Definitions

Your API Login ID and Transaction Key are unique pieces of information specifically associated with your payment gateway account. However, the API login ID and Transaction Key are NOT used for logging into the Merchant Interface. These two values are only required when setting up an internet connection between your e-commerce website and the payment gateway. They are used by the payment gateway to authenticate that you are authorized to submit we site transactions.

A Signature Key is applicable if your solution uses our hosted payment form or uses the Direct Post Method (DPM) to submit transactions. It is also used for authenticating transaction responses from our APIs, including but not limited to Relay Response and Silent Post.

IMPORTANT: *The API Login ID, Transaction Key and Signature Key should not be shared with anyone. Be sure to store these values securely and change the Transaction Key regularly to further strengthen the security of your account.*

Steps to Creating Your API & Transaction Keys

1. Log into the Merchant Interface.
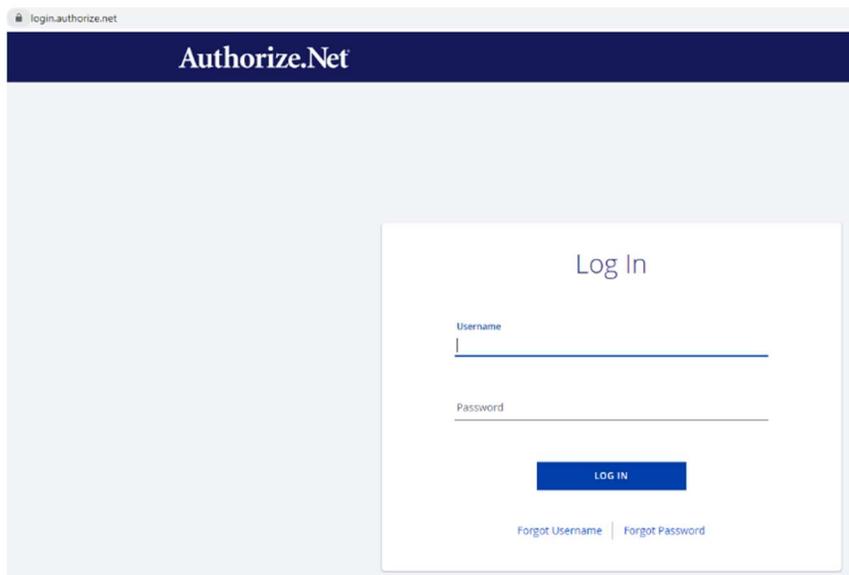
2. Select **Account** from the main toolbar or select **Settings** in the main left-side menu.

You can also select **Settings** from the side menu.

3. On the next screen, select **API Credentials & Keys**.
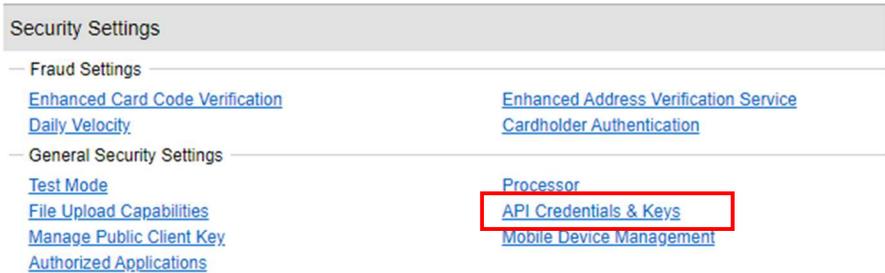
4. Scroll down the page and select **New Transaction Key.**

*Note: When obtaining a new Transaction Key, you can select the box **Disable Old Transaction Key Immediately** to disable the old Transaction Key. This will disable the old transaction key immediately and is recommended if you suspect your previous Transaction Key is being used fraudulently.*

*If the **Disable Old Transaction Key Immediately** box is not checked, the old Transaction Key will automatically expire in 24 hours.*

5. Click **Submit** to continue.

6. A dialog box will appear and will select **Request PIN**.

7. A Verification Pin will be automatically generated and sent to the email address used during the setup of your Authorize.net account.

8. Enter the PIN sent to you and select **Verify PIN**.
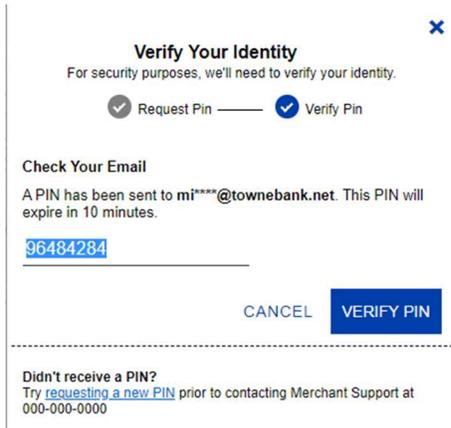
9. Then click **Continue**.

10. Your new Transaction Key will be displayed.

11. Click **Continue** to return to Settings page.

Be sure to store the Transaction Key in a very safe place. Do not share it with anyone, as it is used to protect your transactions.

The system-generated Transaction Key is like a password and is used to authenticate requests submitted to the gateway. If a request cannot be authenticated using the Transaction Key, the request is rejected. You may generate a new Transaction Key as often as needed.

For questions, please contact the TowneBank Merchant Services team, M-F, 8:30 AM – 6 PM at 866-462-9161 or you can contact Authorize.net support at 877-447-3938.