Authorize.net Gateway Setup Guide

TacticalPay | Payment Gateway

1 Overview

Authorize.net is the payment gateway that lets your website, online store, or GunBroker account take card payments through your TacticalPay merchant account. Your website talks to Authorize.net using **API keys** — think of them as a username and password just for your website. This guide shows you how to make your own keys, click by click, and how to handle a few everyday jobs: voids, refunds, deposit reports, and basic settings. No tech skills needed.

What You'll Need

- Your **Authorize.net username and password** from your TacticalPay onboarding.
- Your **email inbox**. Authorize.net emails you a one-time code before it shows you a new key.
- Your **website or GunBroker settings** open in another tab — that's where the keys go.
- A **safe place to save the keys**, like a password manager.

The Four Keys at a Glance

Key	What it is	Do you need it?
API Login ID	Your account's "username" for your website. It's already made — you just copy it.	**Yes** — always.
Transaction Key	Your account's "password" for your website. You make a new one yourself.	**Yes** — always.
Signature Key	An extra security code some websites use to double-check messages from Authorize.net.	Only if your website asks for it.
Public Client Key	A code some checkout pages use to collect card numbers safely.	Only if your website asks for it.

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PART ONE · GENERATE YOUR API KEYS

2 Log In to Authorize.net

1. Open your web browser and go to `login.authorize.net`.
2. Type your **Username** and **Password**.
3. Click **LOG IN**. You'll land on the Dashboard.

Lost your login? Click **Forgot Username** or **Forgot Password**, or email TacticalPay support. **Don't sign up for a new Authorize.net account** — a new account isn't tied to your TacticalPay merchant account, so its payments won't deposit to you.

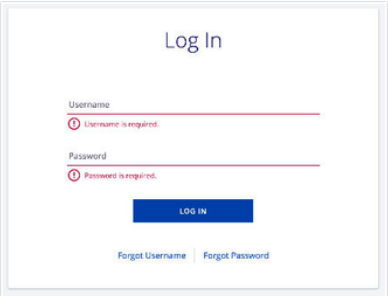


Fig. 2 — Authorize.net login page: type your username and password, then click LOG IN.

3 Open Your API Keys Page

1. In the menu on the left side of the screen, click **Account**. A short list opens under it.
2. Click **Account and API Settings**.
3. Under **Security Settings**, click **API Credentials and Keys**. This is your keys page — every key in this guide lives here.

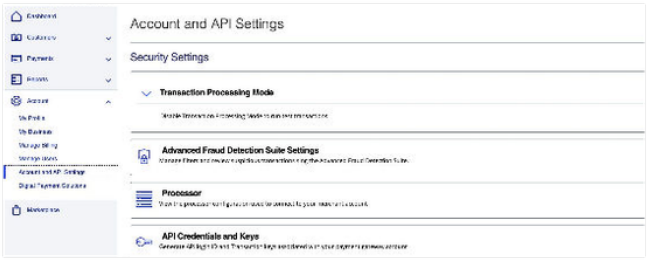


Fig. 3 — Account → Account and API Settings: API Credentials and Keys is the fourth row under Security Settings.

4 Copy Your API Login ID

1. At the top of the keys page, find the **API Login ID** box. Your ID is shown in it.
2. Highlight the ID with your mouse and copy it (**Ctrl+C** on Windows, **Cmd+C** on Mac).
3. Paste it into your notes or password manager and label it **API Login ID**.

> **Tip:** your API Login ID is **not** the username you log in with, and it never changes. You only make a new **Transaction Key** — the ID stays the same.

