



## What Is the Merchant Account Portal?

Your merchant account portal gives you a real-time view into the payment processing side of your account — deposits, fees, disputes, and compliance — separate from your payment hardware or software.

### Common reasons to access the portal:

- Confirm payments settled, batches, and payout deposits
- Monitor and respond to chargebacks
- Download statements, tax documents, and fee history
- Complete PCI compliance and resolve ACH rejects

### Note

**Which guide is this?** This guide covers the TacticalPay Merchant Portal. To confirm this is the right guide for you, check the first 4 digits of your Merchant ID — found in your welcome email or on your monthly statement.

**This guide applies to you if your Merchant ID starts with:**

2011 · 2099 · 3011 · 3099 · 4011 · 4099 · 5011 · 7011 · 8011 · 8015

**If your Merchant ID starts with 6799**, you are on the Legacy Merchant Portal. Log in at [tacticalpaydashboard.com/login](https://tacticalpaydashboard.com/login) and refer to the Legacy Merchant Portal Guide, available at [tacticalpay.com/knowledge-base](https://tacticalpay.com/knowledge-base).

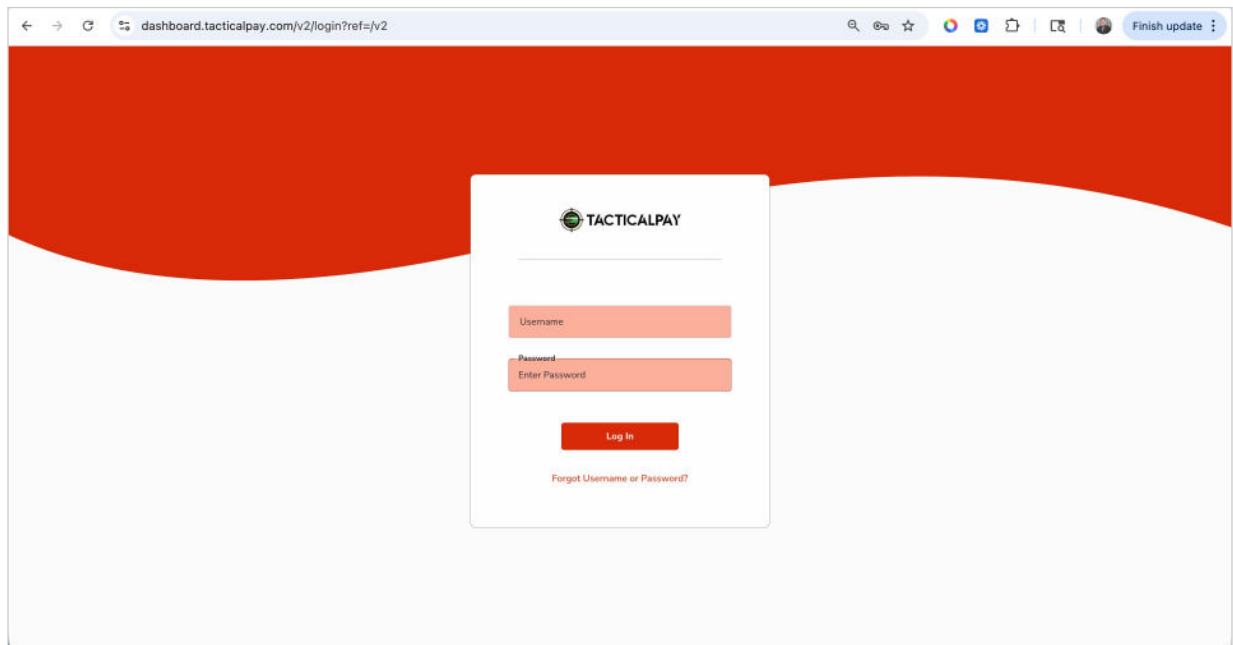
If you're unsure which applies to you, email [support@tacticalpay.com](mailto:support@tacticalpay.com).



*Bookmark [dashboard.tacticalpay.com](https://dashboard.tacticalpay.com) so you can get back easily. Log in with the username and password you created during setup.*

## Logging In

Go to [dashboard.tacticalpay.com](https://dashboard.tacticalpay.com) and enter your username and password. If you've forgotten your credentials, click **Forgot Username or Password?** on the login page.

