

User's Guide

Types of Cards Accepted

Presently only **ATM and debit cards** with the VISA and MasterCard logo are accepted. As the use of ATM and debit cards become more standardized and universal, we will expand our acceptance to other cards.

Currently only **credit cards** issued by VISA, MasterCard, Discover and American Express are accepted.

Accepting Credit Cards

You have two options:

1. The most secure is to inspect each credit card the first time it is presented for a donation. Each member who desires to make a donation to your church via their credit card would establish their intent by completing the Credit Card Donation Payment Authorization and presenting the card they wish to be charged. It is important on the initial donation to verify the name on the card and the expiration date, and perhaps make a photocopy of the card for the record. This would be comparable to taking an imprint of the card. This is not a mandatory step, but it is a sound precautionary one. It establishes that the card was inspected and present. This step minimizes potential future problems if questions arise. This is also a good time to discuss the manner in which your church member chooses to use their card. Do they desire to make a one-time donation or to perhaps make regular or reoccurring donations on their card. A copy of the pamphlet Responsible Stewardship could also be given to them to review.
2. The easier but much less secure option is to skip the credit card inspection, and just have your members or visitors complete the *Credit Card Donation Payment Authorization* form. Copies of the pamphlet Responsible Stewardship could be readily available in the literature rack in the lobby. . If you choose this option, you will also make it easier for someone to inappropriately make a credit card donation. If the cardholder complains afterward and a chargeback occurs, you will be responsible for additional costs of the chargeback.

How to Log in

Password Log in. Enter your User Name and Password, and then click on the Enter button, you will be taken to the Account Summary and Submit Charges page.

Lost Passwords. If you don't enter the correct password, you will get an error page with a link to the password recovery system. Enter the information requested and your password will be emailed to you.

How To Submit a Donation Charge

1. If you choose to inspect the credit card. The signature on the back of the card should match the name embossed on the front of the card. Note the expiration date.
2. Make sure the *Credit Card Donation Payment Authorization* form is completed by the donor and have the cardholder sign the completed form. Make sure the signature on the back of the card matches the signature you get on the consent form.
3. Enter all the requested information on the Submit Charges page, and then click on the Submit Charges Now button.

How to know if the submitted charge was Accepted or Denied.

Within a few seconds after submitting the charge, the donor's card will be verified and charged, and an email message will be sent to you indicating the acceptance or rejection of the charge. You can check on previously submitted charges by going to your Account Details page.

Required Documentation

Donation Authorization Form

It is mandatory that you have signed authorizations for every donation that you submit. We prepared the Donor Consent Form for your use; print out a supply. Prior to submitting a donation charge you need to obtain a signed Donor Consent Form, unless your donor has authorized you to submit reoccurring donations and your submission of donation charges are within the amount and time limits indicated. Give your donor a copy so he/she will have a record of what was authorized, and will be less likely to question or dispute a charge.

Warning!

The following statement must be on the signed Donor Consent Form *"Charges will appear on your card statement as **MyChurchDonations.com.**"* The statement will be needed if the charge is ever questioned and there is ever a charge back investigation.

Receipts

It is also mandatory that you give a receipt to your donor for every charge or credit refund that you submit. You can give the donor a receipt at the time of every charge, or a monthly, semimonthly or weekly receipt, depending on your church procedures. However, do not let more than a month go by without giving your donor a receipt.

For your convenience you can have a receipt prepared for you when you submit the charge. If you would like a receipt, click on the prepare receipt link on the confirmation page that you get immediately after submitting a donation charge. Also for your convenience we have prepared a blank receipt you can print out and complete yourself.

You can also use your own printed statement or letterhead for the required receipt. The following items must be on the receipt:

1. Name and address of your church.
2. Cardholder's name as it appears on the card.
3. Name of donor if different than cardholder.
4. Type of card, VISA or MasterCard.
5. Credit card number.
6. Card's expiration date.
7. Date of transaction.
8. Transaction type (almost 100% of the time it will be a charge).
9. Brief description of donation.
10. Total amount of transaction.
11. The statement *"Charges will appear on your card statement as **MyChurchDonations.com.**"*

Record Keeping

The card associations require the authorization forms and receipts to be kept for a minimum of 3 years. Keep them confidential, secure and available to you so that you could send us a copy within 24 hours of a request for information. If a card holder or donor questions a charge, a copy of the signed authorization will be needed to prevent a charge back. If a charge back occurs without a request for information, you have 3 days to provide documentation to defend your charges.

