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Giving Beyond the Offering Plate 101

There are many ways to give beyond the Sunday morning offering. Here are some options and ideas to consider.

Before implementing any online giving tool, make sure you have the structures in place to communicate about the options and receive the gifts.

Communicate

- If your church does not have a website, consider sending a letter or postcard, or even using a mass phone call to let your church know about the new giving options. Use social media if your church communicates that way. For a more personal touch with social media, have your financial leadership or leadership team chair share a live message.
- If your church has a website, make sure you have a giving page on your church's website and a link on your home page to the page. On the giving page, list all the giving options.
 - Use the giving page as your "boilerplate" and use the same information in your other communications—email, social media, even mass phone calls. Keep them short, and focus on different options each time. Also have a short general "boilerplate" ready. For example, at the end of a call, you can say, "And don't forget, you can give to Wissihickon Creek Church any time through a variety of options. Please visit our website at www.wissihickonchurch.org/give to learn more."

Receive

Make sure those responsible for your church finances understand that the church will be receiving gifts from a variety of sources. You need to decide who will have access to giving and bank accounts to authorize transfers.

For all churches, and especially smaller ones: Authorizing Bank Account Checks and Transfers

Any church can add giving beyond the offering plate with bank account checks and transfers. Many in your congregation are likely paying most or all of their bills using bank bill pay. In most cases, banks will do the same for your church. They write and send checks to the company and organization of your choice for no charge. Persons should check with their bank for their specific process. (This is a great way to help your check-writers transition to giving beyond the offering plate.)

ACH or EFT transfer is another bank-to-bank option. At least some in your congregation will probably be familiar with it. In this case funds are transferred electronically from the giver's bank account directly to the church's account. This transfer can be set up to occur on a regular basis as well—weekly, monthly, or within some other time frame. The church bank should be able to provide you with a form. If you do not have a website, you can mail or email this form to your givers or encourage them to get one from their bank. You can find a sample ACH form [here](#), or check with your bank. When the form is received, those responsible for finances in your church will need to take the form to your bank so that the bank can set up the transfer.

If you have a website, you can upload the form to your website and provide a link on your giving page for downloading. Your givers can download the form, complete it, and scan and send to the church office or print and mail. Another option is to set up an online donation process on the website. [See Oakland Church of the Brethren](#) as an example.

- Click on their E-Giving online donation link
- You will next see an example of their donation page (they use eservicepayments.com)
- Click on the link in the upper right corner named "View Mobile Site" to see the form in a different context. You have the option of choosing donations from your checking, savings, or credit card.

In either case, your financial leaders will need to check your church bank account regularly to look for the ACH/EFT transfers. Then you will need to record the gifts in your accounting system.

Giving Using an Online Platform on your website

If your church has a website, it should include an opportunity to give online. Make sure you have a giving link prominently displayed on the home page and as close to the top of the page as possible. [See Spring Creek Church of the Brethren](#) as an example.

A first option is to check with your church website provider to see if they have a giving plug-in you can add to your website. See the [Southern Ohio/Kentucky District](#) as an example. You can view their giving page [here](#). They have included many different categories for designated giving.

Today there are dozens of online giving platforms for churches. Some are more generic and some companies cater more to churches. It is important to compare fees and access to donated funds. The chart on the next page is not a comprehensive list. I'll also say that for me, online giving sites that are not transparent about their fees (or lack of them) upfront is a non-starter. Any companies like that are not included in the chart on the next page. You can choose whether or not to reach out to companies in your own internet search for which this is not the case.

Remember that like your bank account, you will need to supply information for setting up online platforms that might include personal information like social security numbers and other contact information. You also may need to provide documentation that your church is a nonprofit with your EIN number. Make sure you have decided who will be responsible for this information and for the account. It should **not** be the pastor. Make sure you keep the information in a secure place and that there are procedures in place for accessing or transfer in case of emergency or change in leadership.

There may be higher transaction fees for certain credit cards, particularly American Express, that in general charges higher fees to banks and online systems for processing.

If your website does not have SSL security (you'll know if your website URL includes an s, such as https) you may want to consider adding this level of security. Ask your website provider.

You also may want to inform your church's property and liability insurance provider that you are beginning to accept online donations. They may have an insurance policy addendum that you may want to consider adding to your policy to protect from cybertheft.

Your church givers also need to understand who will be viewing their information and what information that will be. You may want to remind them that if they give by check, your financial leadership is already seeing their checking account number and bank routing information.

Company	Set-up fee	Monthly fee	Fee per transaction	Access to funds	Other items to consider
Paypal https://www.paypal.com/us/home	None	None	2.2% + .30	immediate	<ul style="list-style-type: none"> • Can accept credit cards, debit cards, & paypal accounts • Sometimes people can be confused and think they need a paypal account to use the system • Church leadership must manually transfer funds from paypal account to bank account
Stripe https://stripe.com/	None	None	2.2% + .30	Every 2 days	
GivingTools https://givingtools.com	None	\$10	With nonprofit rate & Stripe, 2.2% + .30; no charge for ACH: also includes Paypal	Varies depending upon payment processor chosen	<ul style="list-style-type: none"> • You do more work related to set-up • You choose the payment processor
EasyTithe https://www.easytithe.com/	None	\$10	3% + .39 for debit & credit cards; 1% + .39 for ACH transfers	Credit card gifts deposited in 1 business day; ACH approx. 3 business days	<ul style="list-style-type: none"> • Text giving & mobile giving app available for additional cost • 30 day free trial • A sliding scale based on the amount of donations you process • 5% increase in giving guarantee

