Gateway User Guide

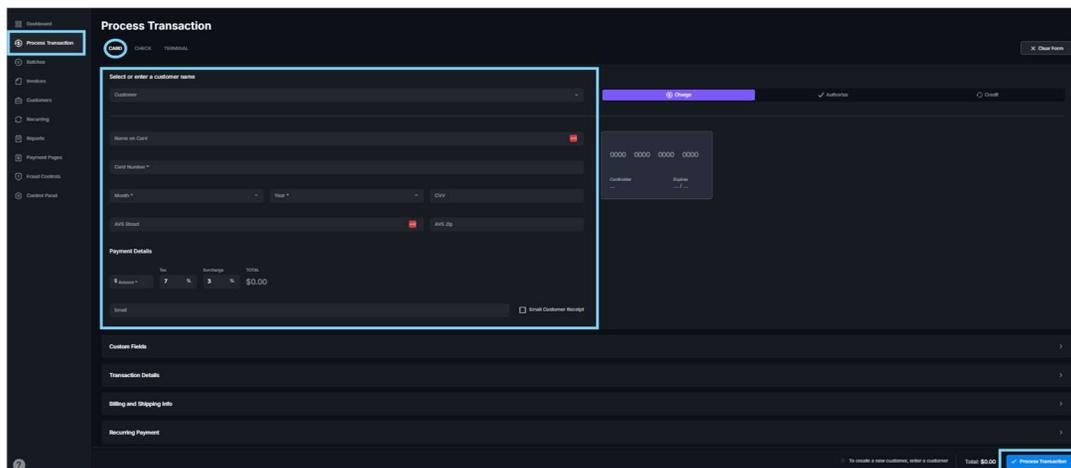## Table of Contents

1) Process Transaction

1A) Overview:

The Process Transaction tab allows you to process credit card or ACH (check) transactions by entering a customer's payment information. Terminal (EMV) transactions are also supported.

The virtual terminal enables you to take additional actions related to transactions, such as setting up recurring payments, adding a surcharge, configuring sales tax, saving or updating a customer profile, and more.

1B) Processing a credit card transaction:

- Navigate to the **Process Transaction** tab on the left panel.
- For new customers, enter the customer's name, the name on card, and the card details.
- For existing customers, begin typing the customer's name or customer number to receive system matches and make a selection.
- Enter the amount.
- Navigate to the bottom right corner of the page and click **Process Transaction**.

TIP! For a customer with more than one stored payment record, click the down arrow to the right of the Card Number field to choose between different cards.

1C) Processing an ACH/Check transaction:

- Click on the **Check** tab at the top of the **Process Transaction** page.
- For new customers, enter the customer's name, the name on the check, and check details.
- For existing customers, start typing the customer's name or customer number to receive system matches.
- Enter the amount.

- Click **Process Transaction** at the bottom right corner of the page.
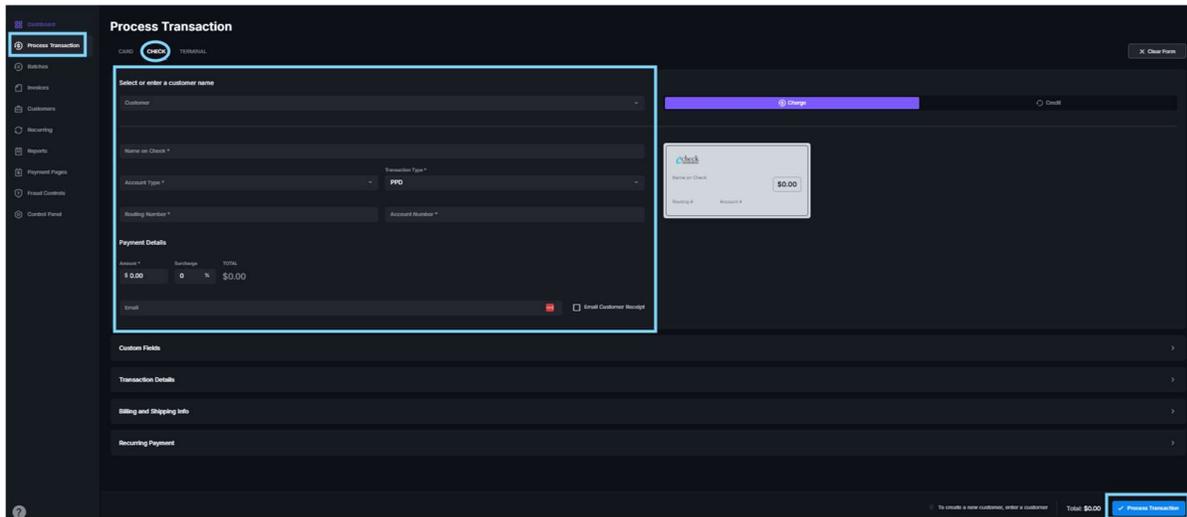
1D) Additional transaction data:

- Transaction details, such as the Invoice Number, PO Number, and Description, can be added by clicking on the **Transaction Details** banner.

- Enter billing and shipping information by clicking on the **Billing and Shipping Info** banner.
- Shipping Info list same as billing by default. To enter separate values, uncheck the same as billing box.
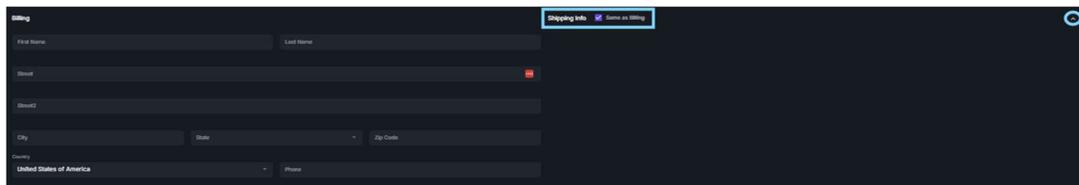
- To create additional discretionary data fields, go to the **Control Panel** tab on the left panel, click on **Custom Fields**, and add up to 20 custom data fields with labels.
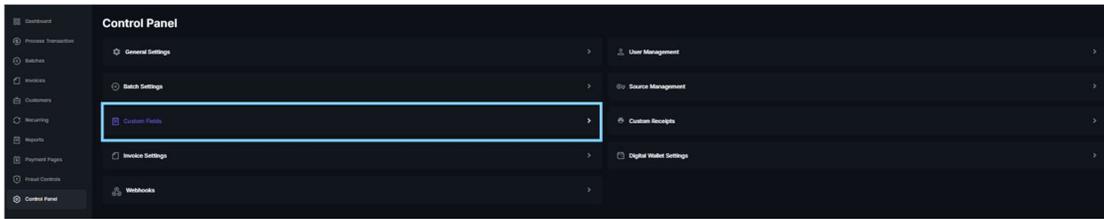
- Click the star until it turns purple to mark the field as required.
- **Save**
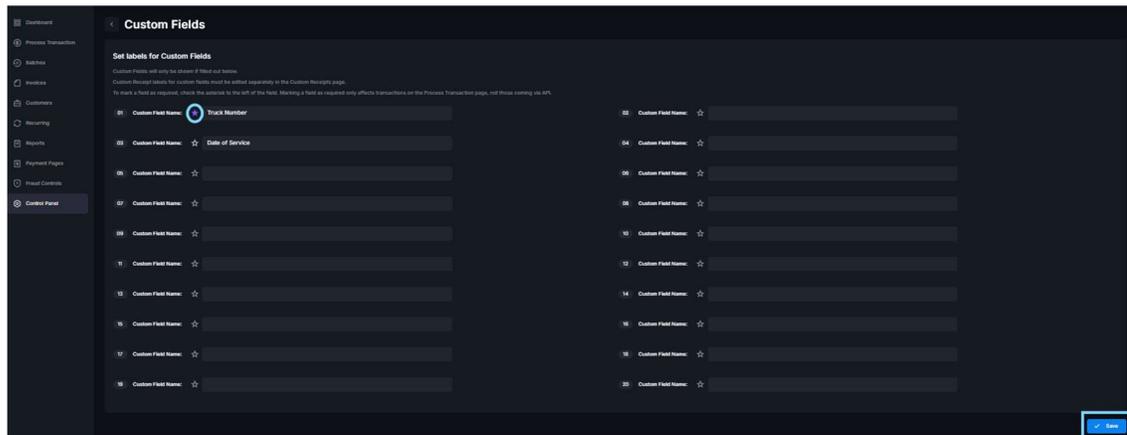
- These fields will now appear under the **Custom Fields** banner in the **Process Transaction** tab.
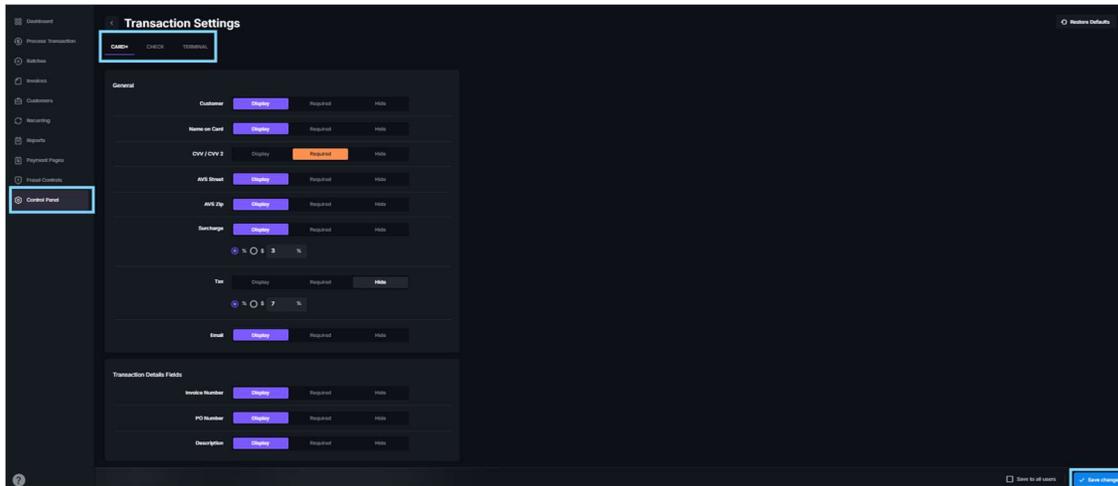
2) Voiding/Refunding/Queuing/Recharging a transaction

2A) Overview:

Once a transaction has been processed, you can take several actions, such as voiding, queuing, adjusting, refunding, or recharging.