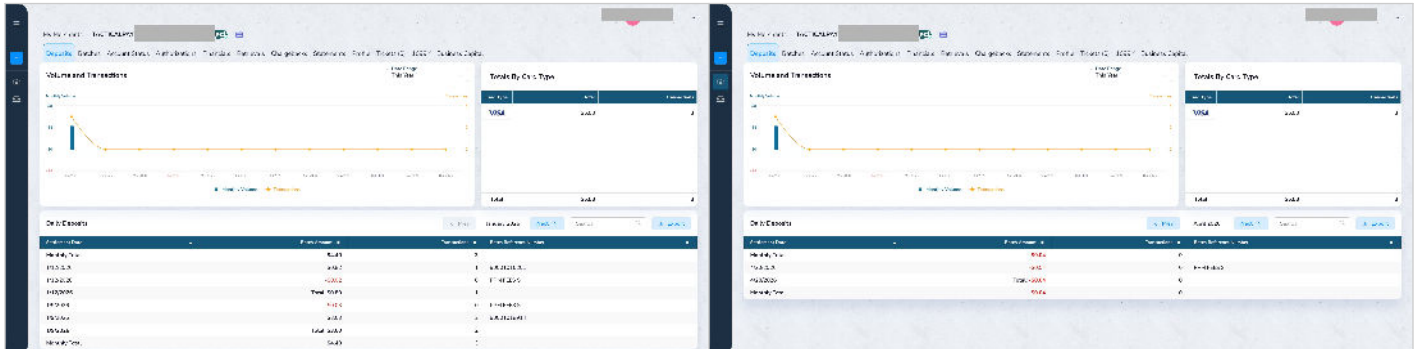


TacticalPay Merchant Portal login page at [dashboard.tacticalpay.com](https://dashboard.tacticalpay.com).

## Deposits

The **Deposits** tab shows when money hits your bank account. This is the first place to check if a payment hasn't shown up when you expected it. You're on 2-day funding — sales processed Monday settle in your bank on Wednesday. Sales from Thursday through Sunday all settle the following Monday and Tuesday, since banks don't move funds on weekends.

Each row shows the settlement date, batch amount, number of transactions, and the batch reference number. Click any row to see the individual transactions in that deposit.



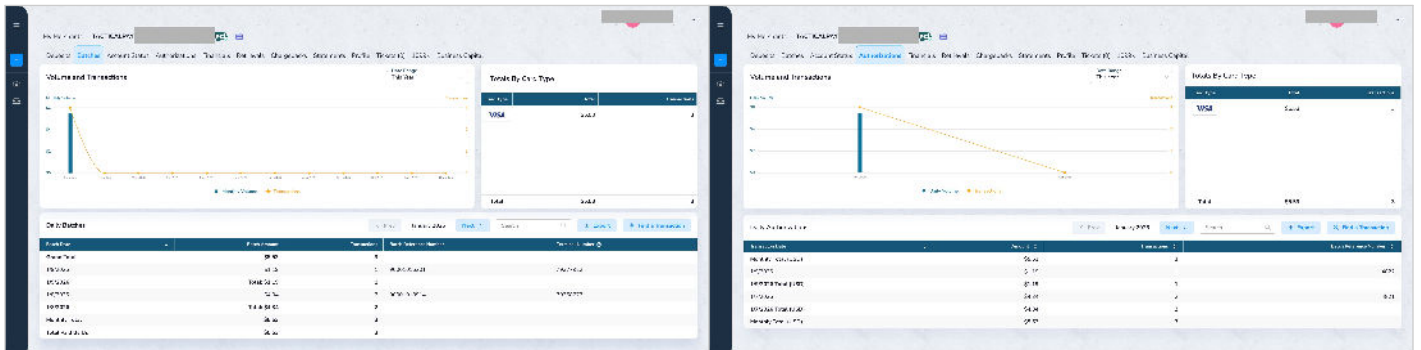
Deposits tab showing daily settlement amounts and batch reference numbers.

Negative amounts in red (PPM FEES) are monthly processing fees deducted from your deposits.

## Batches and Authorizations

The **Batches** tab shows your transactions grouped by processing day — before they've settled into your bank. It's useful for reconciling a specific day's sales against your own records.

The **Authorizations** tab shows real-time card approvals. If a customer's card was declined or a transaction appears pending, check here first.

