

PBBA | Guidelines for Online Giving

Why | Mobile interaction is not going away. A growing number of people, especially under age 40, are looking for safe and simple ways to contribute to causes AND to the church. Churches who provide giving options will be providing avenues digitally native generations are familiar with thus easily contributing to the mission of the church.

What | “Online giving” is a generic term that is often used to encompass multiple forms of giving

- e-giving (ACH) – giving by an individual through their personal financial institution whereby a check is sent to the church.
- Mobile Giving App – a stand-alone app members download to their mobile devices. The app may solely be for giving purposes or expanded services (i.e. sermon audio, event registration, Bible integration, etc.).
- Mobile Websites – the church integrates a giving platform into their church’s website (a mobile responsive website is preferred).

How | Churches register with an online giving platform. Fees are charged based off the services desired and the transaction processing fees. Depending on the size of the church, number of donors or amount of contributions per month, platforms by charge a set-up fee, a base fee (charged per month or annually). Additionally, processing fees are charged (usually ranging between 1.99% and 3.95%, with some also taking on an extra 25 cents to 30 cents per transaction). Depending on the platform, the transaction fees are either passed to the giver (thus reducing what they initially give) or the fees are charged to the church (often paid monthly and based on the total contributions from that month)

Who | The number of giving companies is continually growing as digital dependency expands. Below are a few companies used by area churches or which PBBA is familiar with.

Generosity (by Lifeway)	Realm (from ACS)
Onlinegiving.com (integrates w/ other platforms)	Vanco/Give Plus
Pushpay	Text2Give
Planning.center.com	The Church App (Subsplash)
ROCK RMS	Tithe.ly

To Keep in Mind |

- Your current church management software (ChMS) may have a preferred platform that integrates easily with its software. Whichever giving platform you choose; be sure it integrates (or be prepared to change your ChMS). This integration will enable church to give donor reports and manage all transactions.
- If choosing to have a church app, ensure platform supports both Android and Apple devices.
- Text to give is often a front door to giving platforms, having this feature may be a benefit to attract new donors (most have this feature, but not all).
- Ensure giving platform can accommodate recurring gifts and gifts to designated accounts.
- Investigate security for built-in encryption, compliance with Payment Card Industry (PCI), vendor access to donor data and steps taken to secure its access to that data (salesperson will know).
- Review: Get references from churches who use a platform to be considered and also read reviews.
- Check with the giving platform you are considering as to the length of any contract and if there are penalties for early termination.