2B) Voiding/Refunding a transaction:

- A void can be attempted if the transaction is in an open batch. Once the batch has closed, a refund must be processed instead.
- To void or refund a transaction, navigate to the **Batches or Reports** tab on the left panel.
- Locate the transaction you wish to void or refund.
- To void the transaction, click the **Void** icon.
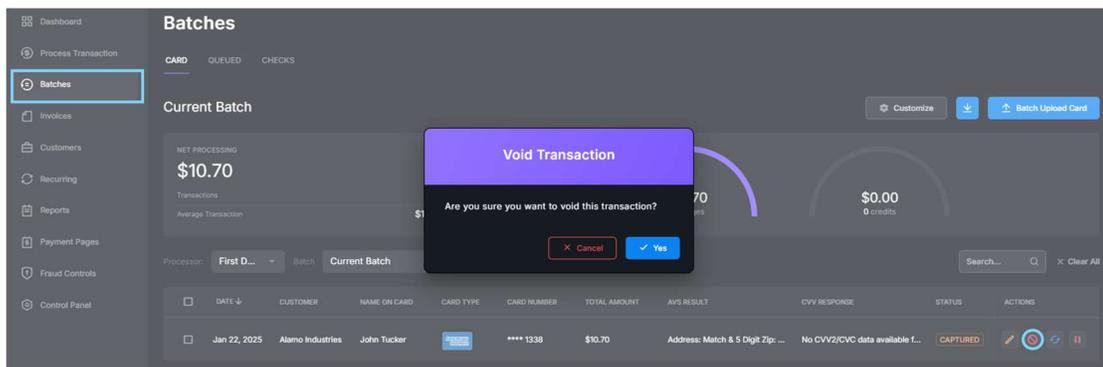
- For a settled transaction, click on the **Refund** icon.
- Enter the amount you wish to refund.
- Provide the CVV (if available).
- Add a description.
- Enter the customer's email address and check the box to send them a refund receipt.
- Click **Refund**.
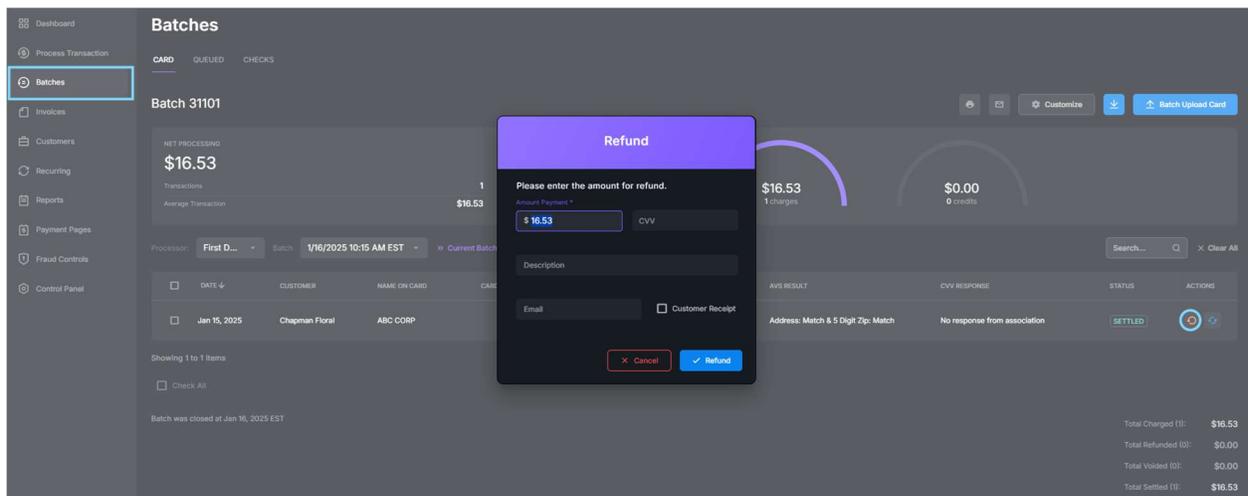
2C) Queuing a transaction:

- If a transaction has not settled, you can queue the charge
- This is useful if you've run a transaction but are not yet ready to ship the product or provide the service and do not want the funds removed from the customer's account until a later date.
- Queuing a transaction will change its status to "authorized only."
- To queue a transaction, navigate to the **Batches or Reports** tab on the left panel.
- Locate the transaction you wish to queue.

- Click the **Queue** icon.
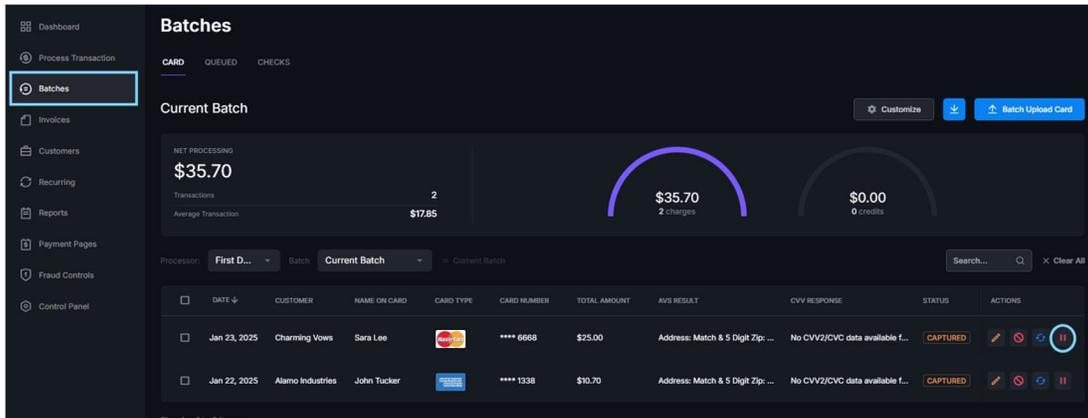
- Once queued, a transaction will remain in the **Queued** tab found under **Batches** until you either **void, capture**, or the transaction expires.

- **Capturing** ✓ a transaction will return it to an open batch, and it will settle when the batch closes.
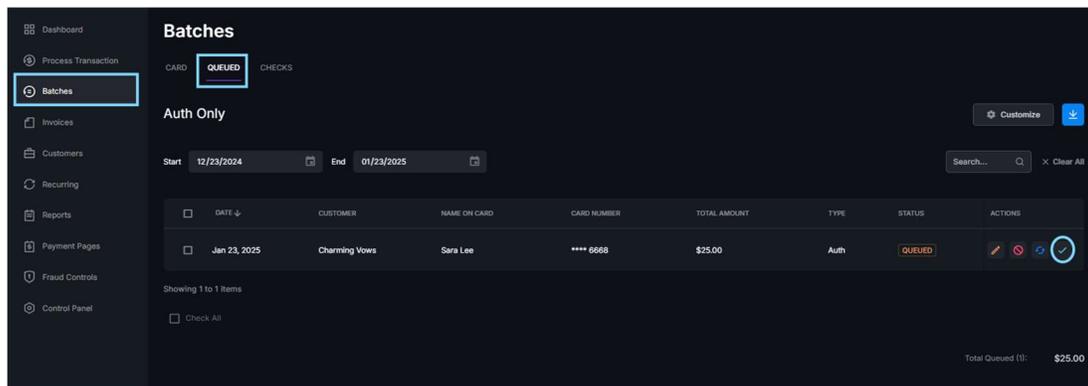
- If no action is taken against the queued transaction, it will expire after a predetermined number of days.

TIP! You can set the number of days a queued transaction will remain valid before expiring in Control Panel> Batch Settings>Expire Auth After. Use the drop down menu to make a selection and Save changes.

2D) Adjusting a transaction:

- You can adjust the transaction amount if the batch has not yet closed.
- A transaction can only be adjusted once.
- To adjust a transaction, navigate to the **Batches Or Reports** tab on the left panel.
- Locate the transaction you wish to adjust.
- Click the **Adjust** icon.
- Enter the new amount and click Adjust.
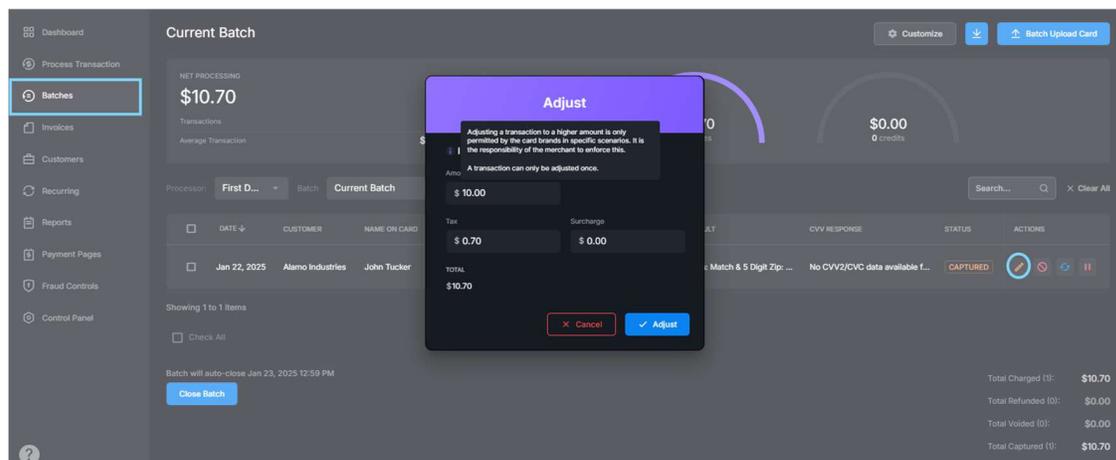
TIP! Adjusting a transaction to a higher amount is only permitted by the card networks in specific scenarios. It is the merchant's responsibility to enforce this.

