



**MIDDLESEX Community College**

**Tools and Technologies for Tech Writers 2022**

**Week 11**

**Elizabeth Harris**

# Notices

This document was prepared as an assignment for the Middlesex Community College Tools and Technologies for Technical Writers class, Winter semester 2022.

Prepared by Elizabeth Harris

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# Blackbaud Merchant Services

Streamline financial transaction management so you can focus more of your valuable time and energy on your mission.

Developed by payment experts for nonprofits just like yours, Blackbaud Merchant Services is designed to make payment processing simple, secure, and affordable.

- Both a credit card gateway and processor, you benefit from the convenience and protection that comes from working with a single provider
- Easily process credit card and ACH (direct debit) transactions with integration to other Blackbaud solutions
- Receive funds when you need them with daily disbursements\*
- It takes just minutes to set up, and you have access to real-time transaction information and reports.

## BlackBaud Merchant Services - Web Portal

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From the web portal, you can use many features to manage transactions and disbursements through your account.

## Virtual Terminal

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While at remote events, you can use the virtual terminal to authorize and process transactions directly through your *Blackbaud Merchant Services* account.

There are two transaction types

- card-present
- card-not-present.

## Credit Card Present

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The credit card is physically present during the transaction.

1. Use a Universal Serial Bus (USB) or unencrypted magnetic stripe reader (MSR) to swipe the credit card.
2. When you swipe the credit card, most of the fields will automatically populate.
3. You may need to add some missing information manually.
4. The credit card owner must electronically sign to authorize the transaction.

Once the transaction is complete, acknowledgement and reporting information will be automatically generated.

## Credit Card Not Present

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The credit card is not physically present during the transaction.

1. You can use this option to process a credit card when the card is not physically available.
2. In these instances the credit card information is mailed or provided over the phone.

The virtual terminal does not automatically provide acknowledgment or report information to your Blackbaud programs. You will need to export this information from the web portal.

## *Virtual Terminal*

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Similar to an online checkout form, a virtual terminal is a web-based application that allows you to process electronic payments by telephone, mail order, fax, email, or in person.