

Payment Processing in Luminate Online



Luminate Online, Blackbaud's complete cloud-based constituent engagement solution, gives your organization the ability to accept credit card, Automated Clearing House (ACH), and third-party vendor transactions over the Internet through a single payment, recurring gift, or online donation.

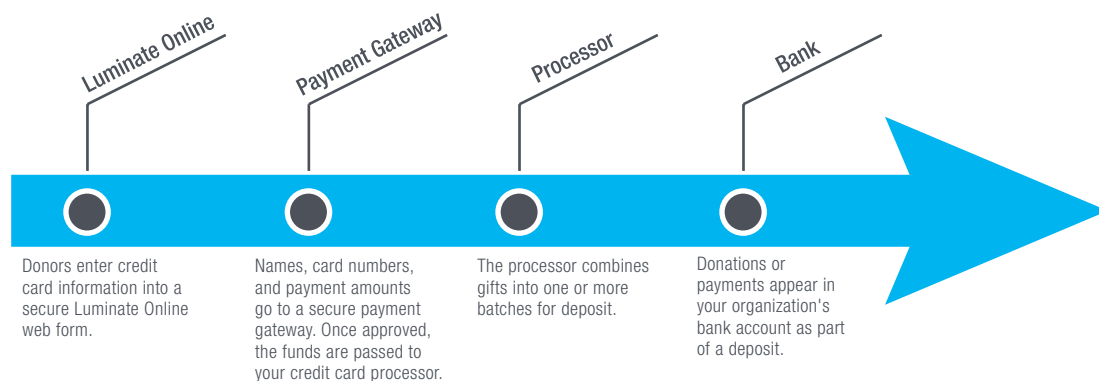
In this guide, you'll find information on processing payments in Luminate Online. Use the links below to find more information on:

- [Processing Credit Card Payments](#)
- [Processing ACH Payments](#)
- [Processing Third-Party Vendor Payments](#)
- [Frequently Asked Questions](#)
- [Supported Platforms and Required Platform-Specific Parameters](#)

Processing Credit Card Payments

How It Works

Payment information is entered into a secure web form in Luminate Online. Then, it is forwarded to a payment gateway and credit card processor before being deposited into your bank account.



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The process is seamless once it is set up, but there are several important steps that need to be completed before your organization begins accepting online donations.

- 1) First, your organization needs to select a payment gateway and credit card processor. Blackbaud Merchant Services™ comes with Luminate Online as the default end-to-end processor.
- 2) If you select a third-party payment gateway and credit card processor, you will then need to set up an account with the vendor(s). This is not a required step for Blackbaud Merchant Services accounts.
- 3) Finally, you will need to configure your gateway and credit card processor in Luminate Online and perform testing.

Selecting a Payment Gateway and Credit Card Processor

Blackbaud Merchant Services is integrated with Luminate Online and is included at no additional charge. There are no monthly or setup fees, and you pay only for payments processed.

While Luminate Online also works with other payment gateways and processors, there are additional fees, applications, and setup times associated with those options.

Typically, it takes five to eight business days to evaluate providers and make a final decision. Therefore, it is important to do your research well in advance of when you would like to begin accepting online credit card transactions.

Below is a brief summary of the credit card payment processing options supported by Luminate Online.

Blackbaud Merchant Services

Blackbaud Merchant Services is an end-to-end payment gateway and credit card processor that integrates seamlessly with our award-winning software solutions, including:

- Luminate Online
- Raiser's Edge™
- Raiser's Edge NXT™
- Blackbaud NetCommunity™
- Blackbaud CRM™
- eTapestry®
- Altru®
- The Patron Edge®
- Blackbaud Online Express™
- Online Express Bill Pay™
- onBoard™
- onMessage™

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Using Blackbaud Merchant Services™, your organization can accept and process all major credit cards and all types of transactions, including:

- Real-time
- Batch
- Point-of-sale
- Card present
- Card not present

By using Luminate Online with Blackbaud Merchant Services, your organization can also take advantage of Credit Card Updater, a premium service that keeps expiration dates and card information current for sustaining donors. With Blackbaud Merchant Services' OneRATE™, you pay just one low rate on every donation. There are no monthly charges or setup fees, saving your organization money. In addition, Blackbaud Merchant Services saves you time on bookkeeping by providing pre-reconciled bank deposits.

