Getting Started

with

Digital Giving

Talking M£ney

Diocese of Liverpool

Some stats...

Digital Giving BOOMED over the pandemic as churches and givers had to adapt to new methods of giving. The National Giving team report annually on the impact of Digital Giving/Payments taken by churches through online and contactless payments. The figures below include those from JustGiving and one-off Parish Giving Scheme donations - all included under the 'banner' of digital giving.

Below are some things we have learned from their latest report.

In Liverpool Diocese,

- Nearly 50% of churches have active contactless giving devices.
- Over £220k was taken in Digital donations and payments in 2022
- Over £125k of those donations were from Contactless transactions
- Donations were highest in value and number during the seasons of Summer, Harvest & Advent
- Online Giving numbers declined, whilst Contactless Giving numbers increased.

Nationally learning

- The average contactless gift is £7.93
- Online Giving decreased to give way to contactless
- Online gifts are less frequent, but much higher in value

The National Giving Team can only track data from churches who have set up their accounts through Parish Buying, similarly, Liverpool Diocese can only track data from Liverpool Diocese JustGiving accounts, and PGS one-off gifts from December. These figures do not include non-affiliated giving platforms like Stewardship & Easy Fundraising.

Contents

CONTACTLESS GIVING

ONLINE GIVING

Check out the M.I.N.T & I.D.E.A strategies for generous giving on the Church of England website:
https://www.churchofengland.org/resources/building-generous-church/enabling-giving/giving-mechanisms

Contactless Giving

Contactless Giving (in this context) means using your debit/credit card, mobile phone or smart watch to **'tap to give'** to a church or parish on a contactless card or giving machine.

Why set up Contactless giving in your church?

1. **It's Secure** - Lessens the counting of cash by volunteers.
2. **It's Convenient** - Most people will carry a card or e-wallet, making it easy for them to activate their generosity, without carrying cash.
3. **It's the future** - The use of cash is declining, and contactless and online donations are *increasing*. Don' get left behind!

Contactless Giving

Contactless Giving has the ability to capture gifts from those who may not carry cash, *such as*; visitors to church events, baptisms, weddings and funerals, as well as provide a convenient and quick was to pay larger fees.

How it works:

- **Payment processors** deposit the donations in your church/parish bank account (for a small fee per donation).
- **Software providers** enable a donation screen for givers to select an amount to give
- **Hardware Providers** provide the physical device for people to 'tap' their card against

+ Mobile data provider if needed

What to consider

Why go digital?

Every church needs a contactless machine, but knowing your personal 'Why?' will help inform your purchase and guide you going forward. You may have a lot of visitors, weddings or baptisms where you would like to capture donations, or you may have a large church centre which needs a card-reader to take fees - know your 'Why'.

Budget

Contactless solutions can work for you on any budget, but you can manage your expectations by setting a budget and looking at the options that are available. Contactless devices range from £30-£1000+.

Connectivity & Internet Access

Every contactless machine will need either:
- good Wi-Fi signal
- good Mobile Data

No Wi-fi in church?
There are options. Providing you have mobile signal, you can;
- Purchase a contactless device with a built-in SIM card
- Use a Mobile Data/hotspot device to provide data signal to your contactless device

No Mobile Signal?
- Contact Daisy Communications through Parish Buying for a consultation
- See CofE guidance at www.churchofengland.org/resources/churchcare/advice-and-guidance-church-buildings/connectivity/what-solutions-are-available
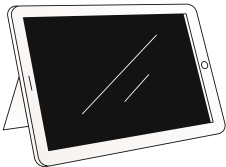
Contactless Device Options

Considering your 'Why', your 'Budget' and your 'Connectivity' situation, the best options for contactless giving, from least-most expensive, are detailed below. More information available on the Parish Buying website.
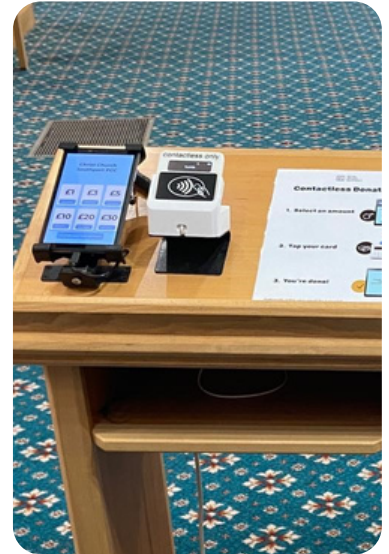
SUMUP AIR CARD READER

