



Strengthening Stewardship *with Electronic Giving*

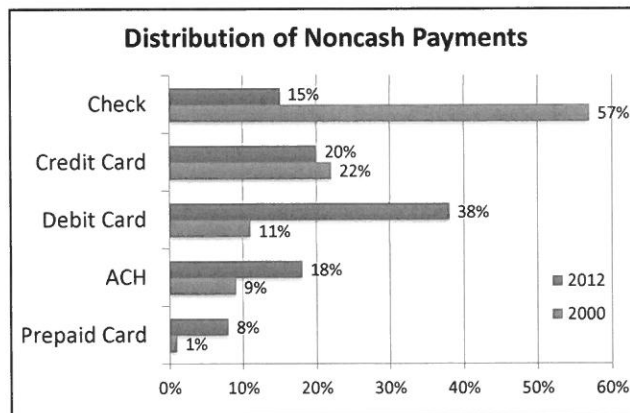
Diocese of Newark
Vestry University
March 25, 2017

Strengthening Stewardship with *Electronic Giving*

Based in part on materials provided by
Vanco Payment Solutions

1

Fewer People are Writing Checks

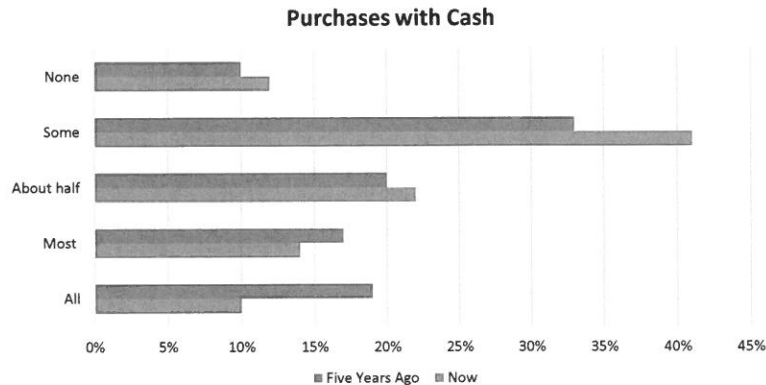


Source: The Federal Reserve Payments Study (2001 & 2013)

2



Fewer People are Using Cash



3



Online Giving Reaches a Record High in 2016

- Overall giving grew approximately 1.0% in 2016
- Online giving grew 7.9% in 2016 compared to 2015
- Online donations were 7.2% of all fundraising in 2016
- 10% of online donations were \$1,000 or more
- Nearly 17% of online donations were made on a mobile device in 2016

Source: Blackbaud

4



Churchgoers Prefer E-Giving

- **60% prefer giving electronically**
 - Not just millennials
 - 77% from ages 24-44
 - 50% of seniors
- **Most active members want e-giving most**

Source: Vanco Churchgoer Giving Study – Early Findings Report, August 2015)

5



Why Try E-Giving?

- **For Members**
 - Act of hospitality
- **For Congregations**
 - Increases overall contributions
 - Recurring donations
 - Appealing payment methods
 - Addresses Summer Slump
 - Reporting
 - Reduces risk
 - Sensitive data is encrypted on secure provider servers
 - Supports green initiatives

6



E-Giving Option for Congregations

- **Selection Process**
 - Ad-hoc Committee
- **Vendor Recommendation – Vanco**
 - \$100 Start-up Fee (Waived for new churches)
 - \$10 Monthly Fee (Waived for three months)
 - Transaction Fees (option for donor to pay)
 - Credit/Debit Cards; ACH Transactions
 - No long-term Contract
 - Training and Customer Support
 - Reports

7



E-Giving Methods

- **Online Giving**
 - Donations
 - Pledges
 - Registrations
- **Credit and Debit Card Processing**
- **ACH Processing**
- **Mobile Giving: QR Code**
- **Other Options**
 - Text message
 - In person

8



E-Giving Features

- **Opportunity for donor to cover card fees**
- **Registrations**
- **Funds**
- **"In memory of" offerings**
- **Sponsors**

9



How to Promote E-Giving

- **Announcements during services**
- **Bulletin and newsletter announcements**
- **Letters**
- **Bulletin boards and resource centers**
- **Church website**
- **Annual and quarterly giving statements**
- **Annual pledge drives and special appeals**
- **Repetition . . . Repetition . . . Repetition**
- **Put QR Code on bulletins, letters, flyers**
- **Resources from Vanco**

10



“I Give Electronically” Cards

- **Part of the blessing of the gifts**
- **Show others you support the church**
- **Reusable**

