

eCommerce Provider Options

WHAT IS IT?

When you implement an eCommerce option with your eTapestry database, you can easily take online transactions from your website and have the information automatically recorded in your eTapestry database for you. While eTapestry will provide all the necessary work to set up your online forms and integrate the transaction processing, you will need to select one of our partner providers to handle the financial transactions. eTapestry has partnered with two quality transaction providers.

PROVIDER OPTIONS

IATS

IATS provides credit card processing services for nonprofit organizations. Because it is part of Ticketmaster®, IATS is able to take advantage of Ticketmaster's \$7 billion credit card processing and ticket sales operation. This allows IATS to provide nonprofits with an efficient, effective, and inexpensive way of processing credit cards.

IATS provides a merchant account with web-based reporting and real-time processing. Credit card statements can be adjusted to the organization's name. A virtual terminal provides the option for manually processing credit card transactions.

IATS services include credit card processing for Visa®, MasterCard®, Discover® (except in Canada), American Express®, and Diners Club®. There are no set-up fees or monthly fees with IATS. Transaction fees for U.S. nonprofits are a flat 3.3 percent of the transaction amount. Canadian nonprofits pay CA \$.46 per transaction plus 2.1 percent for Visa® and MasterCard® and 3 percent for Diners Club®.

Sage Payment Solutions

Sage Payment Solutions provides electronic payment services to U.S. businesses and organizations of all types. With more than 24,000 merchants, Sage Payment Solutions is able to provide a wide variety of eCommerce options.

With Sage Payment Solutions, you can choose from simple credit card processing, or include ACH and Virtual Check options. ACH allows you to accept recurring transactions (such as pledge payments) through an automatic withdrawal of a donor's checking or savings accounts. Virtual Check allows donors to make payments online with checking information instead of a credit card. All options include a unique merchant account for your organization. This provides you with deposits to your bank account within 48 hours as well as a virtual terminal — allowing you to process credit cards manually online.



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Fees for Sage Payment Solutions vary depending on the services desired. For credit card processing only, there is an \$85.00 set-up fee (which includes your merchant account and virtual terminal), a \$10.00 monthly fee, a \$.75/ea transaction fee, and a credit card charge of 2.09 percent of the transaction. If you would like to take advantage of the ACH and Virtual Check option, there is an additional \$40 set up fee, \$10 monthly fee and a \$.75/ea transaction fee.

WHICH ONE IS RIGHT FOR YOU?

Both options provide a great service. The best one for you depends on the services that you need, the number of transactions you process, and the typical size of the transactions you anticipate receiving.

Your eTapestry account representative can assist you in evaluating your options and helping you make the best choice.



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