

GiveCentral provides you with the ability to offer your donors the option to cover the bank processing fees associated with their one-time or recurring donation or payment.

When enabled, this feature will display a checkbox that says, "I would like to cover the processing fees" adjacent to the amount field.

Once both the payment amount and payment method are selected or entered, the processing fee will be calculated and the exact amount displayed, along with the total amount to be processed for the payment. The processing fees are calculated based on these values:

- 3.45% for credit/debit cards*
- .4% for electronic checks

*Represents overall platform average as the final fee for card transactions is dependent on the card issuer's brand and program features.

For example:

- \$100 donation via credit card = $\$100 \times .0345 = \3.45 processing fee
- Total transaction will be for \$103.45, which will be presented in detail on their email receipt
- The full amount of \$103.45 is deposited to your location's bank account
- GiveCentral transaction reports reflect the breakout of donation and processing fees

For tax-deductible donations, the full amount of the gift plus the processing fee is tax-deductible to the donor and will be reflected accordingly on their giving history reports.

Some key points about this feature:

- When enabled, the processing fee checkbox is visible for donors on GiveCentral event pages, personalized giving pages, SmartGive and text-to-give pages.
- When making payments to multiple fund events at the same time, donors may individually select to cover the processing fee.
- Donors who opt to cover the fee on recurring gifts and pledge payments may remove or add the processing fee option to their upcoming scheduled gifts at any time.
- You may optionally require donors to cover the fee on certain events, which can be useful for registration and tuition fees; when selected, the processing fee will be automatically added to the transaction upon checkout.
- When issuing refunds, you may opt to refund the donation plus the processing fee, or refund only the donation portion.
- The full amount of card and ACH donations plus any processing fees is deposited to your bank account; GiveCentral never subtracts or withholds the processing fee from your intended donations.
- Your monthly processing fees debit is not changing; fees are still debited from your bank account in full at the beginning of the month for all of the prior month's transactions.
- You can pull a periodic transaction report to see the summary total of donations/payments and processing fees, and make the appropriate manual ledger entries as needed in QuickBooks or other accounting software.
- Database integration and imports (PDS, ParishSOFT, etc.) will reflect the full donation plus processing fee for donors.

This feature can be added by following these steps:

- **Log in** to GiveCentral admin dashboard
- Open the menu **Events > View All**
- Click the blue pencil icon on your desired event(s) to **edit settings**
- On the **Events tab**, check the "Offer donor option to cover the processing fee"
- Click **Finish Editing** to save

Once the processing fee option has been enabled on the event, donors who have an existing recurring gift for that event will see the option to add the processing fee to their upcoming gifts, so be sure to let them know the option now exists.