

# NMI Gateway — Setup & User Guide

A walkthrough of the NMI gateway portal and where to grab the API credentials your shopping cart will ask for.

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## What This Guide Covers

The TacticalPay NMI gateway gives you a full-featured payment platform: a hosted Virtual Terminal for taking sales by hand, a Customer Vault, recurring billing, eCheck (ACH), reporting, and a developer-grade API for connecting to shopping carts and custom storefronts. This guide walks you through the portal layout and the most common day-to-day tasks, then shows you where to find the API credentials your shopping cart will ask for.

### You'll need:

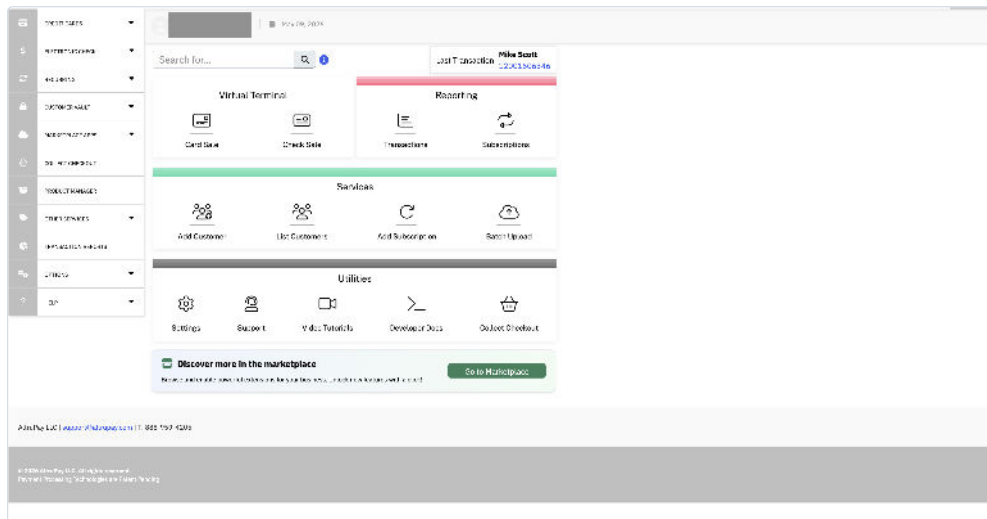
- An approved TacticalPay merchant account with the NMI gateway provisioned
- The portal login that was emailed to you when your account was approved

**Note:** Don't have a payment gateway yet? Order one at [tacticalpay.com](https://tacticalpay.com) and we'll email your portal credentials once your account is approved. TacticalPay accounts are set up with an Authorize.net gateway by default — if you'd like NMI instead, email [sales@tacticalpay.com](mailto:sales@tacticalpay.com) and we'll provision one.

## The Dashboard

After you log in, you'll land on the home dashboard. Everything in the gateway is reachable from here or the left sidebar. The dashboard groups the most-used tools into four panels:

- **Virtual Terminal** — take a card sale or eCheck payment by typing the customer's information directly into the portal. Useful for phone orders, mail orders, or any sale where the customer isn't physically present.
- **Reporting** — drill into transactions and recurring subscriptions, run snapshots by date range, search by transaction ID, last-four card, customer name, or amount.
- **Services** — manage your customer database (the "Customer Vault"), add subscriptions for recurring billing, and run batch uploads.
- **Utilities** — Settings (where your API credentials live), Support, video tutorials, developer docs, and the Collect Checkout button generator.



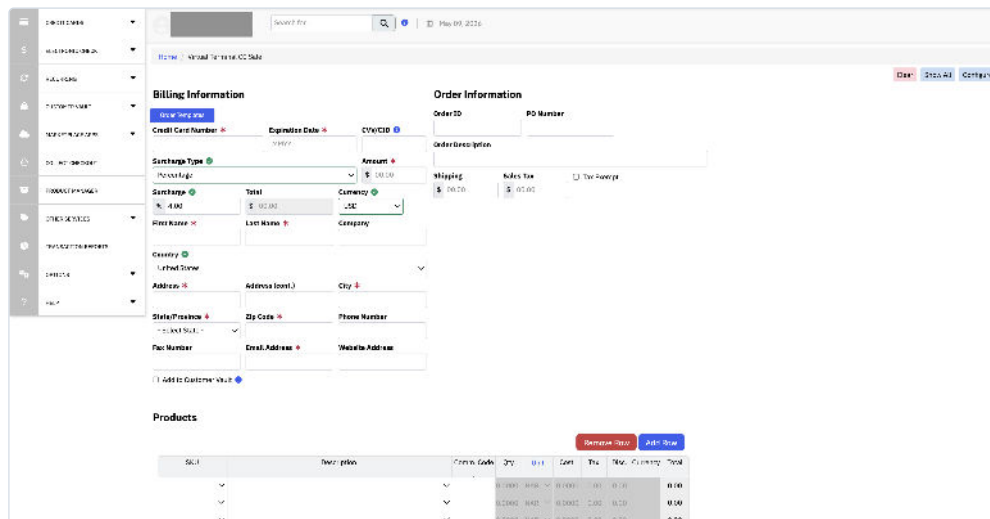
Home dashboard — Virtual Terminal, Reporting, Services, and Utilities all in one place

