

## Frequently Asked Questions about Online Giving

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### **Q. What are the major advantages of online giving?**

A. Online giving is all about convenience for you and consistency for Troy United Methodist Church. Online giving eliminates frequent check writing and helps members give regularly even when they are unable to attend services. Troy United Methodist Church in turn benefits from consistency in giving and a reduction in the volume of check and cash contributions that must be handled and manually processed. In addition to adding a level of accuracy and efficiency to the handling of contributions, this is also a direct cost savings to the church.

### **Q. How do I get to Online Giving on the website?**

A. Online giving may be done via the church website, [www.tryoumc.org](http://www.tryoumc.org) by clicking on “Give Online” on the web banner.

### **Q. Do I have to set up a login and password for Online Giving on [www.troyumc.org](http://www.troyumc.org)?**

A. Everyone who desires to see their giving history online will need to have one for Online Giving.

### **Q. What are the different types of online giving that Troy United Methodist Church is making available?**

A. Persons wishing to give online may do so by direct debit from a checking or savings account (this is often referred to as Electronic Funds Transfer or EFT), or by debit or credit cards. Debit/Credits cards accepted are VISA, MasterCard, and Discover.

### **Q. How does Electronic Funds Transfer or Direct Debit giving work?**

A. Contributions are transferred automatically from your checking or savings account to Troy United Methodist Church’s bank account based on the frequency, amounts, and fund descriptions you specify. EFT is occasionally referred to as ACH (Automated Clearing House network) and is used by many households for payment of utilities and mortgages.

### **Q. When will my contribution be debited from my checking/savings account or charged to my debit/credit card?**

A. A debit/charge to your account will occur each month on the date you specify. You can set up recurring payments on a date you specify and at a frequency of weekly, every other week (biweekly or every 14 days), monthly (on the day you choose), or quarterly. You can set up as many giving schedules as you would like, so it is possible to give a monthly gift as well as a weekly one. However, when considering multiple schedules, it is helpful to consider the costs of online giving discussed below.

### **Q. How much does online giving cost Troy United Methodist Church?**

A. This is a very important question. Each form of online giving has different fees. Let’s break down the response from the lowest cost method of giving to the highest cost method:

- Electronic Funds Transfer – \$0.25 / transaction
- Debit / Credit Cards – 2.75% of amount given + \$0.45 / transaction
- In addition, Troy United Methodist Church is charged a one time, \$0.50 fee for each new online donor.

### **Q. Narrow this information down for me, please ... for Administrative and Financial ease, what is the best way to give to Troy United Methodist Church?**

A. Online EFT

**Q. Is there a way for me to incorporate the cost of the online giving transaction into my contribution?**

A. Actually yes! The Online Giving webpage includes a checkbox option that allows you to give an additional 2.75% of your donation to cover the costs associated with debit / credit card transactions. Checking this box is totally up to you; it is just a convenient method for you to ensure your donation isn't adding to Troy United Methodist Church's banking costs.

**Q. How can I sign up for online giving?**

A. Register on the Online Giving website.

**Q. Can I test the system by giving one time?**

A. Yes. You may test Online Giving by selecting "Give Now!" and make a one-time contribution.

**Q. How can I set up recurring automatic contributions and how can I change them?**

A. You can login to your profile and make the necessary changes to your online giving choices.

**Q. Can I give to special funds as well as to the church's operating budget?**

A. Yes. You will see fund options when you log in to Online Giving, as well as a box where you can specify a special fund if it is not listed.

**Q. Can I stop automatic contributions?**

A. Absolutely. If for any reason you need to stop automatic payments, you can login to your profile and make the necessary changes to your online giving choices.

**Q. What can I use to show I made a donation?**

A. The itemized list of electronic transactions on your bank statement or credit card statement can be used as proof of your donations.

**Q. Is Online Giving secure?**

A. Yes! In fact, Online Giving is more secure than writing checks or carrying cash. Our secure giving services are provided by Vanco Services, LLC. Vanco processes electronic donations for more than 10,000 churches and nonprofit organizations. Vanco's system is compliant with the PCI (Payment Card Industry) Level 1 requirements for assuring security of online payments. PCI Level 1 applies to those companies handling the highest amounts of money, and thus has the most stringent security requirements.

**Q. Who do I talk to if I have more questions?**

A. You can contact Sharie Meyer (618-667-6241 [sharie@troyumc.org](mailto:sharie@troyumc.org)) in the office with your questions. She will be happy to answer any questions you may have.