NMI Gateway Setup Guide

TacticalPay | Payment Gateway

1 Overview

NMI is a payment gateway. It connects your website, online store, or GunBroker account to your TacticalPay merchant account, and lets you key in phone orders. Your website talks to NMI with a **security key** — think of it as a password just for your website. This guide shows you how to make that key, click by click, plus a few everyday jobs: taking a card sale, voids and refunds, fraud settings, and reports. No tech skills needed.

What You'll Need

- Your **NMI username and password** from your TacticalPay welcome email. You must be an **admin** user to make keys.
- Your **website or GunBroker settings** open in another tab — that's where the key goes.
- A **safe place to save the key**, like a password manager.

The Two Keys at a Glance

Key	What it is	Do you need it?
Private Security Key	Your account's "password" for your website. Sometimes called the **API Key**.	**Yes** — almost always.
Public Security Key	A code some checkout pages use to collect card numbers safely. Safe to show on a website.	Only if your website asks for it.

Using a username and password to connect your website? NMI is phasing that out — by the end of 2026, every website must connect with a security key instead. Make a Private Security Key (Section 3) and switch your website over to it.

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PART ONE · GENERATE YOUR KEY

2 Log In to NMI

1. Go to `tacticalpay.transactiongateway.com`.
2. Type your **username** and **password**, then log in.
3. You land on the dashboard. Most tools are here, and everything else is in the menu on the left.

Tip: NMI asks every user to turn on **two-factor login** or reset their password every 90 days. Two-factor is the easier choice — you won't get locked out by an expired password.



Fig. 2 — The NMI dashboard: Virtual Terminal, Reporting, Services, and Utilities.

3 Make a Private Security Key

1. In the left menu, click **Options**, then **Settings**.
2. Under **Security Options**, click **Security Keys**.
3. Under **Private Security Keys**, click **Add a New Private Key**.
4. Give it a name you'll recognize, like **My Website** or **GunBroker**. Pick your **username**.
5. Set **Key Permission** to **API**, then click **Create**.
6. Copy the new key **right away** and paste it into your notes, labeled **NMI Private Key**.

> **Tip:** make a separate key for each website or app (one for your store, one for GunBroker). If you ever need to shut one off, the others keep working. Deleting a key stops payments on anything still using it.

4 Public Security Key — Only If Asked

Skip this unless your website or developer asks for a Public Key. On the same **Security Keys** page, scroll to **Public Security Keys**, click **Add a New Public Key**, set **Key Permission** to **Tokenization**, and click **Create**. Click **Copy** next to the new key.

5 Put Your Key Into Your Website

1. Log in to your website or GunBroker account and open its **payment settings**.
2. Choose **NMI** (it may say **Network Merchants**) as your payment option.
3. Paste your **Private Security Key** into the box marked **Security Key** or **API Key**. Click **Save**.
4. Run a small **test sale** with your own card, then void it (Section 7) so it never charges.

> **Tip:** we have step-by-step guides for popular platforms — see "GunBroker + NMI Integration Guide," "WooCommerce + NMI Integration Guide," "QuickBooks + NMI Integration Guide," and "ClickFunnels + NMI Integration Guide" on `tacticalpay.com/knowledge-base/payments`. **Keep your key private** — never send it by email or text. Share it only with your own web developer.

PART TWO · EVERYDAY TASKS

6 Take a Card Sale — Virtual Terminal

Use the Virtual Terminal for phone or mail orders — any sale where the card isn't in front of you.

1. On the dashboard, click **Card Sale** (or in the left menu, **Credit Cards** → **Sale**).
2. Type the card number, expiration date, and CVV, then the amount.
3. Fill in the customer's billing name, address, and ZIP. These help the fraud checks in Section 8.
4. Click **Continue**. You'll see if the card was approved or declined.

7 Void or Refund a Payment

NMI 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 — usually a same-day sale	**Void** it	The charge is canceled. No money moves.
Yes — usually a sale from yesterday or earlier	**Refund** it	Money goes back to the customer's card.

1. In the left menu, click **Credit Cards**, then **Void** or **Refund**.
2. Click the **magnifying glass** to search for the sale. Search by date, amount, last four of the card, or customer name.
3. Pick the sale. For a **partial refund**, change the amount.
4. Submit and confirm.

8 Fraud Settings — AVS & CVV

These settings tell NMI to block a sale when the address or card code doesn't match. They matter most for online and phone orders.

1. In the left menu, click **Options** → **Settings**.
2. Click **Address Verification**. Check the boxes for the results you want to block — for example, street and ZIP both don't match. Click **Save**.
3. Go back and click **Card ID Verification**. Check **CVV does not match**. Click **Save**.

Good to know: by default, NMI does **not** block a sale when the CVV doesn't match — turning that on is the single most useful fraud setting. When a setting blocks a sale, the customer's bank may still show a temporary hold for a few days. Not sure what to block? Email us and we'll help you pick.

9 Reports

• **Totals for a date range** — click **Transactions** on the dashboard (or **Transaction Reports** in the left menu) and open the **Transaction Snapshot**. It sums up charges, refunds, voids, and declines.

• **Find one sale** — use **Search Transactions** on the same page. Search by transaction ID, customer name, email, last four of the card, or amount. Click a sale to see its details.

10 Give Staff Their Own Login

1. In the left menu, click **Options** → **Settings** → **User Accounts**.
2. Click **Add Account** and fill in the employee's name, username, and email.
3. Check only the **permissions** they need — for example, Sale and Reports, but not Refunds or Settings. Save.

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

11 Quick Reference

To do this…	Click this
Log in	`tacticalpay.transactiongateway.com`
Make a Private Security Key	Options → Settings → Security Keys → Add a New Private Key → Permission: API → Create
Take a card sale	Dashboard → Card Sale (or Credit Cards → Sale)
Void or refund	Credit Cards → Void or Refund → magnifying glass → pick the sale
Fraud settings	Options → Settings → Address Verification / Card ID Verification
See totals or find a sale	Transaction Reports → Transaction Snapshot / Search Transactions
Add a staff login	Options → Settings → User Accounts → Add Account

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