

In order to process credit card sales, your organization must go through the process of merchant account integration. This requires two components: a merchant account and a payment gateway.

- A merchant account is a special type of bank account that solely processes credit card sales and batches them to a checking account of your choosing.
- A payment gateway communicates between Vendini and your merchant account during the transaction process.

With Vendini, you have two options: Either use the Vendini Merchant Account (VMA) or work with a third-party compatible gateway and merchant account (MMA).

Below, we'll walk through the differences between both options, to help you make the right choice for your organization. If you have any questions, or if you want to switch from one option to the other, contact our support team.

- [Vendini Merchant Account \(VMA\)](#)
 - [Member Merchant Account \(MMA\)](#)
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Vendini Merchant Account (VMA)

With the Vendini Merchant Account, there is very little setup on your end. This option differs from using your own merchant account setup in the following ways:

- **Payouts after the event takes place:** Sales made through Vendini's merchant account are paid out after the event takes place. For package sales, this means you're paid out after each event in the package.
- **Reserves:** Vendini holds 5% of every payout to cover refunds, chargebacks, or related charges. These reserves are held for 90 days after your event settlement date, at which time they're paid to your organization.
- **Processing fees:** There is a 3.5% processing fee charged on credit card sales processed through Vendini's merchant account. These fees are visible on your Vendini reports. Choose whether to pass these fees along to your patrons automatically for online ticket sales. You may choose to recover these costs for ticket office sales through the use of miscellaneous line items.
- **Service fees / payouts:** Your Vendini service fees are deducted from your disbursement, and you receive the balance via check or direct deposit; you have the ability to designate. There is a \$10 monthly charge if you choose to be paid out by check.
- **Questions / issues:** If you have any questions about your payout, our support and accounting teams can help.

Want to use the Vendini Merchant Account? Contact our support team.

Member Merchant Account (MMA)

If you don't want to use the Vendini Merchant Account, then you'll work with a third-party vendor to set up your payment gateway and merchant account.

The MMA option differs from the VMA option in the following ways:

- **Faster payouts:** By using your own merchant account setup, your organization generally receives payout two to four business days after the sale takes place.
- **Processing fees:** There are service fees involved with using your own merchant account and gateway, and we typically do not have transparency into these fees. Vendini reports won't reflect fees paid to a third-party merchant account or gateway.
- **Disbursements:** You receive funds through your merchant account, not from Vendini. We have no visibility into this information.
- **Service fees:** Organizations that use their own merchant accounts can pay their Vendini service fees in one of two ways: We can debit a checking account or charge a credit card.
- **Technical issues:** If your patrons are unable to process credit card sales, we may be able to offer some information as to the reason for the failures, but we likely won't be able to troubleshoot the issues with your organization. (We do offer Automated Failover Service, which allows you to use the Vendini Merchant Account and continue selling tickets if your third-party gateway goes down for any reason.)
- **Additional feature options:** Members who have their own payment gateway and merchant account can take advantage of our gift card functionality and split payments feature.

The process of acquiring a merchant account can take some time (several days to several weeks) and often involves paperwork and risk assessment. Vendini isn't typically involved in this process, but let us know if you get stuck.