**Online and contactless giving to local churches**

“Ready for the New Normal” suggests that local churches might consider using contactless giving to avoid passing an offertory plate and handling cash, with the increased risks from Coronavirus.

As well as the now-well established method of setting up a bank standing order for giving to the local church, some more technological solutions are being used by a number of churches.

None of these are offered as recommendations – this is just a survey of some of the means already in use. Prices, fees, commission on transactions and other terms may be changed, and churches are strongly advised to check the details are current and correct before committing to any particular path.

1. **Paypal** [**www.paypal.com/uk/**](http://www.paypal.com/uk/)

Churches, along with other charities, can receive donations through PayPal. The church will need to establish a business account with PayPal, and follow one of two routes. For churches that are registered as a separate charity through the Charity Commission or OSCR, they will need to enter their registered charity number along with contact details, the charity’s bank account details (to receive the payments) and details of an authorised account holder, a trustee’s details and various other documents. Churches that are still excepted from registration will also need to provide a copy of their constitution proving that they are a not-for-profit organisation. Once the account registration has been completed and accepted, donations can be accepted online through the church’s website or in person with an iZettle card reader (see below.) Donors do not need a PayPal account themselves, and can enter their card details to make payments, or use their personal PayPal account if they have one. Commission fees for charities are 1.4% + 20p/transaction with no monthly fees. Gifts are eligible for Gift Aid.

1. **Sumup** [**www.sumup.co.uk/**](http://www.sumup.co.uk/)

Sumup requires the church to buy a small card reader device, and then donors can give through contactless debit cards, or using chip and pin, or Google Pay/Apple Pay via their smartphone. The giver needs to type their donation amount onto the key pad. The basic reader Sumup Air reader costs £70.80 including VAT, and needs to be paired with a smartphone owned by the church (the donation amount is entered into the app on the smartphone with this basic reader.) Sumup also have a 3G card reader which removes the need for a church-owned phone to collect and process gifts – the amount is entered into the reader directly. This costs £118.80 inc VAT, or £202.80 with a receipt printer (which looks just like a payment device in any High Street shop). These prices are for buying directly from Sumup – they are also available in some shops for a lower price (e.g. the stationers Ryman sell the basic Sumup Air for £24.99, and referral links from existing users will give significant savings.). They also have a Point of Sale option that may be of use for cafes, shops, etc. There are no monthly costs for using this system, and there is a 1.69% transaction fee (i.e. that percentage is deducted from each gift before it is credited to the church’s bank account.) Donations are credited to the church in 2-3 business days.

1. **Goodbox** [**www.goodbox.com**](http://www.goodbox.com)

Goodbox offer two main contactless devices – the GBx Mini and GBx Core. The Mini is a small handheld terminal that accept contactless and chip&pin payments as well as Apple and Google Pay. The church can preset a default amount for donations, but donors can use the touchscreen to easily and instantly vary the amount for their gift. The Mini will connect to your wifi and use a 4G mobile signal or work offline and then process payments when connected to the internet later. It can also fit inside Goodbox’s GoodPlate – a brass offering plate that will allow traditional cash collections.

The GBx Core is a larger device suitable for display at a fixed point in the building (optionally on the GBx podium which can include a cash box for donations), and operates in the same way – a default amount is set and easily changed by the donor to their preferred amount.

For either device that is a one-off sign-up fee of £50. Their transaction fee is 2.5% + 10p per donation, and a monthly fee of £9.60/month applies for the Mini or £15.00/month (including VAT) for the Core device. The readers can be purchased outright (£150 for the Mini, an additional £108 for the GoodPlate, or £414 for the GBx Core – all prices incusive of VAT.) There are also weekly rental and monthly lease options available.

1. **Givt** [**www.givtapp.net/en-gb/for-church-charities-foundations/**](http://www.givtapp.net/en-gb/for-church-charities-foundations/)

Givt uses a free app that needs to be installed on the giver’s smartphone (iOs and Android). The church can purchase a device called a “Givt Beacon” that can be place inside the collection bag/plate, or placed at a convenient location such as near the door. The smartphone recognises the device through Bluetooth. The church can also print a QR code that the smartphone user scans in their Givt app which doesn’t rely on Bluetooth. You do not need wifi in the building, and the giver does not need internet connection at the point of giving – if they are connected to the internet, their donation is taken immediately, otherwise the app saves the donation until the phone is connected and then processes payment. The user types into their app how much they would like to give. Donations of up to £30 will be eligible for GASDS. There is a one-off £75 start up fee for the church, but no subscription fee, notice period of cancellation fee. Givt takes a percentage of the donation as a service fee, but does not publish what this is, or how much the beacons cost – churches will need to contact them directly to discuss this. The church does not collect any data about the identity of givers, but they can access anonymous data about how much is given and at what time.

1. **Other card reading options**

Other card readers are available, including the iZettle and Square, but both rely on pairing with a church-owned smartphone like the Sumup Air. The IZettle Reader 2 is less expensive than the Sumup equivalent (regular price is £70.80 inc VAT), charges 1.75% per transaction with no other fixed fees and money is credited within 1-2 business days. It accepts contactless and chip&pin payments as well as Google Pay and Apple Pay. The Square Reader is just a card reader with no display or keypad – the amount and any Pin entry is managed through a church-owned smartphone. Transaction fees are also 1.75% and there are no monthly fees. The Square reader is widely available (Argos, Ryman, Curys/PCWorld as well as at Amazon.) for £22,80 inc VAT. The Square Terminal is an all-in-one machine for payments and receipt printing, and doesn’t need to be connected to a smartphone. It connects to the internet through wifi and costs £238.80 inc VAT, with 1.75% transaction charges but no monthly fees.

1. **Other online giving methods**

Some churches have started to use Text Giving, whereby the donor uses their phone to send an SMS (text message) to a number with a keyword and an amount – e.g ANYTOWNURC 5 to give £5. See, for example, [www.donr.com/](http://www.donr.com/) [www.iknowchurch.co.uk/](http://www.iknowchurch.co.uk/) and [www.churchsuite.com/](http://www.churchsuite.com/)

Steve Faber, June 2, 2020