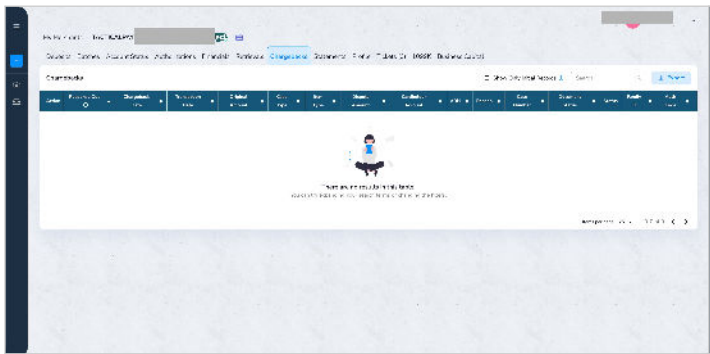


Batches tab — transactions grouped by processing day before bank settlement. Authorizations tab — real-time card approvals and any pending transactions.

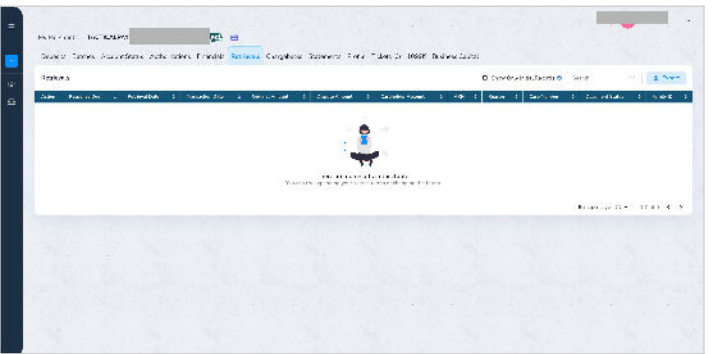
## Chargebacks

A chargeback happens when a customer disputes a charge with their bank. When this occurs, the bank temporarily reverses the payment while the case is reviewed. **Chargebacks have strict response deadlines — typically 10 to 20 days.** If you miss the window, you automatically lose the case.

When you receive a chargeback, contact us immediately at [support@tacticalpay.com](mailto:support@tacticalpay.com) and we'll walk you through responding. The Retrievals tab shows the final outcome — win or loss — once a case is resolved.



Chargebacks tab. Contact support immediately if a case appears here.



Retrievals tab — shows the final outcome of resolved chargeback cases.

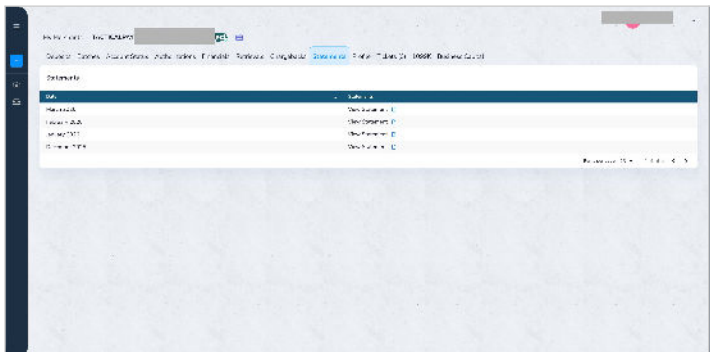
## Set up SMS alerts for chargebacks

The fastest way to catch a chargeback is to turn on SMS alerts in your account settings. You'll get a text message the moment one is filed — giving you the maximum time to respond. See the User Settings section at the end of this guide for setup instructions.

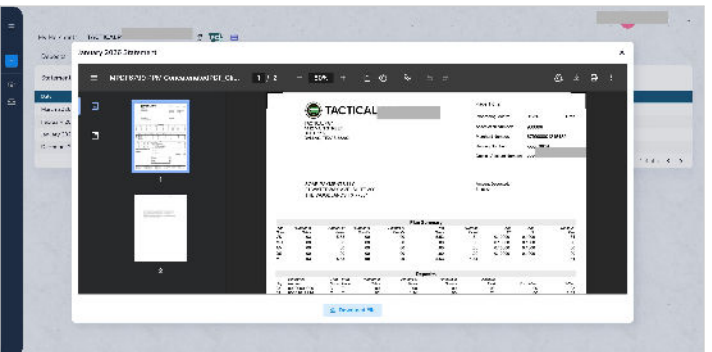
## Statements

The **Statements** tab contains your monthly processing statements. These show a summary of all transactions, fees, and net deposits for each month. Your accountant will want these at tax time — you can download them directly as PDFs.

Statements are typically available by the 5th of the following month. Click **View Statement** next to any month to open and download the PDF.



Statements tab listing all available monthly statements.



