

Accepting Moneris Donations

Church Online Giving

Moneris is Canada's leading payment processor and they make it quick and easy way to accept credit card or debit donations for your local church. Donations made through Moneris are deposited into your church's bank account within 24-48 hours. There are several options available including e-commerce, integrated payment systems and payment terminals.

Website:	www.moneris.com
Required Hardware*:	Yes/ No – depending on which option you choose.
Direct Internet Required*:	Yes – direct internet connection required.
Merchant Account Required*:	Yes – church is required to create a merchant account.
Website Link:	Yes – there are several options – you can be redirected to the Moneris website for payment or it can be integrated into your website.
Website Tool/Template*:	Yes
Setup Costs:	\$150 which maybe negotiable given charitable status.
Transaction Type*:	Push or Automated – donors can initiate a onetime transaction or setup automated weekly or monthly transactions. Transaction completes only if funds available on the credit card or debit account.
Accept Credit Card:	Yes
Accept Debit Card:	Yes
Monthly Recurring Cost:	Moneris offers three different options. Option 1 - donate online with the ability to set up recurring transactions – cost is approximately \$35 per month + per transaction fee. Option 2 – rent a standalone or wireless terminal – cost is approximately \$30 per month + per transaction fee. Option 3 - rent an e-commerce card reader that connects to your smartphone – cost is approximately \$20 per month + per transaction fee.
Transaction Costs*:	Per transaction credit card fees range between 1.6% and 3.08%. Debit card fees are .5 cents per transaction.
Option to Donate Costs*:	No - there is no option to suggest/add handling costs to the donation
Deposit to Church Account*:	Yes – guaranteed deposit to account within 1-2 days
Donor Tax Information*:	No – Moneris does not collect donor tax information. This must be collected prior to transaction on church website or collected manually.
Detailed Donor Report*:	Yes - you can review an online statement each month using Merchant Direct tool.
Donor Notes Option*:	No – no option available.
Donation Notification*:	Yes - email advising “name” and “transaction amount” sent to church's account email
Specific/Restricted Funds *:	No - donors cannot select specific funds/projects or restricted funds
Advantages:	3 different options available. Quick and cost effective way to accept online donations. Great solution for donations to the General Church Account/Fund. No dealing with NSF or Returned Funds (PUSH Transaction)
Disadvantages:	Initial setup fee and high monthly costs plus per transaction fees. Collection of Donor Information for Tax Receipts must be considered and arranged for either by manual registration and/or online tool. Specific Project and/or Restricted Fund donations require website tool/programming Churches uncomfortable with credit cards donations cannot prohibit credit card use.
Specific Contact:	Marj Masangkay 1-888-828-4980 or Marj.Masangkay@moneris.com



Documentation

ONE-TIME FEES

Administration FEE: **Just only for \$150*** subject for review *****

TERMINALS

A. STANDALONE TERMINAL

(ICT 250) -processes all major credit cards and with chip card technology and includes interact/debit processing.

MONTHLY RENTAL	\$22.00
SERVICE FEE	\$ 2.99
Monthly Batch closing fee	\$ 2.50

A. Wireless Terminal

(IWL 255) -processes all major credit cards and with chip card technology and includes interact/debit processing.

MONTHLY RENTAL	\$60.00
SERVICE FEE	\$ 2.99
Monthly Batch closing fee	\$ 2.50

B. E-Select plus (E-Commerce feature)

Monthly Rental	\$9.00 (credit card payments only) wcard reader
Transaction fee	\$0.05/per transaction
SERVICE FEE	\$5.95
Monthly Batch closing fee	\$ 2.50

E-Select plus (E-Commerce feature)

Monthly Rental	\$25.00 ** for website
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Same service fees apply

*** For All E-Select concerns you may also check this additional info:

<http://www.moneris.com/en/ProductsAndServices/Products/OnlinePayment/eSelectPlus.aspx>

OTHERS

MONTHLY MINIMUM: \$10.00 - applicable if you did not process any transaction or your minimum monthly sales target

PCI Compliance Fee: \$24.95 Quarterly charge this is a security fee to ensure that there is no fraudulent activity into the account. And this is being charged as a security fee and was implemented on July 1st, 2012.