2E) Recharging a transaction:

- To recharge a transaction, navigate to the **Batches or Reports** tab on the left panel.
- Locate the transaction you wish to recharge.
- Click the **Recharge** icon .
- Once selected you will be redirected to the Process Transaction tab to complete the transaction.
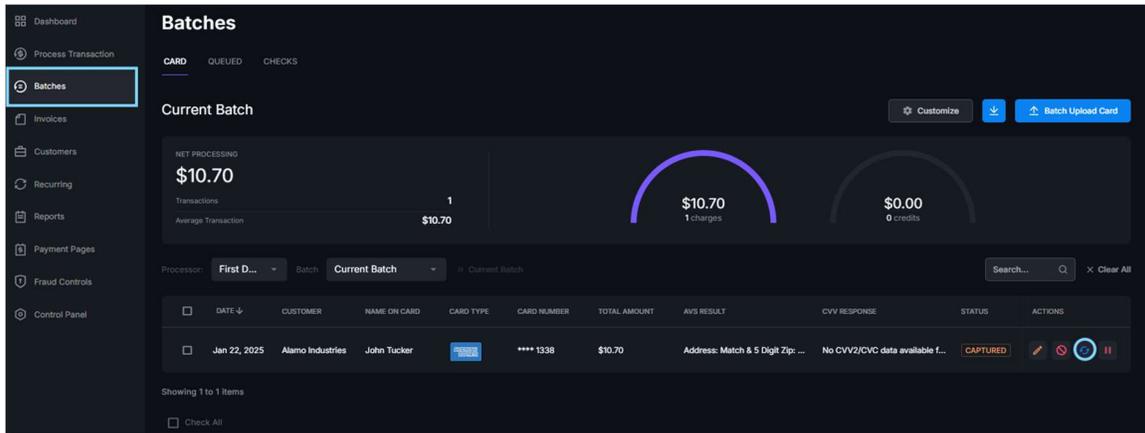
3) Batches

3A) Overview:

The **Batches** tab allows you to view the current batch as well as earlier batches for credit cards, checks, and terminals. From here, you can manually close a batch, export batch reports, and view queued (authorized) transactions. It is also where the **Batch Upload** feature is located.

3B) Batch Closures:

- Batch close time can be set by navigating to **Control Panel> Batch Settings** and utilizing the "Close Batches Every:" dropdown to make a selection.
- You can set up to three automatic batch closures daily by selecting specific times (EST/EDT) and clicking
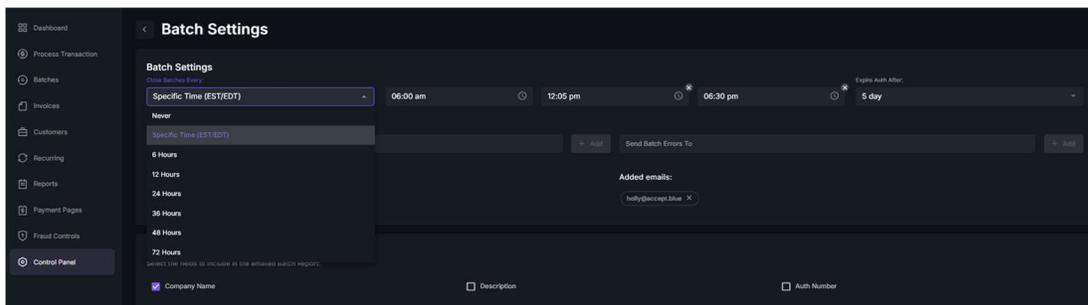
- Open batches can also be manually closed at any time by clicking the **Close Batch** button in the bottom left corner of the **Batches** screen.
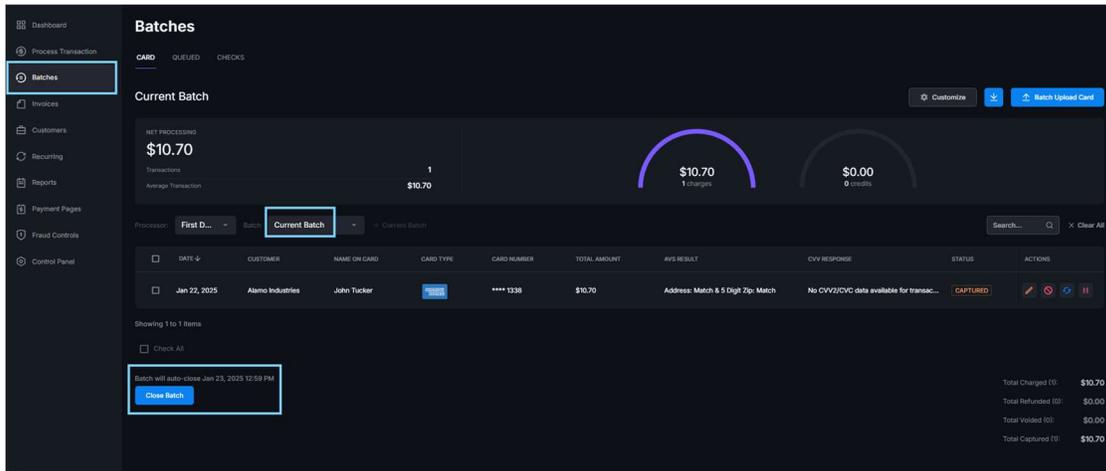
3D) Batch Uploads:

- **Batch Uploads** allows you to use a template to generate a CSV file, which can be uploaded to automatically process many transactions at once, rather than processing each transaction manually.
- To upload a card batch, navigate to the **Batches** tab on the left panel and click the **Batch Upload card** button in the top right corner of the page.
  A pop-up will appear, giving you the option to download the card template with the required headers: **Amount**, **Card Number**, **Expire Year**, **Expire Month**, and additional optional data columns.

- Once you have configured the CSV file with your card transactions, upload it to the gateway by clicking the **Upload CSV** button in the **Batch Upload Card** pop-up.
- Click **Process Transactions**, and the gateway will automatically process all transactions.
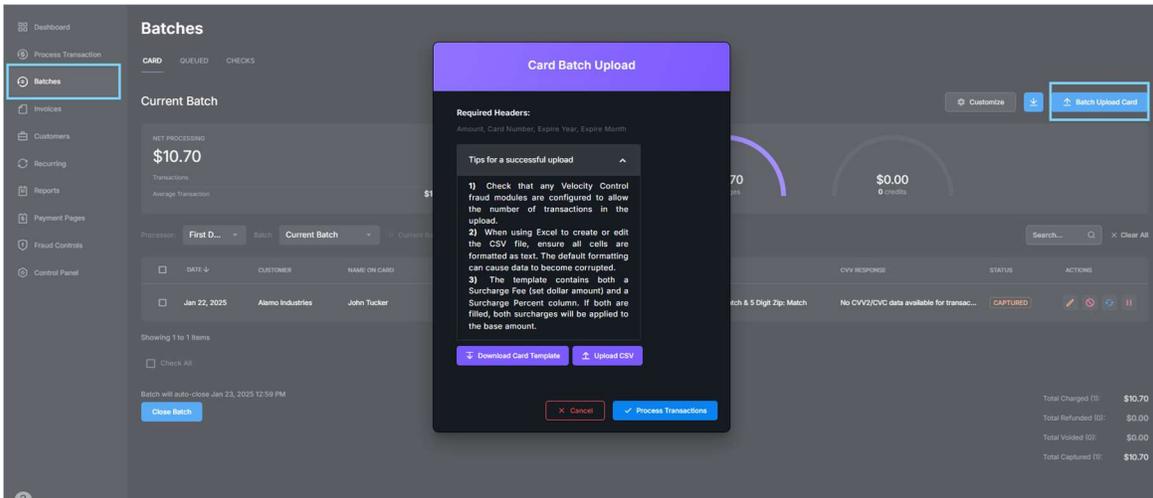
- You can view details and status of transactions in the **Reports** tab, just as you would for regularly processed transactions.
- To upload a batch of ACH/Check transactions, navigate to the **Batches** tab on the left panel, click on the **Checks** tab at the top of the page, and then select **Batch Upload ACH**.
- Follow the instructions as detailed for a card batch upload.
- The required headers for a check upload are: Amount, Account Number, Account Type, Routing Number, SEC Code, and Name.

4) Recurring and Scheduled Payments

4A) Overview:

Recurring Payments allow you to set up a schedule for transactions to run automatically according to a specified frequency. You can edit or modify the schedule at any time.

4B) Creating a Recurring/Scheduled Payment:

- To create a recurring or scheduled payment, navigate to the **Process Transaction** tab in the left panel.
- Enter the customer and card or check details as instructed in **1A) Processing a transaction**.
- Scroll to the bottom of the page and click the banner labeled **Recurring Payment.**
- Check the **Create recurring schedule** checkbox.
- Enter a title for this schedule in **Payment Title** field.
- Choose when the schedule should begin using the **First Run (EST)** calendar.
- Select a frequency for the schedule (daily, weekly, biweekly, monthly, bi monthly, quarterly, biannually, annually.)
- Enter the number of times this transaction should run or select ongoing to auto-bill until the plan is manually turned off.
- Click **Process Transaction.**

4C) Modifying a Recurring/Scheduled Payment:

- To modify a recurring schedule, navigate to the **Recurring** tab on the left panel.
- Locate and click the schedule you wish to edit.
- Edit schedule as desired.
- Click **Update**.
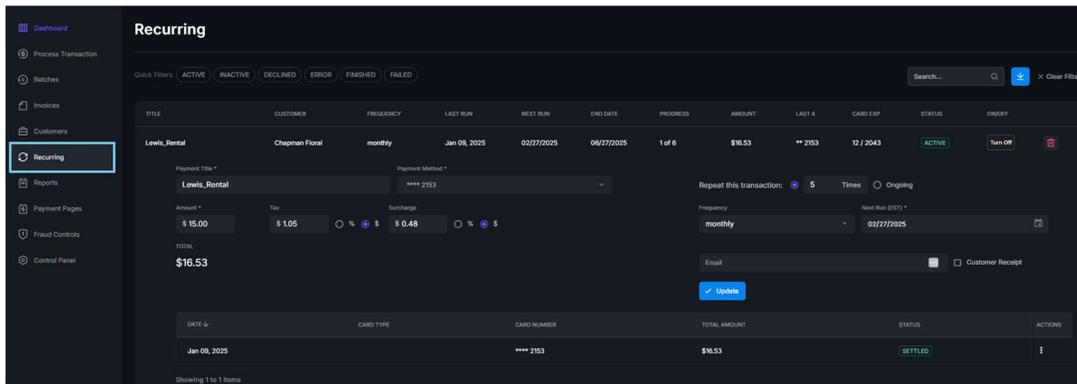
TIP! Manage the number of reattempts for failed transactions and set the processing time for recurring billing transactions by navigating to Control Panel> General Settings> Recurring billing

5) Invoicing

5A) Overview:

The **Invoicing** tool allows you to send an email or text message directly from the virtual terminal to your customer. The email can include a PDF attachment with the invoice details you entered, along with any additional attachments you choose. Both the email and text message will contain a secure link to a payment form.

