



THE CHURCH  
OF ENGLAND

# Digital Giving

SUPPORTING PARISH MINISTRY

Getting Started with  
Contactless Guide

# Contents

- Importance of digital giving
- Introduction to contactless giving
- Devices available through Parish Buying
- Getting the most out of contactless

# Importance of digital giving

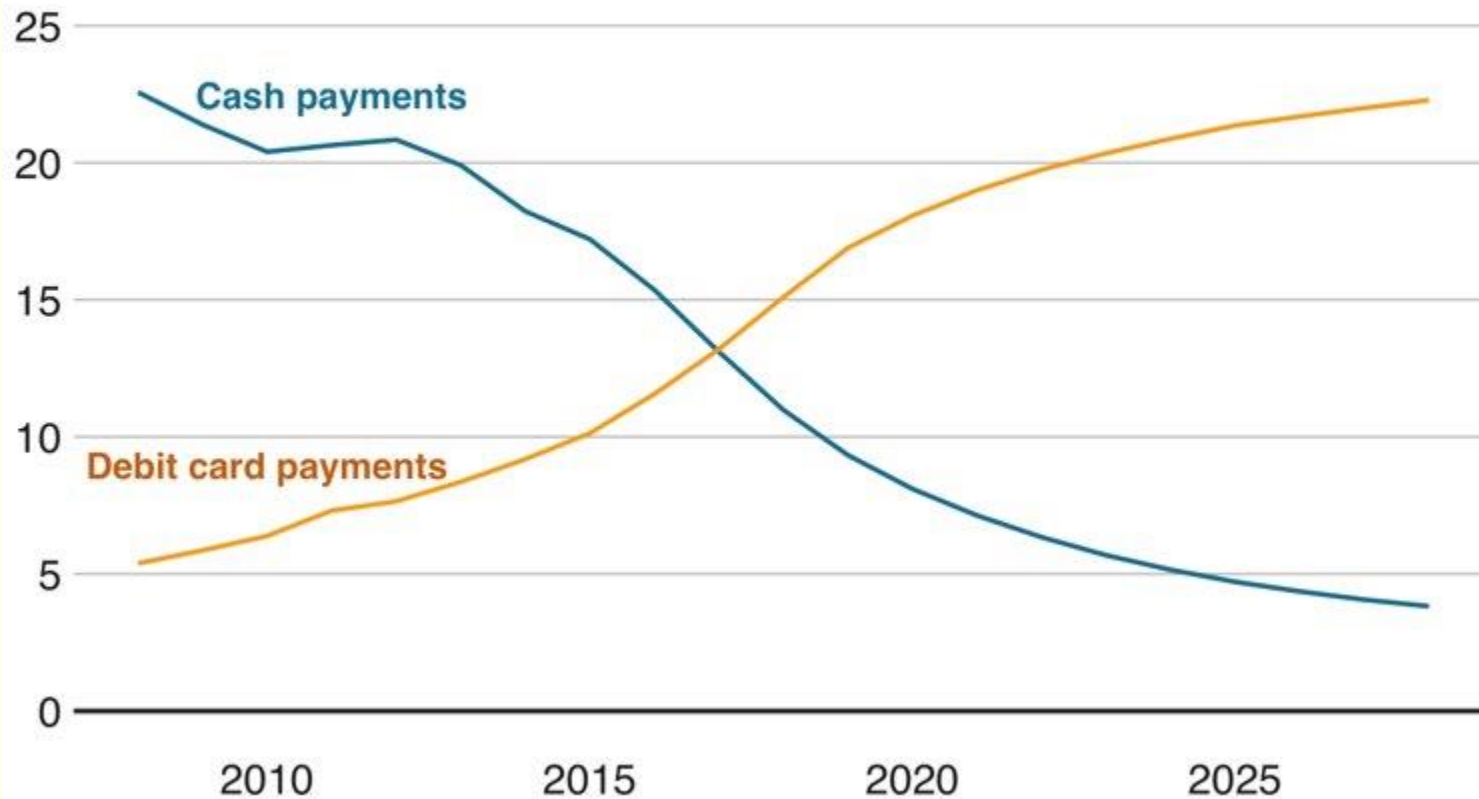
# Importance of digital giving

- On average, giving accounts for **75%** of a church's income.
- Need to have the **right mechanisms** in place for people to give.
- We live in an **increasingly cashless society**.
- '**Digital giving**' (donations made either online or using a contactless device) are therefore an important way for churches to receive gifts.
- Online and contactless donations are also typically **higher than cash donations**. Contactless devices that offer a choice of donation amounts (rather than a default amount) also tend to receive higher donations on average (see chart on next page).

