



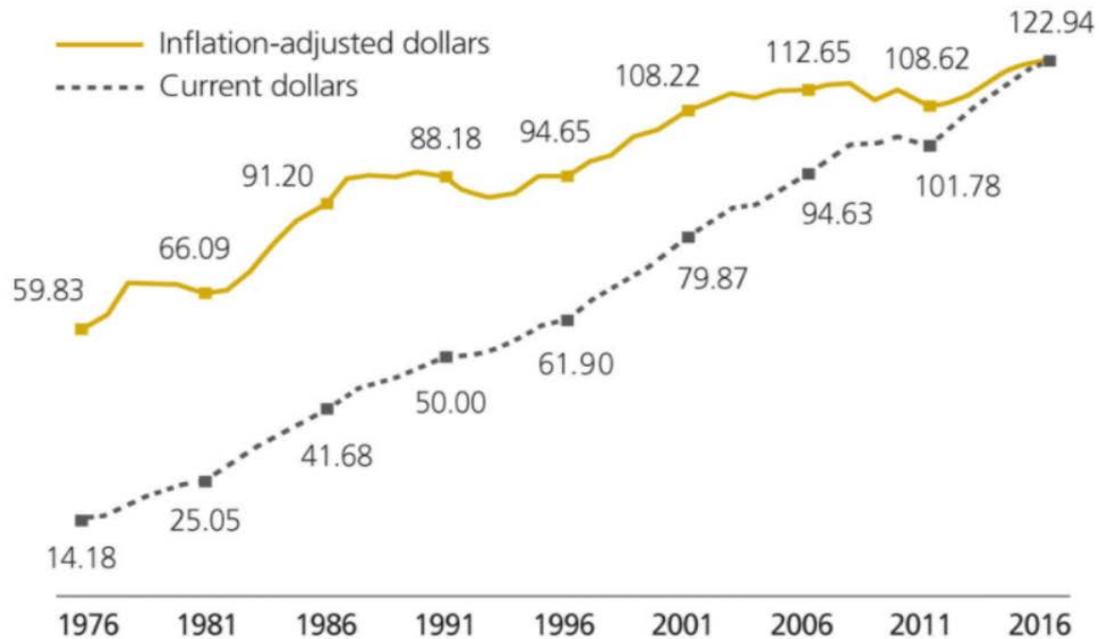
E-Giving



E-Giving

Giving to religion, 1976–2016 (in billions of dollars)

your guide in philanthropy





E-Giving

Online Giving: \$163 million in 2012

42% of American Churches offer online giving (2015)

“Many of the people in my congregation no longer carry cash or checks. If we do not offer some form of electronic giving, we prohibit them from fully participating in worship.”

Giving USA
Lake Institute

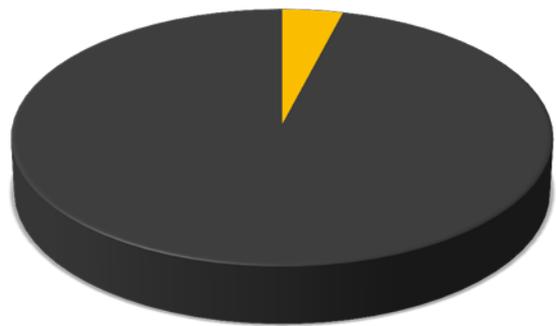


E-Giving

% of Donors Making an Online Gift

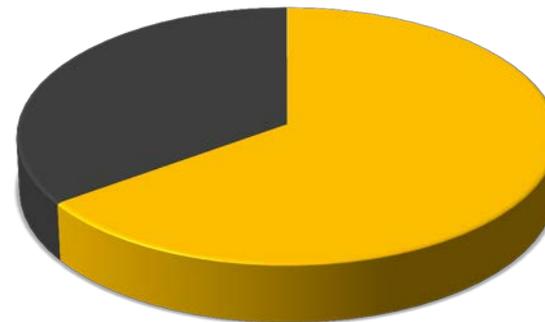
2002

2012



4%

- Made on online gift
- Did NOT make an online gift



65%

- Made on online gift
- Did NOT make an online gift

7.1% of overall giving to congregations was made online (2015)