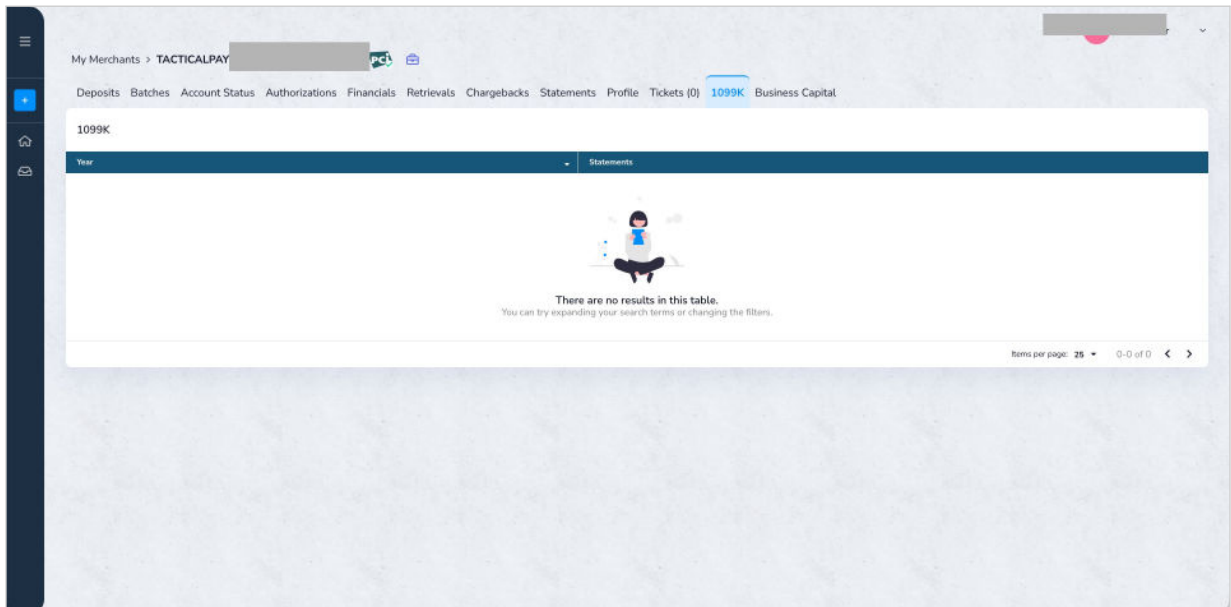
Click View Statement to open and download the monthly PDF statement.

## 1099-K Tax Documents

Your annual **1099-K** tax form is available here each January, typically by the second week of the month. The 1099-K reports your total card processing volume for the year and is required for your annual tax filing. Download it and send it to your accountant.



*The IRS requires payment processors to issue a 1099-K if you processed more than \$5,000 in card payments during the year. Even if you're below that threshold, you should still report your income.*

