

Q&A for New Online Givers

Q: Now that the COVID-19 Pandemic has closed all services and worship at our church, how will the church survive financially?

A: As your question implies, without activity at our church, financial resources have already started to dry up. We still need to pay staff, meet our utility bills, and keep the lights on and the phone lines open. RESTORE continues to be open, and selected meetings and groups have gone online with computer products such as Skype, Facetime, and Zoom. But tithes and offerings are not being collected on Sundays, and many of our building usage customers have suspended their activities in the name of "social distancing." In the near term, our church has lost 30-50% of our revenue.

Q: How can I continue to support the operations of the church?

There are two ways to make your financial contribution. The first is by mailing us a check or by coming to the office on most mornings and giving our administrative assistant a check or an offering envelope. These funds will be accumulated and deposited into our bank account on a weekly basis.

The second method is to donate online. You can join the many people of our church who are now giving online. Our online giving portal has grown every year since 2017, and it currently accounts for more than 20% of our total income.

Q: What are the benefits and costs of online giving?

Giving online is easy. The online giving portal is available from our website (www.riverviewflumc.org), and it is intuitive to initiate and use. Online giving can be flexible in that you can give determine your contribution each month or week; or, you can set up automatic recurring contributions on a weekly or monthly basis, and let the portal keep track of your contributions for you. You can view your complete online giving history from anywhere you have access to the internet—including your computer, laptop, or smart phone.

There are limits to the portal. You must enter a method of payment (a credit card number or a bank account money) to get started. This may pose some security risk, although for our church, using this method since 2017, has experienced no security breaches. Our online portal vendor (VANCO) has an excellent reputation for security and privacy. In fact, to use the portal, the church must sign an annual agreement that we will not share personal information to any third party.

The other limitation is that the portal only allows three places to route the money. For now, we have selected the General Fund, the Building Fund, and the Florida UMC Children's Home as our three funding options. So, if you want to contribute to the Legacy Fund, RESTORE, or UMCOR, those options are not currently available online.

Q: If I want to participate with online giving, how do I get started?

You must first create your profile. You do this by clicking the Create Profile button. The portal will direct you to enter your email address and a password. The portal will only use your email address to send you a receipt after every contribution—it

will not share your email address with any other entity. The password can be anything you choose (and **it is separate from** the password for your email account). Most web browsers will ask to remember your password, so as long as you remain on the same device, you will always be able to automatically log into your account.

Next, the portal will seek information about how you want to make contributions. This will involve either defining a credit or debit card or a bank routing and account number. You can define multiple contribution sources. Once these are entered, these resources will be available to you each time you wish to make a contribution.

Q: Why is bank information preferable over credit/debit card information?

You typically will use your credit card or debit card at multiple online websites, and it is more vulnerable and less secure. In fact, the Better Business Bureau and AARP recommends that you never use a debit card for an online purchase or donation.

From a church standpoint, credit or debit card usage triggers a fee, usually about 3.75% each time it is used. This money comes directly out of your contribution. For example, a monthly credit card donation of \$150 will usually result in a payment of about \$144 to the church—the rest will go the credit card company. Banks, on the other hand, do not typically charge fees, and every dollar you contribute makes its way to church.

Q: How do I contribute through the portal.

Once you have created your account profile, you can use your email address and password to log in to your account. A screen will appear that will show you all the contributions you have made over the past 30 days. From this screen, you can modify your account, or you can make a new contribution. By choosing “Add a Transaction” you will enter the online donation screen.

The online donation screen allows us to choose whether you want to make a one-time, a weekly or a monthly contribution. It lets you specify how much money you want to give to the General Fund, the Building Fund, and/or the Children’s Home. Finally, it allows you to select the date you want the one-time contribution to occur, or in the case of a weekly or monthly recurring transaction, when in the week or month you want the contribution to continue.

Once you have made these selections, you are led to the Donation Information window. The Donation Information window requires that you click on the “I am not a robot” button, and it allows you to select among the various credit/debit, checking or savings account options you set up for your account. This window will also allow you select another “one-time” account option that will work just for this transaction. Once you have completed all the Donation Information fields, click on the Process button.

If you were successful in completing your contribution, you will get a confirmation screen. You will also soon get a confirmation email to your email account. And that is all there is to it.