HOW TO POWER YOUR SUSTAINING DONOR PROGRAM WITH ELECTRONIC BANK TRANSFERS.

Sustaining donations made through by an electronic bank transfer 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With electronic bank transfers, funds are withdrawn from a donor's checking or savings account and deposited electronically to your organization.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 electronic bank transfers, you avoid the hassle of updating sustaining donors' expired credit or debit cards. Want to provide an electronic bank transfer option to your donors? Check out these tips.

GAIN APPROVAL AND GET SET UP

- Create a team within your organization and identify a lead. The team will establish 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 electronic bank transfers.
  - If they do not, contact your bank or credit union to see if they can help.

- Once your organization can accept electronic bank transfers, 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 electronic bank transfers:

  - 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 electronic bank transfers by giving them chances to win rewards.

- Encourage or incentivize check, credit and debit card donors to switch to an electronic bank transfers.

- Mention the electronic bank transfers option in all mailings, emails and newsletters and in membership campaigns.

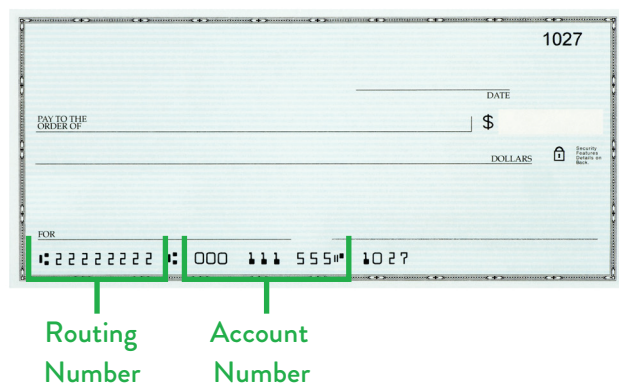- Measure your communications results.

HOW TO COLLECT DONOR AUTHORIZATION FOR ELECTRONIC BANK TRANSFER

Your nonprofit organization can only debit donor accounts if authorized. Donors can authorize electronic bank transfers 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 AUTHORIZATION

To get authorization, use a simple form that the donor fills and signs. Find sample print or online forms at nacha.org/nonprofits. Authorization for a recurring donation should include:

- Donor name, address and contact information.

- 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.

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DATE

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Routing Number   Account Number

Important information for different methods of electronic bank transfer authorization:

ONLINE

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

- 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 each time a donor signs up using an electronic bank transfer 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 electronic bank transfers, 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.

KEEP 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.

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ELECTRONIC BANK TRANSFER ENROLLMENT FORM FOR SUSTAINING DONATIONS

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

Please complete the following information.

☐ **Yes,** I would like to make a _____ sustaining donation.

I authorize **[Insert your organization name]** to electronically debit my account on, or on the first business day to follow, starting the _____ of each month:

Donor Name _____

 Street Address _____

City, State, Zip _____

Email _____

Your donation of:
$100 $50 $25   Other _____

☐ Checking account   ☐ or   Savings account

Account Number _____

Routing Number _____

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

Signature: _____

Thank you!

INCREASE YOUR IMPACT. GIVE A ROUTINE DONATION TO [INSERT YOUR ORGANIZATION NAME] USING AN ELECTRONIC BANK TRANSFER.

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 routinely. Regular, ongoing gifts are a boon to a nonprofit like us – it makes 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 an electronic bank transfer, 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]

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For more information, reach out to your Non-Profit Relationship Banker.

DONOR CAMPAIGN SOCIAL MEDIA POSTS

Post 1:

Want to give us a boost every month? Sign up to become a sustaining donor with electronic bank transfers. 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]

Post 2:

Want your donation to make a bigger impact? Sign up to become a [monthly] donor with electronic bank transfers. More of your dollars go to us and [cause] — and we appreciate every cent. Sign up now! [Insert URL]

Post 3:

Your donation goes further when you give to [cause] with electronic bank transfers. Become a [monthly] sustaining donor today! [Insert URL]

Post 4:

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