The payment form will display the invoice along with payment fields, allowing the customer to enter credit card, ACH (if enabled), or digital wallet details. They can also electronically sign and pay the invoice.

As part of the invoicing tool, the **Products** tab lets you store products or services with preset descriptions, prices, and other details, making it easier to add items to your invoices.

5B) Designing your invoice:

- Before creating an invoice, navigate to the **Control Panel** tab on the left panel.
- Click on **Invoice Settings**.
- Upload your company logo.
- Adjust how the company name, address, and contact information will be displayed on the customer's invoice.
- You can also set several defaults and configurations for your invoices, including:
  -Default **Due Date** and payment terms.
  -**Invoice Number**, which allows invoices to auto-increment from the set number.
  -**Custom notifications**, your customers will be notified via email prior to, on, and/or after the due date.
  -Set **tax amount**.
  -Set a default **surcharge** (along with a surcharge label) to be applied to each invoice.
  -Set **subject** and **content** of emailed invoices.
  -Mandate **AVS Street** and/or **Zip** for customer entry.
- Click **Save Changes**.
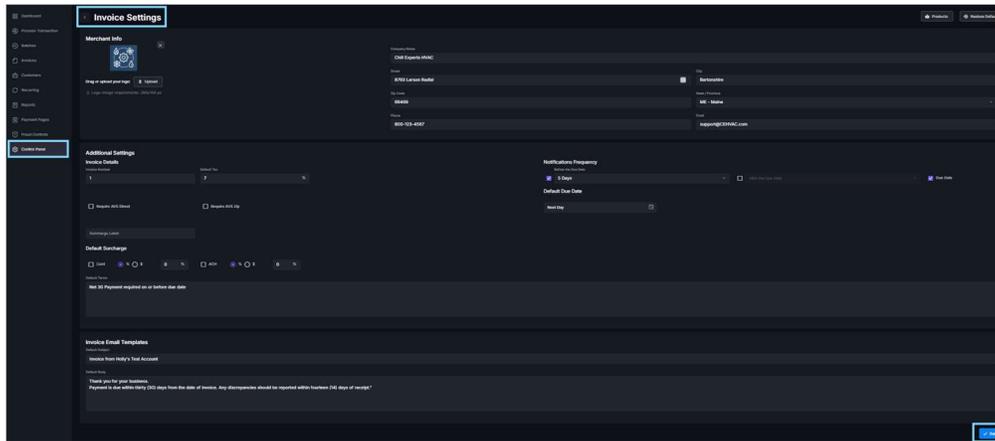
5C) Creating and sending an invoice:

- **Invoices** allows you to send an email or text message to a customer containing a secure link to a payment form where they can view and pay the invoice.
- To create an invoice, navigate to the **Invoices** tab on the left panel.
- Click on the **New Invoice** button in the top right corner of the page.

- Enter the customer details and any additional information you wish to include.
- Enter line items:
  -Add an existing product or manually enter new product details (unit cost is mandatory).
- You can apply a **tax**, **surcharge** or **discount**.

- You can adjust the **required amount** (allowing the customer to pay in two installments).
  Click **Send** at the bottom of the page to send the invoice immediately or click **Save** to save it as a draft and send it later.
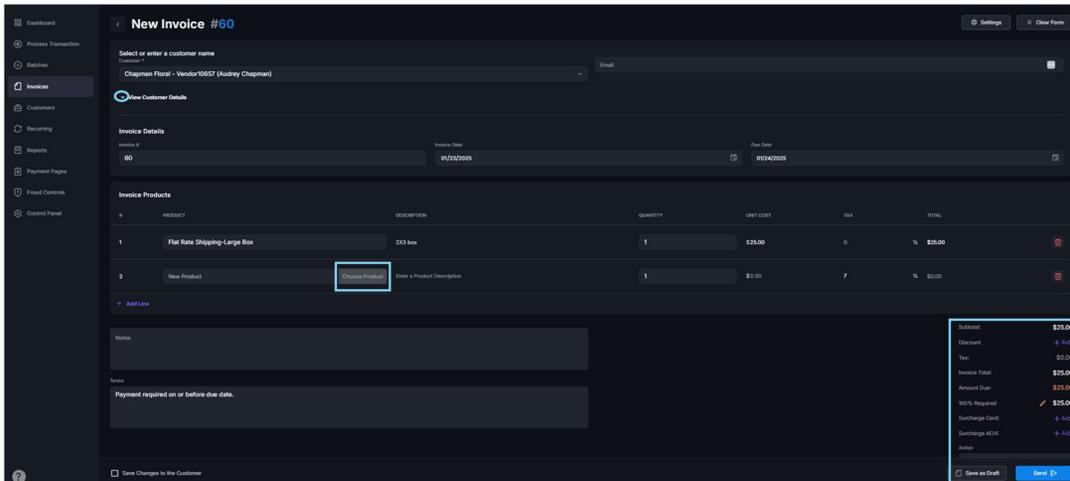
- Once you click **Send**, a window will pop up, allowing you to enter additional email addresses and/or cell phone numbers, customize the subject line and content, and attach files/system generated PDF to be sent by email with the invoice.
- Click **Send Invoice** at the bottom of the pop-up window.

5D) Post invoice actions:

- There are several options available once an invoice is sent.
- In the **Invoices** tab on the left panel, you'll find a listing of all invoices.
- On the right side of each invoice (under Actions), up to five action options will appear.

- You can **Resend** ▷ an invoice, this will resend the invoice to the customer via email or text message.
- Clicking on the **Pay** icon 💲 will allow you to either pay on behalf of the customer using stored or new payment methods or mark the invoice as paid without running a transaction (e.g., paid by cash).

- If you choose the **Cash** option, you can enter a partial amount and mark the invoice as **partially paid**.
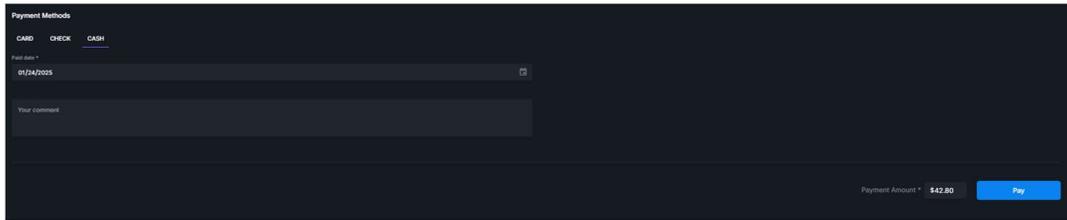
- The **Cancel** icon disables the link in the emailed invoice sent to the customer, effectively canceling the invoice.

- The **Delete** icon deletes the invoice entirely (automatically disabling the link as well).

- The **Edit** Invoice icon allows you to make changes to an existing open invoice.
  Additional options can be accessed by clicking the invoice you wish to select. In the upper-right corner, you can choose from the following menu options: **Edit Invoice**, **Pay**, **Resend**, **Duplicate**, **Cancel Invoice**, **Print**, or **Copy Link**.
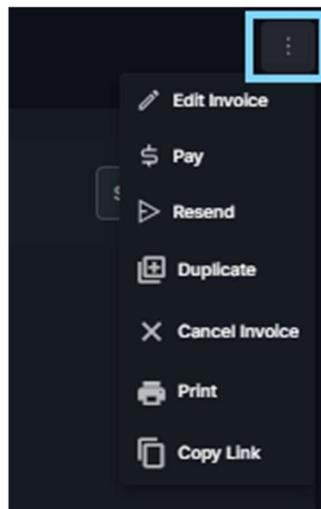
5E) Products and Inventory:
- You can create and store products for easy recall and addition to an invoice.
- Navigate to the **Invoices** tab on your left panel.

- Click on the **Products** button at the top-right corner of the page.
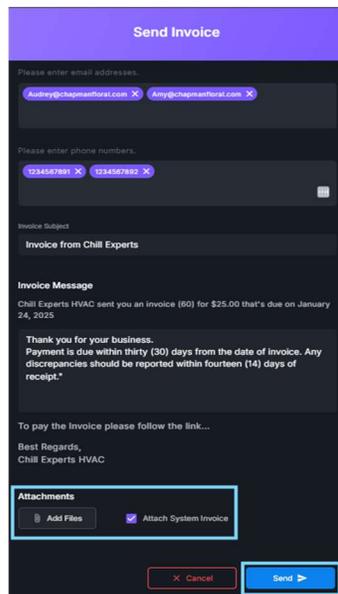- You can create **categories** and **sub-categories** before adding products by selecting the associated tabs, or you can do this from within the **+ New Product** tab.
- Enter as many details as you wish for the product (**Product Name** and **Amount** are mandatory).
  Click **Create Product** at the bottom of the page.

6) Customers

6A) Overview:

The **Customers** tab is where all your customer information, including payment methods, is securely stored. Creating and storing customer profiles allows you to easily select existing customers when processing transactions, creating invoices, etc., so that all relevant details are pre-filled.

It also provides an easy way to view and manage the transaction history and additional details for each specific customer.

6B) Storing Customer Information:

- The **Customers** tab on the left panel is where your customers and their information, including payment methods, are securely stored.
- For each stored customer, there are 5 tabs: **Info**, **Wallet**, **History**, **Invoicing**, and **Recurring**.
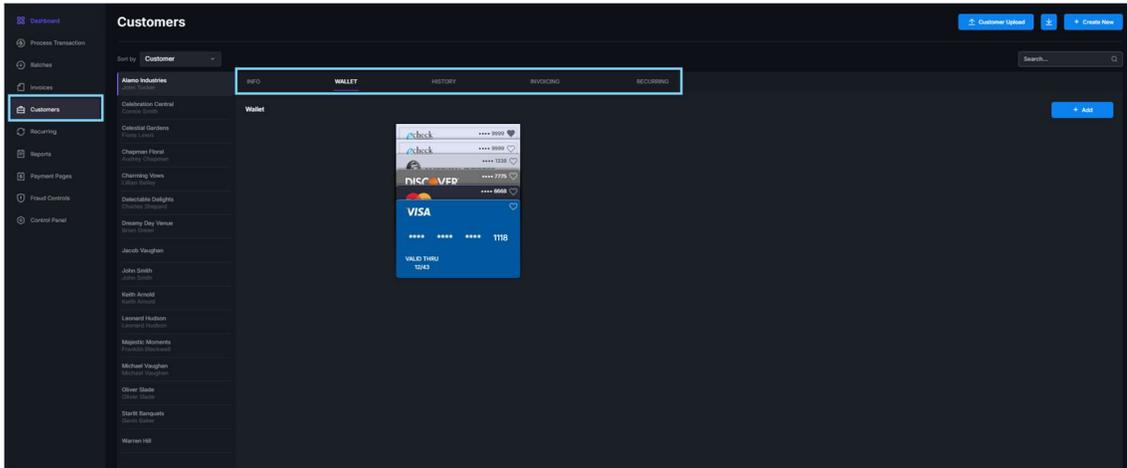
- **Info** stores general contact, shipping, and billing information.
- **Wallet** securely stores the customer's payment methods.
- Once a credit card or ACH is entered/saved, only the last four digits are visible.
- To mark a payment method as the default, click the heart icon on the specific card.
- **History** records the transaction history of this customer.
- **Invoicing** tracks all invoices sent to this customer.
- **Recurring** records all recurring schedules associated with this customer.

