

# Electronic Giving Program

## 4 Easy Steps

Cathedral of Christ the King

October 27, 2008

### Step 1: Preparation

#### Review your alternatives

- Donation processing only. Things to look for:
  - PCI (Payment Card Industry) Level 1 Compliant – only 400 in US – many banks have not reached this level
  - Good reporting capabilities
  - Simple, inexpensive
  - Ease of use
  - CTK selected Vanco Services, LLC
    - Their site
      - [www.ElectronicDonations.com](http://www.ElectronicDonations.com) or (same site, additional link)
      - [www.vancoservices.com](http://www.vancoservices.com)
    - High security
    - Excellent customer service
  - The other services we considered:
    - [www.e-paluch.com](http://www.e-paluch.com)
    - [www.americanexpress.com](http://www.americanexpress.com)
    - [www.egivingsystems.com](http://www.egivingsystems.com)
    - [www.pledgeconnect.com](http://www.pledgeconnect.com)
    - [networkforgood.org](http://networkforgood.org)
    - [Parishpay.com](http://Parishpay.com)
    - [Faithdirect.net](http://Faithdirect.net)
    - [PayPal Donations](http://PayPal Donations)
    - [www.EasyTithe.com](http://www.EasyTithe.com)
    - [www.qgiv.com](http://www.qgiv.com)
    - [www.ClickandPledge.com](http://www.ClickandPledge.com)
    - [www.vchurches.com](http://www.vchurches.com)
    - [www.simplegive.com](http://www.simplegive.com)
    - [www.contribute.com](http://www.contribute.com)
    - [www.osvenvelopes.com](http://www.osvenvelopes.com)
- Donation management
  - Payment processing
  - User ID and password needed for each donor
  - More complex for church
  - More expensive

## **Step 2: Selection**

### **Which “donation processing only” programs are right for my church?**

Vanco offers the following three programs for accepting donations:

- **Donation detail entered by the church**
  - **e.service® EFT:** Allows church to execute direct debit donation requests from parishioners for transactions from their checking and savings accounts into the church account.
  - **e.service® Merchant Services:** Allows church to execute credit and debit card donation payment requests.
- **Donation detail entered by the donor**
  - **e.service® by Web:** Secure web payment page that allows the church to accept donations or payments on its website. Vanco offers the following two choices for accepting online donations or payments:
    - **Basic web payment page.** Vanco will implement their basic web payment page with the general color scheme of your church’s website. See *Exhibit A on Page 3*.
    - **Customized web donation page.** Vanco will build a customized donation page to meet your specific requirements. Customized pages are subject to a price quote. See *Exhibit C*.

Ways to Donate	Using	e.service® program used		
		by Web \$25 per month + transaction fee (EFT or Merchant Services)	Merchant Services 2.0% - 3.5% per transaction + \$0.45 per transaction	EFT - \$0.25 per transaction
Donor enters transaction on church’s website	Credit / Debit card	X	X	
	Draft directly from checking or savings account - EFT (electronic funds transfer)	X		X
Donor completes paper form, sends form to church and church enters transaction on Vanco’s online Service Center	Credit / Debit card		X	
	Draft directly from checking or savings account - EFT (electronic funds transfer)			X

## **Step 3: Implementation**

### **Contact**

**If you select Vanco - Contact Jan Palmer.** Jan works for Vanco Services, LLC and will address any questions you have and provide the information and paperwork you need to get started.

Jan Palmer  
Sales Representative  
**800-774-9355 x496**  
[jpalmer@VancoServices.com](mailto:jpalmer@VancoServices.com)

### **Getting started**

**Complete service documents.** Jan from Vanco will send you a startup packet which you complete and return. Items included in the startup packet:

- **Credit Application** – include church banking information
- **Contact information** – select the person(s) who will have access to Vanco's Online Service Center (stored reports, history, queries, etc.)
- **Service Agreement(s)** – sign a Vanco agreement for each program

#### **Review Reference material**

- **Procedures reference** – VISA/MC/AMEX rules, church administrator's user ID and password set up, etc.
- **Church Guide** – Vanco's help guide includes sample reports, sample authorizations, marketing tips and bulletins announcements

### **How will it work?**

**Vanco will contact you to provide training and help you get started.** After your paperwork has been received and your account has been set up, you will be contacted by a Vanco implementation specialist to answer any questions and help you get started.

