

Defaulting a Merchant Account

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or those that have multiple merchant accounts (multiple locations/tax IDs), a default merchant account can be selected for each user.

1. Select **Payments > Settings**
2. Scroll down to the "*Payment Settings for User*" table and locate the **Merchant Account** drop-down menu.
 1. Select the **Merchant Account** to default when processing a credit card payment.

 The selected merchant account can be changed when posting a payment.

2. **Optional:** Select whether you want to receive a warning when no card number is entered.
2. Click **Save**.

Defaulting Multiple Merchant Accounts with E-Statements and Payment Portal

MD customers with multiple practices under one account can route each practice's Payment Portal payments to its own bank account, rather than all patient payments defaulting to a single shared account. Each merchant account can now have both **Retail** and **E-Commerce** credentials configured at the same time.

 This feature requires setup from our team, since E-Commerce credentials need to be configured for each merchant account. If you have multiple practices and would like each one to route payments to its own merchant account, please contact us!

When a merchant account has E-Commerce credentials configured, a **default merchant account** can be set at the **Practice** level via a new Payment Option.

1. Select **Customer Setup > Practices**.
2. Use the **Show All** button to view all practices. Or use the **Search field** to further drill down your search

 Place a check in the "*Include inactive practices*" box to include inactive practices in your search results.

3. Select the **Practice**.
4. Locate and click on the **Options** tab within the right-hand side panel.
5. Click the **Payment tab**.

6. Select the **Default Merchant Account** from the dropdown menu.
7. Click **Save**.

 Once added (after the merchant account has the E-Commerce credentials configured), the Payment Portal will automatically use the correct merchant account based on the patient's default practice, ensuring payments flow directly to the correct bank account without manual intervention.
