

Pre-Authorized Donations (PAD) Frequently Asked Questions (FAQ)

What is PAD?

PAD is a donation system where parishioners can choose to have a fixed amount of money automatically withdrawn each month from their bank account or charged to their credit card. Many companies offer this option for bill payment, so this is familiar to most people.

Why is PAD the preferred method of giving at St. Mark's?

PAD is easy. It is the most efficient and least time consuming of all the methods of giving – for both the donor and the church. Money is donated consistently so it is easier for the church to budget and manage its expenses. Donors do not have to remember to write cheques, give cash or use the Electronic Donation Station (EDS) each time they wish to donate. Win-win for everyone.

How does PAD save the church time and money?

With PAD, once a month the Diocese automatically debits your chosen method of payment and the funds are deposited to the credit of St. Mark's. The Donation Secretary receives a report, and then allocates the funds to each person's selected ministry(ies), following which the information is posted into our Accounting Software by the Administrative Assistant. It's just a 3-step process once a month. Envelopes on the other hand, are processed weekly. It is a 6-step process since the funds are removed from the envelopes, counted, and deposited into the bank by the Counters; then they are balanced again and allocated to each person's selected ministry by the Donation Secretary before being posted by the Admin Assistant. The EDS requires a bit more work than PAD (4-steps), but less than envelopes. Reducing the time spent by staff reduces costs and having the money deposited automatically means that the funds are accessible to the church sooner than with regular deposits.

How does PAD save me time?

After you sign up for PAD, you no longer need to prepare your regular envelopes or make a donation at the EDS. It happens automatically every month, so you are free to use your time for other things.

If donors choose to use a credit card, doesn't that cost the church more?

Yes and no. The bank does charge a fee for credit and debit card use, but that is often offset by the faster availability of funds and the reduced staff time to process them. Also, donors are encouraged to donate at least 2% more when using a credit card to offset this charge, which often is recouped by the extra amount on your tax receipt. Plus, if you have a credit card that provides cash back or other 'points', then you benefit from that too. Again, win-win.

If I use PAD, how do I make extra donations, say for Altar Flowers, Lunch Basket or seasonal gifts?

For one-time donations to other ministries, we recommend using the EDS or putting a cheque in a pew envelope and then into the offering plate. If you haven't tried the EDS, please do. It has easy to follow instructions, and if you have questions the Treasurer or Donation Secretary are available to help.

I'm on a fixed income so sometimes I want my donations to go to different ministries. How can I do that with PAD?

Again, that's easy. Just contact the Donation Secretary and request where you would like your money to be allocated. It can be changed easily, providing notice is received before the 15th of each month.

I prefer the idea of putting something in the offering plate each week. If I'm on PAD, is that an option?

Yes. There are reusable PAD cards at the back of the church that you are encouraged to pick up when you enter. You can put it in the plate as it is passed to you, and others will see that you are supporting St. Mark's via PAD.

How do I sign up for PAD?

Complete a PAD application form, available at the back of the church, in the EDS or on the parish website, and either drop it in the EDS slot, mail it to the church, or scan and email it to the Donation Secretary.

Thank you for considering PAD!

"And my God shall supply all your needs according to His riches in glory by Christ Jesus."

Philippians 4:19