

IS THIS THE YEAR TO CONSIDER ONLINE GIVING?

As churches face today's reality, many of us are asking about how we sustain our church and connect the need for finances with the desire to propel God's vision for us forward.

Many of us are asking if now is the right time to implement online giving. There are a lot of options to choose from and it can seem overwhelming! Each church has a ~~little bit~~ different situation, so there isn't one solution that fits everyone, but below are questions to consider as you determine what is best for your church.

CONSIDERING ONLINE GIVING

As you consider implementing online giving, here are some questions to ask to determine if the benefit (both money out the door and time spent) outweighs the cost:

- **Will online giving increase your giving?**

If online giving is an option, will your contributors give more money (perhaps more frequently) as a result of the ease of use?

- **What percentage of your congregation would not contribute without online giving?**

If you do not have online giving as an option, will contributor's not give at all?

- **If your congregation wants an online option for giving - would they consider paying through their bank account instead of credit card?**

Online banking (i.e. paying through their own bank account) doesn't cost the church extra money and can usually be set-up for one-time or recurring payments.

- **How much bookkeeping support do you have?**

Tracking giving through online platforms can take more time to manage depending on the platform you use, the accounting set-up at the church, and the bookkeeper's skill level.

CHOOSING THE RIGHT PLATFORM

As you consider different online giving platforms, here are some questions to ask:

- **How much does it cost?**

What is the per transaction fee? Does the cost change depending on what form of payment a contributor pays with (i.e. credit card, debit card, ACH)? The lower end is around 2.5% per transaction and it can continue upward.

- **Is there a minimum monthly fee?**

Several of the online giving websites have a minimum monthly fee (like \$10 - \$20) or they have a flat rate plus a percentage. If the congregation doesn't end up utilizing online giving, therefore not increasing giving, churches can end up just paying more in fees.

- **What does it look on the back-end for bookkeepers?**

Some of the sites are very hard for the bookkeeper to implement into their system and to reconcile the deposits into the bank. This then results in more expense for the church (if the bookkeeper is paid hourly). When considering a platform, ask to see the back-end of the platform your bookkeeper would be utilizing.

- **How easy is it for contributors to designate where they are contributing money to?**

If your church allows for contributors to designate what their contribution goes toward (i.e. benevolence, missions, staff support), be sure to review how easy it is for them to designate their contribution if they pay online.

- **Does the platform you are looking at only receive payments?**

Some sites just receive the payment, but still require a merchant account to transfer funds. As you review different platforms, be sure to check if both receiving and transferring are available.

OPTIONS TO CONSIDER

- Clover Give - <https://www.clovergive.com/>
- Paypal - <https://www.paypal.com/us/webapps/mpp/donations>
- Planning Center - <https://www.planningcenter.com/giving>
- Pushpay - <https://pushpay.com/>
- SimpleGive - <https://www.simplegive.com/>
- Tithe.ly - <https://get.tithe.ly/>

These are just a few platforms available for online giving and each have positive and negative aspects depending on your church's situation. As you consider all the options, determine what is most important for your church and then compare against the platforms. If you would like to talk through different aspects of online giving, feel free to contact Julie (Julie@alliancenw.org) in our office.