



## Frequently Asked Questions

### END USER PRODUCT SUPPORT

#### Giving Center

##### How do I make a donation?

Donating to a new charity is easy in the Giving Center! You are able to send funds to over 1.5 million registered 501(c)(3) organizations in the United States. You also have the option to share your information with the nonprofit or keep your donation anonymous.

The minimum donation amount is \$5.

##### How to make a One-Time Donation:

1. Log into online banking.
2. Navigate to the Giving Center from the top navigation.
3. Click "Find Your Charity or Cause"
4. Choose from the list of recommended nonprofits or use the search bar to find a nonprofit that supports a cause you care about.
5. Select the amount you would like to donate (minimum \$5).
6. Click "Give to this Charity"
7. Choose which account you would like to donate from (ex: Checking, Savings).
8. You can decide if you want to make a one-time donation or set it up on a monthly basis.
9. Review your donation and any applicable fees, then choose whether to include the fee in your donation or pay it separately.
10. Choose to share your information with the nonprofit or remain anonymous.
11. Finally, click "Yes, I confirm"

**Note:** Donations are irrevocable and unable to be returned once it is debited from the account.

##### How to make a Monthly Recurring Donation:



1. Log into online banking.
2. Navigate to the Giving Center from the top navigation.
3. Click “Find Your Charity or Cause”
4. Choose from the list of recommended nonprofits or use the search bar to find a nonprofit that supports a cause you care about.
5. Select the amount you would like to donate (minimum \$5).
6. Click "Give to this Charity”
7. Choose which account you would like to donate from (ex: Checking, Savings).
8. Choose “Every month”
9. Choose your date you would like the recurring donation to start on.
10. Review your donation and any applicable fees, then choose whether to include the fee in your donation or pay it separately.
11. Choose to share your information with the nonprofit or remain anonymous.
12. Finally, click “Yes, I confirm”

**Note:** Donations are irrevocable and unable to be returned once it is debited from the account.

### **How can I manage my recurring donations?**

1. Log in and go to the Giving Center.
2. From the Giving Center dashboard:
  - Scroll to "Charities You Give to Every Month."
  - Click "Manage your support" on the charity you want to adjust.
3. You can adjust the donation amount, pause or stop recurring donations, and save your changes.

### **How to Search for a New Charity:**

1. Log in and navigate to the Giving Center.
2. To search for a charity:
  - Click “Find Your Charity or Cause”
  - Search by charity name, city, or EIN, or choose from highlighted categories.
3. Select a charity and finalize the donation.



### **Where can I find my donation receipt?**

You will receive a receipt for every donation, which can be downloaded as a PDF.

Receipts are available immediately through:

1. The "Donation Receipts & Reports" button in the Giving Center dashboard.
2. A notification in the upper right corner when a donation is completed, with a link to the receipt.

### **When does the nonprofit receive my donation?**

It can take up to 45 days for the nonprofit to receive the donation.

### **How do I know it's going to the right nonprofit?**

You can search for nonprofits by name or EIN to ensure you are donating to the right organization.

### **How is my information shared with nonprofits?**

During the donation process, you can choose whether to share your information or remain anonymous. Donor info is available to nonprofits partnered with Spiral Giving Network, but if you donate anonymously, your data won't be shared.

### **Why do I pay a fee to make a donation?**

Processing fees cover secure transfer of funds. Spiral Giving Network charges lower fees than the industry standard, which ranges from 3% to 8%.

## **Roundup Center FAQs**

### **♥ What is Round Up for Savings?**

Round Up for Savings is a feature that helps you save money automatically. Every time you make a purchase with your debit or credit card, the amount is rounded up to the nearest dollar. The extra change (the difference between the purchase amount and the rounded-up amount) is then transferred into your savings account.

### **♥ How does Round Up for Savings work?**



When users make a purchase using their debit card, the amount is rounded up to the nearest dollar, and the difference is transferred to their designated savings account. If users have opted to also round up for charitable impact, the rounded-up amount will be divided according to the selected percentage, with the designated portion allocated for donation to the specified nonprofit organization.

### ♥ **How do users enroll in Round Up for Savings?**

From the Roundup Center dashboard, users can enroll their debit card for round ups. Users will be able to designate their round up to be transferred to a savings account or round up for charitable giving. They may also choose to split that round up to go to both savings and a charitable cause.

### ♥ **Can users round up for savings and charity?**

Yes! Users can split their round up between savings and charitable giving in 10% increments. Splits could include 100% to savings, which does not enroll a user into impact splits. It also includes a split of 100% to impact, which donates all round ups to impact units or charity selection.

### ♥ **Can users set a limit on how much they round up?**

No, limits can only be set for donation round up transactions.

### ♥ **What happens if a user does not have enough money to round up?**

This is dependent on a user's setup:

If a user has chosen to designate 100% of the round up to savings OR charitable giving and does not have enough funds to round up, a transfer will not be completed.

If a user has chosen to split their round up between savings and charitable giving the priority will be to move funds to the savings account before donating to impact/charity.



### ♥ Can my users round up from a joint checking account?

If a user opts to round up from a joint checking account, every debit card purchase made by anyone with access to that account will automatically be rounded up into the savings account that the primary user selected. However, if others who share the joint checking account also want to enroll in Round Up for Savings, they must select a different source account—one that isn't the joint checking account—for their debit card transactions to be rounded up. If another person sharing the joint checking account selects it as their source account, their round-ups will not be transferred to the savings account they've chosen, and the round-up contributions will continue to go into the primary user's selected account.

