Receiving Web, Text & Mobile Donations

Guidance for Parishes

Although regular giving is the bedrock of support for most churches, one-off donations are a very useful additional supplement to this.

Enabling people to donate online can really increase the amount your church can raise for specific appeals and one off events. Online giving and mobile phone giving are generally additional ways to give, not substitutes for regular giving to your church. Your regular givers should continue to give in their usual way, whether that is by standing order / direct debit or by envelope (preferably the former as it is quicker, cheaper and more secure).

Donors may wish to give online over and above their regular giving however; for example, to specific appeals or to mark special occasions. Digital giving can also help attract donations from people who do not normally give; for example, people who do not usually attend church services, people who are attending a wedding or concert or other one-off event, tourists, people moved by a special appeal etc.

Why use Digital Forms of Giving?

We expect the ability for people to give digitally to be significant over the longer term. It will be essential to maintain regular giving, but the ability for people to give one-off donations will remain. The device that they use to do this may move from PC to mobile device, and be accessed via an app rather than a webpage, but this way of giving will remain important.

Attractive to the Donor

- **TIME:** If a transaction takes longer than 30-seconds, 85% of people stop the transaction.
- **LOCATION:** If they can’t physically get to church, location often keeps them from giving.
- **MONEY:** People seldom carry cash anymore and dislike complex online forms.
- **CULTURE:** The giving habits of millennials are dependent on cultural relevance.

Using Digital Giving

- Opportunity to receive additional giving via web, text or mobile.
- Set up multiple one-off or regular funds, which members can donate towards.
- Embed the Donate Button into your church website.
- Claims Gift Aid automatically.
- Receive email or text notifications when donations are received.
1. Online Giving

Online Giving is where a donations platform or space is linked to your website so that an individual can make a donation using a variety of payment methods. Most donation platform providers will embed a ‘Donate Here’ on your website and will also automatically reclaim the Gift Aid.

Fundraising pages are particularly useful for one-off appeals or sponsored events where you are seeking a wide donor base, particularly among younger people or those further afield. An online giving page has now become the most popular way of raising money through a sponsored event such as a walk or run. Although there needs to be wider publicity, and suggestions of how and when to give (for example, a Gift Day could be advertised in the parish magazine) it’s convenient and allows people wherever they are to participate.

What Should You Look For In A Provider?

There are now a number of donation platform providers. We recommend your PCC researches the costs and benefits before registering - as well as considering the following:

1. Costs
Costs may include a one-off set-up fee, a regular monthly fee, a % of each gift taken by the provider and the credit/debit card fee or other transaction charge, which may be levied.

2. Benefits
Benefits can include whether the provider will claim Gift Aid for you, how well-known and trusted the provider is, how user-friendly it is for you and your donors, if it sends automated ‘thank you’ messages, what sort of reporting it provides, if promotional templates are available and whether people doing sponsored events can create team pages.

3. Functionality
Some provider’s offer more services than others; for example a mobile app, which your donors can download onto their smartphone. You might also want to look into linking the web page to Facebook, Twitter etc.

Which Provider Should We Use?

Although we cannot recommend one system, we have highlighted (in alphabetical order) the most relevant and affordable providers for churches in the UK for you to compare. Please note there are other providers available.
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* **BT MYDONATE**

What they say about themselves: “BT MyDonate is a not-for-profit online fundraising service provided by United Kingdom telecommunications company BT Group for charities in the UK for fundraising appeals, one-off and regular credit and debit card donations.”

Giving
- Credit and debit card donations and regular giving by Direct Debit Donations.
- Gift Aid Reclaims.
- You can set up multiple projects for mission’s support, buildings or events.

Pricing
- Registration is free. No monthly subscription.
- Credit card charge is 1.3%.
- Debit card charge is set at 15p for all transactions.

Website: [http://www.btplc.com/mydonate/](http://www.btplc.com/mydonate/)

* **GIVE NET**

What they say about themselves: “Give.net is powered by Stewardship, a Christian charity passionate about generosity with a serious track record in helping people give. To use give.net for your fundraising appeals, you first need to make sure that your church is registered to receive funds from Stewardship.”

Giving
- Credit and debit card donations and regular giving by Direct Debit Donations.
- Gift Aid Reclaims.
- You can set up multiple projects for mission’s support, buildings or events.

Pricing
- Registration is free. No monthly subscription.
- No additional charges are made for Debit card giving, but a 1% transaction fee for personal credit cards and 2% for business cards is added.
- They retain (3%) from gifts to cover administration costs.
- For gifts where Gift Aid is not claimed, they only keep back 2%.

Website: [https://www.give.net/](https://www.give.net/)

* **JUST GIVING**

What they say about themselves: “JustGiving is the #1 platform for online giving in the world. It enables charities to receive donations via web and SMS and can process fundraising appeals, one-off and regular credit and debit card donations.”

