

# Checklist for Building a Sustaining Donor Program through Direct Withdrawal via ACH



## What is Direct Withdrawal via ACH?

Direct withdrawal via ACH is a type of electronic payment in which funds are withdrawn or debited from a donor's checking or savings account and transferred electronically to your organization. Direct withdrawal via ACH payments are processed through the Automated Clearing House, an electronic network at the center of commerce in the U.S. that moves money and information from one bank account to another through direct deposits and direct payments. It serves as an efficient means for nonprofit organizations to collect donations. For more information on ACH payments, visit [electronicpayments.org](https://www.electronicpayments.org).

Direct withdrawal via ACH offers a strong opportunity to build a sustaining donor program. A campaign powered by direct withdrawal via ACH accomplishes two program goals:

- 1.** Provides an easy opportunity to migrate one-time contributors to sustaining donors.
- 2.** Helps your organization avoid the hassle of updating credit card expiration dates for current sustaining donors.

# A Checklist for a Sustaining Donor Program Powered by Direct Withdrawal via ACH

The following checklist details the steps you need to take to strengthen your sustaining donor program with direct withdrawal.

<b>1. Develop Project Plan</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Establish internal team to manage program development and implementation</li> <li><input type="checkbox"/> Identify senior manager–advocate for sustaining donor program using direct withdrawal via ACH</li> <li><input type="checkbox"/> Establish team lead</li> <li><input type="checkbox"/> Identify team participants from communications, IT and database management, finance, donor development, and donor support, as well as, customer service</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Create donor database               <ul style="list-style-type: none"> <li><input type="checkbox"/> Accept direct withdrawal via ACH information for donation signup from website and donor events</li> <li><input type="checkbox"/> Import information on donations received by accounting to donor database for recognition, thank you notes, annual giving reports, etc.</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Establish scope and purpose</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Assess accounting/finance systems               <ul style="list-style-type: none"> <li><input type="checkbox"/> Ensure accounting program can seamlessly import, post and report donations via ACH</li> </ul> </li> </ul>
<b>4. Develop Communications and Promotion Plan</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Identify name for sustaining donor program using direct withdrawal via ACH (For example, Capital Public Radio uses “Evergreen” to identify its direct withdrawal via ACH sustaining donor program) to be used on website, direct mail, emails, etc., to highlight program, rather than giving method</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Use program name for direct withdrawal via ACH in all communications to promote donations via ACH</li> </ul>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Determine objectives               <ul style="list-style-type: none"> <li><input type="checkbox"/> Goals</li> <li><input type="checkbox"/> Deliverables</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Ensure that communications to potential sustaining donors clearly state that sustaining donors are signing up for an ongoing monthly donation</li> </ul>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Identify assumptions and constraints</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Clearly state how easy it is to sign up for ongoing monthly donations and how donors can easily stop the monthly donations</li> </ul>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Identify potential system upgrades and vendors</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Celebrate the anniversary of the member becoming a sustaining donor and promote increasing their contributions</li> </ul>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Set timeline</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Consider recognizing and rewarding sustaining members who donate via ACH by automatically enrolling them for all prize opportunities. <i>(Could be used as a way to differentiate between sustaining donors that contribute via ACH and those that contribute using a credit card)</i></li> </ul>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Determine budget</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Implement targeted email program to sustaining members who donate via ACH, asking them to increase their monthly contributions at least annually</li> </ul>
<b>2. Identify Method and Vendor for ACH Origination</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Check with current financial institution               <ul style="list-style-type: none"> <li><input type="checkbox"/> Branch Manager</li> <li><input type="checkbox"/> Treasury/Cash Management Officer</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Encourage credit/debit card donors to convert to direct withdrawal via ACH; Point out that with ACH, donors don’t have to worry about credit card expiration dates and re-issuance of new cards</li> </ul>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Determine capabilities of current vendors for website and accounting, or identify and interview new vendors</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Include information on the direct withdrawal via ACH giving option in all mailings, emails, newsletters, on-air, and phone membership campaigns</li> </ul>
<b>3. Identify System Changes or Updates</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Evaluate website needs               <ul style="list-style-type: none"> <li><input type="checkbox"/> Establish direct withdrawal via ACH as default for donations</li> <li><input type="checkbox"/> Update website to allow for online giving via ACH – without need to mail in voided check</li> <li><input type="checkbox"/> Integrate donations via ACH with accounting systems and donor database</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Review results of communications plan to see which messages and strategies are most successful</li> </ul>
<b>5. Review Results</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Track and report program results to management</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Adjust plans and goals based on successes and responses</li> </ul>

To learn more about direct withdrawal via ACH, visit [electronicpayments.org](http://electronicpayments.org).