

# Simplifying Payment Processing with Blackbaud Merchant Services™

Blackbaud Merchant Services makes payment processing simple, secure, and affordable.

Save time with pre-reconciled bank deposits, automatic credit card updates for recurring gifts, premium fraud management, and significantly reduced PCI requirements. You'll also save money with OneRATE™, which provides the same low rate for all transaction and card types. Best of all, there are no setup fees, monthly minimums, or hidden charges.

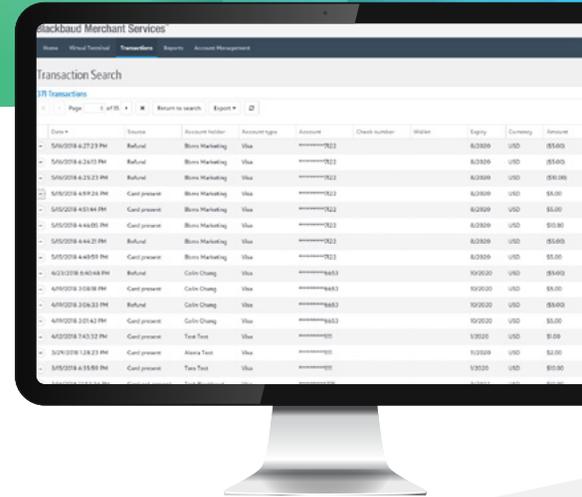
## Learn how it works.

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 offsite events.

Disbursements are already reconciled before they're deposited, taking the guesswork out of tracking individual transactions.

## Make payments on the go.

Blackbaud Merchant Services is integrated with Blackbaud MobilePay™, allowing you to process payments from your iPhone®, iPad®, or Android® phone or tablet. There are no additional fees for using Blackbaud MobilePay. Combined with Blackbaud Luminate Online® and Blackbaud TeamRaiser®, Blackbaud MobilePay allows you to accept one-time and recurring credit card donations and registration payments. It also works with your iPad and the RE:Event® app to process event registration payments.



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](#)

## Minimize disruptions in recurring gifts.

Blackbaud Merchant Services keeps credit card data current in Blackbaud Altru®, Blackbaud CRM™, Blackbaud Raiser's Edge NXT®, Raiser's Edge®, and Blackbaud Luminate Online.

Using Credit Card Updater, you can minimize declined transactions and avoid disruptions in regular giving. Each month, Visa®, MasterCard®, Discover®, and American Express credit cards from participating U.S. and Canadian banks are analyzed and updated with current credit card data.

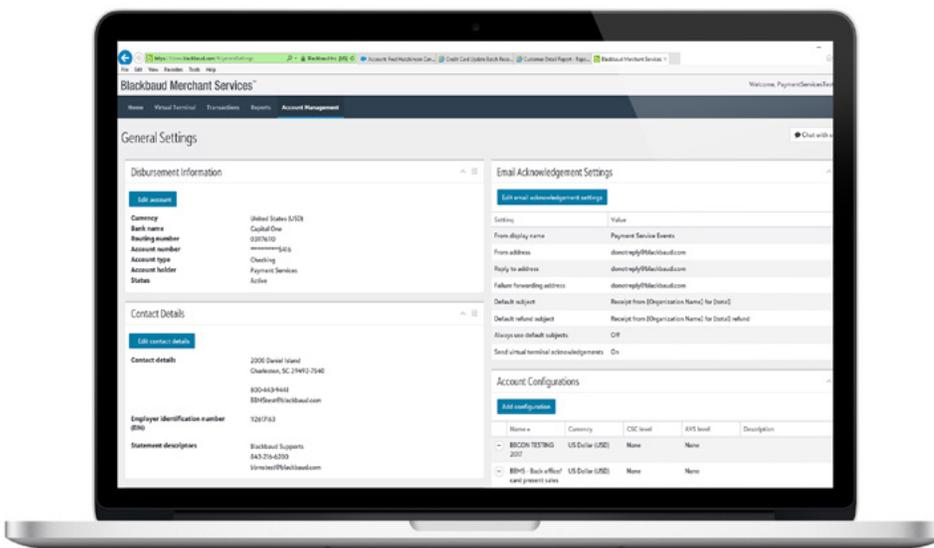
## Keep data safe and secure.

Blackbaud Merchant Services is a PCI-compliant solution. It features the Blackbaud Vault, which encrypts sensitive information and keeps your constituents' credit card data secure by removing all of the risks associated with storing card information. Blackbaud Merchant Services also provides comprehensive screening for online payment card fraud through a premium fraud management service. In addition, with point-to-point encryption (P2PE), you can dramatically lessen your PCI scope and save significant time on PCI audits.



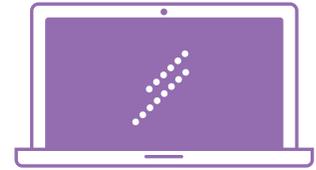
### BLACKBAUD MERCHANT SERVICES PROVIDES:

- 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
- Point-to-point encryption
- End-to-end support



## Watch the savings add up.

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



	Other Providers	Blackbaud Merchant Services
Visa, MasterCard, and Discover	2.1-5% + \$0.15-0.35	OneRATE
American Express and Japan Credit Bureau (JCB) Cards	3.25-5% + \$0.15-0.35	OneRATE
Chargeback Fees	\$10-25	\$15
Interconnect Fees	\$0.25 per Transaction or \$25 Monthly Minimum	\$0
Cross Border Fees	Additional 1%	\$0
Monthly Fees	\$10-99 per Merchant Account	\$0
Monthly Minimum Fees	\$20-75 per Merchant Account	\$0
Customer Service and Statement Fees	\$5-30 per Month for Each 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 per Merchant Account	\$0
Gateway Fees	\$20-100 per Month + \$0.15 per Transaction	\$0
PCI-Compliance Fees	\$75-250 per Year	\$0
Virtual Terminal and Mobile Payments	\$100 per Month	\$0
Vault and Transaction Fees	\$20 per Month + \$0.05 for Each Card per Month	\$0
Additional Accounts	\$25-75 per Month	\$0
<b>Full-Service Software and Payment Provider</b>	—	✓

### BLACKBAUD MERCHANT SERVICES CAN BE USED WITH ANY OF OUR PCI-COMPLIANT SOLUTIONS, INCLUDING:

- Blackbaud Raiser's Edge NXT
- Raiser's Edge
- Blackbaud CRM
- Blackbaud Internet Solutions™
- Blackbaud NetCommunity™
- Blackbaud Luminate Online
- Blackbaud Altru
- Blackbaud eTapestry®
- Blackbaud Online Express™
- onBoard®
- onMessage®

### About Blackbaud

Leading uniquely at the intersection point of technology and social good, Blackbaud connects and empowers organizations to increase their impact through cloud software, services, expertise, and data intelligence. We serve the entire social good community, which includes nonprofits, foundations, companies, education institutions, healthcare organizations, and the individual change agents who support them.