



CANADIAN COUNCIL of CHRISTIAN CHARITIES  
ADVANCING MINISTRY TOGETHER

# “PASSING THE PLATE” DURING PHYSICAL DISTANCING

A Quick-Start Guide to Electronic Giving & Alternatives to the Offering Plate

Free download available at: [https://www.cccc.org/news\\_blogs/?p=29148](https://www.cccc.org/news_blogs/?p=29148)

## INTRODUCTION

Physical distancing has made it very difficult to collect tithes and offerings for churches that have no alternative to the offering plate. The results of a survey by [WayBase](#) (in collaboration with CCCC) will be released on June 9<sup>th</sup>, and they show that 68% of Christian ministries have had a decline in revenue, some losing most of their revenue, and two thirds of those said they lost revenue because they had no alternative to the offering plate. Their situation is critical, and they need immediate help.

This guide is therefore designed to help churches get up and running with new ways of receiving donations that will re-establish a regular flow of tithes and offerings. We are confident that your donors will be able to use at least one of the seven proposed methods to continue supporting your ministry.

The guide gives you:

- Four ways to collect cash and cheques while practicing physical distancing
- Steps for setting up three different types of electronic giving options
- Instructions for your donors on how to use the three electronic giving options (Appendix 1)
  - A Word file of just the donor instructions is available at the URL at the top of the page
- A snapshot of communication preferences for donors of various age demographics (Appendix 2)

The e-giving (electronic giving) methods described in this guide are easy to implement for both churches and donors who are new to e-giving. Perhaps the best thing for you to do is to read the guide to familiarize yourself with what is involved with setting up e-giving and then, if you want to set up e-transfers or Pre-Authorized Debits, talk with your account manager at your financial institution and let them help you get started with e-giving. Getting started with CanadaHelps, the third e-giving option, is quite easy and you can do it yourself.

These seven options should help you through the pandemic crisis. There are other options for giving electronically, such as [PayPal Giving](#), [Tithe.ly](#), and [Planning Centre](#), which can be cheaper and more efficient, but they may require a greater degree of planning, sophistication, or technology from either your church or your donor. You can investigate those later when you have the luxury of time.

It is our prayer at CCCC that this guide will bless you and your donors. By implementing new giving methods, you will be able to continue your work as faithful servants of Christ, and your donors will have the satisfaction of continuing to do their part in making Christian ministry possible.

Rev. John Pellowe, MBA DMin  
Chief Executive Officer  
Canadian Council of Christian Charities



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## Option #1: Distribute Postage-Paid Envelopes

Churches can distribute pre-addressed, postage-paid envelopes to their donors' homes by sending volunteers to drop the envelopes into their mailboxes. Donors can send their donations to the church by mail or use one of the next three options

## Option #2: Arrange for Pick Up

Another option is for churches to call their donors and arrange to pick up cheques and cash. A volunteer can agree to be at a donor's house at a pre-arranged time. The donor can step out and leave the gift on the porch, in the mailbox, or even taped to the door. Physical distance must be maintained by all parties and appropriate precautions must be taken regarding the transmission of COVID-19 through touching surfaces.

In exchange for the donation, the volunteer can leave a note of encouragement. This maintains physical distance and creates a personal connection.

## Option #3: Install a Drop Safe

Churches can install a drop safe. A drop safe is used to temporarily store cash at a business or office. They can be installed in the lobby of your building or in a secure location outside. Drop safes have a slot that allows cash or documents to be put into the safe without opening it. This allows donors to securely drop off donations at a time that is convenient for them. A drop safe will cost between \$100 and \$500, aside from the cost of installation (which usually only requires drilling holes in the wall).

## Option #4: Arrange for Drop Off at the Church

Churches can schedule times when donations can be dropped off at the church building. These times can be communicated to members by letter, email, or telephone calls. Volunteers can be stationed at the church building during these pre-arranged times to receive the donations, while everyone maintains proper physical distance from each other and takes care with what they touch. A box could be placed on the doorstep while the volunteer watches from a safe distance. Or volunteers may receive the donations through a partially opened rear window of their car, creating a "drop safe on wheels." Donors can speak with the person collecting the donations, briefly and safely, through the window of the vehicle.



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## OPTION #5: CANADAHELPS.ORG

The easiest way to collect donations online in Canada is by using the services of CanadaHelps.org. Like you, CanadaHelps is a charity registered with the Canada Revenue Agency (BN 896568417RR0001). Because their work is charitable, their fees are a fraction of for-profit alternatives. This makes them an attractive option for donors and charities alike. CanadaHelps makes it easy for donors to use their credit cards to give to your charity through a secure website. CanadaHelps then processes the transaction and transfers the funds to the charity.

