

What is Blackbaud Merchant Services?

Your Guide to BBMS and BBPS

Need more information?
Email: support@blackbaud.co.uk

Blackbaud Payment Services and Blackbaud Merchant Services explained

Blackbaud Payment Services (BBPS) is Blackbaud's solution for secure credit card storage. All credit cards in your Blackbaud products are stored in our secure servers at BBPS. This protects your donor's personal information as well as the user from any liability.

BBPS is required by all Blackbaud products to either process or store credit card information. BBPS is what enables Blackbaud software to adhere to the PCI-DSS security standards set forth by the major credit card companies.

Blackbaud Merchant Services (BBMS) is a merchant account available to use with your Blackbaud products. Merchant accounts are responsible for actually processing the credit card transactions and depositing the funds into your bank account.

How do I sign up for these services?

You need to have an account with BBPS before you can set up a BBMS account. In order to sign up for BBPS, you must be a web admin and know your Site ID.

Signing up for BBPS

Head to bbps.blackbaud.com to sign up for BBPS. The terms and conditions for Blackbaud Payment Services can be found at blackbaud.com/files/bbms/bbpstc.pdf

Contact support@blackbaud.co.uk if you are unsure of your Site ID or need more help.

Note: Make sure you take a note of your BBPS username and password

Signing up for BBMS

Visit bbmsmerchant.blackbaud.com to sign up for BBMS. At this stage you will need to enter your bank details. You will also create a statement descriptor at this stage.

After signing up for BBMS, you'll need to provide validation of the bank account to our compliance team.

Visit blackbaud.com/bbmsaccountvalidation to find out what information is required, and where to send it.

Note: You can still take payments while waiting for your account to be validated, but no funds will be dispersed until this is completed.

Payment Processing

Are there fees associated with using BBMS?

Yes there are transactional fees when using BBMS.

For Visa/MasterCard/Maestro cards, there is a 2.75% + 19p per transaction fee. For American Express cards, this rate is higher at 3.5% + 19p per transaction.

Note: BBMS is NOT compatible with VISA Electron cards

What currencies does BBMS support?

BBMS currently is available to clients processing in U.S. Dollars, Canadian Dollars, British Pounds and Euros. Euros are limited only to banks located in Ireland and England.

You must have a bank account domiciled in these countries if you would like to set up BBMS accounts for multiple currencies. In other words, to have a BBMS account which processes dollars, you must have a bank account in the US.

When do I get paid the income I've collected?

BBMS regularly issues disbursements (deposits) to clients' banks from donations that have come through the payment gateway. The disbursement calendar will allow you to view when a payment has to be made to the organisation.

What is the maximum amount I can process through BBMS?

BBMS has a security feature that limits high value transactions. Gifts larger than the transaction limit will be declined. The default limit for British Pound Sterling (GBP) is £32,700 or less.

To authorise transactions for gifts larger than the transaction limit, break the donation up into parts. For example, if processing a transaction in U.S. Dollars that is worth £60,000, process two £30,000 gifts.

How can I reconcile with my bank statement?

You can log into the web portal at bbms.blackbaud.com/login and access the Disbursement Report.

This report contains all net and gross amounts for donors in the disbursement period. You can run reports in your CRM product to reconcile with the BBMS report.



Safety and Security

Is BBMS compliant with data protection? Can a user access card details?

BBMS has achieved full Payment Card Industry Data Security Standard (PCI DSS) compliance. The PCI DSS is a set of requirements developed by the major credit card companies to enhance credit card data security.

All card numbers are tokenised after saving (only the last four digits will show) so that no user can access these details. Information on Blackbaud and PCI Compliance can be found here: www.blackbaud.co.uk/pci-compliance.

What measures can I put in place to prevent fraud occurring through BBMS?

You can increase current AVS and CSC levels on your merchant accounts. This will help to prevent fraudulent transactions.

The Address Verification System (AVS) is a fraud prevention tool that matches the address entered by the donor against what the credit card issuer has on file. AVS checks are provided as additional fraud protection to verify the customer billing address submitted with online transactions.

CSC refers to the printed, not imprinted, number on your Visa, MasterCard, American Express, or Discover Card. This number is never transferred during card swipes and should only be known by the person in physical custody of the credit card. Card Security Code checks are provided as additional fraud protection for online transactions to verify the code entered during the transaction.

You can also implement premium Fraud Management screening available for Card Not Present transactions. This gives you the ability to block donations originating in "High Risk Countries" (those with a high risk of scams and credit card fraud), deny transactions based upon the number of times the same card has been used within a short duration and various other settings. There is an additional fee for each transaction (on top of your usual processing fee) when using premium screening.

What AVS and CSC Levels can I set?

AVS Levels: Full: Accepts transactions only when both the numeric portion of the street address and postal code match.

Medium: Accepts transactions when either the numeric portion of the street address or postal code match. This is the most commonly selected option.

Light: Accepts transactions when either the numeric portion of the street address or the postal code match, or when either aren't checked/verified.

None: Accepts all transactions regardless of incorrect data.

CSC Levels: Full: The CSC must be correct.

Light: The CSC must be correct or return a response that indicates the result is unavailable (i.e. "Does not participate").

None: BBMS does not use CSC to check transactions.

What is a suspect transaction and what do I do with it?

Transactions are flagged as suspect when they meet certain criteria that makes them stand out as possibly fraudulent.

Criteria for flagging transactions as suspect are as follows:

- Velocity check for multiple identical transactions (same amount) from the same credit card and/or IP address within a short period of time (for Card Not Present transactions only)
- Questionable IP addresses from which fraudulent activity has been previously reported
- High-risk country check
- Transaction amount exceeds £10,000

Suspect Transactions will expire after 60 days, and will be disbursed at that point if no action is taken.

Refunds and Chargebacks

What is a chargeback?

A chargeback is issued when a donor disputes the donation/transaction with their credit card company. This can occur if the card was reported stolen, or the cardholder does not recall making the specified transaction.

Any time a donor files a chargeback, it is always approved upfront. Because credit card processing companies charge approximately £20 per chargeback issued, this same £20 charge is in turn charged to the organisation.

When a chargeback occurs, the bank is automatically retrieving the donation from the organisation.

You can challenge a chargeback by emailing ChargeBacks@Blackbaud.com. You should dispute these chargebacks and also refund other suspect transactions as soon as possible.

How do I refund a transaction?

You are able to issue refunds within the BBMS Web Portal. Simply search for the transaction and select "Refund". You can refund the full transaction amount or issue a partial refund.

This refund will appear in the next disbursement cycle. BBMS refunds the transaction to the credit card company/bank immediately. Although, it may take 3-5 days for the bank to post it to the constituents account.

Note: Credit card refunds must be issued within 180 days from the date of the original transaction.

My Account

Can I have more than one BBMS account?

Yes, additional BBMS accounts can be used to diversify funds by adding another bank account for deposit and/or for reporting purposes, for example one BBMS account for donations and another for all event income.

When using BBMS as your merchant provider, you can create additional accounts at no extra cost. You may also choose to have a BBMS account per currency, for example one for British Pounds and one for U.S. Dollars

I can't access my BBMS account – how can I get in?

Web admins are able to reset their BBMS and BBPS passwords via the Blackbaud website.

Once reset, these must be added into your CRM product and, if BBPS has been reset, this must be entered in BBMS (account configurations) in order to process payments.

The Support Team can also make you aware of the username of the accounts which have been created.

