

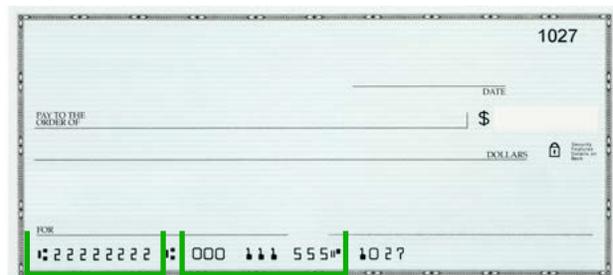
# How to Collect Donor Authorization for Direct Payment

Your nonprofit organization can only debit donor accounts if authorized. Donors can authorize Direct Payments in a number of ways: in person, online, or over the phone. In other words, it doesn't have to be done in writing. But there are boxes you have to check.

## Collecting Authorizations

To get authorization, use a simple form that the donor fills and signs. [Here's an example of a print or online authentication form.](#) Authorization for a recurring donation should include:

- Amount of the recurring payment.
- Date of first payment and recurring payments.
- Debit and credit authorization, in case there's a processing error you need to fix.
- Acknowledgment that the donations will continue until the donor contacts the nonprofit to end payments and the method in which the consumer can contact the nonprofit, including phone number and/or email.
- Instructions on how the donor can cancel their donation.
- Note as to whether payment is coming from a checking or savings account.
- Account and routing numbers, which can be found on an online banking portal or on the bottom left hand corner of a check.



Routing  
Number

Account  
Number

## Important information for different methods of Direct Payment authorization:

### Online

An internet authorization must either be signed in writing or authenticated in another way online. In addition, make sure:

- The consumer can read and understand the authorization language displayed.
- The consumer sees a message instructing them to print the authorization and keep a hard or electronic copy.

Electronic authorizations can be signed using the “similarly authenticated standards,” for example with digital signatures, codes, shared secrets or PINs. Logging into a website session can also count as authentication for a click-through authorization as long as it occurs in the same session.

Additionally, you will need to work with your bank or payment processor to ensure that the first time you sign up a donor using Direct Payment that the checking or savings account is properly validated.

### Telephone

You can take an authorization over the phone for:

- Returning donors.
- New donors who called you (rather than you calling them).

For recurring Direct Payments, you must make an audio recording of the donor’s verbal authorization (with their permission) and send the donor a written copy of the authorization before you charge them.

In addition to the requirements we mentioned above, telephone authorizations must include:

- The date the donor verbally agreed to their donation.
- A telephone number for the donor if they have inquiries.

Here’s an [example phone script](#) you can customize.

## Keeping Track of Donor Information

It’s your organization’s responsibility to maintain and ensure access to the authorizations and to be able to make them available upon request. Whether the authorization record is a hard copy or an electronic or audio file, you have to keep it for at least two years after a donor cancels their payment.



Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your organization can benefit from Direct Payment.



