Set Up a Merchant Account to Process Credit Cards (Section 4)

Last Modified on 07/16/2026 2:56 pm EDT

*Fiserv (formerly CardConnect)

This article details how to set up your **Fiserv Merchant Account** (MID), which is required in order to process credit card transactions through GiveSmart.

> **Note:** Your organization may require more than one merchant account, since all GiveSmart modules (Events, Fundraise, and Donor CRM) need their own unique merchant account ID (MID).

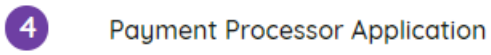
All purchases/transactions processed via credit card are subject to a credit card processing fee of 3.95% for AMEX and 3.5% for all other cards (Discover, MasterCard, Visa). The credit card processing fees are deducted before the funds are transferred to your bank account on file with Fiserv and deposited within five business days of the batched transaction date.

To learn more about Fiserv visit their website.

---

1. Complete the Payment Processor Application for your Merchant Account(s)

The Payment Processor Application is **Step 4** of your electronic GiveSmart Service Agreement.



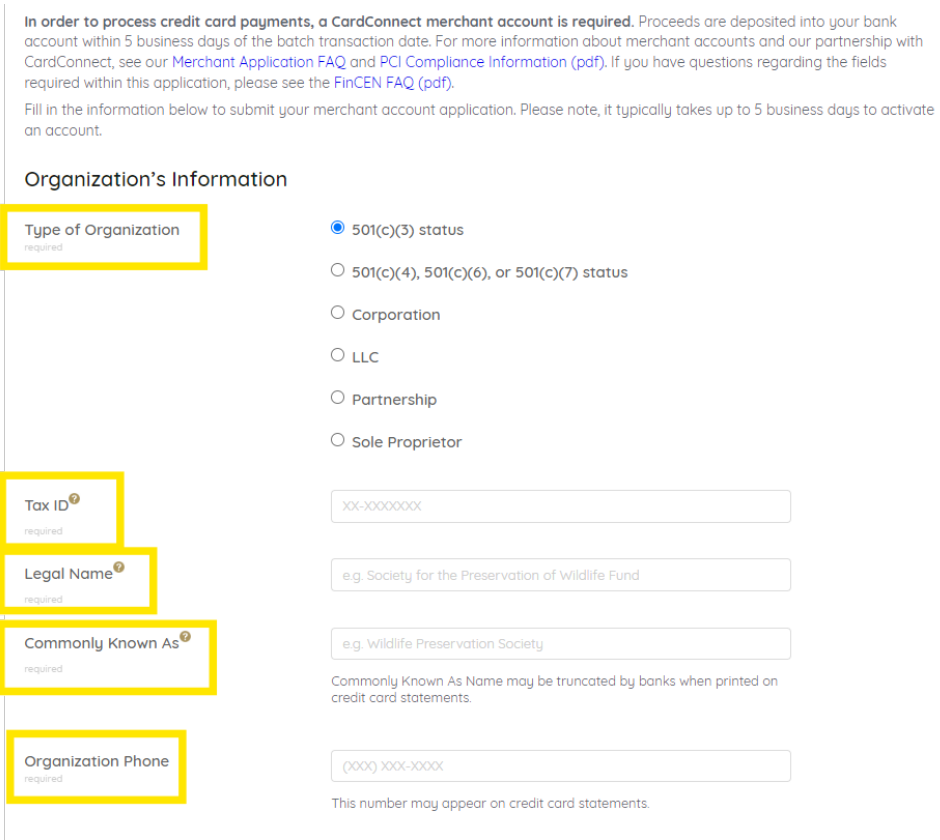
Having trouble locating your current GiveSmart Agreement? Reach out to your GiveSmart representative or select Contact Us above to reach out to Merchant Support.

Before starting the application, have all of the information listed below.

ORGANIZATION'S INFORMATION:

- Type of Organization (Options include:)
  - 501(c)(3) **Most common*
  - 501(c)(4), 501(c)(6), 501(c)(7)
  - Corporation

    - LLC
    - Partnership
    - Sole Proprietor
- Federal Tax ID
    - Ensure that the tax ID and legal name match to prevent IRS backup withholdings and to ensure accurate information for Fiserv's Underwriting review team.
- Organization Legal Name
    - Make sure tax id and legal name match to prevent any IRS backup withholdings and to ensure accurate information for Fiserv's Underwriting review team.
- Commonly Known As Name (DBA/Doing Business As) Name
    - This name appears on the event/campaign home page, page footers, guests' receipts, and bank statements. Note: Banks may truncate the name when printed on credit card statements.
- Organization Phone
    - It may appear on credit card statements. An office phone for your organization is best.

