

## Frequently Asked Questions

### What is PayPal, and how is St. Alban's Cathedral using it to enable online donations?

PayPal is a low cost, convenient way for parishioners to keep pledges up-to-date, or, contribute to St. Alban's Cathedral for other special occasions such as altar flowers. It allows a parishioner to maintain their pledge when they are not in church, such as when they are on vacation. PayPal is the most widely-used online donation provider and St. Alban's Cathedral has confidence in its reliability. PayPal allows the church to collect donations from a button on our website ([www. http://stalbansfl.com](http://stalbansfl.com)).

### Why did you choose PayPal?

PayPal is simple to use and make a payment through, you can either open a PayPal account (<https://www.paypal.com/>) or not. If you don't open an account, you must pay through PayPal by credit or debit card and enter your name, card number, and billing address each time. If you open a PayPal account, you can pay by credit card or bank transfer, all your information will be stored securely, and you won't have to re-enter it each time. You will have an opportunity to sign up for PayPal account when you are making a purchase. Or you can sign up with PayPal now.

PayPal is free for you to use

There's no cost to you to set up an account or make a payment. However, like any financial institution, PayPal must make money. When the church receives your payment, it incurs a small fee. The fee is \$.30 per transaction plus 2.2% of the amount. The table below shows the fees paid by St. Alban's Cathedral based different donation amounts. If you would like St. Alban's Cathedral to receive the full benefit of your contribution, please consider factoring this fee into the amount of your online contribution.

You Contribute:	The fee is: *	St. Alban's Receives
\$25.00	\$0.85	\$24.15
\$50.00	\$1.40	\$48.60
\$75.00	\$1.95	\$73.05
\$100.00	\$2.50	\$97.50
\$125.00	\$3.05	\$121.95
\$150.00	\$3.60	\$146.40
\$175.00	\$4.15	\$170.85
\$200.00	\$4.70	\$195.30

\*= Fees paid by St. Alban's

PayPal is safe

It uses the most secure software available for commercial transactions. Their computers reside behind a firewall. Users' accounts are password-protected. They must confirm their email addresses. Ownership of credit cards is confirmed by billing address. Bank accounts are confirmed by a simple but sure process, too. Because PayPal is considered so secure, it has over 100 million customers worldwide now. PayPal's web site tells about why it's so secure - <https://www.paypal.com/webapps/mpp/paypal-safety-and-security>.

Tracking your transactions on PayPal is easy

You receive a confirmation email which includes details of your transaction (useful for documenting donations). You can log on to your account and see all your transactions. The church will also include the PayPal donation in its quarterly accounting statement to each parishioner. On your credit or debit card or bank statement, PayPal transactions appear

with the name PayPal and the name of the Payee, ex. PayPal: St. Alban's Cathedral Church. Finally, if you use PayPal a lot, you can even download transactions from PayPal's web site.

### **Do I need a PayPal account to make an online contribution to St. Alban's?**

You do not need a PayPal account to make a one-time contribution online. PayPal will also process credit card, debit card and electronic check contributions. However, recurring contributions require that you have a PayPal account. If you do not have a PayPal account, you can set one up on the PayPal website when making your online contribution to St. Alban's.

### **How do I create a PayPal account if I don't already have one?**

If you do not have a PayPal account, you can create one on the PayPal website when making your online contribution. When you are linked to the PayPal website, click the link under "Don't have a PayPal account?". If you are making a one-time contribution you can also create a PayPal account after you finish the contribution process.

### **What if I don't want a PayPal account, can I still make an online contribution to St. Alban's?**

You can still make a one-time contribution to St. Alban's Cathedral even if you do not want to create a PayPal account. However, you will not be able to set up a recurring contribution without first creating a PayPal account.

### **Will I receive credit for my online contribution(s) against my annual pledge?**

You will receive full credit for the amount of your contribution against your annual pledge. However, there is a fee charged by PayPal for processing your online contribution (see above). If you would like St. Alban's Cathedral to receive the full benefit of your contribution, please consider factoring this fee into the amount of your online contribution.

### **Is there a way I can designate what my online contribution is for?**

When making an online contribution to St. Alban's, an area is provided for you to include a note with your contribution. Use this area to specify the reason for your contribution.

I set up a recurring contribution, and the email confirmation I received talks about automatically renewing my subscription. What's that all about?

PayPal's recurring contribution process was originally designed for magazine subscriptions, so much of the wording on their website and email notifications was written in that context. PayPal will "renew" (automatically process) your "subscription" (recurring contribution) for the number of "installments" (payments) you originally designated on the St. Alban's Cathedral Recurring Contribution form.

### **What if I want to cancel my recurring contribution before all the payments have been processed?**

You can cancel your recurring contribution to St. Alban's Cathedral on the PayPal website by logging into your PayPal account and clicking the "Details" link for the "Subscription Creation" transaction in your Account History, and then use the "Cancel Subscription" button at the bottom of the details page.

### **Is my donation tax-deductible?**

Yes. We are a 501(c)(3) corporation.

**How does the church get the money I send?**

After you complete the payment information steps at PayPal, the funds are immediately deposited in the church's online PayPal account. The church financial secretary will then transfer your donation to the church's bank account.

**How do I know my donation made it to the church?**

You will receive a confirmation email immediately after you complete your donation. You can keep the email as a receipt for tax purposes. St. Alban's Cathedral will also include the full amount of your PayPal donations in the quarterly accountings that we provide you.