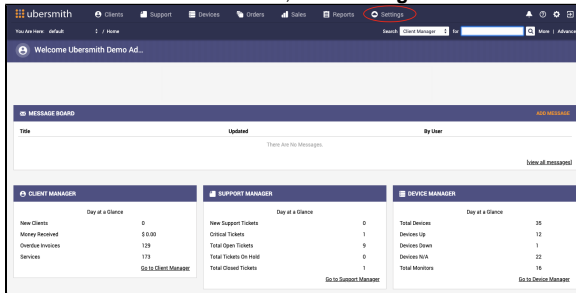


Configuring Credit Card Options

This page configures how *Ubersmith* handles automated credit card charges. This configuration is also Step 2 of 4: Automatic Payment Options of the [Welcome Wizard](#).

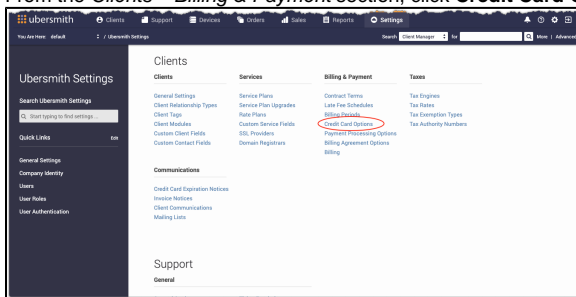
Access the Credit Card Options Page

1. From the *Ubersmith Dashboard*, click **Settings**.



The *Settings* page appears.

2. From the *Clients – Billing & Payment* section, click **Credit Card Options**.



The *Credit Card Options* page appears.

On this page:

On this page:

- [Access the Credit Card Options Page](#)
- [Complete the General Configuration Section](#)
- [Complete the Credit Card Types Section](#)
- [Complete the Credit Card Maintenance Section](#)
- [Save Your Configuration Settings](#)
- [Related Topics](#)

Complete the General Configuration Section

1. In the **Email daily payment reports to <email configured on Company Identity page>** field, select **Yes** or **No**.
2. In the **Days between automatic payment retries** field, type the number of days to wait until you retry an automatic payment. The number you enter in this field is cumulative, so if it's set to 2 days, the first retry occurs 2 days after first failure, then the next retry occurs 4 days after the first retry, and so on.
3. In the **Maximum credit card hard declines** field, type the number of times a credit card can be tried before no longer attempting to charge on hard declines. Setting to 0 allows unlimited hard declines.
4. In the **Days before notifying admin of failed payment attempts** field, type the number of days to wait before notifying the admin configured in the *Clients Setting – General Settings* page. This is the Charge Queue Update email. See [Configuring the Client Manager General Settings](#) for more information.
5. In the **Retry failed charges** field, select either **Unlimited retry attempts** to continue charging credit cards, **Limited retry attempts** to continue charging credit cards for only a set amount of times, which displays the **Retry Limit** field to set the amount of retries, or **Do not attempt retries** to not retry charging credit cards.

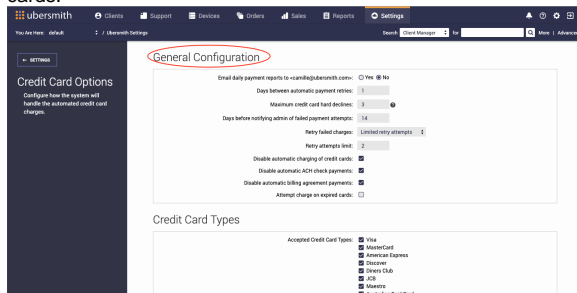


Note

Payments are run once a day, and the initial payment failure is not considered a retry. Any credit card payments that have failed or reached their maximum retry attempts will display on the *Charge Queue Manager* report and an email notice is sent to the email entered into the **Email address to receive daily invoicing and charge reports** field. See [Client General Settings](#) for more information.

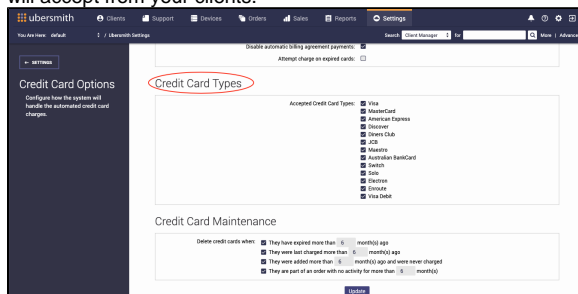
6. In the **Retry attempts limit** field, enter the number of times to retry charging the credit card. This field displays when **Limited retry attempts** option is selected in the **Retry failed charges** field.
7. Select the **Disable automatic charging of credit cards** field, if you want to turn off the automatic charge function for all clients. When this option is selected, Ubersmith **will not** process this type of payment.

8. Select the **Disable automatic ACH check payments** field, if you want to turn off the automatic ACH charge function for all clients. When this option is selected, Ubersmith **will not** process this type of payment.
9. Select the **Disable automatic billing agreement payments** field, if you want to turn off the [automatic billing agreement](#) charges for all clients. When this option is selected, Ubersmith **will not** process this type of payment.
10. Select the **Attempt charge on expired cards** field, if you want to try to charge expired credit cards.



Complete the Credit Card Types Section

- In the **Accepted Credit Card Types** field, select one or more credit cards payments that you will accept from your clients.



Complete the Credit Card Maintenance Section

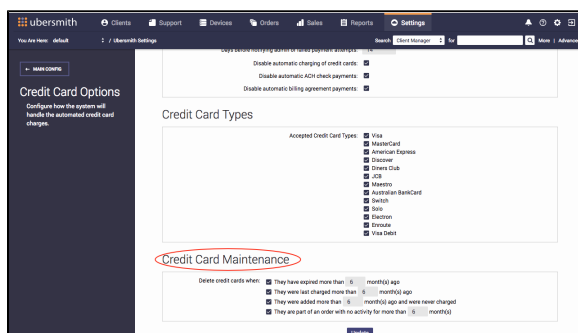
- In the **Delete credit cards when** field, select one or more options.

They have expired more than [months] months(s) ago and enter the number of months in which to delete them, to delete expired cards within a designated timeframe.

They were last charged more than [months] month(s) ago and enter the number of months in which to delete them, to delete cards not charged within a designated timeframe.

They were added more than [months] month(s) ago and were never charged, to delete cards added and not charged within a designated timeframe.

They are part of an order with no activity for more than [months] month(s) and enter the number of months, to delete cards on orders never completed within a designated timeframe.



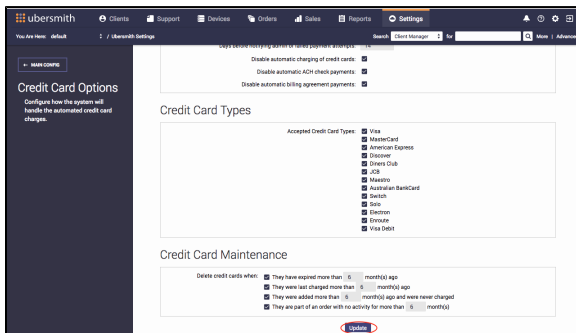
Save Your Configuration Settings

- Click **Update**.



Note

If you are configuring this page through the Welcome Wizard, click **Next** to advance to the next configuration.



Related Topics

[Configuring the Welcome Wizard](#)

[Configuring Company Identity](#)

[Configuring Payment Processing Options](#)

[Configuring Billing Settings](#)

[Supported Merchant Gateways](#)