# How to Power Your Sustaining Donor Program With Direct Payment.

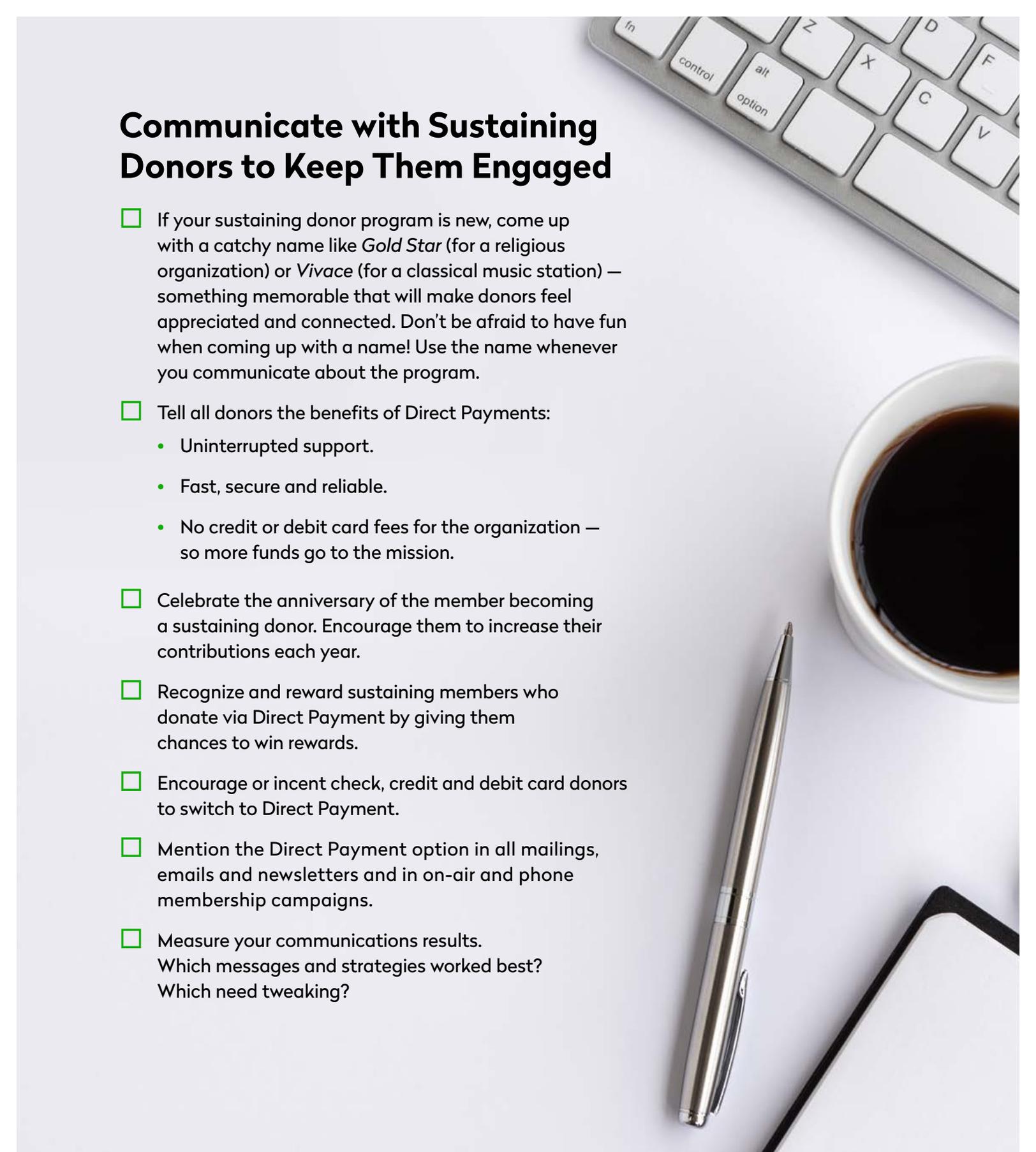
Sustaining donations made through the Direct Payment provide uninterrupted support to your nonprofit organization at a lower cost. An established sustainer program will free up time, money and energy so you can focus on your mission, not fundraising.

With Direct Payment, funds are withdrawn from a donor's checking or savings account and transferred electronically to your organization. Converting one-time contributors to sustaining donors helps provide a more continuous and predictable flow of funds to your organization. Additionally by tapping into ACH, you avoid the hassle of updating sustaining donors' expired credit or debit cards.

Want to start a Direct Payment program? Check out these tips.

## Gain Approval and Get Set Up

- Create a team within your organization and identify a lead. The team will establish program goals, set and manage the timeline and determine the budget.
  - Some organizations may require Board approval to modify their payment options.
- Check with your membership database provider and card processor to see if they accept Direct Payments.
  - If they do not, contact your bank or credit union to see if they can help.
- Once your organization can accept Direct Payments, update your website to include the option and set it as the default.
  - Update any offline donation forms as well.
  - Start communicating this new payment option.



## Communicate with Sustaining Donors to Keep Them Engaged

- If your sustaining donor program is new, come up with a catchy name like *Gold Star* (for a religious organization) or *Vivace* (for a classical music station) — something memorable that will make donors feel appreciated and connected. Don't be afraid to have fun when coming up with a name! Use the name whenever you communicate about the program.
- Tell all donors the benefits of Direct Payments:
  - Uninterrupted support.
  - Fast, secure and reliable.
  - No credit or debit card fees for the organization — so more funds go to the mission.
- Celebrate the anniversary of the member becoming a sustaining donor. Encourage them to increase their contributions each year.
- Recognize and reward sustaining members who donate via Direct Payment by giving them chances to win rewards.
- Encourage or incent check, credit and debit card donors to switch to Direct Payment.
- Mention the Direct Payment option in all mailings, emails and newsletters and in on-air and phone membership campaigns.
- Measure your communications results.  
Which messages and strategies worked best?  
Which need tweaking?



Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your organization can benefit from Direct Payment.

# Direct Payment Enrollment Form for Sustaining Donations

Thank you for supporting **[Insert your organization name]** by using ACH Direct Payment to make a sustaining donation. With Direct Payment, more of your contribution goes to a cause you care about.

Please complete the following information.

Yes, I would like to make a **[monthly/bimonthly etc.]** sustaining donation.

Choose the date you authorize your donation to be made each month:

Checking account or  Savings account **[Note 1]**

Bank Name

Routing Number

Account Number

Your donation of: **[Dropdown 2]**

\$100 \$50 \$25 Other

Your gift will be ongoing until you change or cancel it, and your support and membership will always be current. To change or cancel, contact us at:

**[insert contact information]**

I confirm that I want to donate the amount selected above to **[insert your organization name]**.

###

Thank you! **[Note 2]** **[May we send you a gift to show our appreciation for your ongoing support?]**

Yes, please send me the **[identify what the gift is]**!

No, please do not send me the **[identify what the gift is]**, so more of my donation goes directly to the cause.

## Web Design Notes:

**[Dropdown 1]** Add a dropdown menu to allow donors to select which day (1-30).

Day ▼
1
2
3

**[Note 1]** Allow user to select from either Checking or Savings, not both.

**[Dropdown 2]** Adjust suggested donations to whatever amount you wish and turn the options into a dropdown menu.

Your donation of ▼
\$100
\$50
\$25
Other

**[Note 2]** "Thank you!" message should appear on page after submitting your donation successfully.

Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your organization can benefit from Direct Payment







MAKE A  
DONATION

# Frequently Asked Questions About Direct Payment

Here's how to answer some common questions your donors may have about Direct Payment:

## What are sustaining donations?

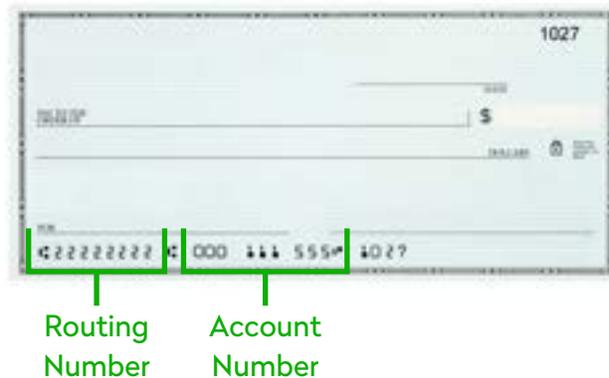
When you sign up to make automatic recurring gifts, typically monthly, we call them "sustaining donations." It's a way for you to offer continuous support. After you set up your recurring payment, you will continue to contribute until you tell us to change the amount of your gift or cancel it.

## What is Direct Payment, and why should I use it to donate?

Direct Payment is a type of electronic payment that is easy, secure and cost effective. Sometimes it's referred to as EFT (Electronic Funds Transfer). While you may not be familiar with direct payment, you probably use it for your mortgage or other recurring payments. When using an Direct Payment, funds are withdrawn from your checking or savings account based on your instructions and transferred electronically — in this case, to support our mission.

## How can I set up a sustaining donation using Direct Payment?

You will need your account number and your bank routing number, which can be found on the bottom left of a check, or you can look them up in your online banking portal. Call us and we will help you get set up or visit our website to donate online.



## Can I make a one-time donation?

With Direct Payment, you are in control. You can make a one-time payment or a recurring payment — you set the timing and amount.

## I'm nervous about giving organizations my account information and risking a fraudulent payment. Is it safe to donate via Direct Payment?

Direct Payments are safe and confidential. Unlike checks, which contain your account details and can pass through many hands, Direct Payments are encrypted and transfer electronically, and your personal account information remains protected.

