



Methods of Payment

Donation Processing with
[Deluxe Merchant Services for Nonprofits \(US\)](#)

TRANSACTIONS THAT MATTER

An abstract graphic at the bottom of the page consisting of several light blue lines and dots. Some lines are solid, while others are dashed. The dots are also light blue, except for two that are red. The lines and dots are arranged in a way that suggests a network or a flow of data.

Overview

Deluxe gives nonprofits the tools to accept one-time and recurring donations via Credit Card (CC) or ACH. This comprehensive guide covers all the costs and considerations you need to know to succeed with Deluxe Merchant Services for Nonprofits.

What's Included:

- + Unlimited Online Forms
- + Advanced Fraud Tools
- + [Brickwork](#): Our Native Salesforce App
- + Integrations with an Ecosystem of 100+ Technology Partners
- + Payments API
- + One-on-one Customer Support
- + International Processing
- + 20+ Years of Experience Working Exclusively with Nonprofits

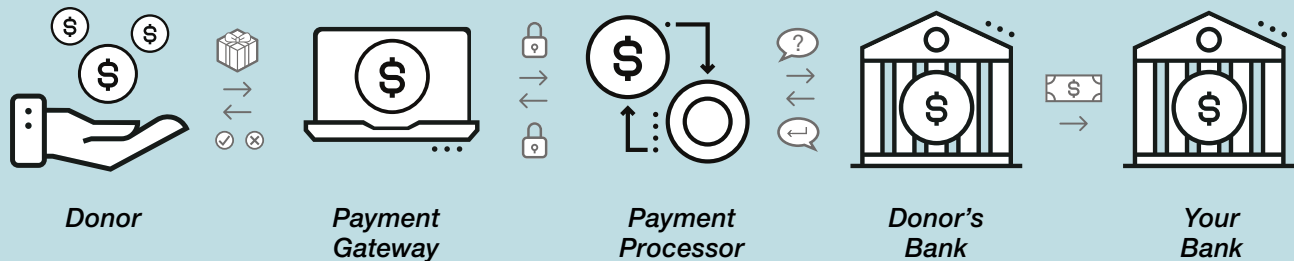
Overview

Out of all the terms used by the payments industry, perhaps none is as confusing as the difference between a *payment gateway* and a *payment processor*.

Gateway or Processor?

A **Payment Gateway** is what your donor sees when they make a contribution. Donors input their personal information, credit card, or banking details into the *Payment Gateway*, which securely transfers the information to and from a *Payment Processor*. Gateways also will show a Donor if their contribution was approved or denied.

The Donation Process, simplified:



A **Payment Processor** is the piece of technology that moves the secure (or “encrypted”) donor data to and from the bank. First, it checks the donor’s bank to see if there are sufficient funds for the transaction. It then facilitates the process known as settlement, meaning the funds are moved from the donor’s bank account to your bank account, usually within 1-3 business days.

Definitions

FEES		CC (VISA, MC, DISC)	AMEX	ACH
Processing Rate	Percentage charged by the payment processor for each completed transaction. Rates scale with processing volume, for more details reach out to the Deluxe Merchant Services for Nonprofits team .	2.49%	3.20%	N/A
Authorization Fees	Fee incurred on each completed transaction	\$0.20	\$0.20	\$0.26
Return Fees	Flat fee charged when a nonprofit returns funds to a donor at their request, equivalent to the authorization fee for credit cards.	\$0.20	\$0.20	\$3.50
Chargebacks	Fee for when the issuing bank or card scheme pulls funds from the nonprofit if the donor contests the charge.	\$25	\$25	\$25

Definitions

PAYMENT DETAILS		CC (VISA, MC, DISC)	AMEX	ACH
Acquiring Bank	The bank that holds the merchant account (MID) used to accept donations.	Deluxe Merchant Services	Deluxe Merchant Services	Deluxe Merchant Services for Nonprofits
Application Process	ACH is requested using a separate application process as an add-on service (with no additional setup cost). <i>Terms apply to ACH-only accounts.</i>	Default	Default	Add-On
Set-up Time	Lag time before a MID is opened after an application is submitted and approved by Deluxe Merchant Services for Nonprofits underwriting.	Same Day	Same Day	Same Day
Payout Schedule	Periodically at which the acquiring bank disburses funds to the nonprofit's bank account. <i>Processing fees can be charged either at the moment of payout (Net) or at the end of the month (Gross).</i>	Daily	Daily	Weekly
Payout Speed	The number of business days (X) after the completion of a donation (T) until the funds are available to be paid out by the acquiring bank, expressed as T + X.	T+1	T+1	T+8
Compliance Level	Level of regulatory compliance held by Deluxe Merchant Services for Nonprofits or, in the case of ACH, the governing body setting the security standards for any transaction.	PCI Level 1	PCI Level 1	Nacha

Definitions

PAYMENT DETAILS		CC (VISA, MC, DISC)	AMEX	ACH
Account Updater	Optional service provided only by Visa and MasterCard to update a donor's credit card details automatically on the month when the card is set to expire.	Add-on	N/A	N/A
Set-up Time	Lag time in business days from when the application is submitted until the card schemes begin submitting expired cards. After this time, the account updater runs daily.	< 13 days	N/A	N/A
Set-up Fee	One-time charge to activate Account Updater for an Deluxe Merchant Services for Nonprofits account.	\$250	N/A	N/A
Per Submission Fee	Fee per card submitted to be updated, excluding cards that have been flagged, whether done manually or from past rejections, regardless of outcome.**	\$0.33	N/A	N/A

While every effort is made to adhere to the proposed timelines, we reserve the right to adjust schedules as necessary. Abbreviations used include CC (Credit Card), DISC (Discover Card), MC (Mastercard), AMEX (American Exchange). Rates as of March 2024.

*Deluxe Merchant Services for Nonprofits Payments isn't an Acquiring Bank per se (JP Morgan), we assume the risk of the transactions and donors will never see the name of the actual acquiring bank on any banking statements.

**For this reason, a 50-60% success rate is considered normal.

TO LEARN MORE, VISIT US AT: [Deluxe Merchant Services for Nonprofits](#)