

# Blackbaud Merchant Services Frequently Asked Questions



## How does it work?

With Blackbaud Merchant Services, you'll get the convenience and protection that comes from working with a single payment processor. It gives you an online portal where you can run reports, process payments and see your transactions in real time. Blackbaud Merchant Services also offers chargeback management and donor support services. Plus, Blackbaud Merchant Services truly makes transaction processing simple, affordable and cost-saving for your organisation.

## What is Blackbaud Merchant Services?

Blackbaud Merchant Services takes all the guesswork out of what you pay for payment and donation processing by giving you a flat, fixed rate.

## What services does Blackbaud Merchant Services provide?

Blackbaud offers credit card processing in a PCI-compliant environment. We offer credit card encryption of your donors' data in the Blackbaud Vault. We also offer chargeback management services and donor management services at no additional charge.

## Do I need a credit card merchant account?

No, you do not need to have individual credit card merchant accounts; Blackbaud Merchant Services handles that for you.

## Will Blackbaud Merchant Services work with my Blackbaud solutions?

Yes, Blackbaud Merchant Services will work with your Blackbaud solutions. It is already integrated in your software so you can continue to process transactions directly from your Blackbaud solutions.

## Which cards can I accept with Blackbaud Merchant Services?

Blackbaud Merchant Services accepts American Express®, MasterCard®, Visa® and Maestro®.

## Can I process transactions remotely and at any time?

Yes, you can process transactions within the Blackbaud Merchant Services portal 24/7.

## Are there any system requirements to get started with Blackbaud Merchant Services?

Yes, you must be on version 7.91 of The Raiser's Edge, and if you have Blackbaud NetCommunity, you must be running version 6.15 or higher. Upgrading ensures that our products are PCI-compliant in your environment. Learn more about upgrading to version 7.91 of The Raiser's Edge.

If you are using eTapestry, there are no system requirements to get started with Blackbaud Merchant Services. eTapestry clients will set up the Blackbaud Vault to ensure the product is PCI-compliant.

## How will I receive my funds?

The funds will be delivered weekly to your designated bank of record. This will be net funds, with the payment processing fees of 2.75% and 25p subtracted (Visa, Mastercard & Maestro) and 3.5% and 25p subtracted (American Express).

## But I love my payment processor – why should I switch?

Blackbaud Merchant Services is great because you can process all of your offline/online donations in one place, and we offer you the Blackbaud Merchant Services across all transaction types with American Express, Maestro, MasterCard and Visa. We have a £0 pound agreement, and you can leave to go to another Blackbaud preferred processing vendor at any time. And getting started is simple – just complete a one-page form and receive your merchant account! In 48 hours, you can activate Blackbaud Merchant Services in your Blackbaud solution and begin processing credit cards.

## Blackbaud previously referred me to a preferred vendor – will Blackbaud's relationships with these vendors end?

Blackbaud will maintain our preferred vendor relationships. It is our goal to offer our customers flexible options for processors and gateways. Over the past years, Blackbaud has formed select partnerships to offer our customers flexibility in payment processing.

## Why is Blackbaud getting into the payment processing business?

Blackbaud Merchant Services has been processing payments for more than 10 years. We have processed transactions for organisations like The Michael J. Fox Foundation with our Blackbaud Sphere solution. We decided to expand this service beyond our Blackbaud Sphere solution to share this valued added service with our customers using The Raiser's Edge, Blackbaud NetCommunity and Blackbaud NetSolutions.

## What makes Blackbaud Merchant Services different?

Blackbaud Merchant Services is one-stop shopping – we provide solutions, protection with our PCI-compliant services and credit card processing. There is only one number to dial for service and support, and it is all handled by Blackbaud.

## Will I have to give up my relationship with my local bank?

Blackbaud Merchant Services consolidates all of your processing under our affordable Merchant Services, which allows you to maintain a relationship with your bank of choice.

### What does Merchant Services mean?

Blackbaud Merchant Services is just that — one rate. We charge one rate for American Express, MasterCard, Maestro and Visa transactions. The actual rate is 2.75% and 25p per transaction (Visa, Mastercard, Maestro) & 3.5% plus 25p per transaction (American Express). It does not matter if it is online or offline – the Blackbaud Merchant Services is the same. We charge one simple rate and have no other fees or hidden fees associated with credit card processing.

