




# IntelliPay Payment Suite Users Guide

## Find Merchants


Enter Name, Merchant ID (do not include the 'M') or Merchant Key

Search


[List All Merchants](#)




Create New Profile




Customer Search



Username Search



Reseller Reports



Create User

# IntelliPay Account Setup



## I New Account Setup

### A. Documents needed for set ups:

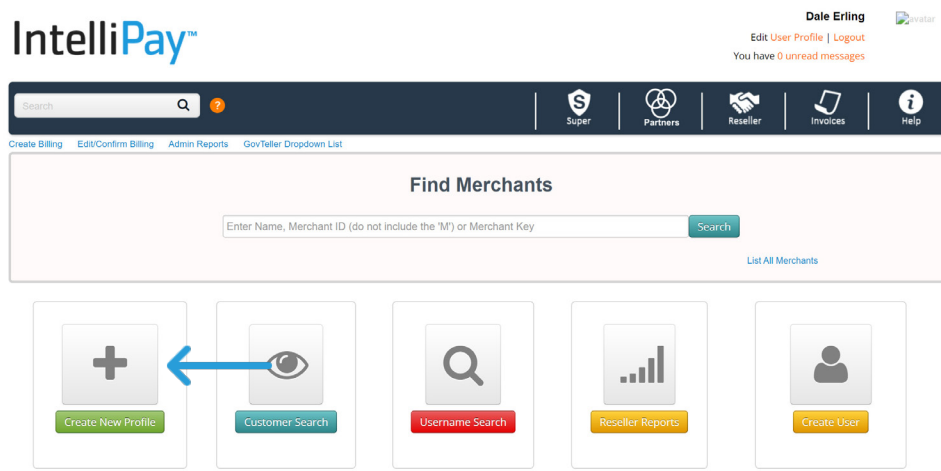
1. IntelliPay Card & ACH Setup Form
2. Voided Check and Bank Letter (For ACH and CC set up)
3. Var/Tear Sheet (For CC set ups)

### B. Credit Card Account Setup

IMPORTANT: Before you can set up a Credit Card account, you will need to create the account in IntelliPay. (Please refer to the Create IntelliPay Account Section of the User's Guide for more details.)

Once you created the username and passwords, please proceed with the next steps.

The first thing that you will need to do is login to cpteller.com with your Reseller Username and Password. This will take you to the Reseller Landing Page:



From here, you will select the green “Create New Profile” button. You’ll see the screen below.

The Merchant Key is automatically provided by the system. The following is the information that will need to be completed:

- a. Obtain the MID or TID from client's VAR Setup Sheet and copy and paste this information into these fields.
  - i. Traditional accounts will only have the "MID"
  - ii. SVC Fee accounts will
- b. Enter in all information provided from the Apps.(Company name, address, contact information, etc.)
- c. Uncheck the "test mode" check box
- d. Change the Vertical Market drop-down to your company's profile name.
- e. Checkmark CC enable box and API enable box
- f. Obtain API Key from bottom of webpage and just copy and paste. Always only use the ones that are all in CAPS.
- g. Billing – Do not check the billable box. This will enable the system and IP will bill the customer.
- h. Fill in all the following fields:
  1. Fee Account Number
  2. Fee Routing Number
  3. DO NOT Touch – Billing Start Date
  4. Monthly Fee – from app
  5. CC Item Fee – from app
  6. Set up fee – from app
- i. Gateway checkbox has to always be 1.

Once the information has been successfully entered, please select the "Save" Button in the upper right corner.

## II IntelliPay Account Configuration

### A. Edit Gateway Info:

Next Step is to select the second tab, "Edit Gateway Info." This section connects the credentials to the IntelliPay Payment Suite.

1. SERVICE FEE MODEL– Depending on the type of IntelliPay account you are creating, please pay careful attention to the steps below. There are extra steps for Service Fee MIDs.
2. For Traditional Accounts, you will only have one set of credentials to connect the IntelliPay Gateway. For Service Fee Accounts, you will have two usernames from IntelliPay for these set ups

No Gateway is currently set for "[Company Name]". Use the form below to set up a Gateway.

Gateway:

Merchant ID:

Username:

Main Password:

Linksmart Password:

Smartterm Password:

GW Param 1:

☐ Visa

☐ Mastercard

☐ Discover

☐ American Express

☐ Debit only account

☐ Does this account link to a Fee Account?