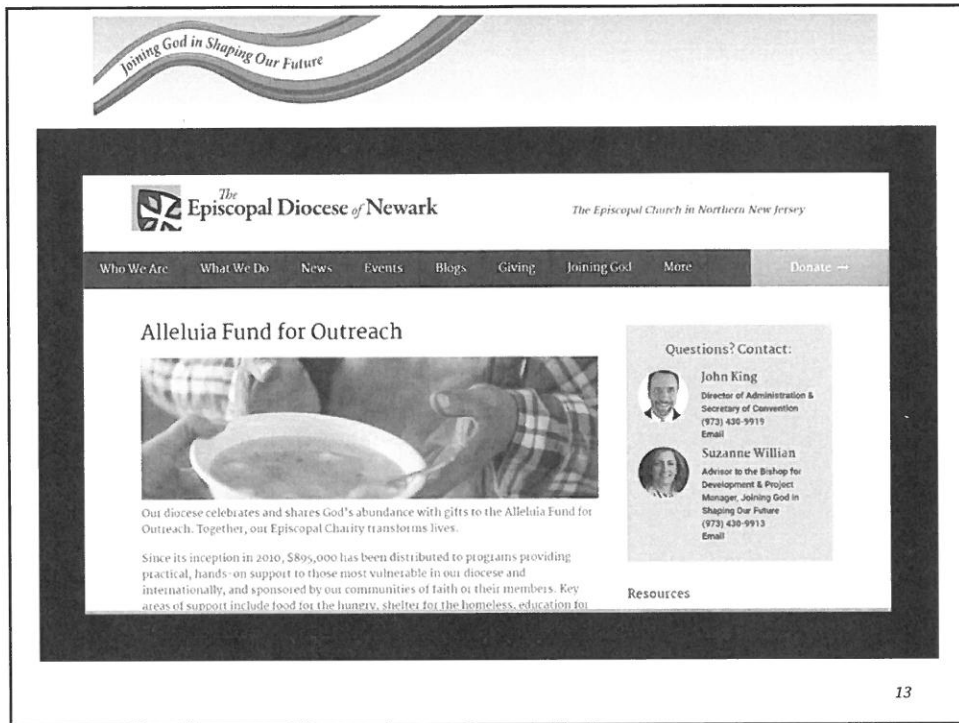
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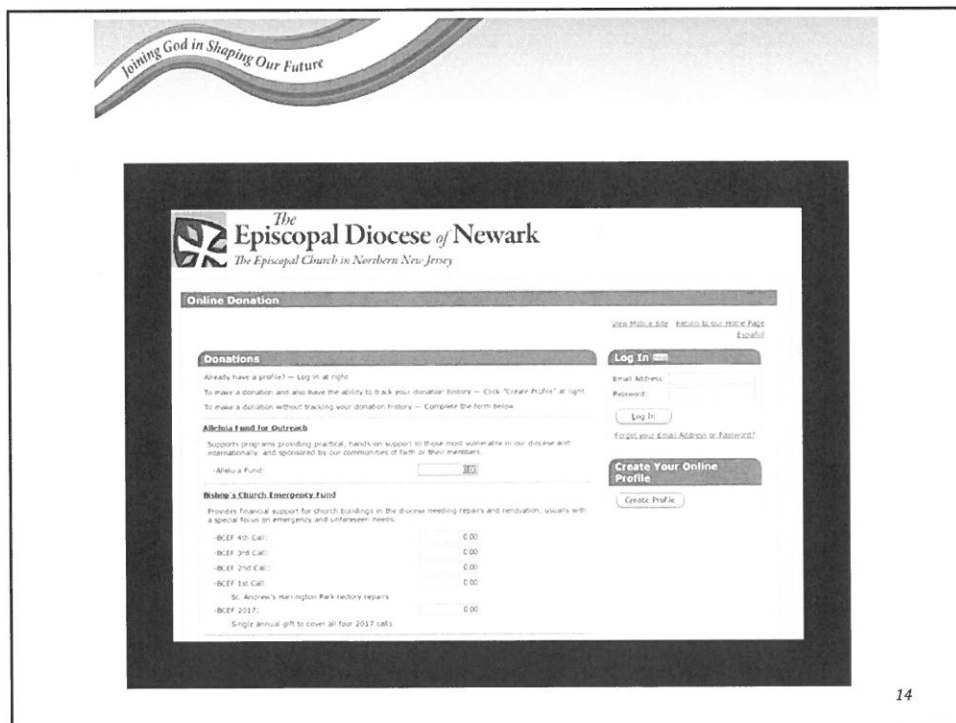
Case Study: Alleluia Fund 2016

- **Total Revenue**
 - 343 gifts, \$125,569 in revenue
- **Online Giving**
 - 68 total gifts (54 CC and 14 ACH)
 - 20% of total gifts
 - \$20,272 in revenue (\$16,667 credit card and \$3,605 ACH)
 - 16% of total gifts
- **Half of the donors covered credit card processing fees**

