

**? *How can I reset my password?***

**Answer:** Go to the login page and click “Forgot Password.” Enter your Client ID, Username, and Email. Depending on your setup, you'll either receive:

- A reset link (email only), or
  - A link + SMS code (if two-factor is enabled).  
Follow the link, enter the code (if applicable), and create a new password that meets security criteria.
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**? *Can I process payments over the phone?***

**Answer:** Yes. Use the **Virtual Terminal** feature to manually enter card data during a phone call. The system supports AVS and Security Code verification for fraud protection.

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**? *What is the difference between refund and rebate?***

**Answer:**

- **Refund:** Requires full card number and expiry. Can only be done before 180 days from the transaction.
  - **Rebate:** Post-settlement method. Does **not require card number**—uses original transaction ID. Ideal if only the system holds the card data securely.
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**? *How soon will I get my settlement?***

**Answer:** Settlement typically happens 1–5 business days after authorization. The timeline may vary depending on your **merchant bank**, not the payment gateway.

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**? *Do you email customers receipts automatically?***

**Answer:** No. The platform generates a printable receipt, but it's up to you to email it to customers manually.

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**? *How do I know if a transaction was declined?***

**Answer:** In the Virtual Terminal, the result message will show in real-time. For other use cases, reports or transaction histories can indicate success/failure status.

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**? Where can I find developer/test documentation?**

**Answer:** All developer tools, test card details, and sandbox documentation are hosted at <https://developer.globalpay.com>

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**? Can I restrict certain countries from transacting?**

**Answer:** Yes. You can create a **Geographic fraud rule** to allow or block specific countries using billing/shipping/issuing country data.

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**? Do I need a merchant ID to accept payments?**

**Answer:** Yes, a valid **merchant ID** is required to process any payments through the Ecommerce Portal or Virtual Terminal. Contact Global Payments to obtain one if you haven't already.

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**? My customer hasn't received their rebate. What should I do?**

**Answer:** Rebate processing time depends on the **customer's issuing bank**. Typically, rebates are completed in **5–10 business days**. You may expedite the process by providing the customer with a **receipt or rebate reference**.

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**? Where can I find test card numbers for sandbox testing?**

**Answer:** Visit the [Developer Portal](#) for sandbox card data. Use any name, valid CVN (e.g., 123), and a future expiry date. Make sure you're using the **sandbox portal**, not the live environment.

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**? What is 3D Secure and how does it work?**

**Answer:** 3D Secure is a security protocol (e.g., Verified by Visa, Mastercard SecureCode) that adds a **customer authentication step** during checkout. It protects both the cardholder and merchant by shifting fraud liability to the issuer when properly used.

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**? How can I view transactions by status (e.g., "Pending" or "Settled")?**

**Answer:** Go to the **Transactions** tab and use the status filter dropdown (e.g., “Pending”, “Settled”, “Delayed”) to refine your search results.

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**? How do I add a new team member to my account?**

**Answer:** Navigate to the **User Management** section (must have Admin or User Manager role). Click “**Add New User**”, enter their email, and assign roles (e.g., Sales Agent, Fraud Manager). The new user will receive a registration email.

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**? How can I block suspicious activity from certain card numbers or IPs?**

**Answer:** Use the **Fraud Management** feature to:

- Add card numbers or IPs to a data list (low, medium, or high risk).
  - Create rules like: “Block if card number is marked high risk”.
  - Activate the rules in **Active Mode** for real-time enforcement.
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**? What are “Held” vs “Blocked” transactions?**

**Answer:**

- **Held:** Transaction is flagged for review but **can be released**.
- **Blocked:** Transaction is automatically rejected and cannot be processed.

You must **manually review and release Held transactions** from the Fraud Dashboard.

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**? Can I download a report of all transactions by day or batch?**

**Answer:** Yes. In the **Batch Overview** or **Settled** section, click “**Generate Report**”. This will queue a CSV file you can download from the **Reports** tab.

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**? What roles are required to process refunds and rebates?**

**Answer:** Only users with **Administrator** or **Power User** roles can issue refunds or rebates. These permissions are assigned via the User Management section.