# Importance of digital giving

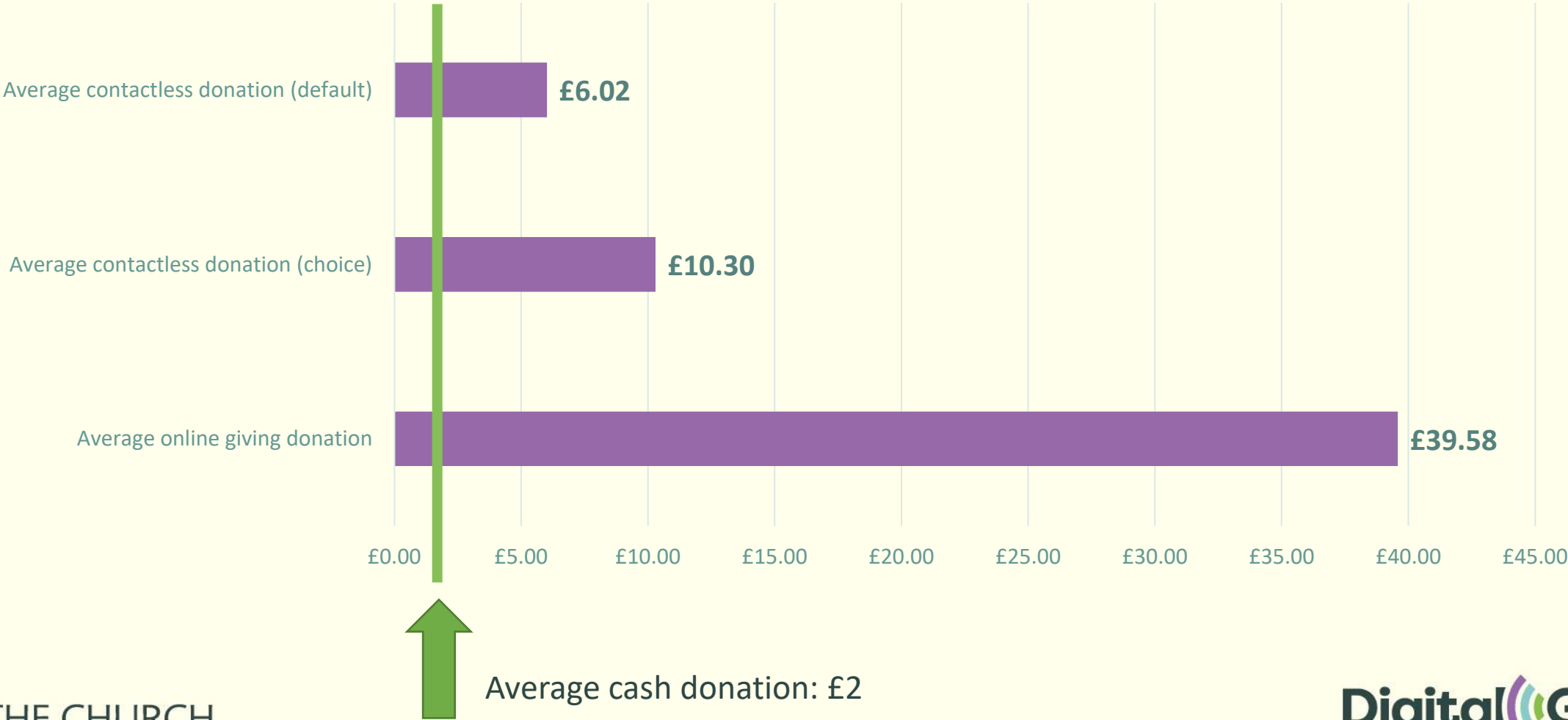
## Cash versus debit cards

UK payments 2008-2018 and forecast to 2028 (billions)



Source: UK Finance

# Importance of digital giving



# Importance of digital giving

- In addition to exploring contactless, **online giving** is free and quick to set up.
- If you don't currently have an online giving provider, take a look at our guide to online giving on Parish Buying by [clicking here](#).
- To use our online giving provider, you will need to create an account with **Give A Little**.

# Introduction to Contactless Giving



# Introduction to contactless giving

- What is it?