TIP! Under the Wallet tab, you can view the transaction history for a specific card or ACH by clicking on the payment method and then selecting the History button. Transactions can also be processed from the wallet by selecting the card and clicking Charge or, if enabled, Authorize/Credit.
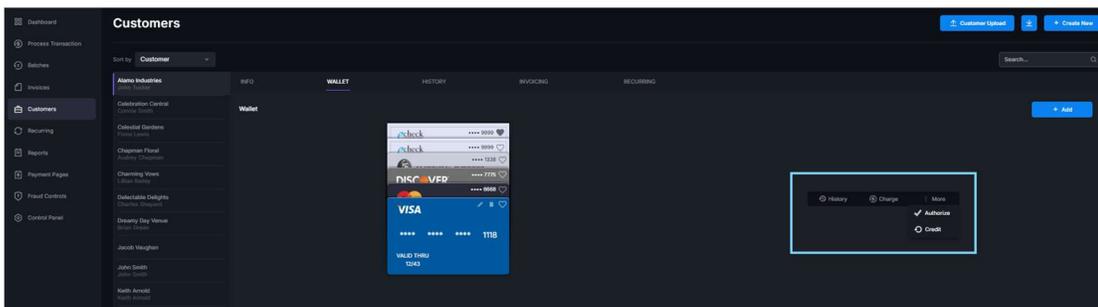
6C) Creating a new customer

When processing a transaction:

- Enter the customer's name, the name on the card, and the card details.
- Check the **Create a new customer** checkbox at the bottom of the page.

- Click **Process Transaction**.
- The transaction will be processed, and the customer profile will be automatically saved in the Customer vault.

Without Processing a Transaction:

- Navigate to the **Customers** tab in the left panel.
- Click on the **Create New** button in the upper right corner.
- Enter the customer details.
- Click **Save**.
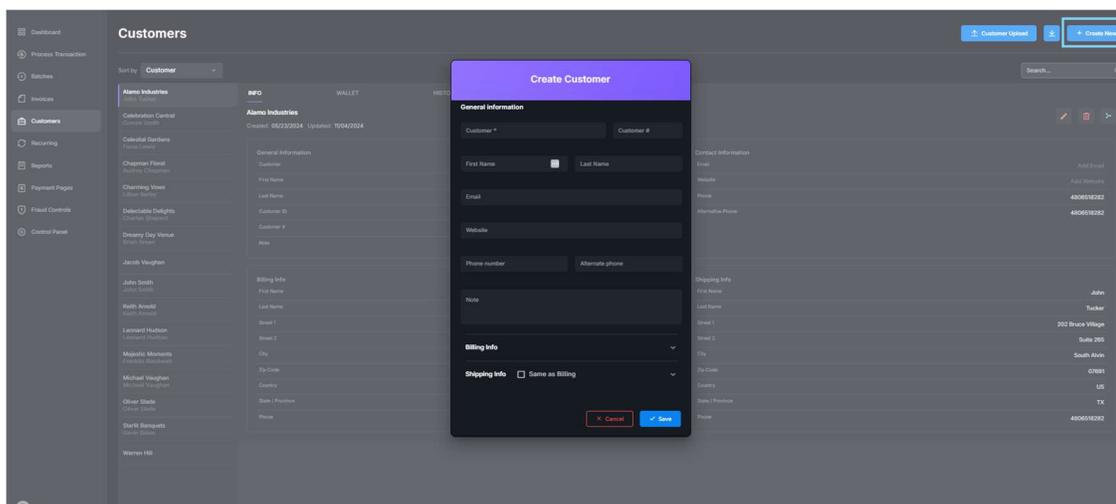
- Next, locate the customer you just created.
- Click on the **Wallet** tab.
- Click on the **Add** button on the far-right side of the page.

- Fill in the credit card or check details.
- Click **Add Payment Method**.
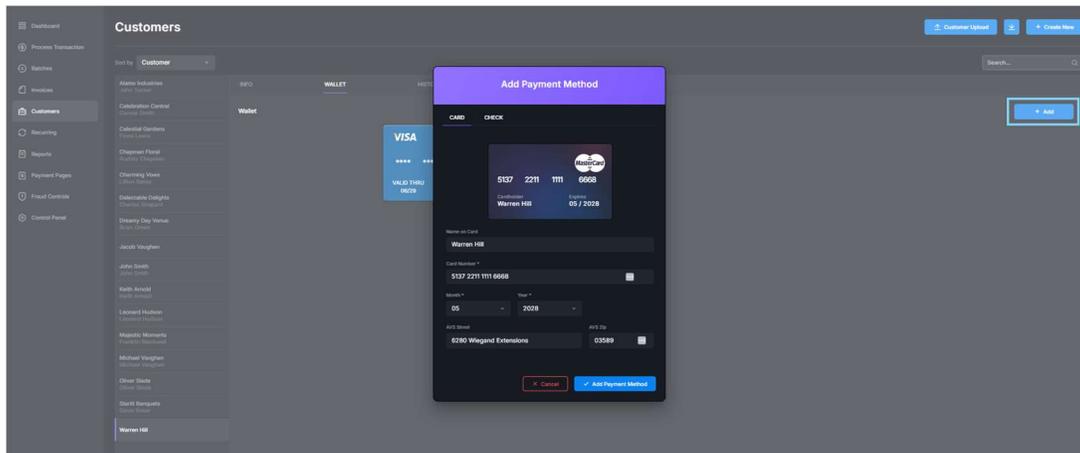
TIP! An option to merge records can be found on the customer's info tab. This will bring up a list of customers for you to select which records to combine.

Once a customer is saved, their details will automatically populate all customer and transaction fields as you begin typing the customer's name.

6D) Creating a customer post-transaction:

- If a transaction was processed without saving the customer profile (e.g., the **Create a new customer** checkbox was not checked, or the transaction was processed outside of the virtual terminal), you can create a customer profile from the transaction.
- Click the transaction processed for this customer in the **Reports** tab on the left panel.
- Select the **Create Customer** button.
- **Link to Customer** allows you to associate the information with an existing customer.
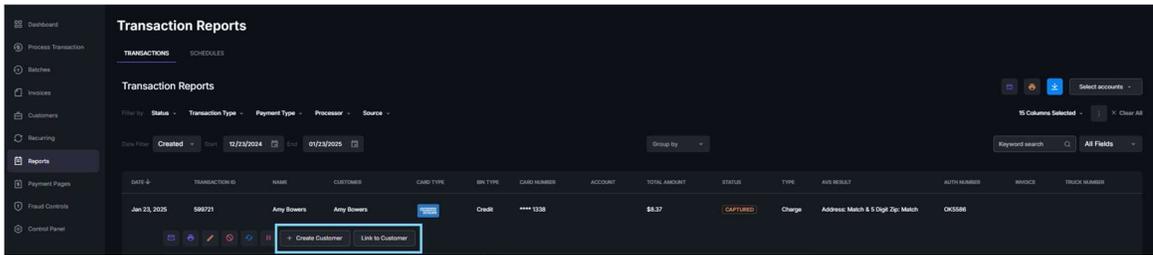
6E) Customer Upload:

- **Customer Upload** allows you to upload a CSV file to the gateway with multiple customer profiles, rather than manually creating each one separately.
- To upload a customer file, navigate to the **Customers** tab on the left panel, and click on the **Customer Upload** button in the top right corner of the page.
- A pop-up will give you the option to **Download the customer template** with the required header: **Identifier / Company**.
- Fields can be left blank unless otherwise specified in the requirements.

TIP! When using Excel to create or edit the CSV file, ensure all cells are formatted as text. Default formatting can cause data to become corrupted.

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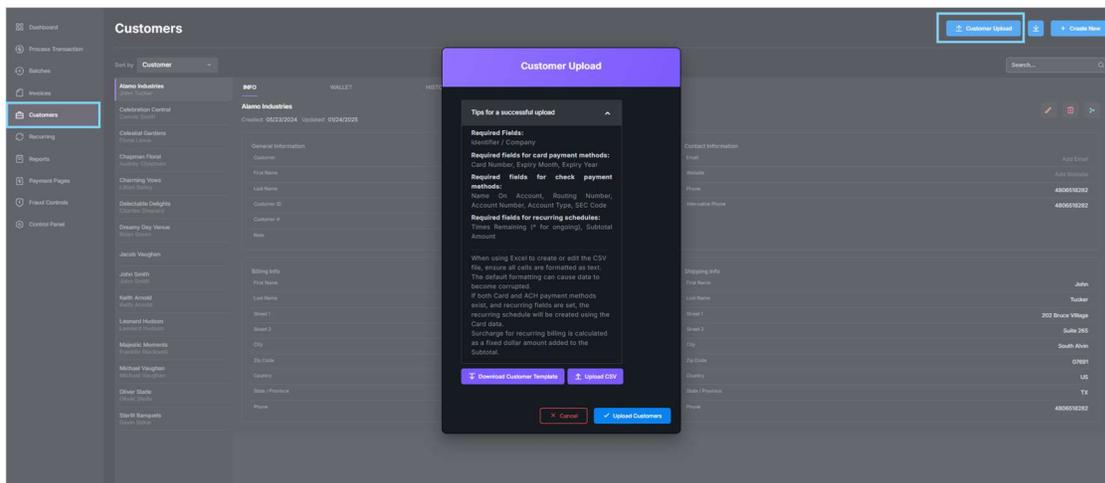
7) Reports

7A) Overview:

The **Reports** tab allows you to view a database of all transactions in a user-friendly format. With various search and filter options, you can quickly find the transaction(s) you need. You can also download, print, and email custom reports at any time.