- Cost £14.99
- Payment processor, software & hardware provider = SumUp
- Operated with the SumUp mobile app (can also be used on a tablet)
- Must be connected to Wi-Fi or Mobile signal
- Can be linked with Give A Little (software provider) on an Android Tablet to create a 'DIY' donation station

Portable and good for taking fees

Without a tablet, it needs to be managed by a volunteer

Find out more about this option on Parish Buying:
Home Page>Giving and Payments>Contactless Solutions>SumUp Card Reader
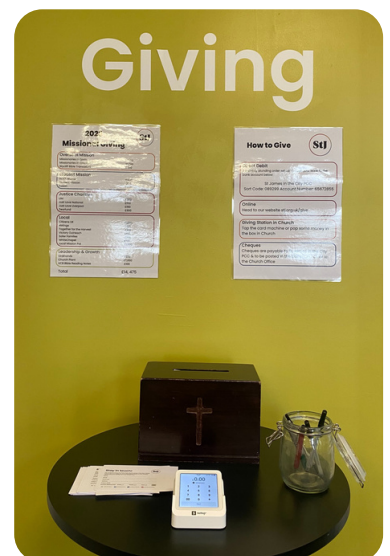
SUMUP SOLO

- Cost £59
- Payment processor, software & hardware provider = SumUp
- Givers enter the amount on they'd like to give and 'tap' their card on the screen.
- Works on Wi-Fi & Data

Easy to use

Not eye-catching

Find out more about this option on Parish Buying:
Home Page>Giving and Payments>Contactless Solutions>SumUp Solo

COLLECTIN MORE

- Cost £295
- 🧩 Payment processor = SumUp
- 🧩 Software provider = Give A Little
- 🧩 Hardware Provider = CollecTin
- Givers select the amount on they'd like to give and 'tap' their card on the top.
- Wi-Fi & SIM options available

Visual & Portable

Regular app updates

Find out more about this option on Parish Buying:
Home Page>Giving and Payments>Contactless Solutions>CollecTin More

PAYAZ GIVING STATION

- Cost £379
- 🧩 Payment processor = SumUp
- 🧩 Software provider = Give A Little
- 🧩 Hardware Provider = Payaz
- Givers select the amount on they'd like to give and 'tap' their card on the reader
- Wi-Fi & SIM options available

Visual & Portable

Regular app updates

Find out more about this option on Parish Buying:
Home Page>Giving and Payments>Contactless Solutions>Payaz Giving Station
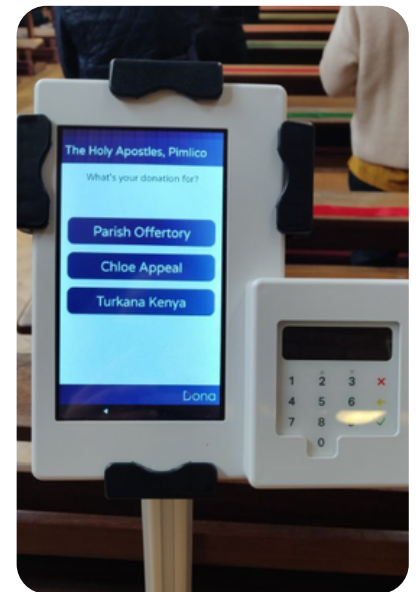
DONA

- Cost £495-£555+
- 🧩 Payment processor = SumUp
- 🧩 Software provider = Dona
- 🧩 Hardware Provider = Dona
- Givers select the amount on they'd like to give and 'tap' their card on the card reader
- Wi-Fi & SIM options available

Facilitates Online Gifts & Gift Aid

Device not subsidised by Parish Buying

Find out more about this option at Donadonations.com

GWD SKINNY

- Cost £795-£995+ with £16.50
- 🧩 Payment processor = GWS
- 🧩 Software provider = GWD
- 🧩 Hardware Provider = GWD
- Givers select the amount on they'd like to give and 'tap' their card on the reader
- Wi-Fi & SIM options available

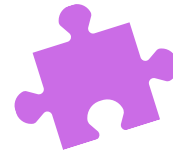
Visual & Portable

Regular app updates

Find out more about this option on Parish Buying:
Home Page>Giving and Payments>Contactless Solutions>gwd-skinny-donation-station

Flexible Giving options with GiveALittle

All major payment methods
Contactless, chip and pin, and Wallet Apps (e.g. Google Pay or Apple Pay).

