

Transaction Types

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Qualpay supports various transaction types via [third-party payment gateways](#), [Qualpay Virtual Terminal](#), [Qualpay Payment Gateway](#), [Qualpay Checkout](#), [Qualpay Recurring Billing](#), and [Qualpay Invoicing](#). Based on the lifecycle of a specific transaction processed by [Qualpay products](#), certain [follow-on transactions](#) can be initiated from the [transaction detail](#) in the **Actions**. Follow-on transaction types include a [refund or partial refund](#), [void](#), and [capture or partial capture](#). The table below lists the definition associated with each transaction type.

Type	Details
Authorization	An authorization is used to send cardholder data to the issuing bank for approval. An approved transaction will remain open until it expires or a capture message is received. The Qualpay Payment Gateway, Qualpay Checkout, and Qualpay Virtual Terminal support an authorization transaction.
Verify	A verify transaction is used to send cardholder data to the issuing bank for verification. Use this transaction type when tokenizing and storing cardholder data. Both the Qualpay Payment Gateway and the Qualpay Customer Vault support a verify transaction. The Customer Vault verifies new credit cards when adding a billing card to a Customer .
Capture	A capture transaction is a follow-on transaction and will allow you to capture a previously authorized transaction that is pending settlement. Use an authorization combined with a capture transaction when delivering a physical good or service after an order is taken. Once captured, the transaction will be submitted for clearing and settlement. For best transaction cost and dispute protection results, capture the transaction within 7 days. The Qualpay Payment Gateway and Qualpay Virtual Terminal both support a full or partial capture transaction.
Sale	A sale will be used for the immediate purchase of goods or services. This transaction performs an authorization and automatically captures a transaction when a successful authorization is received without needing a follow-on transaction. The Qualpay Payment Gateway, Qualpay Checkout, Qualpay Virtual Terminal, and Qualpay Invoicing all support sale transactions.
Void	A void transaction will reverse an outstanding authorization or a sale before daily settlement. The Qualpay Payment Gateway and Qualpay Virtual Terminal both support a void transaction.

Type	Details
Refund	A refund allows a credit to be processed for a previously settled transaction. It is typically limited to the original authorization amount, a lesser amount, or, in some cases, multiple partial refunds up to the original transaction amount. The Qualpay Payment Gateway and Qualpay Virtual Terminal both support a partial or full refund transaction.
Credit	A credit is a standalone transaction that does not reference a previous sale. The Qualpay Payment Gateway and Qualpay Virtual Terminal both support a credit transaction for the first 30 days of activation, and then for security purposes, the feature is disabled and hidden. To request access to credits after the first 30 days, contact Qualpay .
Force	A force is a transaction used when a voice authorization code is required. The Qualpay Payment Gateway and Qualpay Virtual Terminal both support a force transaction.