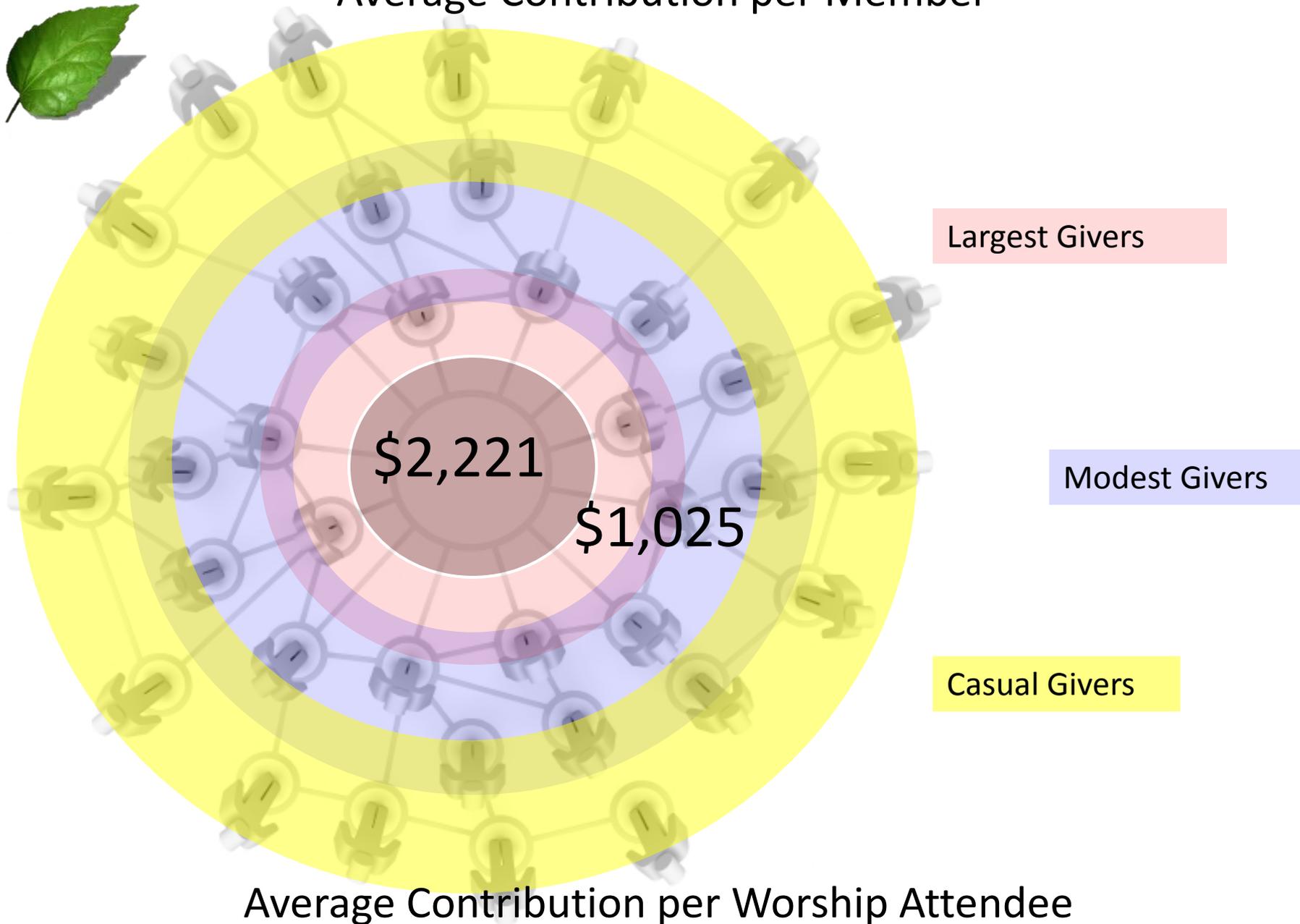


Who is your
Audience?