Multiple channels and devices
Offer unlimited campaigns online and in situ with unlimited devices and points of donation.
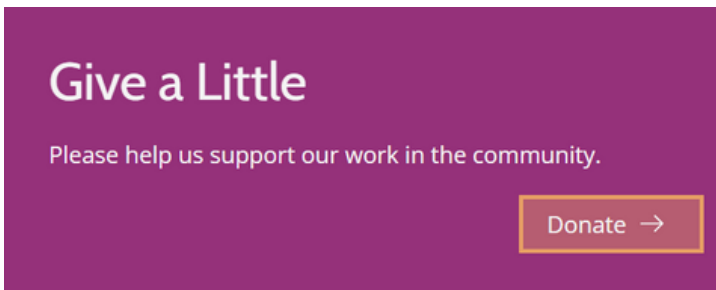
QR codes
Help donors rapidly link, using their smartphone camera, to your online web campaigns for fully contactless giving.

Multiple campaigns
Use Give A Little to offer fundraising campaigns for different purposes and give donors access to a list of these to make their choice.

Examples of different channels and devices that can use GiveALittle:

A Church Near You

Payaz GivingStation

E.g Give A Little Online Web Page

CollecTin More

Using GiveALittle to Sync to MyGiving.Online

Another benefit to using Give A Little is that you can synch your accounts to Data Developments Software - MyGiving.Online - which means people can fill in a Gift Aid declaration on Give A Little, and the connected MyGiving.Online account will record the information and their donation amount.

Generating QR Codes

You will be able to generate QR codes for any of your giving campaigns that you can use on any of your printed flyers, newsletters, posters, pew cards, fundraising materials - you get the idea! People with an internet connection can scan the code with their phone camera and see your donation page.

Setting up Campaigns

A fantastic feature of GiveALittle premium subscription is that it allows you to quickly and easily make a 'campaign' for the theme of your event and records the transactions according to the event (which is helpful to keep track of where gifts are made).

For example, if your church is holding a baptism service, you may create a campaign that is personalised to that family which reads something like, *"Thank you for attending Bobby's Baptism at Parish Church"* with donation amounts below.

Tip: *For those events that gather a lot of non-church members, it can be useful to adjust the giving amounts to fit the context.*

