

# *Frequently Asked Questions about Online Giving.*

## **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. Although Direct Debit Giving is the original and most popular form of electronic giving, the term is now widely used to describe Credit & Debit Card Giving, EFT and Online Giving as well. 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 by EFT/direct debit?**

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. How does Online Giving work & how do I sign up?**

A. First, read and/or print the setup instructions located under the Online Giving pull down menu. Next, click the yellow Online Giving button on the home page under the picture of our church and create an online account or a One-Time donation. You will need your email address, your banking information and your parish envelope number in order to get started. (Your envelope number is printed on the top right corner of any collection envelope.) If you don't have or don't know your envelope number, use your last name in that field instead of the number.

Once your account is created, you can then specify the collection(s), the amount(s) and the frequency of each collection that you would like to contribute. For each collection you specify, you will receive a receipt emailed to your email address on record. On the date(s) you specify, the funds will be automatically and electronically transferred from your bank to the parish's bank. Then, at each month-

end, each transaction will appear on your bank statements. It's that easy! In just one sitting, you can establish your stewardship for the ENTIRE YEAR!

Also, since this service is self-maintained, you may sign in to your online account at any time and any place to verify your contributions or make changes. You will still receive an end-of-year tax statement from the parish if you so request. You may also stop contributions at any time either by going online or calling the rectory. The self-maintained, web-based nature of this service is very easy and convenient to use particularly by parishioners who frequently travel, have summer or winter homes and/or are accustomed to online banking and shopping.

**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. Please call Beth at the rectory for a mutually convenient time.

**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 ministry without needing to create an account. This is very convenient for anyone who would like to contribute to the parish ad-hoc for such things as a year-end holiday donation to Outreach, an "In Memory Of" bereavement memorial for a recently deceased loved-one or any other type of general charitable contribution. It's also great for our out of town SSPP School Alumni who would like to make a donation to their Alma Mater! There is also an area in the online screen to type a message so the parish knows how to handle each contribution.

**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 also receive an emailed confirmation of each transaction you setup if you setup your account online. You may also request an 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. What if I try QPay online giving by EFT and don't like it?**

A. You can cancel your authorization at any time by updating your online account and/or by notifying the rectory office.

**Q. Can I give online with credit and/or debit cards?**

A. Unfortunately no. At this time the parish does not accept credit/debit cards but may entertain that option in the future for specific types of transactions.

**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 SSPP website and our Online Giving options from any computer in the world.

**Q. Who do I contact if I am having technical problems with the Online Giving system?**

A. Please contact Beth at the rectory office with any questions at 716-649-2765 x15 or email her at [bforth@sspphamburg.org](mailto:bforth@sspphamburg.org)