

Ringling Up Donations Online - How to Accept Online Donations Safely and Securely

You've read the statistics: online donations continue to grow by over 20% a year. You've kept current with trends and know that broadband internet access is spreading, spurring the growth of online giving. Now you've made the decision – you want to accept donations online. But where do you start?

There are plenty of things to consider when setting up a ministry web site. But what about the most important part – accepting donations? How do you accept donations online?

Making a decision about a donation processing system is, in fact, one of the most critical steps you'll take in establishing online giving, whether you're bringing your ministry to the internet for the first time or you're adding ecommerce capabilities to your existing web site.

The goal of online donation processing should be to simplify the operation of your giving by providing a reliable, easy, secure, and seamless experience for both you and your donors. Your donors get the convenience of paying by credit card or other electronic donation sources like debit cards and checks.

When a giver makes a donation on your site, the typical transaction weaves through a web of banks, processors, and other institutions to ensure the donation information is routed reliably and securely. To earn and keep your donor's confidence and trust, it's essential to work with an experienced and secure donation processing service.

You'll want to take the time to investigate and evaluate the options available to you and to think through what your objectives are. Use the following as a check list when considering what's best for your ministry.

Describe your mission.

This may at first sound silly – of course you know what your mission is, so why describe it. But your mission will impact what kind of donations.

For example, if you are offering an ongoing service or subscription that is charged monthly, it may be important for that your donation processing solution offers recurring billing services.

Learn the fundamentals of online donation processing.

Online donations pass through a network of financial institutions, enabling the secure and reliable processing of online transactions. Almost all credit card processing now takes place in real time, meaning there is no delay between the processing steps.

There are two principal processing steps. In the first step, called authorization, the card is checked to make sure that it is active and that your donor has sufficient credit for the transaction to take place. During the second step, called settlement, your donor's account is charged, and the money is transferred to your account.

Understand basic online donation security.

Since its introduction over 10 years ago, SSL (Secure Socket Layer) has been the de facto standard for transaction security. SSL encrypts data, like credit card numbers as well other personal information, protecting it from being intercepted during transmission. You know that you're on an SSL protected page when the address begins with "https," "s" meaning "secure." Transmitting your donor's data in this manner is important not only for its safety but in gaining your donor's ongoing confidence and trust.

Know why internet merchant accounts are different.

Since you may already have a merchant account for your book store or for Sunday collections, you may be surprised to find out that a specific internet merchant account is necessary to take donations online. Internet merchants accounts differ due to "card-not-present" transactions. Because of the higher risk of fraud, there are different rules, regulations and fees than with a standard merchant account.

Evaluate the best donation processing options for your ministry.

There are various donation processing options available to you depending on your circumstances.

If you don't have your own internet merchant or business bank account, there are all-in-one donation solutions that allow your donors to donate on your site. This option includes getting the features of a merchant account and donation gateway at reasonable cost through a single provider. push2pay offers the solution where you can accept credit cards or checks directly on your site.

To conclude, just in the United States online spending in 2009 is expected to pass the \$100 billion threshold for the first time. E-commerce is now part of how people around the world shop. Donations online can be one of the most efficient ways of funding your ministry