Other options for payment processing in Luminate Online include using Payflow Pro®—a payment gateway that links your website to your merchant account—with a separate credit card processor or iATS®. These options typically charge setup, monthly, and gateway fees in addition to credit card processing fees, so it is important to understand the fee structure before you select your payment processor. Furthermore, because Payflow Pro and iATS are third-party solutions, there are additional fees required to integrate them into Luminate Online.

	Blackbaud Merchant Services	Other Payment Options
Description	End-to-end payment processing service that includes gateway, credit card processor, and vaulting of data in Blackbaud Payment Service, our PCI-compliant vault.	Contract for either combined payment gateway and credit card processor or separately for payment gateway and credit card processor.
Credit Card Processing Fee	2.598% plus \$0.26 per transaction	Contact provider for fees
Gateway Fee	\$0	Contact provider for fees
Blackbaud Interconnect Fee	\$0	\$0.25 per transaction (\$25 monthly minimum)
Blackbaud Setup Fee	\$0 professional services fee*	\$750 professional services fee per gateway
Other Monthly or Per-Transaction Fees	\$0	Contact provider for additional fees

* \$0 for set up of up to five accounts.

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Payflow Pro®

Luminate Online users may contract directly with PayPal™ and use Payflow Pro for a Blackbaud1 payment gateway (refer to “[Submitting Your Application and Payflow Pro](#)” for more information) that links your website to your merchant account. Before creating your account, contact bbms@blackbaud.com for a free benefit analysis to determine if Blackbaud Merchant Services™ can save you resource time and simplify your credit card processing.

Unlike Blackbaud Merchant Services, Payflow Pro requires you to contract with a separate credit card processor. Supported payment platforms include:

- First Data™ Merchant Services Nashville
- Global Payments® East
- Merchant e-Solutions

Refer to [Appendix A](#) for more information.

iATS®

You may contract directly with iATS as your payment gateway and credit card processor.

Submitting Your Application

When selecting a payment gateway and credit card processor other than Blackbaud Merchant Services, you will need to coordinate the timing of your application with your Luminate Online launch date. Applying too early may result in additional paperwork and fees if your account remains inactive for a period of time. Applying too late could result in delayed start dates for accepting online credit card transactions.

Blackbaud Merchant Services

When using Blackbaud Merchant Services, there is no application to complete, and you do not have to pay any additional fees. You will only be charged once a payment or donation has been processed and do not need to worry about the timing for activating your account.

To activate Blackbaud Merchant Services, contact your account manager or client success manager to request a new merchant account. They will assist you with your services agreement and a member of the Blackbaud Professional Services Team will contact you with next steps. These next steps include helping you set up, test, and configure your account. The Blackbaud Professional Services Team will also provide you with a tour of the Blackbaud Merchant Services web portal. In many cases, your account can be activated in as quickly as one business day.

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Payflow Pro®

To apply for a Payflow Pro account that is compatible with Blackbaud software, you will need to contract with PayPal™ directly.

You must use one of the following links to create the gateway account that will connect to your Luminate Online account:

- [Blackbaud Clients Processing Payments in the United States](#)
- [Blackbaud Clients Processing Payments in Canada](#)

The links above provide the required Blackbaud partner identifier needed to set up your gateway account. If you use a different setup process, we will not be able to configure it with Blackbaud, and you will have to contract with PayPal to request a new gateway and pay an additional setup fee.

Upon successful completion, you will receive an email confirmation that you are enrolled in a new Payflow service.

You will then need to log in to the [PayPal Manager](#) to complete the Payflow configuration, test integration, and account activation. You will need the partner ID ([Blackbaud1](#)) and the login and password you created upon registration. PayPal Manager is the central place where you will manage your Payflow transactions.