How To Check on Submitted Charges and Your Account

You will find an itemized listing of the charges you have submitted on your Account Status page. It will show the transaction number assigned by the credit card processor, date, name on the credit card, card type, partial card number, approval status, and the amount charged.

The Account Details page will also show the amount that was deposited into your account for each charge and the date of deposit. The funds will be deposited into your account by Electronic Funds Transfer (EFT) 7 – 10 days after you submit the charge. The difference between the amount charged and the total EFT deposited into your account reflects the discount rate and the transaction charge.

The remaining 3 columns will show any adjustments, reason adjusted, and date of adjustment.

Correcting Errors

If you made a mistake and entered the wrong amount, or charged the wrong donor and the submitted charge was approved, it is too late to void the transaction. You must correct this kind of mistake by submitting a credit refund. Unless you receive special approval you can only issue credit against transactions within 2 hours of the submission. Once the credit has been arranged or issued, notify the donor or cardholder of the error and of your credit refund. The usual transaction fees will apply.

Refunds

If you submitted a charge and made a mistake, and need to give your donor a refund, go to the Account Details page, highlight the transaction you wish to refund, and then click on the red Issue Refund link. You will get a warning/confirmation message "Do you really want to do this?" If it is within 2 hours of the submission of charges and you click 'yes' the credit refund will be processed. If it is passed 2 hours and you click 'yes' you will be notified of a need to submit a special request. A window will appear and you will be able to explain the special circumstances and the need for the refund. This additional step is provided to protect you and your church from someone mistakenly issuing false credits.

A refund can only be issued for a charge that was submitted and approved. The usual transaction charges apply. The refunded amount and the transaction charges will be withdrawn from your bank account. In the event that there are "non-sufficient funds" in your bank account to cover the refund, you will be assessed a "non-sufficient funds" charge of \$10.00, and the amount will be charged to your credit card.

Give or send your donor a receipt for the refund.

Disputed Charges and Charge Backs

When a church (or any merchant) accepts credit cards, the funds are deposited directly into the church's account usually before the cardholder receives the credit card billing statement. If the cardholder disputes the charges and the church cannot prove that the charges are valid, the charges are "charged back" to the church, and the funds are withdrawn from the church's account.

There are several reasons why a legitimate charge could honestly be questioned by your donors. The charge will be itemized on their credit card statement and listed only as MyChurchDonation along with the dollar amount. Your donor may not remember that this is for your church. Another reason could be that the donor forgot the amount he/she authorized and it does not seem correct to him/her, or you may have simply made a typographical error when you submitted the charge. These types of disputed charges should be easy to resolve. In most cases when the donor is reminded, he/she will acknowledge the validity of the charge.

The critical factor in being able to resolve these disputes is a timely response to requests for information. When your donor questions a charge, the processing bank will contact MyChurchDonations and request information and validating documentation. We will immediately inform you about the disputed charge. The resolution may be as simple as, the church secretary or treasure reminding the donor about the charge and having the donor contact the bank issuing the card and acknowledge the validity of the charge. In the event that the cardholder or donor cannot be contacted or will not validate the charge, it will be necessary for you to provide a copy of the authorization and receipt to us so we could "defend" the charges for you. This should resolve most of these disputes.

If any of your charges are ever disputed, we will need your involvement to be able to resolve it. If you do not respond, the dispute will result in a charge back. You need to respond within 24 hours on a request for information and within 3 days for an issued charge back.

Security Issues

Protecting against charge backs.

The charge back process is expensive for the Card Associations processing the transaction, and your church will be charged a penalty for each charge back. Excessive charge backs can result in the loss of the ability to accept credit cards, and very large fines. You are responsible for the costs of any charge backs you may have. In addition to returning the funds, one charge back will cost you \$30.00. Several charge backs might result in an additional penalty. This is out of our control.

