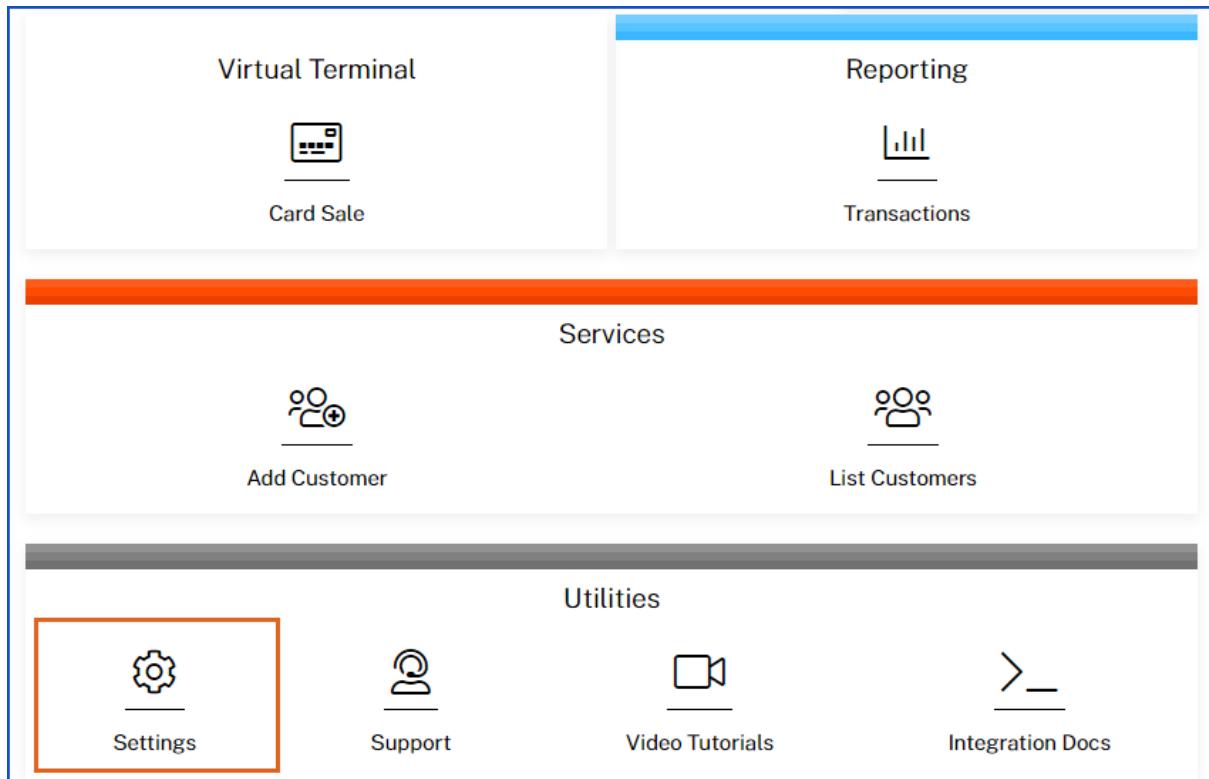


Adjust Settlement Schedule on Merchant Gateway

Last Modified on 01/09/2026 5:02 pm EST

The settlement schedule will set the time that the settlements process will initiate for the desired processor. This doesn't reflect the payment posting times in Energy Force. Please update Energy Force time zone in the Merchant Maintenance table for proper Energy Force posting dates.

1. Click on **Settings** in the **Utilities** section of the Main Menu.



2. In the *Transactions Options* section, click **Settlement Schedule**

General Options

-  **Account Information**
Edit your account preferences.
-  **User Accounts**
Add, update, and delete users.
-  **Look and Feel**
Add a custom logo to your invoices (if applicable).

Transaction Options

-  **Settlement Schedule**
Choose when your transactions are settled.
-  **Merchant Defined Fields**
Add your own custom fields.
-  **Test Mode**
Toggle test mode.
-  **API Configuration**
Configure what variables return in the Payment API.
-  **Report Configuration**
Configure what fields return in report downloads.
-  **Automatic Card Updater**
Choose when to update accounts.
-  **Convenience Fee/Surcharging Configuration**
Set amounts or percentages for surcharges and convenience fees.
-  **Country/Currency Configuration**
Choose the default country and currency values in your Virtual Terminal.

Security Options

-  **Security Keys**
Add and remove your security keys.
-  **IP Restrictions**
Control who can access your control panel and API.
-  **Address Verification**
Choose when to reject transactions based on AVS results.
-  **Card ID Verification**
Choose when to reject transactions based on CVV/CVC results.
-  **Fraud Prevention**
Toggle the Fraud Prevention™ service on or off.
-  **Approval Rate Requirement**
Shut down all processing if approval rate drops below a specified value.

3. Select the time in the drop-down menu for the local time zone and click **Update Settlement Schedule**.

- These times are reflected in the same time zone set on the merchant's gateway account.

Home / Gateway Options / Settlement Schedule

Settlement Schedule

Your settlement cut-off time for each processor is listed below. All times are displayed in your local time zone (**(GMT-07:00) Mountain Time (US & Canada)**) as set in your [Account Information](#) page.

Processor	Settlement Cut-off Time
Heartland Payment Systems	11:30 PM

Update Settlement Schedule

[Show history](#)

4. **Show History** will list out any changes made listed out by user, date, and time.

My History

Time	User	Processor	Old Time	New Time
01/03/2023 5:46 AM	Administrator	First Data Nashville	05:00 PM	07:00 PM
01/04/2023 10:17 AM	Administrator	First Data Nashville	07:00 PM	10:00 PM
01/04/2023 10:18 AM	Administrator	First Data Nashville	10:00 PM	11:30 PM