



Online Giving Questions and Answers

1. What are the options for giving to the church?

As a supplement to the “tried and true” use of cash, checks and stock donations, the church is introducing online giving. Options of online giving include deductions from your checking or savings account or charges to your credit or debit card. These could be one-time or scheduled future donations.

2. Why offer online giving?

Physical cash and checks will be a choice for giving for many years to come. The church is in no way discouraging this and will continue to accept such gifts. But today a growing number of people have become very comfortable and even dependent upon online financial alternatives. There are many other benefits to both you and the church, including:

- Ease of contributing when you are not at church.
- It costs you NOTHING extra, unless you wish to offset the charge to the church.
- You select the timing of your contributions to meet your cash management needs.
- No need to remember checks or cash for your offering each Sunday.
- Peace of mind knowing that the church is receiving your contribution even if you are unable to attend.
- Ability to view your contribution history online.

All contributions are recorded for you in your confidential online profile, on your bank or credit card statement with date of settlement, and on your semi-annual statements from the church.

3. Is online giving secure and confidential?

Yes. We use a third-party company, Vanco Payments, as our merchant service provider. The security they use meets or exceeds all industry standards to safeguard your data. To help ensure your data stays safe, they leverage technology such as tokenizing card data and encrypting sensitive information for transmission and storage. **The church does not have access to your bank or credit/debit card information.**

4. Does the church prefer any one of the online options?

The church’s first preference is transfers that are set up to withdraw funds from your checking or saving account, which result in minor cost to the church. Charges for using credit and debit cards cost more, as detailed in the response to the next question.

5. I’ve heard that credit card companies will charge the church for my using a credit or debit card. Is this true?

Yes, credit/debit card fees will reduce the amount that the church will receive by approximately 3% plus a fixed fee per transaction (although you will receive credit for the full



contribution). Of the four major credit cards, we will only honor Mastercard, VISA and Discover. Because of the fixed fees per transaction, the church asks that you not use credit/debit cards for donations of less than \$10. Additionally, you will see an option to include a donation to offset these fees. This additional donation is completely optional.

6. If the Bible discourages debt, why will the church accept credit cards?

Many people use credit cards in place of paper checks or cash throughout the month, and then pay off their balances in full, thereby incurring no interest costs. Many of these credit cards amass cash rewards, travel points or the like, providing a benefit to the user. However, for those who don't pay off their credit cards in full each month, we strongly discourage using credit cards to donate to First Presbyterian Church.

7. Will I be able to make donations to the church for reasons other than fulfilling my annual pledge, such as special offerings, memorials, missions, etc.?

Yes, a list of other funds which can receive online donations are available for you to choose, such as 10¢ a Meal Offering, Church Flowers, Memorials/Honorariums, and several others.

8. How do I sign up for online giving?

Go to the church's website (www.fpcwaynesville.org) and click on Giving in the top menu, then click on Give Now and complete the page. If you choose, you can set up a profile by entering information, including your name, address, telephone, email address and then setting up a password. As always, remember your password. Establishing a profile allows you to view your donation history and make any changes to your current donations. Setting up a profile is optional. In your profile, you can also store your banking/credit card/debit card information for future donations. **Neither your password nor your banking/credit card/debit card information is accessible to the church.**

9. How do I keep track of my donations?

If you use online giving for deductions from your checking or savings account or charges to your credit or debit card, you will receive an email receipt for each donation. You may view a history of your donations online in your online giving profile, and transactions will be included on your bank or credit card statement. In addition, the church will continue to distribute semi-annual statements of your donations.

10. What if I want to change any of this information, or even cancel my online giving?

Log in to your profile and update or delete the information provided. If you have any questions contact Nancy Thompson, the Treasurer, through the church office at 828-456-3243 or email at office@fpcwaynesville.org.



11. What should I do if I forget my password?

Follow the instructions for “Forgot my Password” where you can set up a new password. Passwords are not accessible by the church.

12. Can I use my mobile phone to make donations?

Yes, as you access the church’s website (www.fpcwaynesville.org) using your phone you will see the menu item for Giving. Click on Giving and the Giving page will open, where you can click on Donate Now.

13. I made a mistake and donated the wrong amount. How do I get a refund?

Contact Nancy Thompson, Treasurer, through the church office at 828-456-3243 or email at office@fpcwaynesville.org to explain your situation and she will initiate any refund.

14. Will I receive a receipt?

Yes, each time you schedule/make a donation you will receive an email detailing your donation.

15. What if I have a question and want to contact a person?

Nancy Thompson and Melonie Gross are the main contacts for the online giving program. You may contact them through the church office at 828-456-3243 or email at office@fpcwaynesville.org.