



# Authorize.Net Gateway Overview

Authorize.Net Gateway Overview · TacticalPay | Page 1 of 17

Authorize.Net is the payment gateway that connects your TacticalPay merchant account to your e-commerce website's shopping cart and platforms like GunBroker, enabling you to accept online payments through your merchant account — it is also how you accept phone payments through a virtual terminal, issue refunds, monitor transaction activity, and set up fraud prevention measures for online sales. Most merchants never need to log in after their Authorize.Net account is connected to their site, but when you do, this guide shows you where everything is.

## Most common reasons to access Authorize.Net

<b>Connecting your website or GunBroker account</b>	<a href="#">Account and API Settings → p. 16</a>
<b>Adjusting fraud filters for online orders</b>	<a href="#">Fraud Settings → p. 11</a>

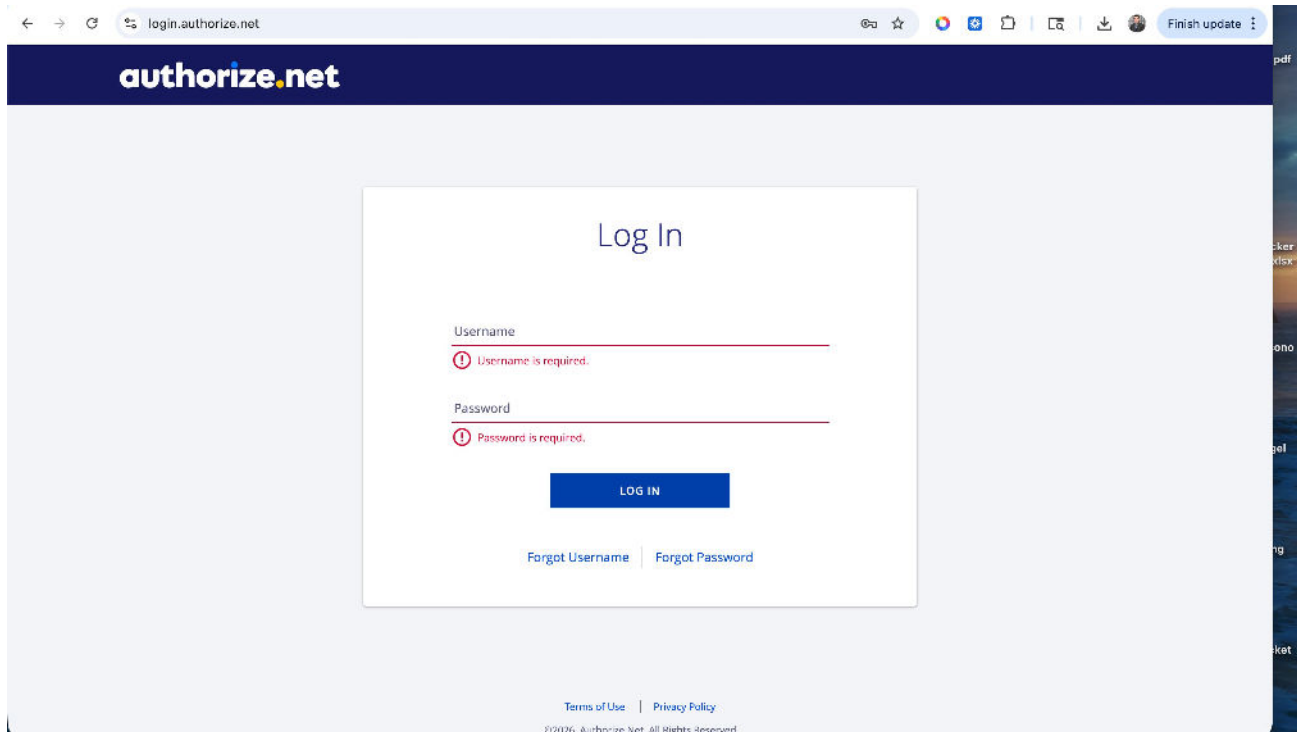
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## 1. Logging In

Navigate to **login.authorize.net**. Enter the username and password provided during your TacticalPay onboarding.

**Important:** If you have lost your credentials, contact TacticalPay support. Do not create a new Authorize.Net account — a new account will not be connected to your merchant account.



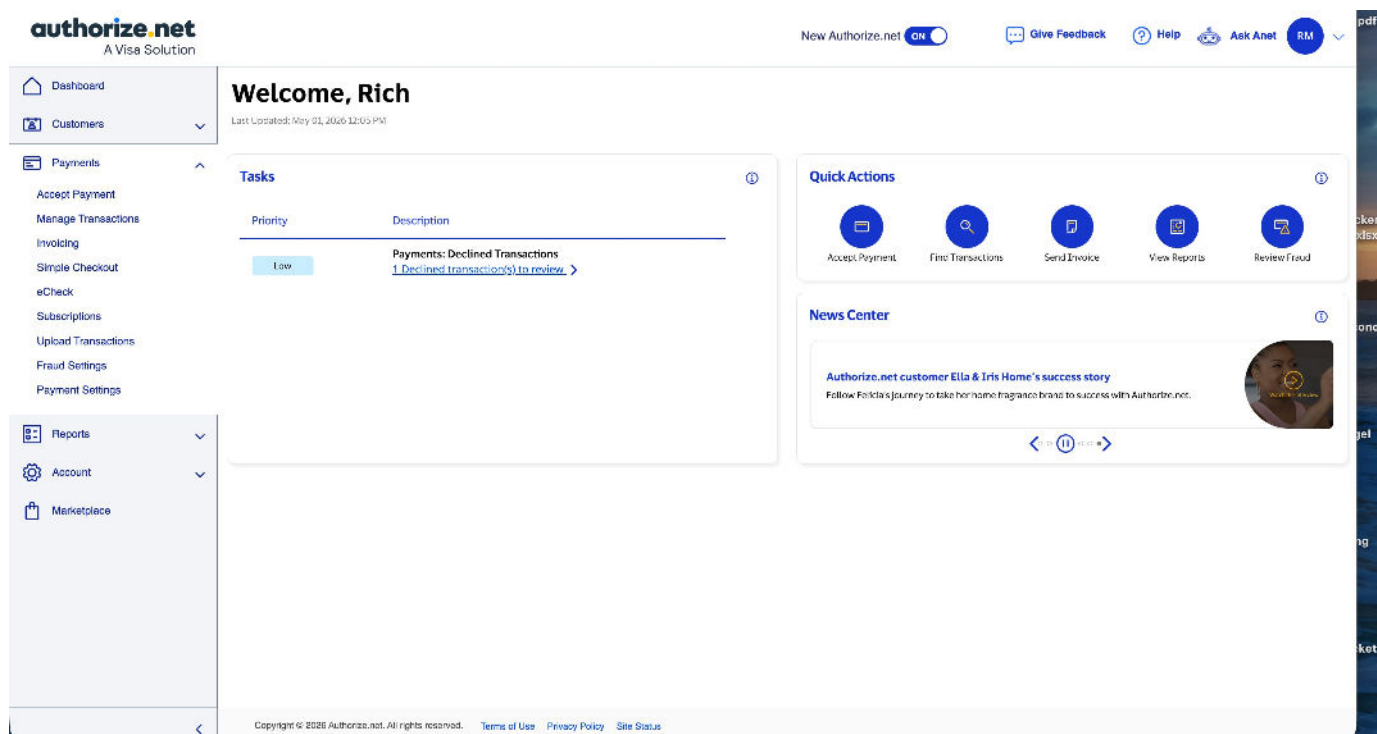
Authorize.Net login page — login.authorize.net

## 2. The Dashboard

The Dashboard is your home screen after logging in:

- **Tasks** — flags items needing attention, such as declined transactions pending review.
- **Quick Actions** — shortcuts to Accept Payment, Find Transactions, Send Invoice, View Reports, and Review Fraud.
- **News Center** — Authorize.Net platform announcements.

The main navigation runs down the left side, organized into four sections: **Payments**, **Reports**, **Account**, and **Marketplace**.