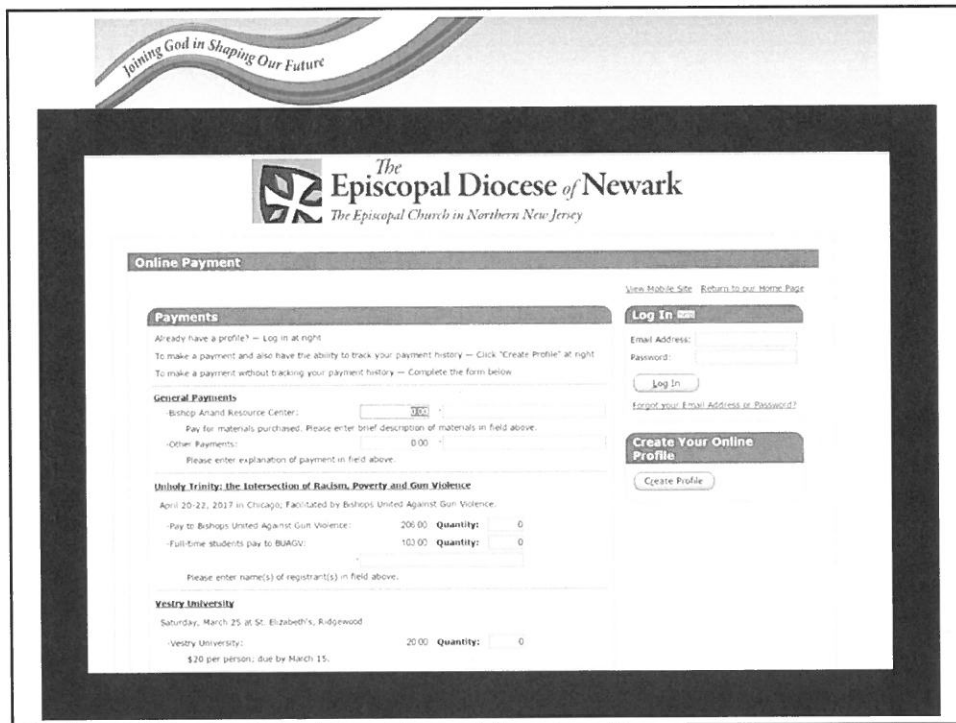
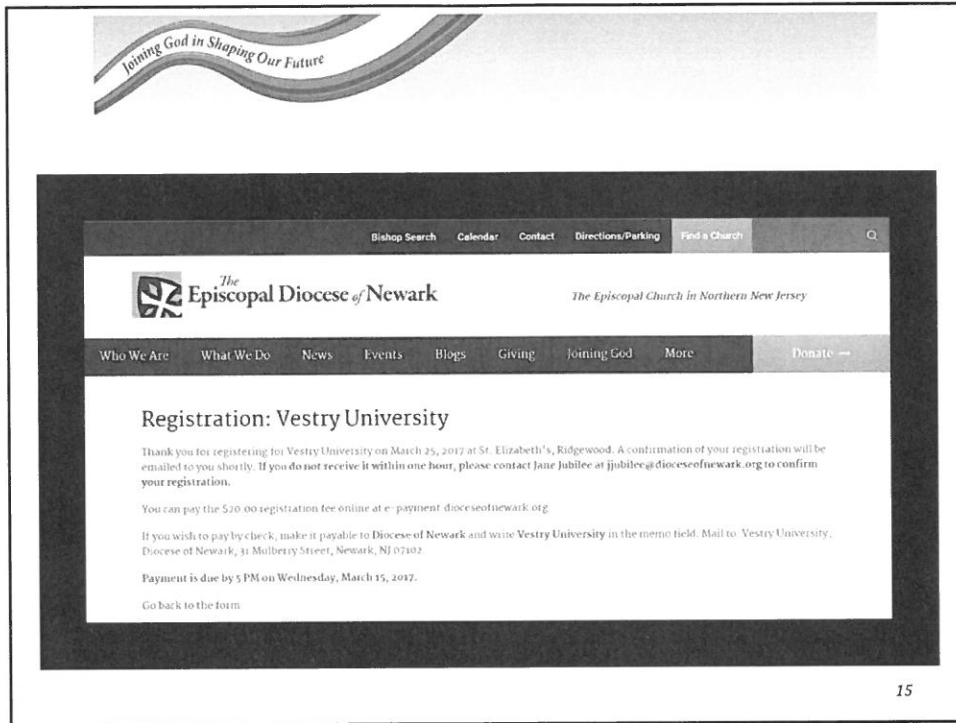
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13



14





The Episcopal Diocese of Newark
The Episcopal Church in Northern New Jersey

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 Suzanne William

Online Payment [Return to our Home Page](#)

Payment Information

Account: Choose One

☒ **Credit/Debit Card**
 New Account - Credit/Debit Card
 XXXXXXXX XXXX7949

☐ **Checking**
 New Account - Checking

☐ **Savings**
 New Account - Savings

Note: Please read your payment will be submitted carefully. Once you click the Process button

Payment Summary

Vestry University

Vestry University - Quantity of 1 20.00
 03-16-2017 One Time

Total One Time Payment: **\$20.00**

Total One Time Payment: **\$20.00**
 Payment Frequency: One Time
 Payment Start Date: 03/16/17

17

Sharing Experiences

- **The Church of the Messiah**
 - Hardee Kilgore, Treasurer
 - Chester, NJ

- **St. John's Memorial Episcopal Church**
 - John Greenberg, Treasurer
 - Ramsey, NJ

18



Comments and Questions

19



Presenters

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20



A Church's Guide to Electronic Giving

Effective ideas for promoting electronic donations



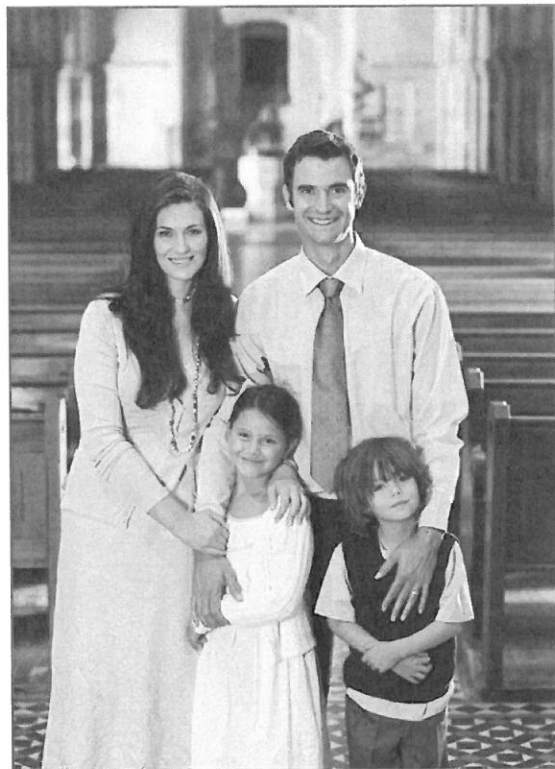
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Table of Contents

Welcome	3
Electronic giving methods	4
Unique online giving features	5
How to promote electronic giving	6-13
• Initial promotion	6
• Ongoing promotion	7
• 5 tips for online giving	8
• Sample letter	9
• Bulletin and newsletter messages	10
• Bulletin and newsletter insert.....	11, 13
• Signs	11, 14-17
• Offering plate options	11, 18
Reporting	12

Welcome



We are pleased that you have selected, or are considering, electronic giving solutions from Vanco Payment Solutions.

