

Keap Pay - Payments

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Tags: Keap-Pro Keap-Max Max-Classic



Keap Pay is Keap's very own payment solution that helps businesses streamline the payment experience for their customers, obtain clearer financial business insights and follow the entire customer journey directly within their Keap App. Plus, with Keap Pay's concierge support, businesses will be able to handle all of their payment needs directly with Keap. No more logging in and out of different software to piece together your customer journey.

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Payment Methods

Keap Pay will be able to accept the following payment methods

- Major debit and credit cards (Visa, Mastercard, American Express, and Discover)

The image shows a payment form interface. At the top, there are logos for VISA, Mastercard, AMEX, and DISCOVER. Below these are input fields: 'Card number', 'MM / YY', 'CVC', and 'ZIP code'. A blue button at the bottom of the form says 'Pay \$5.00 now'.

Once you are active with Keap Pay you can accept payment through any of Keap's E-commerce features (Order Forms, Shopping Cart, Invoices, Manual Payments)

NOTE to current Ultimate Users who have previously set up Order Forms or Shopping Cart to avoid breaking any previous code you have used to create a theme, any/all themes created prior to April 2023 will not be able to accept payments via Keap Pay and will need to be updated with a newly created theme. [Click here to learn more](#)

Payment Dashboard

Keap Pay's Payment Dashboard will allow you to see the status of your incoming payments in real time along with transaction or payment IDs if support help is required.



NOTE: Keap Pay dashboards are only available in **Keap Pro/Max and Keap Ultimate**. If you're currently using the Keap Max Classic interface, you must toggle to Keap Ultimate in order to access the dashboards.

Created	Type	Status	Amount	Customer	Method	Email	Pay
5/16, 9:00 PM	Payin	Failed	\$5.00	PayPal Test	VISA 1111	PayPalTestKe...	pyi.
5/14, 11:59 PM	Payin	Failed	\$5.00	PayPal Test	VISA 1111	PayPalTestKe...	pyi.
5/13, 6:34 PM	Payin	Failed	\$5.00	PayPal Test	VISA 1111	PayPalTestKe...	pyi.
4/12, 8:05 AM	Payin	Succeeded	\$5.00	Danny Diede	4680	Danny.Diede...	pyi.
3/15, 9:16 AM	Payin	Succeeded	\$1.00	Jon Goodman	4680	jon.goodman...	pyi.
3/7, 12:15 PM	Payin	Succeeded	\$5.00		4680		pyi.
1/23, 3:31 PM	Payin	Succeeded	\$5.00	Danny Diede	4680	danny.diede...	pyi.

Navigating the payments dashboard

Accessing the payments dashboard

1. Navigate to Sales
2. Under Related Shortcuts, you will see Payment Dashboard

Items on the Dashboard:

- Date the Transaction was created
- Type of Transactions
- Status and Meaning
- Payment Amount

- Customer Name
- Payment Method (Credit Card type with Last 4)
- Customer Email
- Payment ID



IMPORTANT: The Customer Name and Email are from the billing information entered when the payment method was originally charged.

Finding a Specific Payment

To find the transaction for a specific payment,

1. Open the order containing the payment and under the "Payments" section, click the blue hyperlinked text under the "Type" column

Date	Type	Status	Amount	Note
4/12/2024	Credit Card	APPROVED (Mastercard XXXX-4680)	\$5.00	Auto Charge For Invoice Ids:340
Payment Total			\$5.00	
Balance			\$0.00	

2. In the pop-up window copy the Payment ID to the right of the "Reference Code"

Note: The Payment ID is critical for our Support team when reaching out for help on which payment you are looking for.

Order Items

Name: Keap Pay Test Product

ORDER TOTAL

Payments

Date: 4/12/2024

Payment Total

Balance

Commissions

Referral Partner

No Commissions to Disburse

Reference Code: **pyi_2f00055mlkj9CM1gv55xElb70y**

Note: N/A

Payment Plan

Auto Charge: Yes [View Payment Attempt History]

3. Go to the payments dashboard, hover over the "Payment ID" column and click the three lines

← Sales settings

Payment processing Payment dashboard Deposit dashboard

Payment dashboard

View the status and details of your payments.