The Authorize.Net dashboard home screen

## 3. Managing Transactions

**Payments** → **Manage Transactions** is where you will find every transaction that has run through your account. There are three tabs:

### Unsettled Transactions

Charges that have been authorized or captured but not yet batched for deposit. Use the Quick Filters (To Review, Errors, Refunds, Declines, Voids) to spot anything that needs attention. Unsettled transactions can be voided before they settle — once settled, you must issue a refund instead.

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Dashboard Customers Payments

Accept Payment Manage Transactions Invoicing Simple Checkout eCheck Subscriptions Upload Transactions Fraud Settings Payment Settings

Reports Account Marketplace

## Manage Transactions

Unsettled Transactions Settled Transactions Suspicious Transactions

MAX DATE RANGE Search by transaction ID, invoice ID, customer ID, customer name, card number, bank account FILTER

Quick Filters: 0 To Review, 0 Errors, 0 Refunds, 0 Declines, 0 Voids

Showing unsettled transactions 1 - 3 of 3

Transaction ID	Invoice number	Customer	Amount	Submit date	Payment method	Status	Action(s)
<a href="#">121620151700</a>	94451	[REDACTED]	21.64 USD	Apr 30, 2026 03:53:28 PM PDT	MasterCard -0916	Captured Charge	⋮
<a href="#">121599690464</a>	94434	[REDACTED]	19.99 USD	Apr 30, 2026 11:42:28 AM PDT	VISA -3322	Captured Charge	⋮
<a href="#">121599567706</a>	94431	[REDACTED]	19.99 USD	Apr 30, 2026 10:56:54 AM PDT	VISA -7028	Captured Charge	⋮

Total unsettled (current page): \$51.62  
Total unsettled (all pages): \$51.62

Items Per Page: 50 Showing 1 - 3 of 3

Unsettled Transactions — charges pending deposit

## Settled Transactions

Your complete historical record of processed transactions. Use the date range filter and Quick Filters to locate a specific charge. This is where you go to find a transaction before issuing a refund or responding to a chargeback inquiry. The Declines filter is particularly useful for identifying payment problems.

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Dashboard Customers Payments

Accept Payment Manage Transactions Invoicing Simple Checkout eCheck Subscriptions Upload Transactions Fraud Settings Payment Settings

Reports Account Marketplace

## Manage Transactions

Unsettled Transactions Settled Transactions Suspicious Transactions

LAST 30 DAYS Search by transaction ID, invoice ID, customer ID, customer name, card number, bank account FILTER

Quick Filters: 23 Charges, 0 Errors, 0 Refunds, 3 Declines, 0 Voids

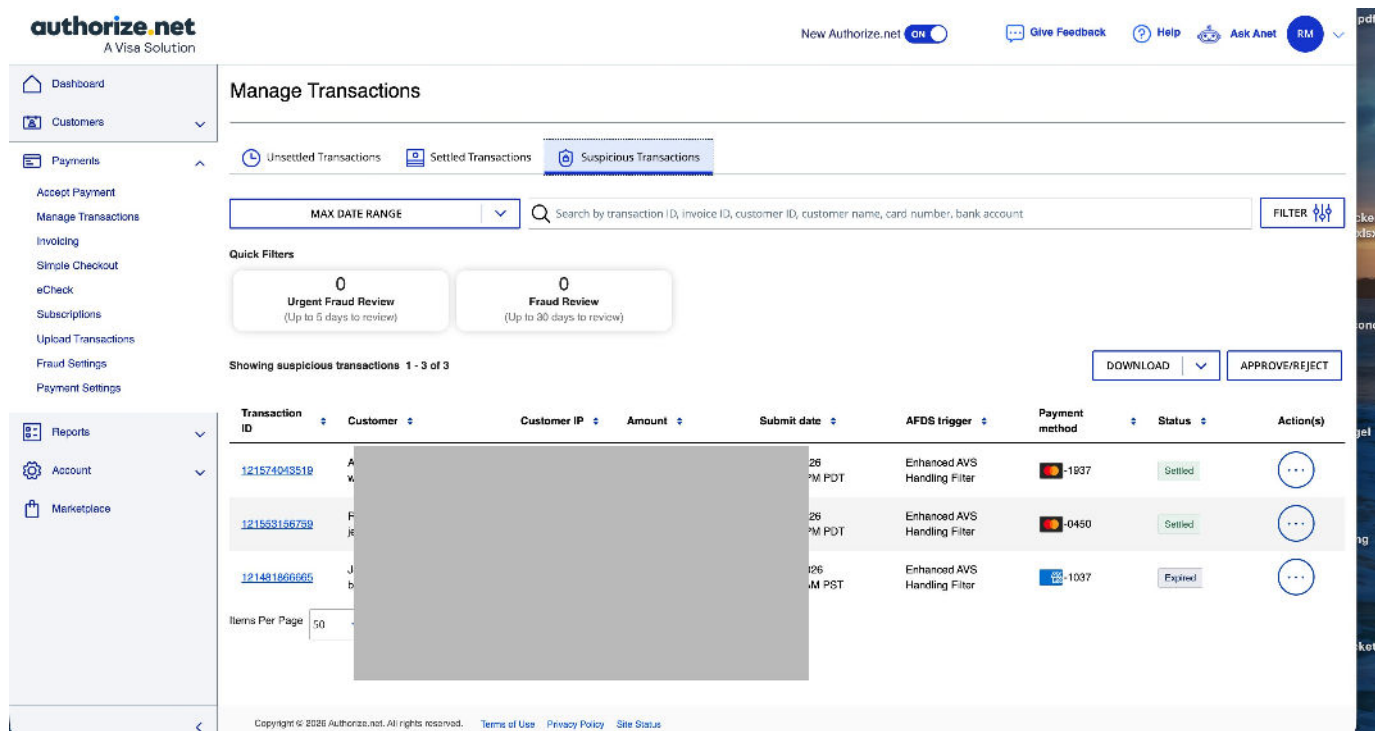
Showing settled transactions 1 - 26 of 26

Transaction ID	Invoice number	Customer	Amount	Submit date	Payment method	Status	Action(s)
<a href="#">121599570787</a>	94429	[REDACTED]	19.99 USD	Apr 30, 2026 10:48:01 AM PDT	VISA -7197	Declined	⋮
<a href="#">121596130356</a>	94391	[REDACTED]	19.99 USD	Apr 28, 2026 10:57:38 AM PDT	MasterCard -1966	Settled	⋮
<a href="#">121589675596</a>	1060	[REDACTED]	400.00 USD	Apr 23, 2026 02:54:35 PM PDT	Discover -1006	Settled	⋮
<a href="#">121589665785</a>	1256	[REDACTED]	40.00 USD	Apr 23, 2026 02:47:14 PM PDT	VISA -1131	Settled	⋮
<a href="#">121589662171</a>	1256	[REDACTED]	560.00 USD	Apr 23, 2026 02:44:49 PM PDT	Discover -7009	Settled	⋮
<a href="#">121589648069</a>	93719	[REDACTED]	39.98 USD	Apr 21, 2026 10:59:16 AM PDT	VISA -7082	Settled	⋮

Settled Transactions — historical record with Quick Filter options

## Suspicious Transactions

Transactions flagged by your fraud filters. The AFDS Trigger column tells you which filter caught it. Most will already show as Settled or Expired — review them periodically to understand your fraud filter performance and adjust settings if legitimate orders are being flagged.



