Create a Stripe Express Account

Stripe is a payments processor that allows you to receive digital donations and have them settled into your church’s bank account. Your Stripe Express account can be used in conjunction with the donations software Give A Little. The process for setting up a Stripe Express account usually takes around 15 minutes. This is an essential part of being able to receive online donations.

Before you get started, you will need:

- Church bank details
  - Account name—this must be as it is according to your bank
  - Account number
  - Sort code
- Church address and contact telephone number
- Church website / A Church Near You page / social media webpage link
- Names and details of two trustees (PCC members)
  - If you are registered with the Charity Commission these details may be verified on the Charity Commission website, so do make sure that the two named trustees are listed on there beforehand.
- An email address
  - We recommend that you enter a role-based email addresses, such as ‘reverend@stjohnschurch.co.uk’ or ‘stjohnsreverend@gmail.com’ as opposed to a personal email address, as part of good governance. If you haven’t got one, we strongly advise you to set one up.
- Your mobile phone number
- A Church Near You certificate (see instructions under step 8 for how to find this)

Settlement information

- Funds will be sent to your bank account weekly, during the week following the donation (subject to bank holidays).
- The amount sent to your bank account will be net of the percentage charged (1.1%).

Please note: this service is unfortunately not currently available to churches in the Channel Islands or the Isle of Man, as Stripe do not serve these areas at present.
Create a Stripe account

Step 1: Log in to Give A Little

Once logged in to Give A Little, click on ‘Connect a processor’ in the green banner at the top of the page, or navigate to ‘Integrations’. From there, click on ‘Create a Parish Buying Stripe account’.

Enter a mobile phone number and email address that you would like to be associated with the account. It is good practice to create your account using a role-based email address (e.g., stmarystreasurer@gmail.com) rather than a personal email address so that the login details can be shared with others. When ready, click on ‘Continue’.

Step 2: Enter the verification code

A verification code will be sent to the phone number you gave in the previous step. When received, enter it on this screen. If you do not receive the text, click on ‘Resend code’.
Step 3: Enter initial church details

The next step is called ‘Tell us about your business’. Select the relevant country, set type of business as ‘Non-profit’ and business structure as ‘Charitable Company’. Then click ‘Continue’.

Step 4: Enter additional church details

In the ‘Legal business name’ field, enter the name of your church as it appears on your church’s bank statement (e.g., PCC of St Agatha’s Anytown). In the ‘Doing business as’ field, you can enter a more concise version of your church name, but it is still helpful to include the place e.g., ‘St Agatha’s, Anytown’ or ‘Anytown PCC’.

Under ‘Registered business address’, enter the address for your church (not your address), followed by the phone number for your church.

Under ‘Business website’, you can either enter the URL* for your church website or, if you do not have a church website, the URL for your church’s A Church Near You page.

Under ‘Product description’, you can simply write ‘Church’. Then click ‘Continue’.

*A URL is a web address, like www.holyspirit-clapham.org.uk.
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**Step 5: Enter trustee information**

On the next page, you will need to fill in the details of a church trustee (if this isn’t you, ensure you have this person’s permission). Any member of a PCC is a trustee. Fill in their name and email address. Under ‘Job title’, enter ‘Trustee’.

Completing the remaining fields on this page with the trustee’s personal details and click ‘Continue’.

**Step 6: Enter church bank account details**

On the next page, enter the sort code and account number for your church's bank account. Scroll down and click on ‘Save’.

The bank account details you save will be the one where Stripe will send donations received, net of the 1.1% fees.

*Please note:* Stripe is in the process of updating the wording of the declaration regarding debits that appears at this stage of the process (highlighted by the red box above). Please reference instead the signed legal statement from Stripe enclosed at the end of these instructions, which more closely aligns with governance practices for church bank accounts and supersedes the wording of the on-screen declaration. Debits to your account will only be made if a donor asks for a refund. Watch this short video about good governance for more information.
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Step 7: Add a second account holder

Your account is almost set up and you will see a review screen. Under ‘Management and Ownership’ you will see the option to add an additional account holder. We recommend you add a second trustee for good governance purposes. Please make sure you have their permission before entering their personal details. We also have a video about good governance and contactless giving on this page.

Once you have completed this step, click ‘Done’.

Step 8: Upload documentation

You have now set up your Stripe account and will have been returned to your Give A Little account where you can view your Stripe ID. The final step is to upload your church’s A Church Near You (ACNY) certificate to your Stripe dashboard. This verifies your church’s legal status.

To download your church’s certificate, go to your church’s page on ACNY, scroll down and click on ‘More information’ in the menu on the left-hand side and scroll down to the ‘Proof of charity status’ section.

Click on ‘Download certificate’ and you will be asked to enter your name and email address. The certificate will then be automatically emailed to you.

Return to Give A Little and click on ‘View Stripe dashboard’ (you will need to verify access with a code sent to the mobile phone number used when registering). Once you have entered the access code, navigate to ‘Your account’. Scroll down and click on ‘Professional details’ and you will be able to upload your ACNY certificate.

Congratulations! You have successfully set up a Stripe account and connected it to Give A Little, meaning you ready to start receiving online donations once you have set up a web campaign.
Onboarding at Stripe

Thank you for choosing Stripe!

The Church has partnered with Stripe for secure payments and financial services. This enables individual churches or parishes of the Church (known as “Connected Accounts”) to create a Stripe account that will be linked to the Church’s platform.

To create a Stripe account, a Connected Account will provide the details of the bank account into which it will receive payouts. By saving the bank account details on the Stripe account creation page, the representative of the Connected Account confirms that he or she is the only person required to authorise debits.

We confirm that for Connected Accounts of the Church, the representative will be considered not to have made that confirmation when he or she saves the account details, and instead will be considered to have confirmed the following:

I am a representative of the organisation applying to create a Stripe account. I confirm that I have been authorised to (a) create a Stripe account in the name of my organisation and (b) authorise Stripe to transfer to and from my organisation’s bank account in connection with the Stripe services. By submitting a bank account, I authorise Stripe to transfer to and from this bank account through the Bankers’ Automated Clearing Service (BACS), protected by the BACS direct debit guarantee, and confirm that I have read and agree to the Services Agreement ([https://stripe.com/gb/ssa](https://stripe.com/gb/ssa), as linked on the “Select an account for payouts” onboarding page), including the BACS Direct Debit instructions.

This letter does not affect the rights and obligations of Stripe, the Church or any Connected Account under an agreement between any of those parties, including the Stripe Services Agreement and Connected Account Agreement.

Mark Barry
Authorised Signatory
Stripe Payments Europe, Limited