

## **FAQs:**

### **1. What is online giving?**

Online giving is a computerized, direct payment system whereby your donation or payment is automatically debited from your checking, savings or debit card account, or it is charged directly to your credit card. This donation/payment is then automatically deposited into a Saint Lawrence Parish bank account.

### **2. What are the advantages of online giving?**

It makes it easier to donate to Saint Lawrence Parish and to contribute to Diocesan charities, even when you can't attend weekly Mass. Online giving can fully replace the the first and second envelop collections taken during all weekend and holy day Masses. In addition, at the start of each year, you can schedule a full year of these donations, all to be processed at different times throughout the year. You will no longer need to bring cash or checks to church, and you can change or cancel your donations at any time. In addition, Saint Lawrence Parish benefits from the continuity of parishioner donations achieved throughout the year.

### **3. How do the donation types offered via the new online giving website compare with the donation types offered though our weekly envelope program?**

The donation types offered via online giving are the same as those offered through the weekly envelope program. This is why you can use the new online giving website to fully replace your current envelope giving. All Parish donations (such as the main Offertory, Religious Education, Growth and Development, Easter and Christmas Flowers, etc.) and all Diocesan donations (such as the Seminarian Fund, World Mission Sunday, Religious Retirement Fund, etc.) can be contributed via online giving.

### **4. When will my donations be automatically deducted from my account?**

In almost all cases, your donation will be automatically deducted from your account on the (start) date specified by you. However, since banks do not typically process these electronic transfers on weekends, you may receive an error message if you attempt to schedule your donation on a current weekend date. Alternatively, if you schedule your donation on a future weekend date, the online giving system may accept that date but will actually perform the funds transfer on the next business day. Therefore, when scheduling your donation, it is best to do this in advance of the desired funds transfer date and to select a business day (as opposed to a weekend day) on which to schedule the transaction.

### **5. Is online giving risky?**

The online giving service offered by Saint Lawrence Parish is a contracted and professional service, owned and managed by Vanco Payment Solutions in partnership with Wells Fargo Bank. Vanco Payment Solutions is one of the largest providers of online giving services for churches and other non-profits in the United States. Vanco provides the secure website wherein all of your donations are specified and your account information is recorded. Wells Fargo Bank is responsible for the secure, electronic transfer of all donated funds from your bank account to a Saint Lawrence Parish bank account. In general, online giving is less risky than writing checks or bringing cash to church.

Electronic donations cannot be lost, stolen or destroyed, and have an extremely high rate of accuracy.

**6. I already participate in the parish's older ACH program for online giving. How does this new online giving website and service apply to me?**

Although Saint Lawrence Parish has no immediate plans to terminate the older ACH program, we would like to encourage and help all users of this older program to move to the new online giving website and service. Please call the Parish Office if you are one of those ACH users who is ready to move to the new online giving service.

**7. What credit cards are accepted for Saint Lawrence online giving?**

All credit cards are accepted EXCEPT the American Express credit card.

**8. What happens if my credit card or bank account number changes?**

If your account number changes, just login to the Saint Lawrence Parish online giving website and change/update the account number that was previously entered.

**9. If I forgot my password or need to change it, how do I do this?**

On the login screen, there is a text link that asks you if you forgot your password. Click on this link and follow the prompts to change your password.

**10. I tried unsuccessfully to enter my password several times. Now the online giving website has locked me out. What should I do?**

As a security feature, the online giving website will lock out users who have made repeated attempts to use an incorrect password. If this happens, please call the Saint Lawrence Parish Office for information on how to reset your password.

**11. What do I do if my email address ("User ID") changes?**

Your email address ("User ID") can only be changed with assistance from the Saint Lawrence Parish Office. Please call the Parish Office for help.

**12. What happens if I make typo when entering my bank account and/or credit card information into the online giving website?**

The online giving website does NOT verify/qualify your bank account or credit card account at the time that you enter it into the website. This account number is verified and qualified later on during the payment processing step. If your donation has not yet been processed, you can go back to the online giving website to correct any incorrect account information. If payment processing has already occurred and has failed due to an incorrect account number, both you and the Saint Lawrence Parish Office will be notified. In addition, Saint Lawrence Parish will be charged a small fine for the unsuccessful transaction. To help our Parish avoid any unnecessary fines, please double check your account numbers at the time that you first enter them in the website.

**13. What happens if I make a typo and enter a donation amount that exceeds what I had intended to donate?**

Your donation amount must reach a very high threshold before the system will flag it as possibly being in error. If the donation has not yet been processed, you can go back to the online giving website to correct any incorrect donation amounts. If the payment processing has already occurred, you and the Parish Office will be notified of the success or failure of the transaction. If this situation occurs, please call the Parish Office. In addition, Saint Lawrence Parish will be charged a small fine for any such transactions that need to be reversed. To help our Parish avoid any unnecessary fines, please double check your donation amounts at the time that you first enter them in the website.

**14. If I use online giving instead of writing checks, how do I keep my checkbook balance straight, and how can I prove that I made my donations?**

Since your online donation is made at a pre-established time that you select, you simply record your online donation in your check register on the appropriate date. All of your online donations will be recorded on your associated credit card or bank statement.

**15. What if I try online giving and I don't like it?**

You can login to the online giving website and cancel any donations and donation dates that have not yet occurred.

**16. Since the new online giving service is contracted and paid for by Saint Lawrence Parish, what can I do to help keep the costs of this service as low as possible?**

As mentioned earlier in points 12 and 13 above, you can help to keep our costs low by double checking your website data entries and ensuring they are correct when you first enter them. Saint Lawrence Parish will pay a small fine for any failed transactions or transaction reversals that are caused by user error. In addition, for each transaction processed, Saint Lawrence is charged a small transaction processing fee. Please keep this mind as you specify your donation frequencies and amounts.

**17. Who can I contact if I have more questions or experience any problems while using the online giving website?**

All user questions must be directed to the Saint Lawrence Parish Office. The Parish Office can be reached at:

Tel: (603) 497-2651

Email: [stlawrenceoffice@myfairpoint.net](mailto:stlawrenceoffice@myfairpoint.net)