Giving
- Mobile app individuals can download to access their giving.
- Text Giving Service offered with Just Text Giving.
- Credit and debit card donations and regular giving by Direct Debit Donations.
- Gift Aid Reclaims.
- You can set up multiple projects for mission’s support, buildings or events.
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Pricing
• Registration is free.
• Transaction fee is 5%
• Credit card charge is 1.3%.
• PayPal processing fee is 1.45%

Website: https://www.justgiving.com/

* LEPTON

What they say about themselves: “Lepton is an innovative donations platform used by churches and Christian non-profits. Lepton is designed with the local church at the centre and is built so that donations go directly to your account. Lepton can be use to raise funds for a missions trip, a specific ministry event, or a building project.”

Giving
• Mobile app individuals can download to access their giving.
• Credit and debit card donations and regular giving by Direct Debit Donations.
• Gift Aid Reclaims.
• You can set up multiple projects for mission’s support, buildings or events.
• Giving Resources for churches.

Pricing
• Set up for Free. No Contract. No Credit Card.
• Package deal starts from £0 p/m - £19 p/m - £79 p/m (see website for further details)
• 2% transaction fee on regular / monthly gifts (the first £100 incur no fee).
• 1.4% + 20p transaction fee on Bank and Card Donation

Website: http://www.leptongiving.com/us/main/

* MY GIVING ONLINE

What they say about themselves: “MyGiving.Online is a complete online donations management system offered by Data Developments. It is designed to re-imagine the way you handle donations and giving for your organisation by opening up new opportunities and saving you time.”

Giving
• Mobile app individuals can download to access their giving.
• Credit and debit card donations and regular giving by Direct Debit Donations.
• Gift Aid Reclaims.

Pricing
• £15 per month subscription cost (NB offer for multiple churches in a parish)
• PayPal for registered charities 1.4% + 20p
• The Direct Debit charge is 1% per transaction but is capped at a maximum of £2
• Credit/Debit card charges 1.9% + 20p (only charged after you receive £30k in donations)

Website: http://www.datadevelopments.co.uk/mygivingonline/
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* TOTAL GIVING

What they say about themselves: “TotalGiving believe making a real difference requires doing things different. Unlike other platforms, when making a donation your money goes directly to the charity. We do not hold or handle any money; we do not act as a middleman. We charge no fees and take no commission from the charity or the donor.

Giving
- Credit and debit card donations and regular giving by Direct Debit Donations.
- Mobile App for iPhone
- Gift Aid Reclaims.
- You can set up multiple projects for mission’s support, buildings or events.

Pricing
- Set up for Free.
- 1.4% + 20p Payment Provider Fee

Website: [http://www.totalgiving.co.uk/](http://www.totalgiving.co.uk/)

2. Text Giving

Charities can now receive donations made through a mobile phone. By displaying your unique code on fundraising literature or business cards – people can text a donation amount (usually £5, £10, £15) to your church account. The donation is added to the donor’s phone bill (or debited from their credit balance if they use pay as you go). They receive an automatic acknowledgement with a link for Gift Aiding, thanking them for their donation.

This type of digital giving has great potential for one-off fundraising events, for churches in areas where tourists drop in, and for events with lots of young people present. Ramblers, tourists and other visitors may these days be more likely to have their mobile phones with them than to have any cash in their pockets!

For example, you could have a poster on the wall:

‘To help preserve our beautiful church, donate £10 now: just text COFE12 £10 to 70070’

You could also print it on service sheets or concert programmes, project it onto the wall at your youth group events, or print off small business cards with the Donate Now Code.
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What Should You Look For In A Provider?

Currently the main provider for this service is Vodafone’s JustTextGiving (although some Church App Giving Features offer text giving) which enables charities to receive donations made through their mobile phones.

This is a free service for the church to register to, and for the donor to use. This service is now available to all churches, regardless of whether they have a registered charity number.

* JUST TEXT GIVING

What they say about themselves: “JustTextGiving by Vodafone is an innovative service that lets your friends, family and supporters make donations by text, using a unique code. Getting started couldn’t be easier. When you set up your online fundraising page, you'll be given a text code that you can customise.”

Website: https://www.justgiving.com/en/justtextgiving

How can we register our Church?

If your church would like to try using text giving, you can visit www.justgiving.com/charities to register as a charity. We have also produced a short guide on how to register your church, create a profile and establish a unique charity code to receive donations.


3. Mobile Giving

Mobile banking is in its infancy, but is growing fast. Whilst this is not a mainstream opportunity for parishes at the moment, it could become a significant way of giving. Currently most Bank providers (Barclays, Lloyds, NatWest, Santander) offer the ability for customers to download their App and manage their online banking via their smartphone. This includes online transactions as well as checking statements and scanning a code to process a payment.

We expect this will become a mainstream payment method, and so visitors or those attending a wedding or baptism, may become more likely to want to give using their mobile than by using cash. It could over time join, or even exceed, cards and cash as the dominant methods of financial transactions outside of the home. The National Stewardship Team is working to develop an offering to churches, once technology is more readily available.
Further Guidance

To Read our Guidance on Church Management Apps and their Giving Feature

To Read our Guidance on Just Text Giving

To Read our Guidance on Encouraging Millennials to Give
➢ http://www.parishresources.org.uk/giving/millennials/

To Read our Guidance on Crowd Fundraising