# **Online Giving FAQ**

#### Q: Is it safe to give online?

Yes. In many ways giving online is safer than writing a check because an electronic gift cannot be lost or stolen. The security of the system is continually managed by our church's secure management site, Community Church Building, and our merchant processor, BluePay.

# **Q: What is the church's Credit Card Policy?**

Although we accept credit cards online, Antioch encourages you to live a debt-free lifestyle. When/if you use a credit card, we ask you to exercise integrity and only give to the church if you have cash in your bank account to cover your donation.

#### Q: What types of bank accounts can I give from?

You can give online from your checking or savings account, MasterCard, Visa or Discover.

#### Q: Are there any fees involved with giving online?

You will not pay any fees with an online gift. Online gifts are a more cost efficient way for the church to process donations. It is however more advantageous to give using ACH rather than a debit or credit card. The ministry account will be charged 3.5 percent of the donation amount to cover the processing fees of debit and credit card donations. ACH transactions only cost the church 53 cents per transaction.

# Q: Can I make a one-time contribution?

Yes, you have the option of making a one-time gift or setting up a recurring gift. To give a one-time gift using ACH you must be logged in as a user. When logged in, you can also designate whether the contribution should be made immediately, or you can schedule the contributions to come out ofyour account on the date(s) specified by you.

#### Q: Do I have to have a log in to give?

No, you can give without logging into your account by selecting the one-time gift tab. Your gift will still be credited to your account and appear on your annual giving statement.

# Q: Why can I not give via ACH without logging in?

Our software provider, Community Church Builder, requires you to log in to have access to the ACH giving as an additional safety protocol over your banking information.

#### Q: If I want to set-up a recurring gift, what are my options for frequency of my gift?

Recurring gifts may be made weekly, every two weeks, monthly, quarterly or annually.

# Q: Can I change my personal information or the amount or the frequency of my gift once I have set it up?

Yes, you can change or cancel your contribution at any time before the date of your next contribution. Simply log in using your user name and password to make the necessary changes. Or you can email your contact changes to **alexa-wible@aminternational.org**.

#### Q: My credit card was declined? What does this mean and what do I do?

The approval or decline message comes directly from the issuing bank. As the cardholder, you will need to contact the issuing bank to verify why the card was declined. Cards are declined for various reasons; the most common is an unmatched address. We do not recommend attempting to run this card again as a hold is put on the funds for three to five business days for the amount of each submitted transaction that is declined.

#### Q: When will contributions be taken from my account?

Contributions will be taken from your specified bank account within 48 business hours of the date you requested. This time frame allows time for the contribution to process through your bank and the ministry's bank. If the date of your contribution falls on a weekend or a holiday, the transaction will be initiated on the next banking day.

#### Q: Can I designate my gift to a particular cause?

Yes, you can designate your gift to go toward specific funds as listed in the drop down list on the giving form. We may also add additional causes at specific times.

#### Q: How will I know that I set up my gift correctly?

You will receive an e-mail verifying your contribution immediately after submitting your contribution.

#### Q: Will I still receive regular contribution statements from Antioch?

Yes. For regular attenders, we will have your giving statement available for pickup on Sundays at the Welcome Desk in February and March each year. We will mail giving statements to guests and out of town donors in early February. You can also print off your giving statement at any time by logging into your online account.

#### Q: Can I review my donation history online?

Yes, you are able view the complete history of your contributions, given either online or otherwise. Once you've requested an account, for security reasons, we must manually connect your online account with your previous information. This is a one-time process when you initially create your account. After that, you can view your history at any time.

#### Q: I have an account but I cannot see all the gifts given by my family.

The person listed as the primary contact in the family record can see all the gifts given by the family and print a full detailed giving statement. If you are the primary account user but not listed as the primary account holder, please email **alexa-wible@aminternational.org** and we can change the primary contact.

#### Q: Are my gifts tax-deductible?

Antioch Community Church of Waco is a 501©3 organization; therefore, donations to our ministry are tax-deductible. Our tax ID number is 74-2918395. According to IRS guidelines, such gifts remain under the jurisdiction and control of the Board of Directors of Antioch.

#### Q: How do I make a gift "in memory of" or "in honor of" someone?

We are only able to facilitate processing "in memory of" or "in honor of" gifts given by check. Simply indicate this intent when you give your gift. At your request, a letter may be sent from Antioch to the person or family you are recognizing with your gift. To facilitate this, please provide the appropriate name, address and specifications (e.g. Do you wish to be named? May we share how much was given to the ministry?). If you have any questions related to an "in memory of" or "in honor of" gift, please email **alexa-wible@aminternational.org**.

#### Q: Can I give using my bank's bill pay system?

Yes, you can submit your donations through your personal bank's online bill payment service. Indicate Antioch Community Church as your payee, specify the ministry area (tithe, building, etc.) you are wishing to donate towards as the account, and use the following information for the payee address:

Antioch Community Church 505 N. 20th ST, Waco, TX 76707

Your bank will send Antioch the payment, and we will record it towards your giving records just as if you had written the check yourself.

#### Q: Can I give a gift of stock?

Yes. Please contact us at **angela-kubeczka@aminternational.org** or 254-754-0386 to obtain the details for a stock gift.

#### Q: What is your refund policy?

By making a charitable gift to Antioch, a 501(c)(3) organization, the donor understands that charitable donations are not refundable.

If an individual is participating in a short-term trip and the individual is unable to attend the trip for any reason, those funds are also not refundable unless the entire trip is cancelled by the organization.

If you have made an error in making your donation (i.e., the amount you entered was incorrect), we will honor your request for a refund made within 15 days of your donation. Refunds are returned using the original method of payment. If you made your donation by credit card, your refund will be credited to that same credit card. Refunds are generally credited to your account within five to seven business days after submitted to our merchant processor.

#### Q: What if my question is not answered here?

If you have any questions or if we can help you further, please email **alexa-wible@aminternational.org** or 254-754-0386.