

Blackbaud Merchant Services™ Web Portal Features Overview

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

Home

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.

Note: 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*.

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 **Card present** under *Virtual Terminal*. Otherwise, you can use a Universal Serial Bus (USB), or 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 by mail or phone. From *Virtual Terminal*, select **Card not present**.

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

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.

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 are valid. If a transaction is fraudulent, click the ellipsis next to it on the Suspect Transactions tab on the home page and click **Refund**.

Blackbaud Merchant Services disburses funds for suspect transactions, but you can still review these and determine if you want to issue a refund.

Refund Transactions

To refund a transaction, click the ellipsis next to it on the transaction record or the Suspect Transactions tab on the home page and click **Refund**. When you refund a transaction, you can enter how much of the transaction amount to return to the cardholder. You can refund direct debit transactions up to 90 days and credit card transactions up to 365 days.

Note: 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. A \$15 fee is charged for chargebacks ruled in favor of the cardholder. A fee is not charged for disputed chargebacks won by your organization.

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

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

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*. 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.

Account Management

Disbursement Information

Your organization's primary contact can edit the banking information at any time without having to contact Blackbaud. All changes to bank accounts are manually reviewed by the Blackbaud compliance team. For each currency you use, you can have only one **Blackbaud Merchant Services** account.

Note: 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.

Note: 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.

Blackbaud Merchant Services performs daily reconciliation of your credit card transactions and disburses the funds either daily or four times each month depending on your organization's configuration.

Note: New accounts are set to daily disbursements by default.

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 System (AVS) for card-not-present transactions but not card-present transactions.

Fraud Management

Using a combination of proprietary tools and monitoring with best-in-class machine-learning anti-fraud software, Blackbaud provides a robust fraud mitigation solution for online transactions.

Note: By default, the premium Fraud Management service rejects transactions with a fraud score of 35 or higher.

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.

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

My User Settings

You control your user settings from the menu next to your user name on the top right corner of the screen.

Email Notifications

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

- Online transactions
- Suspect transactions
- Chargebacks
- Fraudulent transactions
- Disbursement reports
- Changes in account management
- Declined or returned direct debit transactions
- Large suspect transactions of more than \$10,000

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).

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. *Blackbaud Merchant Services* performs daily reconciliation of your credit card transactions and disburses the funds either daily or four times each month depending on your organization's configuration. Weekly

disbursements help reduce the amount of time spent on reconciliation and the amount of financial resources required.

Note: For information about the disbursement schedule, refer to the calendar on the System Messages tab on the home page.

Note: 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.