

# MyRec.com's Guide to Accepting Credit Card Payments

## MERCHANT CONSULTATION

Meet with our Merchant Services team to explore your options for accepting credit card payments in the software.

1

## MERCHANT APPLICATION

An authorized signer will need to review and sign the processor contract to proceed with account approval.

3

## ACCOUNT SETUP

Once approved, it takes 3-5 business days to set up your payment gateway. EMV users will also have terminals ordered and shipped.

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## QUESTIONNAIRE

Fill out the questionnaire after your consultation to customize your account configuration.

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## UNDERWRITING

Allow 3-5 business days for your application to be reviewed and approved.

4

## PAYMENTS TRAINING

Join us on Zoom for training on integration and reporting. Credit card payments will be enabled after this session.

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**EMV Now Available!**

**Need help deciding?**  
[Schedule a Payment Options Call](#)

## EMV Processing

WITH ZEAMSTER GATEWAY

- \$36.50 monthly fee
  - \$25 minimum monthly fee
  - ACH Processing (*optional add-on*)
  - Convenience Fee
  - Payment Plans
  - API Integration to MyRec.com
  - Void & Refund in MyRec.com
  - PCI Compliant Gateway
- |                  |       |
|------------------|-------|
| VISA             | 3.00% |
| MasterCard       | 3.00% |
| DISCOVER         | 3.00% |
| AMERICAN EXPRESS | 3.25% |

## E-Commerce Processing

WITH ZEAMSTER GATEWAY

- \$10 monthly gateway fee
  - \$8.25 monthly PCI compliance fee
  - \$25 minimum monthly fee
  - ACH Processing (*optional add-on*)
  - Convenience Fee
  - Payment Plans
  - API Integration to MyRec.com
  - Void & Refund in MyRec.com
  - PCI Compliant Gateway
- |                  |       |
|------------------|-------|
| VISA             | 3.00% |
| MasterCard       | 3.00% |
| DISCOVER         | 3.00% |
| AMERICAN EXPRESS | 3.25% |

## 3rd Party Processor

WITH AUTHORIZE.NET

- Pricing Unknown
- Processing Support Limited
- API Integration to MyRec.com via API Login Credentials
- Payment Plans
- Convenience Fee

*Note: EMV is not available with 3rd party processing.*

**Disclaimer:** The timeline provided is an estimate and may vary based on your availability to schedule the initial consultation and set up training with the Merchant Services team, as well as the time required for account approval with the payment processor. If applicable, additional time may be needed for terminal shipment. Please schedule promptly and submit all required documentation to ensure the process continues smoothly.

## MERCHANT SERVICES

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