



1 Overview

This guide walks you through connecting your **BigCommerce** store to your TacticalPay **Authorize.net** gateway so online card payments process through your TacticalPay merchant account — enter your credentials, set your checkout options, and run a test before going live.

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2 What You'll Need

- **Your TacticalPay credentials email** — it has your **API Login ID**, **Transaction Key**, and **Payment Gateway ID**.
- **Your Merchant Interface login** at `login.authorize.net`.
- **Admin access to your BigCommerce control panel** — enough to change payment settings.

Keep your Transaction Key as-is. TacticalPay emails you your **API Login ID** and **Transaction Key**. Authorize.net lets you generate a new key, but a new key replaces the old one — and anything still using the old key (your website, shopping cart, or other connected software) stops processing once it expires, either immediately or within 24 hours. If you think your key has been exposed, contact us first so we can coordinate the change.

3 Confirm Your Gateway Is Live

Live orders won't process while your gateway is in test mode, so check this first.

- 1 Sign in at `login.authorize.net`.
- 2 In the left navigation, select **Account**, then **Account and API Settings**.
- 3 Under **Security Settings**, open **Transaction Processing Mode** (formerly called Test Mode) and confirm it's set to process **live** transactions.

4 Connect BigCommerce

- 1 **Open Payments.** In the BigCommerce control panel, go to **Settings > Payments (Store Setup > Payments** on older control panels).
- 2 **Select Authorize.net.** Expand **Online Payment Methods** and select **Set up** next to **Authorize.Net**. You already have an account through TacticalPay, so skip any new-account sign-up and go straight to entering your credentials.
- 3 **Enter your connection details** from your TacticalPay credentials email, exactly as provided:

SETTING	WHAT TO ENTER
Display name	<i>Credit/Debit Card</i> — what shoppers see at checkout.
API login ID	From your TacticalPay credentials email.
Transaction key	From your TacticalPay credentials email.
Payment gateway ID	From your TacticalPay credentials email (up to seven digits).
Transaction type	Authorize and capture charges automatically. Authorize only holds the funds until you capture them manually.
Test mode	BigCommerce's own test setting. Leave it off for live processing — turn it on only with Sandbox credentials.

- 4 **Set fraud controls.** Turn on CVV and any other fraud controls that fit how you sell. Enable Google Pay or stored cards if you want to offer them.
- 5 **Save and confirm.** Select **Save**, then confirm Authorize.net is enabled and shows at checkout.



5 Test the Connection

- 1 **Choose how to test.** To test without live funds, sign up for a free Authorize.net **Sandbox** account at developer.authorize.net, turn on BigCommerce's **Test mode**, and enter the Sandbox credentials. Don't switch your live gateway into test mode.
- 2 **Place a test order.** Add a low-cost product to the cart and check out.
- 3 **Verify both systems.** Confirm BigCommerce creates the order and that the matching transaction appears in Authorize.net with the right amount and status.
- 4 **Switch to live.** Turn **Test mode** off, re-enter your production credentials, and save. Run one small live order, then clean it up: void it before the batch settles, or refund it from BigCommerce after it settles.

6 Operating Notes

- **Refund from BigCommerce, not the gateway.** Start refunds from the BigCommerce order so both systems stay in sync. A refund only works once the transaction has settled.
- **Using Authorize only?** Capture each payment from the order when you're ready. Authorizations that aren't captured within 30 days expire and can't be settled.

Important — not legal or compliance advice: connecting a gateway doesn't by itself settle your PCI-DSS obligations, and what's required depends on how your store collects card data. This reflects our general understanding only. Confirm your specific situation with your PCI QSA or attorney before acting.

7 Troubleshooting

ISSUE	WHAT TO CHECK
Credentials error	Re-enter the API login ID, Transaction key, and Payment gateway ID exactly as emailed, and confirm Transaction Processing Mode is set to live.
Not showing at checkout	Confirm Authorize.net is enabled under Online Payment Methods and that your changes were saved.
Payment is declined	Review the order in BigCommerce and the Authorize.net transaction response, including AVS, CVV, and fraud-filter results.
Refund error: <i>does not meet the criteria for issuing a credit</i>	The transaction hasn't settled yet. Wait for the batch to settle, or void it instead.
Order awaiting payment	Transaction type may be Authorize only — capture the payment from the order.

Need help? More guides are at tacticalpay.com/knowledge-base/payments. For questions on your BigCommerce connection, email Support@TacticalPay.com or open a support ticket at tacticalpay.com/support — our in-house, Texas-based team will get back to you.