Please note that when you set up your account, you will need your organization's:

- General business information
- Primary business contact information
- Credit card and billing contact information
- Merchant bank and processor information

Make sure your organization applies for an Internet Merchant Account (IMA), an account used to process credit cards, which is compatible with Payflow Pro and Luminate Online and is not for a physical credit card reader. The credit card processor has to use a payment platform that is supported by Luminate Online. Refer to [Appendix A](#) for a list of supported platforms.

Note: If you have a preferred merchant bank, please make sure that your bank uses one of the platforms listed in [Appendix A](#) and is supported by Payflow Pro.

The merchant bank/credit card processor will provide you with a VAR sheet that must be given to PayPal to set up the Payflow Pro gateway. The information that Payflow Pro needs to configure your account can be found in [Appendix A](#).

Once the Payflow Pro gateway is configured, contact your account manager or client success manager to request a new merchant account. They will assist you with your services agreement, and a member of the Blackbaud Professional Services Team will contact you with next steps.

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iATS®

To apply for an iATS account, you will need to contact iATS at 1.866.300.4287, [option 2](#). You will be asked to verify that your organization is a registered nonprofit by providing:

- Confirmation of your tax-exempt status with the IRS or CRA
- Verification of a bank account for deposits with a pre-printed, voided check
- Financial statements that show your organization's current and past financial history

Additionally, make sure to apply for an IMA and not one for a physical credit card reader. Otherwise, your account will not be compatible with Luminate Online.

Initially, iATS will configure your account to process all credit cards by default. If you prefer not to accept certain cards, you should indicate that when you open your account. The application involves credit checks and other offline paperwork, which takes a minimum of one week.

Configuring and Testing Your Credit Card Gateways**Blackbaud Professional Services Support for Payment Gateways**

The Blackbaud Professional Services Team is available to set up your payment merchant in Luminate Online for all gateways, including:

- Blackbaud Merchant Services™
- Payflow Pro®
- iATS for credit card processing
- iATS for ACH payments
- PayPal™ Payments

The Blackbaud Professional Services Team will configure the gateway(s) in Luminate Online and conduct end-to-end transaction testing. The service is scheduled within three to five business days for a fee of \$750 per configured third-party gateway and \$0 for Blackbaud Merchant Services.

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Testing Your Credit Card Gateways

The Blackbaud Professional Services Team will test your Blackbaud Merchant Services™, Payflow Pro®, and iATS® systems with at least one live credit card donation. Your credit card gateway is tested by temporarily turning on the system and running one or more transactions, usually making a small donation of \$0.14 to \$2.58 to your organization. The money is deposited into your organization's bank account.

Blackbaud Merchant Services clients can determine if testing was successful by viewing the transaction in the Blackbaud Merchant Services web portal. If using another gateway, you will need to wait for money to be deposited into your nonprofit organization's bank account which may take several business days.

You must either confirm the transaction appears in your Blackbaud Merchant Services web portal, if using Blackbaud Merchant Services, or confirm receipt of the deposit if using another gateway before your account is enabled to accept "real" payments. If you have selected iATS as your payment gateway and processor, please confirm the deposit in your bank account and not your iATS account. Deposit times vary by vendor and appear in your bank account in approximately three to five days.

If you are using Blackbaud Merchant Services, Blackbaud will work closely with you and your staff during the entire configuration and testing process. If you have selected another gateway and processor, you will need to manage the communications between Blackbaud and the third-party provider. Since we do not hold the contract with the provider, we cannot call and request changes on your behalf.

Taking Credit Card Payments

Once testing is complete, your organization can begin accepting donations online. If you intend to use only one payment gateway and processor for your organization, it will be the one used on all of your Luminate Online donation forms and campaigns. If you are adding another processor or gateway to your Luminate Online account, you must update all of the Luminate Online donation campaigns that should use it.