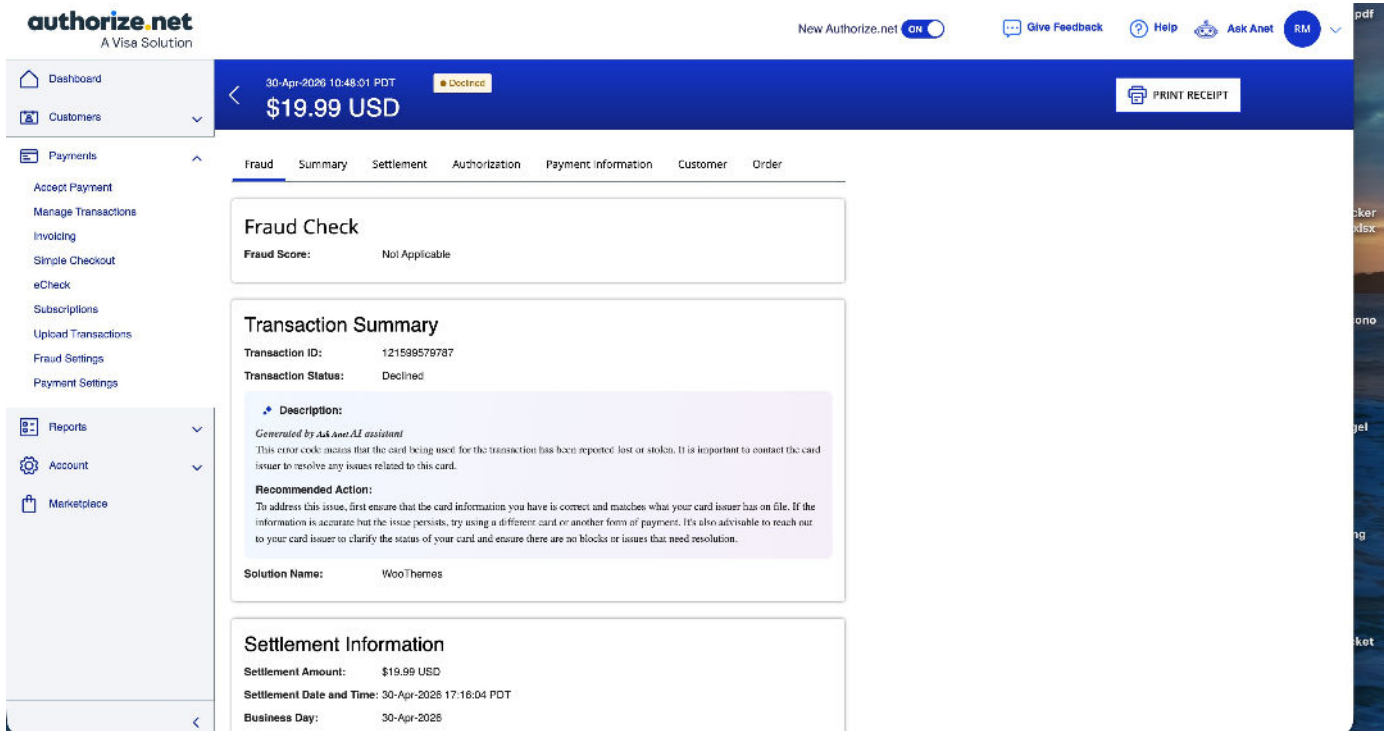
Transaction ID	Customer	Customer IP	Amount	Submit date	AFDS trigger	Payment method	Status	Action(s)
121574043519	A			26 PM PDT	Enhanced AVS Handling Filter	1937	Settled	...
121558166798	F			26 PM PDT	Enhanced AVS Handling Filter	10450	Settled	...
121481860605	J			26 PM PST	Enhanced AVS Handling Filter	1037	Expired	...

*Suspicious Transactions — flagged by the Advanced Fraud Detection Suite*

## 4. Reviewing a Declined Transaction

Click any Transaction ID in Manage Transactions to open the detail view. The detail page has several tabs:

- **Fraud** — shows whether any fraud filter triggered on this transaction.
- **Summary** — shows the transaction status and, for declines, an AI-generated description of the likely cause and a recommended action. This helps you determine whether to ask the customer to use a different card or contact their bank.
- **Settlement** — shows the settlement amount and batch details.
- **Authorization** — shows the authorization code and AVS/CCV result codes.



The screenshot shows the Authorize.Net dashboard interface. At the top, the logo 'authorize.net A Wise Solution' is on the left, and navigation links for 'New Authorize.net', 'Give Feedback', 'Help', 'Ask Anet', and 'RM' are on the right. The main content area is titled '30-Apr-2026 10:48:01 PDT' and '\$19.99 USD'. A 'PRINT RECEIPT' button is visible. The left sidebar contains navigation options like 'Dashboard', 'Customers', 'Payments', 'Reports', 'Account', and 'Marketplace'. The main content area has tabs for 'Fraud', 'Summary', 'Settlement', 'Authorization', 'Payment information', 'Customer', and 'Order'. The 'Summary' tab is selected, showing a 'Fraud Check' with a score of 'Not Applicable', a 'Transaction Summary' with ID 121598579787 and status 'Declined', and 'Settlement Information' for \$19.99 USD on 30-Apr-2026. A 'Description' section explains the decline reason and provides a recommended action.

Transaction detail — Summary tab showing decline reason and recommended action

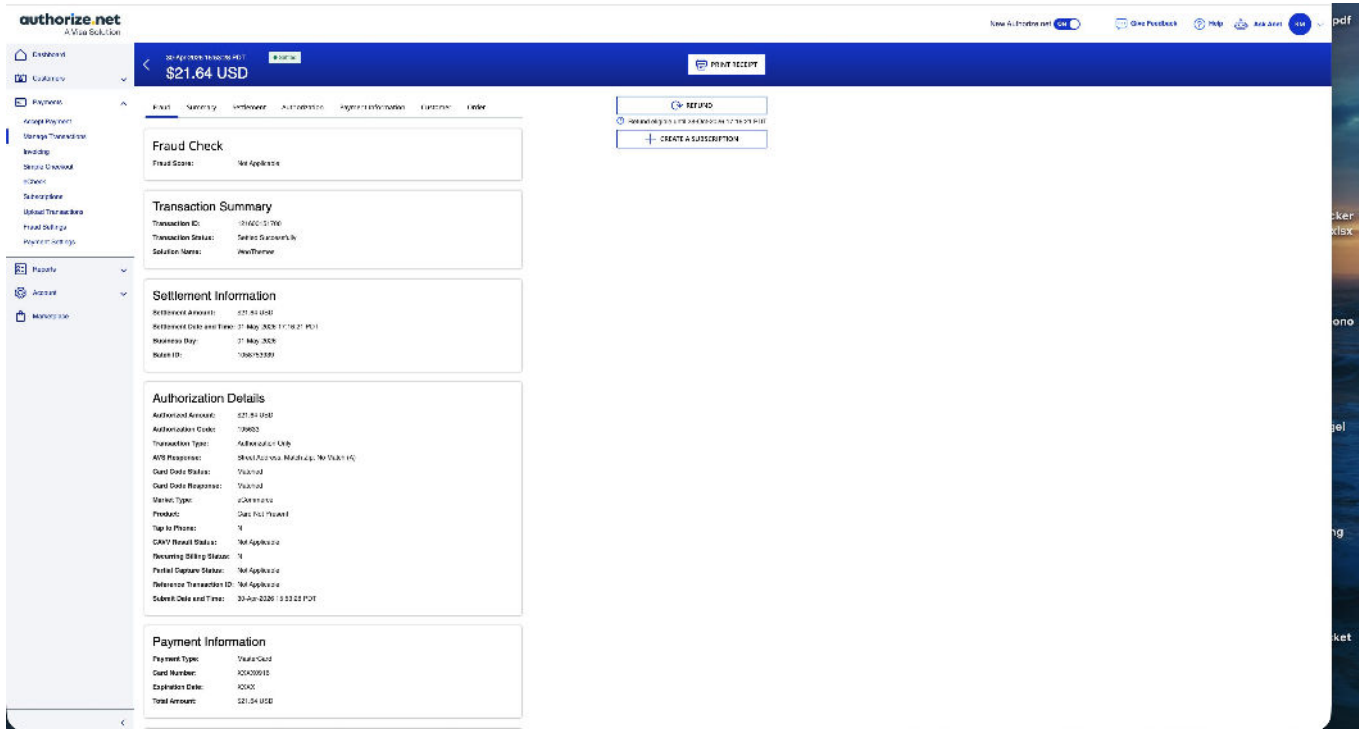
## 5. Issuing a Refund

**Note:** Refunds can only be processed on transactions that have already settled. Unsettled transactions must be voided instead — click the three-dot Action menu next to the transaction in the Unsettled Transactions tab.

To refund a settled transaction: go to **Payments** → **Manage Transactions** → **Settled Transactions**, locate the transaction, and click the Transaction ID to open the detail view. Click the **Refund** button in the upper right.

- Confirm the refund amount — partial refunds are supported, simply edit the amount field.
- Add a reason in the Description field for your records.
- Click **OK** to process.

