

# Blackbaud Merchant Services Portal Features Overview

## Transaction Management Through the Blackbaud Merchant Services Web Portal

From the web portal, you can use many features to manage transactions and disbursements through your **Blackbaud Merchant Services** account.

### Home

#### Web Portal Features

After you set up your account with **Blackbaud Merchant Services**, log into the web portal to customize your settings and access valuable reports. From the portal, you can perform many tasks.

- Manage the account, such as to change bank information or modify the statement descriptor.
- Define user settings and create roles for users.
- Enter and process transactions through a virtual terminal.
- Search for processed transactions, batches, and transactions marked as suspect.
- Research and resolve cardholders' chargeback requests.
- Analyze disbursement and daily transaction activity.

#### System Messages and Processing Alerts

When you log in, the Home page displays any system messages or alerts for suspect transactions or chargeback requests that may require your attention. To ensure prompt disbursements, check daily for any system messages, suspect transactions, or chargeback requests. If you do not log into the portal on a daily basis, you can set up email notifications or Really Simple Syndication (RSS) feeds to receive system alerts. To set email notifications, click the drop-down menu next to your user name on the top right of the screen.

If you change your user name and password in the web portal, you must also change the account credentials set up in your Blackbaud program to process transactions through Blackbaud Merchant Services.

Continued on following page

## Account Management

### Disbursement Information

Your organization's primary contact can edit the banking information at any time without having to contact Blackbaud. Each **Blackbaud Merchant Services** account can have one bank account for each currency.

### Contact Details

To ensure control over your donations, it is important that your statement descriptor, which appears on your donors' credit card statements, be easily recognizable and provide the best phone number for donors to call with questions.

### Account Configurations

You use these account configurations to process credit card transactions, such as for each currency. You can set up as many configurations within your Blackbaud Merchant Services account as necessary, such as to provide the Address Verification Service (AVS) for Card Not Present transactions but not Card Present transactions.

### Fraud Management

With this optional premium service, which costs \$0.05 per transaction, you can turn additional fraud filters on or off as necessary. For optimal fraud protection, you can adjust the fraud risk score threshold and set additional options as necessary to meet your needs.

- Reject transactions from anonymous proxies or high-risk countries.
- Reject transactions when the country of the card Bank Identification Number (BIN) does not match the cardholder's billing address.
- Enable account velocity screening.

### Users and Roles

You can set up multiple users with unique roles for various tasks and security. Roles control what features each user can access. For example, you can restrict access to checking account information in the virtual terminal for users in the Volunteer role.

To use multiple accounts, such as for each event or fund, or to use multiple bank accounts with a currency, you can set up as many accounts with Blackbaud Merchant Services as necessary.

By default, the premium fraud management service rejects transactions with a fraud risk score of 35 or higher.

You have one Blackbaud Merchant Services user name and password with Admin rights; however, multiple users may also have administrative rights.

Continued on following page

## My User Settings

### Credentials

You can update your user name and password as necessary, such as due to staff turnover or at a regular interval in accordance with Payment Card Industry Data Security Standards (PCI DSS).

### Email Notifications

You can sign up for email notifications to receive alerts when the following occurs in your account:

- Online transactions
- Suspect transactions
- Large suspect transactions over \$10,000.00
- Chargeback requests
- Fraudulent transactions
- Disbursement reports
- Changes in **Account Management**
- Credit Card Updater transactions
- Declined or returned direct debit transactions

## Virtual Terminal

While at remote events, you can use the virtual terminal to authorize and process both Card Present and Card Not Present credit card transactions directly through your **Blackbaud Merchant Services** account.

With the virtual terminal, you can avoid the need for a separate merchant account and terminal rentals.

- **Card Present:** To manually key in a credit card, select **Manually enter card information**. Otherwise, you can use a Universal Serial Bus (USB), keyboard-emulator, unencrypted magnetic stripe reader (MSR) to swipe credit cards. When you swipe cards, many of the fields automatically populate, and you can add missing information as necessary.
- **Card Not Present:** You can use this option to process credit cards that are not physically available, such as for mail or phone transactions.

The virtual terminal does not automatically provide acknowledgement or report information to your Blackbaud programs. However, you can export this information from the web portal.

