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# **Contactless Giving and Online Giving**



The rise in debit card payments and decrease in cash has been marked over the last year and the number of people using debit cards to make every day payments is increasing. To enable people to make donations, we need to offer ways that make this simple. This is not a replacement for regular planned giving by the church family, but for ad hoc givers and visitors.

### **Contactless Giving**

Contactless payments help those who find it more convenient to use their debit card instead of cash. They can be used for visitors and for special 'one off' offerings (retiring collections). Some machines can also be used to receive payments for other financial transactions in a church.

It is important to think about how you might use a contactless donations device. There is a choice of different solutions and the right one will depend partly on how you want to use the device, and partly on how much your church can afford to pay. As time goes by there will be new solutions, so the important thing is to get going perhaps to start with an imperfect but inexpensive solution before moving on to an ideal solution.

Parish Buying have a selection of units available as well as information to help you choose what might be right for your church now. They offer units specifically created to make giving easy, and also offer special transaction rates. You can access this here <u>Parish Buying - Giving & Payments</u>. That link will also help you to choose a suitable unit for your church if you don't know where to start. Just set up an account if you do not already have one.

## **Contactless Giving - Self-service units**

Donating is different to paying for goods or services and a donor will not want to have to ask someone to set up a transaction for them, nor tell them how much they are giving. Special devices have been created to enable a donor to choose their donation amount and make the donation without the need for an operator. Some can be secured and left in an empty building, but most are best for use only where the building is staffed or for retiring collections.

There are a growing number of solutions, but the cheapest is a Sum-Up machine (£19 + VAT) with an Android Smart phone or tablet and the GiveaLittle App. The charges are 1.1% when a debit card is used (1.3% if a credit card).

More details and a link to purchase all the different devices are at www.parishbuying.org.uk/categories/contactless-donations/self-service-units



## **Contactless Giving - Attended units**

Attended units need someone to operate the card reader in order to take a payment, just like in a shop. These can be useful for taking payments for hall bookings or fees, using in a church café or shop or for sale of concert tickets but are not ideal for giving, where donors value privacy. The Sum-Up machine using the Sum-Up app with a phone or tablet is suitable for this

#### **Online Giving**

2020 has shown us the value of online giving. Any parish using Sum-Up and GiveaLittle can use their online giving, although you may have your own provider.



Parishes have used these for special appeals and online fundraising and, once it is set up, the link can be added to your website and Facebook page and the QR code can be added to posters, leaflets, service booklets etc.

Blackburn Diocesan Board of Finance Limited uses GiveaLittle for online giving. The charges are 1.95% of the donation (which is a

competitive rate). Gift Aid can also be claimed on eligible donations, so a £10 donation brings in £12.30. Many people donated to the Bishops Harvest Appeal using this method.

The Parish Vision Fund exists to make grants to parishes to help with work that is furthering Vision 2026.

You can use this link <u>Parish Vision Fund - Give A Little</u> or the QR code on the right to see what a donor sees when making an online donation, or even make a donation yourself.



Vision Fund



Archdeacon's Visitation

Each year the Archdeacons nominate one

or more charities to receive the offerings at the Annual Visitation, and the chosen charities will receive any donations.

You can use this link <u>here</u> or the QR code on the left to see what a donor sees when making an online

As part of Vision 2026 we are committed to growing

vocations and increasing the number of ordinands and curates in training. The Bishop's Ordination Fund helps to fund the grants made to assist with living and removal cost of those in training.

You can use this link <u>here</u> or the QR code on the right to see what a donor sees when making an online donation, or even make a donation to the Bishop's Ordination Fund yourself.



**Ordination Fund** 

An indication of the prices and features of some of the units is shown below (April 2021 prices) but check <u>www.parishbuying.org.uk/categories/contactless-</u> <u>donations/self-service-units</u> for the full range and up to date process. We advise you to buy through Parish Buying to receive their specially negotiated processing and transaction rates.

All these use SumUp transaction rates (1.1% debit card and 1.3% credit card) and can work with Wi-Fi or mobile phone signal. All can include Gift Aid through GiveaLittle, although it will slow the transactions down and GASDS is usually used.

	Price	Portability	Power
Donate to   CHRIST CHURCH   £10   £15   1   1   Sum Up	£19 <u>Parish Buying -</u> <u>SumUp card reader</u> + Android 6 tablet or phone	Yes	Battery but increased stability when powered
Rayaz	Passbox - £230 - Parish Buying - Payaz PassBox Kit Giving Station - £299 Parish Buying - Payaz Giving Station	Passbox is portable and can be passed around	Rechargeable battery
CollecTin More	£219 <u>Parish Buying -</u> <u>CollecTin More</u> <u>including SumUp</u> <u>Reader</u>	Yes	Rechargeable battery

If you choose Sum-Up with the Give a Little app, we recommend registering for the app at <u>www.parishbuying.org.uk/categories/contactless-donations/donation-apps</u> so that you can download the instructions to help set this up.

There are units that do not need Wi-Fi or phone signal, but most have higher charges. There are some suggestions below but check the full current range at <u>Parish Buying -</u> <u>Solutions</u>. These do not have Gift Aid and can store transactions which upload if the unit is taken to somewhere with phone signal or Wi-Fi. The transaction charges are significantly higher and also include monthly rental charges.