The refund will appear on the customer's statement within 3–5 business days depending on their bank.



Settled transaction detail — click Refund in the upper right to initiate

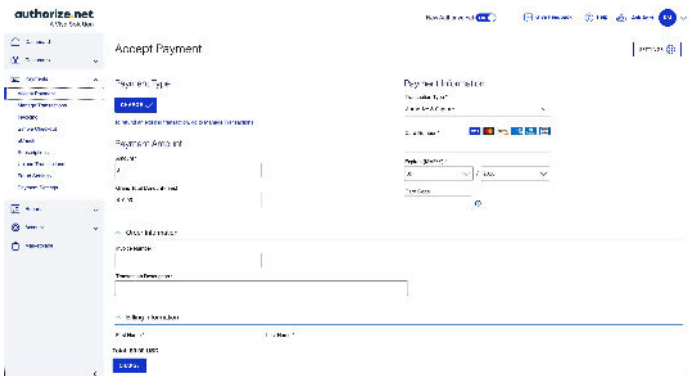
## 6. Accepting a Payment (Virtual Terminal)

The virtual terminal lets you manually key in a card payment — useful for phone orders or situations where a physical card reader is not available.

**Payments** → **Accept Payment**. Fill in the required fields:

- **Amount** — the charge amount.
- **Transaction Type** — set to **Authorize & Capture** for a standard charge.
- **Card Number, Expiration Date, Card Code (CVV)** — the customer's card details.
- **Invoice Number** and **Transaction Description** — for your records.
- **Billing Information** — required: first name, last name, address, city, state, ZIP, country, phone, and email.
- **Shipping Information** — optional.

Click **Charge** at the bottom to process. The charge will appear immediately in Unsettled Transactions.



Accept Payment — amount and card fields



Accept Payment — billing and shipping information

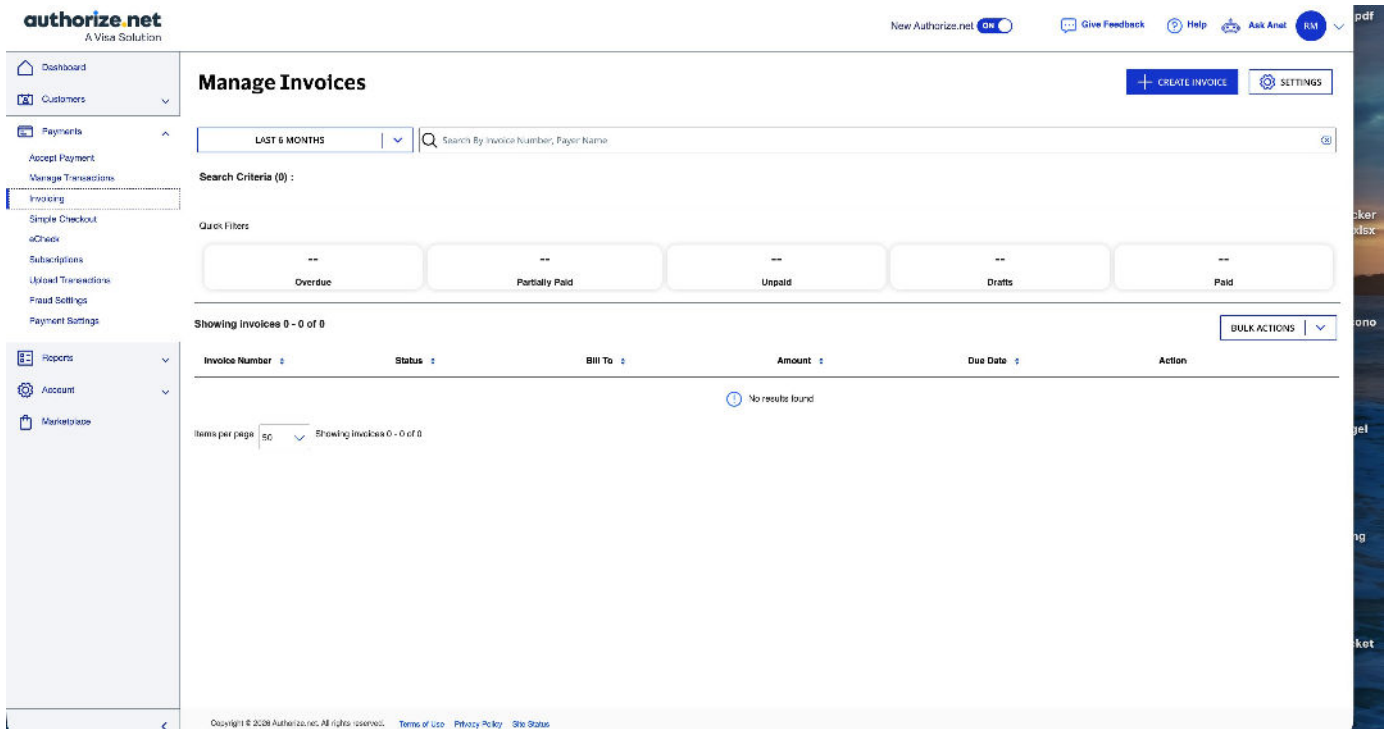
## 7. Invoicing

*Invoicing lets you send a customer a payment link by email — they click it and pay online through a secure Authorize.Net-hosted page. No card reader required.*

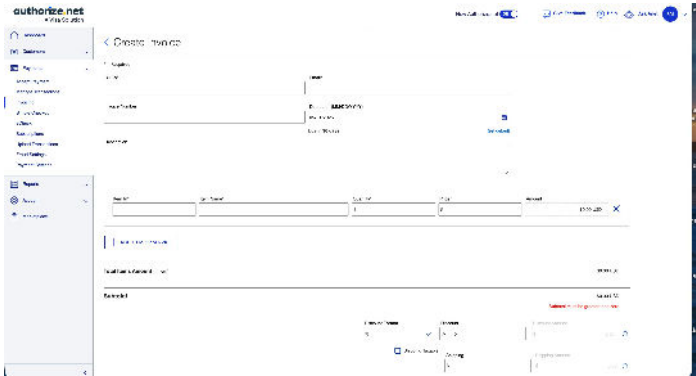
**Payments** → **Invoicing** → **Create Invoice**. Fill in the required fields:

- **Bill To** and **Email** — the customer's name and email address.
- **Invoice Number** and **Due Date** — auto-populated but editable.
- **Line Items** — Item ID, Item Name, Quantity, and Price for each item. Click **Add Item or Service** to add more lines.
- **Discount, Shipping, Tax** — optional fields at the bottom.

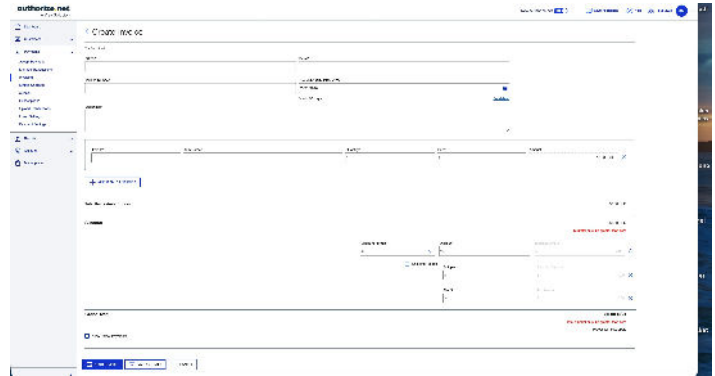
Click **Send Invoice** to email it immediately, or **Save as Draft** to send later. Once paid, the transaction appears in Manage Transactions like any other charge.



Manage Invoices — invoice history (empty on a new account)



Create Invoice — customer info and line items



Create Invoice — totals, discount, and send options

## 8. Simple Checkout

Simple Checkout generates a hosted payment link or embeddable buy button for a specific product, service, or donation amount.

**Payments** → **Simple Checkout** → **Create an Item**. Define the item name, ID, price, and type (Product, Service, or Donation). Once created, Authorize.Net generates a hosted payment link or embed code you can share or add to a website.

**Limitations:** Simple Checkout is a lightweight option with limited functionality. It supports a single fixed price per item with no inventory management, no shopping cart, and no product variants. It is best suited for basic use cases like a single membership sign-up, a service deposit, or a donation page. For more complex e-commerce needs, a full platform integration is recommended.



