

Questions and Answers About Online Donations Using the HMC Website

Q: What kind of Donations can I do using the HMC website?

Harmony Metaphysical Church has elected to use PayPal online payment solutions for their website online giving program. You can make monetary donations in any amount using PayPal online payment solutions or you can send a check to the church using the address provided.

Q: What is PayPal?

PayPal enables any individual or business with an email address to securely, easily and quickly send and receive payments online. PayPal's service builds on the existing financial infrastructure of bank accounts and credit cards and utilizes the world's most advanced proprietary fraud prevention systems to create a safe, global, real-time payment solution. To find out more about PayPal, visit their website by clicking on [PayPal](#).

Q: What are the benefits of donating online?

The online donation process will benefit both you as the giver and HMC as the receiver. Online donation is fast, convenient and consistent. When you are out-of-town or unable to attend a service, you won't have to worry about the commitments you've made. In addition, HMC will benefit from the decreased time and cost required to process these donations as compared to donations by checks or cash.

Q: Are electronic donations risky?

No. An electronic donation is safer than writing a check. It can't be lost or destroyed in the mail. All credit/debit and Electronic Fund Transfers (EFT) transactions are governed by strict national rules and guidelines between the banks and the services such as PayPal who orchestrate the transaction between you and the church's bank account. The church never sees or has access to your credit/debit card or bank account information. To find out more about PayPal's security, visit their website by clicking on [PayPal Security Center](#).

How does online donation work?

You decide how much to donate and you decide when it is withdrawn from your account. As you go through the online donation process, you will be directed through a few short and simple steps. Secure web forms are used to collect your personal information and donation designations. At the end of the process, you will be given an opportunity to review your entries before you make them final. At any point of the process, you are given an opportunity to cancel the transaction.

Q: Do I need a PayPal account to donate online?

Donors without a PayPal account can still donate by either creating a free PayPal account or paying by credit/debit card on the PayPal website.

Q: How can funds be withdrawn directly from my account?

No one can deduct money from your account or charge your credit/debit card unless you specifically authorize it.

Q: How can I keep track of my online donations?

If you have a PayPal account, you can see a record of donations by looking at your account history. All donations and payments using your credit/debit card will show up on your credit card/bank statement.

Q: Why does HMC accept Credit Card donations?

We accept credit card donations because of the convenience and security that credit cards provide for sending money over the internet. We do not want anyone to go into debt to make a donation to the church and would strongly counsel against using credit cards, if this is your situation.

Q: How does the church process online donations?

HMC uses PayPal to process credit/debit card and direct withdrawal donations. PayPal handles all of the security necessary for processing the transaction and then transfers the money into the church's bank account. The church receives an instant notification about the donation. The church can then deposit the funds in to its account.

Q: Is there any charge to me from my bank or my credit card company to make a donation online?

No. There are no bank fees to you for electronic funds transfers or charges to your credit/debit card. However, standard fees are applied by the credit card companies to your monthly credit card balance as it would if you had made a purchase at any commercial merchant store, hotel or restaurant, etc.

Q: Who can I talk to if I have more questions?

If you have more questions about donating online, please contact the church by calling (813) 872-0295 or by email by clicking on lamHarmony13@aol.com.