To assist in making your program a success, this guide presents several proven ideas for promoting electronic giving to your congregation members. The information in this guide was gleaned from years of experience working with more than 15,000 churches of all sizes.

The level of success a church achieves with electronic giving is typically dependent on the level of awareness given to the program. In this guide, you will find simple yet effective ideas for raising awareness of electronic

giving using church bulletins, pledge letters, websites and other readily available resources.

Electronic giving will appeal to a wide spectrum of congregation members—from longtime worshippers that appreciate having an alternative to frequent check writing to young families that prefer to pay or donate by electronic means whenever possible.

We are confident you will benefit from the information we have assembled for you in this guide regardless of whether you are a new client using our electronic giving solutions for the very first time, or a current client looking for ways to increase participation in electronic giving.

Electronic Giving Methods



Online Giving

Accept online contributions for an unlimited number of funds via a Vanco-hosted webpage accessed through your website. Also accept online registrations, pledges, school tuition, daycare and other payments.



Credit/Debit Cards

Accept all major card brands with this versatile card processing service.



eCheck

Accept donations electronically transferred from member bank accounts to your church's bank account. Also referred to as direct debit or ACH.



Mobile Giving

Accept donations from a mobile version of your Vanco-hosted webpage.

Online Giving Features

Here is a brief overview of online giving features that can be customized on your own or with the help of Vanco at no extra cost.

Card fees

An optional checkbox can be added that enables members—with one click—to voluntarily give a small additional percentage to help your church offset the fees for processing cards.

Spanish version

Our online giving pages are available in Spanish to accommodate Spanish-speaking congregations.

Memo fields

You can include memo fields to gather information beyond a member's name, address, phone number and email address. Memo fields are ideal for online registrations, allowing you to capture the same information you would request on a paper form.

Page sponsorship

Located at the bottom of the giving page, this feature works much like the ad space in a church's weekly bulletin. If this feature is requested by your church, the contributions from individual donors or local businesses can be used to offset the monthly fee.

Dedication

An optional field can be added that allows members to make contributions 'In Memory Of' or 'In Honor Of' an individual.

How to promote electronic giving

It's easy to launch a successful electronic giving program. This guide presents several ideas for raising awareness of your new program—including many that use communication methods you may already have in place.

Raising immediate awareness

- **Announcements during services** — Members are more likely to participate in a program that enjoys visible, top-down support from the church's religious and financial leaders.
- **Bulletin and newsletter announcements** — Prominently feature an announcement in the weekly bulletin or newsletter to maximize awareness.
- **Letters** — One of the most effective ways to introduce electronic giving is with a letter signed by the pastor. Be sure to include an authorization form or direct members to the church website if an online giving page is available.
- **Bulletin boards and resource centers** — Make program details available anywhere information is normally distributed. Post signs on bulletin boards. Staff an information table after services.
- **Church website** — Announce a new giving program or giving method on the church website. Simply re-purpose the same announcement from the weekly bulletin.
- **Prize drawing** — Consider a drawing where members who sign up for electronic giving are eligible to win a prize. Choose a prize popular enough to entice members.

Maintaining awareness

- **Repetition** — There will always be people who haven't heard about your electronic giving program. Periodically rotate the message appearing in the bulletin and on the website.
- **Annual and quarterly giving statements** — Insert information about the program whenever statements are mailed. Include an authorization form or direct members to the church website if an online giving page is available.
- **Annual pledge drives and special appeals** — Include program information whenever pledge cards are distributed. A unique feature of your Vanco electronic giving program is the ability for members to direct contributions into multiple funds (e.g., General Fund, Building Fund, Missions Fund and Disaster Fund).
- **Resource center** — Use bulletin boards and literature racks to display and distribute program information.

Five tips for online giving

Two churches, similar in almost every way, can experience substantially different results with their online giving pages. The difference is in execution and promotion. Below are five ways to make your giving page a winner.

1. Location. Location. Location.

Prominently feature a link from your home page to your online giving page. Don't make members work hard to find it. Place the link where it will be visible without scrolling. Navigation from the home page to the giving page should take one click—two at most.

2. Offer multiple links to your giving page.

Provide links to your giving page from several locations throughout the church website. Insert a text link within all financial appeals.

3. Be direct.

Asking for money in writing is easier than asking for money in person—especially when it comes to asking for operating funds. Take advantage of the online environment to deliver a direct, well-crafted appeal.

4. Offer multiple payment methods.

Accommodate the donation preferences of all your members by offering eCheck, credit card and debit card.

5. Direct members to your site with multiple marketing methods.

Promote your website and giving page at every opportunity. The church web address should appear in all print communications and electronic giving should be mentioned in all financial appeals.

Letter

To help you promote electronic giving, here is a sample letter that can be easily customized. Be sure to add a salutation and closing that would normally be used in church correspondence.

[Salutation]

[Church Name] invites you to consider our new electronic giving program as a way to automate your regular weekly offerings.

Electronic giving is convenient for you and provides much-needed consistency for our church. There is no cost for you to participate. If you are currently giving on a weekly basis, you will no longer need to write out 52 checks a year or prepare 52 envelopes. And when travel, illness or other circumstances prevent you from attending services, this program will allow your weekly offerings to continue on an uninterrupted basis.

To get started, complete the enclosed authorization form and return it to the church office.

Thank you!

[Closing]

Bulletin and newsletter messages

Here are three messages that can be used in the church bulletin or newsletter. Use them as is or adapt them for your own specific situation.

1. Launch message (long)

Now Available: Electronic Giving!