Batch Time (HH:MM:SS) MST only - 24 hour clock:

3. Enter the Main MID information for the IntelliPay credentials in the first four data fields, starting with "Username."
4. Check the card types that apply for that account.
5. Check the box that says, "Does this account link to a Fee Account?" This will open data fields for you to enter the Service Fee IntelliPay credentials. We recommend that label this as "SVC Fee MID"

Once you have all these fields filled in, select the "Save new Gateway ID" button.

## B. Fee Schedules Tab

This is for **Service Fee and Convenience Fee Accounts ONLY!!** If you are creating a traditional account, please ignore.

### 1. Service Fee Model Fee Example:

- a. Will follow this format: If its over/under \$60
  - i. Minimum – 0
  - ii. Maximum – 60
  - iii. ACH Flat Fee - \$1.50
  - iv. Card Flat Fee – \$1.50
  - v. AMEX Flat Fee - \$1.50
  - vi. AMEX Percentage – 3.5%
  - vii. Visa Debit Flat Fee - \$1.50. Hit Save Changes.

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- b. Then you need to create a second fee schedule for over \$60.
  - i. Minimum – 60.01
  - ii. Maximum – 999999
  - iii. ACH Flat Fee - \$1.50
  - iv. Card Percentage – 2.49%
  - v. AMEX Flat Fee - \$1.50
  - vi. AMEX Percentage – 3.5%
  - vii. Visa Debit Percentage – 2.49%. Hit Save Changes.

### 2. Convenience Fee Model

- ii. This will vary per customer, but the standard
  - i. Minimum – 0
  - ii. Maximum – 999999
  - iii. All other fees will be the same based off merchant app

### C. Visible Terminals Tab

The IntelliPay Payment Suite has the ability to show only the terminals that the merchant will use. The majority of merchants will use the Online Payment Page and One Terminal. The SWIPE, and VIRTUAL Terminals are older terminals and have not been terminated yet, as some merchants like this configuration. However, showing them causes confusion.

The other terminals like Customer Portal, Payment Wizard, Lightbox, and Donation Page, should be selected on a case-by-case basis.

To be safe, we recommend only see the following terminals

- iii. Online Payment Page (OPP)
- iv. One Terminal
- v. Batch and all others are always on.

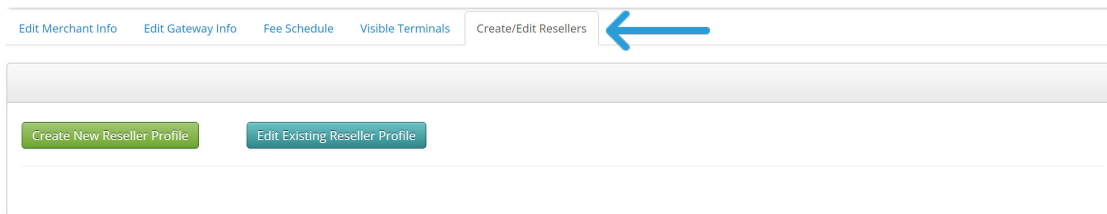
Visible Terminals for [Company Name] M7049

A checked box means the associated terminal is visible to [Company Name]. Check a box below to make the associated terminal visible to [Company Name].

<input type="checkbox"/> Advanced	<input type="checkbox"/> iPay Tech	<input checked="" type="checkbox"/> One v1.0 ⓘ	<input type="checkbox"/> Wizard
<input checked="" type="checkbox"/> Batch Upload	<input type="checkbox"/> Lightbox	<input checked="" type="checkbox"/> One v2.0 ⓘ	<input type="checkbox"/> Midigator
<input type="checkbox"/> Customer Portal	<input type="checkbox"/> Lightbox EMV	<input checked="" type="checkbox"/> OPP	
<input type="checkbox"/> Customer Portal (New)	<input type="checkbox"/> Mobile App	<input type="checkbox"/> Swipe	
<input type="checkbox"/> Donation	<input type="checkbox"/> One Link	<input type="checkbox"/> Token iFrame	
<input type="checkbox"/> Donation Landing Page	<input type="checkbox"/> One Tax	<input type="checkbox"/> Virtual	