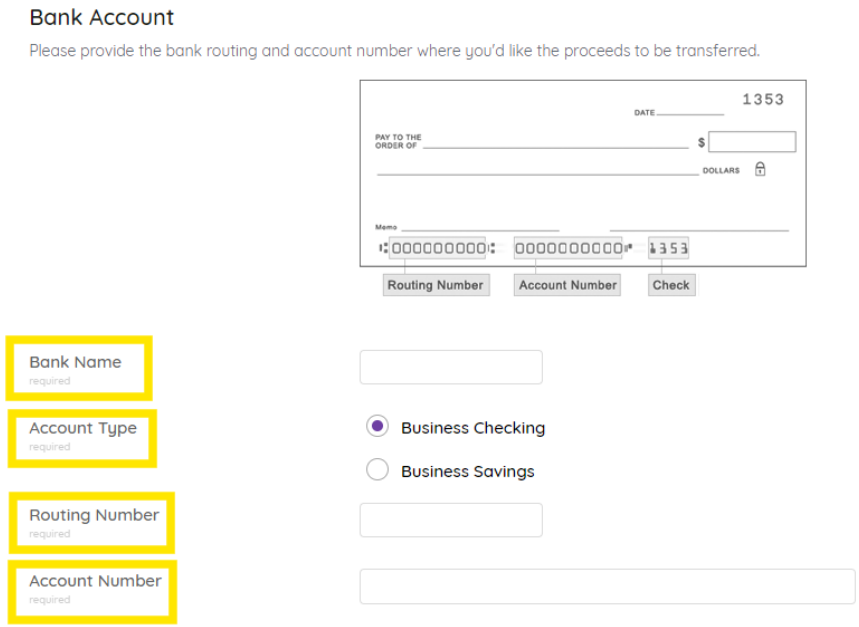


IMPORTANT: Please plan to check your application details before submission. The application should be reviewed for accuracy to avoid a delayed or declined merchant account.

BANK ACCOUNT:

- Bank Account Information

- Bank Name - Enter the name of the banking institution associated with the account.
- Account Type - Business Checking
- Routing and Account Number for the **Transactional Bank Account** you wish to add.



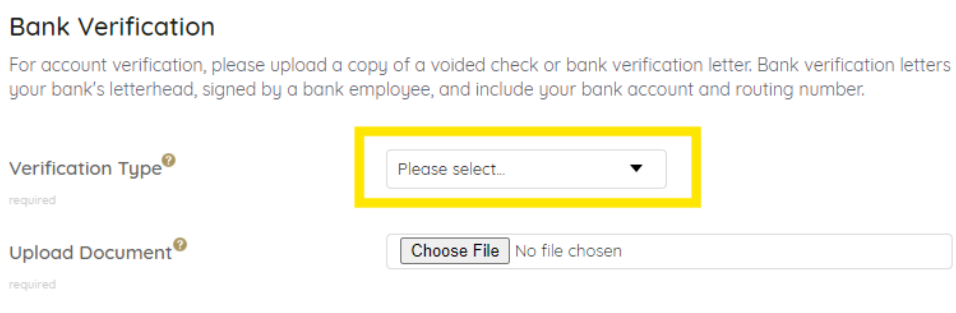
IMPORTANT: Please double check the Routing and Account Numbers before submission. The entire application should be reviewed for accuracy to avoid any issues with receiving deposits.

BANK VERIFICATION:

For the bank account verification, choose the Verification Type of Voided Check or Bank verification letter. Bank verification letters ***must*** be:

- Printed on the bank's letterhead,
- Signed by a bank employee
- Include both the bank account number & routing number

Additionally, the organization's name on the voided check or bank letter **MUST** match exactly to either the Legal Name or the Commonly Known/DBA name provided on the application.



TIP: Make sure the file upload is 1MB or less. If the document is not a standard image format or pdf, the upload may fail. If you're having trouble with the upload, as a workaround, take a screenshot of the image and attempt to upload that file instead.