Make an extra effort to avoid charge backs. Always obtain the proper authorization before submitting credit card charges. Be careful and accurate when you are entering the data in the submit charges form. Make sure the information on the signed authorization is clear and

legible. Store the original authorizations in a manner permitting retrieval of legible copies

within one business day of receiving a request from MyChurchDonations. The receipt that you give or send to your donor will be a reminder, and will prevent some from questioning the charge.

Protecting Donors' Credit Card Information.

Donors' credit card information must be kept secure and confidential, as is all donor information. Don't overlook your responsibility of also making reasonable efforts to protect the information you have about donors on your hard disk in your computer. Ensure that donor data is stored in a protected directory with access requiring the proper identification. Don't use passwords that would be easy for someone to guess or figure out, or write them down where someone could easily find them. Make sure your shields are up, and keep your virus protection, firewalls and other protections current. Whenever your computer is connected to the Internet, it is vulnerable to being scanned. As of this writing you can check the security of your computer's connection to the Internet by logging on to the Website of Gibson Research Corporation. You can find it at <http://grc.com/default.htm>.

Prohibited Acts

1. Do not submit a charge unless you have obtained a signed authorization from the cardholder or authorized user of the card for the charge you submit.
2. Do not submit a charge if the embossed name on the card does not match the signature on the back, if you suspect the card is stolen or is a fraud.
3. Do not submit a charge that is outside the time period or dollar amount on the signed authorization.
4. Do not submit a charge for another church or organization.
5. Do not submit a charge for the donor for the purpose of giving cash back to the donor.
6. Do not submit a duplicate charge of a previously submitted charge that has been approved.
7. Do not submit a charge in order to get reimbursed for the costs of an unfair charge back.
8. Do not submit a credit refund for more than the originally submitted charge.
9. Do not accept a credit card that appears to have been tampered with or altered.

Signage: Letting Your Members Know You Accept Credit Cards

Make it easy for your members and donors to know and remember that you accept VISA and MasterCard by using an appropriate sign or logo in your treasurer's office, on your web site, or on printed material outlining your stewardship program. You can easily obtain the appropriate sign or logo directly from VISA or MasterCard by visiting their Websites and finding their business products or banding pages. At the time of this writing the URLs are: <http://www.mastercard.com/business/brand/decals.html>, and <http://www.visabrc.com/doc.phtml?7,0,290>.

How to Add a New User and make Changes to your Account Information

Whenever there is a change in any of the information you gave us when you registered and became a member, log on to MyChurchDonations and update your membership information. This is easily accomplished by clicking on the **Edit Church Information** link in the Protected Area. Make the appropriate changes to the *Identifying and Contact Information*, and the *Bank Account Information*, and click on the *Update Information* button at the bottom of the page. To change your **User Name, Password or Email Address**, click on the link, make the changes in the form and click on the *Record Changes* button. **Add another authorized user** by clicking on the link, completing the form and clicking on the *Add New User* button.

Bank Account Changes are more complicated. We also need a voided copy of a check from your new account, and a new authorization for EFT. Print out the Authorization for Electronic Funds Transfer and Acceptance of Church Obligations form, fill in the new information, sign it, and send it to us, by FAX or US Mail. You will still be able to accept credit card payments from your donors and submit charges, but we will not be able to deposit the funds into your new account until we have received the signed authorization form. We will promptly notify you by email when the changes have been implemented.

Membership Renewal and Termination

Your church's membership will be renewed automatically every 12 months unless your membership has been terminated. We will also automatically withdraw the membership fee from your bank account.

Notify us if you wish to terminate your membership. If you do not notify us, at the end of your membership year a membership renewal charge will be made automatically. Don't forget that if you have submitted charges in the preceding 12 months you are required to maintain enough funds in your bank account to cover all possible charge backs or refunds until all charge back rights have expired and all accounts are settled.

Methods of Internal Accounting Issuance of Receipts

When a church member makes a donation to your church you will need to credit them for the full amount. However, your church will not actually receive the full amount due to various fees (e.g. discount rate and transaction fees). This is in essence the cost of doing credit card transactions. The simplest way is to have an account in your church that acts as a buffer and covers the cost of the transactions. Then the full amount of the donation can be posted to the area the donor requested. If this method of accounting is desired you can establish on your "account status page" a ledger of the difference between the amounts donated and the amounts deposited in your account. This would be the amount you would charge internally to your special account.

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