

## Online Giving (Vanco) Frequently Asked Questions (FAQ)

### **What is Online Giving?**

Online Giving is an easy and convenient way to support the ministries of Smyrna First United Methodist Church. The benefits of Online Giving include the convenience of being able to give from anywhere at a time that is convenient for you, not having to write checks, and the ability to set up recurring donations so you don't miss an opportunity to give when you are away from the church.

### **How Does Smyrna First's Online Giving Work?**

Contributors click on the link that takes them from the church website to a secure donation page hosted by Vanco Services. Vanco is approved by the General Committee on Finance and Administration of the United Methodist Church and is in use by over 10,000 churches nationwide. They are a secure site and PCI compliant. None of your banking or credit card information is passed onto the church.

### **Contributions can be set up in one of two ways:**

***One-time donations (no profile required)*** A contributor simply enters his or her name, address, payment method, payment amount and other information into required fields and then submits a donation. ***Recurring donations (profile required)*** On the first visit to the donation page, a contributor creates a password-protected profile by entering his or her name, address, payment method and other required information before setting up a recurring donation. On future visits the contributor simply logs in to make, change or view donations without the need to re-enter personal profile information.

***Recurring payments*** can be set up as weekly or monthly.

For both methods the donors see a printer-friendly confirmation page and may also request an automatic email confirmation.

### **What payment methods are offered at Smyrna First?**

Our online donation page can accept direct debit payments from a checking or savings account using Electronic Funds Transfer (EFT). We also accept donations by credit card (Visa, Mastercard, and Discover). Donors may also have the option to use PayPal.

Please keep in mind that credit card acceptance is for your convenience. Smyrna First encourages sound financial management and does not encourage anyone to enter into debt in order to make your contribution. We suggest this option not be used unless you plan to pay off your credit card balances in full each month.

### **How does Smyrna First process online donations?**

Smyrna First UMC uses Vanco Services to process direct withdrawal donations. Vanco Services handles all of the security necessary for processing the transaction and then transfers the money into the church bank account. The church receives electronic notification about donations. Donations are entered into our financial system just as with donations by check or cash.

### **How secure is online giving/payments?**

At Vanco, we take protecting the security and privacy of all our clients' payment information and transactions very seriously. That's why we utilize the most advanced technology and follow the most stringent guidelines to ensure all your information remains secure. And to ensure we adapt seamlessly to any changes in technology or the business environment, we review our security measures and policies continuously. You should always be able to trust how your information is handled by your payment solutions provider.

As part of our comprehensive security and privacy safeguards, we only collect the pertinent information required to perform your payment transactions. And, that information is stored in Vanco's secure system and only used when needed to fulfill your requests and services.

The Payment Card Industry Data Security Standard (PCI DSS) is a mandated set of security requirements for protecting cardholder data. These standards were developed by the founding payment brands of the PCI Security Standards Council—American Express, Discover, JCB, MasterCard and Visa—to facilitate the broad adoption of consistent data security measures on a global basis.

### **How can I keep track of my online giving?**

As in the past, the church will send you a regular giving statement which lists all donations you have given (online and in person). If you have an account with Vanco Services you can also receive record of donations through email. Electronic transfers will also show up on statements from your financial provider.

### **How do I participate in the weekly offering if my contribution is automatically deducted from my banking account or charged to my credit/debit card?**

If you wish, you may write "I'm giving online" on your offering envelope and place it in the offering plate. (Note – this is not necessary.)

### **Can I try out the online giving service by giving one time?**

Yes, you may try online giving by selecting "one time" in the frequency drop box during the sign up process.

### **Can I make an anonymous donation?**

There is no way to make an anonymous donation through online giving because Vanco Services do not have the ability to process anonymous donations. If you wish to mail an anonymous donation, please feel free to send it directly to the church office.

### **Is there any charge or fee to me for this service?**

No, there is no charge to the donor. You select the dollar amount for your giving. That is the dollar amount that will be charged and your entire donation is tax deductible.

The church pays a nominal fee to Vanco Services for the convenience and security of the service. More specifically, there is a onetime 50 cent set up fee for each bank account or credit card and 25 cents per bank transaction or 45 cents per credit card transaction. These come out of the donation. They are not added onto the donation. On credit card transactions there is also a 2.75% (less than 3 cents per dollar) charge which the donor has the option of adding to their donation. That only happens if you specifically ask to cover that fee.