

E-Giving: Contributions for the 21st Century

Saturday, June 27 | 6pm-7:15pm US/Eastern (3:00 – 4:15PM PTD)

The Stewardship For Us Team and UUA Congregational Life

Relying on old ways to collect donations inhibits giving, doesn't fit with how we actually handle money in 2015, and it really doesn't work for Congregations and Beyond. You have a wide array of options! Come explore them, with costs and practical start-up information, for electronic giving.

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Slide show to be posted after GA.

Stewardship for us blog.

- Online banking
- Swiper
- Dedicated terminal
- Kiosk
- QR code to donation page
- Text to give
- Faithify or crowdfunding

Recognize that everyone is different and come at it from different perspectives.

Expectation is that electronic giving most interesting to millennials, not so much to older people. Millennials give about 87% online, give to causes rather than organizations. Boomers 42% online. Seniors over 70 68% regularly online, 71% online daily. Income over \$75k 90% online regularly, give \$50 billion to churches yearly.

Keep reading/researching, recheck often. Vendors: responsiveness and applicability vary. Don't fear new as being locked in. If it isn't working, stop.

Don't do away with legacy ways of giving. Keep processing checks, cash. Use the telephone as a telephone. It is both/and and prepare for the future.

Want to keep personal connections. That is part of the tension with making things easy online for people.

Rules for the road:

- As you think about new software/methods, keep vendors that you have where possible. Reduce the number of vendor relationships you have to manage. If you have a vendor and you want something else, ask if they provide it or if they would provide it.
- Pay attention to opportunity costs—staff training, congregation training, uses resources.

- Minimize double entry, multiple databases. Hard to keep them in sync, hard to provide adequate training. A lot of opportunity for error.
- Try to stay to one roll-out per year.

Ask vendors how their information can be ported to other vendors.

Online Banking:

Pros: Congregants make transactions through their own financial institutions. Usually generates a bank check or maybe an EFT. Minimizes paperwork/handling if people do it as a recurring process. 80% of population already uses auto-pay. Easy to do, banks provide easy instructions. Stabilizes giving, avoids peaks/valleys. No encumbrances, no extra contracts or charges. Full range of frequency options. Bank manages the security.

Cons: But less personal than writing a check. If not recurring, can be unpredictable. Giving level tends to stay the same over time. Some people have trust/confidence issues. Collection plates can seem empty.

Some places do share the plate more frequently to increase giving.

Online giving: Typically connects to a vendor who handles the actual processing of the payment, handles fraud detection, reporting, information for gift acknowledgement.

Cost chart: (on slide show)

What about fees? Focus on user experience/interface, customer service, compatibility, security.

Think about total cost or cost per transaction. Think about cost vs benefits. Make sure to think about all fees, setup/swipe/transaction. Introductory offers? Vendors are aware of each others' fees, so likely to be close in terms of real cost.

Online pledging. Should be part of a pledge drive. Should be strategic part of plan. Possible using a cohort to split up difficulty of speaking with everyone. Rotate between personal/electronic/mail communications. Also could push during "cleanup" phase of drive.

Swipers: Several vendors. Very handy, great for fundraisers and ticket sales. Important to use secure network.

Terminals \$235 from Vanco.

QR code: easy to generate, can post in different places like pew card, OOS, etc.

Text to give no longer just for micro donations. Amount goes on donor phone bill.

Direct transactions from smart phone. Terminals still expensive, but watch the change.

Social media giving, eg FundRazr.

