

Set-Up Merchant Account to Process Credit Cards

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A CardConnect Merchant Account is required. All purchases processed via credit card are subject to a credit card processing fee of 3.95% for AMEX and 3.5% for all other cards. This is deducted prior to the transfer of funds to your bank account. Proceeds are deposited in your bank account within 5 business days of the batch transaction date.

To learn more about CardConnect, visit their [website](#).

To check if the application is complete and Merchant Account is Active:

1. From the Payments Container within the Dashboard, click the More button ("...").
2. Choose Settings.
3. Locate Merchant Account Status.

First Step: Complete the Payment Processor Application

The Payment Processor Application is Step 4 of the electronic Agreement. Contact Support if you need access to the Agreement to complete the application.

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

- Organization Type
 - =501(c)(3), 501(c)(4), 501(c)(6), 501(c)(7), Corporation LLC, Sole Proprietor, Partnership
- Federal Tax ID
 - Make sure tax id and legal name match to prevent any IRS backup withholdings
- Organization Legal Name
 - Make sure tax id and legal name match to prevent any IRS backup withholdings
- Commonly Known As Name
 - Appears on campaign Home page, page footers, guests' receipts, and bank statements.
- Organization Phone
 - May appear on credit card statements.
- Date Established
- Products or Services Sold
 - The main form of business.
- Bank Account Information
 - Routing and Account Number.
 - Bank Verification letter or voided check for the account.

Note: To change bank account information for an established merchant account with CardConnect visit [Changing your Merchant Account Information](#).

Application Signer

The signer must use their email address. If a name in the email and the signor's names don't match, CardConnect considers it a mismatch and requires the Merchant Application to be resubmitted. See examples below for 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

Second Step: Allow Transfer of Funds

NACHA (National Automated Clearing House Association) manages the development, administration, and governance of the ACH Network. This network allows for the electronic movement of money and data in the United States. By submitting the application, you affirm you have or will contact your financial institution in order to add the above-referenced ACH ID.

Note: Per NACHA, The financial signor must contact the bank and make a request to add G592126793 to the account from which they receive both electronic credits and debits. Some banks/organizations may not have this requirement. So still best to confirm.

ACH block on the Account

If an ACH block/reject occurs on your merchant account, then all funds will remain held until a bank letter or screenshot shows that the ACH ID G592126793 has been added to the bank account on file for that specific merchant account. In the case of an ach block/reject, then a member from our Support team will reach out to the account owner (financial signer) to resolve.

Related Resources

[Account Setup Checklist](#)

[Merchant Account FAQs](#)

[PCI Compliance](#)