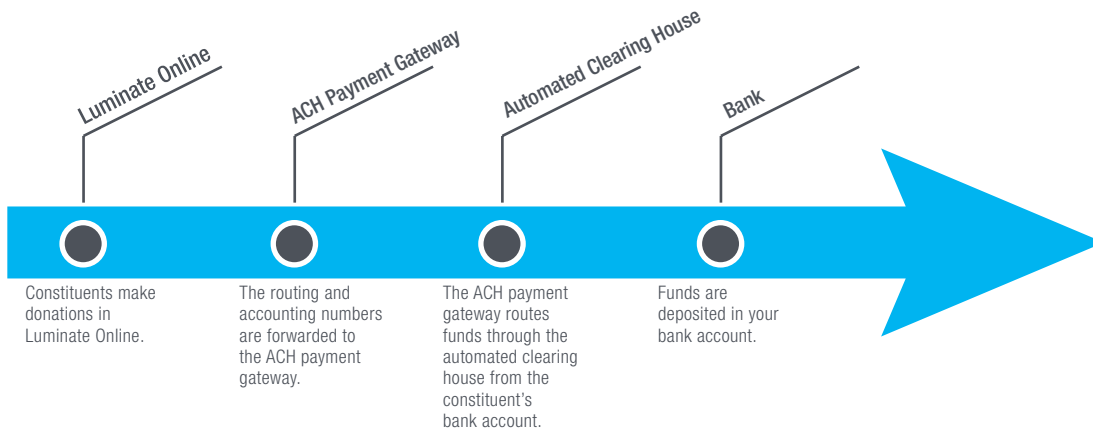
ACH Payments

ACH payments allow you to accept gifts electronically from your constituents by directly debiting funds from their checking or savings accounts. You may also see this referred to as direct debit, Electronic Funds Transfer (EFT), or bank account withdrawal.

How It Works

Payment information is entered into a secure web form in Luminate Online. Then, it is forwarded to an ACH payment gateway and the Automated Clearing House routes this transaction directly to your bank account.

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The process is seamless once it is set up, but there are several important steps that you need to take initially, such as:

1. Setting up the ACH payment gateway and processor.
2. Contacting your account manager to request a new merchant account.
3. Working with the Blackbaud Professional Services Team to test the gateway and add it to your donation forms.

Please note that you can use Blackbaud Merchant Services™ to process credit card transactions while using iATS for ACH.

How to Set Up an ACH Payment Gateway with Luminate Online

If you wish to accept ACH payments, you will need to contact iATS® directly (1.866.300.4287, [option 2](#)) to create an account. If you already have an iATS account for credit card processing, you can contact iATS customer care (1.888.955.5455, [option 1](#)) to have ACH payment processing enabled on the same account.

Once the ACH gateway has been set up, contact your account manager or client success manager to request the addition of ACH payment processing with your Luminate Online account. They will assist you in getting your services agreement, and a member of the Blackbaud Professional Services Team will contact you with next steps.

Configuring and Testing Your ACH Gateways

The Blackbaud Professional Services Team will work with you to test the ACH gateway with a donation on a live donation form. This will allow for end-to-end verification testing from Luminate Online to your bank account before allowing this to be a payment option for your constituents.

Once the payment gateway has been added to Luminate Online, the Blackbaud Professional Services Team will work with you to schedule a time to run a test transaction. At the scheduled time, they will add the gateway to the merchant account and enable this on the donation form of your choice. You can then submit a test transaction. Once successfully processed, they will take the payment gateway off of the merchant account.

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When you confirm receipt of the deposit, they will add the gateway back to your merchant account so that you can begin accepting donations through this gateway. At this point, you can go into your Constituent360 account and refund the transaction.