Setting Up Give A Little

Step 1: Go to the Give A Little website

givealittle.co/parishbuying

Follow this link to start the process of creating an account with Give A Little. It's important that you follow this link, rather than going directly to Give A Little, as this ensures you receive the Premium version of Give A Little for free, which has been specially negotiated for Parish Buying members. Click on 'Start now' in the middle of the page.
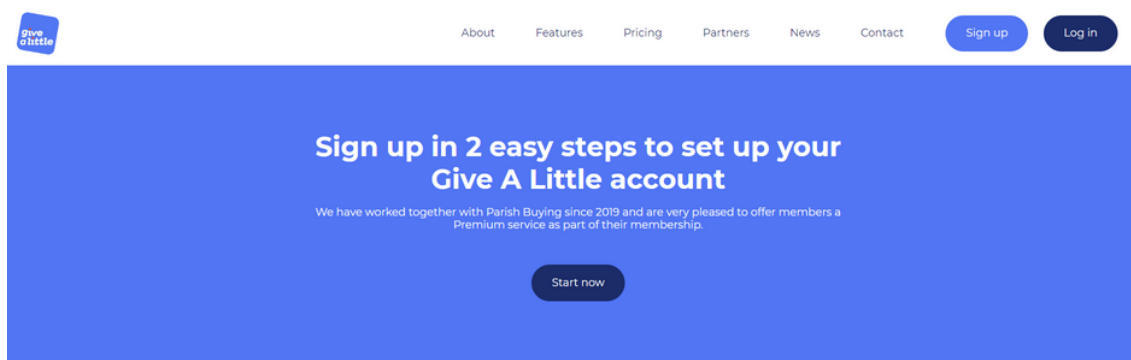
On the next screen, enter your email address and set a password. It is good practice to create your account using a role-based email address (e.g. stmarystreasurer@gmail.com) rather than a personal email address so that the login details can be shared with others. **Click on 'Confirm email address'.**
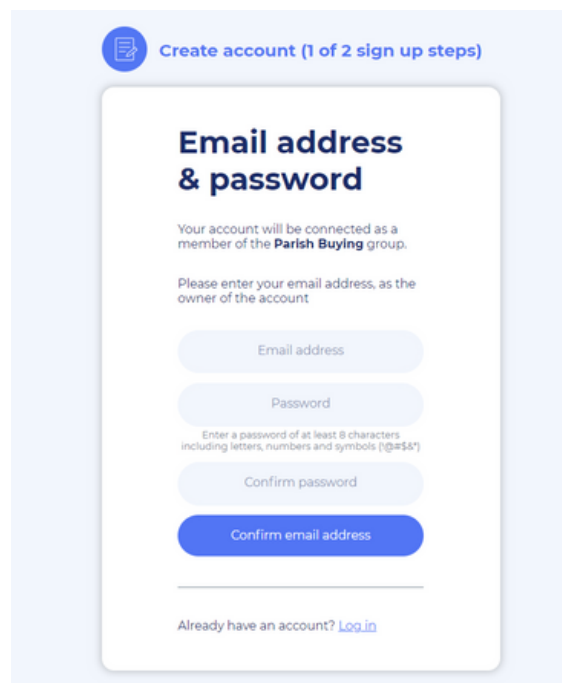
Step 2: Verify email address

After clicking 'Confirm email address', you will see a screen that says 'Confirm your email address'. Check the email account you signed up with and you should have an email from Give A Little. Follow the link in that email, or click on 'Resend verification email' if it has not come through.

Step 3: Enter your church details

Now you will be asked to enter your church details. It is best to enter your church name in an easily identifiable format including the place e.g., 'St Agatha's, Anytown' rather than just 'St Agatha's'.
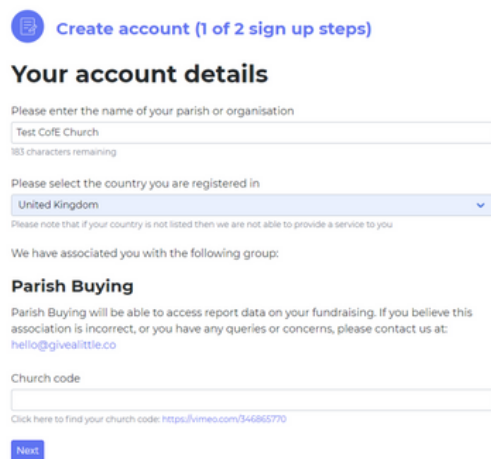Then enter the country (United Kingdom) from the dropdown menu.
Here you also asked for your church code. This is a nationally assigned church code, rather than a code that your diocese may use for identifying your church.

Click here to watch a video to find your church code.

If you are setting up an account on behalf of a multi-church parish, use the church code for the lead church in the parish. If you are setting up an account on behalf of a benefice, you can enter the benefice ID instead (which you can also find by clicking on the button above).
When you're ready, click on '**Next**'.

Step 4: Accept the terms and conditions

Once you have clicked on the link in the email from Give A Little and successfully verified your email address you will be taken to a welcome screen. This explains what Give A Little is and asks you to agree to their terms and conditions. Scroll down until you see the tick boxes. You must tick the first box but it is up to you whether you tick the second box and subscribe to updates. When you're ready, click '**Next**'.

Step 5: Connect a Payment Processor 🧩

A page will come up asking you to connect a Payment Processor. If you already have a SumUp account, click "Connect existing account" and log in with your SumUp email and password. If not, click "Create a parish buying stripe account" or "Sign Up with SumUp" and see the separate SumUp and Stripe guides.

Congratulations! You have now created a Give A Little account.