## Taking a Card Sale — Virtual Terminal

From the dashboard, click **Card Sale** under "Virtual Terminal" (or open **Credit Cards** in the left sidebar and click **Sale**). Fill in the card information, billing details, and order amount, then click **Continue**. The gateway authorizes and captures the charge in one step and shows you the approval response.

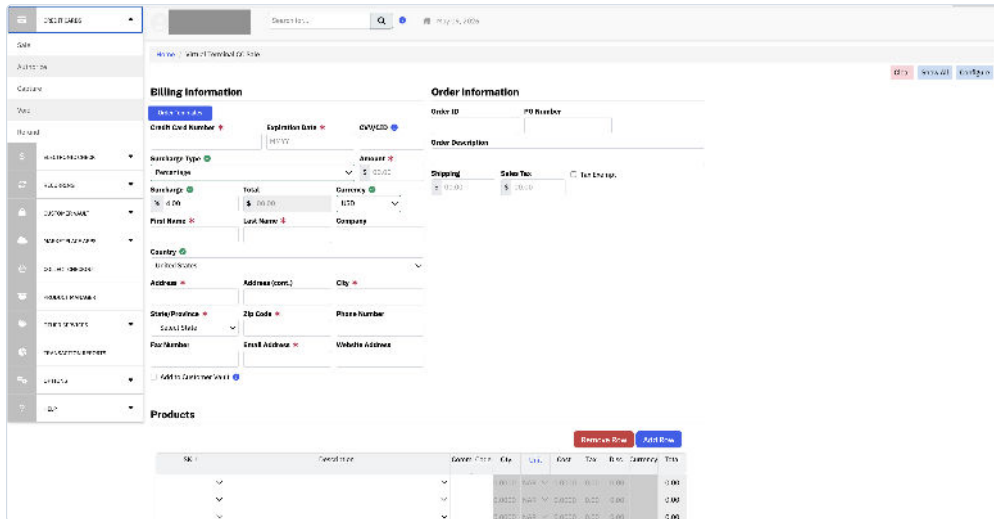
### Helpful fields on this form:

- **Order Templates** — save common product/SKU combinations so you can pre-fill them on future sales
- **Add to Customer Vault** — checkbox that securely tokenizes this card for future charges (recurring or repeat customers)
- **Surcharge** — if your account is configured for cash discount/surcharging, this auto-applies the configured percentage
- **Products grid** — itemize the sale with SKU, description, quantity, cost, and tax for each line item



Virtual Terminal — Card Sale form with billing, order, and itemized product detail

Other Credit Card actions are available from the left sidebar under **Credit Cards**: **Authorize** (auth-only, no capture), **Capture** (settle a prior auth), **Void** (cancel a same-day sale before settlement), and **Refund** (return funds for a settled transaction).