7B) Search and Filter Reports:

- The **Reports** tab on the left panel is a comprehensive database of all transactions processed through this gateway account, whether they were processed within the virtual terminal or through an external source (such as a payment page, website, or software integration/plugin).
- To locate specific transactions, navigate to the **Reports** tab on the left panel.
- Use one of the 5 filters (**Status, Transaction Type, Payment Type, Processors,** and **Date Range**) to narrow down the results, or use the search bar to find transactions by specific details, such as customer name or the last four digits of the card or check.
- You can also use the **"Group By"** filter to group transactions by one of the following: **Date, Batch, Source,** or **Card Type**. When using this filter, you will have the option to display a summary of transactions.
- You can customize the amount of information displayed for each transaction by choosing the number of columns shown in reports.
- Click on the **Columns** button on the right side of the screen and select the columns you want to display.

- The ⋮ button allows you to save your preferred number of columns, or you can click **Reset** to restore the default number of columns.
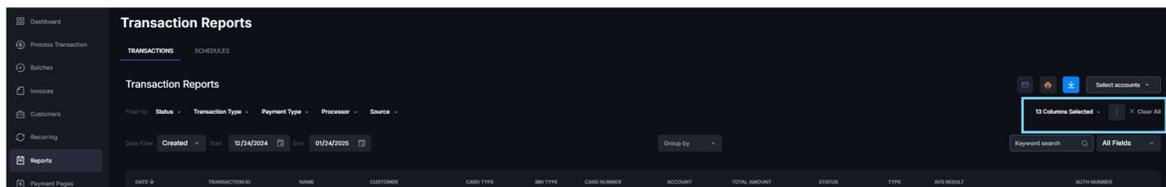
7C) Exporting Reports:

- You can export a custom report at any time by emailing, printing, or downloading the reports.

- To email a report, click on the **_Email_** icon on the right side of your screen.

- To print a report, click on the **_Print_** icon.

- To download a report, click on the **_download_** button
  - The exported report will only contain the columns of data you've selected to display.
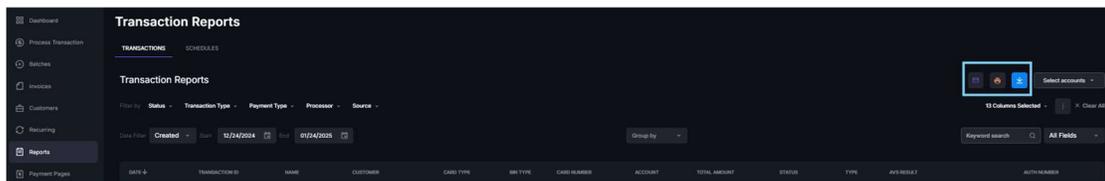
7D) Multi-MID Reporting:

- If you have access to more than one **Merchant Account**/gateway account, you can view consolidated reports from within a single account, eliminating the need to visit each **MID** separately.
- From the **Reports** tab on the left panel, click on the purple **Select Merchants** button on the right side of the screen.
- Select the accounts from which you wish to view transactions.
- Downloaded reports will include transactions from all selected accounts.
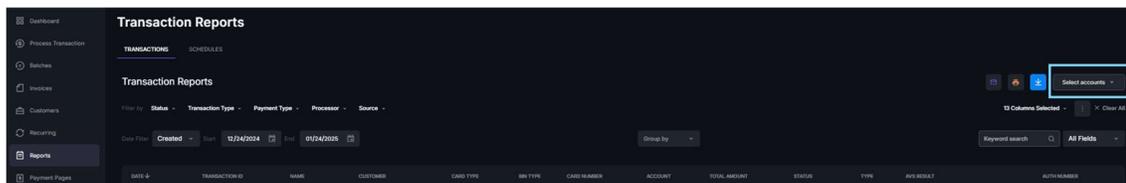
8) Fraud Center

8A) Overview:

Your **Fraud Center** provides the most advanced fraud protection tools in the payment industry. Each of the eleven modules allows you to set parameters and rules to control which transactions are accepted in your account, helping to restrict potentially fraudulent transactions.

You can set **Fraud Controls** under the **Universal Fraud Modules**. Any configured controls here will apply to all payment sources connected to the merchant account.

Additionally, you can set fraud controls for specific sources, such as payments from a **Shopping Cart** or **Hosted Payment Page**. These controls will only affect transactions from the selected source and will not impact other sources (e.g., transactions processed within the virtual terminal).
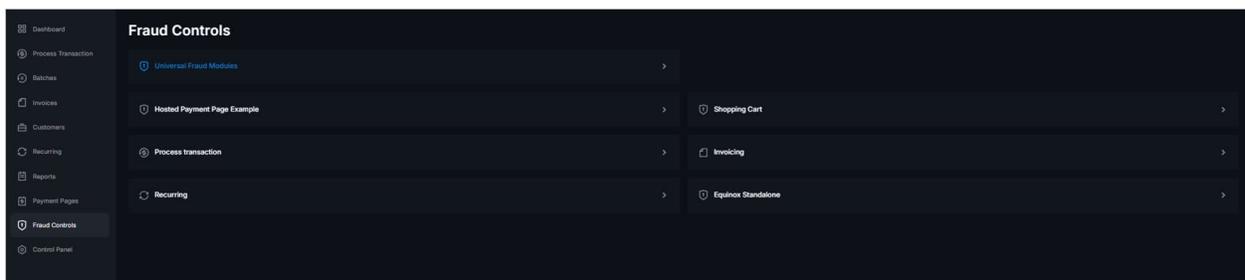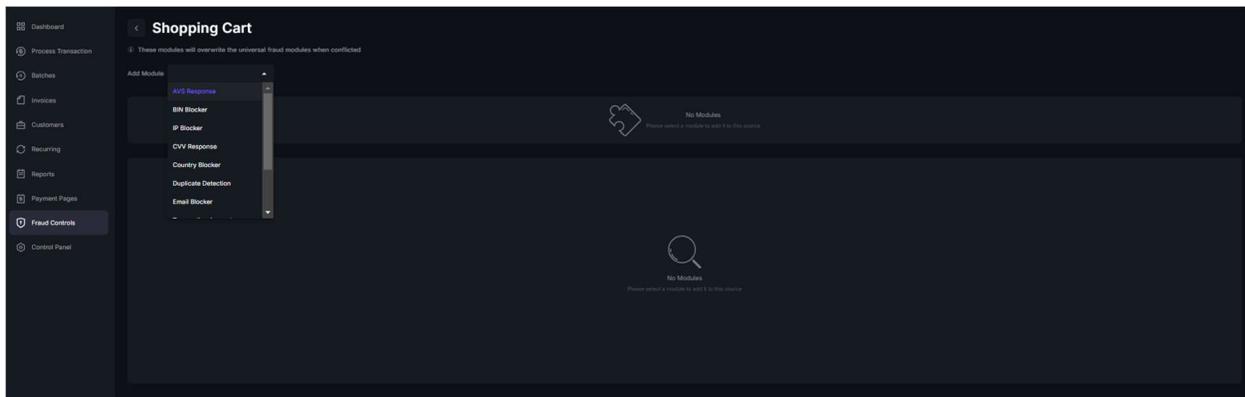
8B) AVS Response:

- The **AVS Response** module allows you to choose which transactions to accept or decline based on the **Address Verification System (AVS)** response.
- **Check** the responses that you will accept.
- All **unchecked** responses will result in declined transactions.
- Cardholders will be able to see the authorization, and merchants can choose to unblock transactions until the batch closes.
- Once the batch closes, **blocked transactions will be voided** automatically.

8C) BIN Blocker:

- The **BIN Blocker** module allows you to block transactions based on the first 6 digits of the card number, known as the Bank Identification Number (BIN).
- You can block transactions by: A specific **BIN** (e.g., 411111) / A **BIN range** (e.g., 411111-422222)
- This module also enables you to block cards by type, including:
    - ○ Credit cards
    - ○ Debit cards
    - ○ Prepaid cards

- The review is performed prior to authorization using the BIN.
- You can limit these blocks to specific card networks, such as:
  Visa or Mastercard.
  Or use the module to block transactions from specific card brands entirely, including:
    - ○ Visa

- o   Mastercard
- o   Discover
- o   Amex

8D) IP Blocker:

- The **IP Blocker** module allows you to block transactions based on:
  - o   A single IP address (e.g., 192.0.0.1)
  - o   A range of IPs (e.g., 192.0.0.0-192.0.0.255)
  - o   Wildcards (e.g., 192.168..)
- To use the **Client IP** options, your shopping cart software must correctly pass the client's IP address.
- To verify if the cart is passing the client IP review the transaction details.
- If an IP address is listed next to "Client IP," then you will be able to use the **IP Blocker** module.

8E) CVV response:

- This **Card ID Verification** module allows you to select which transactions to accept or decline based on the result of the card ID verification (CVV2, CID, etc.).
- Check off the responses you will accept.
- All unchecked options will be automatically declined.
- Cardholders will be able to view the authorization.
- Merchants can choose to unblock the transaction until the batch closes.
- Once the batch closes, any blocked transactions will be **voided**.

8F) Country Blocker:

- The **Country Blocker** module allows you to block or allow transactions based on the country from which they originate.
- The location of the customer can be determined in two ways:
  - o   By their IP address, which is checked against our GeoIP database.
  - o   By using the submitted billing or shipping country information.
- To use this module with Client IP, billing address, or shipping address, your shopping cart or integration must correctly pass the relevant data to the gateway.

8G) Duplicate Detection:

- This **Duplicate Detection** module helps to detect and block duplicate transactions.
- The system identifies duplicates by checking the full card number, transaction amount, and source (such as virtual terminal, hosted page, etc.).
- You need to specify the length of time (in minutes) during which the system will look back for potential duplicate transactions.
- This module only activates after the original transaction has been successfully completed.
- **Duplicate Detection** is particularly useful in ecommerce or website applications, especially for situations where a customer accidentally clicks the process order button multiple times for the same transaction.

8H) Email Blocker

- The **Email Blocker** module blocks transactions originating from free webmail servers such as Hotmail, Yahoo, and similar services.
- Configure the module to block specific email addresses or entire domains.
- Alternatively, configure it to allow specific email addresses or domains.
- This feature is particularly effective in reducing fraud associated with unverified or disposable email accounts.

8I) Transaction Amount:

- This module restricts transaction amounts to a specific range.
- Transactions outside the defined range are blocked.
- To set only a **minimum** limit with no maximum, set the **maximum field** to zero.
- To set only a **maximum** limit with no minimum, set the **minimum field** to zero.

