

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

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This article details how to set up your CardConnect **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 CardConnect, and deposited within five business days of the batched transaction date.

To learn more about CardConnect, 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.

### **4** Payment Processor Application

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 CardConnect'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 CardConnect'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.

**In order to process credit card payments, a CardConnect merchant account is required.** Proceeds are deposited into your bank account within 5 business days of the batch transaction date. For more information about merchant accounts and our partnership with CardConnect, see our [Merchant Application FAQ](#) and [PCI Compliance Information \(pdf\)](#). If you have questions regarding the fields required within this application, please see the [FinCEN FAQ \(pdf\)](#).

Fill in the information below to submit your merchant account application. Please note, it typically takes up to 5 business days to activate an account.

#### Organization's Information

Type of Organization <small>required</small>	<input checked="" type="radio"/> 501(c)(3) status <input type="radio"/> 501(c)(4), 501(c)(6), or 501(c)(7) status <input type="radio"/> Corporation <input type="radio"/> LLC <input type="radio"/> Partnership <input type="radio"/> Sole Proprietor
Tax ID <sup>?</sup> <small>required</small>	<input type="text" value="XX-XXXXXXX"/>
Legal Name <sup>?</sup> <small>required</small>	<input type="text" value="e.g. Society for the Preservation of Wildlife Fund"/>
Commonly Known As <sup>?</sup> <small>required</small>	<input type="text" value="e.g. Wildlife Preservation Society"/> <small>Commonly Known As Name may be truncated by banks when printed on credit card statements.</small>
Organization Phone <small>required</small>	<input type="text" value="(XXX) XXX-XXXX"/> <small>This number may appear on credit card statements.</small>

**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.

### Bank Account

Please provide the bank routing and account number where you'd like the proceeds to be transferred.

The diagram shows a check with the following fields: DATE (1353), PAY TO THE ORDER OF, \$, DOLLARS, Memo, and MICR line (Routing Number, Account Number, Check).

Bank Name required

Account Type required  Business Checking  Business Savings

Routing Number required

Account Number required

**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.

### Bank Verification

For account verification, please upload a copy of a voided check or bank verification letter. Bank verification letters must be printed on your bank's letterhead, signed by a bank employee, and include your bank account and routing number.

Verification Type <sup>?</sup>  
required

Please select... ▼

Upload Document <sup>?</sup>  
required

Choose File No file chosen

**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.

### Financial Signer

By completing the information below, you acknowledge the organization, listed in section 2, has given you permission to submit this payment processor application.

#### 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 including your SSN and residential address.

For an explanation of why this information is required, please refer to our [New Account Info Sheet](#).

<b>First Name</b> <small>required</small>	<input type="text"/>
<b>Last Name</b> <small>required</small>	<input type="text"/>
<b>Title</b> <small>required</small>	<input type="text" value="Owner"/>
<b>Email</b> <small>required</small>	<input type="text" value="me@myorganization.org"/> <a href="#">Why required?</a>
<b>Signer SSN #</b> <small>required</small>	<input type="text" value="XXX-XX-XXXX"/>
<b>Signer Address</b> <small>required</small>	<input type="text" value="Street (no PO Boxes)"/> <input type="text" value="City"/> <input type="text" value="State"/> <input type="text" value="Postal Code"/>
<b>Date of Birth</b> <small>required</small>	<input type="text" value="Month"/> <input type="text" value="DD"/> <input type="text" value="YYYY"/>

Not authorized to complete the Payment Processor Application? [Share with others](#).

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

## 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 CardConnect'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.

### Terms and Conditions

By signing below, I agree to the terms and conditions stated in this agreement and certify that all information provided in the application is true, correct and complete. I authorize GiveSmart to submit a merchant application on my behalf which will result in two Merchant Identification Numbers (MIDs) for use in processing transactions on the GiveSmart Events and/or GiveSmart Fundraise platforms, respectively. I authorize GiveSmart and/or the Member Bank or any agent of the Member Bank, to make whatever inquiries GiveSmart and/or the Member Bank deem appropriate to investigate, verify, or research references, statements or data, including personal credit reports for the purpose of this application. Merchant acknowledges and agrees that we, our Affiliates and our third party sub contractors and/or agents may use automatic telephone dialing systems to contact Merchant at the telephone number(s) Merchant has provided in this Merchant Processing Application and Agreement and/or may leave a detailed voice message in the event that Merchant is unable to be reached, even if the number provided is a cellular or wireless number or if Merchant has previously registered on a Do Not Call list or requested not to be contacted for solicitation purposes. Merchant understands this agreement shall not take effect until Merchant has been approved by GiveSmart and/or the Member Bank and a merchant number is issued.

By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity

I have read and agree to the terms and conditions.

### Fees and Transfer of Funds

#### Processing Fees

A credit card processing fee based on the rate indicated in the GiveSmart Service Agreement will be deducted prior to the transfer of funds to Customer's bank account.

#### 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. Per NACHA, a merchant must add ACH ID (G592126793) if required by the bank account on file for which they will receive both electronic credits and debits. By submitting this application, you hereby affirm you have or will contact your financial institution in order to add the above referenced ACH ID, if required.

I agree to the "Processing Fees" and "Transfer of Funds" rules outlined above.

## What is an ACH Block?

An ACH block or reject occurs when CardConnect is unable to bill your account for their processing fees. All funds will remain held by CardConnect until they receive a bank letter or screenshot showing that CardConnect'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.**

If you have questions or concerns related to this application, please contact

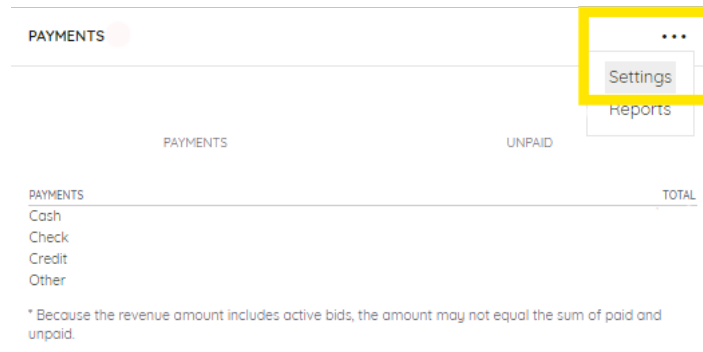
Submit Application

Once the application is submitted, CardConnect 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.

### Credit Card Payments

Payment processing reduces outstanding balances by enabling users to pay by credit card directly from their phone, tablet or computer.

In order to process credit card payments, a CardConnect merchant account is required. It typically takes up to 5 business days to activate an account.

**Important:** Your merchant account is active, "Allow Self Checkout" MUST remain set to "Yes".

Merchant Account Status

Active

Processor: CardConnect

ID: [REDACTED]

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

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## Related Resources

[Account Setup Checklist](#)

[Merchant Account FAQs](#)

[PCI Compliance](#)

[Global Settings](#)

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