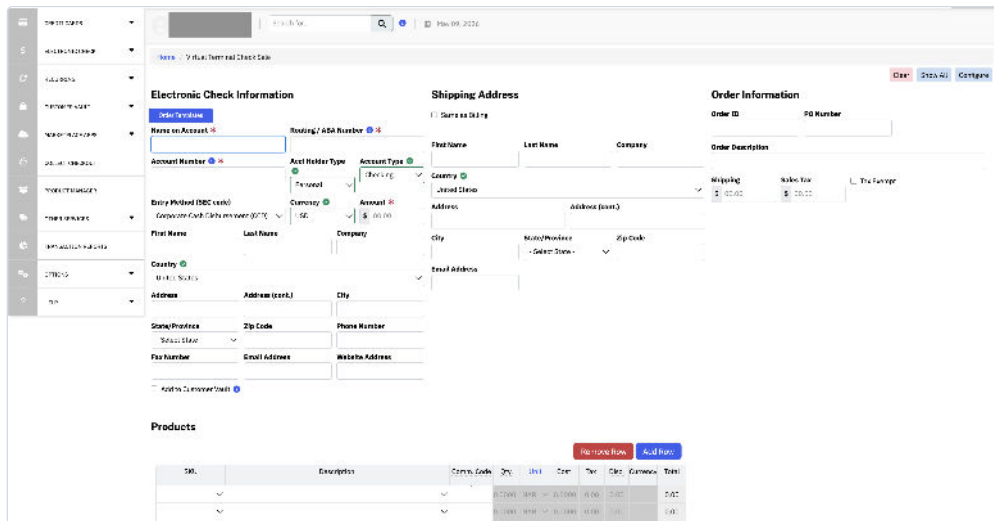


Credit Cards sidebar — Sale, Authorize, Capture, Void, Refund

**Refund vs. Void:** Use **Void** for a sale that hasn't yet settled (typically same-day) — the customer never sees the charge. Use **Refund** for sales that have already settled. Once a batch settles overnight, void is no longer available for that transaction.

## Accepting an eCheck (ACH)

The portal also supports ACH/eCheck if your account is provisioned for it. From the dashboard click **Check Sale**, or open **Electronic Check** in the sidebar and select **Sale**. You'll enter the customer's **Routing Number** and **Account Number**, the account holder's name, and the **SEC code** that identifies the transaction type (most common: **CCD** for business-to-business or **WEB** for an authorized web-initiated debit).



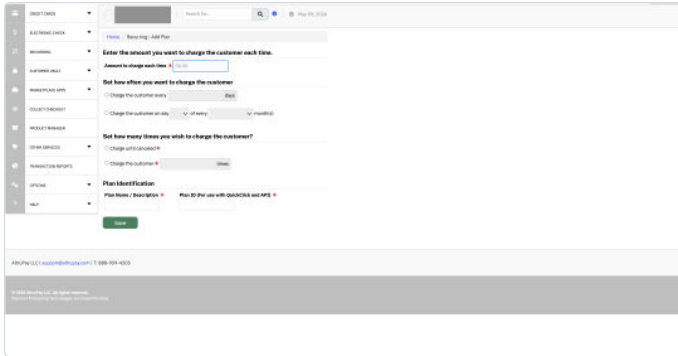
Virtual Terminal — eCheck Sale, with routing/account number and SEC code

## Recurring Billing

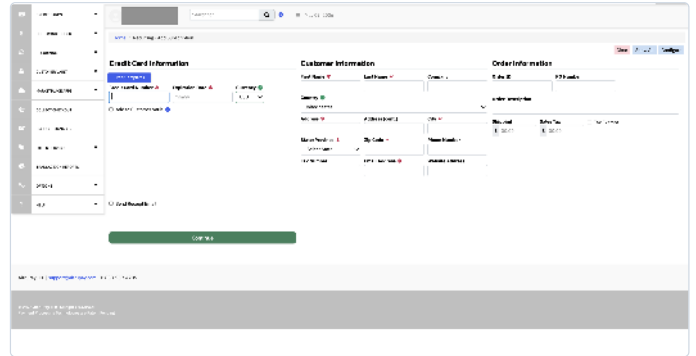
Recurring billing has two parts: a **Plan** (the schedule and amount) and a **Subscription** (a customer enrolled in that plan). Build the plan once, then attach customers to it.

**Add Plan** (Recurring → Add Plan) lets you set the amount, frequency (every X days, or on day Y of every month), and how many times to charge before stopping (or "until cancelled"). Give the plan a name and an optional Plan ID for use with the API.

**Add Subscription** (Recurring → Add Subscription) attaches a specific customer + card to the plan. Fill in card and customer details, optionally save to the Customer Vault, and the gateway handles the charging on the schedule you defined.



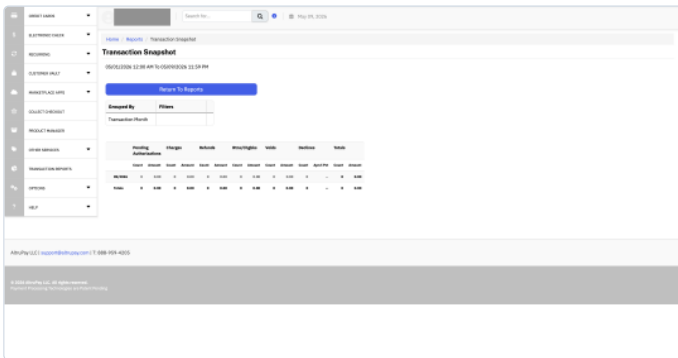
Add Plan — amount, schedule, and stop condition