Company	Set-up Fee	Monthly fee	Fee per Transaction	Access to Funds	Other Items to Consider
SimpleGive https://www.simplegive.com/	None	None/ \$29	3.09% + .39/ for credit and debit cards; 1% + .39 for ACH transfers/ 2.5% + .39 for credit and debit cards; 1% + .39 for ACH transfers	2-3 business days	<ul style="list-style-type: none"> • A sliding scale based on the amount of donations you process • Text giving & mobile app available for additional cost
ContinuetoGive https://www.continuetogive.com	None	None	2.9% + .24 for debit & credit cards; ACH \$5 per month +5% + .30	daily	<ul style="list-style-type: none"> • A sliding scale based on the amount of donations you process • Text giving & mobile app available for additional cost • CRM and fund accounting available for additional cost
Vanco https://www.vancopayments.com/	None	\$10	2.75% + .45 for debit & credit cards; 1% + .45 for ACH transfers	2-4 days	<ul style="list-style-type: none"> • Mobile and online giving included in lowest-priced plan • Sliding scale based on the amount of donations you process • Text giving available for additional cost
Tithe.ly get.tithe.ly	None	None	2.9% + .30 for credit & debit cards; 1% + .30 for ACH transfers	2 days	<ul style="list-style-type: none"> • Text giving & mobile app available for additional cost • CRM for an additional cost

Web articles

<https://www.churchdev.com/4-inexpensive-online-giving-solutions-for-small-and-mid-sized-churches/>

<https://churchleaders.com/ministry-tech-leaders/368093-church-online-giving-platforms.html>

Other Giving Options

These options focus on giving via credit or debit cards.

Mobile Apps

Almost anyone has a cell phone these days, so churches can consider a mobile app as a solo or complimentary giving tool. As the preceding chart showed, some online giving platforms include mobile apps, but there are other stand-alone options. Givelify (<https://www.givelify.com/>) has no sign-up or monthly fees. Transaction fees are 2.9% +30 with donations deposited the next business day.

Social Media

Giving can also take place via Facebook, but offering this option should be considered carefully. Facebook waives processing fees, but churches must choose a payment processor, and even using the fastest of those means a two-week wait for funds to be processed. See <https://www.facebook.com/help/1872359709660621> for more. However, as noted earlier, do use social media to communicate about your online giving options.

Crowdfunding

As the name suggests, giving using crowdfunding is based on a crowd: meaning that it will be most effective when a group is committed to using it. For the most part, the expenses related to crowdfunding platforms are similar to other online giving platforms. Small, tech-savvy, community-focused congregations could consider the crowdfunding option because it “feels like” an option that relates to them.

Web article

<https://blog.fundly.com/christian-crowdfunding-platforms/>

Donations via text giving

Churches can also get stand-alone options for text giving using a phone. Givers text the church's pre-defined keyword to a short 5-6 digit phone number to give a donation. One provider is Gnosis Media: check [here](#) for more information and pricing options.

Donations from purchases, e.g. Amazon Smile

You can consider encouraging your givers to make donations to your church as part of their buying practices, such as with Amazon Smile. In the case of Amazon Smile, Amazon donates .5% of the purchase to the buyer's selected charity.

The first step is that you must get your church listed on Amazon Smile. Learn more about that [here](#). Then you'll need to communicate with your givers about this option. [Here](#) is some copy you can use.

There can be a significant time lag between when the donation is made and when your church receives it. In the case of Amazon Smile, donations are distributed via ACH transfer 45 days after the end of each quarter.

Summary

- If your church really doesn't want to give up the giving by cash option during this time, designate a time and way for cash donations to be dropped off at the church. Make sure it is secure from theft.
- Even churches without a presence on the internet can conduct giving beyond the Sunday morning offering plate. Encourage givers to authorize gifts to the church with automatic bill pay or ACH transfer. ACH transfer forms can be printed and shared broadly or by request using postal mail. Churches can remind givers that churches already have this information if they have been giving on Sunday mornings via check.
- There are many choices for online giving options, from the most basic and generic to faith-based and complex. Before establishing any option, churches need to research and put structures in place regarding who will be responsible for any activities related to the online donations. It should **not** be the pastor.
- If volunteers are responsible for your church finances, now is the time to put a process in place for a financial review by a qualified individual (i.e., professional accountant) or firm: at least annually.
- Other types of donating are available through social media, crowdfunding, and via purchases, but churches should evaluate whether the return in both dollars and time spent waiting for donations is worth the investment.
- In any case, now more than ever, the myth (at least I hope it is) that "the only time my church talks about money is when they need it" may be evident. What are you going to share along with your appeals that dig into faithful generosity as a spiritual discipline? Ask the question: are we focused on funding, or are we growing generous givers?
- Make sure you regularly communicate with your congregation about your giving options and be totally transparent about the process.
- Now is the time to tell the rest of your story about the church's mission and ministry that goes on the other 167 hours per week besides the worship hour.
- Say thank you
- **Say thank you.**
- **SAY THANK YOU.**