	Type	Status	Amount	Customer	Method	Email	Payment ID
XM	Payin	Failed	\$5.00	PayPal Test	VISA 1111	PayPalTestKe...	pyi_...ap1yLB
PM	Payin	Failed	\$5.00	PayPal Test	VISA 1111	PayPalTestKe...	pyi_...u5cWe5
XM	Payin	Failed	\$5.00	PayPal Test	VISA 1111	PayPalTestKe...	pyi_...nPwVjl
IM	Payin	Succeeded	\$5.00	Danny Diede	4680	Danny.Diede...	pyi_...Elb70y
M	Payin	Succeeded	\$1.00	Jon Goodman	4680	danny.diede...	pyi_...yPHoI8
M	Payin	Succeeded	\$5.00		4680		pyi_...O9zXld
M	Payin	Succeeded	\$5.00	Danny Diede	4680	danny.diede...	pyi_...3dGaBN

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4. Paste in the payin ID and click apply, this will filter the payments dashboard to show that specific transaction

Payment dashboard

View the status and details of your payments.

Type Status Amount Customer Method Email

Payin Succeeded \$5.00 Danny Dieder 4680 Danny Dieder Equals pyi_2f0O055miKj9rCM1gvS!

Apply Reset

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Another method of searching for the payment is by

- Sorting by the date the transaction occurred
- Searching by the amount of the payment

NOTE not all payments will have a name recorded, however the Contact ID as well as the Invoice ID are correct

Clicked into the Payment Details

\$5.00 Payment

x

Succeeded

ID: pyi_...Elb70y

NAME	METHOD	DATE
Danny Diede	 4680 Exp 1 / 29	April 12, 2024 8:05:02 AM MST

CUSTOMER ADDRESS

Chandler, Arizona 85286

Related info

METHOD  mtd_...vFF882

AUTH CODE 732717

AVS RESPONSE Y

CVC RESPONSE M

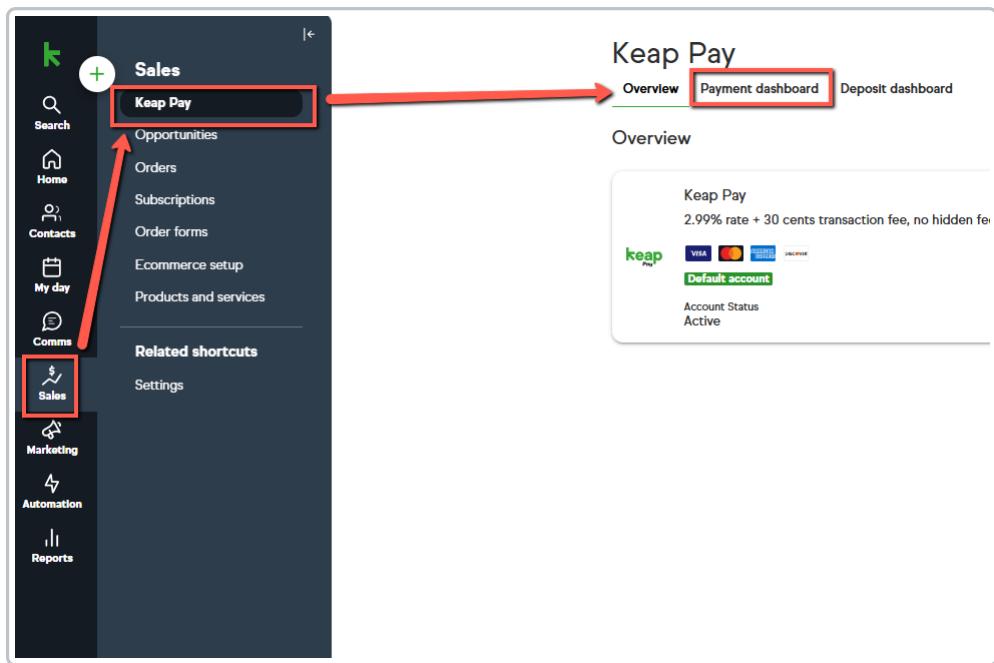
BILLING FEE \$0.45

NET TO MERCHANT \$4.55

Investigating a Payment Decline

Payments can decline for many reasons, however, the payments dashboard will give you additional insight into the reason for the decline. This reason will help you decide how to recover the funds that failed to process