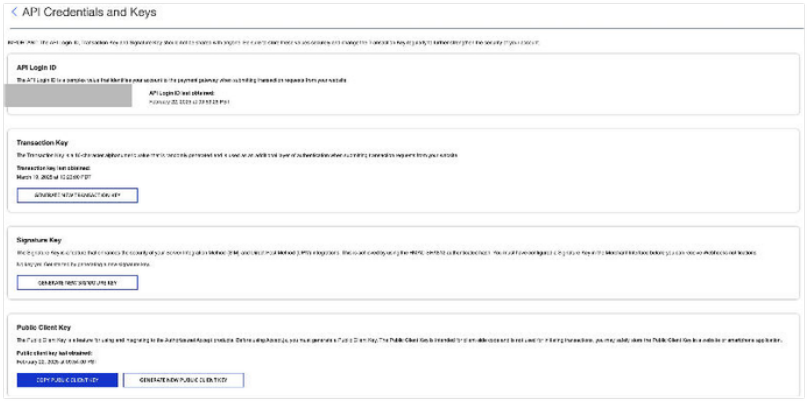


Fig. 4 — API Credentials and Keys: API Login ID at the top, then a Generate button for each key below it.

5 Make a New Transaction Key

1. In the **Transaction Key** box, click **GENERATE NEW TRANSACTION KEY**.
2. Pick when your **old** key stops working. Choose **Expire in 24 hours** if your website already takes payments — that gives you a day to swap in the new key. Choose **Expire now** if nothing is connected yet.
3. Check your email. Authorize.net sends you a **one-time passcode**. Type it in and click **Continue**.
4. Your new **Transaction Key** appears on the screen. Copy it **right away** and paste it into your notes next to your API Login ID.

> **You only see it once.** Authorize.net never shows a Transaction Key again after you leave the screen. Lost it? No problem — just make a new one. But a new key turns off the old one, so anything still using the old key (your website, GunBroker) stops taking payments until you paste in the new key.

6 Signature Key & Public Client Key — Only If Asked

Most websites only need the API Login ID and Transaction Key. Skip this step unless your website, plugin, or web developer asks for one of these:

- **Signature Key** — click **GENERATE NEW SIGNATURE KEY**, then follow the same steps as the Transaction Key: pick when the old one expires, enter the emailed passcode, and copy the new key.
- **Public Client Key** — click **COPY PUBLIC CLIENT KEY** to copy the one you already have. Only click **GENERATE NEW PUBLIC CLIENT KEY** if you're told to.

7 Put Your Keys Into Your Website

1. Log in to your website or GunBroker account and open its **payment settings**.
2. Choose **Authorize.net** as your payment option.
3. Paste your **API Login ID** and **Transaction Key** into the boxes with the same names. Click **Save**.
4. Run a small **test sale** with your own card. Then void it (see Section 8) so it never charges.

> **Tip:** we have step-by-step guides for the most popular platforms. See "GunBroker Setup Guide," "How to Connect Shopify to an Authorize.net Gateway," "How to Connect WooCommerce to an Authorize.net Gateway," and "How to Connect BigCommerce to an Authorize.net Gateway" on `tacticalpay.com/knowledge-base/payments`. **Keep your keys private** — never send them by email or text. Share them only with your own web developer.

PART TWO · EVERYDAY TASKS

8 Void or Refund a Payment

Authorize.net sends your payments to the bank once a day — this is called **settling**. Whether you void or refund depends on whether the payment has settled yet:

Has the payment settled?	What to do	What happens
No — it's on the **Unsettled Transactions** tab	**Void** it	The charge is canceled. No money moves.
Yes — it's on the **Settled Transactions** tab	**Refund** it	Money goes back to the customer's card in 3–5 business days.

Void a Payment (Not Settled Yet)

1. In the left menu, click **Payments**, then **Manage Transactions**.
2. Click the **Unsettled Transactions** tab and find the payment.
3. Click the **three-dot button** in the **Action(s)** column on that row, then click **Void** and confirm.

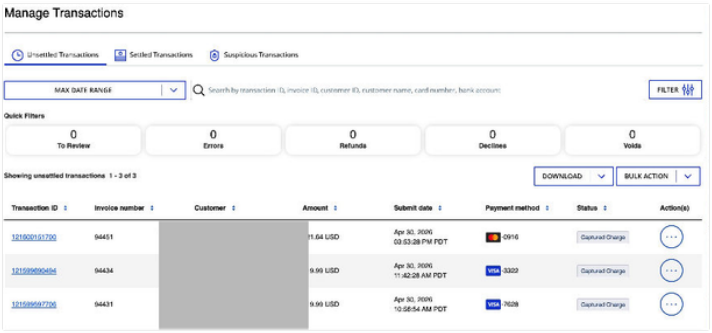


Fig. 8a — Unsettled Transactions: the three-dot button at the end of each row opens the Void option.