8J) Velocity Control:

- **Velocity Control** instructs the gateway to block transactions if more than a specified number are attempted within a defined time frame.
- This feature is particularly useful for preventing your merchant account from being exploited for testing stolen account data, especially through unprotected websites or checkout pages without captcha tools.

- To use Client IP, ensure that your software is correctly passing the customer's IP address to the gateway.
By default, every merchant account is equipped with a **Velocity Control module** set to block card-testing transactions exceeding 500 transactions within 30 minutes, effectively blocking card testing transactions that exceeds these boundaries.

8K) Risk Score:
- This module performs a real-time fraud risk assessment of transactions.
- If the resulting score exceeds a set threshold, the transaction is blocked.
- For API requests, this fraud module requires the client IP to be sent.

8L) 3DS Verification:
- This module controls the behavior for 3D Secure transactions.
- It checks only the ECI value from the 3DS provider, not the processor's 3DS response.
- 3D Secure applies exclusively to customer-submitted transactions. Fraud module should only be configured for Invoices, Hosted Payment Pages, and API-level transactions.

TIP! Risk Score and 3D Secure require a 3rd party integration

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9) User Access
9A) Overview:
In the **Control Panel** tab on the left panel, the **User Management** tab allows you to manage and control user access, permissions, and default visibility for specific fields.
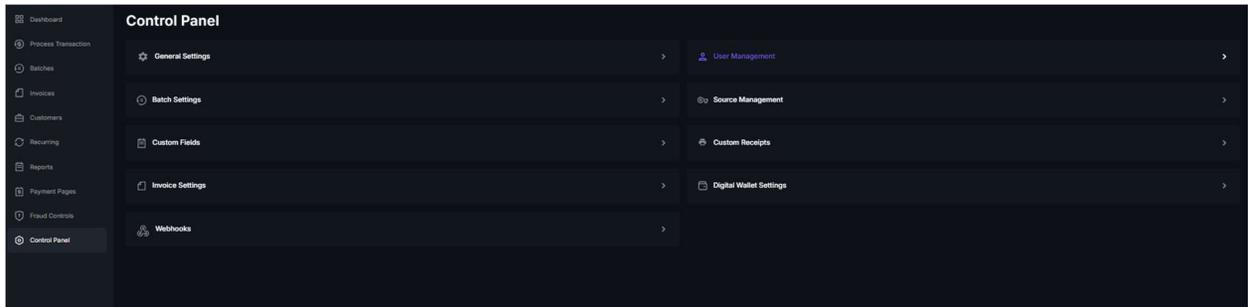
9B) Adding new users:

To add users to an account, click on the **+Create new** button on the top right corner of the page.

• Create a unique username (usernames are case sensitive)
• Enter first and last name
• Input an email address
• Select a start page (the page the user will see when they log in)
• An IP address can be entered to limit the user to logging in from specific IP address(es) only, such as the office computer
• Set user access
- Master User grants full permissions and access
-User permissions can be individually selected for non-master users
• Click Save
• The user will receive an automated email with a link to the virtual terminal along with a username and temporary password.
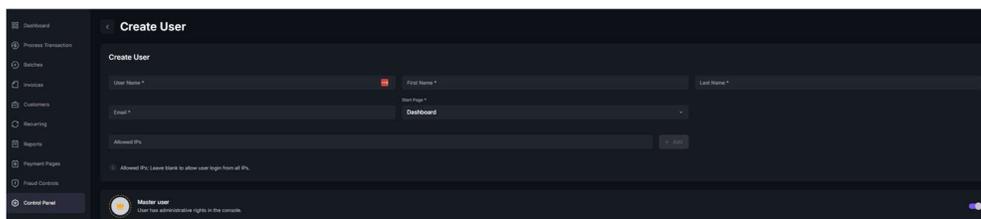
9C) Limited permission users:

- There are different levels of permission and access you can grant a specific user, and they can be limited to certain features.
  e.g., you can grant a user full permission for processing a transaction, but still block access from the invoicing tool.
- **Full access** gives the user full permissions on these tabs/features.
- **View only** allows them to see the page and displayed information but blocks them from making any changes or taking any actions.
- **Limited Access** means that only the user which created this customer or invoice will have the ability to make changes to the customer profile or invoice.
- **Sale Only** allows the user to process a sale, but not an authorization, post-authorization or refund/credit.
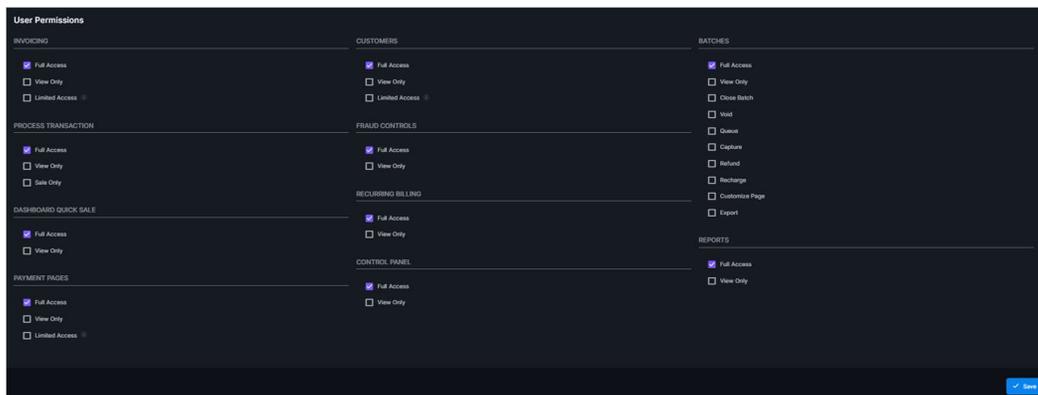
9D) Managing users:

- On the **User Management** screen, you can edit user profiles, activate/deactivate users, and delete users.
- You can also restore or reset a user's password, if your permissions allow.

10) Payment Pages

10A) Overview:

The Hosted Payment Pages feature allows you to create and customize secure payment forms that customers can access to make a payment. The builder will be hosted on a generated URL/link that the merchant can place anywhere they expect their customers to visit.

10B) Building a page:

- To create a payment page, navigate to the **Payment Pages** tab and click **New Payment Page** in the top right corner.
- Enter a unique name within the **Display Name of Page** field which will be used to identify the payment page within the gateway (e.g., Chai's Treat Shop).
- Use the **URL** field to create a slug (the last section of the URL).
  -The URL will be visible to customers when visiting the Hosted Payment Page.
  -The Slug should be at least 5 characters long.
- Choose an action:
  - **Charge** – default, will authorize and capture funds.
  - **Auth Only** places a hold on funds. Transaction would need to be captured manually
  - **Save Customer/Payment Method** Creates a customer record. Customer will not be charged.
- Select a light or dark mode theme.
- Choose a template or create the payment page from a blank template.
- Click **Save**.
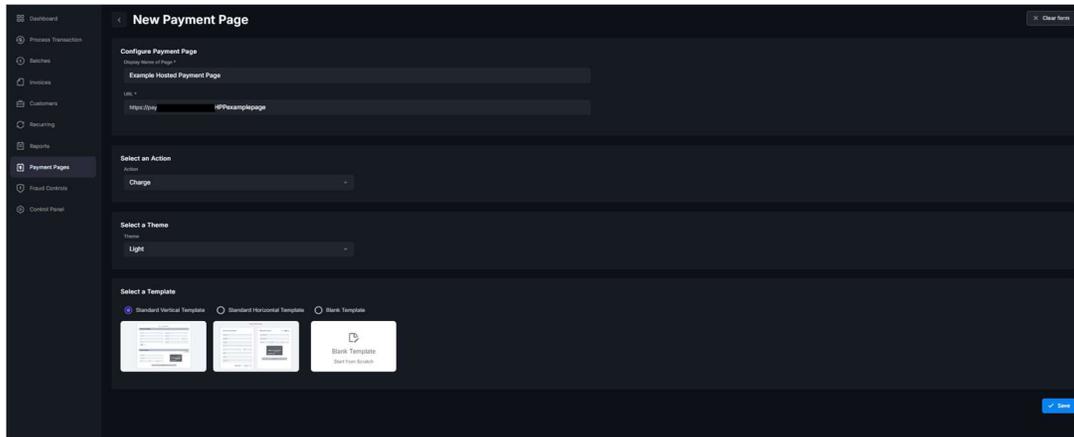
10C) Customizing/Editing a page:

- You will be directed to the page builder. This is where you can customize the page as desired.
- There are two sections that control the page: **Blocks** and **Design**.
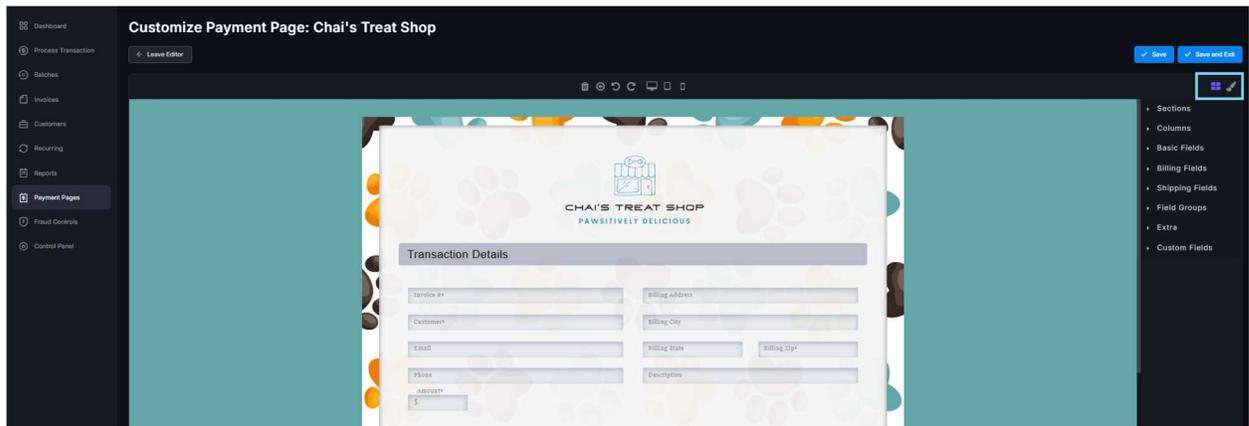
- The **Blocks** section allows you to add sections, columns, fields, text, images, and more to the page. Simply drag and drop the input onto the page.
- Under **Blocks** you will find additional fields such as recurring, surcharge, terms and conditions, custom fields and more which can enhance the capabilities of your payment page.
- The **Design** section controls the appearance of the page, allowing you to customize fonts, size, colors, images, borders, and more.
- Highlight the part of the page you wish to alter by clicking on the field, text, or section, and use the **Design** section to make the changes.