Continued on following page

## Transactions

### Transaction Search

With this time-saving tool, you can search for transactions by a wide variety of options and can see a great deal of detail information on each transaction.

### Refund Transactions

To refund a transaction, click **Refund** on its record or the Suspect Transactions page. When you refund a transaction, you can enter how much of the transaction amount to return to the cardholder.

### Batch Search

You can use this tool to search for transaction batches by date range or type of transaction, such as credit card or direct debit payments or refunds.

### Suspect Transactions

You can manage approved transactions flagged as suspect by **Blackbaud Merchant Services**, such as due to a questionable IP address, amounts over \$10,000, or multiple identical transactions from the same credit card within a short amount of time. Your organization should research these transactions to determine whether they're valid.

- If a transaction is valid, select it on the Suspect Transactions page and click **Accept**.
- If a transaction is fraudulent, select it on the Suspect Transactions page and click **Refund**.

**Blackbaud Merchant Services** does not disburse funds from a suspect transaction until you accept it. To ensure funds are disbursed, it's important to process suspect transactions in the same disbursement cycle when possible.

The web portal does not provide refund information to your Blackbaud programs. For accurate reporting, we recommend you refund transactions from the Blackbaud program when possible.

## Chargebacks

When a cardholder disputes the validity of a transaction with the credit card issuer, the issuer sends a chargeback request to **Blackbaud Merchant Services**. From the portal, you can manage chargeback requests that require input from your organization, such as when the cardholder does not recognize a transaction. In these cases, you must provide collateral to determine the validity of the transaction.

- **Pending Review:** Your current chargeback requests, which you can accept or challenge.
- **Under Dispute:** The challenged chargeback requests that still require dispute resolution.
- **Resolved:** Your successfully challenged and resolved chargeback requests.

To be notified of when **Blackbaud Merchant Services** receives a chargeback, set up an email notification for chargeback requests.

Continued on following page

## Reports

From the portal, you can access reports to view and analyze information about your disbursements and processed credit card transactions. You can print or generate a PDF of a report or export its information into file formats for Microsoft *Excel* or *Word*. The Disbursement report alone helps your organization save hours of reconciliation time every week. You can view the Disbursement report in Detail or Summary mode. The Detail mode contains a large amount of information about every transaction included in the disbursement cycle, including each transaction's date, cardholder, card type and last four digits, gross amount, fees, and net amount. You can also view a disbursement total that matches exactly the amount deposited into your bank account.

## Disbursements

With disbursements of all card types at the same time and in the same manner, and with reconciliation of all credit cards, the disbursement process can save you hours of time each week — time you can instead use toward your mission. **Blackbaud Merchant Services** performs daily reconciliation of your credit card transactions and disburses the funds four times each month. Weekly disbursements help reduce the amount of time spent on reconciliation and the amount of financial resources required. The manpower necessary for complex reconciliation can come at a significant cost. **Blackbaud Merchant Services** automatically verifies all batches are cleared and reconciled before they are released.

For information about the disbursement schedule, refer to the calendar under **System Messages** on the Home page.

► In accordance with payment service regulations and the Office of Foreign Assets Control (OFAC), and to help protect your organization, **Blackbaud Merchant Services** validates bank accounts used for disbursements. For details, visit [www.blackbaud.com/bbmsaccountvalidation](http://www.blackbaud.com/bbmsaccountvalidation).

- **Close cycle:** The first business day after the end of the cycle, when **Blackbaud Merchant Services** begins to close out procedures before disbursement of the funds.
- **Pay cycle:** When the cycle's disbursement is expected to be deposited into your bank account (for most major, US banks). The disbursement often posts by midnight and may be seen the next business day as having posted the previous day. This is generally five business days after the close of the cycle, and does not include bank holidays.
- **Cycle dates:** Cycle 1 is always the 1st to the 7th; cycle 2 is the 8th to the 15th; cycle 3 is the 16th to the 22nd; and cycle 4 is from the 23rd to the end of the month.

► For detailed information about the features and benefits of **Blackbaud Merchant Services** and the web portal, visit the Payment Services How-To page at [www.blackbaud.com/howto/payment-services.aspx](http://www.blackbaud.com/howto/payment-services.aspx).