



Merchant Account Processing

August 2008

The following is information about signing up for a merchant account. You need a merchant account in order to process payments on your Orchid site. You can use your own merchant account or one recommended below by us. Please see requirements below if you choose your our bank.

What is a merchant account?

A merchant account allows your organization to accept online payments. It is based on a relationship between your organization and a bank. Orchid acts as a broker for this service, providing you with competitive rates, quality customer service and the ability to handle all of your payment processing in one place. By setting up your own merchant account, you save on fees you would normally pay a third party processor.

What are the fees I can expect to pay?

Please review the rates below. There are two sets of fees: those charged by the banks (credit card and merchant bank) and by Orchid Suites. These fees are deducted from your account and you receive a statement at the beginning of every month with the balance. The rates stated below are competitive. However, if you *find better rates through another vendor, please let us know. We will try to match it.*

BANK FEES THROUGH RECOMMENDED VENDOR*

	VISA, MASTERCARD, DISCOVER	AMEX
Discount Rate	2.30%	3.50%
Per Transaction Fee	\$0.15	\$0.19
Monthly Fee	\$3.00	\$5.00
Online Statement	FREE. Includes all cards.	Sends their own
Monthly or Annual Min Fee	NONE	NONE

**These rates reflect those most recently quoted to OS. We cannot guarantee them.*

ORCHID FEES

We charge 1% of all transactions instead of a monthly gateway or per transaction fee. You get an invoice at the end of the month reflecting this charge. Payment is due within 30 days of invoice.

How do I sign up?

With Our Recommended Provider:

Contact: Tifanie Pitchford, Account Executive
PNC Merchant Services
600 Grant Street
Pittsburgh PA 15219
(412) 803-0594 • (412) 768 2523 Fax
tifanie.pitchford@pnc.com

What do I need to know?

Make sure you ask the following questions from your potential bank:

- (1) Are they (the bank) using VITAL (aka VISANET) as their payment processor?
- (2) If yes, then would they please forward the VITAL account information? If not, then you need to set up a new merchant account, or change payment processing on their existing account. It must be VITAL (aka VISANET) to work with our system.

More...



How do I put the merchant account information from the bank into my Orchid website?

If you have an existing merchant account, it does not exist on a "server." It exists at your bank. What you would need to configure on our server is the payment processing information that allows us to route funds to your merchant account. Your payment processor information is something that your bank needs to provide for you. They will typically provide you with this at the time you set up your merchant account. Currently, we only support the VITAL payment processor. Most banks use this service, so this is likely not a problem. If you use a payment processor other than VITAL, please contact us, and we may be able to add support for your payment processor if you can foot some of the development cost.

Actions:

- 1) Log into your site manager.
- 2) Under the "Commerce" tab, select the option called "Merchant Info" (if this does not show up, either it has been turned off due to your administration status or you have not signed up for contributions).
- 3) Enter your merchant account and payment processor information EXACTLY as provided to you by your bank. Once you click "apply changes", your information will be captured in our database, and you can begin processing transactions.

Important note: VITAL provides you with a number known as a "V-Number." Usually, this begins with a "V". If not, then ignore this comment. If so, then when entering the information, substitute the numeral "7" for the "V." Also, banks don't seem to provide your payment processor information in any standardized fashion. What one bank calls "merchant ID" another bank might call simply "account #." Just fill out the fields as best you can. Should this occur, contact us and we'll find out which pieces of your information go with which fields in the merchant information form.

If your bank just sends you a confirmation email stating your merchant account is set up, make sure they give you the right info. There's no way to tell what your merchant info is by just the confirmation email unless they provide the V sheet. Before contacting Orchid Suites with a problem with your store or contributions failing please contact your merchant bank first.

Questions? Contact us at billing@orchidsuites.net, by calling 202.265.1671 x 100 or by sending an email message to support@orchidsuites.net.