

User Payment Method Options

Last Modified on 09/22/2024 4:18 pm EDT

Users can select various payment methods available on your event/campaign site. Users can self-checkout with a credit card added to their user profile. Admins can assist users with checkout and reflect payment methods of cash, check, other, or pledged. Payments can also be split between two or more payment methods.

Visit **Check out a User** to learn about various payment methods for paying a user's full or partial balance. Users with a valid email added to their profile/account receive an email with their statement once their outstanding balance is paid in full.

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 to process credit cards. Visit [Merchant Account FAQs](#) for more information.

Credit Card Fees

A credit card processing fee of 3.95% for AMEX and 3.5% for Visa, Mastercard, and Discover credit card purchases are combined daily. The credit card processing fees are deducted before the funds are transferred to your bank account. In the rare instance of a CardConnect risk review of a transaction(s), credit card processing fees will be debited before the funding is released.

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 date to show the detailed list of all transactions within the batch.

Tip: Retroactive batch reporting data is **not** displayed for funding activity before December 2015.

Deposits

Deposits are issued directly to the transactional bank account associated with your merchant account within five business days of the event. The deposits are shown as **MERCHANT BANK CD DEPOSIT**, and your merchant account ID will also be noted.

Refunds

Credit card refunds and chargebacks are withdrawn from the transactional bank account associated with your merchant account. If aCardConnect's ACH ID has not been added to your bank account for GiveSmart processing, an ACH block will be added to the transactional bank account and you will need to add [CardConnect's ACH ID](#) to the account. Please ensure you have added CardConnect's ACH ID to avoid an ACH hold and delayed funding.

What is an ACH Block? An ACH block or rejection occurs when CardConnect cannot bill your account for 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.

Cash or Checks

Users can arrange to pay by cash or check directly with the organization. An Admin can indicate the user's checkout using one of these acceptable payment methods. These payment methods are reflected as paid on both the user's account and in the [Payments Received](#) Report.

Other

Payment methods other than credit, cash, or check can be marked as Other. This payment method lets you include notes to indicate specifics, such as who authorized the payment via Other, and these payments will be reflected in the [Payments Received](#) report.

Pledged

Outstanding balances can be marked as Pledged. Include notes to show the intended payment method, who authorized it, 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.