Frequently Asked Questions About The Moravian Giving Portal

Why encourage gifts through the Giving Portal?

1. Scheduled giving is more reliable and more generous.

Encourage members to set up monthly, automatic payments through the <u>Giving Portal</u> as part of their pledge. Schedule it for the day after payday. Recognize them for giving from their "first fruits" instead of their left-overs.

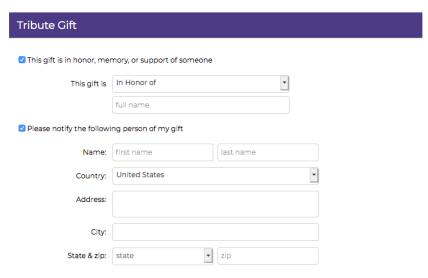
More and more people are using electronic banking to make all their financial payments. Why wait until Sunday to make your church gift? It's liberating to free yourself from writing checks, remembering to make up gifts when you were out of town, etc. Online giving accounts for 9.6% of total gifts in a church setting vs. 8.5% with other types of charity.*

2. Bridge the distance barrier.

Many people who grew up Moravian may still feel a strong connection to your church – even if they have moved away. Reaching out with associate member status can help them stay in touch emotionally and stay invested financially. If your church live streams services, you have a remote audience who may be inclined to give financially if you make it easy for them to do so online.

3. Memorials in lieu of flowers.

When beloved members of the congregation enter the more immediate presence of the Lord, others want to do something to honor and remember them. Offering a link to make online gifts to the church in lieu of flowers a part of the obituary and church communication helps everyone near and far do something meaningful and long-lasting. The same is true for



honoring the living on occasions such as Mother's Day and Father's Day.

4. A helper in inclement weather.

Studies show that most of the time when churches cancel services due to weather, they never fully recover the offerings they would have received on those days. Putting a link to your Giving Portal online giving form from your own web page, in your electronic newsletters, and social media, increase the odds of recovery.

5. Social media fundraisers.

Do you ever notice members of your congregation on Facebook promote a charitable fundraiser on their birthdays? Encourage them to choose your congregation or Moravian ministry. Gifts can be made in honor of anyone or designated to a specific fund or project.

6. One central place.

The Moravian Ministries Foundation's dream is to have all Moravian ministries represented in one single place. When generous donors go to make contributions to their favorite Moravian ministries on the Giving Portal, don't you want them to see you there? Many donors give to multiple ministries, agencies, and congregations.

7. Online is On-trend.

Some types of charitable giving are rising. Among them are online giving and recurring gifts. Some of your friends, members and supporters may find it challenging to make gifts in person because of mobility, distance, health, or weather. Using the online giving links facilitate the participation of many and take care of the proper acknowledgements for you. Your organization's web master and social media guru can easily add the links to the online giving forms available through your foundation.

The average online gift to a church is \$195 vs. \$147 to other types of charity.* Dunham & Company found that digital donors are up to eight times more likely to give to multiple funds (general, building, missions, music, etc.) vs. a donor who gives by cash or check. In 2017 three out of four churches offered a way to give online. This represents a 42% increase over the number of churches who offered online giving in 2015.

If your Moravian congregation is among those who do not have online giving through the Moravian Giving Portal, please contact Chris Spaugh at 888-722-7923 or cspaugh@mmfa.info.

How much does it cost?

Providing the infrastructure and security for credit card payments online does have a cost. The processor for the Moravian Giving Portal is Blackbaud, one of the largest and most secure platforms. Here's what they say about fees as of 1/8/2020:

Blackbaud Merchant Services Fees

- Credit Card/Bank Card Processing (Visa, MasterCard, Discover, American Express, JCB) 2.798% + \$0.26 per transaction (US Dollars)
- ACH/Direct Debit: \$0.75 per transaction (US Dollars)

For example, a \$100 donation made via credit card would net \$96.94 to the church/agency and a \$3.06 fee to Blackbaud Merchant. A \$100 donation via direct debit would net \$99.25 to the church/agency and \$0.75 to Blackbaud Merchant.

The infrastructure to use these Blackbaud Merchant Services (BBMS) is available through the Moravian Ministries Foundation in America because we purchase Blackbaud products. 100% of the processing fee goes to Blackbaud for their services. **The Moravian Ministries Foundation gets no portion of this processing fee**. It is our understanding that Blackbaud's fee is comparable and competitive for this service.

How does the fee get paid?

Your church will never make payments for this service to Blackbaud. The fees are actually deducted from the gifts. The receipt we provide to the donor is for the full amount of his or her gift. The donor can use this receipt for tax purposes. The remainder of the gift goes to the church/agency.

How soon will my church/agency receive my gift?

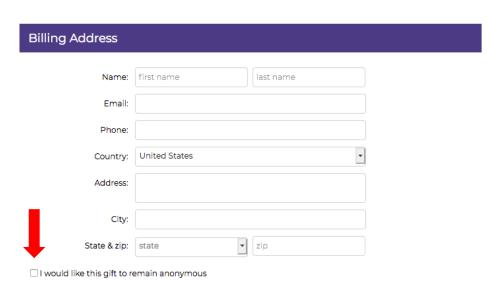
We process donations through our website/database on a daily basis. However, to allow time for monthly reconciliations, and to allow donations to accumulate over a couple of weeks, we send out distribution checks to the churches on a twice-monthly basis.

<u>For example:</u> All gifts made in early January, will be mailed to churches in late January with a cover letter detailing who made which gifts, for what purpose, and a detail of any fees charged by Blackbaud Merchant.

As the popularity of online giving grows, and as the volume of donations increases, we may be able to send out distributions more frequently.

Will my bookkeeper always know who made the gifts?

The church will receive a detailed listing of donors and giving amounts with each distribution check. The Donation Forms on the Moravian Giving Portal do



allow donors to give anony-mously. Unless a donor checks the box to mark the gift as anony-mous, he or she will be identified on the reports showing the givers and amounts you receive on a monthly basis.

How do I make changes to my recurring gift?

Email Kara Yates, Director of Operations, at kyates@mmfa.info with any changes you would like made to your existing recurring gift. We can easily adjust the gift amount, frequency, etc.

Will the Giving Portal replace all other giving methods?

No. Some donors will always prefer the physical act of putting something in the offering plate. Some will prefer to make scheduled payments through their bank's online services. Some Americans do not have checking accounts or credit cards. The Giving Portal is a tool to help you accommodate the preferences of new and existing donors.

^{*} Source = National Study of Congregations' Economic Practices 2019 https://www.nscep.org