Payment Processing System Best Practices
September 2023

There are numerous options when choosing a payment processing application. It is the pastor's decision which vendor to ultimately use. The Archdiocese recommends using Vanco, Our Sunday Visitor, and ParishSoft for payment processing and does not provide support to locations that use other vendors.

Links to recommended providers:

Online Giving & Donations for Churches | Vanco (vancopayments.com)

Online Giving | Our Sunday Visitor (osv.com)

Complete Guide to Online Giving - ParishSOFT

These systems meet the following criteria which should be considered when selecting a payment processing vendor:

- SSAE & PCI compliant.
- Allows regularly scheduled recurring and one-time gift processing.
- Maintains a user-friendly portal for donor gift management, parish customization of funds, messaging, etc.
- Offers competitive pricing on monthly fees and transaction processing.
- Formats data for efficiently processing daily, weekly or monthly import into ParishSOFT Family Suite (frequency to be determined by the parish/location)
- Provides record of gross deposits of individual transactions with separate monthly invoicing for service fees for proper booking of income and expenses.
- Provides accessible support resource.
- Offers ACH and credit card processing.

Once a vendor has been selected based on the minimum criteria above, the following best practices should be considered:

- Identify an individual without any conflict of interest to be the account Administrator.
- To support the dual control of funds, two parish employees should have access to the account, which allows for separate verification of statements/reports for reconciling and recording transactions. If there is a lack of employees available, consider seeking assistance from a trusted volunteer or a finance council member.
- Create the account in the parish name and tax id, not the pastor's or an employee's name and social security number.

- Link the account to a designated parish device (cell number paid by the parish) or an email (Stripe@churchname.org). This approach helps ensure that turnover of staff does not cause issues in the continuity of the use of this payment collection.
- Use the operating bank account for the deposit of electronically received funds. Do not create a separate bank account or use a personal account.
- Establish a separate general ledger account for the electronic payment system and record transactions in this account. If the funds are pulled regularly, the account balance should be zero at month end unless there is a balance due to timing of the transfer. Contact Patrick Warner if assistance is needed to create the general ledger account.
- Reconcile the electronic payment account to the general ledger and to the bank statement on at least a monthly basis.
- Provide data, such as name, $ amount, date, and purpose (donor intent) to the staff responsible for posting to the donation processing system data entry.
- Limit the number of payment processing systems so there is one stream-lined process.
- Share the QR code. Consider placing cards in pews, signs in the narthex, publishing it in the bulletin, emails, and the website.

Questions related to these guidelines should be directed to the Archdiocese Internal Audit or Parish System [Staff and Contact | Roman Catholic Archdiocese of Atlanta | Atlanta, GA (archatl.com)](archatl.com)