Simple Checkout — item list (empty on a new account)

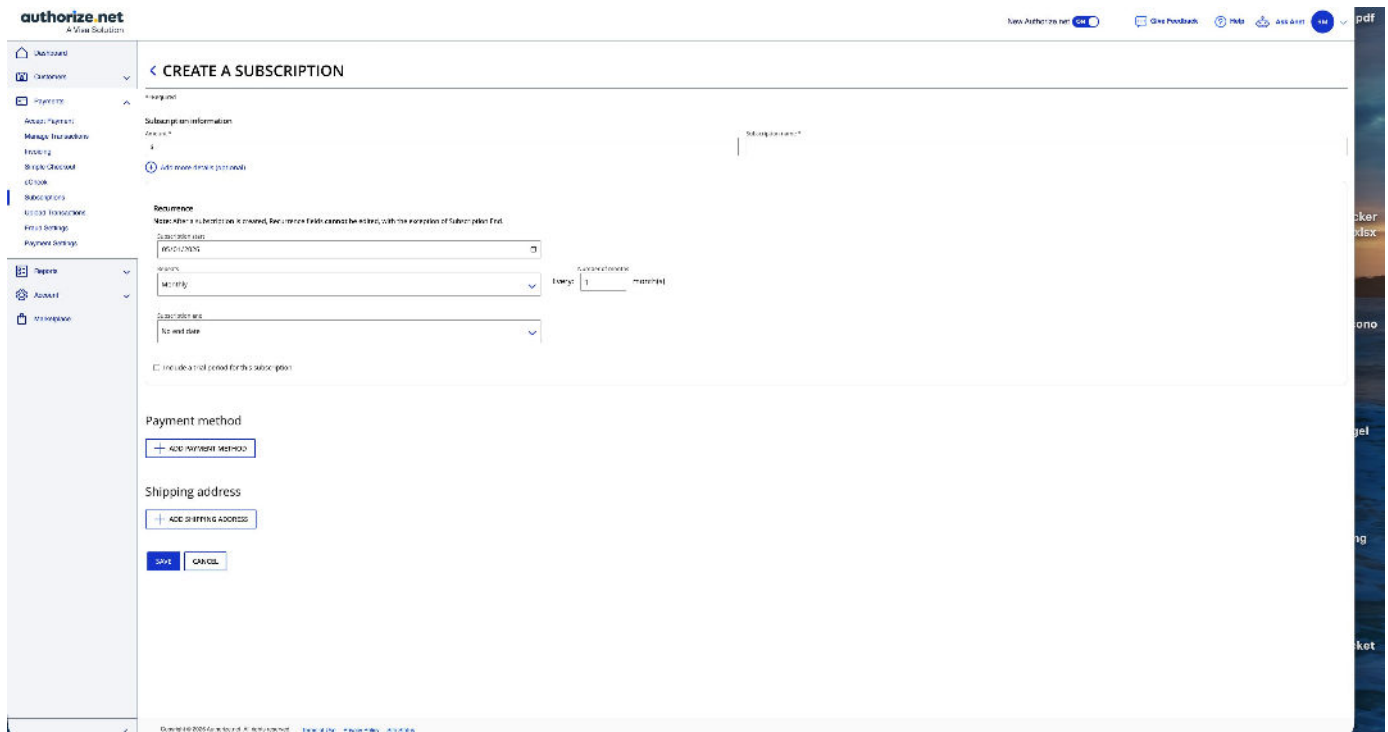
## 9. Subscriptions (Recurring Billing)

*Subscriptions — called Automated Recurring Billing (ARB) — let you charge a customer automatically on a set schedule. Useful for membership programs, payment plans, or any recurring service.*

**Payments → Subscriptions → Create a Subscription.** Fill in:

- **Amount** and **Subscription Name**.
- **Subscription Start** — the date of the first charge.
- **Repeats** — frequency (daily, weekly, monthly, etc.) and interval.
- **Subscription End** — set an end date or choose no end date.
- **Payment Method** — add the customer's card.

**Important:** Recurrence settings (frequency, interval) cannot be edited after a subscription is created. Only the end date can be changed. Plan your billing schedule carefully before saving.



The screenshot shows the 'CREATE A SUBSCRIPTION' page in the Authorize.Net dashboard. The page is divided into several sections:

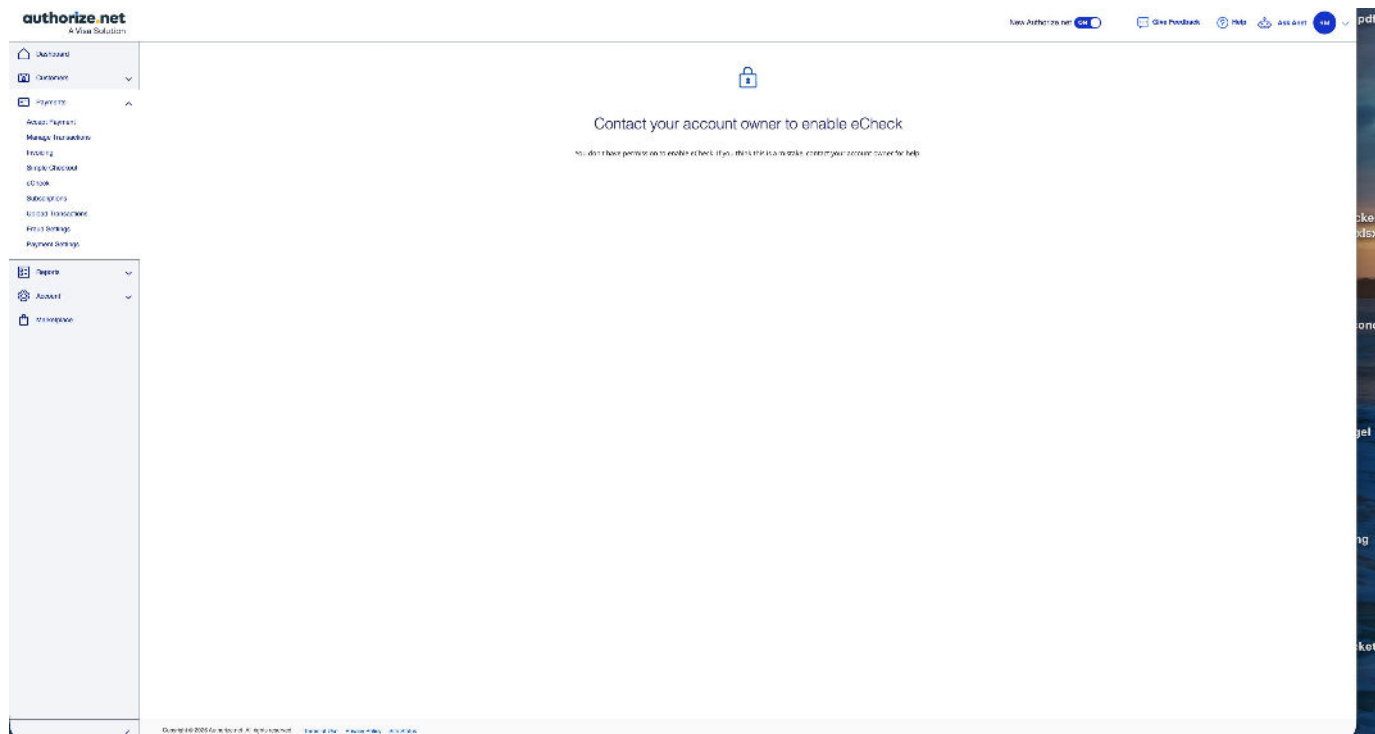
- Subscription information:** Includes fields for 'Subscription name', 'Amount', 'Frequency' (with a dropdown menu), 'Interval' (with a dropdown menu), and 'Subscription end' (with a dropdown menu). There is a note: 'Note: After a subscription is created, the recurrence fields cannot be edited, with the exception of Subscription End.' Below these fields is a checkbox labeled 'Include a trial period for this subscription'.
- Payment method:** A button labeled '+ ADD PAYMENT METHOD'.
- Shipping address:** A button labeled '+ ADD SHIPPING ADDRESS'.
- Buttons:** 'SAVE' and 'CANCEL' buttons are located at the bottom of the form.

