

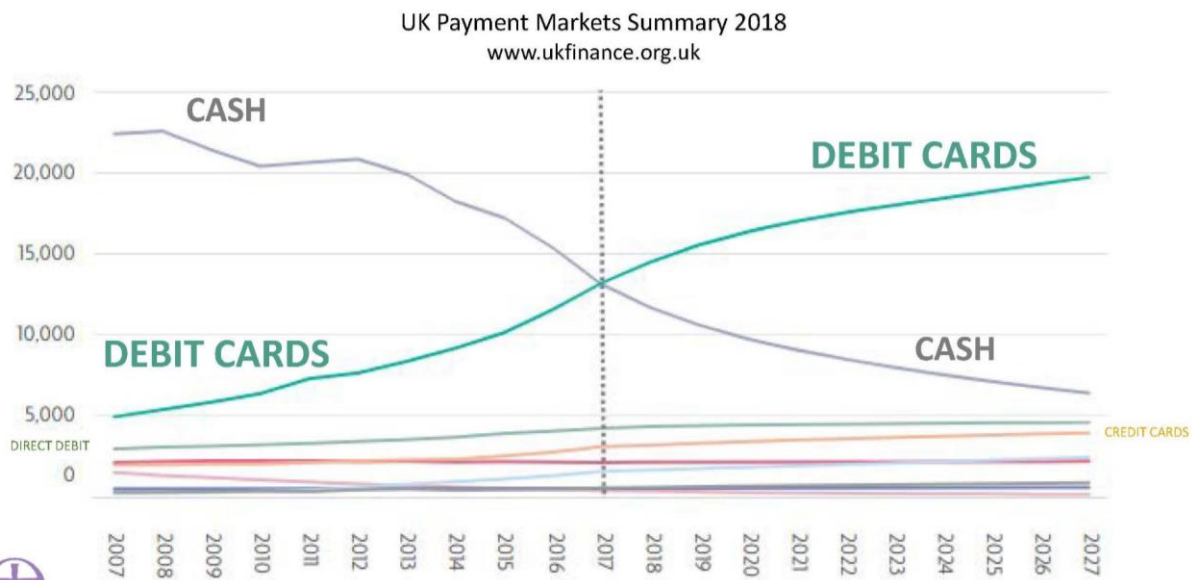
# How to ...

## Enable Contactless Giving

### The benefits of contactless giving

Early trials in churches seem to indicate that contactless giving usually means new people give, rather than simply transferring cash gifts to non-cash. So that's good news. And being able to take card payments for fees for events like marriages, saves time, reduces hassle and is warmly welcomed by people.

The graph below shows how the use of debit cards has grown rapidly over time and is predicted to continue to grow, while the use of cash has dramatically declined. Many people don't carry cash anymore, so offerings and fee payments that rely on people carrying cash (or even a cheque book) are less and less likely to be productive.



### Which is the best solution?

The right solution for you depends on various factors, such as

- Do you have a Wi-Fi signal or 3G signal available in your building?
- Will you receive enough donations to justify the cost?
- Do you want an unattended donation point (like a poster with a QR code, or a donation box in a cathedral) or attended (e.g. a card reader with an attached app on a tablet)?
- Do you need something tap'n'go which is quick and simple (but with little flexibility) or something with more options (but which may be a little more complicated to use)?
- Do you need to capture gift aid details? If you are already claiming the maximum available through your GASDS claim, then this will be more important to you.

Parish buying have negotiated good rates with several suppliers and clearly lay out the options here: [www.parishbuying.org.uk/categories/contactless-donations/](http://www.parishbuying.org.uk/categories/contactless-donations/)

It may be that your church uses two different options at the same time – if there is no monthly cost then you may find one option is suitable for donations, and another for fees.

## ATTENDED DONATION POINTS

If you are registered with parish buying you can read a summary [here](#) but the main options are also summarised below:

### Sum Up contactless card reader

- Cheapest transaction rates available (from 1.1%) and no monthly fee
- Needs Wifi or 3G signal, plus occasional charging (or nearby power source)
- Requires a phone/tablet of some kind, so not good for all unattended locations
- Fairly simple, but at least 'two taps'
- Gift aid is not integrated (you can use GASDS up to £30 per transaction)

SumUp also do an integrated tablet/reader for £99 which has inbuilt connection to 3G (if there is a signal in your building), but this has much less flexibility within the app.

SumUp have also introduced a second app for simple donations, which you can download via [parishbuying](#). This app streamlines the donation process into one tap on the tablet (to choose the amount) and one tap with the credit card on the reader. However, the functionality and flexibility is reduced (you can only choose your amounts and two lines of text). The premium version of this (normally £10 a month) is free via Parish Buying until end of 2021 (likely to be extended), and allows you to ask for gift aid details if you wish.

SumUp is also useful for taking fees by card – it can also be used to send people an invoice which they can then pay online via SumUp's website.

### Goodbox

- Fee 2.25% plus 10p per transaction and a monthly fee (as of Oct '21 this is £17.50 monthly). Doesn't need constant Wifi or 3G signal, just occasional charging and when it finds wifi or 3G it will upload all the transactions. (You need to switch it on in a wifi or 3G area before taking it to somewhere with no signal).
- Extremely simple, literally tap'n'go. Swipe left or right to increase or decrease the amount.
- Can be unattended as long as it is secure (although the unit would be of no use to anyone else as it is registered to you).
- Gift aid is not integrated (you can use GASDS up to £30 per transaction)



Goodbox do a special tap'n'go collection plate (right), this is £115 for the brass plate, and it will need a goodbox mini unit (£115) to go in the centre – this can be removed in an instant. There is also a stand (£30) available now, see left, so that you can leave the mini as an unattended donation point.



