



ELECTRONIC PAYMENT APPLICATIONS & ONLINE GIVING PLATFORMS

POLICY

All parishes, schools, missions, ministries, organizations and affiliated entities operating under the Archdiocese of Miami shall use only Archdiocese-approved electronic payment and online fundraising platforms.

No parish, school, parish ministry or archdiocesan entity may establish, maintain or utilize a personal or organizational account that is not properly registered to the parish or affiliated entity in accordance with this policy.

Electronic Payment Applications

For purposes of this policy, "electronic payment applications" refers to digital payment services, peer-to-peer payment applications, digital wallets, or other electronic payment tools that facilitate the transfer or receipt of funds by individuals or organizations.

Examples of electronic payment applications include, but are not limited to:

- Zelle
- Venmo
- Cash App
- PayPal
- Apple Cash
- Google Pay
- Samsung Pay
- Stripe payment links
- Square Cash
- Facebook Pay
- Any similar peer-to-peer or digital wallet payment application

The inclusion of a payment application in this list does not constitute approval for its use. Authorization to use any electronic payment application is subject to the requirements and approval process set forth in this policy.

Permitted Use

Electronic payment applications may be used **only if all of the following conditions are met:**

- The account is established in the legal name of the parish or affiliated entity. For entities not incorporated, the name on the IRS 147C letter serves as legal name.
- The account is connected directly to an authorized parish, school or archdiocesan bank account.
- The account utilizes the parish's or affiliated entity's federal Employer Identification Number (EIN) and not an individual's Social Security Number or personal tax identification number.
- Ownership, administrative access, and credentials remain under parish control and are transferred upon personnel changes.
- All transactions are deposited directly and regularly into parish financial accounts and recorded in accordance with Archdiocesan development and accounting/finance policies.
- The platform has been reviewed and approved by the Archdiocese of Miami Development Office and/or the Chancellor for Administration's Office to ensure compliance.



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Prohibited Use

The following are ***strictly prohibited***:

- Personal Zelle, Venmo, Cash App, PayPal or similar accounts used to receive parish, school, ministry or archdiocesan entity funds.
- Accounts established using an employee's, volunteer's, clergy member's, or ministry leader's personal email address, phone number or Social Security Number.
- Collection of donations through payment accounts that deposit funds into personal bank accounts.
- Transfer of parish funds through personal electronic payment accounts, even if the individual intends to remit the funds to the parish, school, ministry or archdiocesan entity.
- Use of payment platforms that do not permit organizational ownership or adequate financial records.

Online Fundraising Platforms

For purposes of this policy, "online fundraising platforms" refers to internet-based services that allow individuals or organizations to solicit, collect, or manage charitable contributions or crowdfunding campaigns. These platforms may be designed specifically for nonprofit organizations, personal fundraising, or general crowdfunding.

Examples of online fundraising platforms include, but are not limited to:

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|--------------------------------|-------------------------------|
| • GoFundMe | • Zeffy |
| • GiveSendGo | • Classy |
| • Fundly | • Donorbox |
| • FundRazr | • Mightycause |
| • Plumfund | • Any similar crowdfunding or |
| • Facebook Fundraisers (unless | fundraising platform |
| specifically approved) | |

The inclusion of a platform in this list ***does not constitute approval for its use***. Approval for use is governed by the requirements set forth in this policy.

Approved Platforms

Parishes, schools, ministries and archdiocesan entities shall utilize only fundraising platforms that:

- Recognize and support nonprofit organizations;
- Allow the parish, school or archdiocesan entity to be identified as the legal charitable beneficiary;
- Deposit funds directly into parish, school or archdiocesan entity financial accounts;
- Support appropriate donor acknowledgement and receipting policies;
- Maintain appropriate financial reporting and audit records;
- Comply with applicable charitable solicitation laws and guidelines; and
- Have been reviewed and approved by the Archdiocese of Miami Development Office.



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Prohibited Platforms

The following are prohibited unless specifically approved in writing by the Archdiocese:

- GoFundMe
- Personal crowdfunding campaigns established on behalf of a parish, school, ministry, priest, employee, or parish ministry, regardless of the cause for which the funds are to be raised.
- Any fundraising platform that identifies an individual rather than the parish, school, or archdiocesan entity as the recipient (beneficiary) of the donated funds.
- Platforms that do not recognize or process donations through the entity's nonprofit tax-exempt status.
- Fundraising campaigns established without the knowledge and approval of the pastor and the President of the Archdiocese of Miami Development Corporation.

Ministry Accounts

Parish, school and/or archdiocesan ministries, councils, committees and programs are extensions of the parish, school and/or Archdiocese and are not separate legal entities.

Accordingly:

- Ministries may not establish independent payment accounts.
- Ministries may not establish independent fundraising campaigns.
- Any electronic payment or fundraising platforms used on behalf of a ministry must be owned, as evidenced by the use of the entity's EIN, by the parish, school or Archdiocese and administered through the parish, school or Archdiocese financial systems.
- All ministry funds remain parish, school or archdiocesan assets and shall be deposited directly into parish, school or archdiocesan accounts.

Donor Stewardship and Tax Compliance

To protect both donors and the parish, school or archdiocesan entity:

- Donations intended to be tax-deductible must be made through approved parish, school or archdiocesan accounts and platforms.
- Donations received through personal payment applications or unauthorized crowdfunding platforms may jeopardize accurate donor receipting and charitable contribution substantiation.
- Unauthorized platforms may create tax reporting, legal accounting and reputational risks for the Archdiocese and/or any of its affiliated entities.

Exceptions

Any exception to this policy **must** receive prior written approval from the President of the Archdiocese of Miami Development Corporation or the Archdiocese of Miami's Chancellor for Administration.

Responsibility

Pastors and Principals are responsible for ensuring compliance with this policy. Parish and/or school business managers, Finance councils, ministry leaders, employees, and volunteers share



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responsibility for adhering to these requirements and immediately reporting any unauthorized payment accounts or fundraising campaigns.

Failure to comply with this policy may result in suspension of fundraising activities, closure of unauthorized accounts, and any additional corrective measures deemed appropriate by the Archdiocese.

PURPOSE

The purpose of this policy is to safeguard parish, school and ministry assets, ensure proper financial accountability, protect the tax-exempt status of the Archdiocese of Miami and its affiliated entities, and maintain compliance with applicable federal and state laws, internal controls, and donor stewardship best practices.

As electronic payment applications and online fundraising platforms continue to evolve, parishes, schools, and parish ministries must utilize only those platforms that provide appropriate organizational ownership, financial transparency, donor receipting, and accounting controls.

Because all parish, school and ministry funds are ecclesiastical assets held in trust for the mission of the Church, they must remain under the legal ownership, financial oversight, and accounting controls of the parish and the Archdiocese at all times. Personal ownership or control of Church funds is never permitted, regardless of intent.

All questions about the use of any platform or app should be directed to the President of the Archdiocese of Miami Development Corporation at (305) 762-1053.

Initial: July, 2026
Current: July, 2026