Procedures for Opening a New Merchant Account for eCatholic Payments

In order to create a merchant account and begin using eCatholic Payments, CardConnect must obtain information to verify the identity of those applying to utilize online donation and payment technology.

As a result, the signer of the application will be asked to provide the following customer information as part of the merchant application process:

- Full Legal Name
- Date of Birth
- Residential Address

Some portions of the merchant account application use language intended for businesses. Since eCatholic Payments primarily serves nonprofit organizations (e.g., Catholic churches and schools), eCatholic has published a guide to completing the merchant application as a nonprofit. The instructions provided have been verified and approved by the security team at CardConnect.

View Guide: How to complete the CardConnect merchant application
Frequently Asked Questions: Merchant Account Application Process

Why is personal information required?

Several Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations require CardConnect to strictly verify each customer.

Specifically, federal laws such as the Patriot Act and the Bank Secrecy Act require CardConnect to ensure customers are not associated with any foreign government entity or terrorist organization. These measures help detect and deter money laundering, terrorism, tax evasion, or other unlawful activity.

Those who sign up for (or take ownership of) a merchant account are therefore required to verify their identity by providing the customer information listed above.

How is the customer information used?

Once you submit your merchant account application, the information you provide will be checked against the list of Specially Designated Nationals (SDNs) and similar lists maintained by the U.S. government. Providing your personal information will not result in a hard inquiry on your credit report, nor will it affect your credit score.

What if I don't know how to answer some of the application questions?

The merchant account application often includes language intended for businesses. For example, one portion of the application requires the signer to identify themselves as a “Corporate Officer,” a role which is not formally defined at most Catholic churches or schools.

As a result, we've collaborated with the security team at CardConnect to create a guide that will help nonprofits successfully complete the merchant application. Please refer to eCatholic's official guide for complete instructions: How to complete the CardConnect merchant application.

Do I need to enter personal information if I work for a nonprofit?

Due to Know Your Customer (KYC) regulations, the individual who signs the merchant account application for a nonprofit organization must provide their full legal name, date of birth, and residential address. Providing your personal information simply allows CardConnect to verify you/your organization as a customer. Providing your information does not make you personally liable for the account.