### ♥ How does the Roundup for Impact work?

- Everyday Impact rounds up debit card transactions to occur on the account to a designated nonprofit of the member's choice.
- Dort has chosen to feature nonprofits in the community to allow the members to round up to along with creating units with their nonprofits. The members are able to enroll and round up each purchase to the nearest dollar and have those funds go to the nonprofits.

### ♥ Are these transactions included in disputes if my card is used without my authorization?

The roundup donations do not run on the debit card rails, they are performed as a lump sum debit from the account on a daily basis and moved through the internal transfer API rails within online banking. So, Reg E would not cover the roundup donations on a card dispute by the customer, they would need to dispute the actual daily transfer as being the "fraud" or dispute. We have clients handle this in different manners based on (minimum dispute criteria) since the roundups are so small they



typically do not meet the min requirements for disputes some clients simply cover the amount (typically less than \$1)

### ♥ How can my members enroll in the Roundup Center

Your members have the ability to round up everyday purchases to donate to your chosen non-profits. ***This is optional for your users to enroll in.***

- Log in to your digital banking platform
- Find the Roundup Center widget
- Click the Learn more button
- Read how it works and click next
- Choose your source and destination account and enroll!
- You can choose to enroll in Round up to impact as well
- Choose the nonprofit that you would like to round up to
- Choose how you want to share your information
- Choose if you want to have a limit (weekly or monthly and the dollar amount)

### ♥ How can members unenroll from Roundups?

members are able to go into the module and turn off your round ups whenever they see fit.

Here's how:

- Log in to your digital banking platform
- Find the Roundup Center dashboard
- Click the gearshift at the top right
- Choose "Turn off Round Ups"
- Confirm you would like to turn off roundups
- All future purchases will not round up once this feature has been disabled

### ♥ Do members receive a receipt for Impact donations?



Impact receipts are provided on a monthly basis by the 5th business day of every month. These will be viewable from the Roundup Center dashboard

♥ **Do you share my personal information with the non-profits?**

Donor information is readily available for non-profits that are partners of the Spiral Giving Network (SGN). If the non-profit is not a partner, they are able to request a report with all donor information.

♥ **Can members change the non-profit they are choosing to round up to?**

members are able to change their designated roundup choice at any time.

♥ **Can members select a different non-profit instead of a unit?**

If your financial institution has chosen to highlight a non-profit, members are able to designate all round ups to that specific non-profit.

Some financial institutions may offer the option for members to designate all round ups to a non-profit of their choice.

If they choose either of these options - every debit card transaction will round up to these specific non-profits.

♥ **Are these transactions included in disputes if my card is used without my authorization?**

The roundup donations do not run on the debit card rails, they are performed as a lump sum debit from the account on a daily basis and moved through the internal transfer API rails within online banking. So, Reg E would not cover the roundup donations on a card dispute by the customer, they would need to dispute the actual daily transfer as being the "fraud" or dispute. We have clients handle this in different manners based on (minimum dispute criteria) since the roundups are so small they typically do not meet the min requirements for disputes some clients simply cover the amount (typically less than \$1)



## FI SUPPORT

### FAQs

#### ♥ Why do I see \$0 on my transaction report?

There are 2 possibilities for why you will see \$0 transactions.

1. If the end user has set a limit to how much they are willing to round up per month. This user has hit their limit and no additional round ups will occur until the next month.
2. The roundup transaction was \$.01 and therefore was not rounded up.

#### ♥ What information is sent to the non-profit for the donations?

During the donation process, your members will be prompted with the option to share their information or donate anonymously.

Donor information is readily available for non-profits that are partners of the Spiral Giving Network (SGN). If the non-profit is not a partner, they are able to request a report with all donor information.

If the end user has chosen to donate anonymously, their data will not be available or shared with any non-profit.

#### ♥ How do I find the EIN for a non-profit?

You can find the EIN of a non-profit organization by searching the non-profit's name in any of the following websites:

- [Guidestar](#)
- [ProPublica Nonprofit Explorer](#)
- [IRS Tax Exempt Organization Search Tool](#)

#### ♥ What is the process that Spiral follows for reconciliation

- [Reconciliation process](#)

How to's:

#### ♥ Submitting a Fundraiser Ticket



- Submit a ticket through the portal - [clientsupport.spiral.us](https://clientsupport.spiral.us)
- Ticket type: Fundraiser Card Request
- This ticket should include the following information-
  - Name of the fundraiser
  - Nonprofit with EIN that is being supported
  - Length of time for fundraiser to run - Please include start and end dates
  - Image of fundraiser
  - Description of fundraiser

### ♥ How do I adjust categories for the Giving Center?

- Submit a ticket through the portal - [clientsupport.spiral.us](https://clientsupport.spiral.us)
- This ticket should include the following information-
  - Category Name
  - Image (680x240, no text overlay, jpeg or png)
  - Nonprofits that should be accessible through this category
  - Communication expectation for partnership by Spiral
- If you would like to remove a Category -
  - Name of category
  - What should happen to the non-profits that fall under this category (IE: delete all of them, move them to a different category)
- If you would like to move non-profits from one category to another -
  - Category where it currently lives
  - Nonprofit (With EIN)
  - Category where it should move to
- If you would like to add additional non-profits under a category -
  - Category
  - Nonprofit with EIN
  - Communication expectation for partnership by Spiral with non-profit