

Contactless/Card Donation Terminals FAQs

Why contactless giving?

In 2018, over 47% of U.K payments were made using card compared to 28% for cash. Cash transactions have fallen from 60% of all transactions in 2008 to 28% in 2018, a figure that is projected to decline to 9% by 2028. A combination of this shift away from cash and inflation saw our parishes' total collection income fall by 24% in real terms between 2008-2017.

Further, donations gathered through contactless giving are on average **two to three times higher than a typical cash donation.**

Who is our target audience?

Contactless donation terminals can help us to maximise generous donations from the wider community via occasional offices (weddings, baptisms, funerals), services at Advent, Christmas and Easter, or those visiting our churches at leisure. It could also be used to supplement collection income from the congregation during regular services.

What are contactless donation terminals?

Terminals that **only handle donations**, not payments for goods or services. Suppliers such as Goodbox and Payacharity offer bespoke terminals that are designed to catch the eye. Costs range from £140 - >£1000. For larger churches, there are additional options available. Refer to our guide "Contactless Donation Terminal Options V3" for more information.

How secure are the transactions?

Transactions can only be sent to the nominated bank account, such as that held by the PCC. Suppliers adhere to the Payment Card Industry Data Security Standard (PCI DSS), the gold standard for the prevention of debit or credit card fraud. See more [here](#).

Are contactless donation terminals portable?

This varies depending on your requirements. Large, free standing terminals can be purchased (such as in our cathedral) but for most parishes a smaller portable option is suitable. All terminals either come with a battery as standard or as an additional appendage. Battery life ranges between 5-12 hours, depending on the model chosen.

Can a portable terminal be shared across our benefice?

This is possible via the terminals' reporting functionality - the date in which a donation is made can be matched with a specific event and location of the terminal.

What cost elements are typically involved?

Initial investment costs (hardware, setup fee, postage), transaction fees and monthly service fees.

Does our church need Wifi/Broadband?

This is **not required** as most contactless donation terminals can connect to the internet using a built-in mobile network (except SumUp). Some can also receive donations without any network connection, processing the donation when a signal becomes available (Goodbox, Payacharity).

How do offline donations work?

Offline donations are encrypted and stored within the terminal, to be processed when a mobile signal becomes available.

Does our church need to apply for a Faculty?

In most instances, portable terminals will not require a Faculty. With good practice in mind, it is advised you contact James Halsall, DAC Secretary (james.halsall@cofesuffolk.org), prior to placing an order.

How can we protect against theft?

Donation terminals can be secured using a lock or chain, offered as part of a package by some suppliers.

Can we reclaim the VAT through a Fundraising Event Exemption or LPW Scheme?

Unfortunately, this cannot be done at this moment in time.

How do we know if a contactless donation terminal is right for us?

We have developed a tool to help you calculate an estimated financial return based on; stats for mission, number of visitors to your parish church, and market research. Please consult our "Contactless Giving Calculator" document to try this out.

We would like a payment terminal as well as a dedicated donation terminal, is this advisable?

Payment terminals (contactless and chip & pin) are offered through providers such as SumUp and iZettle, from as little as £19, with no monthly fees. They are primarily **used to take payments** for goods and services (cafe, merchandise, flower festival entrance etc) but can also double up as a donation terminal. Some parishes have both a payment terminal and donation terminal, as to maximise income via card giving (contactless or chip & pin).

Which donation terminal is best for us?

This depends on a number of factors such as; financial setup desired (transaction fee vs monthly service fee), payment of initial costs (pay in full vs spread over a number of months), appearance (size, interactivity), adaptability (portability, add-ons), battery size, offline donation taking compatibility, available appendages.

Our parish is uneasy about paying the initial costs, are there alternative options?

Goodbox offers parishes a 60-day money back guarantee, so the financial risk of investing in their offering is reduced.

How long does the process take from placing an order to full operation?

Due to the number of financial and security checks that are carried out to prevent any fraudulent activity, this can take anywhere between 2-6 weeks.

When we receive a donation, how long does it take to reach our nominated bank account?

Between 3-5 days. However, you can keep track of donations made via an online portal.

How can we purchase a contactless donation terminal?

Parish Buying has negotiated reduced costs for most of the terminals mentioned here. You can find out more information and place an order [here](#). In order to benefit from reduced costs, you must order through the appropriate channel.

Before arriving at a decision, it is highly recommended that you visit our contactless [webpage](#) and get in touch with Lee Jukes, Stewardship Manager (lee.jukes@cofesuffolk.org, 01473 298 551).