

Frequently Asked Questions for Lutheran Church–Canada Online Donations

Q. When I make an online donation through LCC, how will my congregation get the money?

A. LCC will keep track of all donations made to a particular congregation and will distribute the funds electronically to the congregation via an Electronic Fund Transfer (EFT).

Q. How often will donations be sent to a congregation?

A. As of July 2022, donations will be accumulated per congregation and sent out via EFT once a month.

Q. Will every dollar that is donated get to a congregation?

A. When we began receiving online donations, LCC covered the cost of the transactions for the first twelve months. During that time, every dollar donated went to the congregations. Since April of 2021, LCC has held back 3% of each donation to cover the cost of processing. For example, if you donate \$100, your congregation will receive \$97.

Q. Who issues the charitable receipt for a donation?

A. All charitable receipts will be issued electronically by LCC at the time the donation is made. The receiving congregation will not issue a receipt for the donation.

Q. Does my congregation issue a charitable receipt?

A. No. Since LCC has already issued the receipt at the time the gift was made, your congregation does not need to issue one.

Q. How will a congregation match a donation to a member's pledge?

A. Since a congregation is only getting a total of all donations in a given time period with each EFT, your members should notify your treasurer that they have given donations through the LCC online portal.

Q. Can a donation be applied to a specific purpose within the congregation?

A. If a member desires that their gift go to a specific purpose, they should notify their congregation's treasurer or financial secretary so it gets recorded correctly. Your treasurer may want to explain that any donations coming in through this means will go into the normal operating budget unless otherwise notified.

Q. Will my congregation know who made the donations?

A. This information will not automatically be shared with the congregation. Should a member want to share with their treasurer that they made a gift through the LCC online portal, they are welcome to do so.

Q. How secure is my donation?

A. The LCC online donation portal is provided by The November Group and My Charity Tools. This system is used by numerous other charities and provides full encrypted security

required for online financial transactions. Large organizations like The Winnipeg Foundation use the same software.

Q. How will LCC use the information donors provide?

A. LCC is capturing appropriate information necessary to provide a charitable receipt, including name, address, email (as that is how the charitable receipt is delivered) and telephone number. This information is not shared with other LCC organizations. We do not have access to a donor's credit card information other than through the action of processing the payment which is done through a secure payment provider.

Q. What are the fees associated with a credit card donation?

A. Mastercard charges 3.24% and Visa charges 2%.

Q. Who is going to pay for these fees?

A. LCC covered these fees for the first \$500,000 donated in total. This amounted to approximately \$15,000 in fees. Since the beginning of April 2021, LCC began deducting the merchant fees from each donation. This equates to approximately \$3 per \$100 of donations. In other words, the congregations would receive \$97 for every \$100 donated.