

NCS Online Giving

Startup FAQ

Merchant Account

1. Why do I need a merchant account?

Merchant accounts allow you to accept credit and debit cards. At its most basic level, merchant accounts connect your business bank account to the credit card networks and card issuing banks.

2. What if I already have a merchant account?

While we strongly recommend using our merchant services with Pineapple Payments for full visibility and control of funding and fees, you may be able to use just our online platform with a 3rd party merchant account provider. Currently, our platform supports the following credit card processors.

- CardConnect
- TSYS
- WorldPay RAFT
- First Data Omaha
- First Data Nashville
- Heartland

3. How long does it take to set up a merchant account and start accepting donations?

Once the application is submitted, most applications are approved immediately by our automated underwriting system within 24 hours. If there is difficulty verifying information on your application, it could delay underwriting by a couple days.

4. What sensitive information must I provide to apply for a merchant account?

Beyond providing basic Business Information (Name, Address, etc.), you must provide Ownership/Officers Information, and Bank Information (accompanied by a voided check). The Bank Information will be used for fees and funding deposits. Business and Ownership information is required to assess risk, prove legality, and legitimacy of your organization.

5. What forms of payment can I accept?

All major card brands, including Visa, Mastercard, Discover, and American Express.

Fees & Funding

1. What are the fees?

Standard Pricing for Merchant Services and Online Giving Tools is **\$20 per month** (\$10 Merchant Account + \$10 Platform) and **3% + \$0.25 per transaction**. The 3% fee can be passed along to donors to cover processing costs.

2. How am I billed for fees?

Billing is automated. Fees will be deducted from your bank account every month. Statements are electronic and accessible in your respective portal.

- Platform Fees Billing: Runs on the 1st of every month, billing descriptor is “Payment Gateway”.
- Merchant Fees Billing: Runs on the 2nd or 3rd of every month, billing descriptor is “Merch Bankcard”.

3. How do I receive the online donations?

Your donors give on your Online Giving Page or via scheduled recurring donations. After authorization and approval, all transactions are settled in a daily batch and deposited to your merchant account which is linked and funded to your bank account.

4. How long does it take to receive my funds?

Funds can be deposited into your bank account as soon as next business day.

Security & Sharing

1. What is PCI Compliance?

PCI compliance is a required safety measure for anyone accepting credit cards. You will need to complete an annual PCI questionnaire to attest your compliance. The requirements set forth in the **Payment Card Industry Data Security Standard (PCI DSS)** are designed to ensure that ALL companies that process, store or transmit credit card information adhere to secure practices.

2. How does your Online Giving Solution limit my PCI compliance scope of risk?

We use 2 primary forms of PCI compliant technology to limit your liability and keep your donors safe.

- **SAFE:** Using tokenization, donors can securely save their payment information on file for recurring giving without exposing your organization or members to the risk of security breaches or data exposure. Data is encrypted and remotely stored on our server.
- **Hosted Giving Page:** Our hosted pages provide a safe and simple way to accept online donations while staying completely out of PCI scope. Because we host the page, donors enter their payment information directly on our secure form, so you never have to transmit sensitive card data.

3. How do I share my online giving page?

- **Quick Link Email** – We'll email a link to your donor directly.
- **Link** – Copy your unique URL and share it the same way you would any other link – email it, post it to your website, etc.
- **HTML Code** – Copy the snippet of HTML code we've formatted for you and share with your website administrator or developer. Use this to add a donate button to your website.
- **iFrame Code** - Like the HTML code, this is a snippet of code to insert the page on your existing webpage. Instead of creating a button, this will embed the page into your site.
- **QR Code** – Save the unique QR code image. Print it on flyers, business cards, posters, etc. Donors can scan the QR Code with their phone and automatically pull up your giving page.