



# Electronic Giving Guide



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## Overview

So many churches rely solely on cash and check contributions in the plate on Sundays. While many people find great spiritual significance in this practice, a lot of people find it an inconvenience. People, especially millennials, are dropping their checkbooks, paying their bills online, and sending friends "cash" through mobile apps. These people may have a desire to give but they won't if you don't make it easy for them to use a form of payment that is familiar to them. Check out some options in this guide to make sure your church doesn't get left behind!

## Goals

1. Introduce you to the variety of giving option strategies.
2. Provide a list of considerations when determining what is the right solution for your community.

## Giving Option Strategies

Chances are your church community is diverse in age, philosophy on technology use, and giving preference. We recommend implementing **at least two** of these general strategies to meet the needs of everyone in your community.

### Traditional

Tried and true cash and checks. Most churches which use newer and modern giving methods will still want to keep the collection plate.

### Newer

EFT, now common after being introduced some years ago, works by asking donors to allow the church to withdraw funds from the member's bank accounts, or alternatively, asking the donors to set up automatic bank payments to the church. These must be set up in advance and are great for recurring gifts and can assure steady giving whether the donor is in church or not. However, donors may not be inclined to increase their gift from year to year and often neglect to make an annual pledge, thinking their EFT is equivalent to a pledge.

## Cutting Edge

Includes contactless RFID credit cards (so-called 'tap to pay'). Very common in Europe and Asia, they're just now being introduced to the US. Google Pay and Android Pay offer the same user experience, using with a smartphone linked to a credit/debit card instead of using the credit card itself. Some churches in Europe now include a Tap to Pay terminal within the traditional collection plate, so donors simply wave their card near the plate and tap in the amount. The process is very quick, just a few seconds.

## Modern Online Giving

The breadth of modern online giving is amazing. Probably the best way to become familiar with modern online giving is by looking at the various entry points, meaning the ways donors can access online giving. Bear in mind that vendors often offer many if not all entry points in one integrated service.

### Mobile apps

Apps will quickly and safely transfer funds from a credit/debit card to your charity. After the app is downloaded and payment information loaded, most apps work very quickly. Some allow recurring giving, all provide reports and contact information to the church and most provide reports to the donor as well. Prices and plans vary, of course, but many vendors charge a percentage (3-4%) of the total gift, plus a transaction charge (usually around \$0.30). Try:

- [Tithe.ly](#)
- [Pushpay](#)
- [SecureGive](#)
- [PayPal](#)

### Webpage links

Similar to mobile apps, these links allow credit/debit card giving.

### Kiosks

Stand-alone kiosks in the church's atrium, lobby or gathering space allow donors to insert/swipe their credit/debit card, very similar to the card terminals in stores. Some vendors will provide a dedicated kiosk (may cost \$1,000-2,000 plus a small monthly fee), others encourage the church to use its own computer or tablet with the vendor's software. If this option interests you, check out this more [in-depth guide to using giving kiosks](#). Try:

- [SecureGive](#)
- [Square](#)
- [DipJar](#)
- [Tithe.ly](#)

- [GivingKiosk](#)
- [EasyTithe](#)

### **Text to Give**

Although there are variations in how this entry point works, all start with the donor sending a text. The text may be to a phone number or to a shortcode (either a 5-digit number or a name like CHURCH). Earlier text processors worked by adding the amount of the gift to the donor's telephone bill; today, the donor receives a text reply with an embedded link to a credit/debit card processor, or an invitation to set up a giving account within the entry point itself.

### **Other**

- Some churches use QR codes, a type of barcode which donors read through their smartphone camera. It then takes the donor to a site similar to the options above.
- [GoFundMe](#) is a different kind of entry point, usually focused on special occasions or events. The recipient develops a webpage describing the cause and invites persons (usually by social media and email) to visit the site and make a credit/debit donation.

## **SOME ISSUES TO CONSIDER**

### **Ease of use**

For donors comfortable with smartphones and computers, today's online giving programs are very easy to use...and they're fast. Churches seem to agree that members readily take to online giving. Some programs are easier to use than others.

### **Effectiveness**

Vendors often publish very optimistic evaluations of online giving ("Overall donations increase by 32% when churches accept [tithing online](#)"). Evaluations by churches tend to be more modest, noting that online giving replaces gifts not received because fewer people carry checks and/or cash. Younger people are certainly much more likely to give electronically than any other way.

### **Entry points**

Not all the entry points listed above will be of interest to an individual church. Churches must determine what services they plan to use; they must also determine how a particular vendor's services will integrate with other priorities such as member communication, contact information acquisition,

report production, etc. Most churches feel it's important to choose an electronic giving vendor that allows/encourages recurring gifts.

## Costs and service relationships

There is an inherent cost to handling money, whether the gifts are paper checks that have to be entered into an accounting program or digital gifts that flow directly into an account, so the cost of online giving may be offset by other savings.

It's obviously important to compare costs. A few vendors are church-based non-profits and so offer very low rates; others, though not church-based, work exclusively or primarily in the church marketplace, and others work with all businesses. Vendors may or may not require set-up fees, monthly and/or transaction fees, or contracts. Reporting capabilities may vary, as does customer service and technical advice.

## Security

Be sure vendors promise and provide PCI compliance (Payment Card Industry Data Security Standard).

## Reporting

When implementing a new giving strategy, make sure to evaluate and plan out how this new method will fit into your current model for tracking donations. Will the app/technology integrate with your current donor software? Make a plan for how to recognize those who give in traditional and digital ways.

**For more how-to guides, stewardship checklists, and pro-tips visit**  
**[www.church-development.com](http://www.church-development.com)**