  - Donation made at a contactless donation device, using a bank card or some kind of smart device (e.g., Apple Pay on iPhone)



# Considering connectivity

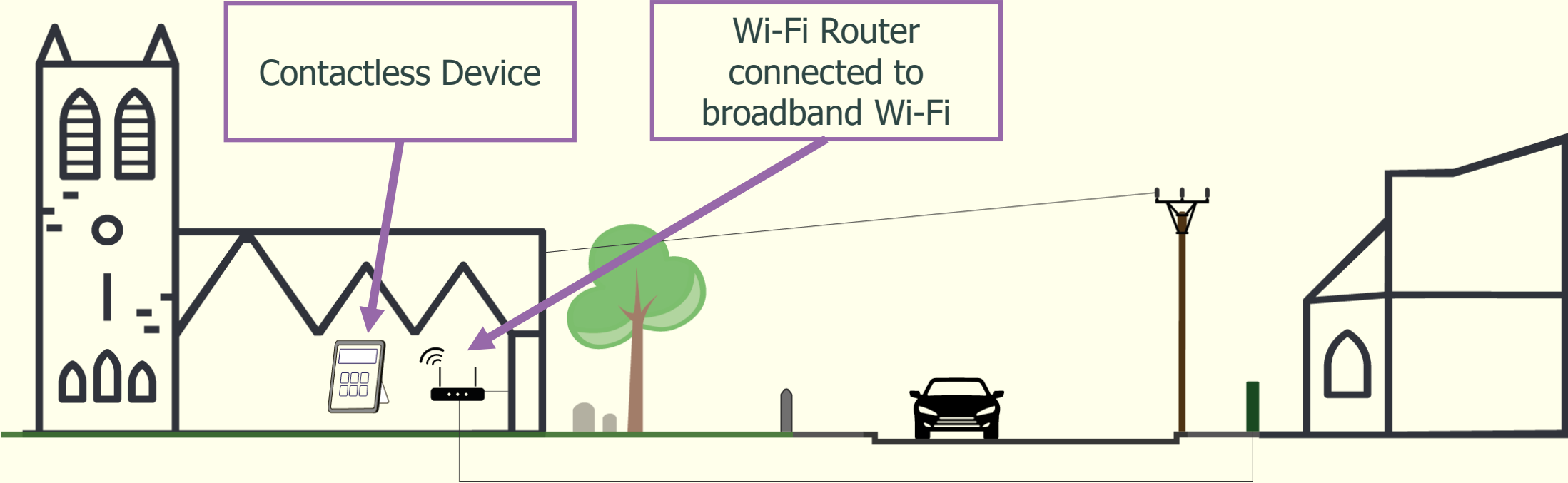
- You don't need an internet connection for all devices to work at the point of taking a donation.
  - But you will need to upload the donation later via the internet (e.g., connected to home WiFi).
- Lots of guidance about installing an internet connection available [here](#) on the Church of England website and [here](#) on Parish Buying.
- Connectivity does not have to equal broadband. Consider:
  - WiFi extenders
  - SIM cards
  - Mobile broadband routers



