## First Congregational Church (FCC) of Wallingford, CT Online Giving FAQs

How do you access the online giving form?	FCC's online giving form is listed under the Giving tab on our web page.
What is the address of our church's web page?	firstchurchwallingford.org
What are the benefits of online giving?	<ul> <li>FCC's online giving system provides multiple benefits:</li> <li>Make regular church offerings without writing a check or preparing envelopes</li> <li>Set up convenient recurring contributions so they arrive even when you are unable to attend services</li> <li>Give anytime, anywhere using a computer, tablet or mobile phone (in the near future)</li> <li>Give "in the moment" with a fast, one-time donation (e.g. special fund-raising or giving opportunities)</li> <li>Pay for events and activities with a choice of payment options: debit card, credit card, checking account or savings account</li> <li>View giving history and manage future donations</li> <li>In addition to the benefits listed above, it reduces administrative hassles and "back-end" work associated with the manual (paper-based) process.</li> </ul>
Why is FCC implementing online giving technology?	<ul> <li>Research associated with online giving highlights the following trends:</li> <li>Churchgoers' preference for eGiving continues to grow.</li> <li>Interest in eGiving remains strong across all age groups and is proving to be more well-received among older adults than was previously thought.</li> <li>Across all age groups, frequency of church attendance and use of traditional giving methods is declining.</li> <li>Fewer people are using traditional giving methods like cash and checks in the offering plate, or mailing in their contributions to the church.</li> <li>Millennials (born in the 1980s through the mid-1990s) express a strong preference for eGiving.</li> <li>eGivers contribute a larger percentage of their salary to the church compared to traditional givers. They are also more engaged in church activities than traditional givers.</li> <li>Weekly giving has declined, and more people are giving less often</li> </ul>
Is the system only for recurring transactions?	No. You can make donations on a one-time or recurring basis.

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Do you have to create an account in order to use online giving?  Will existing, recurring EFT	<ul> <li>You may make online donations without creating a profile. However, creating a profile in the online giving system:</li> <li>Streamlines the donation process – makes it faster and easier the next time</li> <li>Enables you to add or edit transactions</li> <li>Enables you to view and print your payment history</li> <li>Yes. Existing, recurring donations set up manually (i.e. via completing a</li> </ul>
donations continue to be processed?	paper form) will NOT be impacted. They will continue to occur according to the amount and frequency that you set up, previously.
If I have an existing, recurring EFT donation already set up, is there anything I need to do before I begin using the online giving technology?	Yes. To take advantage of the enhanced online giving features, FCC needs to add your email address to your existing record in the payment processing system. When you create your online giving account, your email address will be the unique identifier that will give you credit for your donation. Without your email address, online donations will not be linked to your previous giving, which could cause confusion regarding your payment history and tax recording. Even if you do not expect to use Online Giving right away, we recommend adding your email address so that the system will be ready to process your online donations, should you avail yourself of this capability in the future. Call the church office to get your email address added to the online giving system.
Which type of donation has lower fees, so the church keeps a higher percentage of the donation?	The ACH fees are lower than the Debit/Credit Card fees. FCC receives more of your donation when made via an ACH transaction.
Is there a way to offset any of the fees when making a donation?	When making a donation via Debit/Credit Card, there is an option to offset the fee for that donation. Just click the check box next to that sentence to include the fee as part of your donation. This enables the church to receive 100% of your intended donation.
Does the payment history include EFT transactions that processed prior to using the online giving system?	As long as your email address is included in the payment processing system, both types of electronic transactions will be available to you;  1) transactions completed prior to implementing the online giving system and 2) transactions processed through the online system.

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Which company is providing the online giving technology?	We are leveraging expanded technology enhancements provided by our current payment processing vendor, Vanco Payment Solutions. Vanco currently processes EFT donations set up via the manual ("paper") process, as well as credit card transactions for special giving opportunities (e.g. at the church fair). More than 40,000 churches, faith-based groups, nonprofits, schools and educational organizations trust Vanco to simplify administrative processes, organize events and securely complete transactions every day. Vanco's complete giving suite includes online, mobile, text, kiosk and card reader options.
Is the online system secure?	Vanco is a certified Level 1 PCI 3.2 Service Provider. The Payment Card Industry Data Security Standard (PCI DSS) is a mandated set of security requirements for protecting cardholder data. These standards were developed by the founding payment brands of the PCI Security Standards Council—American Express, Discover, JCB, MasterCard and Visa—to facilitate the broad adoption of consistent data security measures on a global basis.
	Separate from the mandate to comply with PCI DSS is the validation process. Validation ensures that appropriate levels of cardholder information security are maintained. Validation levels are based upon transaction volume and potential risk. For service providers, such as Vanco, that store, process or transmit cardholder data on behalf of acquirers, issuers, merchants or other service providers, there are two validation levels.
What data does Vanco collect and store?	As part of their comprehensive security and privacy safeguards, Vanco only collects the pertinent information required to perform your payment transactions. That information is stored in Vanco's secure system and only used when needed to fulfill your requests and services.