



The
**United
Reformed
Church**



**Online and
contactless
giving at local
churches**

Online and contactless giving at local churches



“Ready for the New Normal” suggests that local churches might consider using contactless giving to avoid passing an offertory plate and handling cash, with the increased risks from Coronavirus.

As well as the now-well established method of setting up a bank standing order for giving to the local church, some more technological solutions are being used by a number of churches.

None of these are offered as recommendations – this is just a survey of some of the means already in use. Prices, fees, commission on transactions and other terms may be changed, and churches are strongly advised to check the details are current and correct before committing to any particular path.



1. **Paypal** www.paypal.com/uk

Churches, along with other charities, can receive donations through PayPal. The church will need to establish a business account with PayPal, and follow one of two routes. For churches that are registered as a separate charity through the Charity Commission or OSCR, they will need to enter their registered charity number along with contact details, the charity’s bank account details (to receive the payments) and details of an authorised account holder, a trustee’s details and various other documents. Churches that are still excepted from registration will also need to provide a copy

of their constitution proving that they are a not-for-profit organisation. Once the account registration has been completed and accepted, donations can be accepted online through the church's website or in person with an iZettle card reader (see left.) Donors do not need a PayPal account themselves, and can enter their card details to make payments, or use their personal PayPal account if they have one. Commission fees for charities are 1.4% + 20p/transaction with no monthly fees. Gifts are eligible for Gift Aid.



2. Sumup www.sumup.co.uk

Sumup requires the church to buy a small card reader device, and then donors can give through contactless debit cards, or using chip and pin, or Google Pay/Apple Pay via their smartphone. The giver needs to type their donation amount onto the key pad. The basic reader Sumup Air reader costs £70.80 including VAT, and needs to be paired with a smartphone owned by the church (the donation amount is entered into the app on the smartphone with this basic reader.) Sumup also have a 3G card reader which removes the need for a church-owned phone to collect and process gifts – the amount is entered into the reader directly. This costs £118.80 inc VAT, or £202.80 with a receipt printer (which looks just like a payment device in any High Street shop). These prices are for buying directly from Sumup – they are also available in some shops for a lower price (e.g. the stationers Ryman sell the basic Sumup Air for £24.99, and referral links from existing users will give significant savings.). They also have a Point of Sale option that may be of use for cafes, shops, etc. There are no monthly costs for using this



system, and there is a 1.69% transaction fee (i.e. that percentage is deducted from each gift before it is credited to the church's bank account.) Donations are credited to the church in 2-3 business days.

3. Goodbox www.goodbox.com

Goodbox offer two main contactless devices – the GBx Mini and GBx Core. The Mini is a small handheld terminal that accept contactless and chip and pin payments as well as Apple and Google Pay. The church can preset a default amount for donations, but donors can use the touchscreen to easily and instantly vary the amount for their gift. The Mini will connect to your wifi and use a 4G mobile signal or work offline and then process payments when connected to the internet later. It can also fit inside Goodbox's GoodPlate – a brass offering plate that will allow traditional cash collections.

The GBx Core is a larger device suitable for display at a fixed point in the building (optionally on the GBx podium which can include a cash box for donations), and operates in the same way – a default amount is set and easily changed by the donor to their preferred amount.



For either device that is a one-off sign-up fee of £50. Their transaction fee is 2.5% + 10p per donation, and a monthly fee of £9.60/month applies for the Mini or £15.00/month (including VAT) for the Core device. The readers can be purchased outright (£150 for the Mini, an additional £108 for the GoodPlate, or £414 for the GBx Core – all prices inclusive of VAT.) There are also weekly rental and monthly lease options available.

4. Givt

www.givtapp.net/en-gb/giving-unites/

Givt uses a free app that needs to be installed on the giver's smartphone (iOs and Android). The church will receive Givt Beacons that can be placed inside the collection bag/plate which the smartphone recognises through Bluetooth.

The church can also print a QR code that the user scans in their Givt app, which can be used for online services or newsletters.

The giver can also select giving on location, removing the need to pass physical objects

around in post-COVID services. You do not need Wi-Fi in the building, and the giver does not need internet connection at the point of giving – the app can save the donation until the phone is connected and then process it. The user types on their device how much they would like to give and this is processed from their bank account. All donations are automatically Gift Aided (if the user wishes) and Givt will claim this on behalf of the church each week.



Additionally, donations in church of up to £30, not Gift Aided already, are eligible for GASDS. There is a one-off £75 start-up fee for the church, but no subscription fee, notice period or cancellation fee. Givt takes a percentage of the donation as a service fee, but does not publish what this is – churches will need to contact them directly to discuss this. The church does not collect any data about the identity of givers, but they can access anonymous data about how much is given and at what time.

5. Other card reading options

Other card readers are available, including the iZettle and Square, but both rely on pairing with a church-owned smartphone like the Sumup Air. The iZettle Reader 2 is less expensive than the Sumup equivalent (regular price is £70.80 inc VAT), charges 1.75% per transaction with no other fixed fees and money is credited within 1-2 business days. It accepts contactless and chip and pin payments as

well as Google Pay and Apple Pay. The Square Reader is just a card reader with no display or keypad – the amount and any Pin entry is managed through a church-owned smartphone. Transaction fees are also 1.75% and there are no monthly fees. The Square reader is widely available (Argos, Ryman, Currys/PCWorld as well as at Amazon.) for £22,80 inc VAT. The Square Terminal is an all-in-one machine for payments and receipt printing, and doesn't need to be connected to a smartphone. It connects



to the internet through wifi and costs £238.80 inc VAT, with 1.75% transaction charges but no monthly fees.

6. Other online giving methods

Some churches have started to use Text Giving, whereby the donor uses their phone to send an SMS (text message) to a number with a keyword and an amount – e.g ANYTOWNURC 5 to give £5. See, for example, www.donr.com, www.iknowchurch.co.uk and www.churchsuite.com.



This is one in a series of booklets designed to give information to those working and volunteering within the United Reformed Church.

The booklets can be read and downloaded at www.urc.org.uk/information-guides



© United Reformed Church 2020
Written by Steve Faber and produced by the
Communications Team of the United Reformed Church
The United Reformed Church, Church House,
86 Tavistock Place, London WC1H 9RT
020 7916 2020

www.urc.org.uk