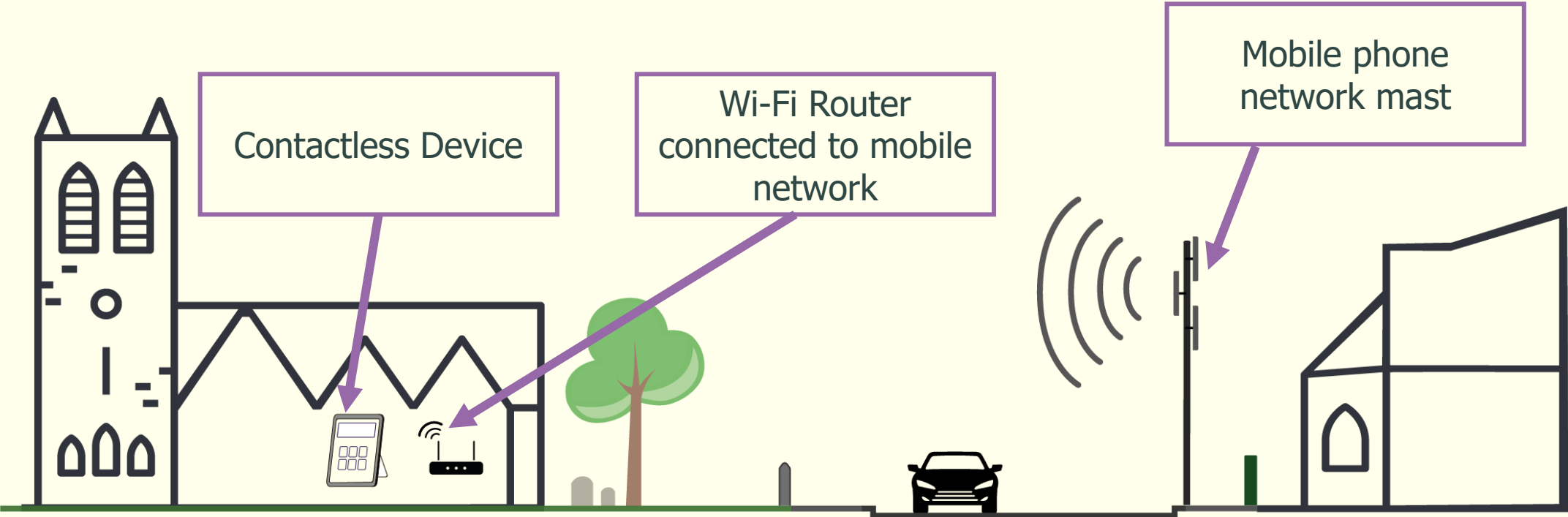
# Connectivity – Four main solutions

- Wi-Fi from broadband connection
- Wi-Fi from mobile connection
- Mobile 3G/4G connection
- No connectivity