### Setting Up CanadaHelps

Your church does not need to purchase a membership with CanadaHelps to use their service. All of Canada's 85,000 charities already have a free profile page listed on CanadaHelps.org. You can find your church's profile by visiting CanadaHelps.org and searching for your church's name in the homepage search box.

Although registration with CanadaHelps is not necessary, you can “[claim your profile](#)” to enhance your page with photos and stories and to manage all your electronic giving through their site. CanadaHelps prefers that the charity set up an account so they can automatically forward donations through electronic transfer, which is the quickest way to receive the donation. However, if you cannot do this, CanadaHelps will forward the donation by cheque.

To claim your account, you will need to know your church's legal name as registered with Canada Revenue Agency and its R/N or B/N. These letters refer to the same number, but CRA calls it a Registration Number while CanadaHelps refers to it as a Business Number. You can find both two ways: 1) by searching on CanadaHelps's website and scrolling through the search results; or 2) by using the [search engine](#) on CRA's website for registered charities.

Whether you claim your account or not, once you have found your church's page, you can share the link with your donors and they can begin to donate securely online. After CanadaHelps receives a donation for your ministry, they will contact you. This is usually done by email, using the address provided to CRA. The email will give you instructions on how you can claim the donation.

### What if Our Church has a Common Name?

If you have trouble locating your church's CanadaHelps page because your church has a common name, try searching by Business Number (BN). This number is unique to you and the search engine will easily find your profile page with it.

It's best to send your donors a direct link to your profile page. Otherwise, they may donate to another church with a similar name if they do the search themselves. (For example, a quick search of the term “St. John” brings up 967 search results.) You could also give your donors your church's Business Number, official name, and address to use as search terms.

People do sometimes mistakenly misdirect their gifts and donate to organizations with similar names. Remember: donations are rarely returned once they have been received and the administration



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of transferring funds between charities can be expensive and time consuming. If your donors accidentally choose the wrong charity, they will make a “misallocated donation” and it will be handled by [the policies of CanadaHelps](#) and CRA. If your donor realizes they made a mistake and gave their donation to the wrong charity, they can get it corrected if they [contact CanadaHelps before](#) the donation has been sent to the other charity. Otherwise, misallocated donations are not refunded or redirected, except in highly unusual situations, as explained by the Canada Revenue Agency [here](#).

### Recording the Donation and Thanking the Donor

When you receive funds through CanadaHelps, you do not issue a charitable receipt to the donor. CanadaHelps receipts the donation. You will, however, receive enough information from CanadaHelps to thank and keep in contact with the donor.

### Recordkeeping

Enter the amount you receive from CanadaHelps into your books. This is the gift amount (the amount the donor gave less the processing fee charged by CanadaHelps). You do not enter the amount of the fees as part of the donation. The gift amount is the amount transferred by CanadaHelps and it is reported separately in your charity's annual T3010, Line 4510.

### Examples of Charities Using CanadaHelps

1. Associated Gospel Churches has a link to CanadaHelps on their [home page](#). This link connects directly to the [AGC profile page](#) at CanadaHelps.
2. Hockey Ministries International uses CanadaHelps for their gifts of [stocks and securities](#). This is a good example of a ministry controlling the uses of their CanadaHelps profile.
3. The Pregnancy Centre (Kitchener, ON) has the CanadaHelps [donation profile integrated](#) into their web page.

There are many benefits to working with CanadaHelps. If you are a small church looking for an easy-to-use electronic giving solution, CanadaHelps is a reliable and proven option.



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## OPTION #6: ELECTRONIC FUNDS TRANSFER (INTERAC E-TRANSFER)

Interac e-transfer is the electronic equivalent of giving cash or a cheque. It is the easiest way for a donor to send money because it does not require them to sign banking forms and give personal information. Donors do, however, need to have either an online banking or a mobile banking app set up.

Interac e-transfer moves money electronically from one bank account directly to another. It is facilitated by online banking tools, email, and a security question. Giving a donation through Interac e-transfer takes about 10 minutes.

Your financial institution can speed you through the following process, so use their help.