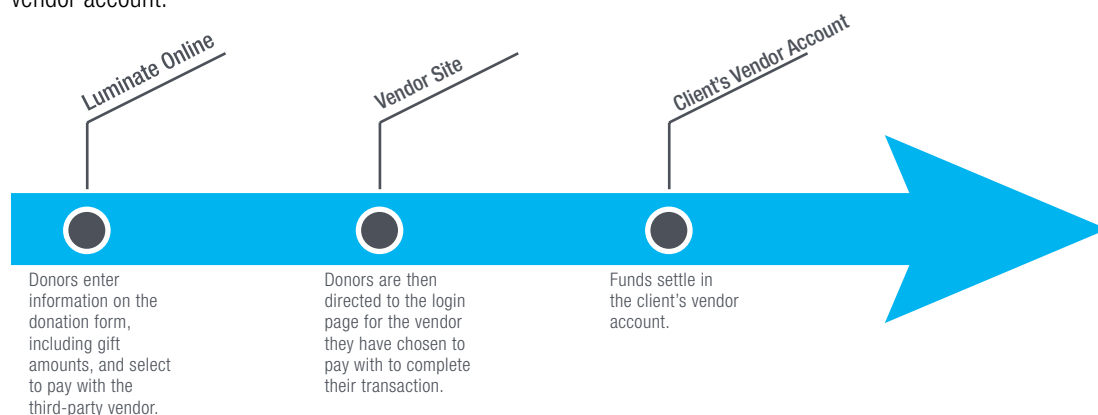
Taking ACH Payments

Once the test transaction has been successfully deposited, the Blackbaud Professional Services Team will add the gateway to your merchant account. When added, it will not automatically populate on every donation form. Instead, you will need to manually add this payment option to your donation forms. If you have any questions, the Blackbaud Professional Services Team can assist you.

Third-Party Vendor Payments with PayPal™ Payments

How It Works

Donor information and gift amounts are entered into Luminate Online via a secure web form. The information is then passed securely to the third-party vendor account where the donor enters the remainder of their payment information to complete the transaction. Once successfully processed, funds are available via your third-party vendor account.



The process is seamless once it is set up, but there are several important steps that you need to take initially, such as:

1. Creating your PayPal Payments account.
2. Contacting your account manager to request a new gateway.
3. Working with the Blackbaud Professional Services Team to test the gateway and add it to your donation forms.

Implementing a Third-Party Payment Processor

Third-party accounts allow your constituents to donate electronically through money transfers. Similar to how checks and money orders allow people to transfer money in the traditional paper method, third-party vendor payments allow constituents to do this electronically.

Once donors enter their constituent information and the gift amount, they will be routed to their vendor account login page. When they log in, the vendor will have the gift amount displayed and can transfer the money directly.

Continued

PayPal™ Payments

PayPal Payments allows donors to donate to your organization through their PayPal Account.

For PayPal Payments, you will need to [acquire a PayPal Business Account](#). Once you have the account set up, you must request your API credentials and provide these to the Blackbaud Professional Services Team. This includes the:

- API username
- API password
- API signature

After your PayPal Business Account is set up, let your account manager or client success manager know that you are interested in the addition of a third-party vendor payment gateway with Luminate Online. Your account manager or client success manager will assist you with your services agreement, and a member of the Blackbaud Professional Services Team will contact you with next steps.

Configuring and Testing Your Third-Party Gateways

The Blackbaud Professional Services Team will work with you to test any third-party gateways with a donation on a live form. As a reminder, there is a services fee of \$750 per gateway to do this. This will allow for end-to-end verification testing from Luminate Online to your bank account before allowing this to be a payment option for your constituents.

Once the PayPal Payments gateway is added to Luminate Online, the Blackbaud Professional Services Team will work with you to schedule a time to run a test transaction. At the scheduled time, they will add the gateway to the merchant account and enable this on the donation form of your choice. You can then submit a test transaction, and once successfully processed, the payment gateway will be removed from the merchant account. When you confirm receipt of the deposit, the gateway will be added back to your merchant account so that you may begin accepting donations through the gateway. At this point, you can go to your Constituent360 account and refund the transaction.

Taking Third-Party Vendor Payments

Once the test transaction has been successfully deposited, the Blackbaud Professional Services Team will add the gateway to your merchant account. When added, it will not automatically populate on every donation form. Instead, you will need to manually add this payment option to your donation forms. If you have any questions, the Blackbaud Professional Services Team can assist you.

Continued

Frequently Asked Questions

Still have questions? We can help. You will find some of the most commonly asked questions below.

For more information, please contact us directly at bbms@blackbaud.com.