What's the difference between **SumUp** and **Stripe**?
- **SumUp**: a SumUp account **can facilitate both contactless and online** donations. You can also use your SumUp account separately with the SumUp app for taking payments.
- **Stripe**: a Stripe Express account can facilitate online donations at a **much lower cost** than SumUp. It can accept Apple Pay and Google Pay for online donations and also has a **high donations threshold** (up to £1m) in a single transaction.
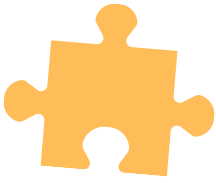
Create a SumUp Account

SumUp is a mobile payments processor that allows your church to receive payments and donations. It can be used in conjunction with the donations software Give A Little. The process of setting up a SumUp account usually takes around 15 minutes. This is an essential part of being able to receive contactless or online donations.

Before you get started, you will need:

• Church bank details
o Account name—this must be as it is according to your bank
o Account number
o Sort code
• Church address and contact telephone number
• Church website / 'A Church Near You' page / social media webpage link
• An email address
o We recommend that you enter a role-based email addresses, such as
'reverend@stjohnschurch.co.uk' or 'stjohnsreverend@gmail.com' as opposed to a personal email address, as part of good governance. If you haven't got one, we strongly advise you to set one up.
• Your mobile phone number

Setting up your account

Follow this link to start setting up your account, or click on 'Sign up with SumUp' if you are coming from the Give A Little Integrations page. *It is important that you set up your account via this link (and not by going directly to the SumUp website) otherwise your account won't be marked as a Parish Buying account and you will miss out on the specially negotiated transaction rates for churches.*

Click on 'Get Started Now' and then enter your email address and create a password. Read and accept the terms and conditions. Please make a note of your username and password.

If you would like to order a SumUp card reader (not required if you are receiving or buying a CollecTin More or Payaz GivingStation, or just setting up an account for online giving) you can do so at this stage. Otherwise if you don't wish to purchase one click on **'I do not need a reader'** to continue with your registration. You will find this option at the bottom of the page.

(A voucher for a discounted reader will remain available on your account for you to claim if you wish to purchase a reader later.)

Create a SumUp account

Depending on the link you followed, there are two optional application routes, check and use the below guidance to fill in the questions on screen.

Personal Details:

Enter your own details here.

Business Address:

Enter the church address as registered to your bank account.

Business Type:

Limited Company > Other > Charitable organisation

Business Details:

Registered business name – Your church name.

Business Phone – Church contact number.

Company registration number – LEAVE BLANK (if compulsory on your registration route, please enter your church code adding the two letters 'CE' first.)1

VAT number – LEAVE BLANK

Your role in the company:

Sole owner (unless you specifically want to add anyone else from the PCC).

Payout bank account:

Your church bank account name, Sort Code, and account number.

Enter the mobile number that you have immediate access to, as you will be sent a code to verify your account. When you receive it, type the verification code into the box and click on confirm code.

Congratulations! Your account is now live. Be sure to make a note of your login details and SumUp merchant ID (begins with an M).

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1 To find this go onto your church's 'A Church Near You Page', scroll down the left-hand ribbon and click on 'More Information'. You will find your church code listed under 'Location information'. You can watch a video of how to find this code here. *Please ensure you give the code as described here, and not another type of church code that your diocese may have assigned you, for example.*

Making the most of it

Below are 6 things to think about when incorporating Contactless Giving into your church setting. We have learned these are real and effective ideas to introducing and sustain contactless giving.

IS YOUR DEVICE...

SWITCHED ON?

It sounds obvious... but having the machine switched on and available to use is necessary to capture contactless donations!
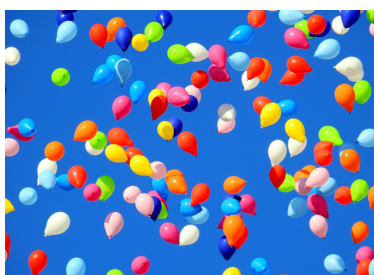

VISIBLE?

The device needs to be visible when people walk into the building. Place the device in an accessible spot and draw attention to it.

PART OF THE WORSHIP?

Giving is part of our worship, however the gift is made. Make digital giving a 'normal' and 'familiar' part of worship at your church.

REMEMBER...

EVENTS

Events are a great opportunity for guests and visitors to engage in generosity and worship in your church.