-

FINANCIAL SIGNER/APPLICATION SIGNER:

By completing the information on the application, the signer acknowledges that the organization has permitted them to submit the payment processor application.

The signer must use their email address to submit the application.

IMPORTANT: Any mismatch between the name & email entered into the application will result in a rejected application. Check to make sure the First and Last Name entered as the Financial Signer matches the email address to avoid any delays with your merchant account setup.

Example: John Smith as the signer:

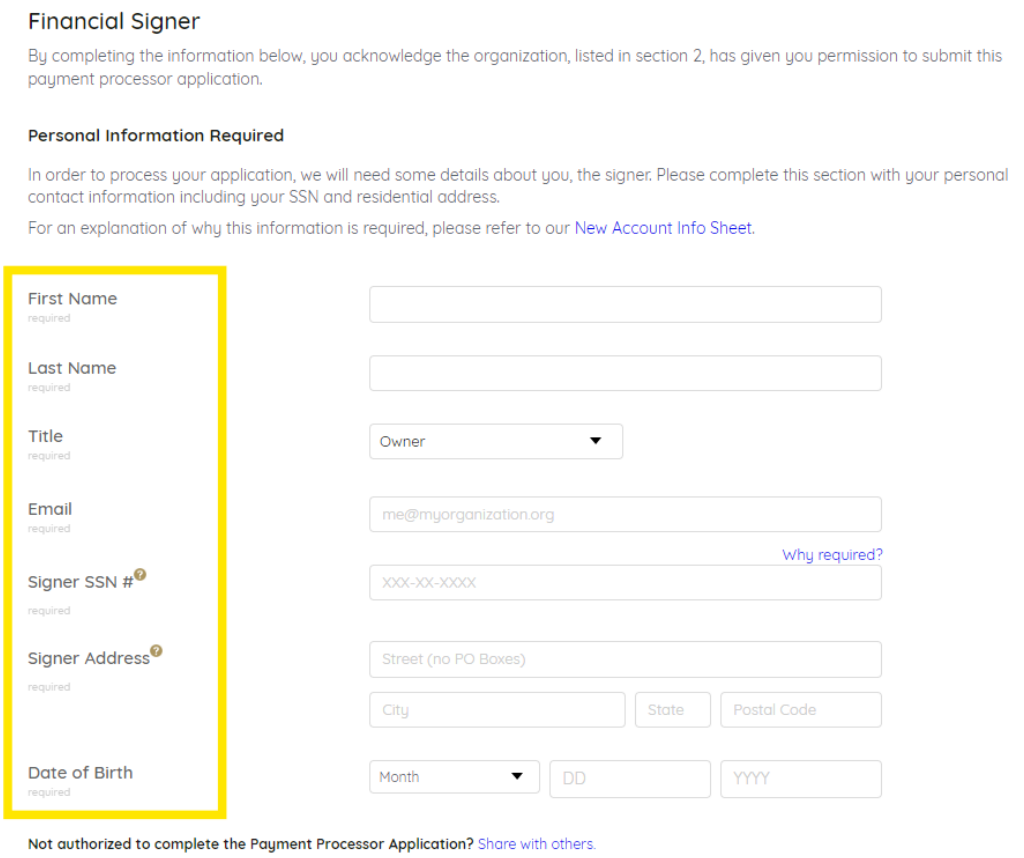
- The email entered is Becky@yahoo.com – Mismatch
- The email entered is finance@org.com – Match
- The email entered is jsmith@org.com – Match

Personal Information Required

In order to process your application, we will need some details about you, the signer. Please complete this section with your personal contact information.

- First Name
  - The name on your driver's license or government-issued document is suggested.
- Last Name
  - The name on your driver's license or government-issued document is suggested.
- Title
  - Your exact title may not be listed. Select the title closest to your position in the organization. If nothing on the list resembles your role, choose "Partner".
- Email
  - Enter your email address associated with your organization. The email address ***must*** match to the First and Last Name provided above. See examples above.
- SSN
  - An invalid or inaccurate SSN (e.g. "000-00-0000") will ***not*** be accepted and cause delays with the merchant account approval.
- Signer Address
  - Enter your home address. A business address or P.O. Box will ***not*** be accepted.
- Date of Birth

- An invalid or inaccurate birthdate (e.g. today's date) will ***not*** be accepted and cause delays with the merchant account's approval.



