

# ONLINE OFFERING

--Comparison of Options



# Why Online Offering?

- ▶ When onsite group worship is not feasible due to special circumstances;
- ▶ When individual congregation member cannot attend onsite Sunday worship;
- ▶ When individual is touched by Holy Spirit and willing to make additional offering besides regular (Sunday) offering;
- ▶ When individual forget to bring check or cash.

## Online Offering Options:

- ▶ Use “Pay Bills” function of your Online Banking account;
- ▶ Use “Chase QuickPay with Zelle” ;
- ▶ Use “PayPal” or “Stripe” merchant service;
- ▶ Use “Recurring Transactions” function in Quickbooks Online (QBO)

# 1. Pay Bills

- ▶ Contributor set CHURCH as vendor and pay one-time or recurring “bills” . Bank deduct the amount and send check to CHURCH.
- ▶ Pros: very convenient
- ▶ Cons: What if the check got lost in the mail?

## 2. Chase QuickPay with Zelle

- ▶ “Zelle” (formerly ClearXchange) is for person-to-person online payment service available to anyone with a US bank account; “Chase QuickPay with Zelle” allows for personal-to-business payments.
- ▶ Pros: Convenient and quick way to send money or receive payments.
- ▶ Cons: No other major banks offer similar service.

## 2. Chase QuickPay with Zelle (Continued)

For CHURCH to get started:

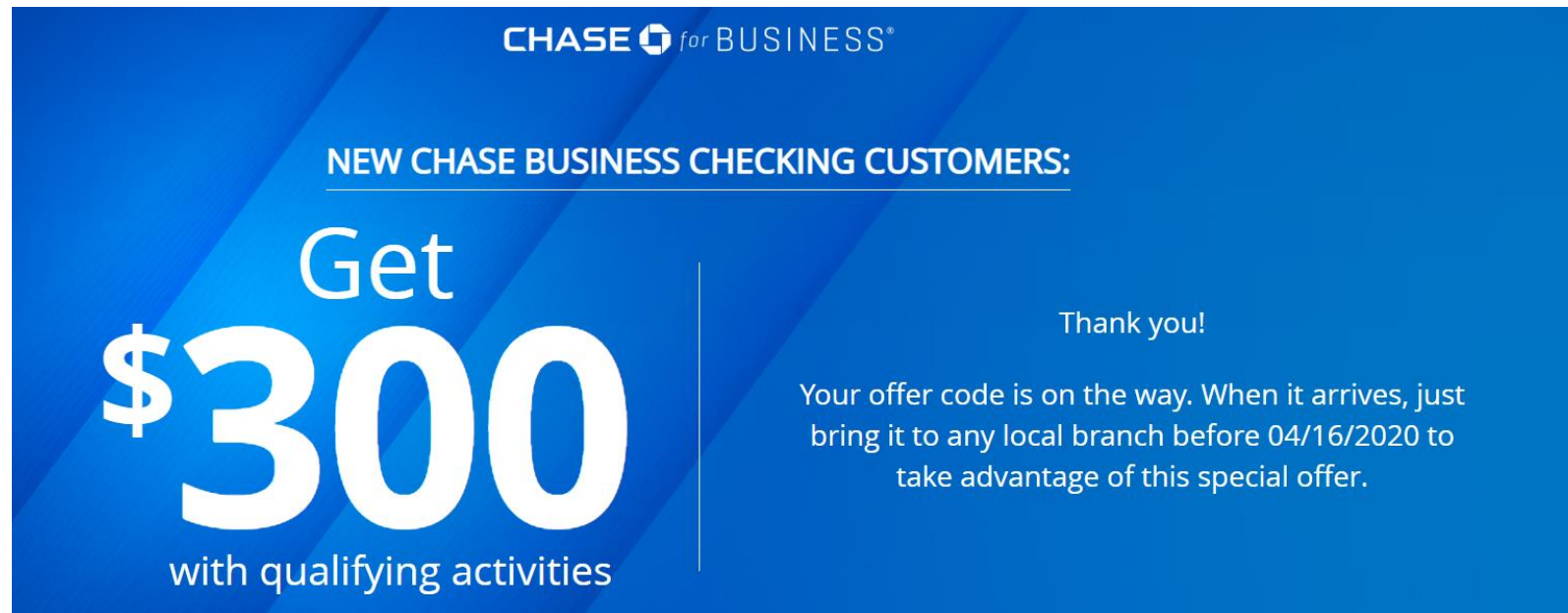
- ▶ Sign on to the Chase Mobile app or go to Chase Business Online.
- ▶ Select “Chase QuickPay® with Zelle®” from the “Pay and Transfer” drop-down on Chase Business Online.
- ▶ Enter your email address or U.S. mobile number. 建议设立并使用教会财务专用电子邮箱，如 [finance@xxxxchurch.org](mailto:finance@xxxxchurch.org)
- ▶ Read and accept the service terms.
- ▶ Enter the code from your verification message (if required).
- ▶ Choose “activate” to enroll.


For INDIVIDUAL to send money:

- ▶ Select “Chase QuickPay® with Zelle®” from the “Pay and Transfer” drop-down on Chase Business Online.
- ▶ Choose a trusted recipient from your contact list or add a new one.
- ▶ Follow the prompts to verify and complete the transaction.
- ▶ You'll receive confirmation of the sent payment.