[Church Name] is pleased to announce a convenient new way to make your regular offerings. With our new electronic giving program, you can easily set up a recurring giving schedule or make one-time contributions. We encourage you to set up a schedule of recurring contributions. It's convenient for you and provides much-needed consistency for our church. If you are currently giving on a weekly basis, you will no longer need to write out 52 checks a year or prepare 52 envelopes. Even when travel, illness or other circumstances prevent you from attending services, our church will continue to receive your contributions on an uninterrupted basis. To become an electronic giver, visit the church office.

2. Launch message (short)

A simple and convenient way to give

Consider automating your regular donations with our new electronic giving program. [Church name] relies on the financial support of the congregation and electronic giving offers an easy way to give on a recurring basis. Visit the church office for more information.

Thank you!

3. Summer message (churches with online giving)

If you think you may miss church services this summer due to travel or other commitments, consider setting up an automatic giving schedule. Your consistent support is vital to our church, especially during summer months. To set up a recurring contribution, visit [Church Website Address] and locate the electronic giving page.

Bulletin insert

To help you raise awareness of electronic giving, Vanco has prepared a print-ready half-page insert (8½" x 5½") perfect for placing inside your church bulletin or placing on an information table. (see page 13)

Signs

To further help you raise awareness of electronic giving, Vanco has prepared a number of signs (8½" x 11") perfect for hanging on a message board or in the hallways of your church. (see pages 14-17)

Offering plate options

Give your members a visible way to demonstrate stewardship using one of the following three options:

1. Print-ready offering plate cards

Print or photocopy the next page and trim along the crop marks to create individual cards.

For a more finished look, consider laminating the cards or using a heavier card stock. Your local copy center can assist you. (see page 18)

2. Instruct members to write on their envelopes

Electronic givers can simply write "I give electronically" on the outside of their regular envelopes.

3. Design and print your own offering cards

Prepare cards with the phrase, "I give electronically" which can be placed in the collection plate during services.

Reporting

Below is an example of the Fund Detail Report Vanco generates for churches. This report, which is sent prior to each deposit date, details all contributions to be deposited into your account via electronic funds transfer from member bank accounts. It includes the names of individual members, their contribution amounts and the designated funds.

Vanco electronic giving solutions integrate with many popular church management software packages.

Fund ID	Fund Name	Amount
0001	OPERTATING PLEDGE	2,220.00
0002	CAPITAL CAMPAIGN PLEDGE	292.50
0003	REBUILDING FUND	12.50
0004	OTHER	37.50
Total:		2,562.50

\$2,562.50 will be deposited into your account **03/21/20XX**

Member Detail				
Member Name	Member ID	Fund Name	Fund Amount	Total Amount
BARTLETT, JIM	203	OPERATING PLEDGE	50.00	50.00
BRANSON , BOB	212	OPERATING PLEDGE	1,200.00	1,200.00
COOPER, JEANNE	233	OPERATING PLEDGE	12.50	
	233	CAPITAL CAMPAIGN P	12.50	
	233	REBUILDING FUND	12.50	
	233	OTHER	12.50	50.00
FREFRICKSON, AMY	246	OPERATING PLEDGE	120.00	
	246	CAPITAL CAMPAIGN P	80.00	200.00
GRANT, MELISSA	255	OPERATING PLEDGE	135.00	
	255	CAPITAL CAMPAIGN P	25.00	160.00
HARRISON, JACOB	265	OPERATING PLEDGE	90.00	
	265	CAPITAL CAMPAIGN P	75.00	165.00
HOLLINGSWORTH, FRED	267	OPERATING PLEDGE	25.00	25.00
MANSON, MICHAEL	277	OPERATING PLEDGE	25.00	25.00
MCABB, MOLLY	280	OPERATING PLEDGE	37.50	37.50
MUSSELMAN, MARK	284	OPERATING PLEDGE	55.00	
	284	CAPITAL CAMPAIGN P	100.00	155.00
MYERS, NICK	290	OPERATING PLEDGE	95.00	95.00
RIGGINS, WILL	304	OPERATING PLEDGE	25.00	
	304	OTHER	25.00	50.00
STARKS, KIM	308	OPERATING PLEDGE	350.00	350.00
Total:				2,562.50

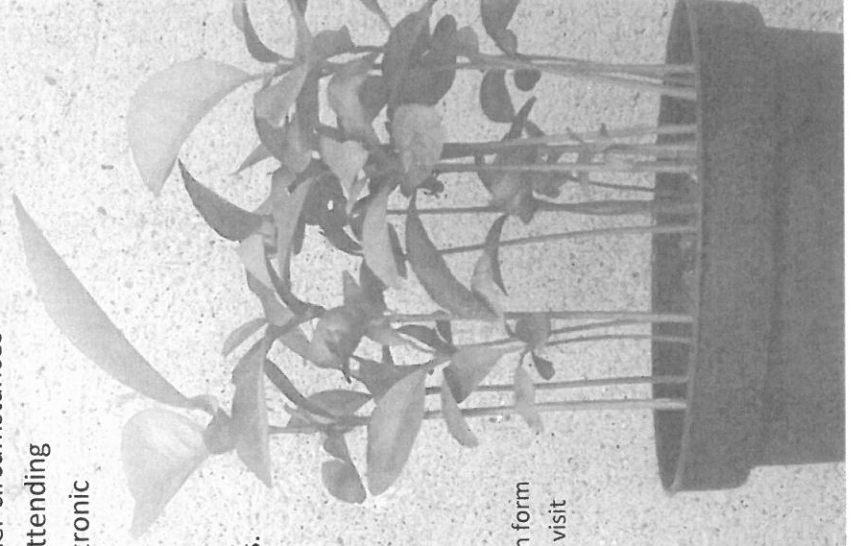
Help us grow

Electronic Giving is a convenient, consistent way to help our church grow.