Create Subscription — recurring billing setup

## 10. eCheck

*eCheck allows customers to pay directly from their bank account — an alternative to credit cards that can reduce card processing fees.*

eCheck is not enabled on standard TacticalPay accounts. If you would like to offer this payment option, contact TacticalPay support. The **Payments** → **eCheck** screen will display a permission notice until it has been activated on your account.

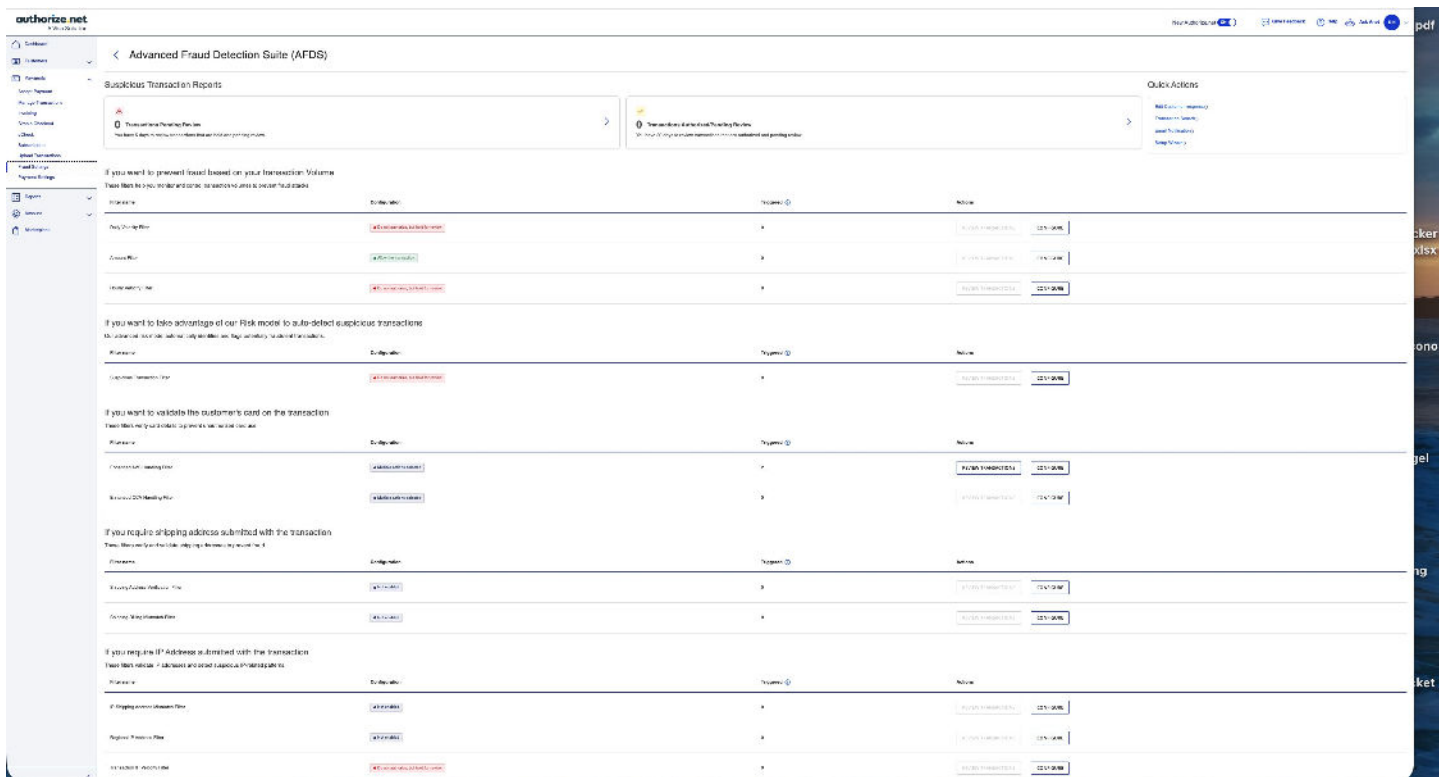


*eCheck — requires activation by your account owner*

## 11. Fraud Settings (Advanced Fraud Detection Suite)

*Your account includes a built-in fraud screening system called the Advanced Fraud Detection Suite (AFDS). It automatically evaluates transactions against a set of filters and can allow, hold for review, or decline based on the results.*

**Payments** → **Fraud Settings** opens the AFDS dashboard. Filters are organized by category. Each shows its current configuration and a count of transactions triggered in the last 30 days. Click **Configure** on any filter to adjust its settings, or **Review Transactions** to see what it has flagged.



Advanced Fraud Detection Suite — full filter list with configuration status

## Enhanced AVS Handling Filter

AVS (Address Verification Service) compares the billing address a customer enters at checkout against what's on file with their bank. The result is returned as a code. The table below shows our recommended starting point — adjust to match your customer base and risk tolerance.

Code	Meaning	Recommended Action
Y	Street + ZIP both match	Allow
W	ZIP matches, street does not	Hold for Review
A	Street matches, ZIP does not	Decline
Z	ZIP matches, street does not	Decline
N	Neither street nor ZIP match	Decline
R, G, U, S	Unavailable or non-US bank	Decline

## Enhanced CCV Handling Filter

CCV (Card Code Verification) checks the 3- or 4-digit security code on the card. Our recommended settings:

Code	Meaning	Recommended Action
N	Does not match	Decline
P	Not processed	Decline



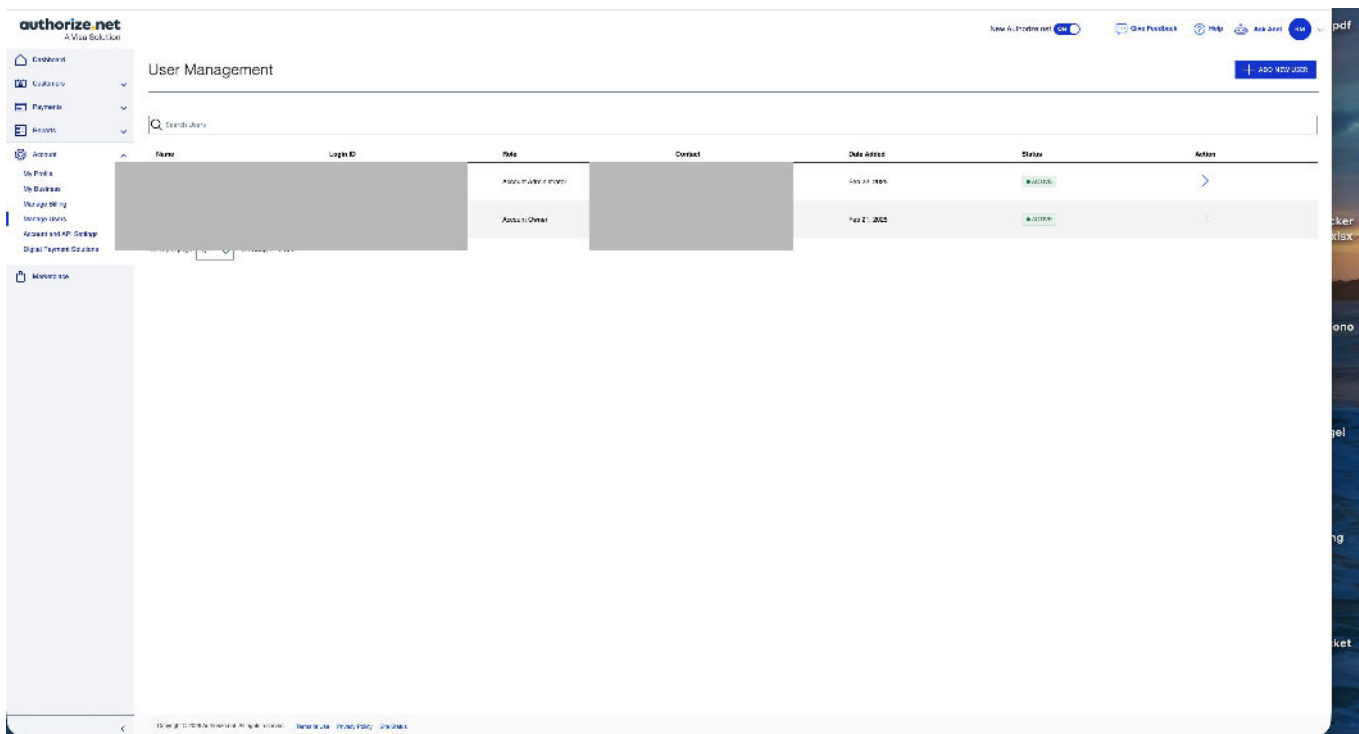
Settlement Report — transaction summary by card type for a selected date range

## 13. Account: User Management

*User Management lets you add staff members with their own login credentials so they do not need to share your account.*

**Account** → **Manage Users**. Existing users are listed with their name, login ID, role, and status. Click **Add New User** to create a login for an employee or manager.