The Goodbox mini unit can also be used as a chip and pin device to take larger amounts, such as fees.



The Goodbox core, (see left) has a little screen and is a bit bigger and more eye-catching, currently £335 through Parish buying. This is very easy to use but can only do contactless donations up to £45. (Currently the GASDS limit is still £30 per transaction).

*NOTE: All costs as at Nov 2019 through parish buying and don't include VAT. Sign-up fee £50 although this is currently waived for people joining the free membership programme.*

## Other providers

If you are expecting to take a lot of card payments (c.£2000 a year), then some of the other providers might be worth looking into. Many of these services have a monthly subscription fee, so are only viable if you are processing a large volume of transactions. Parish Buying has negotiated with several providers and you can find a list of these on their website, see link on page one above.

## NON-ATTENDED DONATION POINTS

There are other low cost options available, which allow people to donate easily using their mobile phone, assuming there is wifi or a 3G signal in your building. In this scenario, the donor provides their own technology to enable the donation to take place. These solutions are great for an unattended location as the information can simply be printed or displayed on a service sheet, poster or gift aid envelope. We have listed some potential suppliers/solutions below:

### SumUp/Give A Little QR code

You can create a **free** online webpage if you have a free SumUp account. This allows you to then create a linked webpage with Give A Little. There is no monthly fee, just a small fee per transaction. As well as the free online webpage, they will provide you with a QR code that takes you to the webpage. Video instructions for registering and creating pages are on parish buying. You can promote your online giving page through your 'A Church Near You' webpage, and also via notices in your church. This is the minimum that we recommend every church provide.

The Give A Little webpage also allows regular gifts (these will be recurring credit card gifts). We would recommend the Parish Giving Scheme for regular gifts, but it might be that some people start a regular gift via Give A Little (which is extremely quick and easy) and could be encouraged to move to the Parish Giving Scheme in time.

### Thyngs

<https://thyngs.net/> allows you to generate a QR code which people can easily scan (or type in the short web address) and then pay with a credit/debit card, paypal or Google Pay/Apple Pay, on their smartphones. There is a 2.5% charge on the donation, plus standard card charges, and no set-up fee or monthly fee. (It works out at a cost of around 5%).

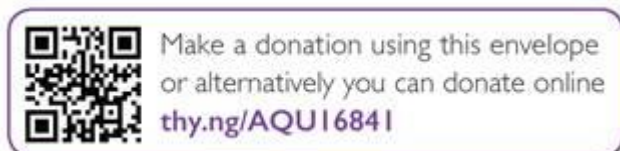
- Fairly low transaction rates (approx. 5%) although more than SumUp above, and no monthly fee or set up cost. Go through parish buying to get the best deal.
- Gift aid data collection is an option (or you can use GASDS up to £30 per transaction)
- If you aren't a registered charity you can still use this service as a church

The biggest advantage to this solution is that you can do a nice customised mobile friendly webpage. You can test the service out on their webpage: <https://thyngs.net/news/good-thyngs>

You will need to have an account with either paypal or with stripe in order to receive the payments, but this is normally very quick and easy to set up.

NFC stickers, instead of QR codes can also be provided for use with the latest generation of smartphones, these cost £2. If you tap your smartphone on a NFC sticker it will automatically open up the Thyngs payment page.

Below is a link to the Bishops Ordination Fund so that you can see how it might work in practice.



## TEXT GIVING

### Donr

<https://donr.com/text-giving> offers a similar service to JustTextGiving (now closed) and charges 5% of donations. Donr allows people to make a donation via a text message. Churches can use Donr as long as they collect gift aid and have a HMRC code

## OTHER ONLINE OPTIONS

### Just Giving

This allows you to collect donations, however Just Giving do charge a transaction fee that is higher than the one negotiated via Parish Buying with SumUp. They will also ask donors to top up their donation with an additional donation to cover Just Giving's costs. You can ask Just Giving to collect gift aid for you by filling in the relevant forms, however they will charge 5% for doing this.

### Give.net

Stewardship provide a similar service to wonderful.org that charges 3% of donations, although all profits go back to stewardship, which is run for the benefit of Christian organisations. This option also allows people to sign up to give by direct debit.

## GIFT AID

You can claim Gift Aid on contactless donations up to £30 under the Gift Aid Small Donations Scheme (GASDS). If you want to take donations over £30 via sum-up or another provider, then you will need to provide a [separate Gift Aid form](#).

Thyngs, Donr and Sum Up all have the option of taking Gift Aid details so that you can claim the Gift Aid in the normal way.

For a small charge, Just Giving can process the gift aid claim for you. Give.net works in a different way, so they process the gift aid themselves, and then refund you the amount as a donation minus the admin charge.

## WANT TO KNOW MORE?

If you want to know more, then contact one of the Diocesan Giving Advisers. You can also get all the very latest information and preferential rates at <http://parishbuying.org.uk/>

New options are becoming available all the time.

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