Consider scheduling a recurring electronic contribution today. It's easy! You will no longer need to write out checks and prepare envelopes every week. Even when travel, illness or other circumstances prevent you from attending services, your electronic contributions will continue to be received on an uninterrupted basis.

Get started today!

Ask for an authorization form in the church office. Or visit our church website.



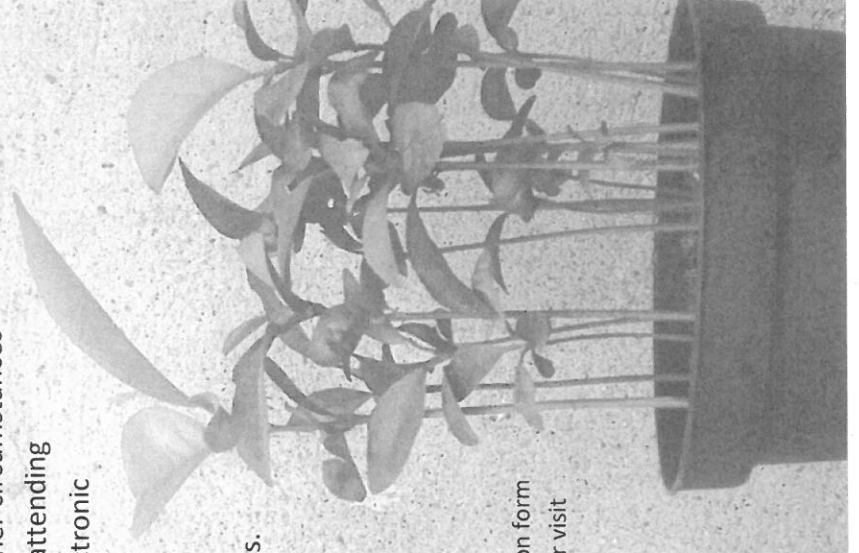
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Get started today!

Ask for an authorization form in the church office. Or visit our church website.





Electronic Giving: Fast, easy, & secure

Support the work of our church through Electronic Giving. Have your weekly or monthly contribution debited from your checking or savings account and transferred directly into the church account safely and electronically—you'll never have to remember your checkbook again!

We would love for you to get started! Pick up an authorization form today.



Manage your offerings online

- Set up and manage recurring donations
- Make one-time contributions
- View your online giving history

Get started today! Visit our church website.



Leave your checkbook at home. Give electronically instead!

Electronic Giving is a convenient and secure way to provide consistent financial support to our church.

Electronic donations can be made by checking, savings, credit card or debit card.

We would love for you to get started! Pick up an authorization form today.



Give Online. It's Easy!

- Set up and manage recurring donations
- Make one-time contributions
- View your online giving history

Get started today! Visit our church website.

I give electronically



If you too would like to give electronically,
inquire at the church office.

I give electronically



If you too would like to give electronically,
inquire at the church office.

I give electronically



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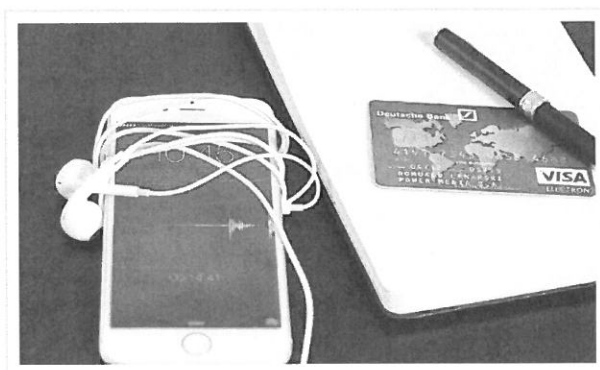
I give electronically



If you too would like to give electronically,
inquire at the church office.

Electronic Giving: It's a Hospitality Issue

Posted by **Carolyn Moomaw Chilton** on September 12th, 2016



"The question for churches is no longer 'Should we offer e-Giving,' but, 'What options will we offer?'"

e-Giving in Churches

In a recent [Vanco Church Giving Study](#), one of the major findings was that "60% of overall churchgoers prefer giving electronically, and preferences toward e-Giving were strong across all ages groups." A surprising finding of the study is that the more active people are in church, the more likely they are to want to give electronically. However, they do not see e-Giving as replacing traditional methods of giving (offering plate, for example). Rather, their motivation is that electronic giving helps them better help their church.

The survey does find a disconnect, though. Namely that there is a "sizeable giving gap between how churchgoers prefer to give and the options that churches offer." Two to four times as many churchgoers (depending on age) would give electronically (computer, tablet, smartphone, text, or kiosk), if the option was made available to them.

Charitable giving in the U.S. continues to grow, and e-Giving is by far the preferred method. If your church isn't taking advantage of this, another charitable institution is, and it may be your loss. The question for churches is no longer "should we offer e-Giving", but "what options will we offer"?

e-Giving Options

There are several e-Giving options, and I discuss each below very briefly. These are listed in the order that I consider most essential. Not every church can offer every option – especially in the beginning – and each church needs to evaluate what they can feasibly provide.

Recurring payments: Promote and work with members to set up recurring payments through their bank. Usually called e-payment, many people already pay their bills this way. Encourage them to include the church in their e-payments. An added bonus is that it ensures regular income to the church.

Credit cards: Accept credit and debit cards through your website. There are two major ways to accomplish this. The first is to set up a system with your church's bank. They will help you set this up, and give you the links you'll need for your website. The banks charge a fee per transaction.

