

# Frequently Asked Questions About Direct Payment

Here's how to answer some common questions your donors may have about Direct Payment:

## What are sustaining gifts?

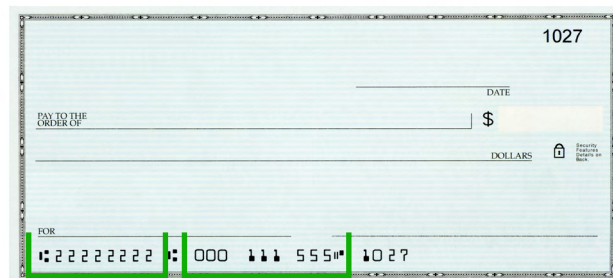
When you sign up to make automatic recurring gifts, typically monthly, we call them “sustaining gifts.” It’s a way for you to offer continuous support. After you set up your recurring payment, you will continue to contribute until you tell us to change the amount of your gift or cancel it.

## What is Direct Payment, and why should I use it to contribute?

Direct Payment is a type of electronic payment that is easy, secure and cost effective. Sometimes it’s referred to as EFT (Electronic Funds Transfer). While you may not be familiar with Direct Payment, you probably use it for your mortgage or other recurring payments. When using a Direct Payment, funds are withdrawn from your checking or savings account based on your instructions and transferred electronically — in this case, to support our mission.

## How can I set up a sustaining gift using Direct Payment?

You will need your account number and your bank routing number, which can be found on the bottom left of a check, or you can look them up in your online banking portal. Call us and we will help you get set up or visit our website to donate online.



Routing  
Number

Account  
Number

## Can I make a one-time gift?

With Direct Payment, you are in control. You can make a one-time payment or a recurring payment — you set the timing and amount.

## I'm nervous about giving religious organizations my account information and risking a fraudulent payment. Is it safe to contribute via Direct Payment?

Direct Payments are safe and confidential. Unlike checks, which contain your account details and can pass through many hands, Direct Payments are encrypted and transferred electronically, and your personal account information remains protected.

And just as you can dispute a fraudulent credit card charge, you can dispute a fraudulent Direct Payment and be credited by your bank.

## How do I keep track of my gifts made using Direct Payments?

You'll see them on your regular banking statements, whether on paper, online or on a mobile banking app. You will always be debited on the same date each month unless that date falls on a weekend or holiday, then the debit will come out of your account on the next banking day.

## I like earning rewards when I use my credit card. Why should I switch to Direct Payment and lose out on that?

Credit card gifts can have additional fees that nonprofits have to pay. When you donate using Direct Payment, more of your money goes to further our mission.



Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your religious organization can benefit from Direct Payment.