Think about your givers

Average Contribution per Member



Average Contribution per Worship Attendee



- Core Membership
- Tithers
- Gifts > Average
- E-Giving tools do not suit their gift size
- Older
- E-giving tools are less interesting / unfamiliar

Largest Givers

E-Giving Neutral

RECOMMENDATION

Modest Givers

- ✓ Do NOT detract from traditional giving
- ✓ Planned Giving



- Regular Membership
- Gifts = / < Average
- Regular to Irregular Givers
- Young Adults and Families, Baby
- E-giving tools are convenient
- E-giving tools are helpful discipline
- May not give if not present in

church



- ✓ Online Banking
- ✓ Website Giving



• Some Regular and Some Infrequent Members / Visitors

• Non-Tithers

• Gifts < Average or Nothing

• Give in the Moment

• Over 50% Church Attendees Give \$0.00

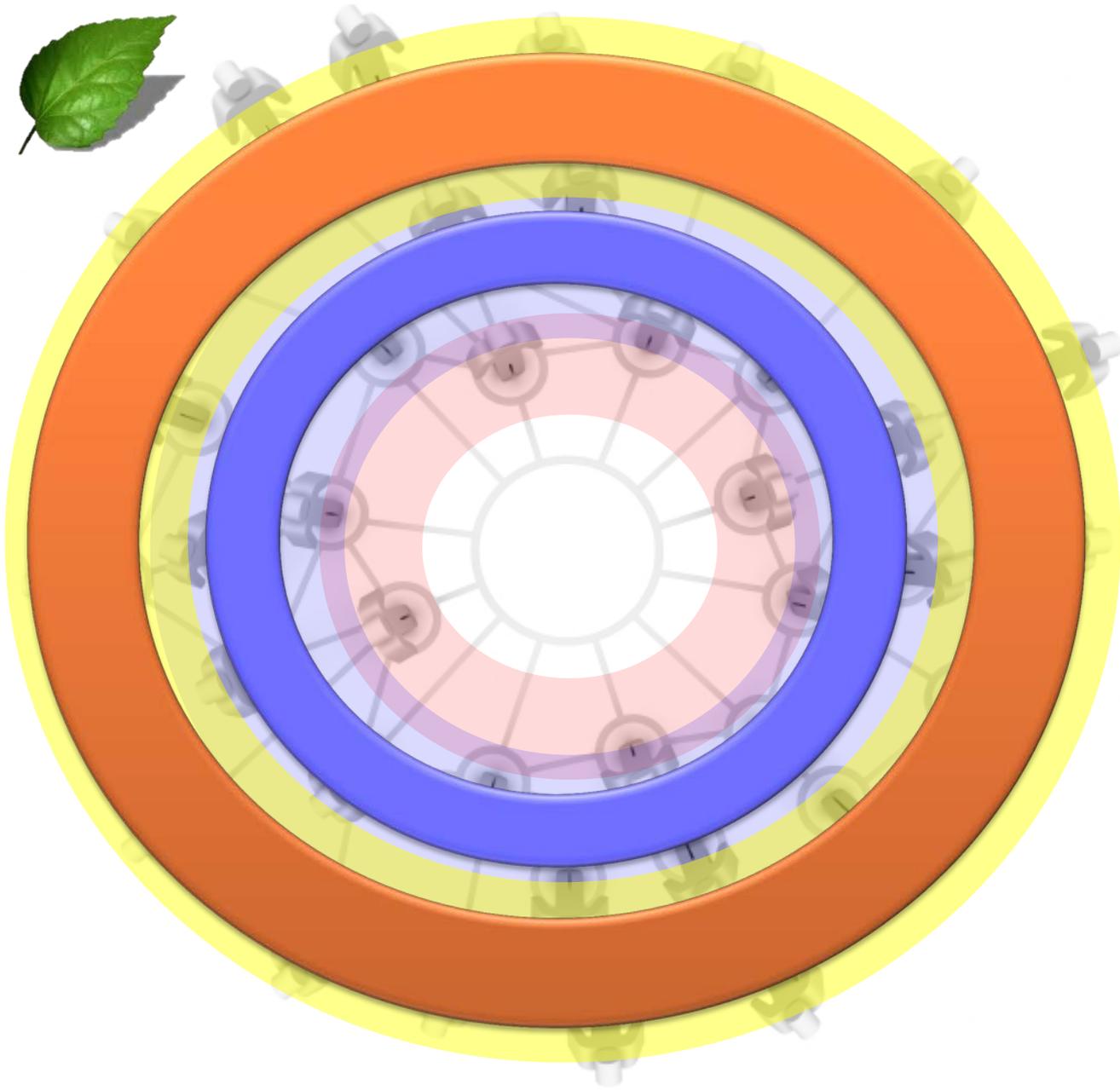
• E-Giving Tools Are Helpful

RECOMMENDATION

Modest Givers



✓ Immediate Giving Tools



Who is YOUR
E-Giving
audience?



E-Giving Tools



Online Banking

**Basic,
Easy,
Low Cost**



Online Giving

**Expected,
3rd Party,
% Cost**



Mobile Giving

**Advanced,
3rd Party,
% Cost**



Giving Kiosk

**Advanced,
3rd Party,
Equip Cost,
% Cost**



Mobile Card Processing

**Easy,
Events,
% Cost**



E-Giving

1. Online Banking

Members conduct their own financial transactions through a website operated by their own financial institution.

Church Action:

- No set-up.
- Comparable to receiving check via mail or in rare cases an EFT.

Donor Action:

- Easy First Time Set-Up (Minutes). Quick implementation of current, future-scheduled or recurring transactions.