SEASONS

You can talk about generosity and giving during any liturgical season. Tailor your giving space to the different seasons.

THANKS

Give thanks for all the gifts that are offered. Remember to thank your givers for their generosity and build a relationship of trust.
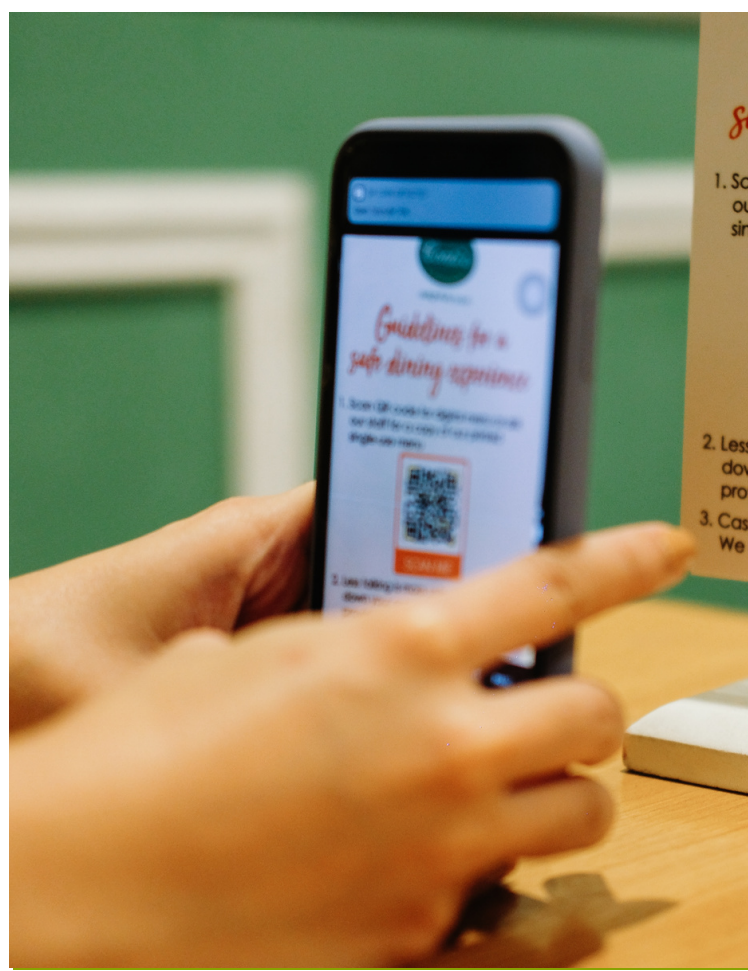
Online Giving

'Online Giving' refers to donations made online through a website or QR code. Online donations were a lifeline for churches throughout the pandemic, and highlighted the inconvenience and vunerability of envelope gifts.

PARISHGIVING**SCHEME**

The Parish Giving Scheme (PGS) is included this, as you can sign up online to give regular or one-off gifts to your church through their website. You can read more about the benefits of PGS on the Liverpool Diocese website.

Online Giving

Benefits of Digital Giving; For the Giver It is a safe and secure way to make a gift or donation to your local church. For the Finance Team Online and contactless giving reduces bank charges, time spent counting cash donations and makes a hand over of responsibilities much easier.

✓ Use Online giving wherever you can (e.g. your website, ACNY).

✓ Make use of Social Media to promote the Parish Giving Scheme as well as your services, projects and other ways to give.

✓ Tailor your Church Website for generous giving.

✓ Make use of, and experiment with QR codes on your printed posters, pew cards, newsletters etc.

Benefits of Digital Giving;

For the Giver
It is a safe and secure way to make a gift or donation to your local church.

For the Finance Team
Online and contactless giving reduces bank charges, time spent counting cash donations and makes a hand over of responsibilities much easier.

For the church
Online and contactless gifts are on average higher than donations made by cash, and having them available opens up the door for more people to make cashless gifts.

Parish Giving Scheme Online

For churches signed-up to the Parish Giving Scheme, their page on the website will appear with two giving options:

Using the link, or QR code, to your PGS page will give people the option to make either **regular or one-off gifts** to your church, with Gift Aid claimed on your behalf. You can download the QR code for your church page by scrolling down:

1. Add your QR code to your printed flyers or posters
2. Add your PGS link to your website so people can click directly to PGS from your website.