#### **This is where you will:**

- Work with someone at Vanco to modify, if desired, your web payment page
- Receive a 15 minute training session on how to use the program

## **Step 4: Maintenance & Promotion**

### **How can I make our program more successful?**

- Appoint one contact person to be the owner of your E-Giving initiative.
- Appoint a person or persons to be in charge of maintaining E-Giving cards in the pew card holders
  - refill your pew card holders on Saturday mornings at 11:00am – before noon weddings. Example card format is Exhibit B.
- Promote your E-Giving initiative
  - Announcements before each mass
  - Bulletin notices
  - Blast emails
  - Include references to your web site on mass envelopes and all appropriate publications, letters, flyers, etc –
  - Be consistent and persistent
- This is the fun part—getting your congregation to participate in your new giving programs and watching your donations grow.
- Contact
  - Vanco for tips and marketing materials to help you spread the word.
  - Other parishes using online giving systems for ideas

### **Christ the King Contact Information**

Our E-Giving web sites

**Church** E-giving: <http://www.cathedralofchristtheking.org/eng/giving/>

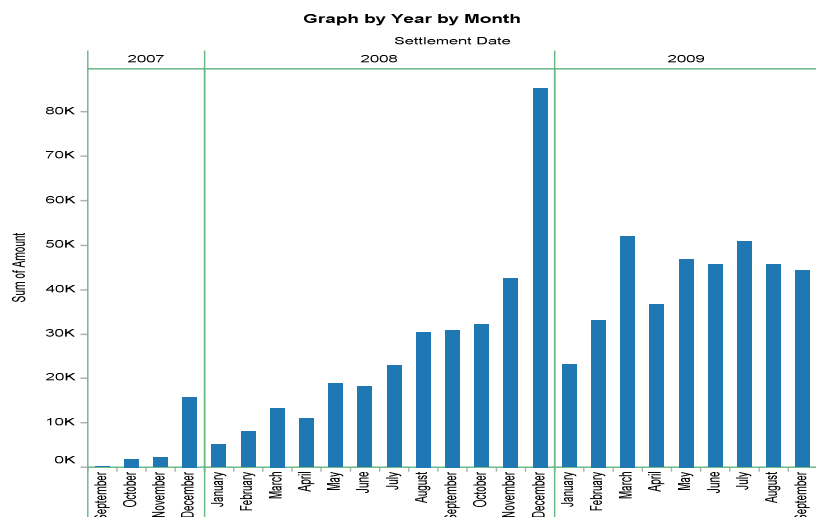
**School** E-giving: [http://www.christking.org/giving\\_opportunities.php](http://www.christking.org/giving_opportunities.php)

Deanna Franco – CTK controller 404-267-3689 [dfranco@ctking.com](mailto:dfranco@ctking.com)

Craig Mullins – CTK volunteer – E-Giving Coordinator/Chair 678-254-4044

[cm@mindspring.com](mailto:cm@mindspring.com)

### **CTK First 25 months**



## Exhibit A

The example **below is a basic web donation page created by Vanco**. To view a more detailed example, see the 2-page flyer on Pages 4-5. To view the limitations of what can be changed and customized on Vanco's basic web donation page, see the 2-page flyer on Pages 6-7.

### CATHEDRAL of CHRIST THE KING

*Let the Father, Son, and Holy Spirit Live in You*

Please provide the following information to make a donation. All information you provide will be kept confidential and will not be shared with any other organization.

First Name: <small>(required)</small>	<input type="text"/>
Last Name: <small>(required)</small>	<input type="text"/>
Address 1: <small>(required)</small>	<input type="text"/>
Address 2:	<input type="text"/>
City: <small>(required)</small>	<input type="text"/>
State / Zip: <small>(required)</small>	<input type="text"/>
Phone Number:	<input type="text"/>
Email Address:	<input type="text"/>
<hr/>	
2008 Offertory:	<input type="text" value="0.00"/>
Cathedral Fund:	<input type="text" value="0.00"/>
St Vincent de Paul Charity:	<input type="text" value="0.00"/>
Buckhead Christian Ministry:	<input type="text" value="0.00"/>
Habitat for Humanity CTK House:	<input type="text" value="0.00"/>
<hr/>	
Total:	<input type="text" value="\$0.00"/>
<hr/>	
Donation From:	<input type="text" value="Choose One"/>
Donation Frequency:	<input type="text" value="Choose One"/>
Donation Start Date:	<input type="text" value="mm/dd/yy"/>
<input type="button" value="Next"/>	

## Exhibit B



## Exhibit C

The example below is a web donation page that was **customized** by Vanco.

