



Contactless Giving and Online Giving



Goodplate with Goodbox Mini



Goodbox Core



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Details of contactless giving devices including what's currently available, up to date costs and how to order can be found at www.parishbuying.org.uk/categories/contactless-donations/self-service-units/tabletop-units

Within the UK, fewer adults are carrying and using cash, more are using debit cards, and the number using their debit cards to make contactless 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 are 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.

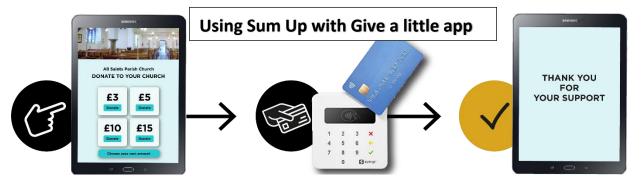
Contactless Giving - Self-service units

Some devices can be secured so that they can be left in an empty building, whereas others are best for use only where the building is staffed or for retiring collections.

The entry level device is a Sum-Up machine (£19 + VAT) with an Android Smart phone or tablet. The



charges are 1.1% when a debit card is used (1.3% if a credit card) and the machine can be used for donations using the Sum-Up App or for fees and other items using the Sum-Up app. If a monthly fee of £9 is paid, Gift Aid can also be claimed.



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 use requires 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 as it takes too long, relies on the person who wants to give connecting with the person who has the machine, and means that the person with the unit will see how much the donor has given, making the donor feel uncomfortable. The Sum-Up machine using the Sum-Up app with a phone or tablet is suitable for this

Online Giving



Another way of facilitating digital giving is where the church signs up for a service that people can then use to make payments to using their phone/tablet by accessing a website and, where appropriate, Gift Aid their donation. Web links to your giving page can be used in service sheets, pew cards, magazines and QR codes can be used to make these easy to reach on a smartphone.

Blackburn Diocesan Board of Finance Limited uses 'Stewardship' a Christian organisation that helps parishes with Stewardship. Stewardship reclaim the Gift Aid which is passed on to the church with the donation.

The charges are 3% of the gift including Gift Aid so a £10 donation brings in £12.12.

The parish Vision Fund exists to make grants to parishes to help with work that is furthering Vision 2026. You can donate to the parish vision fund at,

www.give.net/bdbfvisionfund or the QR code on the right.

Parish Buying recommend 'Good Thyngs'. Fees are 3.7% of the donation + 20p and the church makes the Gift Aid claim. Including Gift Aid, a £10 donation brings in £11.93, but the donor process is quick and simple and might be money you wouldn't otherwise have received. You can test this (no money will be taken) using the QR code on the right, a dummy credit card number 4242 4242 4242 and make up a 'card end date' and 'CSV'. More information and sign up at

www.parishbuying.org.uk/categories/contactless-donations/mobile-phone-giving



You can donate to the Parish Vision Fund which makes grants to parishes



You can make a 'test' (no charge) transaction here to see how it works

There has been press coverage of the Goodplate, which works with the Goodbox mini. The costs of the devices change constantly (there are some offers) but July 2019 full prices before special offers were:

- Goodbox Mini £135 (transaction charges 20p + 2.5%)
- Goodbox Plate £139 (transaction charges 20p + 2.5%)

An indication of the prices and features of some of the units is shown below (July 2019 prices) but check

www.parishbuying.org.uk/categories/contactless-

<u>donations/self-service-units</u> for up to date prices and to order so that you get the negotiated processing and transaction rates. Some can be paid for on a monthly basis.

Costs and features	SumUp	Goodbox Core	Payacharity
Purchase fee (excl VAT)	£19 + Android 6 tablet or phone	Countertop: £335	Countertop: £305 LAN, £329 GPRS
Transaction fees	1.1%-1.3%	20p + 2.5%	2.49% + £12.95 p/m
Portable?	Can be	Yes, with handle	Yes, with handle
Connectivity	WiFi or 3G/4G	WiFi, LAN or 4G	LAN or 3G/4G
Connectivity required to transact?	Needs signal; or WiFi	Donations can be stored offline and uploaded when signal is available.	Donations can be stored offline and uploaded when signal is available.
Gift Aid?	Include in GASDS. Gift Aid available £9 per month	Include in GASDS where appropriate.	Include in GASDS where appropriate.
Power	Battery but increased stability when powered	Limited battery life extended by 6 hours by carrying handle	Mains powered or portable version (Battery with a 5 to 8 hour life – charging lead supplied)

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.