1. **Navigate to the payments dashboard by going to Sales > Keap Pay > Payments Dashboard**



2. Filter by either the Contacts name or Email to find the failed payment, then apply the filter

Note - if you're having issues locating the failure, filter by the date the payment failed using the "Created Date" column

Payment dashboard						
View the status and details of your payments.						
Created	Type	Status	Amount	Customer	Card	Bill
11/20, 11:23 ...	Payin	Failed	\$100.00	Logan 2 Te...	Contains	james.varney...
10/23, 2:15 AM	Payin	Processing	\$10.00	Logan 1 Te...	Contains	james.varney...
9/30, 12:02 P...	Payin	Processing	\$5.00	New Logar...	Contains	james.varney...
9/19, 11:11 AM	Payin	Processing	\$10.00	Logan soooo...	Contains	no@no.no
9/19, 10:59 AM	Payin	Processing	\$300.00	Logan soooo...	VISA 1111	no@no.no
9/19, 10:52 AM	Payin	Processing	\$300.00	Logan soobe...	VISA 1111	lalala@lalala.l...
9/19, 10:46 AM	Payin	Processing	\$300.00	Logan subbo...	VISA 1111	nope@not.not
9/19, 10:41 AM	Payin	Processing	\$300.00	Logan sub Te...	VISA 1111	nope@nope....
9/19, 10:36 AM	Payin	Processing	\$300.00	Logan sub Te...	VISA 1111	nope@nope....
9/19, 10:30 AM	Payin	Processing	\$300.00	Logan sub Te...	VISA 1111	james.varney...
9/18, 1:37 PM	Payin	Processing	\$10.00	Logan 1 Tester	VISA 1111	james.varney...
9/18, 1:25 PM	Payin	Processing	\$10.00	Logan 1 Tester	VISA 1111	james.varney...

3. Once you have located the failed payment, click on the payment itself to pull up the payment details

\$100.00 Payment

Failed ID: sbx_pyi_...HFSA6S

NAME	METHOD	DATE
Logan 2 Test	9995 Exp 12 / 30	November 20, 2024 11:23:13 AM MST

CUSTOMER ADDRESS
123, 123 12345

Related info

METHOD	sbx_mtd_...P7rHd1
AUTH CODE	decline_insufficient_funds
REFUSAL REASON	Insufficient funds
DETAILED REFUSAL REASON	Declined
AVS RESPONSE	Y
CVC RESPONSE	M

4. Check the "Refusal Reason" and "Detailed Refusal Reason" codes, these codes will give you the insight needed to recover the funds that failed to process

For more information on these codes, please see the Failed Payment Refusal Codes

Exporting transactions from the Payments Dashboard

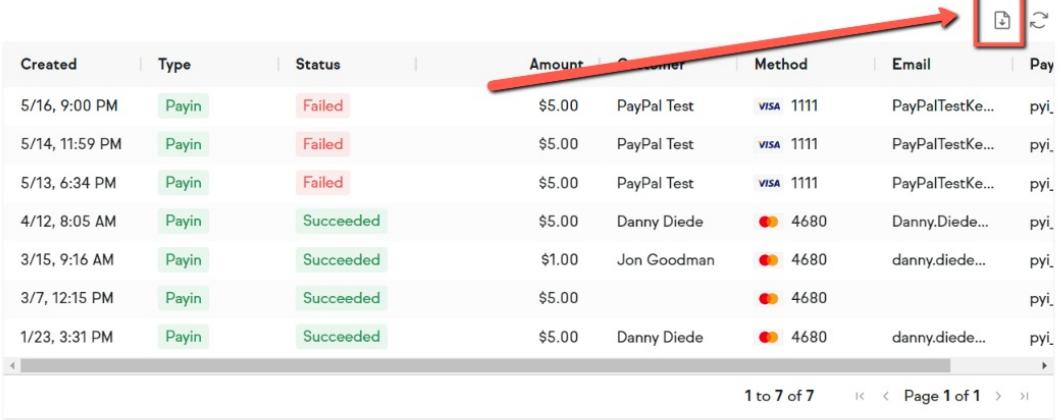
When on the Payments Dashboard, click on the icon in the top right-hand corner and a pop-up will appear. In the pop up you can export transactions from the previous month, current month, or over a custom period of time. Once the date range has been set, click the "Export" button to download the report as a CSV file.