- Most fields can be deleted or set to require by using the trash can or asterisk icons visible when a field is selected.

TIP! Be sure to save your page throughout the editing process so you do not lose your progress.

- Certain fields, such as amount, surcharge, Recurring, and description, when selected, will allow additional customization in the right sidebar, enabling you to configure these fields with preset values.
- The Display field, visible to the customer, can contain alphanumeric characters.
- The Value field represents either the total calculated by the page or the text displayed in reports.

- Once you're ready to save the page, click *Save and Exit* in the top right corner.
    - The page URL will now be listed under the **Payment Pages** tab.
- The URL can be copied ⬚ and provided to customers.
    - You can always activate/deactivate, edit, or delete a page by using the icons to the right of each page.
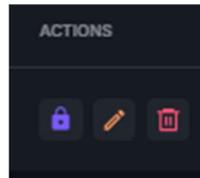


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11) Control Panel

11A) Overview:

The Control Panel provides a centralized hub for managing your account settings and customizing various features. From here, you can configure essential settings such as email contacts, source management, generate API Keys for integrations, configure webhooks, customize receipts, and fine-tune other essential tools to fit your business needs. This customizable flexibility allows you to tailor your payment system to match your specific requirements.
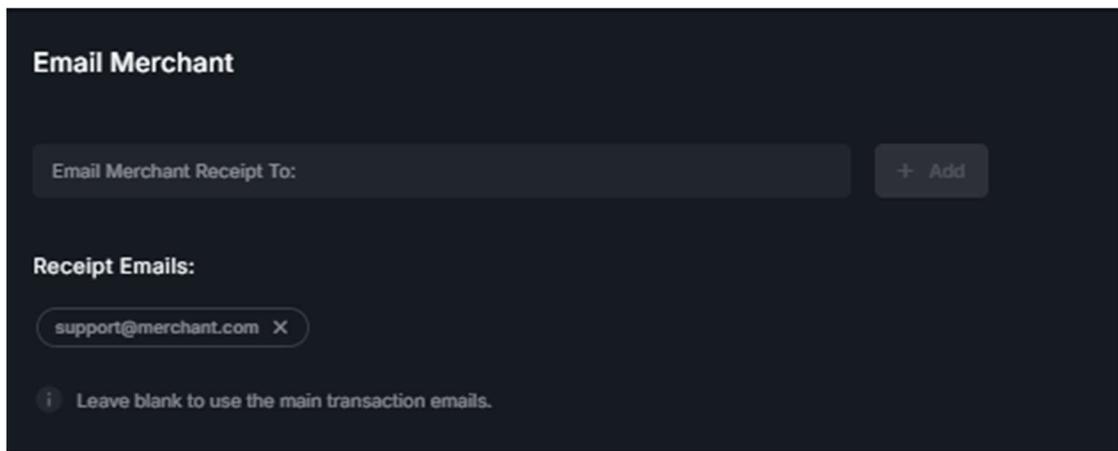
11B) Receipt Settings:

- **Receipt Settings** control the email addresses receipts are sent to each time a transaction is processed.
- The configuration can be found under **Control Panel**> **General Settings**.
- Emails listed under **Send Transaction Emails To** will receive a notification for every successfully processed transaction.
- Emails listed under **Send Transaction Error Emails To** will receive notifications for transactions that encounter errors, such as declines, blocks or rejections.

- Errors may occur due to conflicting fraud controls or declines from the card issuer. Be sure to review the **Transaction Result** under **Reports** for more details.
- If you do not wish to receive any receipts a fictious email can be entered.
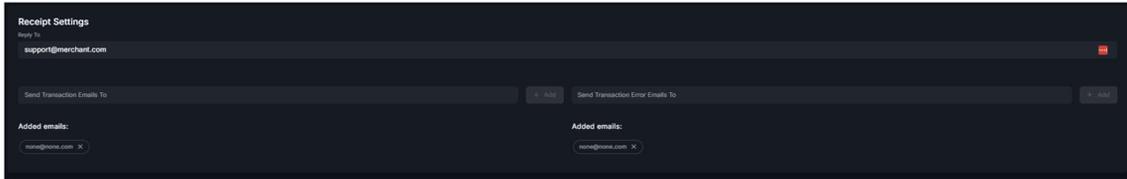
- If you would like to receive emails for only a specific source (e.g., Hosted Payment Page), you can enter a fictitious email address under **Receipt Settings**.
- Then, navigate to **Source Management**, click the **Pencil** icon to edit the desired source, and add the email address for receipt notifications under the **Email Merchant** section. Click Save to apply changes.

11C) Custom Receipts:

- **Control Panel> Custom Receipts** allows you to manage which fields appear on receipts.
- Simply check the box for any field you want to display.
- Use the **Label** option to rename fields to align with your business terminology (e.g., Surcharge can be renamed Service Fee).
- Be sure to save your changes.
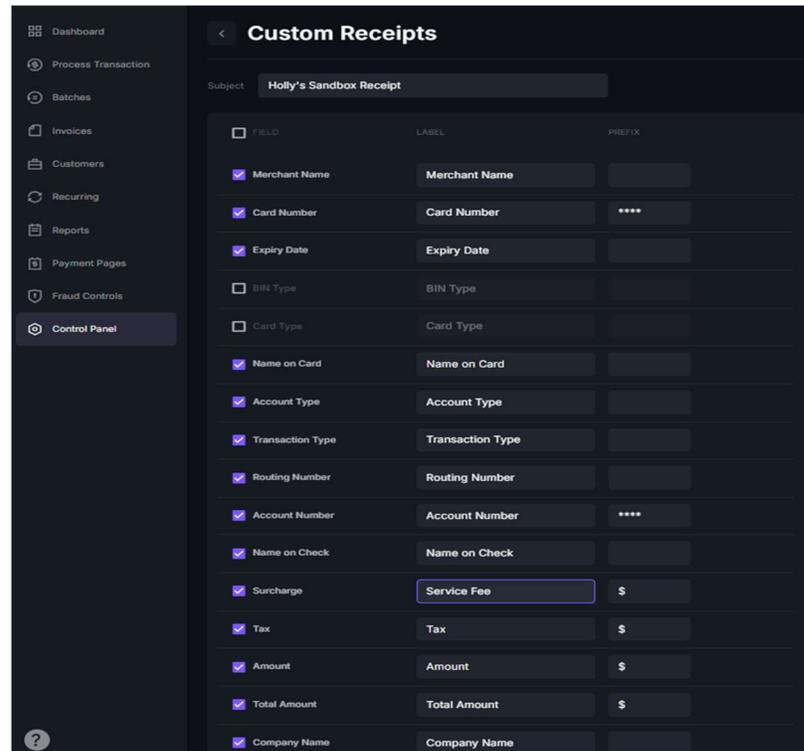
11D) Generate API Keys:

- API keys allow integrations to communicate with the gateway.
- To generate an API Key navigate to **Control Panel**> **Source Management** and select **+ Create Key.**
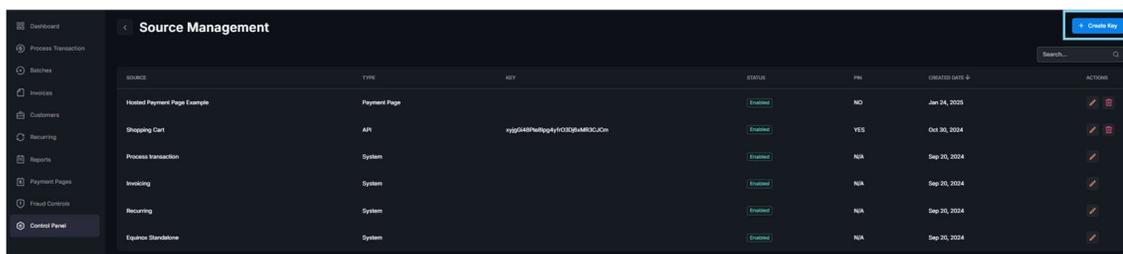
- Create a Name for the source. This is utilized to identify the record within the gateway. Ex: WooCommerce Shopping Cart
- A Pin is optional and can be set to a value of your choosing.
- Select Allowed Commands. These are the functions you would like to allow through this connection.
- Confirm Payment Methods, align with what you would like the integration to process.
- Select Save
- The API Key will generate beside the name you inputted on the **source management** tab.

11E) Generate Tokenization Key:

- Select **Control Panel**> **Source Management**> **+ Create Key**
- Set **source key type** to Tokenization
- Create a Name for the source. This is utilized to identify the record within the gateway. Ex: WooCommerce Shopping Cart
- The Tokenization Key will generate beside the name you inputted on the **source management** tab.
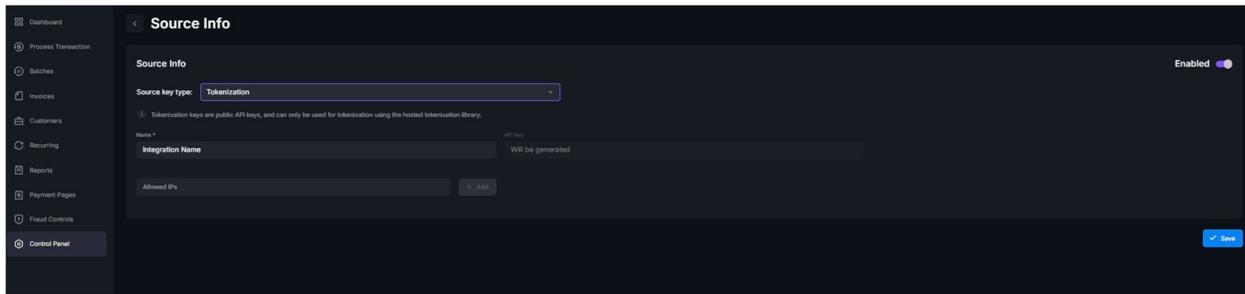
11F) Digital Wallet Settings

- Digital Wallets are automatically supported when utilizing Invoices and Hosted Payment Pages. Effectively allowing customers to utilize their preferred payment method.
- **Digital Wallet Settings** found within **Control Panel** can be utilized to configure Google Pay and Apple Pay for API integrations or to disable Digital Wallets within the gateway.