- Also fast and easy to do from Smart Phones.





E-Giving

COST: \$0.00

1. Online Banking

PROS:

- 80% of households already pay at least one bill online: Already the favorite/preferred/primary method of bill payment
- No Cost
- No Contract to Donor or Church
- Easy and Fast
- Frequency Options: Single, Recurring or Specific Dates
- Improved Consistency & Budgeting for both Donor and Church
- Secure
- No debt instrument involved

CONS:

- Not Participating in Offering Part of Liturgy
- When not automatically recurring, potentially less predictable than EFT/ACH





E-Giving

2. Online Giving



Description: Accepting credit cards, debit cards and ACH (electronic checks) through your website.



E-Giving

2. Online Giving





E-Giving

Fee Storm:

- ✓ Discount rate (fee) 1.5%-3%
- ✓ American Express +1%
- ✓ ACH e-check 0-1%
- ✓ Merchant Account *if not provided by our vendor*
 - ✓ Monthly minimum fees \$0-\$75
 - ✓ Gateway fees \$20-\$50
 - ✓ Statement fees \$5-\$50
 - ✓ Authorization fees \$0.15-\$20
 - ✓ Chargeback fees \$15-25
- ✓ 3-Tier Pricing: Cards are ranked in 3 tiers and they are charged differently
 - ✓ Different prices are charge differently for different tiers
 - ✓ 1st Tier: Qualified Rate: lowest rate / quoted by merchant
 - ✓ 2nd Tier: Mid-Qualified Rate: Keyed in trans. or rewards card
 - ✓ 3rd Tier: Non-Qualified Rate: higher marked up rate



E-Giving

FOCUS FIRST ON:

- User experience
- Customer service
- Compatibility
- Security

CONSIDER FEES *AFTER* YOU IDENTIFY THE BEST SYSTEMS:

Fees will frustrate you, and in reality they probably vary only slightly

	Presbyterian Mission Exchange	e-giving by National Church Solutions	PayPal	Just Give	ACS Technologies	Easy Time
No Website required	Yes	Yes	Yes	Yes	No	No
ACH withdrawal to your organization's bank	Yes	Yes	Yes	No	Yes	Yes
Multiple Accounts	Yes	Yes	No	Yes	Yes	Yes
Withdraw funds as needed	Yes	No	Yes	No	Deposited in church's bank account once funds clear	No
Automatic donor email tax acknowledgment	Yes	Yes	No	Yes	No	No
Reconcile Gifts	Yes	Yes	Yes	Yes	Yes	Yes
FEES						
Setup charge	No	No	No	No	\$300	No
Software required	No	No	No	No	Yes	No
Annual charge	No	No	No	No	No	No
Monthly charge	No	Three plan level options	No	No	\$30 + various subscription levels for software	\$10 minimum
Transaction charge	1% per donation	No	\$0.30 per donation	4.5% per donation	\$0.10 per donation	3% + \$0.30 per donation
Credit card/Debit card charge	2.598% + \$0.26 per donation	Depends upon chosen plan	2.20%	No	2.75% + \$0.45 per donation	No
EFT/ACH charge	No	Depends upon chosen plan	No	No	\$0.45 per donation + return and chargeback fees	0.75% + \$0.30 per donation + \$6.00 per month



E-Giving

2. Online Giving

PROS:

- It is expected
- Easy and fast for donors
- Relatively low cost
- Easy to operate once set up
- Donor can designate to tithe, special offering, etc.



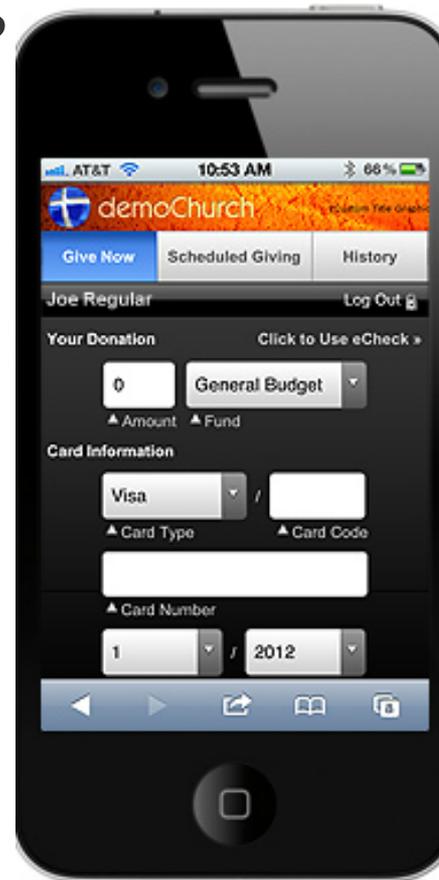
CONS:

- Expensive for card usage
- Giver is not Participating in Offering Part of Liturgy
- Extremely difficult to compare providers.
Complicated comparison, especially of pricing



E-Giving

3. Mobile Giving



Members and visitors may conduct their own financial transactions through their mobile phone or tablet.

The transaction is similar to online banking with the interface optimized for mobile devices

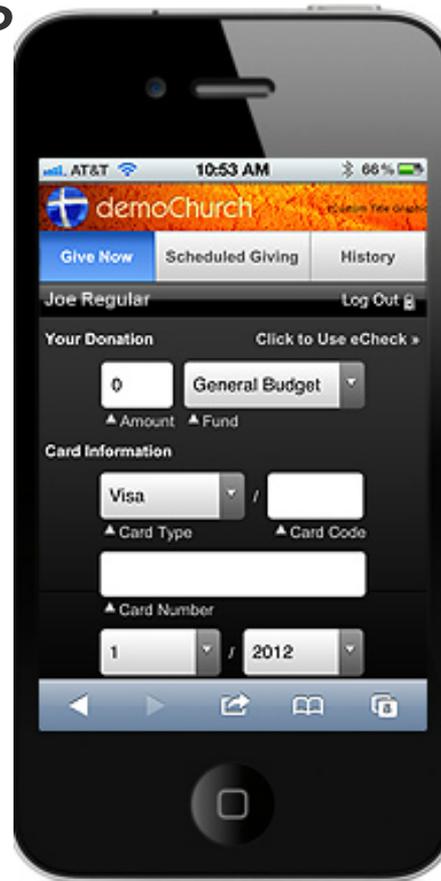


E-Giving

COST =
Online Giving

3. Mobile Giving

Many vendors provide mobile giving in addition to their computer-based online giving.