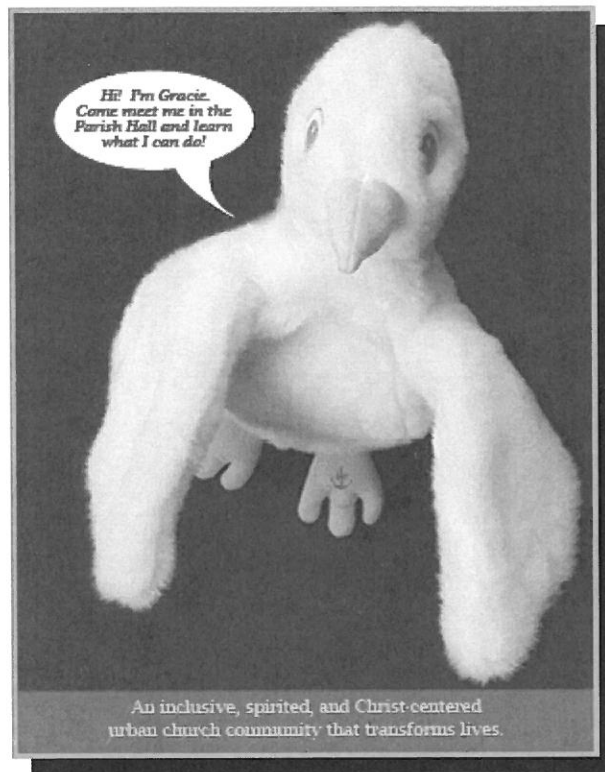
The second credit card option is to bypass the bank and set up an electronic giving account with a payment service. Some of the better known are PayPal, Vanco, Shelby Systems, and Automated Church Systems. There are fees for these also, and you want to also investigate how the money is transferred to your bank account and what kind of reports you will receive. If your church has a database system, look into what they offer. Consider mobile options and apps so that people can use their smart phones and tablets.

What to do about the fees? Some churches build this into their operating expenses (the added revenue from the convenience will often offset the fee). Other churches ask members to include their fee (2-3% usually) in

their gift.

Giving kiosk: We just installed a kiosk at the church where I work, and it is very popular. The kiosk accepts credit and debit cards. People can make a payment on a pledge, offer a one-time gift, make a purchase, and even register for events. We were careful and intentional about publicizing the kiosk because we were not sure how it would be received. We even named it “Gracie” (our church is Grace & Holy Trinity Episcopal) to make it a bit less threatening. A picture of the publicity poster is included below.

Text to give: This is probably the easiest of the options for people with smartphones, and the one with the most possibilities to use in the context of worship and programs. You will need a text giving platform (software) to handle this type of giving.



e-Giving as Hospitality

Offering electronic giving at your church is an act of hospitality. Hospitable churches invite and welcome people; they help people development relationships; and they offer worship, services, and programs that honor today's busy lifestyles. E-Giving will allow your church to do all of this. If you have questions about the above material, please contact me at carolynmoomawchilton@gmail.com or leave a comment below.

Carolyn Moomaw Chilton writes and blogs as a spiritual discipline and an invitation to conversation with others. You can follow her on Twitter @episcoevangel and Facebook as EpiscopalEvangelist. She is currently on staff at Grace and Holy Trinity Episcopal Church in Richmond, Virginia as the Assistant for Evangelism and Stewardship

Episcopal Church Foundation Vital Practices

VESTRY PAPERS / Parish Finances

Digital Giving: A Practice of Hospitality

By Kyle Matthew Oliver, part of the Vestry Papers issue on [Parish Finances](#) (March 2017)

I've thought a lot about online giving in the past two years. But it wasn't until very recently that I realized why I feel so strongly about the topic, and why I advocate a somewhat radical approach to getting it up and running.

Full disclosure: I am not an expert on stewardship and fundraising, nor am I a web developer with a comprehensive knowledge of the technical, financial, and security issues involved in offering this option. What I am is an experienced coach of ministers and congregations working to develop digitally literate practices within their faith community cultures.

Working in that mode, I published in the spring of 2015 a "[Digital Media for Ministry Brief](#)" about stewardship and giving for [Lifelong Faith Journal](#). That article led to a subsequent ECF webinar, "[Digital Giving: Models and Tools](#)." We had a good turnout that night and a lively discussion, and I'll reiterate some of the important takeaways later in this article.

More recently, though, I had the chance to team up on [another online giving webinar](#) with Carolyn Moomaw Chilton of Grace and Holy Trinity Episcopal Church in Richmond. Carolyn had recently written [her own piece on this subject for Building Faith](#).

An act of hospitality

What I learned from Carolyn is that we should think of digital giving not just as a matter of effective parish administration or as a necessary investment for increasing income *but as an act of hospitality, of relationship*. As [my new colleagues at Teachers College](#) would say, digital literacies are *social* practices. They're less about using tools in a savvy way and more about negotiating and enacting community values visibly and collectively.

Offering electronic giving means meeting visitors and members alike where they are. It means giving disciples of Jesus every opportunity to deepen their practice of giving to those in need and stewarding personal resources.

The fact that [people are carrying less cash](#) (and writing way fewer checks), or that they want to [see more clearly the impact their gift is having](#), or even that they may want to earn a few frequent flier miles when they give to their church—these are simply givens in our ministry contexts today. These factors contribute to the master "text" of the congregations it is our responsibility to "read", and they challenge us to "write" creative and responsive policies and practices together.

When we see online giving as an act of hospitality and an incubator of spiritual growth, we gain a new perspective on all our excuses for why we haven't gotten around to it: the fees, the updated bookkeeping workflows, the fear of learning and trying something new.

There's plenty of hard work we put off indefinitely when it resembles business practices or simply "keeping up with the times." But when it comes to our relationships with newcomers and all our people's relationships with God—well, these challenges tend to be easier for church communities to understand as urgent.

