Payment Profiles And Virtual Terminal Settings

Last Modified on 08/13/2024 6:40 pm PDT

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

You will view your payment profile. If you have more than one profile, you will see a payment profile drop-down menu at the top of your payment tab. Multiple payment profiles may be used for foreign currency processing or to manage payments on multiple products. Payment profiles may be linked to a unique Receipt Profile.

Transactions processed on each payment profile will be grouped and settled in their own batches at auto-close time.

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 additional Payment Profiles, contact our customer support team.

Payment Profile 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 As Name as stated on your Qualpay 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 card batch 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.
Email Receipts	By enabling ***Email Receipts***, the *Send Receipt?* option on the Virtual Terminal will be set to *Yes* by default. When enabled, the Email Address field will also become required. Once enabled, the toggle option will show in *green*. If disabled, the toggle will show in *white*. Virtual Terminal emails receipts for sale, authorization, force, or credit transactions.

Field	Description
Auto Close Time ACH	Applicable if you are processing ACH payments. The bank batch 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.
AVS Settings	Customize the authorization security level for all credit card transactions processed with the selected profile ID by turning on the Address Verification Service (AVS). You do so by specifying under what conditions you want to accept or reject a charge. Once enabled, the toggle option will show in *green*. If disabled, the toggle will show in *white*. 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).
CVV Settings	Configure to help ensure a cardholder's card is on hand at purchase by adding security around Card Verification Value (CVV). To enable, click the toggle against the option you are configuring. Once enabled, the toggle option will show in *green*. If disabled, the toggle will show in *white*. You can configure to decline a transaction if the response is a No Match (N), Not Processed (P, S), and Issuer not certified for CVV (U).

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Transaction Fee Type</td><td>Select a Transaction Fee to add to transactions that use this payment profile.
This control appears only when you have one or more Transaction Fees active on your merchant account.
You may configure one fee per payment profile:
None: No additional fees will be added.
Surcharge: Charged for the privilege of using a credit card. The surcharge can be up to 3% of the total transaction amount.
Convenience Fee: Charged for the convenience of using an alternative payment channel outside the customary. It is a flat or fixed amount.
Service Fee (Flat or Percent): Charged by government or education entities only.
Then add the default percentage (for Surcharge or Service Fee—Percent) or default amount (Convenience Fee or Service Fee—Flat). This will be the default and maximum allowed fee on this payment profile.

Note: Contact our customer support team about adding Transaction Fees.</td></tr>
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Virtual Terminal Settings

Label	**Purchase ID:** 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. **Merchant Reference:** 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 retail the Merchant Reference label.

Required Fields	**Customer Name**: This field is used to enter your customer's First and Last Name. Set as required to ensure it 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 *green*. If disabled, the toggle will show in *white*. **Customer Phone**: The Phone number to use to contact your customer. Set as required to ensure it 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 *green*. If disabled, the toggle will show in *white*. **Merchant Reference**: A value created and entered by you during the transaction; it can be used for reconciliation purposes. Set as required to ensure it 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 *green*. If disabled, the toggle will show in *white*. **Purchase ID**: 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. Set as required to ensure it 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 *green*. If disabled, the toggle will show in *white*.

Hidden Sections	**Additional Payment Details**: To display in the Virtual Terminal, set the toggle to ***Visible***. To hide, set the toggle to ***Hidden***. **Billing Address**: To display this field in the Virtual Terminal, set the toggle to ***Visible***. To hide, set the toggle to ***Hidden***. *Note: When the Billing Address is hidden, the Postal Code will still be visible under the* ***Customer Information*** *on the Virtual Terminal, as it is a required field to process a payment.* **Shipping Address**: To display this field in the Virtual Terminal, set the toggle to ***Visible***. To hide, set the toggle to ***Hidden***.
Hidden Fields	**Business Name**: To display this field in the Virtual Terminal, set the toggle to ***Visible***. To hide, set the toggle to ***Hidden***. **Phone Number**: To display this field in the Virtual Terminal, set the toggle to ***Visible***. To hide, set the toggle to ***Hidden***. **Email**: To display this field in the Virtual Terminal, set the toggle to ***Visible***. To hide, set the toggle to ***Hidden***.
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 the chance of 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 saved in the Qualpay 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 collect a customer signature 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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