Assign an appropriate role — **Account Administrator** for full access, or a more limited role for staff who only need to view transactions. Contact TacticalPay support if you are unsure which role to assign.



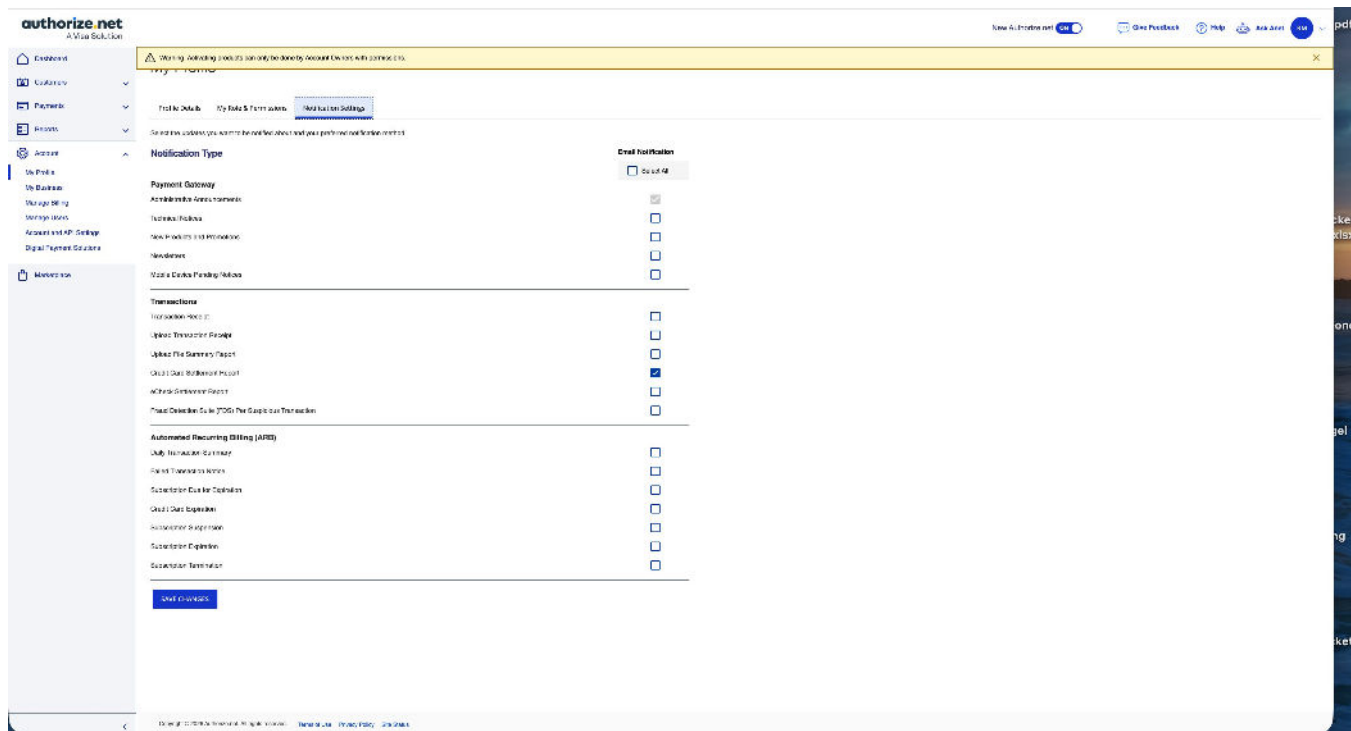
*User Management — add and manage staff logins*

## 14. Account: Notification Settings

**Account** → **My Profile** → **Notification Settings**. Check the boxes for any email alerts you would like to receive.

Recommended notifications to enable:

- **Credit Card Settlement Report** — daily email confirming your deposit amount.
- **Fraud Detection Suite Per Suspicious Transaction** — real-time alert when a transaction is flagged by AFDS.



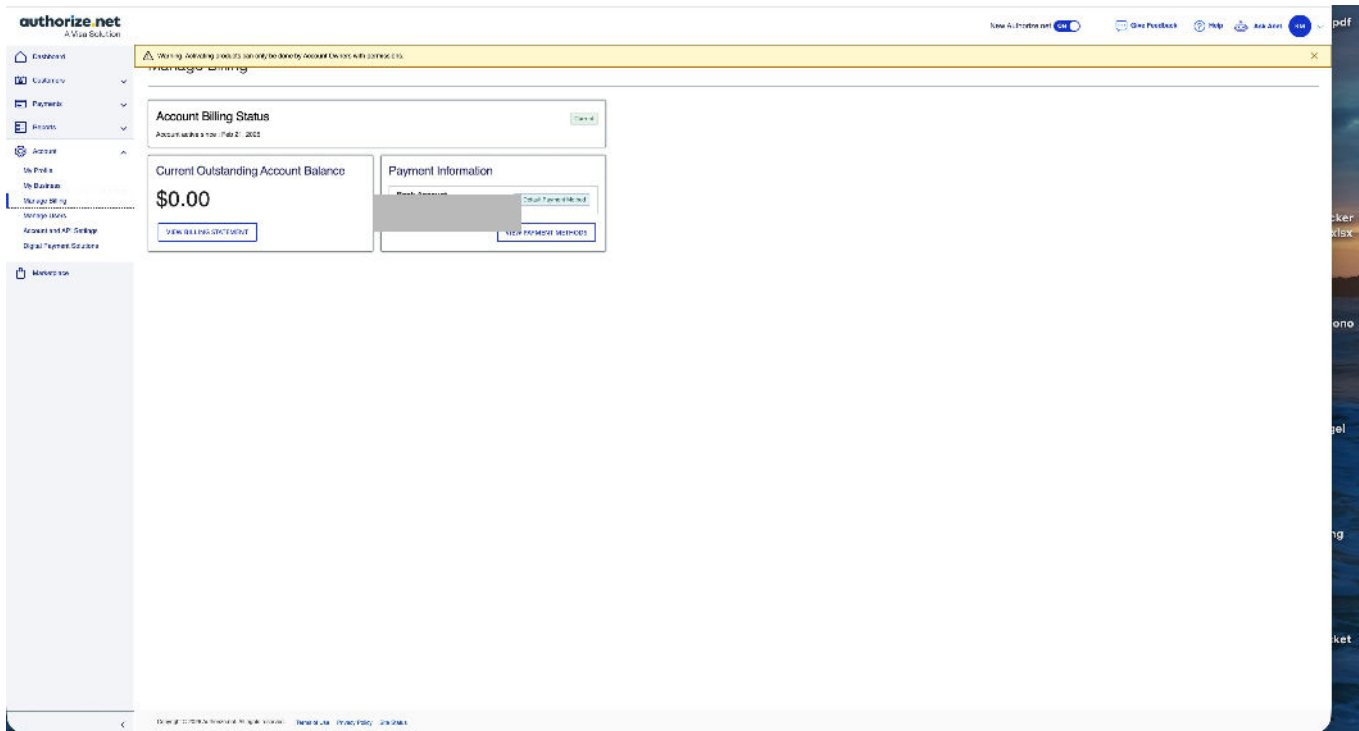
*Notification Settings — customize email alerts for your account*

## 15. Account: Manage Billing

*This is where Authorize.Net's own gateway fees are billed — separate from your TacticalPay merchant account fees.*

**Account** → **Manage Billing** shows your current Authorize.Net account balance and the payment method on file for gateway fees.