### Preparing Your Church to Receive Interac e-transfers

1. You must set your church up for online banking with your financial institution. If you are not already set up, please contact your bank or credit union for their step-by-step instructions.
2. Your church must set up an email address dedicated to electronic giving. Many charities use the word “give” as the email address (e.g., [give@charityname.org](mailto:give@charityname.org)).
3. You must pre-determine fund codes and communicate them to your donors. Fund codes are important because they clarify how the donor allocates their gift and how the gift is recorded in the books. These are common codes used for Interac e-transfers: General Fund (GF); Mission Fund (MF); Building Fund (BF); Not Designated (ND). Donors type these codes into the subject line of their Interac e-transfer email (e.g., Subject: Gift to Charity of \$200. \$150-GF and \$50-BF).
4. You must clarify in advance what happens to gifts that are sent without a designation. Most charities indicate that they treat undesignated gifts as a cash offering and allocate them to the General Fund.
5. In most cases, the donor must set a security question and answer as part of their Interac e-transfer. It is important that you clarify how the security answer is sent to your ministry. Some churches receive these answers in a subsequent email or text message. Other churches require that all security questions have the same answer (e.g., The security answer is always *ilovemychurch*, regardless of the question). Interac offers an option called [Autodeposit](#) which does not require using a security question. You can [check with Interac](#) to see if your financial institution offers Autodeposit or ask your institution directly.
6. You must prepare and send a letter or brochure that outlines your charity’s Interac e-transfer process. See Appendix I for instructions for your donors.

### Receiving Interac e-transfers

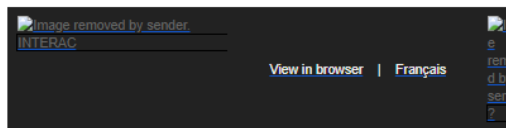
After the donor completes an Interac e-transfer to your church, you will receive a message by email, text, or both.



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This illustration is an altered example of an email message. It has many of the corporate logos and images removed.

From: Donor Name <[redacted]>  
Reply-To: Donor Name <[redacted]>  
itnlhngwj3rhaka@3m.rbc.com>  
Date: Monday, May 4, 2020 at 1:27 PM  
To: Charity Email Address >  
Subject: INTERAC e-Transfer Donor Name sent you money.



Charity Name

Donor Name sent you \$250.00 (CAD)

**Message:**

Hello Chairty: This is a donation for your ministry. \$200 (GF) and \$50 (BF) -Thanks!

**Deposit your money at:**

Name of Your Financial Institution

Image removed by sender. Or

Select a different financial institution

Expires: June 2, 2020

What if you could deposit transfers without answering any questions? Sign up if Autodeposit in your online banking - the safe and convenient way to receive fun- draight to your bank account.

Secure | This is a secure transaction. Image removed by sender. 2020-05-04

Image removed by sender.

2020-05-04

11:27 AM

11:27 AM

Image removed by sender. Image removed by sender. Image removed by sender. Image removed by sender.

The message lets the church know who sent the e-transfer, the message, and how the church can receive the funds. It is good practice to keep a copy of these messages in your records.

The message also allows the church to select the financial institution and account they want to receive the funds. They will then be prompted to open their online banking tools and complete the following steps:



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- **Answer the security question.** Use the information the donor provides to answer the security question. If it doesn't work, contact your donor.
- **Confirm the amount and account.** Confirm the amount of the donation and select the account you want to receive the funds. Click to submit these details and the transaction will be completed.
- **File the notice of completion.** The church will receive a confirmation message with a unique confirmation number. It is good practice to keep this with the financial records. With an Interac e-transfer, your charity is responsible for including an official receipt for tax purposes. You issue a receipt to the donor for their gross gift and absorb the transfer fee as your charity's expense.
- **Thank the donor.** The church will be given the opportunity to send a message back to the donor and confirm that they have received the money. In addition to saying thank you, many organizations also use this message to confirm the fund designations.

Note: **Interac e-transfers do expire.** If the transaction is not completed in 3-4 weeks, it will be cancelled and both parties will receive a notification.



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## OPTION #7: PRE-AUTHORIZED DEBIT (PAD)

Pre-authorized debit is used by many Canadians to automatically pay bills and make payments. It is an agreement between the receiving institution's bank and the payee's bank to complete a transaction for a pre-determined amount at a set time. Many people use PADs to pay rent and utilities, to make mortgage payments and investments, and to donate.

As with the e-transfer process above, your financial institution can speed you through the following process, so use their help.

This option does not require your donor to have Internet access, although it can be done online. If they prefer, they can make the arrangements by visiting their local financial institution.

PADs are more formal than e-transfers and may require signed paperwork to be filed with both the sending and receiving branches. Because of this, we recommend you consult with your financial institution for step-by-step guidance and for the correct forms to distribute to your donors.

Including paperwork, registering for PADs using online banking takes 15-30 minutes. However, paperwork must be signed, exchanged, and kept on record. Therefore this process is the most complex to administer for your charity of the three e-giving options included in this document. If you would like more information, see [Payments Canada](#).