### Will Blackbaud Merchant Services process debit cards?

Yes, Blackbaud Merchant Services will process debit cards as long as a PIN number is not required.

### Can I process recurring gifts with Blackbaud Merchant Services?

Yes, you can continue to process recurring gifts with Blackbaud Merchant Services.

### What type of reporting will I be able to access?

If you like The Raiser's Edge, you will appreciate the advanced reporting Blackbaud Merchant Services offers. You will have unlimited access to a free virtual terminal, where you can perform all of your reconciliations, as well as run and export reports.

### Is it safe to use Blackbaud?

Yes, if you trust Blackbaud to secure your donors data with our Blackbaud Vault, you will get the same protection from Blackbaud Merchant Services. We will continue to protect your donors and remove all risks associated with storing credit cards in your Blackbaud solutions through our Blackbaud Vault.

### When will I receive my money from Blackbaud?

Blackbaud disburses funds into your organisation's designated bank account on a weekly basis. You can continue to access your information 24/7 and see your payments in real time in the Blackbaud Merchant Services Portal.

### Is the deposit schedule the same for all credit card types?

Yes, all credit cards are processed and disbursed at the same time into your organisation's designated bank account.

### How will the transaction fees be charged?

The transaction fees will be subtracted and net funds will be deposited in your organisation's bank account of choice.

### How does Blackbaud handle chargebacks?

Blackbaud also offers chargeback management services. Where you would typically start a case with the individual credit card companies, Blackbaud Merchant Services will manage the process for you.

## What is the difference between a chargeback and refund, and how much does it cost?

The refund fee is the Blackbaud Merchant Services of 2.75% and 25p per transaction (Visa, Mastercard, Maestro) & 3.5% plus 25p per transaction (American Express). Refunds are processed when a donor asks to have the money returned. You simply enter your Blackbaud solution or the Blackbaud Merchant Services Portal to reverse the transaction and return your donor's (or registrant's) money. For chargebacks, the donor/registrant calls the credit card issuer and indicates that he does not recognise the transaction and wants to have the charge removed from his card. The credit card issuer then initiates a defined chargeback process and notifies the merchant for resolution. The chargeback may be challenged, and depending on the circumstances and resolution, the donor/registrant may or may not get his funds returned. The chargeback fee is £10.00.

## Are we charged anything if the transaction is not authorised or declined?

There are NO charges assessed for transactions that are not authorised or declined.

## What other fees does Blackbaud charge?

Blackbaud does not charge any additional fees to process transactions beyond the Blackbaud Merchant Services.

## What are the Blackbaud AVS and CSC levels?

### AVS:

1. To perform no address verification, select "None".
2. To accept transactions only when both the street address and post code match, select "Full".
3. To accept transactions when either the street address or post code matches, select "Medium".
4. To accept transactions when anything other than the street address or post code do not match, select "Light".

### CSC:

1. To perform no CSC check, select "None".
2. To accept transactions only when the CSC matches, select "Full".
3. To decline transactions only when the CSC does not match, select "Light".

## What are the Blackbaud recommended settings?

- AVS Recommendation: To accept transactions when either the street address or post code matches, select "Medium".
- CSC Recommendation: To accept transactions only when the CVS matches, select "Full".

### How long will it take to authorise a credit card?

There is no standard time. It would be impossible to calculate because there are many entities involved (gateway, processor, bank) whose processing times may vary. In addition, traffic on the various networks will affect performance.

### What currency does Blackbaud Merchant Services process?

Blackbaud Merchant Services supports processing in Sterling, U.S. or Canadian dollars.

### What are the security features of Blackbaud's products and services?

As a PCI-certified, level 1 service provider, Blackbaud Payment Service (BBPS)/ Blackbaud Vault offers IP blacklisting and Card Number blacklisting. Contact us for more information.

### How long can you query on an item? How far back does the database go?

There is currently no time limit for how far back you can query.

### How old an item can user issue a refund for?

There is no limit in Blackbaud Merchant Services for how old an item you can refund, but this really depends on the processor you're refunding through. The industry standard is generally around six months.

► To learn more about Blackbaud Merchant Services and how you can take advantage of the savings, contact your Blackbaud account representative today.