Tailoring your website

Having up-to-date giving information on your website helps your givers to make a gift quickly, efficiently and safely.

AVOID OVERCROWDING
You want to grab the attention and trust of your giver straight away. Therefore, do not over-face your givers with too many ways to give. Prioritise the best ways to give to your church that are; efficient for your treasurer or finance team, secure, trusted and easy to use for the giver. An example could include:

"The best ways you can make your gift to St James'
- **Join the Parish Giving Scheme** and make a regular monthly gift by direct debit. Sign up here (link to your personal PGS page)
- **Make a one-off payment** online by clicking here (a link to your online giving platform e.g GiveALittle, ChurchSuite, JustGiving etc.)
- **Use our Contactless Giving machine** in Church or leave a Cash donation in the box at the back. (insert images of both)

You might have separate and important fundraising campaigns or forms of giving which you would like to highlight, too. Breaking these up from your main ways of giving will help people find and digest the information they are looking for, so these would be great under a heading such as; "***Other ways to give***" which might include; Legacies, Fundraising for 'X', Join our Friends Group.

CONVEYING YOUR IMPACT AND BUILDING TRUST ON YOUR WEBSITE
There are simple ways to build trust with those visiting your website to make a donation (who may not all be church members).
- **"People give to a vision"** is commonly quoted, so share a little bit of your vision on your giving page. This could be a message from the Vicar, Treasurer or a quote from someone/somewhere your church has supported.
- **Add pictures or videos** of your church, it's people and it's projects! This helps bring your vision to life and people can see where their giving makes an impact.
- **Transparency** - if your church has a particular need such as fundraising for a post, maintenance costs rising etc, be honest about the church needing money to resource the mission and ministry it has been called to do and make '*the ask*'.

Using Social Media to promote Generous Giving

Despite generous giving being the petrol that fuels the vehicle of ministry and mission, it is something many people still find difficult to talk about. Using social media, you have the ability to gently introduce the generous giving conversation and can signpost people to our online giving very efficiently.

TOP TIP

Make use of anywhere you can put in a link to online giving!

- Facebook posts
- Instagram Bio
- YouTube Description
- Emails
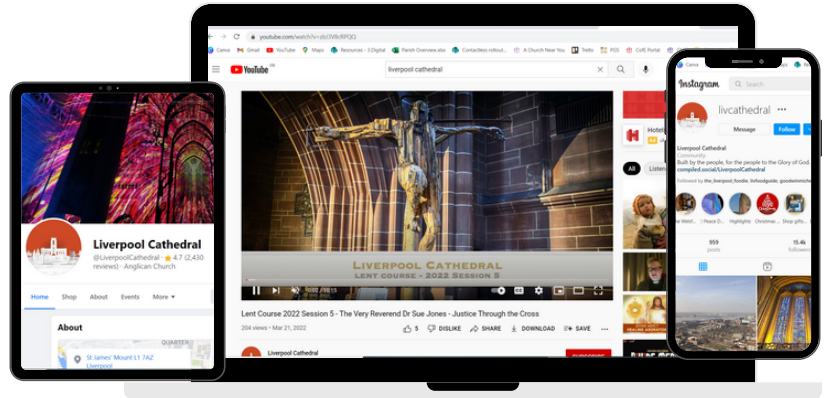
Graphics & Videos

You can easily create social media graphics on Canva.com for free, (register as a charity and you will be upgraded with more access to images etc). Below are some we developed to promote the Parish Giving Scheme:

Things to consider:

1. Always check you have **permission** from the people in the photograph, and the owner of the image to use it.
2. **Add in the digital giving link** in your Facebook caption when posting so people can respond directly to your ask.
3. **Post regularly** (1x or 2x a month about giving) interspersed with stories of the things you do as a church and your other notices.

Helpful Guides

- <u>'Getting Started with Give A Little'</u> - a guide to setting up web-campaigns, downloading and using QR codes using GAL
- <u>Setting up a Stripe account</u> for online giving - a guide to setting up Stripe for online giving
- <u>Watch the video</u> below for setting up campaigns with Give A Little