

Online Donation FAQ

1. Why are we considering this?

We are trying to move our church into the modern age. We are just tapping into the world of technology. This was one of the opportunities brought to light by our survey. We live in a smart phone society. If you look around our county, the churches that stay stuck in the past aren't surviving. Also, there have been studies done in churches who offer this type of payment option. Donations increased up to 32%. If we take a more conservative approach and say 15% it would be the difference between our year ending bank balance being \$35,000 and \$85,000. This gives much more financial independence.

2. How does it work?

Donors will establish a user account with a valid email address and self-assigned password. Donors will have the option of setting up recurring payments, in which nothing else will be necessary, or they can login to their account and make a donation on the day needed.

3. What if I'm not comfortable setting up the account?

I'm an IT person, and there a couple more that can be enlisted to assist in account set ups either before or after services. We need only set up an email account and a donor's account. Email accounts are free through various services.

4. What will I need to set up an account?

We can either use a Debit Card or Bank Account Information which would include the routing and account number for the appropriate account.

5. Can I set up recurring payments?

Yes. You can either pay weekly or recurring. Once a recurring payment is set up, it will debit your account each week for the amount you set up. You can access your account at any time to change this method.

6. What if I want to give to a different fund?

The site administrator will set up all the applicable funds to choose from. You can split the payment up in as many funds as you like.

7. What if I come to church and forget to make my donation?

We plan to have a kiosk station set up to enable you log in to your account. We will also have a service that provide a mobile phone app and we will also be able to text your donation. This may not be ready at the beginning, but we will try to work towards that. Also, if you forget, simply make the donation when you get home. This is also another reason to set up recurring payments. You can make your donation from anywhere where you have access to the internet.

8. What if I don't have a computer or internet access?

I am trying to find a software application that includes a smart phone app that will allow you to perform the same functions. If you don't have a smart phone either, then you will eventually have the opportunity to use a kiosk here. This is another reason to set up recurring payments. You can set up your payment at the very beginning and not have to visit it again.

9. What is the cost?

There are many companies with many plans. Depending on which service we choose, there will be a monthly charge from \$49 and up depending on how much of the service we choose to participate in. There will also be

a percentage charge for the amount of donations each week. For example, one service ran out an average scenario that used a \$100 donation. The church would receive \$99.10 of the donation.

10. How is the service accessed?

I will add a page to our church website that will either integrate with the payment service or will re-direct you to the payment service. When the time comes, specific instructions will be provided.

11. I don't like online payments because of the security risk. How safe is it?

Everyone is nervous about getting hacked by the Russians, the North Koreans, or the 25-year-old tech genius living in his parent's basement. These software companies are required by the PCI (Payment Card Security) Security Council and all processing banks to be *Level 1 PCI Compliant*. Network security has very technical language, which I'm no expert on, but the applications use 256 Bit SSL Encryption technology. There is no stronger form of protection. By using this form of encryption, the possibility of someone tapping the line to get your personal data is eliminated. In fact, 256 Bit SSL encryption has never been broken and according to RSL labs, it would take a "trillion-trillion years" to crack the code using today's technology. If you think about, every time you write a check you give someone your bank routing number and your checking account number. So, security should be the least of your worries.