← Sales settings

Payment processing Payment dashboard Deposit dashboard

Payment dashboard

View the status and details of your payments.



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5/13, 6:34 PM	Payin	Failed	\$5.00	PayPal Test	VISA 1111	PayPalTestKe...	pyi...
4/12, 8:05 AM	Payin	Succeeded	\$5.00	Danny Diede	4680	Danny.Diede...	pyi...
3/15, 9:16 AM	Payin	Succeeded	\$1.00	Jon Goodman	4680	danny.diede...	pyi...
3/7, 12:15 PM	Payin	Succeeded	\$5.00		4680		pyi...
1/23, 3:31 PM	Payin	Succeeded	\$5.00	Danny Diede	4680	danny.diede...	pyi...

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Please note that any filters applied to the payments dashboard when exporting will be applied and when using a custom time period filter, you can export up to 31 days worth of data at a time.

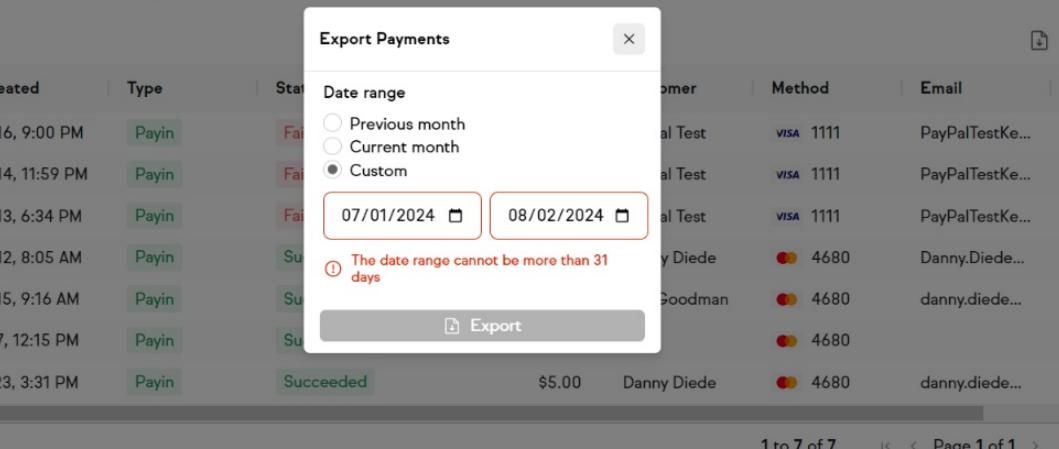
i.e. exporting the payments dashboard between 7/01/2024 to 8/01/2024 will work, but 7/01/2024 to 8/02/2024 will not.

← Sales settings

Payment processing Payment dashboard Deposit dashboard

Payment dashboard

View the status and details of your payments.



Export Payments

Date range

Previous month

Current month

Custom

07/01/2024

08/02/2024

The date range cannot be more than 31 days

Export

Created	Type	Status	Customer	Method	Email	Pay
5/16, 9:00 PM	Payin	Failed	Payal Test	VISA 1111	PayPalTestKe...	pyi...
5/14, 11:59 PM	Payin	Failed	Payal Test	VISA 1111	PayPalTestKe...	pyi...
5/13, 6:34 PM	Payin	Failed	Payal Test	VISA 1111	PayPalTestKe...	pyi...
4/12, 8:05 AM	Payin	Succeeded	Danny Diede	4680	Danny.Diede...	pyi...
3/15, 9:16 AM	Payin	Succeeded	Goodman	4680	danny.diede...	pyi...
3/7, 12:15 PM	Payin	Succeeded		4680		pyi...
1/23, 3:31 PM	Payin	Succeeded	Danny Diede	4680	danny.diede...	pyi...

