

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 Qualpay, and then onto you. Settlement occurs by grouping a day's worth of transactions together, known as a "Batch," as opposed to being processed individually. You can configure the Batch Close time based on your preference. Suppose you are using a [3rd party payment gateway](#). In that case, your batch management tools will reside with the 3rd party gateway's merchant portal, not in the Qualpay Manager.

When transactions are pending batch settlement, the transactions have been authorized, or authorized and captured, but not settled. Transactions pending batch settlement can be voided. Suppose you realize that you have made a double-billing mistake. In that case, 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. When using a 3rd party gateway, you will see your batches; however, the refund option will not be available to you.

Batch Close Time

Qualpay processes 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**, and set the toggle for *Batch Closes* to Yes. Then enter the email addresses you would like to receive the batch summary email.