OK, end of sermonette. If I've managed to convince you that digital giving is not just "something nice we would offer if we had more office staff" but a pressing ministry priority, let me now try to convince you that it's easier than you may think to get started or continue growing. Here are some principles to work from:

Start small and build capacity: If your organization has a track record of effectively managing teams of knowledgeable volunteers who evaluate many options and chart a course among them, then you probably already have a good idea of how to proceed. Research the many providers of e-payment solutions, make a list of the features you're seeking, choose a vendor and begin an implementation strategy, etc.

My experience is that most churches get bogged down in processes like this, and their organizational capital is better spent trying to buck that trend on other (even) more pressing priorities. For them, it might be helpful to think about digital giving as a series of manageable pilot projects. Choose a type of giving (low-fee e-checks, online credit and debit card payments, or in-person card readers and kiosks), gather a small team including the appropriate staff member or vestry officer, and set a deadline for building and testing that giving option.

If you're *really* feeling the urgency, get your treasurer and whoever maintains your website together in a room and don't let them out until they've set up one-time and recurring giving via PayPal. The process is easy, the fees are fair, and the vendor is widely popular and trusted.

Think about all kinds of church giving: The ways people have always given to congregations have analogous forms made possible by digital tools. In-person kiosks and "I donated online" tokens represent an update to the collection plate. Recurring online payments are a natural extension of pledge envelopes. Crowdfunding sites like GoFundMe and streamlined text-to-give tools like Kindrid can help you rally support around particular mission projects.

Don't forget to promote the new opportunity: The other big tip I picked up from Carolyn was how to communicate about new giving options in your community. I strongly encourage you to watch her short description of the rollout of "Gracie," the giving kiosk at Grace and Holy Trinity. (Yes, they named their giving kiosk.) For all my insistence on the urgency of hospitality, I hope it's obvious that a little planning and promotion will set your new giving program up for success.

You might be surprised at who takes advantage of your new digital giving options once they're up and running, and by how much more certain people give when you make it easy for them to do so.

What shouldn't surprise any minister is the impact that a simple act of hospitality can have on someone longing for a deeper relationship with your community. If we can provide a bit of that for the cost of a card-swipe fee and a couple hours' worth of fiddling with PayPal buttons, I call that a bargain, not a luxury.

***Kyle Matthew Oliver** is an Episcopal priest serving at St. Michael's Church in New York City, EdD student in the Communications, Media, and Learning Technologies Design Program at Teachers College, Columbia University, and 2016 ECF Fellow. You can find more here to read blog posts, sermons, and sign-up for his newsletter. Previously he was digital missionary and instructor in the Center for the Ministry of Teaching at Virginia Theological Seminary. His vocational heart still belongs to the e-Formation Learning Community.*

Resources

- Accounting Software: Finding the Right Fit by Phillis Jones, Vestry Papers 2014
- Electronic Giving Card: For Offering Plate, a sample card that online donors can use during the offertory on Sundays and other church services
- Digital Giving: Models and Tools an ECF webinar led by Kyle Oliver, October 2015
- "Gracie," a video excerpt about the giving kiosk at Grace and Holy Trinity
- Lessons from a Rookie Treasurer by Tyler D. Schleicher, Vestry Papers May 2014

Don't miss an issue of Vestry Papers! Sign up for your free subscription here.



e-Giving Pricing Plans

Rate Plans

Our pricing plans offer a flat monthly fee and scale by the number of transactions processed in a month. With all of our plans, there are no hidden fees or unexplained charges.

	Start	Grow	Sustain	Thrive
Startup Fee	\$100	\$100	\$100	\$100
Monthly Fee	\$10	\$30	\$60	\$150
Credit/Debit Processing Rate ¹	2.75%	2.45%	2.25%	1.95%
Credit/Debit per TXN Fee ²	\$0.45	\$0.35	\$0.25	\$0.15
Credit/Debit Chargeback Fee ³	\$25	\$25	\$25	\$25
Credit/Debit Failed TXN Fee	\$0.45	\$0.35	\$0.25	\$0.15
ACH Processing Rate	1.00%	0.50%	0.25%	0.10%
ACH per TXN Fee ⁴	\$0.45	\$0.35	\$0.25	\$0.15
ACH Returns/Credit TXN	\$5	\$5	\$5	\$5
PCI Non-compliance Monthly Fee ⁵	\$23.95	\$23.95	\$23.95	\$23.95

¹ Fee is deducted from each deposit and applies to all major card types except American Express, which is 3.50%

² Fee is deducted from each deposit and applies to all major card types except American Express, which is \$0.45

³ Fee is charged if the cardholder or card issuing bank initiates a dispute

⁴ Fee is charged for each ACH transaction and daily batch

⁵ Fee will not be charged if compliance is maintained

Giving Options

Each plan is designed to include everything you need to start your electronic giving program. You can also customize your plan with options for text and kiosk giving and on-the-spot credit card processing.

	Start	Grow	Sustain	Thrive
Included Options				
Online Giving (3 pages included)	✓	✓	✓	✓
Mobile Giving	✓	✓	✓	✓
Supplemental Options				
Online Giving Pages (4 or more)	\$10 / mo	\$10 / mo	\$10 / mo	✓
Give by Text	\$25 / mo	\$10 / mo	\$10 / mo	✓
Give by Kiosk	\$69 / mo	\$49 / mo	\$49 / mo	\$49 / mo
Give by Kiosk Equipment Fee ⁶	\$1,395	\$1,195	\$1,195	\$1,195
Desktop Card Reader	\$125	\$125	\$125	\$125
Mobile Card Reader	\$45	\$45	\$45	\$45

⁶ One-time equipment fee is required with purchase of kiosk service