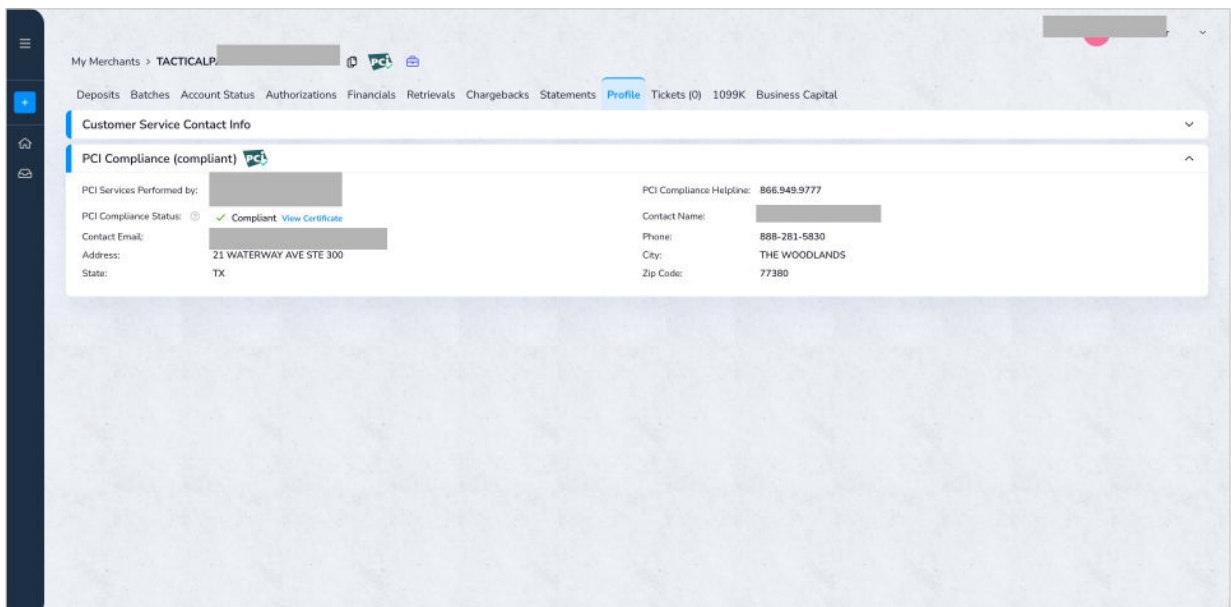


1099-K tab where your annual tax document will appear each January.

## Profile and PCI Compliance

The **Profile** tab shows your PCI compliance status. A green **Compliant** badge means you're up to date. A red **Not Compliant** badge means action is needed — see the separate PCI Compliance Guide for step-by-step instructions.

You can also download your PCI certificate from here by clicking **View Certificate**.



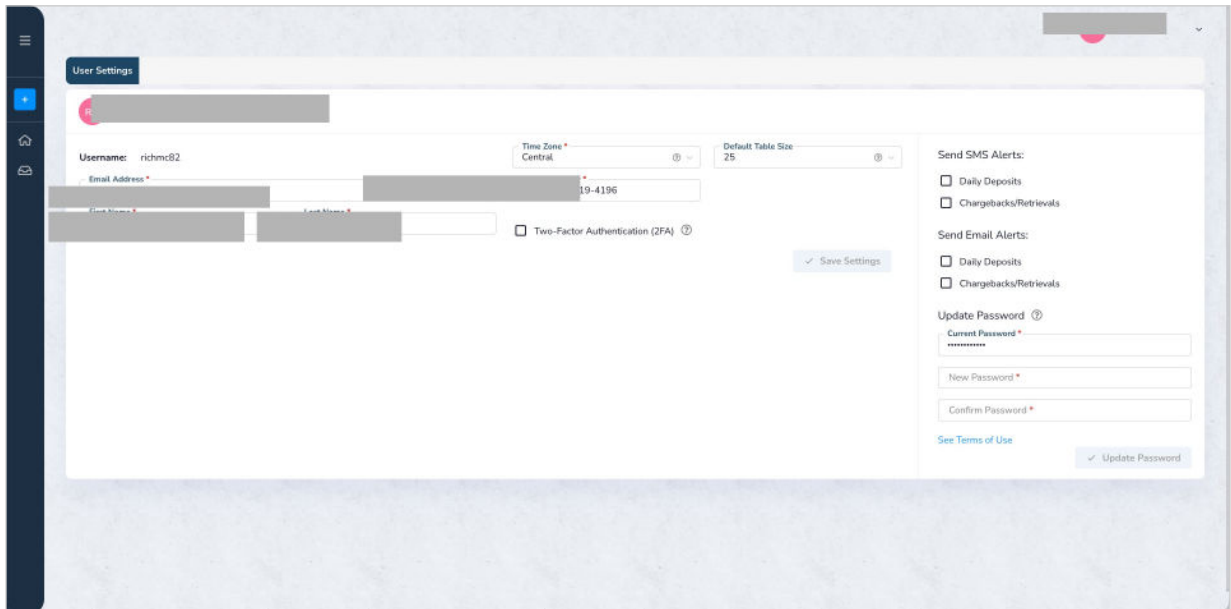
Profile tab showing PCI Compliance status and certificate link.

## User Settings

Access your account settings by clicking your name or avatar in the top-right corner of any page. Here you can update your contact information, change your password, enable two-factor authentication, and — most importantly — set up SMS and email alerts.

### Recommended: turn on SMS chargeback alerts

- Under **Send SMS Alerts**, check **Chargebacks/Retrievals**.
- Optionally also check **Daily Deposits** to get a text every time money hits your account.
- Click **Save Settings** to confirm.



User Settings — enable SMS alerts for chargebacks and deposits on the right side.

## Getting Support

If you have a question or run into an issue, the fastest way to reach us is by email. The in-portal ticket system works, but email gets you a quicker response.

### Support contact

Email us at [support@tacticalpay.com](mailto:support@tacticalpay.com) — include your business name and a brief description of the issue. For chargebacks, include the transaction date and amount.

For your reference, our knowledge base is available at [tacticalpay.com/knowledge-base](https://tacticalpay.com/knowledge-base) with guides covering common questions.