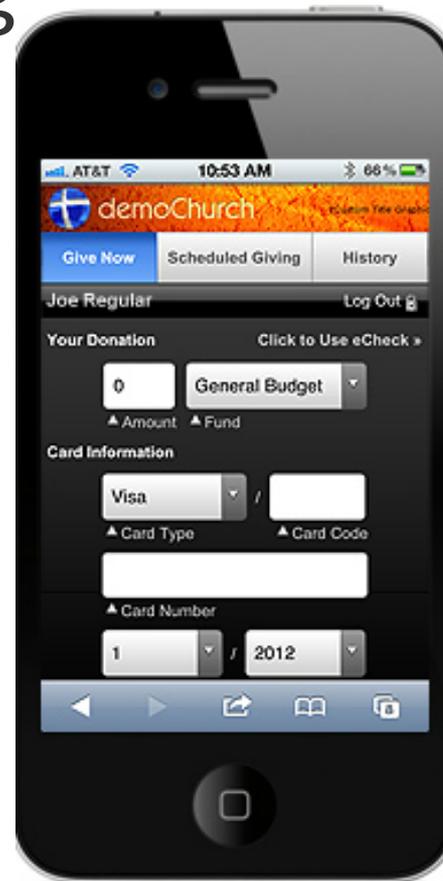


E-Giving

3. Mobile Giving

Who needs it?

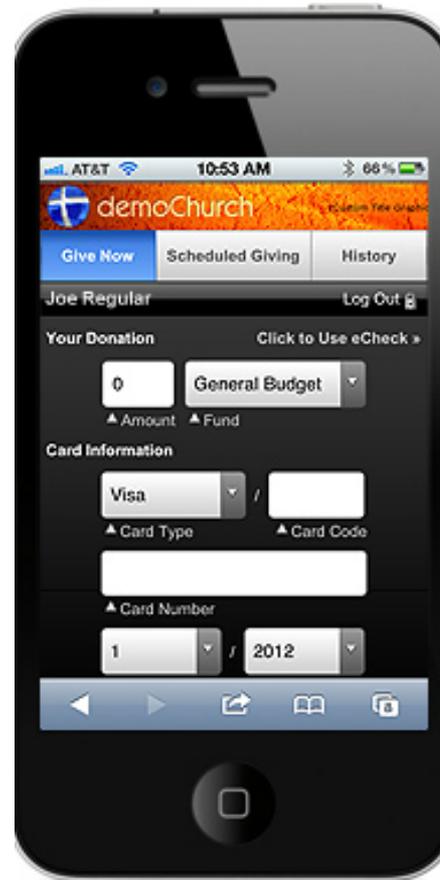
Visitors and
casual givers





E-Giving

3. Mobile Giving



PROS:

- Can be part of liturgy
- Fewer people carry cash
- Mobile apps are becoming standard for payments/giving
- Giving is available to visitors
- Tool of younger generations
- Soon will be the norm
- Fees may be justified, as these givers would not give otherwise

CONS:

- Very non-traditional
- High fees
- Phones are discouraged in worship
- Expensive if used by regular givers



E-Giving

3. Mobile Giving “Text to Give”



Micro donations

- Not suited for a church
- Receive donations of \$5 and \$10
- Requires a large donor base
- Gifts are processed through cell phone carrier bills



E-Giving

4. Giving Kiosk



Free-standing or desktop interface where givers can swipe a credit or debit card.

Other features are available such as volunteer and event registration.



E-Giving

4. Giving Kiosk



COST =
\$2,500-\$5,000

... plus the standard charges for card transactions outlined in online giving



E-Giving

4. Giving Kiosk



PROS:

- Convenience
- Reflecting reality of financial tools
- Giving must be easy

CONS:

- ATM appearance in church
- Giving is a transaction
- Commercializing church
- Cost



E-Giving

5. Mobile Card Processing



Accept major cards on a smart phone or tablet.

A free card easy-to-use app downloads onto the mobile device. A quick registration process permits transactions, signatures and receipts.

A free card-reader plugs into a smartphone or tablet.



E-Giving



5. Mobile Card Processing



COST =
2.75%

No contracts, monthly fees or merchant accounts required.