## D. Create/Edit Resellers Tab

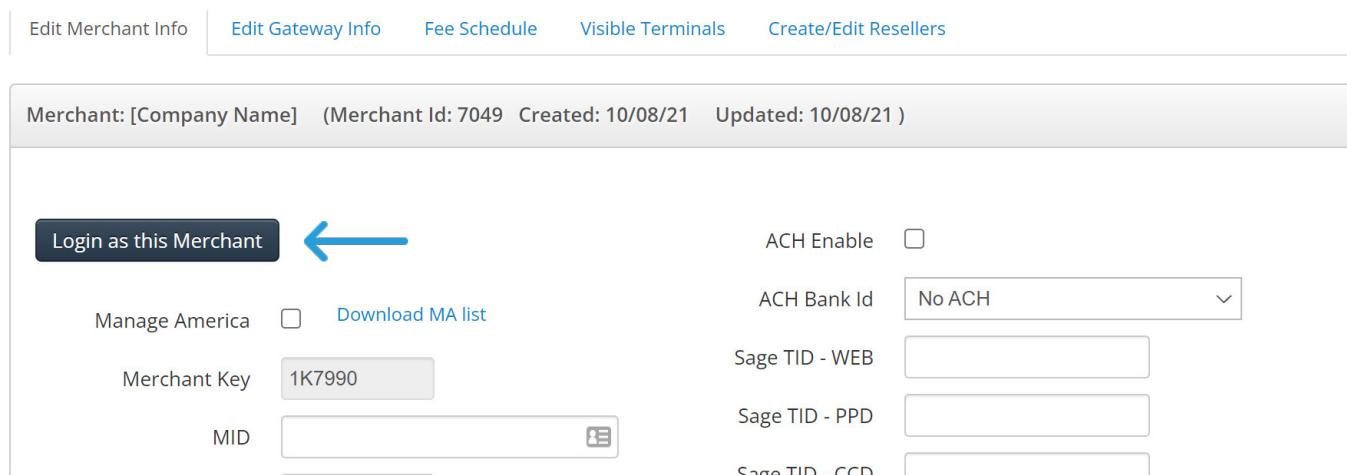
If you are the admin, you can use the screen below to create or edit resellers accounts and data.



## E. Account Completion

To complete the account setup, you need to create an Admin Username and Password for the merchant to login to their new account. Please select the “Edit Merchant Info” Tab.

To get started, please select the black, “Login as the Merchant” button.



This feature will log you in as the merchant so you can access their settings.

Step 1: To create the Admin Username and Password, please select the “Users” tile.

Step 2: Click on blue, “Add User” Button.

a. Create a username and password for the merchant.

- i. For the Username, we recommend a shortened version of their business name all lower case
- ii. For Passwords: we recommend something simple like, company123. They will be forced to reset their own password that is much more secure. This is a “temp”

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- iii. Be sure to select the “Administrator” box for their rights and privileges.
- iv. Select the Save Button.

We recommend that since this is a Credit Card Set up that you perform a test transaction to make sure the gateway connection to IntelliPay is good. To perform a quick test transaction, please do the following:

- a. Go to the Terminals Tab
- b. Select Virtual Terminal and launch in a new tab or window.
- c. Enter in test data and run a \$1.00 transaction and hit submit.

You should be a “Card was declined: activity limit exceeded. Or Card was declined: authorization was declined message. If you get anything other than those, check with management to make sure it’s not a set up error.

### E. Additional Validation

- 1. If merchant is a SVC Fee Merchant you will want to test the dollar amounts are calculating correctly based off the fee schedule that is built.
  - a. If they are under \$60.00 it should be adding a \$1.50 flat fee
  - b. If they are over \$60.01 it should be adding a \$1.49 fee, which is equivalent to 2.49%
  - c. Amex cards are at \$1.50 flat fee and 3.5%
  - d. ACH should be at \$1.50 flat fee

### F. Welcome Email

Now that the account is setup, you are ready to send the Welcome Email. An example of what the welcome email should look like is below:

**From:** IntelliPay Support  
**Sent:** Monday, January 18, 2026 2:08 PM  
**To:** Merchants email or reseller  
**CC:** IP Customer Support  
**Subject:** New IntelliPay Account – Company Name

*Hello Company Name,*

*Your account has been configured and ready for processing.*

*You can access your account via the link below:*

<https://secure.cpteller.com/login>

**Merchant Key:** XXXXX  
**API Key:** XXXXXXXXX

**Username:** XXXXXX  
**Password:** XXXXXXXXX

*You can sign up for training Monday-Friday from 9am-4pm MST.  
Please email [support@intellipay.com](mailto:support@intellipay.com) to schedule your training.*

*You can also call 855-872-6632 and select option 2 to speak with a rep.*

*Thanks  
IntelliPay*