



LIGHTHOUSE E-GIVING – FREQUENTLY ASKED QUESTIONS

Q - What is E-Giving?

- A. E-Giving is short for electronic giving. It is an automatic transfer program which allows you to make contributions without writing checks. This can be done from anywhere 24 hours a day.

Q - What is the advantage of E-Giving?

- A. It saves time! It saves work! It simplifies your life! You also help the organization stabilize its budget and save money.

Q - How much does electronic giving cost?

- A. It costs you nothing and saves you time. The organization pays nominal transaction fees...the lowest available. **IMPORTANT: Credit and Debit cards involve a higher fee** than savings or checking account transfers. Because of this, you may want choose to **give by your bank account to save additional costs for your organization.**

This is what Lighthouse Gets Charged for each Transaction

Credit/Debit Card Fees

MC/Visa/Discover – **3.25%** of donation + \$0.25

American Express – **4%** of donation + \$0.25

Donations via Checking/Savings Account

1/2% of donation + sliding transaction scale below

1-25 transactions per month - \$0.50 ea.

26-50 transactions per month - \$0.40 ea.

51-75 transactions per month - \$0.30 ea.

76 + transactions per month - \$0.20 ea.

Q - How is my electronic contribution automatically deducted from my account?

- A. You may log onto your organization's E-Giving site, and give via credit or debit card, or read the agreement and check the box for ach transactions to make donations via checking or savings account at the site. Once you authorize the transfer, your specified contributions can be taken out once or on a regular basis as you choose. The contribution is transferred directly from your checking or savings account to the organization's account.

Q - When will my contribution be deducted from my account?

- A. Your contribution will be debited from your account on the first business day. If your donation is scheduled on a Sunday, your donation will not be processed until the following business day. Credit or debit cards will take approximately 2 business days to initiate and clear. ACH transactions take 4 business days to initiate and clear. You will receive an email when the donation is initiated and another email when the process is complete.
Refunds of donations will be made by the Church or organization that receives the donation.

Q - How will E-Giving appear on my bank or credit/debit account statement?

- A. All transactions will appear as E-Giving

Q - What do I use when I do my taxes? Will I get a statement of everything I gave online?



- A. You may receive a statement from your organization with all your donation information (online and in person). However, you may print out a statement from the E-Giving site for all transactions that were made online through E-Giving, using the time period you designate. This can be used for tax purposes.

Q - Can I look up all my donations online, even those that I gave while at church?

- A. No. The only transactions you can view online are the ones that were completed online. Please contact your church office for complete donation information.

Q - Can anyone who works at the church see my bank or credit/debit account numbers?

- A. No. No one at the church has access to your account/credit/debit card numbers.

Q - What do I do if I forget my username or password?

- A. If you forget your password, click on the "forgot password" link and your password will be emailed to the address on file. If you have forgotten your username, click on the appropriate link. This will bring up an email message that goes straight to your organization. Let them know you have forgotten your username, and they can retrieve it based on your information. You may also email E-Giving at egiving@envelopeservice.com.

Q - What can I use to put into the collection basket when it comes around to me?

- A. You may print out your acknowledgement page or the email that you receive when your transaction is processed. You will see that the information is inside an envelope shape... for you to cut out and put in the collection plate. You may also have a space on your regular weekly envelope you can check that says "I gave electronically."

Q - Without a cancelled check, how can I prove I made my contribution?

- A. You have the option of printing or saving either the payment acknowledgement page, or the emailed acknowledgements. Your organization also has proof of your donation. Any of these can prove your contribution.

Q - Is electronic giving risky?

- A. Electronic giving involves significantly less risk than a check contribution. It cannot be lost, stolen or destroyed in the mail, and cannot be handled by as many people during processing. Many methods of reducing risk cannot be applied in a paper check environment, but are very effective in reducing any risk involved with an electronic transaction.

Q - What if I change bank accounts, or get a new credit or debit card?

- A. Update the information from your Main Menu under the section View/Edit Member profile. You have the ability to change your personal information, payment information and edit any giving schedules. Do not create a new account; always edit your existing account.

Q - What if I try it and don't like it?

- A. You can cancel your automatic deductions anytime via your member profile.

Q - What if I only want to give on a monthly, quarterly, or annual basis?

- A. You can choose these frequencies on your own when completing your E-Giving info on the site. You also have the option to have your automatic deductions run for only a certain period of time if you attend more than one organization through the year.

Q - What if I want to recommend this to friends and family belong to different organizations?



- A. Any church in America can receive a donation from E-Giving. Just tell them to go to our website at www.e-giving.org and enter the zip code of their organization. If the church is not currently signed up, we will contact them to see if they are interested in the service.

Q - The computer won't let me make my donation by using my bank account....the only option is for credit or debit cards.

- A. Go back to the main menu, and choose "View the Authorization Agreement". Read the agreement and check the box to agree. Once that is done, you will have access to the bank ACH donation area. Your bank may also have limited the ways you can donate.