



ONLINE GIVING

Setting Up Opportunities to Give

TEXAS COGOP

Training by Pastors DJ & Adriana Kennealy

What we will discuss:

- What is Online Giving?
- Why Use it?
- Which churches should use Online Giving?
- Methods to give (site, app, text, embedded on website)
- Cost of Online Giving?
- Lessons Learned (open forum)
- Resources
- Questions???

What Is Online Giving?

- Online Giving is using a digital method of payment to give tithes and offerings to the church.
- Giving is done through a SERVICE that provides the online layout, methods of giving, and reports.
 - SERVICE examples include: Planning.Center, Tithe.ly, Easytithe.com
- Services use an associated VENDOR that processes the payment.
 - VENDOR examples include: Stripe, Square, Venmo, Google Pay, Apple Pay, Paypal, etc.

Why Online Giving?

Online giving provides:

1. An **immediate way** for people to contribute to their local congregation
2. An electronic method, similar to using a check
3. An avenue to **encourage faithful giving** in tithes and offerings for those who do not carry cash or checkbook to participate

Which Churches should use Online Giving?

- Short Answer: All churches with a desire to grow should set up online giving the moment they see an opportunity to justify it.
- Online Giving is NOT:
 - A business gimmick
 - Trying to be like the "big" churches
- Many are simple to setup, maintain, and integrate into the normal offerings in church.

Methods of Giving

Mobile App



Website



Kiosk



Text to Give



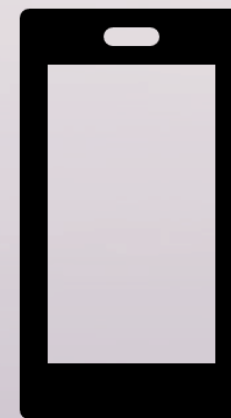
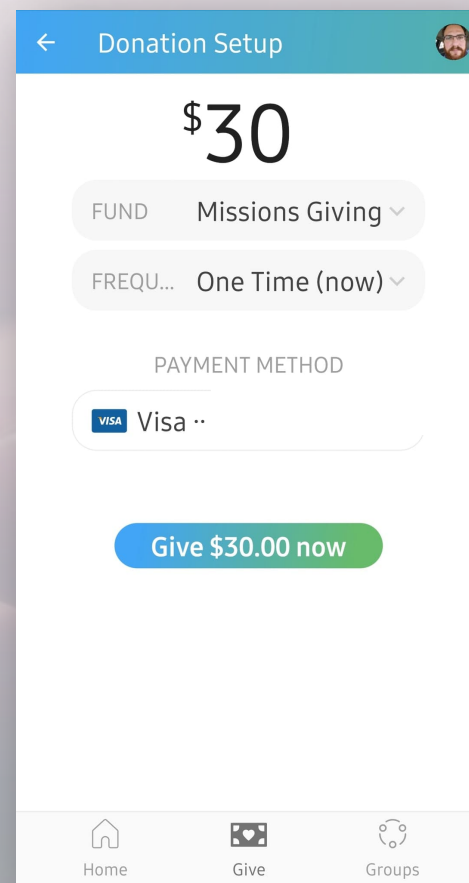
Mobile App – Church Website – Service Website – Kiosk – Text2Give

Methods of Giving – Mobile App

Different Apps provide different features

Example: Planning Center's App does not allow payments to multiple funds in one transaction, but the website does.

This is a convenient way for people to give to specific funds when moved to do so.



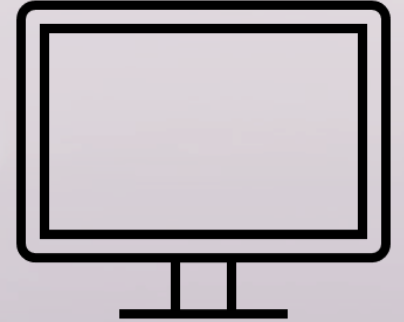
Methods of Giving - Computer



1. The service you purchase will have a site people can go to for payment setup. For example for our state tithes:
<https://TXCOGOP.churchcenter.com/giving>
2. The purchased service will allow you to embed either a button or code to allow donations to be received from your website. Encryption is necessary in some cases.
3. This is the best way to setup Bank Draft and automatic withdrawals.

A screenshot of a web-based donation form. At the top, it says "DONATE" with a heart icon. Below that, there's a "GIVE:" section with a dropdown menu set to "General" and a dollar amount field showing "\$ 0". A note below says "Discretionary spending per our budget. This money can be used where it's needed most." There's an "ADD DONATION" button. Then, an "OCCURRENCE:" section with a dropdown set to "One time". Below that, an "EMAIL:" field with the placeholder "name@domain.com". At the bottom is a large blue "Continue" button.

Methods of Giving – Kiosk



Requires a “Kiosk” be purchased or a Tablet/Computer be used for in-church giving

Benefits: Provides attendees a familiar experience to give tithes/offerings in church.

Also, possibly easier for the older congregation who use debit cards but not smartphones (tech savvy).

Methods of Giving – Text to Give



Text to give is a great method for donations. Here is how it works:

1. The user texts an amount to a phone number (Example: Text \$5 to 84321)
2. The response on text, is a hyperlink to set up the first time payment
 - A. This locates the correct church
 - B. gets account and payment info
3. The user clicks on the link, sets up info, and now can give by simply the amount and the fund it is going to. (Example: “\$100 Tithe”)

< New conversation

84321

Visit <https://churchcenter.com/giving/text-to-give/setup/ljyt1gncmegu> to setup Text-to-Give and confirm that \$5 donation. Message and data rates may apply. Text HELP for help, STOP to cancel.


