

# Issuing Credits Guide

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## Introduction

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This guide details the field requirements and conditions for submitting credit transactions to the payment gateway. A credit transaction is submitted only against an original credit card or eCheck.Net transaction that has already been settled on the payment gateway. For a credit transaction, funds flow back from the merchant's bank account to credit, or refund, the customer's credit card or bank account. The following sections describe how to submit credits via the following methods:

- + Using the Virtual Terminal in the Merchant Interface
- + Using the Upload Transaction File feature in the Merchant Interface
- + Via your website integration to the payment gateway

## Issuing Credits Using the Virtual Terminal

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To successfully submit a credit transaction to the payment gateway via the Virtual Terminal, the following conditions apply:

- + Credits must include the Transaction ID of the original transaction the credit is being issued against. Transaction IDs can be located by viewing the transaction details or by downloading the transaction.
- + Credits require the full or last four digits of the credit card number; or for eCheck.Net credits, the bank account number and ABA routing number (accepted formats are: the full number with no spaces; the last four digits only; or the masked number, like XXXX4455).
- + Credits can only be issued within 120 days of the date and time the original transaction successfully settled on the payment gateway. ALL credits submitted after the 120-day period will be rejected.
- + Credits cannot be submitted against transactions that failed, were declined, or were submitted as Authorization-Only transactions.
- + The sum total of the credits issued cannot exceed the amount of the original transaction.

Credits are processed at settlement time with all other transactions.

To issue a credit using the Virtual Terminal:

1. Log into the Merchant Interface at <https://account.authorize.net>.
2. Click **Tools** from the main toolbar.
3. Click **Virtual Terminal** from the main menu on the left.
4. Select **Refund a Credit Card** or **Refund a Bank Account**.
5. Enter the required fields provided on the Virtual Terminal screen, including the customer's credit card or bank account information.

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**Note:** Below are examples of accepted and unaccepted formats for credit card, bank account and ABA routing numbers when issuing a credit.

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**Accepted Formats (full, masked or unmasked number):**

Credit Card Number	Bank Account Number	ABA Routing Number
4100000000895612	100023	011000090
XXXX5612	XXXX0032	XXXX0090
5612	0023	0090

Note that the masked number includes four Xs, regardless of the actual full length of the information. So, for example, a six-digit bank account number (see the example in the table above) would still display like XXXX0032.

**Unaccepted Formats (any more than four numbers but less than the full number):**

Credit Card Number	Bank Account Number	ABA Routing Number
895612	00023	1000090
95612		000090

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**Note:** Expiration Dates are not required for refunding a credit card. However, if an expiration date is provided, it should be entered in the format of MMY. For example, an expiration date of July 2010 should be entered as 0710.

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6. Enter any additional information in the remaining fields, such as Order Information or Customer Billing Information. These fields are optional.
7. To submit the credit, scroll down to the bottom of the page and click **Submit**.

## Issuing Credits via Upload Transaction File

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To successfully submit a credit transaction to the payment gateway via the Upload Transaction File feature, the following conditions apply:

- + Credits must include the Transaction ID of the original transaction the credit is being issued against. Transaction IDs can be located by viewing the transaction details or by downloading the transaction.
- + Credits require the full or last four digits of the credit card number; or for eCheck.Net credits, the bank account number and ABA routing number (accepted formats are: the full number with no spaces; the last four digits only; or the masked number, like XXXX4455).
- + Credits can only be issued within 120 days of the date and time the original transaction successfully settled on the payment gateway. ALL credits submitted after the 120-day period will be rejected.
- + Credits cannot be submitted against transactions that failed, were declined, or were submitted as Authorization-Only transactions.
- + The sum total of the credits issued cannot exceed the amount of the original transaction.

Credits are processed at settlement time with all other transactions.

**Note:** See below for examples of accepted and unaccepted formats for credit card, bank account and ABA routing numbers when issuing a credit.

**Accepted Formats (full, masked or unmasked number):**

Credit Card Number	Bank Account Number	ABA Routing Number
4100000000895612	100023	011000090
XXXX5612	XXXX0032	XXXX0090
5612	0023	0090

Note that the masked number includes four Xs, regardless of the actual full length of the information. So, for example, a six-digit bank account number (see the example in the table above) would still display like XXXX0032.

**Unaccepted Formats (any more than four numbers but less than the full number):**

Credit Card Number	Bank Account Number	ABA Routing Number
895612	00023	1000090
95612		000090

**Note:** Expiration Dates are not required for refunding a credit card. However, if an expiration date is provided, it should be entered in the format of MMYYY. For example, an expiration date of July 2010 should be entered as 0710.

## Configure Batch Upload to Issue Credits

To configure **Transaction Batch Upload Settings** to issue credits, perform the following:

1. Log into the Merchant Interface at <https://account.authorize.net>.
2. Click **Account** from the main toolbar.
3. Click **Settings** from the main menu on the left.
4. Select **Upload Transaction File Format**.
5. Select or verify that the **Transaction ID** field is included as part of the batch upload file.
6. Click **Submit**.

**Remember:** The original Transaction ID must be included when uploading a batch containing credits.

**Note:** For more information on how to upload a batch, click the **Help** link located on the Batch Upload screen of the Merchant Interface.

## Issuing Credits Using AIM

To successfully submit a credit transaction to the payment gateway via Advanced Integration Method (AIM), the following conditions apply:

- + Credits must include the Transaction ID of the original transaction the credit is being issued against. Transaction IDs can be located by viewing the transaction details or by downloading the transaction.

The form field that should be used to pass the Transaction ID is `x_trans_id`. Because credit transactions issued outside of the Virtual Terminal require the use of a Transaction Key (with the corresponding field, `x_tran_key`) you must remember to only issue the credit, and consequently send your Transaction Key, from within a secure environment.

- + Credits require the full or last four digits of the credit card number; or for eCheck.Net credits, the bank account number and ABA routing number (accepted formats are: the full number with no spaces; the last four digits only; or the masked number, like XXXX4455).
- + Credits can only be issued within 120 days of the date and time the original transaction successfully settled on the payment gateway. ALL credits submitted after the 120-day period will be rejected.
- + Credits cannot be submitted against transactions that failed, were declined, or were submitted as Authorization-Only transactions.
- + The sum total of the credits issued cannot exceed the amount of the original transaction.

Credits are processed at settlement time with all other transactions.

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**Note:** See below for examples of accepted and unaccepted formats for submitting credit card, bank account and ABA routing numbers when issuing a credit.

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**Accepted Formats (full, masked or unmasked number):**

Credit Card Number	Bank Account Number	ABA Routing Number
4100000000895612	100023	011000090
XXXX5612	XXXX0032	XXXX0090
5612	0023	0090

Note that the masked number includes four Xs, regardless of the actual full length of the information. So, for example, a six-digit bank account number (see the example in the table above) would still display like XXXX0032.

**Unaccepted Formats (any more than four numbers but less than the full number):**

Credit Card Number	Bank Account Number	ABA Routing Number
895612	00023	1000090
95612		000090

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**Note:** Expiration Dates are not required for refunding a credit card. However, if an expiration date is provided, it should be entered in the format of MMY. For example, an expiration date of July 2010 should be entered as 0710.

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For more information on transaction types and form field requirements, please see the Implementation Guides located in the Documentation and References section of the Help Menu in the Merchant Interface.