IMPORTANT: To avoid any delays, please review all application details for accuracy prior to submitting.

NOTE: To help ensure you receive Fiserv emails and prevent them from being filtered as spam or junk mail, please add the following domains to your safe senders or allow list:

- **cardpointe.com**
- **fiserv.com**

Adding these domains to your allow list will help ensure important communications are delivered to your inbox.

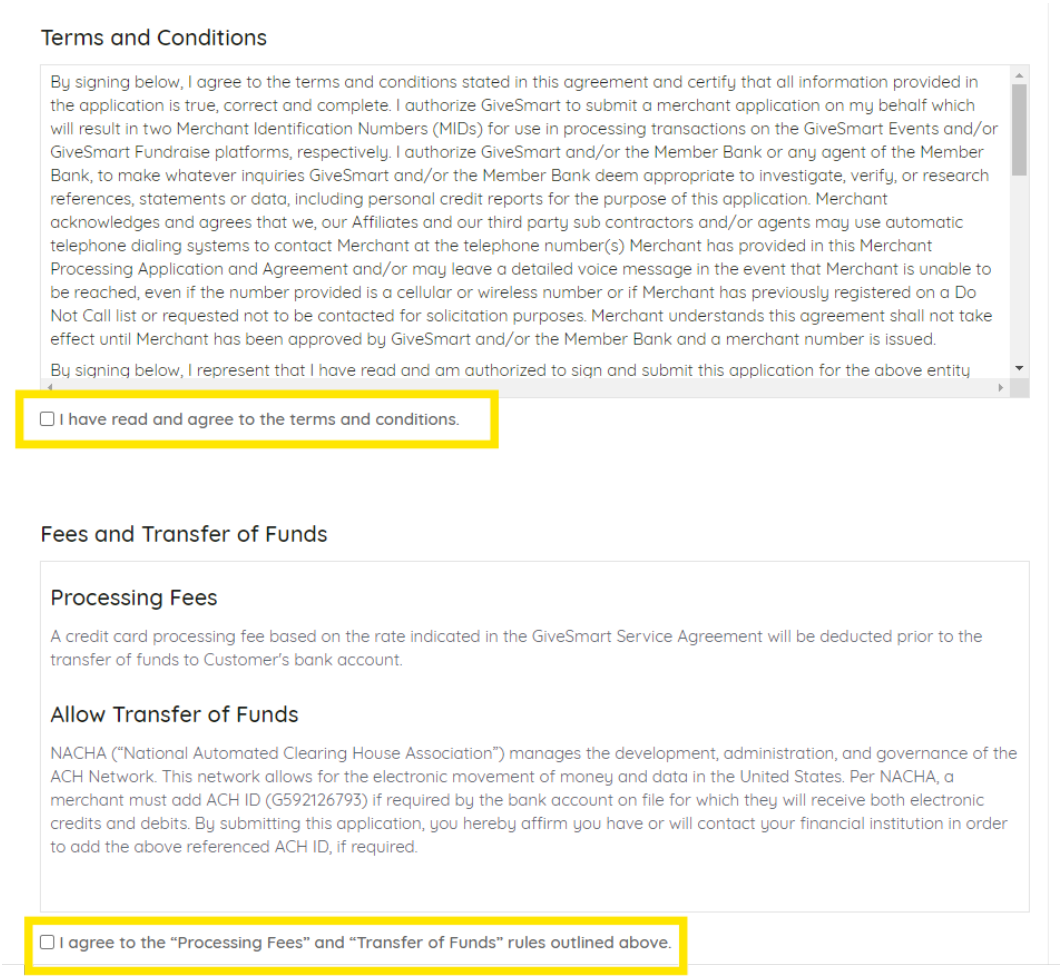
---

2. Agree to the Terms and Allow Transfer of Funds

Review the Terms and Conditions, and check the box to confirm.

Fees and Transfer of Funds

Per NACHA, the financial signer must contact their bank and request that Fiserv's ACH ID **G592126793** be added to the account and allow both electronic credits and debits. Some banks/organizations may not have this requirement, so it is still best to confirm.



What is an ACH Block?