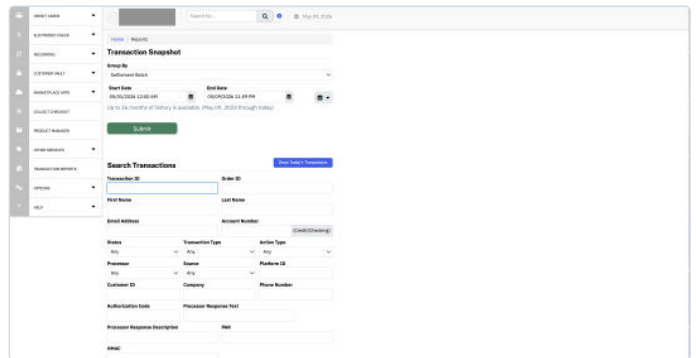
Add Subscription — attach a customer + card to a Plan

## Reporting & Searching Transactions

The **Transaction Reports** section in the sidebar (or **Transactions** on the dashboard) is where you'll spend most of your time once volume picks up. The **Transaction Snapshot** view rolls up authorizations, charges, refunds, returns/chargebacks, voids, and declines for a date range you choose. Use the **Search Transactions** form below it to drill into individual transactions by Trans ID, Order ID, customer name, email, last-four card, processor response, or any combination.



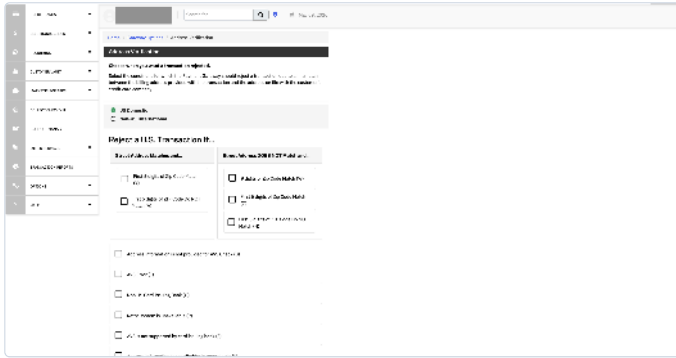
Transaction Snapshot — settlement summary by date range



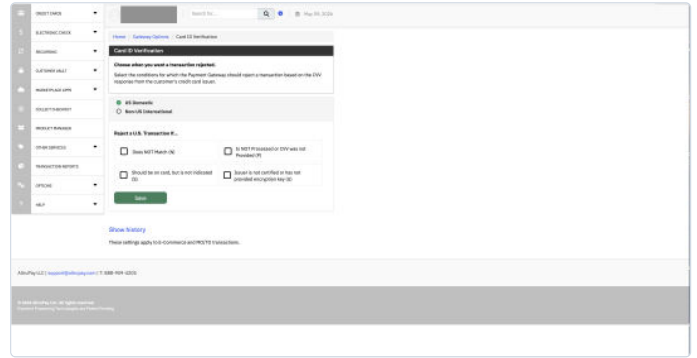
Search Transactions — filter by Trans ID, customer, status, processor, etc.

## Fraud Settings — AVS & CVV

Under **Options** → **Gateway Options**, two screens control how strict the gateway is about address and CVV mismatches: **Address Verification (AVS)** and **Card ID Verification (CVV)**. For each, you check the conditions under which the gateway should automatically reject a transaction (e.g., zip code doesn't match, CVV is missing, AVS is not supported by the issuing bank, etc.). The defaults are reasonable for most firearms merchants; tighten them if you start seeing fraud attempts.



