HOW TO DONATE VIA INTERAC E-TRANSFER

Donating through Interac e-transfer is simple and takes about 10 minutes. Here's what you need to get started:

1. **An online banking account**. First, you must be set up for online banking with your financial institution. (This means you must own and use a computer or web-enabled smartphone.) If you are not already set up for online banking, contact your financial institution for step-by-step instructions.

2. **An email address.** If you don't have an email address, you can register for one from a free service, like Gmail or Outlook.

3. **Our church's giving codes.** Giving codes (or fund codes) are important because they clarify how your gift will be allocated and recorded in the books. Our church has the following giving funds for Interac e-transfers: General Fund (GF); Flower Fund (FF); PWRDF or Mission Fund (MF); Capital Fund (CF); Seasonal Fund (SF); and Special Fund (XF) for memorials or other designations. Please type these codes into the subject line of your Interac e-transfer email (e.g., Subject: Gift of $200. $150-GF and $50-BF). If your gift is sent without a designation, it will be allocated to the General Fund, as noted in our Gift Policy.

4. **A clear identifier.** We want to be sure we identify you properly. Your transfer will identify the name on your account. To be sure we get it exactly right, indicate your envelope number (example – Env 123). If you don't know your envelope number, put your postal code instead. If you are a first-time or one-time giver (for memorials or special occasions). Please follow up with an email providing your full address. We want to ensure the Tax Receipting goes smoothly.

Interac e-transfer example

(The illustrations on this page are modified from the RBC Royal Bank Online Banking website. The layout and wording may be different with your online banking system.)

1. Sign On

Begin by opening up your online banking app and locating the Interac e-transfer tool. Each financial institution's tools will have a different path to this tool. However, it is usually located with other financial transfer tools.
Sending an Interac e-transfer is the same as paying with debit.

2. Register St. Mark's by the Lake Church as a Payee

You will be asked to register our church as a payee in the system. Do this by entering our church's name "St. Mark's by the Lake" and our email address (stmarksdonate@gmail.com).
You may be asked to save our church in your list of payees. This makes it easier to make subsequent payments.
They may ask for a mobile phone number to communicate during an Interac e-transfer process. You can simply select email as your preference as part of setting up the transaction.

3. Set Up the Transaction

Select the account you want to transfer money from (e.g., chequing, savings, other).
Select the amount of money you want to transfer as a donation. (Note: some institutions have limits on the amount that can be transferred.)
Confirm the date and frequency of the transfer. Some institutions allow you to schedule multiple transfers. Please contact your financial institution for information on these services.

4. Confirmations

Confirm the details of the transaction including our church's name and email.
Select your preferred method of communication as email.
The church has registered the email account stmarksdonate@gmail.com, so there should be no need of a security question and answer. If one is requested, check the details again.
Confirm the amount of the donation.
Note: Depending on your account type, there may be a fee for transferring funds by Interac e-transfer. These fees are paid by you, as the donor.

5. Message, Giving Codes, and Envelope Number

Please include fund codes with your message so that we know how to allocate your donation. Our church's fund codes are listed below. Also, indicate your envelope number or postal code.

6. Notice of Completion

Once you confirm the details of the transaction, you will receive a confirmation number and receipt. You can print this receipt for your records, if you wish.

(Reprinted with minor changes from CANADIAN COUNCIL OF CHRISTIAN CHARITIES www.cccc.org)

Funds (fund codes):

General (GF) – regular offerings in support of operations

Flowers (FF) – support of chancel

PWRDF & Mission (MF) – Primates World Relief & Development Fund (through the Diocese of Huron)

Capital (CF) – property projects or debt reduction

Seasonal (SF) – Lent, Easter, Thanksgiving, and Christmas

Special (XF) – Memorials & Designated purposes (i.e. Outreach, KnitWits, or projects)