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Sticker Pricing

Card Processing Fees - Applies to all credit card payments and refunds

Card Transaction Volume Fee	2.99%
Card Transaction Per item Fee	\$0.30
ACH Processing Fees (Coming Soon) - Applies to All ACH payments and refunds	
ACH Volume Rate	1% up to \$10
ACH Transaction Per Item Fee	\$0.30
Payout (Deposit) Fees	
Standard ACH Payout (Per batch)	\$0.15
Additional Fees	
Account Updater	\$0.50
Card/ ACH Refund	\$0.30
ACH Return	\$15.00
Chargeback (Card or ACH Dispute)	\$15.00

Payment Types

Payin - Your client made a payment with you

Refund - You have initiated a partial or full refund

Adjustment - You have adjusted the total owed

Chargeback - This Payment has had a Chargeback initiated on it

Payment Statuses

Processing - Payment was successful and is currently pending completion

Succeeded - Payment has completed processing and is available for deposit

Failed - Payment Failed to Process (Refusal codes below)

In Review - This payment has been flagged for risk review

Canceled - The payment was canceled and no funds will move

Presenting - Space between card being shown and actually processing

Fraud Protection with Keap Pay

Keap Pay leverages AI powered third-party tool that performs real time monitoring at checkout.

By leveraging the tools below, in addition to other fields, Keap Pay ensures that fraud protection strategies are optimized for your payment processing needs.

Velocity and Small Ticket Testing – to prevent card testing

Large Ticket Monitoring – reduce chargeback risk

VPN blockers – ensure device and billing country are the same

Black List Monitoring – IP Addresses, email, card number, and more

Sanctioned Country Monitoring – IP address screening

Identity Verification – Age of email, matching addresses, IP address, and more

Keap App specific data – Contact ID, Order ID, Invoice ID, App ID, and more

Dynamic Prevention Criteria – Updates as transactions are monitored

How fraudulent transactions are handled with Keap Pay

Keap Pay and its backend fraud partners aim to decline as few transactions as possible to ensure while still protecting customers from fraud attacks. While the vast majority of transactions are declined by the card issuing bank due to insufficient funds or suspected fraud, our fraud tool will occasionally trigger a decline during authorization (before the transaction ever reaches the card network or issuing bank). This level of security during authentication protects against card testing and other forms of fraud attacks. You also are able to get insights into why transactions were declined via the payments dashboard.

Below is a list of decline codes that you would see in this report

Failed Payment Refusal Codes

CODE	DESCRIPTION	Recommended Cardholder Action
DECLINED	Declined.	Issuer Decline - Call Bank or Try Alternative Payment Method
DO_NOT_HONOR	Do not honor.	Issuer Decline - Call Bank or Try Alternative Payment Method
EXPIRED_CARD	Expired card.	Issuer Decline - Call Bank or Try Alternative Payment Method
FRAUDULENT_CARD	Fraudulent card.	Issuer Decline - Call Bank or Try Alternative Payment Method

INCORRECT_PAYMENT_INFORMATION	Incorrect payment information.	Review Billing and Card Information
INSUFFICIENT_FUNDS	Insufficient funds.	Issuer Decline - Call Bank or Try Alternative Payment Method
INVALID_CARD_SECURITY_CODE	Invalid card security code.	Review Billing and Card Information
INVALID_EXPIRATION_DATE	Invalid expiration date.	Review Billing and Card Information
INVALID_PIN	Invalid PIN.	Review Billing and Card Information
LOST_CARD	Lost card.	Issuer Decline - Call Bank or Try Alternative Payment Method
NO_CARD_NUMBER_ON_FILE_WITH_ISSUER	No card number on file with issuer.	Review Billing and Card Information
NO_SUCH_CARD_ISSUER	No such card issuer.	Review Billing and Card Information
OVER_LIMIT	Over limit.	Issuer Decline - Call Bank
PROCESSING_ERROR	Processing error.	Re-Try Payment
RISK_DECLINE	Fraud Tool Triggered Decline	Try Alternative payment Method
STOLEN_CARD	Stolen card.	Issuer Decline - Call Bank or Try Alternative Payment Method
UNEXPECTED_PAYIN_TOKEN	Unexpected payin token.	Re-Try Payment
UNSUPPORTED_CARD_TYPE	Unsupported card type.	Try Alternative Payment Method

