

# Accepting PAR Donations

## Church Pre Authorized Remittance Giving

PAR or Pre-Authorized Remittance is a 'Direct Debit' program that allows people to support their church through an automatic monthly withdrawal from their bank account. The United Church of Canada administers the program following the donor's wishes. Once a month all PAR givings are debited from the donor accounts and then the total, less the service fee, is electronically transferred to their local church accounts. PAR is very convenient and consistent way to give.

<b>PAR Website:</b>	<a href="http://www.paypal.ca">www.paypal.ca</a>
<b>Required Hardware*:</b>	NO – no hardware required
<b>Direct Internet Required*:</b>	NO – direct internet connection not required
<b>Merchant Account Required*:</b>	NO – Church not required to create merchant account
<b>Website Link:</b>	NO – No Website Link
<b>Website Tool/Template*:</b>	NO - tools may be provided from website developers or developed by a 3 <sup>rd</sup> party
<b>Setup Costs:</b>	YES – One time \$10 Activation/Setup Costs
<b>Transaction Type*:</b>	PULL - PAR is a 'Pull' transaction initiated by the church. If funds are not available in the Bank Account, the funds are reversed (bank fees may apply) and the PAR account temporarily suspended until contacted by the church. The NSF funds will be deducted from the total donations the following month. The church is responsible to followup with the individual donor whose PAR was returned NSF.
<b>Accept Credit Card:</b>	NO
<b>Accept Debit Card:</b>	NO – donations only withdrawn from donor's bank account
<b>Monthly Recurring Cost:</b>	NO
<b>Transaction Costs*:</b>	55¢ per transaction
<b>Option to Donate Costs*:</b>	NO – there is no option to suggest/add handling costs to the donation
<b>Deposit to Church Account*:</b>	Yes – PAR donations withdrawn from the donor's bank account on the 20 <sup>th</sup> of each month (or next business day). Credits to the church bank account are on the same day.
<b>Donor Tax Information*:</b>	NO – PayPal does not collect donor tax information. The church is responsible for obtaining tax information and issuing receipts.
<b>Detailed Donor Report*:</b>	YES – Monthly print-out is sent by email each month for record-keeping and receipting.
<b>Donor Notes Option*:</b>	NO
<b>Donation Notification*:</b>	NO
<b>Specific/Restricted Funds *:</b>	NO – However, in the initial setup, a note can be made for church purposes to designate
<b>Advantages:</b>	Quick and cost effective way to accept recurring electronic donations Great solution for donations to the General Church Account/Fund Helps keep giving regular – especially with members that travel or go away for months.
<b>Disadvantages:</b>	The withdrawal date is only once per month and is inflexible on the date (20 <sup>th</sup> or next banking day). This works for some (especially seniors) but does not work well with people with variable income. It does not reinforce the 'first fruit' principle – give first as soon as you get paid. Because this is a 'PULL' system, the church must deal with any NSF returned funds. Some may feel uncomfortable during offering; this can be addressed with PAR giving cards that can be placed in the offering "my donation is done monthly through PAR" Changes must be made by the church contact person prior to the 10 <sup>th</sup> of the month. Donors must submit a signed authorization form with a VOID cheque. Donor's statement will show UC PAR (United Church PAR) which must be explained.
<b>Specific PAR Contact:</b>	<b>Cathy Guo, PAR Program Administrator</b> Financial Stewardship, The United Church of Canada; (416) 231-5931 ext. 3050