Q: Can we use our existing merchant account?

A: Luminate Online can be configured to work with an existing merchant account as long as it is compatible with Payflow Pro® and supported by Luminate Online. However, we recommend that you set up a new merchant account to process Luminate Online transactions. See [Appendix A](#) for a list of supported credit card platforms.

This will make it easier for you to track and evaluate your various marketing and fundraising investments. At a minimum, you will need a new terminal on your existing account because a single terminal should not be shared between any two environments.

Q: What processing platforms are supported?

A: If you decide to work with a credit card processor, other than Blackbaud Merchant Services™, there will be an added setup fee of \$750 per gateway as well as an interconnect fee of \$0.25 per transaction (or a \$25 monthly minimum fee). The processing platforms we currently support via Payflow Pro are listed below, and more detail can be found in [Appendix A](#).

Each platform may support multiple credit card processors. If you have a desired payment processor, ask if they use one of these platforms. Litle, now Vantiv®, and Moneris Solutions® are not supported.

- First Data™ Merchant Services (FDC—Nashville, South, and North)
- Global Payments™ (East and Central)
- Merchant e-Solutions
- NOVA (Elavon)
- Paymentech™ (Salem and Tampa)
- Vital (formally VisaNet) (TSYS)

Q: If I use iATS®, can I still have my organization's name and phone number appear on donors' credit card statements?

A: While your organization's name will appear on the statement, the contact phone number listed will be iATS' Canadian telephone number. The city that will appear is Vancouver, where iATS is based.

Q: If I sign up for iATS now, can I switch to another merchant account later?

A: Yes. If you switch from iATS to Blackbaud Merchant Services, you can complete the setup without a Blackbaud Professional Services engagement.

If you later choose Payflow Pro with a separate processor, you must complete the required steps again and pay an additional setup fee of \$750 per gateway as well as an interconnect fee of \$0.25 per transaction (or a \$25 monthly minimum fee).

When switching processors in Luminate Online, please be advised that Blackbaud has a PCI-compliant service to move credit card data for existing recurring gifts from Payflow Pro to Blackbaud Merchant Services.

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We are also working on a services engagement to move credit card data to Blackbaud Merchant Services™ for sustaining gifts processed by other payment gateways. Contact bbms@blackbaud.com if you are interested in more information.

Q: Can we have more than one merchant account set up to handle different types of transactions?

A: Yes. Luminate Online supports multiple merchant accounts. The need for this may arise because different programs, affiliates, or nonprofits need to keep their accounting separate. Once configured in our system, you can direct funds collected through any secure Luminate Online web form to any of your organization's merchant accounts. While there are no additional setup charges for creating more than one Blackbaud Merchant Services account, there are additional setup fees for us to configure multiple iATS® or Payflow Pro® accounts.

Q: Can I use iATS to process ACH/direct debit payments and Blackbaud Merchant Services or Payflow Pro for credit card payments?

A: Yes. There is a \$750 fee to configure iATS for ACH, even if you use iATS for credit card processing.

Q: Can I use PayPal™ Payments and Blackbaud Merchant Services or Payflow Pro for credit card payments?

A: Yes. There is a \$750 fee to configure PayPal Payments.

Q: What about currency conversion?

A: Luminate Online can only be configured for one single currency site wide. Current options are U.S. dollars, Canadian dollars, Australian dollars, and British pounds. Donations can be accepted from other countries, but the funds would be in the one currency for which you have configured Luminate Online. The conversions occur at the card or bank level. For example, if a resident of the United Kingdom made a \$200 donation on a U.S. website, he or she would be charged the equivalent amount in British pounds.

Q: How can we protect ourselves from fraud?

A: The right fraud protection strategy requires a careful balance between fraud prevention and ease of giving that varies by organization and by donor profile. Blackbaud offers a variety of solutions that can be tailored to your nonprofit organization. Fraud protection via Blackbaud includes an address verification system (AVS), use of CVV2, and our own software component—Velocity. All of these work together to ensure that you are getting the most comprehensive fraud and phishing protection available. In addition, you can configure the card security code (CSS) to none, light, or full, and the AVS to light, medium, or full in the Blackbaud Merchant Services web portal or in Luminate Online for other processors and gateways.

