Donor Instructions for E-giving Options

These instructions relate to a guide to e-giving titled “*Passing the Plate” During Physical Distancing*, published by the Canadian Council of Christian Charities ([www.cccc.org](http://www.cccc.org)) and available at <https://www.cccc.org/news_blogs/?p=29148>.

The following instructions are available for you to adapt, customize, and distribute to your church members so that they can begin tithing and giving offerings electronically.

# HOW TO DONATE VIA CANADAHELPS

Donating through CanadaHelps takes about 10-15 minutes the first time. If you choose to set up an account, donating is much faster during subsequent visits.

Here’s what to do:

1. **Find our CanadaHelps profile.** The direct link to our profile is [insert link]. Alternatively, you can go to [www.canadahelps.org](http://www.canadahelps.org) and find our church using the search bar on the home page. To make sure you find the right profile, please search with our Business Number [insert BN here].
2. **Choose a donation type.** Once you have located our profile, choose how you want to give. You can make a one-time donation, a monthly donation, or a gift in the form of securities.
3. **Choose a donation amount.** Once you have selected a Donation Type, you must select an amount. The smallest donation amount you can donate is $3. ([Fees](https://www.canadahelps.org/en/why-canadahelps/our-fees/) range between 2% to 4%).
4. **Pick a fund.** You can choose to donate to any of the funds our church has listed.
5. **Enter your information.** After clicking “Continue with my Donation,” you will be prompted to fill out a donation form with your name, address, payment method, etc.
6. **Create an Account with CanadaHelps (Optional).** Once you have entered all of your information, you will be able to create an account. This is voluntary. If you choose this option, CanadaHelps will keep your personal information on file for future transactions. This will make subsequent donations easier.
7. **Complete the donation.** Once you complete your donation, you will receive a charitable receipt from CanadaHelps. This is your official donation receipt. Our church will not issue you a charitable receipt. This is because you have donated to CanadaHelps, and they are simply transferring the donation to us.
8. **Correct a mistake.** If you mistakenly gave the donation to the wrong charity, you can get it corrected if you [contact CanadaHelps](https://www.canadahelps.org/en/contact-us/) before the donation has been sent to the other charity.

# HOW TO DONATE VIA INTERAC E-TRANSFER

Donating through Interac e-transfer is simple and takes about 10 minutes. Here’s what you need to get started:

1. **An online banking account**. First, you must be set up for online banking with your financial institution. (This means you must own and use a computer or web-enabled smartphone.) If you are not already set up for online banking, contact your financial institution for step-by-step instructions.
2. **An email address.** If you don’t have an email address, you can register for one from a free service, like [Gmail](https://support.google.com/mail/answer/56256?hl=en) or [Outlook](https://outlook.live.com/owa/).
3. **Our church’s giving codes.** Giving codes (or fund codes) are important because they clarify how your gift will be allocated and recorded in the books. Our church has the following giving codes for Interac e-transfers: General Fund (GF); Mission Fund (MF); Building Fund (BF); Not Designated (ND) [insert any other giving codes here]. Please type these codes into the subject line of your Interac e-transfer email (e.g., Subject: Gift of $200. $150-GF and $50-BF). If your gift is sent without a designation, it will be allocated to the General Fund, as noted in our Gift Policy.
4. [OPTIONAL - Use only if your church does NOT have Autodeposit.] **A security question.** Create a security question with an answer as part of your Interac e-transfer. Please send your answer to us in a secure way [insert instructions for sending the answer either by email, text message, etc.].

## Interac e-transfer example

(The illustrations on this page are modified from the [RBC Royal Bank Online Banking](https://www.rbcroyalbank.com/ways-to-bank/online-banking/index.html) website. The layout and wording may be different with your online banking system.)

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| --- | --- |
| 1. **Sign On**

Begin by opening up your online banking app and locating the Interac e-transfer tool. Each financial institution’s tools will have a different path to this tool. However, it is usually located with other financial transfer tools.Sending an Interac e-transfer is the same as paying with debit. Sample Links to Online Banking Portals[RBC Online Banking](https://www.rbcroyalbank.com/ways-to-bank/online-banking/index.html)[BMO Online Banking](https://www13.bmo.com/selfreg/#/step0)[CIBC Online Banking](https://www.cibconline.cibc.com/ebm-resources/public/banking/cibc/client/web/index.html#/signon)[TD Online Banking](https://authentication.td.com/uap-ui/index.html?consumer=easyweb&locale=en_CA#/login/easyweb-getting-started)[Scotia Online Banking](https://www.scotiaonline.scotiabank.com/online/authentication/authentication.bns) |  |
| 1. **Register our Church as a Payee**

You will be asked to register our church as a payee in the system. Do this by entering our church’s name, email address [insert which email address to use], and mobile phone number [insert number].You may be asked to save our church in your list of payees. This makes it easier to make subsequent payments.Both email and mobile phone numbers can be used to communicate during an Interac e-transfer process. You select your preference as part of setting up the transaction. |  |
| 1. **Set Up the Transaction**

Select the account you want to transfer money from (e.g., chequing, savings, other).Select the amount of money you want to transfer as a donation. (Note: some institutions have limits on the amount that can be transferred.)Confirm the date and frequency of the transfer. Some institutions allow you to schedule multiple transfers. Please contact your financial institution for information on these services. |  |
| 1. **Confirmations**

Confirm the details of the transaction including our church’s name, email, and mobile phone number.Select your preferred method of communication: text or email.Set your security question and answer. (Remember to write this down as you will need to send this to our church.)Confirm the amount of the donation.  |  |
| Note: Depending on your account type, there may be a fee for transferring funds by Interac e-transfer. These fees are paid by you, as the donor.1. **Message and Giving Codes**

Please include fund codes with your message so that we know how to allocate your donation. Our church’s fund codes are listed above.  |  |
| 1. **Notice of Completion**

Once you confirm the details of the transaction, you will receive a confirmation number and receipt. You can print this receipt for your records, if you wish. |  |

## HOW TO DONATE VIA PRE-AUTHORIZED DEBIT (PAD)

Each financial institution has their own set of forms to facilitate pre-authorized debit (PAD) transactions, but we have listed the general steps for setting up a PAD process below.

To set up pre-authorized debits so you can donate to your church, you will need to complete an authorization form provided by the church. For an example of what this involves, see these [instructions](https://www.canada.ca/en/financial-consumer-agency/services/banking/preauthorized-debit.html) from the Financial Consumer Agency of Canada.

**Common Steps in the PAD Donation Process:**

1. From the home page of your bank’s online banking screen, select the option that allows you to “pay bills and/or transfer funds.”
2. From this new screen, select the option that allows you to Add or Create a Payee.
3. You are now ready to set up or register a new payee (The payee is our church).
4. Add the payee (church) to your list of payees.
5. Enter the payee account number (Our church’s bank account number: [insert number]).
6. Set up the payee relationship. Most banks require that you use your account number, followed by a unique code that designates the fund you want to donate to. If your fund account number is less than 5 digits, enter zeros in front of your number (e.g., 00###GEN for General Fund Donations).
7. The new payee account will be added to your payee list.
8. You will now be able to transfer funds from your account to our church’s account.

Most banks and credit unions allow you to do one-time transfers or set up regular monthly payments to your payees. If you need specific guidance for any part of the set up or transaction process, please contact your bank or credit union.