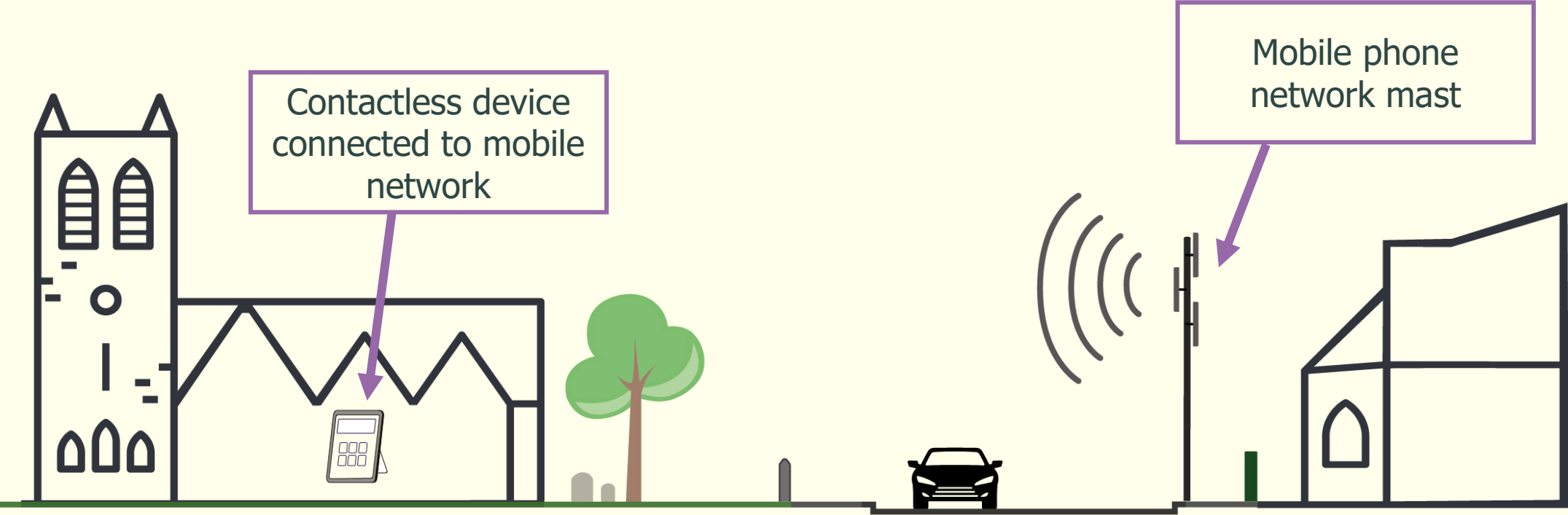
# WiFi + Broadband connection



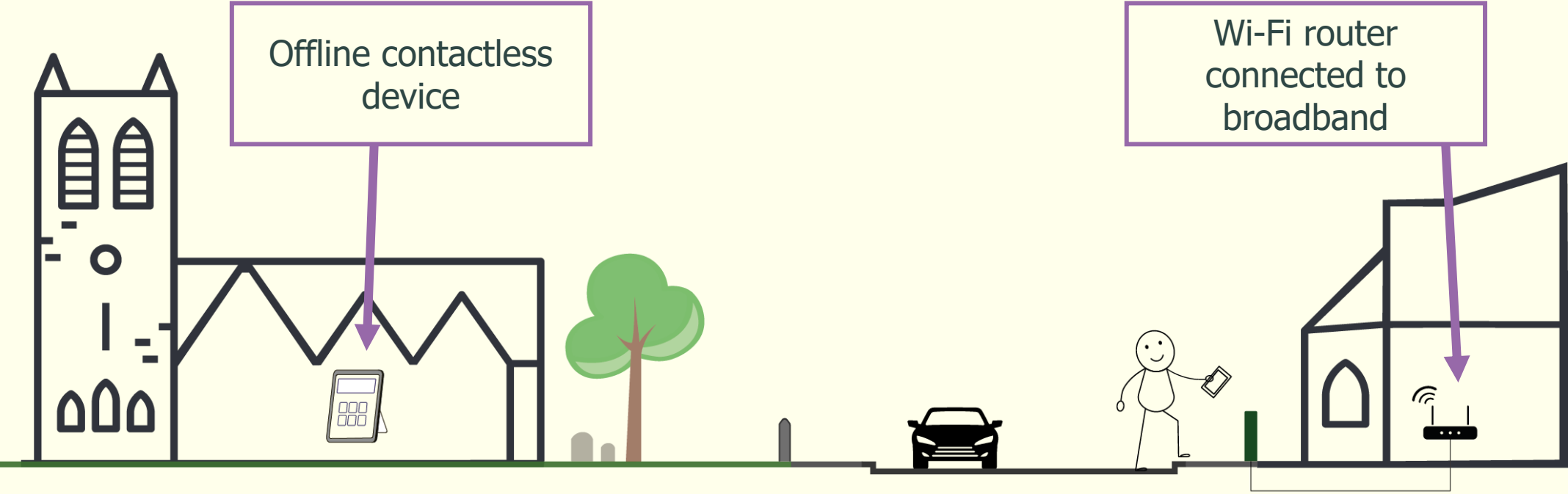
# WiFi + mobile connection



# Mobile 3G/4G Connection

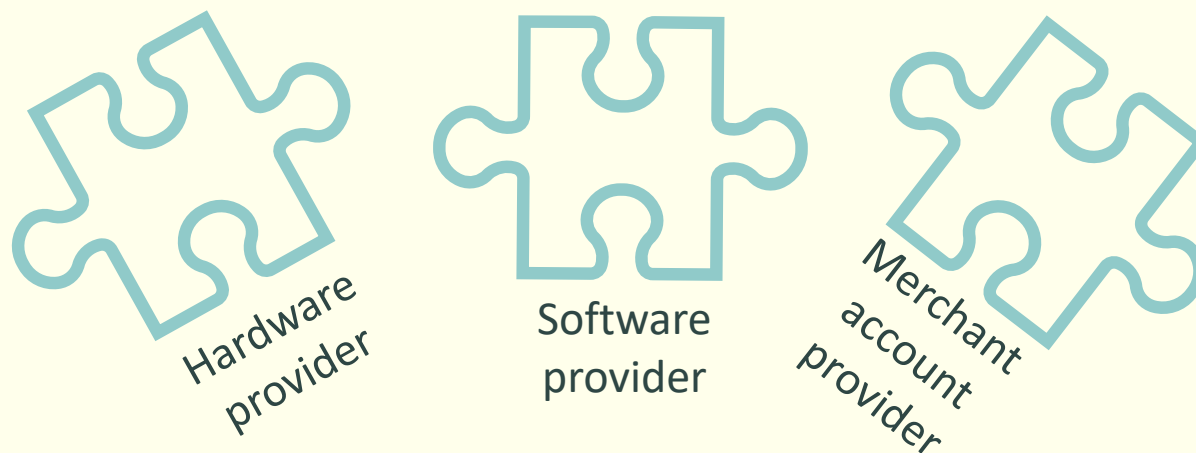


# No Connectivity



# What is a 'merchant account'?

- A merchant account is a bit like a bank account; it is what allows you to accept donations/payments and have them settled into your church's bank account.
- Each contactless donation device provider will require you to set up a merchant account. Some providers manage this process; some just sell the hardware.





# Questions to ask

- Does our church have connectivity?
- Do we want to also take payments?
- Do we need something that works out the box? Or would we like to be able to manage the device ourselves?
- Do we want a tap-and-go option? Or engaged donation experience?
- Do we want a portable, securable, or freestanding device? Where will it go in our building?
- Do we want to use the same provider for online giving?
- How much budget do we have available?

# Devices available through Parish Buying

# What is Parish Buying?

- Website and service provided by the national church.
- Range of goods and services for churches available: anything from energy to audio-visual equipment.
- Suppliers have undergone due diligence and provide good value, reliable services for churches.
- Free to use and more than one person from your church can register.
- You must go via the pages on Parish Buying to get the discounts available to churches (rather than going to providers direct).
- Starting point for a contactless device: [register with Parish Buying](#), if you're not registered already.

# No connectivity needed – Coming Soon

- Due to changes with suppliers, we currently have limited options suitable for churches that have no WiFi or 3G/4G signal.
- GWD's Donation Station (the tablet that is part of all their devices) is due to have offline capability soon.
- This is most suitable in the form of the GWD Midi (pictured) so that the device can be taken away from its main location and connected to WiFi in another location.
- We hope to offer more offline options again shortly.