Blackbaud Merchant Services also offers premium Fraud Management services, if needed. For additional information, please reference the [Overview of Fraud Prevention Filters](#).

For specific questions or concerns regarding transaction fraud or security information in Luminate Online, please contact Luminate support at 1.888.528.9501, [option 3](#).

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Appendix A: Supported Platforms and Required Platform-Specific Parameters

Below is a list of payment platforms that Luminate Online supports via Payflow Pro®. The credit card processor must use a payment platform that is on the list. If you have a preferred merchant bank, make sure that the bank uses one of the platforms shown below and is supported by Payflow Pro. Credit card processors that do not use these platforms and are not supported by Luminate Online include Authorize.net®, Litle (now Vantiv®), and Moneris Solutions®.

Supported Platform	Parameter	Max Length
First Data™ Merchant Services (FDMS/FDC) Nashville (Envoy)	Merchant ID	7 digits add leading zeros
	Terminal ID	7 digits add leading zeros
First Data Merchant Services (FDMS/FDC) South	Merchant ID (MID)	12 digits
	Currency Code	3 digits 840=US
	Merchant Category Code (MCC or SIC)	4 digits
	Merchant State	2-character abbreviation
	Merchant ZIP® Code	5 or 5-4
	Acquirer	CHASE, BPS—Use CHASE
	American Express® SE	Up to 11 digits if accepting card type
	Diners SE	Up to 11 digits if accepting card type
	Novus/Discover® SE	Up to 11 digits if accepting card type
	JCB SE	Up to 11 digits if accepting card type
First Data Merchant Services (FDMS/FDC) North	Merchant ID	12 digits
	Terminal ID	Up to 8 digits
	SIC	
Global East (NDC East)	Terminal ID	Up to 15 digits
	Bank ID	6 digits
Global Payments® Central (MAPP)	Terminal ID	13 digits
Merchant e-Solutions	BIN Number	6 digits
	Merchant Number	12 digits
	Store Number	4 digits
	Terminal Number	4 digits
	ZIP® Code	5 to 9 digits
	Time Zone	3 digits (705-708 EST-PST)
	Merchant Category Code (MCC or SIC)	4 digits
	Merchant Name	25 characters
	Merchant Phone Number	xxx-xxx-xxxx
	Merchant State	2-character abbreviation
	Agent Number	6 digits
	Chain Number	6 digits
	Location Number	5 digits
	Terminal ID	7 digits plus leading 7 or V

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Supported Platform	Parameter	Max Length
NOVA (Elavon)	Terminal ID	16 digits
	Bank ID/Terminal BIN	6 digits
Paymentech (Tampa)	PNS Merchant Number	12 digits
	Terminal ID	3 digits
	SIC	4 digits
Paymentech (Salem)	Division Number	
	Currency Code	3 digits 840=US
	Allow Soft Descriptors	Yes, No, Unknown >> Use Yes
TSYS (Vital/VisaNet)	Merchant ID (Merchant Number)	12 digits If merchant ID and merchant account number are both present, use the merchant ID.
	Acquirer BIN (Bank ID)	6 digits
	Store Number	4 digits
	Terminal Number	4 digits
	Country Code	3 digits 840=US
	Merchant ZIP® Code (Merchant City Code)	5 digits
	Time Zone	3 digits (705-708 EST-PST)
	Merchant Category Code (MCC or SIC)	4 digits
	Merchant Business Name (Merchant DBA)	
	Merchant Phone Number	Typically pulled from Salesforce®
	Merchant State	2-character abbreviation
	Merchant Location Number	5 to 6 digits (not ZIP Code)
	Agent Bank ID (Agent Number or BIN)	6 digits
	Agent Chain Number (Chain Number)	6 digits
V Number/Terminal ID	7 digits plus leading 7 or V	

➤ To learn more about Luminate Online, visit www.blackbaud.com or contact your Blackbaud account representative.