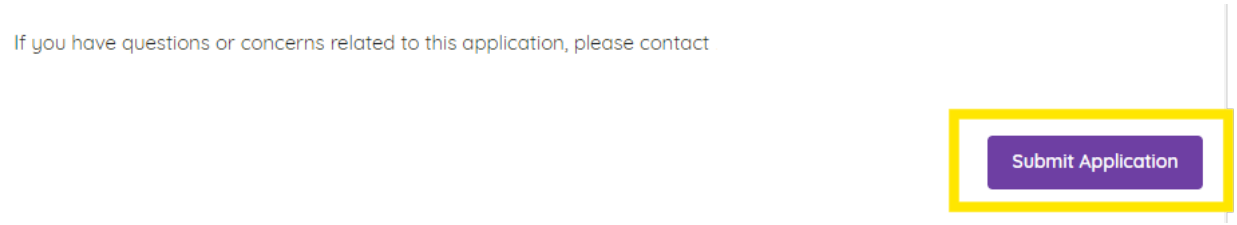
An ACH block or reject occurs when Fiserv is unable to bill your account for their processing fees. All funds will remain held by Fiserv until they receive a bank letter or screenshot showing that **Fiserv's ACH ID G592126793** has been added to the bank account on file. In the event of an ACH block, GiveSmart Merchant Support will notify the financial signer/account owner on file via email detailing the steps required to resolve the matter.

NOTE: A current signer on file, bank account with added ACH ID, legal name and tax ID should always be current on your merchant account. If you need to update this information, please click the link below for instructions:

Changing Merchant Account Information

3. Submit Application

***IMPORTANT:* To avoid any delays, please review all application details for accuracy prior to submitting.**

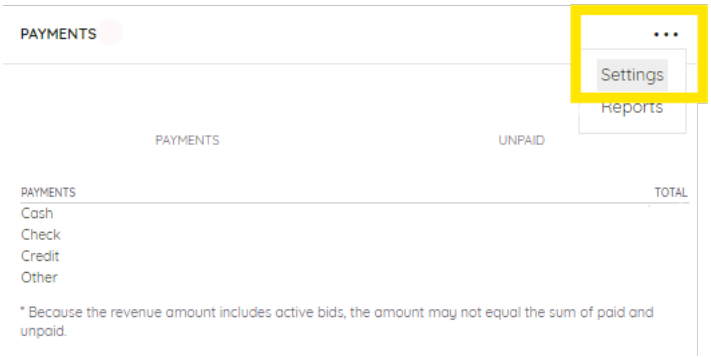


Once the application is submitted, Fiserv Underwriting will review the application. Approval can take 5-7 business days, give or take.

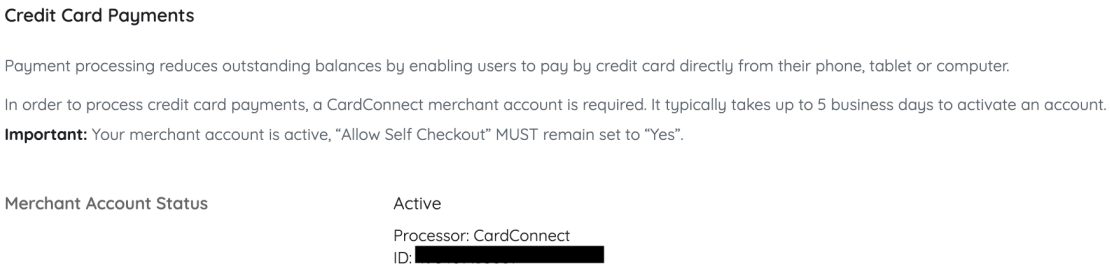
4. Confirm your Merchant Account is Active (Events)

To check if your merchant account application is complete and ACTIVE for GiveSmart Events, please follow these steps:

- From your Event Site's Dashboard, click the **PAYMENTS** container > Three Dots ("···") > Settings.



- Locate the Global Setting: **Credit Card Payments** and note the *Merchant Account Status* which will indicate Active or Inactive. The merchant ID (MID) for GiveSmart Events will also be shown.



Final Step: Complete a test transaction through your site(s) to confirm everything is working as expected.

Related Resources

Account Setup Checklist

Merchant Account FAQs

PCI Compliance

Global Settings