase by adding security around <a href="#">Card Verification Value (CVV)</a> . To enable, click the toggle against the option you are configuring. Once enabled, the toggle option will show in <i>green</i> . If disabled, the toggle will show in <i>white</i> . You can configure to decline a transaction if there is No Match (N), Not Processed (P, S), and Issuer not certified for CVV (U).

### Virtual Terminal Settings

Field	Description
Label	<p><b>Purchase ID:</b> The label you want to use for this field in the Virtual Terminal. This label will only change the Virtual Terminal label; all other reports will retain the Purchase ID label.</p> <p><b>Merchant Reference:</b> The label you would like to use for this field in the Virtual Terminal. This label will only change the Virtual Terminal label; all other reports will retain the Merchant Reference label.</p>

Field	Description
Required Fields	<p><b>Customer Name:</b> Enter the First and Last Name of your customer. Enable as required to ensure this value is collected each time a transaction is entered and processed via Virtual Terminal. To enable it, click the toggle. Once enabled, the toggle option will show in <i>green</i>. If disabled, the toggle will show in <i>white</i>.</p> <p><b>Customer Phone:</b> The Phone number is the number to contact your customer. Enable as required to ensure this value is collected each time a transaction is entered and processed via Virtual Terminal. To enable it, click the toggle. Once enabled, the toggle option will show in <i>green</i>. If disabled, the toggle will show in <i>white</i>.</p> <p><b>Merchant Reference:</b> A value created and entered by you during the transaction; it can be used for reconciliation purposes. Enable as required to ensure this value is collected each time a transaction is entered and processed via Virtual Terminal. To enable it, click the toggle. Once enabled, the toggle option will show in <i>green</i>. If disabled, the toggle will show in <i>white</i>.</p> <p><b>Purchase ID:</b> The purchase ID (sometimes referred to as the invoice ID) is input by you at the transaction time. The value may appear on the cardholder statement and can be used for reconciliation. Enable as required to ensure this value is collected each time a transaction is entered and processed via Virtual Terminal. To enable it, click the toggle. Once enabled, the toggle option will show in <i>green</i>. If disabled, the toggle will show in <i>white</i>.</p>

Field	Description
Hidden Sections	<p><b>Additional Payment Details:</b> To display in the Virtual Terminal, set the toggle to <b>Visible</b>. To hide, set the toggle to <b>Hidden</b>.</p> <p><b>Billing Address:</b> To display in the Virtual Terminal, set the toggle to <b>Visible</b>. To hide, set the toggle to <b>Hidden</b>.</p> <div data-bbox="801 465 1442 667" style="background-color: #fff9c4; padding: 5px;"> <p><i>Note: When the Billing Address is hidden, the Postal Code will still be visible under the <b>Customer Information</b> on the Virtual Terminal, as it is a required field to process a payment.</i></p> </div> <p><b>Shipping Address:</b> To display in the Virtual Terminal, set the toggle to <b>Visible</b>. To hide, set the toggle to <b>Hidden</b>.</p>
Hidden Fields	<p><b>Business Name:</b> To display in the Virtual Terminal, set the toggle to <b>Visible</b>. To hide, set the toggle to <b>Hidden</b>.</p> <p><b>Phone Number:</b> To display in the Virtual Terminal, set the toggle to <b>Visible</b>. To hide, set the toggle to <b>Hidden</b>.</p> <p><b>Email:</b> To display in the Virtual Terminal, set the toggle to <b>Visible</b>. To hide, set the toggle to <b>Hidden</b>.</p>
Optional Fees	<p><b>None:</b> No additional fees.</p> <p><b>Convenience Fees:</b> Charged for the convenience of using an alternative payment channel outside the customary. It is a flat or fixed amount.</p> <p><b>Surcharge:</b> Charged for the privilege of using a credit card. The surcharge can be up to 4% of the total transaction amount.</p> <div data-bbox="801 1507 1442 1697" style="background-color: #fff9c4; padding: 5px;"> <p><i>Note: <u>Contact</u> our customer support team if you want to turn on Surcharges or Convenience fees.</i></p> </div> <p>You will only have one option, either Surcharge or Convenience fee; you cannot apply both. Once you decide which fee to apply, you must enter a default amount for convenience fees. In contrast, you can apply a fixed or percentage amount for Surcharges.</p>

Field	Description
Display ACH confirmation field	If your account is enabled for ACH Payments, you can require that the ACH account number be entered twice. This will reduce rejected payments due to a mistyped account number.
Copy customer ID to Purchase ID	Default: Off When you toggle this feature On, the Virtual Terminal will take customer IDs from customers that are saved in the Customer Vault and insert the ID into the Purchase ID field.
Collect Signature for Receipt	Default: Off When you toggle this feature On, the Virtual Terminal will allow you to <u>collect a customer signature</u> within your web browser immediately after running a transaction. It will associate the customer signature with the transaction that was just run.

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