For the Cathedral: <http://www.cathedralofchristtheking.org/eng/giving/>

For the School: <http://www.christking.org/>

**CATHEDRAL of CHRIST THE KING**  
*Let Christ Live in You*

Please complete the donation information below to process your contribution. All information will be kept confidential and will not be given to or used by any other organization.

Our electronic giving process is used to **create** single or recurring donations. To **modify** or **stop** recurring donations please email or call Michelle Rivers at [mrivers@ctking.com](mailto:mrivers@ctking.com) or 404-267-3689.

**First Name:** (required)   
**Last Name:** (required)   
**Address 1:** (required)   
**Address 2:**   
**City:** (required)   
**State / Zip:** (required)  /   
**Phone Number:**   
**Email Address** (for immediate confirmation):   
**Parishioner/Envelope ID Number:** (not required, but helpful)

**Donation From:**  Checking Account

**Cathedral Collections**

<b>Purpose:</b> <input type="text"/> Please Select One	<b>Amount:</b> <input type="text"/> 0.00
<b>Purpose:</b> <input type="text"/> Please Select One	<b>Amount:</b> <input type="text"/> 0.00
<b>Purpose:</b> <input type="text"/> Please Select One	<b>Amount:</b> <input type="text"/> 0.00
<b>Purpose:</b> <input type="text"/> Please Select One	<b>Amount:</b> <input type="text"/> 0.00
<b>Total:</b> <input type="text"/> 0.00	

**Donation Frequency - applies to all above:**  Weekly on Monday or Friday

**Donation Start Date:**  mm/dd/yy

**Second Collections - One Time**

<b>Collection:</b> <input type="text"/> Please Select One	<b>Amount:</b> <input type="text"/> 0.00
<b>Collection:</b> <input type="text"/> Please Select One	<b>Amount:</b> <input type="text"/> 0.00
<b>Total:</b> <input type="text"/> 0.00	

**Donation Frequency:**  One-Time  
**Donation Date:**  mm/dd/yy

**Gifts in Memoriam - One Time**

<b>Purpose:</b> <input type="text"/> Please Select One	<b>Amount:</b> <input type="text"/> 0.00
<b>Donor:</b> <input type="text"/> Up To 30 Characters	
<b>In memory of:</b> <input type="text"/> Up To 30 Characters	
<b>Purpose:</b> <input type="text"/> Please Select One	<b>Amount:</b> <input type="text"/> 0.00
<b>Donor:</b> <input type="text"/> Up To 30 Characters	
<b>In memory of:</b> <input type="text"/> Up To 30 Characters	
<b>Total:</b> <input type="text"/> 0.00	

