

Credit

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Go to **New Transaction**.

Qualpay [Virtual Terminal](#) supports a **Credit** transaction. A credit transaction returns funds to a cardholder's account. A credit is used when a previous transaction is not available on the Qualpay Platform, and the credit card number is available.

To process a credit transaction:

1. Select ***Credit***.
2. Enter the *Transaction Amount*, the *Card Details*, and *Postal Code* at the minimum. View the [Virtual Terminal table](#) for all the possible fields available and their definition.
3. Click on ***Submit*** to process the credit transaction.
4. View the transaction receipt and transaction result.

*NOTE: The **Credit** transaction type will be enabled for the first 30 days from the date your account is opened. After 30 days you must [contact Qualpay](#) to request re-enabling credits in the Virtual Terminal.*