

DATA SHEET

Blackbaud Merchant Services™

Blackbaud Merchant Services is our end-to-end payment processing solution designed exclusively for nonprofits to make credit card processing simple, secure, and affordable. It is included with our PCI-compliant solutions.

Save time with pre-reconciled bank deposits, automatic credit card updates for recurring gifts, premium fraud prevention, and PCI compliance handled almost entirely by Blackbaud. Plus, you'll also save money with OneRATE™, which provides the same low rate across all transactions, including real time, batch, card present, and card not present. With Blackbaud Merchant Services, you can easily accept all major credit cards (Visa®, MasterCard®, Discover®, and American Express®). The rate stays the same for rewards cards, corporate cards, and cash-back cards. There are no setup fees, monthly minimums, or hidden charges.

How It Works

Blackbaud Merchant Services is both a credit card gateway and processor, so you don't have to manage multiple vendors. Instead, you'll benefit from the convenience and protection that comes from working with a single provider. You'll also have unlimited 24/7 access to a secure, online portal where you can see your transactions in real time, process reconciliations, run or export reports, and accept credit card payments at off-site events.

Disbursements are already reconciled before they're deposited, taking the guesswork out of tracking individual transactions. And with Auto Reconciliation, credit card and ACH (direct debit) transactions in Altru® and Blackbaud CRM™ (version 3.0 or higher) are automatically matched with the funds disbursed, saving you additional time and eliminating the manual export and import of data.

Payments on the Go

Blackbaud Merchant Services is integrated with Blackbaud MobilePay™, allowing you to accept and process credit card payments from your iPhone®, iPad®, or Android™ phone or tablet. There are no additional fees for Blackbaud MobilePay. Use it with

Tired of the time-consuming process of reconciling credit card transactions with your bank statements? Frustrated by separate American Express® statements and deposits? Confused by different rates and fees on your bill?

Save time and money every month with Blackbaud Merchant Services. For help getting started, review our [Quick Start Checklist](#).

[Learn More](#) ▶

your iPad® and the RE:Event® app to process event registration payments at off-site fundraisers and sync data directly with your Raiser's Edge™ database.

Safe and Secure

Blackbaud Merchant Services is a PCI-compliant solution that has helped nonprofits worldwide raise billions of dollars. It features the Blackbaud Vault, which encrypts sensitive information and keeps your donors' credit card data secure by removing all of the risks associated with storing card information. Blackbaud Merchant Services also provides comprehensive screening for detecting online payment card fraud through a premium Fraud Management service.

Minimize Disruptions in Recurring Gifts

Blackbaud Merchant Services supports the updating of credit card data in Altru®, Blackbaud CRM™, Raiser's Edge NXT™, Raiser's Edge™, and Luminare Online™. Using Credit Card Updater, you can minimize declined transactions and avoid disruptions in regular giving. Each month, Visa®, MasterCard®, and Discover® credit cards from participating U.S. and Canadian banks are analyzed and updated with current credit card data.

Blackbaud Merchant Services™ provides:

- Integration with Blackbaud solutions
- No long-term contract
- Fast, easy setup
- No hidden fees
- Same rate for all cards and all transactions—even American Express®
- Support for ACH (direct debit) transactions
- Easier reconciliation
- Mobile payment processing
- Automatic updates for recurring credit card gifts
- Simplified PCI compliance
- Premium Fraud Management
- End-to-end support

Blackbaud Merchant Services can be used with any of our PCI-compliant solutions, including:

- Raiser's Edge NXT™/Raiser's Edge
- Blackbaud CRM
- Blackbaud NetCommunity™
- Luminare Online
- Altru
- The Patron Edge®
- eTapestry®
- Blackbaud Online Express™
- Online Express Bill Pay™ for Education Edge™ and Student Billing™
- onBoard®
- onMessage®

The Savings Add Up

With Blackbaud Merchant Services, the savings really add up. Here's a comparative look at our service versus other providers:

	Other Providers	Blackbaud Merchant Services
Visa®, MasterCard®, and Discover®	2.1–5% + \$0.15–0.35	OneRATE™
American Express®	3.25–5% + \$0.15–0.35	OneRATE
Chargeback Fees	\$10–25	\$15
Interconnect Fees	\$0.25/transaction or \$25 monthly minimum	\$0
Cross Border Fees	Additional 0.5%	\$0
Monthly Fees	\$10–99/merchant account	\$0
Monthly Minimum Fees	\$20–75/merchant account	\$0
Customer Service/Statement Fees	\$5–30/month/merchant account	\$0
Authorization Fees	\$0.10–0.30 per authorization attempt	\$0
Batch or Settlement Fees	\$0.20–0.35 per batch or settlement	\$0
Setup Fees	\$25–300/merchant account	\$0
Gateway Fees	\$20–100/month + \$0.15/transaction	\$0
PCI-Compliance Fees	\$75–250/year	\$0
Virtual Terminal/Mobile Payments	\$100/month	\$0
Vault/Transaction Fees	\$20/month + \$0.05/card/month	\$0
Additional Accounts	\$25–75/month	\$0
Full-Service Software and Payment Provider	–	