CHARGENATION RETAIL

Getting started

From your first sign-in to your first live payment — test mode, the API, and what you will see on your statement.

01 Signing in

When we approve your application you receive an email from us. Follow its link to choose a password, and you are in.

- **The portal** is at `portal.chargenation.io`. Everything in this guide that happens on screen happens there.
- **A passkey** — your fingerprint, face or device PIN instead of a password — can be added under your name, top right, then Security. Recommended.
- **Colleagues** each get their own login. Owners invite them under Team, as an Owner, Operator (takes payments and refunds) or Analyst (reads only). Do not share yours.

02 Test first, always

Top right of every screen is a switch: **All**, **Live** and **Test**. Test shows only sandbox activity, in amber so you cannot miss it. Live shows real money only.

Until we grant you a live merchant account (a MID), everything you do is in test — no card is charged and no money moves. Use that time to try the whole flow end to end — the test cards below give you every outcome to try it with.

03 Taking a payment by hand

Virtual terminal, in the menu, is for a customer on the phone. Find the customer or type their details, take the card or pick one already on file, enter the amount as you would say it — `49.95` — and press Charge card.

Tick **Authorise only — capture later** to hold the amount on the card without taking it. Open the transaction when you are ready and press Capture, for the full amount or less; or Void it to release the hold.

The security code is passed to the card issuer and never stored. A saved card can be charged again without asking for the number — and on any of your merchant accounts.

Test cards

With a test key, these numbers give the outcome in their row on every test MID — whichever processor it is on. Use any future expiry and any security code. On a live MID they are just invalid cards.

OUTCOME	VISA	MASTERCARD	AMEX	DISCOVER
Approved	`4242 4242 4242 4242`	`5555 5555 5555 4444`	`3782 822463 10005`	`6011 1111 1111 1117`
Declined	`4000 0000 0000 0002`	`5100 0000 0000 0008`	`3700 000000 00002`	`6011 0000 0000 0004`
Insufficient funds	`4000 0000 0000 9995`	`5100 0000 0000 9991`	`3700 000000 09995`	`6011 0000 0000 9997`
Expired card	`4000 0000 0000 0069`	`5100 0000 0000 0065`	`3700 000000 00069`	`6011 0000 0000 0061`
Wrong security code	`4000 0000 0000 0127`	`5100 0000 0000 0123`	`3700 000000 00127`	`6011 0000 0000 0129`
Processing error	`4000 0000 0000 0119`	`5100 0000 0000 0115`	`3700 000000 00119`	`6011 0000 0000 0111`

On a simulated test MID, any other valid card number is approved — and on any card, the cents of the amount still choose a failure: `.05` declines, `.10` is insufficient funds, `.30` times out, `.51` is rejected by the gateway. On a processor's own sandbox, any other number gets that processor's answer.

04 Integrating with the API

1. **Create a key.** Developer → API → API keys → Create key. Tick **Test key** while you build. The key is shown once — store it as a secret.
2. **Read the reference.** Developer → API → API reference opens it, with copy-ready examples of a sale, a pre-authorisation and a capture. Postman collection downloads the same calls, already chained together.
3. **Call** `https://gateway.chargenation.io/api/v1` with `Authorization: Bearer YOUR_KEY` and an `Idempotency-Key` on every write, so a retry never charges twice.

The three calls most integrations need

- **Sale** — `POST /transactions` with an amount and a card. Money is taken now.
- **Pre-authorisation** — the same call with `"capture": false`. The amount is held, nothing is taken.
- **Capture** — `POST /transactions/{id}/capture`, for all of the hold or less.

Amounts are whole cents: `4995` is $49.95. A decline comes back as a normal response with `"approved": false`, not an error. Every sale returns the card's token at `card.token` — send it as `card_token` next time instead of the card, and you never handle the number again.

05 Taking payments on your website

Three ways to take cards without card numbers ever reaching you — which keeps you in the lightest PCI scope (SAQ A). The first needs no code at all; the other two start with your server setting up the payment with `POST /payment-intents`.

1. **Payment links — no code.** Payment links → New payment link: an amount and a description. Copy the link and send it to your customer by email, text or chat; they pay on a page with your logo and colour, and the link shows Paid. Links last a day, a week or a month, and can be cancelled while unpaid.
2. **Our payment page — no checkout to build.** Every payment intent comes back with a `checkout_url`. Send your customer there — from a Pay button, an email or a text. They pay on a page with your logo and colour (Developer → Payment page), then return to your `success_url`. Create a test payment link on that page shows you exactly what your customers see.
3. **Our card form, inside your checkout.** Create a publishable key (Developer → API → Publishable keys) for the web addresses your checkout runs on, add our script, and the card box appears in your page. `confirmCardPayment` completes the payment. Copy-ready code is in the API reference under Taking payments on your website.

Fulfil the order on the `payment_intent.succeeded` webhook or by checking the payment intent from your server — not on the browser's word alone.

06 Going live

1. **Ask us for a live MID.** Raise it under Support. Once granted it appears under Processing → MIDs.
2. **Create a live key** — the same as before, with Test key left off — and swap it in. Nothing else in your integration changes.
3. **Switch the portal to Live** to see real money only.

A test key can never charge a real card, even by mistake. A live key used against a test account produces a test transaction and charges nobody.

07 What you pay, and what you are paid

- **Rates & fees** shows what each of your merchant accounts costs. Each approved sale is charged a percentage and a fixed amount, worked out at the moment it is approved — a later change to your rate never changes an earlier sale. Declines and voids cost nothing.
- **Every transaction** shows its fee, any reserve held and what you keep.
- **A rolling reserve**, if your rate has one, holds back a share of each sale for a set number of days against chargebacks, then releases it automatically.
- **Balance** is what we owe you, with every movement behind it: sales in; fees, reserves, refunds and chargebacks out; payouts as we send them. A refund comes off your balance, not your reserve.
- **Statements** give each month in full — balance brought forward, every movement, and what is owed at month end — with a CSV download.

08 Bringing in other merchants

Sub-merchants in the menu holds your referral link. A business that applies through it joins under you once we approve it. You can then see its activity and switch into its account from the merchant menu, top left. If you have agreed commission with us, it appears on your balance as their sales settle.

09 Getting help

Raise anything under Support in the portal — a payment you want looked at, a live MID, a question about a statement. Every request is answered there, and we email you when it is.