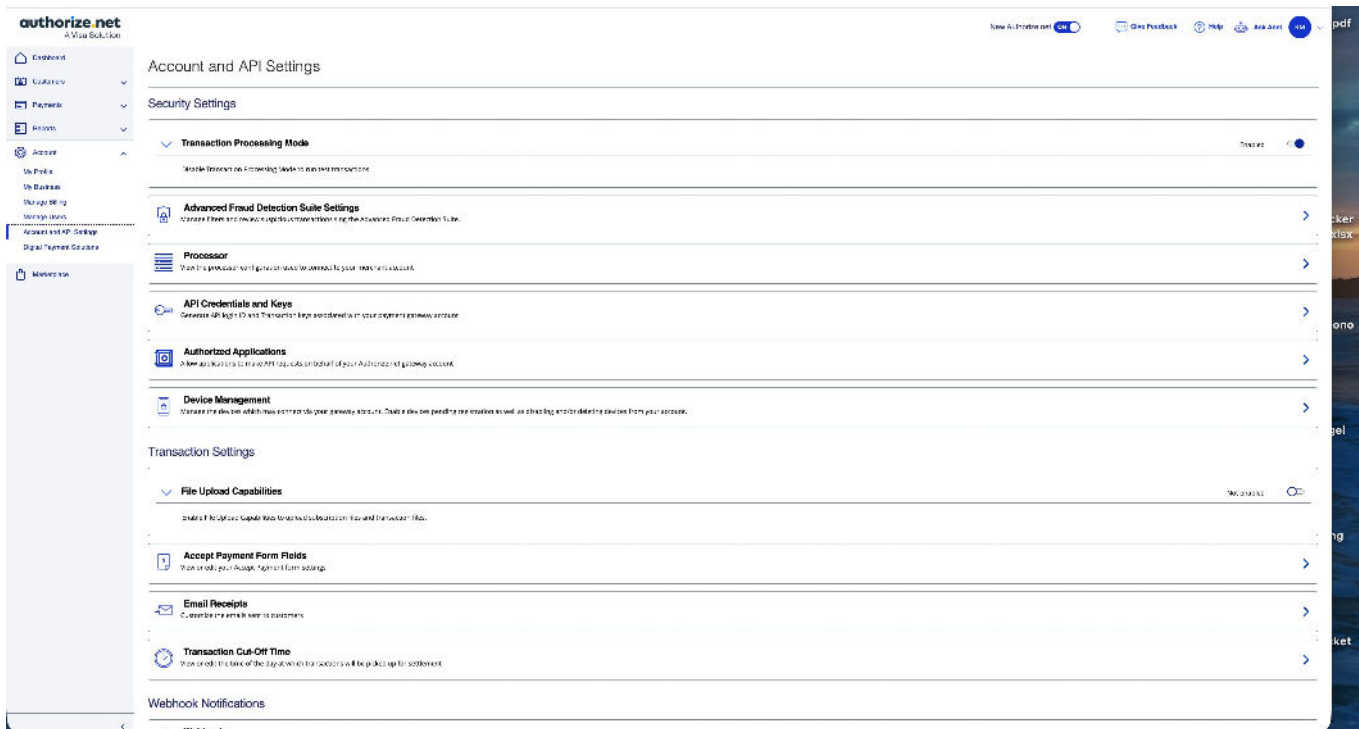
If your Authorize.Net gateway billing falls past due, transaction processing may be interrupted. Contact TacticalPay support if you have questions about fees that appear here.



Manage Billing — Authorize.Net gateway fee status and payment method

## 16. Account: Account and API Settings

**Account** → **Account and API Settings** contains advanced configuration options. Most merchants will never need to adjust these. The page is organized into Security Settings, Transaction Settings, and Webhook Notifications.



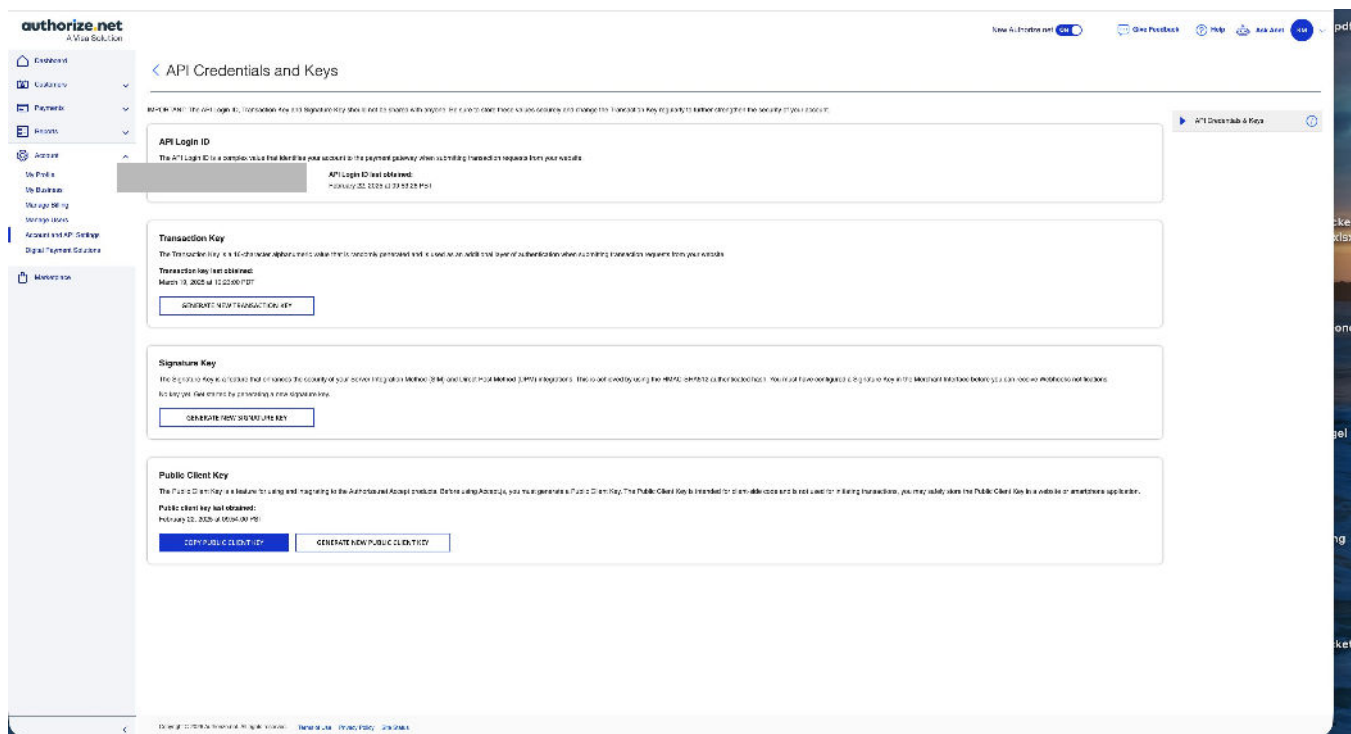
Account and API Settings — advanced security and transaction configuration

## API Credentials and Keys

Your API Login ID, Transaction Key, and Signature Key authenticate the connection between Authorize.Net and any e-commerce website or platform (such as GunBroker) linked to your account.

Click **API Credentials and Keys** to view your current API Login ID and to generate new Transaction Keys or Signature Keys.

**Warning:** Do not regenerate these keys without first contacting your web developer or TacticalPay support. Regenerating a key will immediately break any active integration until the new key is updated on the other end.



The screenshot shows the 'API Credentials and Keys' page in the Authorize.Net dashboard. The page is divided into three main sections for managing API credentials:

- API Login ID:** Displays the current API Login ID (partially redacted) and a button to 'GENERATE NEW API LOGIN ID'.
- Transaction Key:** Displays the current Transaction Key (partially redacted) and a button to 'GENERATE NEW TRANSACTION KEY'.
- Signature Key:** Displays the current Signature Key (partially redacted) and a button to 'GENERATE NEW SIGNATURE KEY'.

Each section includes a brief description of the key's purpose and a warning about the consequences of regenerating keys without coordination with the developer.

API Credentials and Keys — do not regenerate without coordinating with your developer