# Chase Bank Promotions & Contact Information

▶ <https://accounts.chase.com/consumer/business/online/thanks>



CHASE  for BUSINESS®

NEW CHASE BUSINESS CHECKING CUSTOMERS:

Get  
**\$300**  
with qualifying activities

Thank you!

Your offer code is on the way. When it arrives, just bring it to any local branch before 04/16/2020 to take advantage of this special offer.



### 3. PayPal or Stripe

- ▶ Set up merchant account with PayPal or Stripe and Individuals can pay with credit or debit cards;
- ▶ PayPal or Stripe charges 2–3% service fee;



[Giving Platform by Planning Center](https://www.planningcenter.com/giving)  
<https://www.planningcenter.com/giving>

Features	Planning Center
Transaction Fee (Credit Cards)	2.15%
Additional Fee per Credit Card Transaction	\$0.30
Transaction Fee (ACH)	0%
Additional Fee per ACH Transaction	\$0.25
Monthly Pricing	\$14 for 100 donations
Growth Reduction	No
Option for Donor to Cover Fees	Yes
Setup Fee	\$0.00
Additional Fees	\$0.00
Text to Give	Included in the monthly pricing

## 4. QBO Offering

### 芝華Quickbook奉獻系統

透過「芝華Quickbook奉獻系統」設置定期奉獻。先點擊“定期奉獻”，填入您簡單訊息，並勾選您固定奉獻的週期、金額與項目。我們將按您的計畫定期通過電子郵件發送認獻單，讓您在電子郵件上確認，就可直接奉獻。（沒有手續費）

定期奉獻

關閉

# QBO Recurring Transaction Template

## Recurring Invoice

Next Date: 04/15/2020

Template name: XXXXX Type: Scheduled Create:  days in advance

Customer: STM members

Email:  Email (Separate emails with a comma)

Options:  Automatically send emails  Print later  Include unbilled charges

Online payments:  Cards  Bank transfer

Interval: Monthly on day 15th of every 1 month(s)

Start date: 02/15/2020

End: By End date: 12/31/2020

Billing address: STM members

Terms: Due on receipt

#	PRODUCT/SERVICE	DESCRIPTION	QTY	RATE	AMOUNT	TAX	CLASS
1	Offering & Donation		1	250	250.00		1. General Admin:11. G & A
2	Offering & Donation		1	250	250.00		4. Conference:41. GC
3							

Add lines Clear all lines Add subtotal

Message on pledge:

Subtotal: \$500.00

Taxable subtotal:

Let QuickBooks calculate your sales tax  Select a sales tax rate

Total: \$500.00

# QBO Email and Payment

## Send email

From: Chicago Chinese Christian Missions <quickbooks@notification.intuit.com>


To: [Redacted]


Cc: [Redacted]

Subject: Pledge 2633 from Chicago Chinese Christian Missions

Body: Dear [Redacted]  
Here's your pledge!  
Chicago Chinese Christian Missions is a not-for-profit religious organization incorporated in Bensenville, Illinois, under Section 501(c)(3) of the Internal Revenue Code, with federal tax ID #27-0068837. The vision of CCCM is to coordinate Christian churches on carrying

Online payments

Cards 

Bank transfer 

From: Chicago Chinese Christian Missions <quickbooks@notification.intuit.com>

To: [Redacted]

**Pledge 2633 from Chicago Chinese Christian Missions**  
PLEDGE 2633 DETAILS

**\$216.00**

**Pay invoice**

Powered by QuickBooks

**Bill to** [Redacted]

**Pent-2-S** \$162.00

Cancel

Print

Send and close

# QBO Payment



## Chicago Chinese Christian Missions

PAYMENT AMOUNT  
**\$216.00**



Pay with bank transfer

Select payment method

Bank Personal checking ..

Add bank account

**Pay \$216.00**

By selecting Pay, I accept the [Terms of Service](#) and have read and acknowledge the [Privacy Statement](#). I also allow Intuit to charge \$216.00 to my bank account on March 31, 2020.

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[View invoice](#)

Invoice	2633
Due date	April 15, 2020
Invoice amount	\$216.00
<b>Total</b>	<b>\$216.00</b>

Chicago Chinese Christian Missions  
Email: [finance7@cccmforhim.org](mailto:finance7@cccmforhim.org)



Information is protected and kept confidential

# Status Tracking



Batch actions

New invoice

INVOICE	CUSTOMER	DATE	DUE DATE	BALANCE	TOTAL	STATUS	ACTIONS
<input type="checkbox"/> 2596	[REDACTED]	03/04/2020	04/01/2020	\$81.00	\$81.00	Due in 2 days (Viewed)	Receive payment
<input type="checkbox"/> 2633	[REDACTED]	03/30/2020	04/15/2020	\$216.00	\$216.00	Sent <input checked="" type="checkbox"/> Viewed Today <input type="checkbox"/> Paid <input type="checkbox"/> Deposited	Receive payment
Due in 16 days							
<input type="checkbox"/> 1950	[REDACTED]	05/31/2019	06/01/2019	\$0.00	\$100.00	<input checked="" type="checkbox"/> Deposited	Print

# QBO Offering Summary

## Pros:

- ▶ Automated Process;
- ▶ Easy tracking and follow up;
- ▶ Reminder to pledger;
- ▶ Convenient for co-workers to do bookkeeping remotely.

## Cons:

- ▶ \$30–35 monthly QBO Subscription Cost