

# User Payment Method Options

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Various payment methods are available in your campaign. Users can self-checkout with a credit card added to their account. Admins can assist with checkout and reflect payment methods of cash, check, other, or pledged. Payments can also be split between two or more methods. Visit [Check out a User: Check Out a Partial Balance](#) to learn more.

## Credit Card

Expedite checkout by allowing users to pay by credit card directly from their personal devices. Admins can also secure a credit card payment. Payments are batched nightly, Monday through Saturday, excluding holidays.

Visit [Global Settings](#) to enable self-checkout.

**Note:** A CardConnect merchant account is required. Visit [Merchant Account FAQs](#) for more information.

## Credit Card Fees

A credit card processing fee of 3.95% for AMEX and 3.5% for all other credit card purchases are combined daily. The fees are deducted prior to the funds being transferred to your bank account.

## Batch Reports

Batch Reports show the batch dates, gross raised, deducted fees/adjustments, possible reversals, and the funding total. From the Summary table, click a batch to show a detailed list of all transactions within the batch.

**Tip:** Retroactive batch data is not displayed for funding activity prior to December 2015.

## Deposits

Deposits are issued directly, within five business days of the event, to the account associated with your merchant account. Deposits are shown as MERCHANT BANK CD DEPOSIT.

## Refunds

Credit card refunds and chargebacks are withdrawn from the account associated with your merchant account. If an ACH block in place, add [CardConnect's ACH ID](#) to the account.

Visit [Issue a Refund to a User](#) for more details.

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## Cash or Checks

Acceptable payment methods and reflect as paid on both the user's account and in the [Payments Received Report](#).

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## Other

Payments methods other than credit, cash, or check can be marked as Other. Include notes to indicate payment method and who authorized. Other payments are reflected in the [Payments Received](#) report.

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## Pledged

Outstanding balances can be marked as Pledged. Include notes to show the intended payment method, who authorized, and when payment should be received. Pledged payments remain in the [Outstanding Balance](#) report until updated as received.

Visit [Update a Pledged Payment](#) to update.

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