

## **Online Giving FAQ For Parishioners**

### **Q. How can I be sure that my offering will be counted when I give online?**

A. You can be sure your gift will be counted because the funds come directly from your bank account into the church's account. There's no chance for losing an envelope or adding the numbers incorrectly. Most accounting errors come from people—we take the accounting burden away and let people spend more time in ministry.

### **Q. Is online giving secure?**

A. Online giving through QuanComm is just as secure as giving your money in the offering—maybe even more secure. We use up-to-date security procedures to make sure your payment information is secure. All funds are transferred electronically to minimize the chance of transfer errors.

### **Q. I want to give an offering to a special project or specific person. Can I do this through QuanComm?**

A. Yes. You can designate gifts for specific projects or people just as you would on your offering envelope. And your church will be able to account for these special gifts easily.

### **Q. I believe that giving is an act of worship. Doesn't online giving take away from the significance of giving?**

A. We understand that many people are uncomfortable with online giving because they want to give as part of a worship service. We believe, however, that online giving is consistent with giving as worship. Online giving also makes better use of the ministry's resources since the ministry spends less time counting the offering. SLS – can this have something about 98% of parishioners enroll in online donations fulfill their pledge amount.

### **Q. Will I still receive a contribution statement for taxes?**

A. Yes, all your payment history is updated into the church software application so they can track all contributions for end of year tax reporting for you.

### **Q. What is Online Giving (EFT)?**

A. Online Giving or Electronic Funds Transfer (EFT) is the term used to describe automatic methods for making parish contributions on a regular basis without the need to write checks, carry cash or prepare envelopes. Our parish uses the QPay Online Giving service from QuanComm.

### **Q. Are parish envelopes going away and are we being forced to use this program?**

A. ABSOLUTELY NOT! Online Giving is an OPTION. If EFT is not right for you, you may still continue to use envelopes as you always have. Nothing will change unless YOU decide to make the switch.

**Q. What are the major advantages of Online Giving?**

A. Online Giving is all about convenience for you and consistency for the parish. Online giving eliminates frequent check writing and helps parishioners stay on track with stewardship even when they are unable to attend services. The parish in turn benefits from much-needed stewardship consistency and a reduction in the volume of check and cash contributions that must be handled and manually processed in the rectory office. This increases productivity for the parish and saves the parish money enabling YOUR hard-earned funds to go further.

**Q. What if I change bank accounts?**

A. Simply login and update your bank account in your profile.

**Q. What if I want to stop using Online Giving?**

A. You can cancel your authorization by deleting your bank account information along with your recurring payment. Your contributions will stop immediately.

**Q. If I don't have a computer or the ability to access the Internet, can I still participate in EFT?**

A. YES! For parishioners that would like to participate in EFT but do not have the ability to setup an online account, they may visit the rectory to have an account setup for them. You will need to bring your banking information and sign an authorization form indicating the collection(s) and amount(s) you wish to contribute on a regular basis.

**Q. Do I have to be a parishioner to use EFT/Online Giving?**

A. Not at all! The Electronic Giving web page on the parish's website allows the flexibility for ANYONE, ANYWHERE to make a One-Time Contribution to any parish without needing to create an account.

**Q. How are my automatic contributions deducted and transferred?**

A. Contributions are transferred automatically from your checking or savings account to the parish's bank account on the date(s) that you specify via an electronic transaction over the Automated Clearing House (ACH) network - the same network already used by families to make mortgage, auto and utility payments or to receive payroll earnings and Social Security income.

**Q. How will I keep track of contributions in my check register?**

A. Since your contribution is made at a pre-established time, you simply record it in your check register on the appropriate date. Your online account lists the date that each contribution is scheduled to take place. You may print that page for your reference. Electronic contributions will also appear on your bank statements in the months they are made.

**Q. What can I use to prove I made a contribution?**

A. Your bank statements will show an itemized list of electronic transactions that can be used as proof of your contributions. You may also request a quarterly or end-of-year statement from the parish and/or print a report from your online QPay account.

**Q. Is giving by EFT/direct debit risky?**

A. It is certainly less risky than writing checks or carrying cash to church. To process electronic donations, the church uses QuanComm-an established and highly-regarded company that is a Level 1 certified provider under the PCI-DSS (Payment Card Industry Digital Security Standards) who undergoes annual SAS70 audits. All online data is encrypted and transmitted using secure HTTPS and SSL connections. QuanComm is endorsed as the preferred EFT provider by Parish Data Systems; the parish's software vendor for parish record keeping.

**Q. How much does QPay Online Giving cost?**

A. It costs you nothing and it costs the church very little. It is the lowest cost method of transferring funds.

**Q. Will my bank account information be shared with anyone at the church or elsewhere?**

A. Keep in mind that each time you present an actual check for payment to any merchant (or the church), your bank's routing and account number are printed on the bottom of the check for all to see. If you sign up for QPay online, your banking information is only known to the financial companies processing your transaction; similar to how your bank checks are processed. Parish employees and volunteers cannot view your bank account information or change contribution amounts. However, if you have the rectory setup your EFT account manually, the authorization form you sign will have your banking information listed. Once we enter your bank account information into QuanComm's database, we will file the form in a secure location. No bank account information is stored on parish computers.

**Q. How soon will my offering be debited from my account?**

A. Generally within 24-48 hours if specified to launch on a normal banking day. Transactions will not process on weekends and bank holidays. Keep this in mind when setting up your stewardship schedule.

**Q. Do I have to use my home personal computer to give online?**

A. No. You may access the parish website and our Online Giving options from any computer in the world.

**Q. How do I get started?**

A. Visit your parish website > then select the Online Giving link.

**Parishioner Benefits**

- Convenient anytime, anywhere access through the internet
- Secure and Confidential.
- Flexible. Start, stop and change your contributions at any time.
- Simple. No need to contact your bank or the parish office.