

What is a Merchant Account?

A merchant account allows your organization to accept credit card payments. The account is tied directly to your checking account, so all payments received are posted directly into your account.

Why do I need a Merchant Account?

If your organization wants to accept on-line donations or process credit cards on your on-line ChurchSites Product Catalog, then you will need to get a merchant account.

What are the costs of a Merchant Account?

There are separate set-up fees and monthly charges for any merchant account. If you set-up a new merchant account with ChurchSites, you have two options to choose from. The merchant fees are billed from the merchant provider, not from ChurchSites. *If you already have a merchant account, you will need to fill out our Gateway Application in order for us to connect to your existing merchant.*

Set-up	Price
Merchant Application	\$49.95
Virtual Terminal Set-up	FREE
Total Merchant Set-up	\$49.95
Monthly fees	Price
Internet Gateway & Statement Fee	\$9.95
Per Transaction Monthly Minimum	\$0.00
Minimum Monthly Costs	\$9.95
Transaction fees	Price
Per Transaction	\$0.35
Qualified per transaction percentage	1.99%
<i>- must be a 501c3 organization</i>	
Yearly fees	Price
Yearly Security Compliance Fee	\$49.95
Total Yearly Costs	\$49.95

Is a Merchant Account with ChurchSites better than a PayPal account?

A ChurchSites Merchant Account offers several major advantages over PayPal. First, as a non profit, your transaction fees with ChurchSites will always be lower than a PayPal account. The more you process, the more you save. As an example, if you process \$2,500 in one month, you will save \$21.50 verses using a "Free" PayPal account.

Second, we offer a Donation, Registration, and Shopping system that can all be run through your ChurchSites website. This includes the ability to track multiple Donation Campaigns, making it significantly easier to apply donations to specific accounting funds.

SSL Security for your website:

All ChurchSites clients that have a merchant account and accept credit cards are required to purchase an SSL certificate for their website. The SSL certificate encrypts the data between the user and your website, guaranteeing that the user's information cannot be stolen as it passes through the Internet.

One-time Set-up Costs: \$50.00

Monthly Costs: \$10.00

The monthly cost is added to your monthly website hosting fee

Total Set-up Costs:

- Merchant Set-up: \$49.95
- SSL Certificate Set-up: \$50.00
- **Total Set-up Costs: \$99.95**