And just as you can dispute a fraudulent credit card dispute, you can dispute a fraudulent Direct Payment and be credited by your bank.

## How do I keep track of my donations made using Direct Payments?

You'll see them on your regular banking statements, whether on paper, online or on a mobile banking app. You will always be debited on the same date each month unless that date falls on a weekend or holiday, then the debit will come out of your account on the next banking day.

## I like earning rewards when I use my credit card. Why should I switch to Direct Payment and lose out on that?

Credit card donations can have additional fees that nonprofits have to pay. When you donate using Direct Payment, more of your money goes to further our mission.



Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your organization can benefit from Direct Payment.

[Insert your organization logo]

# Increase your impact. Give a [monthly] donation to [Insert Your Organization Name] using Direct Payment.

We could not accomplish what we do without our donors. And while we appreciate every one of our supporters, the key to our success is sustaining donors who contribute a set amount [each month]. Regular, ongoing gifts are a boon to a nonprofit. They make it easier for us to accomplish our goals today and plan ahead.

Whether you're a new or returning donor, it's easy and secure to set up a recurring payment directly from your checking or savings account — much like your car, rent, or mortgage payments.

When you use Direct Payments, rather than other payment options, more of your gift goes toward our organization and is used for what matters to you — not to the cost of processing the payment.

Go to [insert your URL] to get started. Thank you for your gift to [organization name].

Sincerely,

[Signature]

[Name, title of the person signing the letter]

For further customization of this content, use the [Pledge Letter/Email](#) document.



Learn more about [Insert Organization Name with hyperlinked URL] [OR replace with entire organization's letterhead]



# Sustaining Donations via Direct Payment

## Phone Script

Conducting a phone campaign to encourage donations? Here's how to encourage sustaining donations via Direct Payment, which is shown to increase giving, improve cashflow for nonprofits and boost donor engagement.

### Potential donor agrees to make a gift

- “ Wonderful! With a monthly donation to our program, you'll be supporting us year-round. And monthly donations help us accomplish our goals and plan ahead. Would you like to make a recurring donation or a one-time gift?

### Donor chooses to make one-time payment

- “ OK, great! If you would ever like to become a member of our membership program, just let us know at any time.

### Donor chooses to make recurring gift

- “ Thank you! We appreciate your ongoing support, and you won't have to remember to donate once we set it up.
- “ Before I start getting your information, I wanted to ask, have you heard about the benefits of donating with Direct Payment? With Direct Payment your donation is automatically withdrawn from your bank account on the date you choose without you having to do anything. Additionally, while many payment options — such as credit cards — have transaction fees, with Direct Payment, more of your donation goes to our cause.
- “ Would you like to go ahead with this donation with your card or through Direct Payment?

## Donor chooses to make one-time or recurring gift via Direct Payment

- “ To sign you up for Direct Payment, I'll need your bank account number and routing number. You can find this on the bottom left hand of a check or in your bank's online portal or app. Once you have that, if you could just read those numbers to me that would be great.
- “ And may I ask whether that is for a checking or savings account?
- “ OK, great. If you ever want to change the amount of your donation or cancel it, you can do so at any time on our giving website or by giving us a call.

## If donor is worried about their financial information being safe with Direct Payment

- “ Direct Payments are safe and confidential. Unlike checks, which contain your account details and can pass through many hands, Direct Payments are encrypted and transfer electronically, and your personal account information remains protected.
- “ And just as you can dispute a fraudulent credit card dispute, you can dispute a fraudulent Direct Payment and be credited by your bank.

## As the phone call wraps up

- “ Thank you so much for joining our sustaining donors program! You will see the first donation withdrawn from your account on [month, day]. Thank you again, and I hope you have a wonderful day!



Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your organization can benefit from Direct Payment.

# Donor campaign social media posts

## Social post 1:

Want to give [\[organization's name here\]](#) a boost every single month? Sign up to become a sustaining donor with Direct Payment. It's easy, secure, and allows more of your gift to go to [\[cause\]](#), not processing fees — and we appreciate every cent. Sign up now! [\[Insert URL\]](#)

## Social post 2:

Want your donation to make a bigger impact? Sign up to become a [\[monthly\]](#) donor with Direct Payment. More of your dollars go to [\[organization's name here\]](#) — and we appreciate every cent. Sign up now! [\[Insert URL\]](#)

## Social post 3:

Your donation goes further when you give to [\[cause\]](#) with Direct Payment. Become a [\[monthly\]](#) sustainer today! [\[Insert URL\]](#)

## Social post 4:

[\[Monthly\]](#) donors are the fuel that keeps us running! Sign up for monthly Direct Payment — it's secure and as easy as visiting this link! [\[Insert URL\]](#)

For further customization of this content, use the [Social Media Messages](#) document.



Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your organization can benefit from Direct Payment



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### Donor chooses to make recurring gift

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## Donor chooses to make one-time or recurring gift via Direct Payment

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- “ And may I ask whether that is for a checking or savings account?
- “ OK, great. If you ever want to change the amount of your donation or cancel it, you can do so at any time on our giving website or by giving us a call.

## If donor is worried about their financial information being safe with Direct Payment

- “ Direct Payments are safe and confidential. Unlike checks, which contain your account details and can pass through many hands, Direct Payments are encrypted and transfer electronically, and your personal account information remains protected.
- “ And just as you can dispute a fraudulent credit card dispute, you can dispute a fraudulent Direct Payment and be credited by your bank.

## As the phone call wraps up

- “ Thank you so much for joining our sustaining donors program! You will see the first donation withdrawn from your account on [month, day]. Thank you again, and I hope you have a wonderful day!



Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your organization can benefit from Direct Payment.

[Insert your organization logo]

# Increase your impact. Give a [monthly] donation to [Insert Your Organization Name] using Direct Payment.

We could not accomplish what we do without our donors. And while we appreciate every one of our supporters, the key to our success is sustaining donors who contribute a set amount [each month]. Regular, ongoing gifts are a boon to a nonprofit. They make it easier for us to accomplish our goals today and plan ahead.

Whether you're a new or returning donor, it's easy and secure to set up a recurring payment directly from your checking or savings account – much like your car, rent, or mortgage payments.

When you use Direct Payments, rather than other payment options, more of your gift goes toward our organization and is used for what matters to you – not to the cost of processing the payment.

Go to [insert your URL] to get started. Thank you for your gift to [organization name].

Sincerely,

[Signature]

[Name, title of the person signing the letter]



Learn more about [Insert Organization Name with hyperlinked URL] [OR replace with entire organization's letterhead]

# Direct Payment Enrollment Form for Sustaining Donations

Thank you for supporting **[Insert your organization name]** by using Direct Payment to make a sustaining donation. With Direct Payment, more of your contribution goes to a cause you care about.

Please complete the following information. You can also enroll online at **[Insert your URL]**.

Yes, I would like to make a **[monthly/bimonthly etc.]** sustaining donation.

I authorize **[Insert your organization name]** to electronically debit my account on, or on the first business day to follow, the **[write day of month, 1-30, here:     ]** day of each month.

Checking account    or     Savings account (select one).

Bank Name

Routing Number

Account Number

Your gift of:

\$100     \$50     \$25     Other:

Your gift will be ongoing until you change or cancel it, and your support and membership will always be current. To change or cancel, contact us at: **[insert contact information]**

Signature: \_\_\_\_\_

Thank you! **[May we send you a gift to show our appreciation for your ongoing support?]**

Yes, please send me the **[identify what the gift is]!**

No, please do not send me the **[identify what the gift is]**,  
so more of my donation goes directly to the cause.



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Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how  
your organization can benefit from Direct Payment



# Success Story: How Capital Public Radio Built a Top Sustaining Donor Program

## The Key Ingredient: Direct Payment

More than 500,000 weekly listeners in California's Central Valley and the Sierra Nevada region rely on Capital Public Radio's seven stations for classical, jazz, news and public affairs.

The station has built a strong membership program with a high percentage of sustaining donors, or people who make monthly donations.

### Sustaining Donors Give More

Blackbaud's benchmarking service DonorCentrics® has found sustaining donors' contributions are worth up to four times more than those from traditional donors over the life of their giving. In addition to donating more frequently and at higher amounts than traditional givers, sustaining donors continue to give for many years. This is why the nation's most successful fundraising stations vigorously promote sustained giving.