GWD Midi

# Connectivity needed



Collectin More – using Give A Little app



Payaz GivingStation – using Give A Little app



GWD Slim



GWD Skinny



GWD Midi with integrated cashbox

# Works out the box v user-configured

Works out the box



GWD Slim



GWD Midi/Skinny

User-configured



CollectTin More



Payaz GivingStation



# Taking payments



SumUp Air  
*useable when paired  
with phone or tablet*



SumUp online store – allows  
sale of tickets, hall hire or any  
other products or services



QR code linking to  
online store item



SumUp Solo – useable  
by itself to take  
payments

# Payments v donations

- It is important to use a SumUp card reader for processing payments, as they cannot be put through a contactless donation device.
- This is to ensure there is no confusion over what funds are eligible for Gift Aid reclaim and for VAT reasons.
- Having a device for payments also allows you to pre-set values for certain things e.g., cup of coffee, in a way that is smoother than trying to use a donations device to take payments.
- Some donation devices also use SumUp, which is instead paired with the Give A Little app for taking donations. This means you only have to set up one merchant account to receive both donations and payments.



# Taking Payments and Donations

Some of the SumUp devices can be paired with a phone/tablet to take payments, but also take donations with the Give a Little App

## Payments



SumUp Air  
*useable when  
paired with  
phone or  
tablet*



SumUp Solo –  
useable by  
itself to take  
payments

## Donations

Give A Little works by connecting with SumUp to process donations and pay them into your church's bank account.



*The premium version is free of charge for Parish Buying members.*

# Portable/securable/freestanding

## Portable



CollectTin More

## Securable



CollectTin More



Payaz GivingStation



GWD Slim



GWD Midi

## Freestanding



GWD Midi with integrated cashbox



GWD Skinny



# Same provider for online and contactless



+



Contactless

Online



CollecTin More



Payaz GivingStation



# Budget

*Left to right spectrum*



CollectTin More  
£244+VAT  
*Secure mount sold separately (£80+VAT)*



Payaz GivingStation  
£379+VAT



GWD  
Midi/Slim/Skinny  
*From £675+VAT, + £13.50 service fee a month*



# Cost overview

Device	Upfront cost	Ongoing monthly fee	Transaction fee	Mobile Data Cost (if not using WiFi)
SumUp Air (only works in conjunction with a phone or tablet)	£19 + VAT	—	1.1–1.3%	Only works in conjunction with a phone or tablet (using either WiFi or mobile data).
SumUp Solo	£59 + VAT	—	1.1–1.3%	In-built SIM card has no ongoing charge.
CollecTin More	£295	—	1.1–1.3%	£42 annually (£3.50 per month), + VAT
Payaz GivingStation	£379	—	1.1–1.3%	£42 annually (£3.50 per month), + VAT
GWD Midi	From £675	£13.50	1.99% + 5p	£95 upfront + from £7.50 per month, + VAT
GWD Slim	From £715.50	£13.50	1.99% + 5p	£95 upfront + from £7.50 per month, + VAT
GWD Skinny	From £895.50	£13.50	1.99% + 5p	£95 upfront + from £7.50 per month, + VAT
GWD Midi with Integrated Cashbox	From £1275	£13.50	1.99% + 5p	£95 upfront + from £7.50 per month, + VAT

# Functionality overview

*The SumUp Air and SumUp Solo are not included here as they are simple card readers, rather than self-service donation devices.*