**Donation Frequency:**  One-Time  
**Donation Date:**  mm/dd/yy

**Exhibit D**

**Example fee analysis**

<b>Vanco Fees</b>											
<b>Card Type</b>	<b>Sales</b>	<b># of Transactions</b>	<b>Standard Discount %</b>	<b>Fees</b>	<b>Surcharge %</b>	<b>Surcharge Fees</b>	<b>Total Discount %</b>	<b>Total Discount Fees</b>	<b>Transaction Fees (.45 MS/.25 ACH)</b>	<b>Total Fees</b>	<b>Average fee %</b>
MasterCard	\$ 2,500.00	33	2.75%	\$ 68.75	0.00%	\$ -	2.75%	\$ 68.75	\$ 14.85	\$ 83.60	3.3%
average transaction		\$75.76									
Visa	\$ 2,500.00	34	2.75%	\$ 68.75	0.00%	\$ -	2.75%	\$ 68.75	\$ 15.30	\$ 84.05	3.4%
average transaction		\$73.53									
ACH	\$ 5,000.00	67	0.00%	\$ -	0.00%	\$ -	0.00%	\$ -	\$ 16.75	\$ 16.75	0.3%
average transaction		\$74.63									
Monthly Hosting Fees									\$ 25.00	\$ 25.00	
Monthly Statement Fee									\$ -	\$ -	
<b>Totals</b>	<b>\$ 10,000.00</b>	<b>283</b>		<b>\$ 137.50</b>		<b>\$ -</b>		<b>\$ 137.50</b>	<b>\$ 71.90</b>	<b>\$ 209.40</b>	<b>2.1%</b>
<i>* Plus \$25.00 one time start up fee</i>											
<b>Pledge Connect Fees</b>											
MasterCard	\$ 2,500.00	33	2.49%	\$ 62.25	0.00%	\$ -	2.49%	\$ 62.25	\$ 8.25	\$ 70.50	2.8%
									\$ -	\$ -	
Visa	\$ 2,500.00	34	2.49%	\$ 62.25	0.00%	\$ -	2.49%	\$ 62.25	\$ 8.50	\$ 70.75	2.8%
									\$ -	\$ -	
ACH	\$ 5,000.00	67	0.00%	\$ -	0.00%	\$ -	0.00%	\$ -	\$ 30.15	\$ 30.15	0.6%
									\$ -	\$ -	
Monthly Hosting Fees									\$ 59.00	\$ 59.00	
Monthly Statement Fee									\$ 5.00	\$ 5.00	
<b>Totals</b>	<b>\$ 10,000.00</b>	<b>134</b>		<b>\$ 124.50</b>		<b>\$ -</b>		<b>\$ 124.50</b>	<b>\$ 110.90</b>	<b>\$ 235.40</b>	<b>2.4%</b>
<i>* Plus \$299.00 one time start up fee</i>											
<b>Vanco Savings - Monthly</b>										<b>\$ 26.00</b>	
<b>Vanco Savings - One time start up fees</b>										<b>\$ 274.00</b>	
<b>Vanco Ongoing Annual Savings</b>										<b>\$ 312.00</b>	
<b>Estimated First Year Savings with Vanco</b>										<b>\$ 586.00</b>	

## **Exhibit E**

### Cathedral of Christ the King Internal processes for receiving Electronic donations through Vanco Services

We receive electronic donations from two sources:

- Web based transactions and
- ACH transactions through Vanco's Gateway Product.

All internet security is handled by Vanco including donor privacy information.

Daily deposit information is available through the Vanco website. These reports are accessed and printed on a weekly basis. These reports are given to Darlene Copeland to post parishioner detail into Parish Soft and Pat Laverty posts summary information into LOGOS. The detail on these reports are also available (if needed) for the bank reconciliation.

The administrator receives an immediate confirmation e-mail from Vanco each time a new transaction is received. These e-mails are maintained in a separate e-mail folder with only name and address information.

We maintain hard copies of all daily deposit reports as well as the supporting e-mails .

All detail is maintained indefinitely on the Vanco website, including any and all changes made to any account.

We have cards in the pews for parishioners to put in the offertory basket if they are using our electronic giving program.

**Exhibit F**

**Parishioner Giving Options**

Option	When	How	Convenience	Preparation and planning	Stewardship
<b>Basket Collection</b>	attending church	envelope, check, cash	during church attendance	bring envelope, check, or cash	attendance, support and pledge fulfillment
<b>Mail</b>	we remember	check	mail	prepare check and envelope with postage then deliver to post office	support and pledge fulfillment
<b>Electronic Funds Transfer</b> - addressing the way parishioners manage their money today	paying your bills online	bank online bill payment service	place Electronic Giving Card in basket - brings awareness of Electronic Giving to other members	click-of-a-mouse one time setup	support and pledge fulfillment
	automatic draft by church	draft from bank, investment account or credit card	recurring - automatically process a fixed amount on a fixed frequency (e.g. weekly, monthly, etc.)	can give a specific amount each period	helps church plan
	church web site electronic payment link		non-recurring - immediate or on a scheduled future date		promotes consistent giving
	transfer of funds using a third party service	from a trust or donor service like AMEX Giving Express Program, PayPal or contribute.com	helps with absences due to vacations, business travel or illness - regular parishioners miss 6-8 weeks each year.	can easily change if needed	allows parishioner to reflect on their giving versus scrambling through their wallet or purse
	employer payroll deduction	withheld funds electronically transferred	can give anonymously	can have automatically adjusted for inflation	parishioners feel more engaged - they become part of the larger timeframe of the church