E-Giving

5. Mobile Card Processing



PROS:

- Low cost and easy set-up
- Best for sales, fundraisers, events
- No monthly/annual fees

CONS:

- Transaction cost
- Requires person with modest technical know-how
- Does not link in with church software



E-Giving

5. Mobile Card Processing



VENDORS:

- Square Up
- Intuit GoPayment
- PayPal
- Several others...



Pitfalls

- Fees
 - “It costs too much to accept money this way and cash and checks are free”
 - Cost of doing business
- Too Technical
 - “We are a congregation of older folks who won’t use this...”
 - Most of these same “older folks” already pay most of their bills online



Pitfalls

- Accounting
 - “It will make keeping track of our books more complicated.”
 - Not any more complicated than accepting a paper check
- Debt instruments
 - “The church shouldn’t encourage people to give using a consumer debt instrument like a credit card”
 - Provide financial planning/budgeting seminars



Things to consider

- Who are you targeting?
 - casual givers
- Liturgical act of giving
 - get creative
- Promotion is important
 - Newsletter article
 - See sample Pew Card



Effective

Pew Card

Virtual Offering Plate



Scan Here

The earth is the LORD's, and everything in it, the world, and all who live in it.
- Psalm 24:1

CHURCH/ORGANIZATION
Please take with you

Thank you for considering a gift!

We are pleased to provide online giving options as an alternative to giving cash and checks in the offering plate.

Here are some ways you can give:

- **Mobile phone** - scan the QRC code on the reverse side to access our mobile giving site.*
- **Our Website** - on your computer go to *online giving* on our website.*
- **Online Banking** - Arrange to give through bill-pay at your *own* bank's website. You will be asked for the following information:
 - [Presbyterian Organization]
 - [Street Address]
 - [City, State Zip]
 - [Telephone]

* Please consider increasing your gift by 3% to cover transaction fees through our website or by mobile phone. Online banking usually has no extra charges.

Please tell us about your gift:

Name: _____

E-mail: _____

Giving: \$ _____

By: Mobile Website Web Banking
 Frequency: One-Time Recurring
 Please sign me up for e-newsletters.

Questions? Contact: _____
 [Click & Enter Contact Info Line 1]

Feel free to take this with you



Effective

Pew Card

My Church / Organization

*I gave
online*

QR Code

Name: _____

Note: _____

3 WAYS TO GIVE ONLINE

- 1) OUR WEBSITE:**
Go to our website's "Online Giving" tab.
- 2) YOUR SMARTPHONE:**
Scan the QR code on the reverse side, or go to our website online.
- 3) ONLINE BANKING:**
Go to your bank's website and select Bill Pay. You will need our address: Organization, 123 Street, City State and Zip

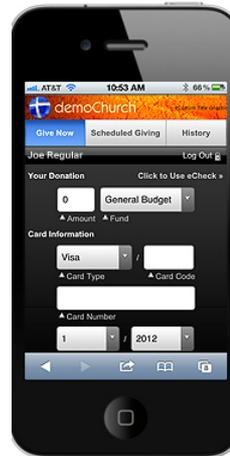
For more, see our Frequently Asked Questions on our website.



My Recommendation

The DECISION to give may be HARD

The TRANSACTION should be EASY



Ways to support First Presbyterian Church

1. Place cash or check in the offering plate.
2. Use your bank's online bill pay to send a payment to the church.
3. Setup an Electronic Funds Transfer from your savings or checking account on our website or scan the QR code below.
4. Use your debit/credit card on our website or scan the QR code below.
5. Make a gift of stock or other appreciated securities. Contact the church office for more information.
6. Remember the church in your will and your estate plans. Contact the pastor for more information.

Please feel free to place this card in the offering plate to signify your financial support of the mission of the church.



Electronic giving services powered by
**Presbyterian
FOUNDATION**

www.firstpresptc.org



Questions/Comments

Presbyterian Foundation

www.presbyterianfoundation.org

MRO Contact - Stephen Keizer

stephen.keizer@presbyterianfoundation.org

1-866-317-0751 toll-free