Refund a Payment (Already Settled)

1. Go to **Payments** → **Manage Transactions** and click the **Settled Transactions** tab.
2. Find the payment and click its blue **Transaction ID** to open it.
3. Click **REFUND** near the top of the page.
4. To refund only part of the sale, change the **Amount**. Add a short reason in **Description**.
5. Click **OK**.



Fig. 8b *— Settled transaction: the REFUND button sits at the top of the detail page.*

Good to know: a refund always goes back to the **same card** the customer paid with, and only for payments that settled in the **last 180 days**. A void can't be partial — to take off just part of a same-day sale, wait until it settles (usually the next day), then refund the partial amount. For more detail, see "How to Refund or Void an Authorize.net Transaction" on `tacticalpay.com/knowledge-base/payments`.

9 Check Your Deposits — Settlement Report

1. In the left menu, click **Reports**, then **Settlement Report**.
2. Make sure **SETTLED** is selected, then pick a date range (like **Last 7 Days**).
3. Read the totals: **Total Transaction Count**, **Net Earnings**, and **Approval Percentage**. The tables below break it down by card type.



Fig. 9 *— Settlement Report: pick SETTLED and a date range; Net Earnings is the number to match to your bank.*

Tip: compare **Net Earnings** for a day to the deposit in your bank account. Want to print it or save it? Click **DOWNLOAD TRANSACTIONS** or **PRINT TRANSACTIONS**.

10 Turn On Email Alerts

1. In the left menu, click **Account**, then **My Profile**.
2. Click the **Notification Settings** tab.
3. Check the box next to each email you want. We recommend these two:
   - **Credit Card Settlement Report** — a daily email with your deposit total.
   - **Fraud Detection Suite (AFDS) Per Suspicious Transaction** — an email each time a fraud filter flags an order, so you can review it fast.
4. Click the blue **Save** button at the bottom of the list.

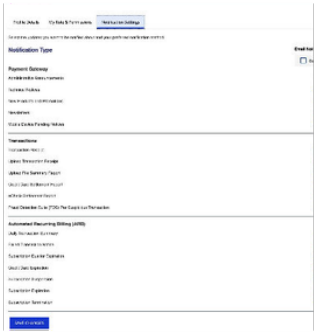


Fig. 10 *— Notification Settings: check a box to get that email, then save.*

11 Give Staff Their Own Login

1. In the left menu, click **Account**, then **Manage Users**.
2. Click **ADD NEW USER** and fill in the employee's name and email.
3. Pick a **role**. Use **Account Administrator** only for someone you trust with everything. Pick a more limited role for staff who only need to look up payments.
4. Save. Authorize.net emails the employee a link to set up their login.

> **Tip:** never share your own login. With separate logins, you can see who did what — and you can turn off an employee's access the day they leave.

12 Quick Reference

To do this…	Click this
Find your API keys	Account → Account and API Settings → API Credentials and Keys
Make a new Transaction Key	Keys page → GENERATE NEW TRANSACTION KEY → enter emailed passcode → copy
Void a payment (not settled)	Payments → Manage Transactions → Unsettled Transactions → three-dot button → Void
Refund a payment (settled)	Payments → Manage Transactions → Settled Transactions → Transaction ID → REFUND
See your deposits	Reports → Settlement Report → SETTLED → pick dates
Turn on email alerts	Account → My Profile → Notification Settings
Add a staff login	Account → Manage Users → ADD NEW USER

> **Need help?** More guides are at `tacticalpay.com/knowledge-base/payments`. For questions on your Authorize.net gateway, email `Support@TacticalPay.com` — our in-house, Texas-based team will get back to you.