

Frequently Asked Questions about Online or Electronic Giving (E-Giving)

Westminster is pleased to offer Online Giving, a method of contributing tithes and offerings through a secure application available through the church's website. While this method is simple and intuitive to use, following are answers to some questions that you might have about giving online.

1. What options are available in giving online?

You have two options to give online: You can choose either Credit/Debit Card or through your Bank Account (ACH). At this time only Visa or MasterCard Debit and Credit cards are available for online giving.

2. If I choose to give through my Bank Account, what information do I need?

You will need your bank or credit union's Routing Number and your Account Number (checking or savings). The Routing Number can usually be found in the bottom left corner of your check or it is easily obtained from your bank's website. The information required to give online is no more than what appears on any check that you would use for giving.

3. Are the transactions and my information secure?

Yes. The system the church has chosen to process our online giving transactions uses 128-bit SSL technology (encryption) for credit/debit card and bank information. This technology is the industry standard used by banking institutions, Wall Street, etc. and there is no stronger form of protection than this encryption.

4. Is there a fee or charge to use Online Giving?

No. There is no fee for you to use the service *although the church is charged a small processing fee for each transaction, just as all companies who collect monies online are.* However, you have the option to offset this charge when you make your contribution (see #5 below).

Charges for Bank Account (ACH) transactions are about 1% of the amount given, while Debit/Credit Card transaction charges are approx. 2.5% of the amount given. For example, if you give \$50 through your Bank Account (ACH), the charge is about .50¢; if you give \$50 through a Debit or Credit Card, the charge is about \$1.25.

5. Can I contribute to other funds in addition to Tithes & Offerings (General Fund)?

Yes. Under "Fund" on the right-hand side, click on the drop-down arrow and choose "Processing Cost Offset", "Benevolence Fund", and/or "Building Fund".

6. What other options are available through Online Giving?

When making a contribution, you can choose to "give once" or "give multiple times" (set up regular contributions). You can also choose to save your information so you don't have to enter it each time you give. Just click the box on the bottom left that says "Save for Future Use."

6. How do I know if my transaction went through?

You will receive a receipt by email shortly after making your transaction which will show the amount and provide a receipt number.