### Sustaining Donors:



**1 in 2**  
CapRadio



**2 in 10**  
Average public radio station

## Direct Payment Made the Difference

To make it easier for sustaining members, CapRadio created its Evergreen program while also promoting Direct Payment. Funds are withdrawn or debited from a donor's checking or savings account and transferred electronically to the station.

### Among CapRadio's key decisions:

- Make Direct Payment the first or default payment option for sustaining members.
- Encourage Direct Payment and explain its benefits in all communications – whether written, over the phone or on-air.
- Make it clear in membership appeals that sustaining donors are pledging to donate a regular monthly donation at an amount of their choosing; it's not a one-time gift. Non-sustaining members can support the station with a one-time donation if they prefer.

## Benefits of Direct Payment Donations

- Simplifies giving, so stations can easily convert one-time contributors to sustaining donors.
- Avoids the hassle of updating credit card expiration dates for current sustaining donors because people don't change bank account numbers nearly as often as they change credit or debit card numbers.
- Reduces processing fees.
- Makes upgrading memberships to increase contributions easier because members don't have to submit new info.

## CapRadio's Evergreen Program

**76%** of sustaining donors pay by Direct Payment

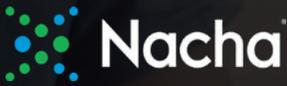
**44%** of individual donation dollars come from sustaining donors paying by Direct Payment

**94%** of new sustaining donors paying by Direct Payment stay past a year



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# Success Story: How a Growing Church Inspired Its Members' Giving

## Shifting to Direct Payment was key

A thriving congregation with a 75-year history, Mission Hills Church operates on four campuses in the Denver metro area. The nonprofit organization gives back to the community by translating the Bible, offering career and leadership development, combating sex trafficking and more.

Members contribute to the church's mission through tithes, offerings and other financial donations. Direct Payment makes regular giving easy, encourages greater generosity and extends the impact of donors' dollars even further.

### ACH Donors

\$1,700

Average Direct Payment yearly donations

\$650

Average non-Direct Payment yearly donations

### Direct Payment Promotes 'Intentional Giving'

Mission Hills members who donate electronically give more per person than those who give via the offering plate, says Business Operations Director Tracy Snyder.



When attenders set up a [Direct Payment] recurring gift, they take a look at their financial picture now and in the future, enabling them to give more intentionally to God first," she says. "When you do it week by week, it opens the door for your gift to be based on what's left over because life can get in the way."

## Benefits of Direct Payment Donations

Direct Payment allows members to make gifts using their checking and savings accounts. It also:

- Reduces fees and administrative hassles, which is especially important for faith institutions operating on tight budgets.
- Encourages automatic, recurring giving from the faithful.
- Expands an organization's payment options, providing members with the flexibility to make payments in the manner that best suits their needs.

### Sunday Service Donations

\$235

Average check

\$347

Average electronic deposit

## Maintaining a Steady Donation Stream

Before Mission Hills used Direct Payment, giving dipped over the summer, when members typically go on vacation. Now, the church sees a steady cash flow throughout the year.

## Of Mission Hills Church's \$8 million in donations:

### Donations Given Online vs In Person

☐ **Half** of Mission Hills' donations are given online

⋮ **40 percent** of these online donations are by Direct Payment

### Recurring vs One Time Donations

↻ **30 percent** of Direct Payment donations are recurring versus one-time



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Visit [ACHGiving.org](https://ACHGiving.org) to learn more about how your organization can benefit from Direct Payment.

# Donor campaign social media posts

## Social post 1:

Want to give **[organization's name here]** a boost every month? Sign up to become a sustaining donor with Direct Payment. It's easy, secure, and allows more of your gift to go to **[cause]**, not processing fees — and we appreciate every cent. Sign up now! **[Insert URL]**

## Social post 2:

Want your donation to make a bigger impact? Sign up to become a **[monthly]** donor with Direct Payment. More of your dollars go to **[organization's name here]** — and we appreciate every cent. Sign up now! **[Insert URL]**

## Social post 3:

Your donation goes further when you give to **[cause]** with Direct Payment. Become a **[monthly]** sustaining donor today! **[Insert URL]**

## Social post 4:

**[Monthly]** donors are the fuel that keeps us running! Sign up for monthly Direct Payment — it's secure and as easy as visiting this link! **[Insert URL]**



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