

# Convincing Your Donors to Use Direct Withdrawal via ACH

When donors use direct withdrawal via ACH to give, your organization benefits.



## Direct withdrawal via ACH...

### Strengthens sustaining donor programs

Direct withdrawal via ACH helps to retain donors and cultivate recurring donors who give up to four times more than traditional donors over the life of their giving.

### Removes the hassle of credit card and check donations

There are no expiration dates with direct withdrawal via ACH, as with credit cards. Donations via ACH continue until stopped by the donor. And direct withdrawal via ACH eliminates the need to store and handle paper checks, as ACH donations are electronic and automatic, allowing your donors' resources to more fully support your mission.

### Lowers cost

Direct withdrawal via ACH reduces fees and resources spent on processing donations made by credit card and paper checks.

### Reduces fraud risk

Direct withdrawal via ACH eliminates the possibility of lost/stolen or fraudulent checks.



Direct withdrawal via ACH is a form of Direct Payment via ACH.

# What you may hear from donors

**"I prefer to pay by credit card to earn points/rewards."**

Although earning points/rewards can be beneficial to you, donations made using direct withdrawal via ACH are more cost effective for your charity. Credit card donations can cost a charity 3 to 5 percent of the donation.

**"I have concerns over giving organizations my banking account information."**

Direct withdrawal via ACH donation payments are safe and confidential. Unlike checks, which contain your account details and can pass through many hands, donations via ACH are transferred electronically so your personal account information remains protected.

**"I only want to make a one-time donation. I can't do that with ACH."**

With direct withdrawal via ACH, you are in control. You can make a one-time payment or a recurring payment, and you set the timing and amount.

**"I don't know what ACH is."**

If you receive your pay through Direct Deposit, then you already use ACH. Furthermore, consumers pay more than 800 million bills each month via ACH, so more than likely, you're already using ACH for other payments.

**"Paying by check provides me with a record of my donation."**

You can keep record of your direct withdrawal via ACH donations through your regular banking statements, which can be easily accessed through your bank's online banking website or mobile app.

**"Entering my bank account information is a hassle. It's easier to input my credit card details."**

It takes about the same amount of time to input your bank account details, which you can easily find on a check or your bank's online banking website or mobile app, as it does to enter your credit card information.

**"I'm afraid of what might happen if someone gets hold of my account information and makes a fraudulent payment."**

Similar to a credit card dispute of a fraudulent transaction, you can dispute a fraudulent direct withdrawal via ACH transaction with your bank, and you will be re-credited for the amount of the dispute.

Learn more about the value of direct withdrawal via ACH at [www.electronicpayments.org](http://www.electronicpayments.org).