AVS Response Codes

- A: Address matches, ZIP code does not match
- Z: ZIP code matches, address does not match
- Y: Both address and ZIP code match
- N: Neither address nor ZIP code match

For a full list of all the possible AVS Response codes, [click here](#).

CVV Response Codes

• M: CVV matches

- **IV. CVV matches**

- N: CVV does not match
- P: CVV was not processed
- S: CVV should be on the card but was not provided

For a full list of all the possible CVV/ CVC Response codes, [click here](#).

FAQ's

Q - Are there any businesses that are prohibited from using Keap Pay?

A - Yes there are some business types that we prohibit from using Keap Pay. Many of these business types are also against our AUP. Here is a comprehensive list of our prohibited businesses for Keap Pay. If you see your business type on this list but you are allowed to send email via Keap please contact support to see if we can make an exception.

Q - I want to use Keap Pay but I'm looking for a lower rate than what's posted?

A - With Keap Pay we may have some flexibility in our pricing depending on a few factors. If you would like to review please contact your CSM or the payments team using payments@keap.com.

Q - I filled out my Onboarding Form but I'm still not active yet and heard nothing.

A - It can take up to 3 business days for onboarding to complete. Your application may require additional documents or information required for verification, please check your email to see if you received communication from the Payments team using payments@keap.com. If 3 business days have passed and you have not received an email, please contact support.

Q - When will my payments show up in my bank account?

Deposits are made from the date of the Transaction plus 1 business day for all Card Transactions, and from the date of the Transaction plus 4 business days for all ACH transactions (coming soon). This will be impacted by bank holidays and weekends.

Card Transactions - 11PM ET Cutoff	
Day of Transaction	Day of Deposit
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday

Thursday	Friday
Friday	Monday
Saturday	Monday
Sunday	Monday
ACH Transactions - 9PM ET Cutoff (coming soon)	
Day of Transaction	Day of Deposit
Monday (Includes Transactions entered on Saturday, Sunday, or Monday)	Friday
Tuesday	Monday
Wednesday	Tuesday
Thursday	Wednesday
Friday	Thursday

Q - What does the transaction read on my clients bank statements?

A - When you apply for Keap Pay you are required to provide a DBA (Doing Business As). When a client makes a transaction through Keap Pay, their bank account will read RF*DBAName.

Q - My Customer made a transaction but its not showing on the Payment Dashboard

A - First, take a look at the order and check what payment processor was used. You can do this by clicking on the blue hyperlinked text that reads "Credit Card" in the "Payments" section of the order. The popup window will say the merchant account that was used for that Credit Card charge. If it says "Keap Pay" and it has been longer than 1 hour since completing the transaction please contact support.

Q - How do I process refunds?

A - We will soon be adding the ability to refund right within the Payment Detail on the Payment Dashboard. For now please refer to the current refunding options discussed in these Help Center Articles.

Keap Ultimate Edition

Keap Pro/ Max Edition

Q - I see I got a Payment but I'm not seeing it on my Deposit Dashboard

A - First make sure the payment is in the "succeeded" status. Then check the date of the transaction and compare it to the deposit timing. If it's been past that time and it's showing the "succeeded" status, please

contact support.

Q - How do I update the Business Information for my Keap Pay Account

A - If there is a change in your business ownership, name, address, or tax IDs please reach out to the payments team right away using payments@keap.com and we can get those updates done for you.

NOTE updating your business information may require a new application to be submitted, this depends on the information needing to be updated.