Smaller charities are not listed as payees in most bank lists. So, your donor may have to enter your charity's name into a search bar or create a new entry if the search yields no results. It is a good practice to research this before asking your donors to register your church as a payee. If your church is not listed, it is best to get it registered in advance or give donors specific instructions on how to add you as a payee. This information includes your charity's official name, Business Number, address, and contact information.





## FURTHER CONSIDERATIONS

- The terms and fees for PADs and Interac e-transfers vary for financial institutions. Some charge higher fees for PADs.
- Using credit cards can give donors increased flexibility, control, and the ability to accumulate loyalty points.
- For greater certainty, it's helpful for a charity to have a published and accessible Donor Restricted Gift policy, such as the one found in this CCCC Member Resource listing: [Sample Documents & Templates](#)

Donors may want their gift to be used outside of your charity's list of approved programs. This can create problems for your charity, especially if the direction is beyond your charity's Charitable Purposes or if the direction is to support a non-qualified donee. A charity should take precautions with electronic donations and only accept donations for charity-approved purposes.

### Examples of Charities Using Electronic Giving Methods and Policies

1. Bethany Chapel of Calgary has a good [web page](#) explaining their electronic donation methods.
2. Briercrest Christian Academy, College, and Seminary has a good example of [Interac e-transfer instructions](#).
3. Evangelical Free Church of Canada clearly states their [Designated Gift Policy](#) on their giving page.
4. Hockey Ministries International clearly explains ways donors can give to their ministry on their [Ways to Give page](#).
5. Vision Ministries Canada has a [downloadable word document](#) explaining their PAD program. (This link takes you to a page where you can select Pre-Authorized Debits to get the download.) This is a good example of how to make this process easy for your donors.

## AND NOW YOU'RE READY TO RECEIVE TITHES AND OFFERINGS!

Once you have selected one or more of the e-giving methods and/or cash and cheque collection methods, you are ready to tell your donors about the new ways they can give and support your ministry. May you enjoy the Lord's blessings and provision in a new way.



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## APPENDIX 1: INSTRUCTIONS FOR DONORS ON E-GIVING

The following instructions are available for you to adapt, customize, and distribute to your church members so that they can begin tithing 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 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](#) 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](#) or [Outlook](#).
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](#) website. The layout and wording may be different with your online banking system.)

#### 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](#)

[BMO Online Banking](#)

[CIBC Online Banking](#)

[TD Online Banking](#)

[Scotia Online Banking](#)



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## **2. 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.

## **3. 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.

## **4. 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.

## **5. 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.



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## **6. 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.



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## 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](#) 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.



## APPENDIX 2: GENERATIONAL DIFFERENCES IN GIVING AND COMMUNICATION

Today the church is made up of five generations, each with their own typically preferred methods of communicating about money, worship, and generosity. When the methods we use to communicate about money do not work for younger generations, it can be frustrating, just as the reverse is true for other generations. As you consider electronic giving, we recommend you also reconsider the messages and methods you use to communicate about giving. A helpful book on this topic is, *Generational IQ: Christianity Isn't Dying, Millennials Aren't the Problem, and the Future is Bright* by Hayden Shaw.

### Communication Preferences for Different Generations

<p>A. Send a letter B. Make a telephone call C. In person meeting (ask)</p>	<ul style="list-style-type: none"> <li>• Send an email</li> <li>• Send a text</li> <li>• Post on social media</li> </ul>
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<b>Key:</b>	Preferred ✓	Averse ✗	Neutral (N)
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Generation	Birth Years	A	B	C	D	E	F	Strategy
Gen Z	2000 - 2015	(N)	✗	✓	✗	✓	✓	Text, Social, Participation
Millennial	1981-1999	(N)	✗	✓	✗	✓	✓	Text, Social, Participation
Gen X	1965-1980	(N)	(N)	(N)	✓	✓	(N)	Email, Text, Social Media
Baby Boom	1946-1964	(N)	✓	✓	✓	✗	(N)	Letter, call, visit and social media
Greatest Gen.	1925-1945	✓	✓	✓	✗	✗	✗	Letter with a visit

Sources for this table:

1. ***Coronavirus Moved the Cheese - How to do church online and build up the community***, Webinar hosted by GenesisXD (Philip Yan, Amitabh Singh, Daniel Chandran) on March 26, 2020.
2. ***Generational IQ: Christianity Isn't Dying, Millennials Aren't the Problem, and the Future is Bright***, by Hayden Shaw with Ginger Kolbaba. Carol Stream, IL: Tyndale House Publishers, Inc. October 1, 2015.
3. Paul Wolfe, personal experience as a fundraiser and charity leader.