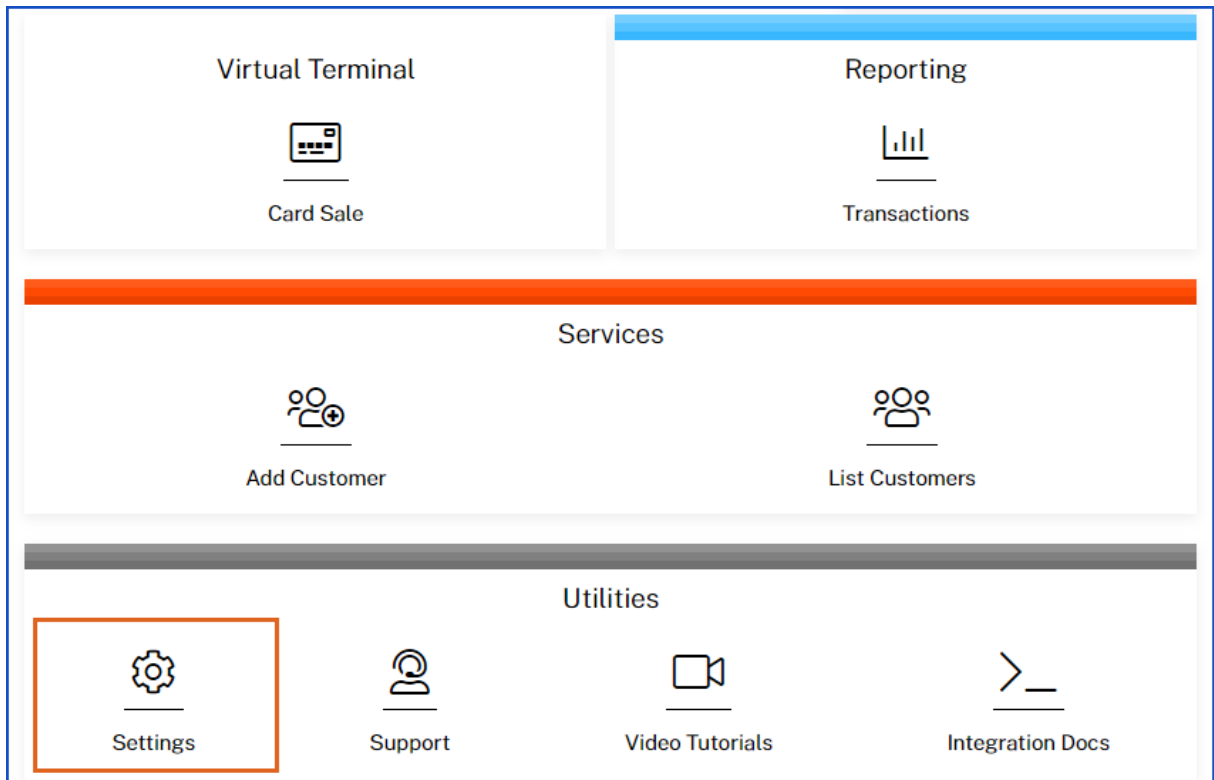


Adjust Settlement Schedule on Merchant Gateway

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).

Two-Factor Authentication
Add extra security to prevent unwanted logins.

Billing Statement
View your billing history.

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.

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