Address Verification — pick conditions to auto-reject

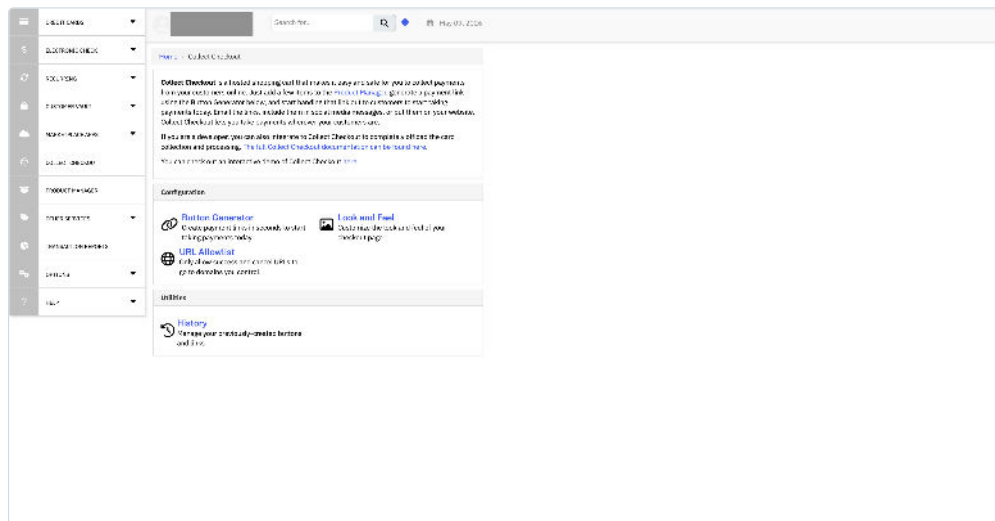


Card ID Verification — same idea, applied to CVV mismatches

## Collect Checkout — Hosted Payment Buttons & Links

Collect Checkout is a hosted shopping-cart-lite that lets you take payments without integrating a full e-commerce platform. From **Utilities** → **Collect Checkout** you can:

- **Button Generator** — create a payment link or "Buy Now" button for a specific product or amount, then text/email the link or paste it on a website
- **URL Allowlist** — restrict which success/cancel URLs the checkout can redirect to (a security measure)
- **Look and Feel** — customize the colors and logo on the checkout page so it matches your brand
- **History** — manage the buttons and links you've already created



Collect Checkout — Button Generator, URL Allowlist, Look & Feel, History

### Creating a payment link or button — step by step:

1. From **Collect Checkout** → **Button Generator**, click "**Click here to create your products first**" if you don't have a product set up yet.
2. Click **New Item**, fill in the required fields (name, price, etc.), and click **Save**.
3. Click **Create Link**, then **Copy to Clipboard** for a quick payment URL you can text or email to a customer.
4. For the full set of options — including a **QR code** and embeddable **button HTML** — click **Collect Checkout Button Generator page**, select your product from the dropdown, click **Add Product**, then **Create Checkout Button**.
5. You'll get a **Payment Link**, **QR Code**, and **Button Code** ready to paste into your website's checkout page.

**Let the customer choose the amount:** Instead of selecting a product, enter a **Description** and click **Add**. The same link, QR, and button output is generated, but the customer enters the amount themselves at checkout — useful for invoices, donations, or variable-quantity sales.

## Where to Find Your API Credentials

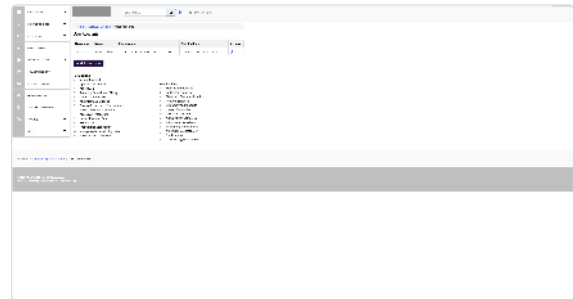
**Note:** When approved, you'll also receive a welcome email from TacticalPay that contains these credentials.

Shopping cart and custom integrations authenticate to the gateway with one or more of these four values. Both pages live under **Options** → **Gateway Options** in the left sidebar.

CREDENTIAL	WHERE TO FIND IT	WHAT IT'S FOR
<b>Username</b>	Options → Gateway Options → User Accounts → Add Account (check API Access under Permissions)	The login name for an API-only user, separate from your portal login.
<b>Password</b>	Set when you create the API user (emailed to the user, then changed on first login)	Paired with the Username for older shopping cart plugins that use HTTP Basic Auth.
<b>Private Security Key</b>	Options → Gateway Options → Security Keys → Add a New Private Key	The "API Key" most modern integrations ask for. Stays on your server. Copy it once — the portal hides it after generation.
<b>Public Security Key</b>	Options → Gateway Options → Security Keys → Add a New Public Key	A safe-to-publish key used by browser-side tokenization (Collect.js, iframe checkout). Pairs with the Private key.



Security Keys — Private and Public keys, with Add buttons for each



Add Account — for an API-only user, check API Access in Permissions

Most shopping carts ask for **two of the four** — typically either **Username + Password** (older plugins, HTTP Basic Auth) or **Public Key + Private Key** (newer plugins using Collect.js tokenization). A few modern carts only need the Private Security Key alone. Look at the integration's setup screen to see which fields it has, then grab the matching values from the table above.

## Help & Support

Click **Help** in the left sidebar for the gateway's built-in knowledge base, or **Support** from the dashboard for contact options and video tutorials. For TacticalPay-specific questions — gateway provisioning, pricing, account changes — email [support@tacticalpay.com](mailto:support@tacticalpay.com) with your Merchant ID handy.