



Parish and School Financial Operations

The Roman Catholic Archdiocese of Washington

Pastor Transition re: Bank Accounts

The Archdiocese has a corporate banking relationship with Capital One. The corporate office representatives of Capital One have knowledge of the archdiocese and parish organization structure; this knowledge may not exist in the local branch. The corporate office client support specialist is Ms. Allison Ross, 703-720-6429, email: ADWCona@CapitalOne.com, 1680 Capital One Drive, McLean, VA 22102.

Parishes that bank at other financial institutions should still refer to the guidelines below to transition the new pastor into the oversight of the parish banking.

Add/delete authorized signers on the parish account

The new pastor should email Allison at Capital One to add himself and delete the outgoing pastor as authorized signer on the parish accounts. All signature changes can be made by email; it is not necessary to go to the physical bank branch.

The new pastor should verify that any other account signers are necessary and authorized by the new pastor. Please see the [ADW cash account policy](#) for a reminder of who can be a second signer on parish bank accounts.

Add new Pastor to Intellix, the Capital One online banking software

If the parish makes electronic payments, such as the bi-weekly ACH electronic payment for payroll direct deposit, then the parish utilizes Intellix, the Capital One online banking software. The new pastor must be in the role of Administrator of Intellix for the parish accounts. The new pastor can email Allison to request to be made the Administrator. Capital One provides training on the use of Intellix.

The new pastor should verify the permissions of any other Intellix users at the parish. Only the pastor should have authority to add new users to Intellix. The parish bookkeeper should have the ability to review activity and to initiate electronic transactions, but the pastor must be the approver of transactions in Intellix. The pastor must also have a back-up approver in Intellix. Clergy and other individuals authorized to be a back-up approver are the same as second signers listed in the ADW cash account policy linked above.

Mult-factor authentication

The new pastor should ensure that all Intellix users have multi-factor authentication enabled for their Intellix access.

Verify other account control features

The new pastor should verify with Capital One that the parish is utilizing all of the latest fraud prevention controls offered by the bank. It is possible that the previous pastor declined these controls and signed a 'hold harmless' letter with Capital One that unnecessarily exposes the parish to bearing the risk of loss in the event of fraud. Specifically, the pastor should verify that the parish is using payee positive pay and ACH positive pay. The benefits of these features are explained in the [ADW cash account policy](#).

Updating signers on the parish credit card

If the parish has a credit card with Capital One, the card should have been issued in the name of the parish such that it is not necessary to request new cards when the pastor changes. The new pastor can update the parish users of the credit card, as well as manage the account, at the Capital One website www.commercialcardconnect.com. Using a Capital One credit card is preferable to other credit cards as it leverages the archdiocese relationship and does not require that the pastor use his own personal credit for borrowing by the parish.

Other 'mini-banks' used by the parish

The new pastor should inquire of the bookkeeper and other staff about electronic and mobile giving platforms utilized by the parish, e.g., PayPal, Venmo, etc. Many of these platforms are, in effect, 'mini-banks' in that they collect donations to the parish that can then be transferred to the parish bank account or can be disbursed back out to other platform users. If these platforms are used by the parish, the new pastor should ensure that the internal controls outlined in the [ADW Electronic Giving Policy](#) have been implemented.

For any questions regarding the parish banking, please contact Adrienne Willich, Executive Director of Parish and School Financial Operations, WillichA@adw.org