

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	\$50.00
Total Yearly Costs	\$50.00

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.

Security & SSL Encryption for your website:

To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online, in compliance with the Payment Card Industry (PCI) Data Security Standard. Your information is transmitted on servers located in the United States, and your data and your personal information are protected against unauthorized access and disclosure. This includes that all 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**

Optional Virtual Check Merchant Account (VCM)

Our clients can also sign-up for an optional Virtual Check Merchant Account. This will allow you to accept online virtual checks with a bank routing number and account number. If you want to allow for Virtual Check Payments through your website, you have to have the ChurchSites Virtual Check Merchant Account. We do not integrate with any other VCM.

What are the costs of a Virtual Check Merchant Account?

There are separate set-up fees and monthly charges for any merchant account. The VCM fees are in addition to any fees associated to a credit card merchant account. The pricing schedule below lists all of the set-up and monthly costs for a new Virtual Check merchant account with ChurchSites. All merchant fees are billed from the merchant provider, not from ChurchSites.

Set-up		Price
Virtual Check Merchant Application		\$99.95
Virtual Terminal Set-up		FREE
Total Merchant Set-up		\$99.95
Monthly fees		Price
Internet Gateway & Statement Fee		\$14.95
Per Transaction Monthly Minimum		\$15.00
Minimum Monthly Costs		\$29.95
Website Transaction fees		Price
Per Transaction		\$0.80
Per transaction percentage		none
File/Batch Fee		\$0.50
Reject Fee		\$10.00
Virtual Terminal Transaction fees		Price
Per Transaction		\$0.50
Per transaction percentage		none
File/Batch Fee		\$0.50
Reject Fee		\$10.00
Yearly fees		Price
Yearly Account Fee - None		\$0.00

View Your Credit Card and Virtual Check Accounts Through One Account!

If you have both your credit card and virtual check merchant accounts through ChurchSites, you will be able to manage both merchant accounts through the same online virtual terminal. This will make administrating your accounts quicker and easier; saving you both time and money.