Device	Connectivity	Compatible merchant account for payments?	Works out the box?	Portable/securable/frees tanding	Online giving?	Hardware provider	Merchant account provider	Software provider
CollecTin More	Requires internet; can accept SIM	Yes		Portable/securable	Yes	CollecTin	SumUp	Give A Little
Payaz GivingStation	Requires internet; can accept SIM	Yes		Securable	Yes	Payaz	SumUp	Give A Little
GWD Slim	Requires internet; can accept SIM		Yes	Securable		GWD	Managed by GWD	GWD
GWD Midi	From Nov 22: will have capability to store donations offline (internet connection required to then upload later)		Yes	Securable		GWD	Managed by GWD	GWD
GWD Skinny	Requires internet; can accept SIM		Yes	Securable/freestanding		GWD	Managed by GWD	GWD
GWD Midi with Integrated Cashbox	Requires internet; can accept SIM			Freestanding		GWD	Managed by GWD	GWD

# Getting the Most Out of Contactless



# Getting the most out of contactless

- To create the best environment to encourage giving we need **good mechanisms** that allow people to easily give to our church.
- Alongside this we need to explain the **need** for people to give so they can understand how important their giving is and regularly communicate the **impact** of their gifts on the mission and ministry of the church. Finally **trust** must be built so that people have confidence that the church will spend their gifts wisely.
- **Digital giving** is a fantastic mechanism but to truly make the most of it you will need to demonstrate the impact of a gift made this way, the need for people to give and grow trust with your givers.





# Getting the most out of contactless

- **Make it a team effort:** show a few people within your church how to switch the device on and off and how to connect it to the internet. Be sure to include people who regularly open and close the church and are there for life events. Having your device on and ready for people to use is the first step to taking donations.
- **Location, location, location:** set your device up in the perfect location where people can easily see the device and conveniently stop to donate. You will also need to take into account practical factors like access to a plug point and an area with good internet connection, if applicable.
- **Promote:** an eye-catching poster will help draw people's attention to the opportunity to give. You may also want to put signs up in other parts of the building to let people know where they can make a contactless donation.
- **Explain:** make sure that people know how to give and the benefits of contactless giving. Perhaps someone could give a short notice about the device with a demonstration of how to give when you first get your device, or remind people it's there during the notices. You could also display a poster by the device which explains how to make a donation so that it is easy for givers to use.

# When to use contactless

- Think about when and where you can use contactless and online giving, such as:
  - Sunday services, online services
  - Life events: weddings, baptisms, funerals
  - Mid-week groups e.g. Messy Church
  - Fundraising events
  - Visitor donations
- How will you promote how to give in these contexts?
- How can you demonstrate the impact of a gift, the need for it, and why your church can be trusted with the donation?

# Demonstrating impact

- Alongside your donation device include leaflets or posters that show the kind of things a donation could help fund.
- Don't be shy about sharing the great things your church does and remember these don't have to be large scale activities. Simply having the building open or providing funeral ministry will have an impact on your local community.
- Many people struggle to engage with number or statistics so short stories, quotes, and pictures are great ways of communicating impact.

# Demonstrating need

- The Church of England is seen as a wealthy organisation and many people do not know that local churches and ministry is normally funded by local people.
- Including wording such as 'this church is funded by the generosity of local people' in supporting material both in church and online can help to combat these perceptions. You may also want to include how much your church costs to run each year.
- It is important to demonstrate the impact of gifts and talk about the need to give hand in hand so givers can understand the difference their gift could make as well as the financial need to make the gift.

# Building trust

- Thanking people for their gift makes them feel their gift matters and builds trust. You can express your thanks for the gifts received in any promotional materials you have to support contactless or online giving. You can also personalise the thank you message that is shown once a donation is made.
- Think of other times that you thank people who give to your church such as after the offertory or at the APCM and be sure to include gifts made digitally within that.
- Operate within good practice by correctly claiming Gift Aid, being aware of when the device may have been used to take payments rather than donations and if running a specific campaign ensuring gifts are only spent on this.
- Include digital giving when you share with your congregation where income has come from and what it will be spent on.

# Questions?

Email [digitalgiving@churchofengland.org](mailto:digitalgiving@churchofengland.org)