

MAG Giving Bank Verification Process

Giving and [Stripe](#) (our payment processor) need to verify the ownership of a bank account before it can be used for donations. Verification shows that the donor has access to the bank account being connected, they've given permission to withdraw money, and they've connected the correct account.

There are two types of bank verification:

- Instant Verification: Most banks support instant verification after the donor provides their bank login credentials. This verification method is powered by [Plaid](#).
- Manual (Micro-Deposit) Verification: For banks that don't support instant verification, Giving offers manual verification using ACH micro-deposits (powered by Stripe). This process requires donors to come back to verify their accounts manually. Typically, the process takes 2-3 days.

Verification Status

After a donor initiates ACH bank transfer that requires a micro-deposit verification, they will see an "Unverified" status beside their bank account when logged in to Giving on Church Center. The donor needs to click *Verify account* to verify the amounts deposited into their bank account.

At this step, the Donor enters the two amounts of the micro-deposits that were made to their account. Usually, the amounts are less than \$.25.

Once verified, the donor can select it as their payment method.

Donation History

Recurring Donations

Payment Methods



Text2Give



Notifications

Statements

Payment Methods

+ Add payment method

 Credit Card ...0005
Added 11/17/2019 Exp: 2/2027 

 Ally Bank ...1234 **Unverified**
Account added 7/11/2018 
[Verify account](#)

It is important to note that recurring donations cannot be set up until the account has been verified. Once this step is completed, all recurring payments can be established.