Text-to-Give Setup
Find Your Church

Enter church name (optional)

Enter an address, city, or postal code.

Search

Suggested


CHURCH OF GOD
COGOPWF
<http://www.cogopwf.com>

Costs of Online Giving

Online Giving is not free. Depending on the Service or Vendor any one or all three of the following may apply.

There are three fees commonly associated with online giving:

1. A monthly charge

This is charged by the company that is hosting your page or giving interface. This charge is based on the package chosen, or an amount of transactions, or even the amount of people in your church.

2. A transaction %

This is a percentage (ex: 2.5% or 3%) charged against the donation

3. A transaction Fee

This is a set fee that does not change (ex: \$0.30 or \$0.39)

Costs of Online Giving: Example 1

- Easytithe.com

Midsize Example

*Applying the monthly cost
\$29/20 donations = \$1.45ea*

\$100 donation

Fee \$2.60 + .39

Charge \$1.45

Total fee \$4.44

\$95.56 received

Total %= 4.44%

\$10 donation

Fee \$.26 + .39

Charge \$1.45


Total fee \$2.10

\$7.90 received

Total %= 21%

*New customers only

Mid-Size Church



\$29 \$0*
per month


2.6% + 39¢ per debit/credit gifts
0.75% + 39¢ per ACH gift

Best value for small to medium-sized churches
that already have an established base of givers.

[Try for Free](#)

[see details](#)

Church Plant




\$10
per month

3% + 39¢ per debit/credit gifts
1% + 39¢ per ACH gift

Get your church moving

Large Church



\$49
per month

2.09% + 39¢ per debit/credit gifts
0.75% + 39¢ per ACH gift

Maximum value and features for larger churches
of 1,000 or more givers.

[Try for Free](#)

[see details](#)

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Costs of Online Giving: Example 2

- Tithe.ly



\$100 donation

Fee \$2.90 + .30

Total fee \$3.20

\$96.80 received

Total %= 3.2%

\$10 donation

Fee \$.29 + .30

Total fee \$0.59

\$9.41 received

Total %= 5.9%



Giving Platform

\$0/mo

No Setup Cost

2.9% + 0.30 per trx

ACH/Bank: 1% + 30¢

AMEX: 3.5% + 30¢

A giving solution packed with everything you need.

- ✓ IOS + Android mobile giving app
- ✓ Online giving & mobile kiosks
- ✓ Cash/check gift recording
- ✓ Event registration & management
- ✓ Recurring giving & Cover the fees
- ✓ Debit, Credit, ACH payment types
- ✓ Check scanning and quick books Integration [Coming Q3 2020]
- ✓ ... and much more!

[SIGN UP FREE TODAY →](#)



Add text giving for \$19 /mo

[Add-on](#)

Costs of Online Giving: Example 3

- Planning.Center (Note: no charge for up to ten donations/month)



\$100 donation

Fee \$2.15 + .30

Charge \$0.70

Total fee \$3.15

\$96.85 received

Total %= 3.15%

100 Example

Applying the monthly cost

\$14/20 donations = \$0.70ea

\$10 donation

Fee \$.22 + .30

Charge \$0.70

Total fee \$1.22

\$8.78 received

Total %= 12.2%



USD Fees



CAD Fees

Planning Center Discounted Rate

- 2.15% + \$0.30/donation for credit and debit card donations
- 0% + \$0.25 per ACH bank transfer donation

100

Donations / mo.

\$14 / mo.

+ processing fees

Select Plan

250

Donations / mo.

\$29 / mo.

+ processing fees

Select Plan

600

Donations / mo.

\$59 / mo.

+ processing fees

Select Plan

1,250

Donations / mo.

\$99 / mo.

+ processing fees

Select Plan

2,000

Donations / mo.

\$149 / mo.

+ processing fees

Select Plan

Unltd

Donations / mo.

\$199 / mo.

+ processing fees

Select Plan

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Costs of Online Giving: Example 4 (Bank Draft)

- Planning.Center (ACH is a Bank Transfer using your Routing Number and Account number)

100 Example


*Applying the monthly cost
\$14/20 donations = \$0.70*


\$100 donation

Fee \$0 + .25
Charge \$0.70
Total fee \$0.95
\$99.05 received
Total %= 0.95%

\$10 donation

Fee \$0+ .25
Charge \$0.70
Total fee \$.95
\$9.05 received
Total %= 9.5%

 USD Fees

 CAD Fees

Planning Center Discounted Rate

- 2.15% + \$0.30/donation for credit and debit card donations
- 0% + \$0.25 per ACH bank transfer donation

Other Options

Those looking for a true financial management system that include online giving, here are some examples:

Aplos.com (very in depth, but more expensive)

ChurchTrac.com (much simpler, much less expensive)

Lessons Learned

- What are some experiences you have had with online giving?
- GOOD Experiences? BAD Experiences?

Resources

- <https://Planning.Center>
 - Service designed for church management and online giving.
 - Every service has a Free version
 - Used by TXCOGOP Offices
- <https://Tithe.ly>
 - No monthly charge
- <https://Easytithe.com>
 - Used by COGOP Int. Offices
 - Has Spanish interface (advertised)
- <https://sharefaith.com>
 - Designed for graphics and website integration
 - Also includes online giving as an option
- <https://giving.faithlife.com/>
 - Faithlife has a huge number of features
 - Used by Wake Village COGOP (Pastor Hoefling)

Questions?



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