We Want to Start Online Giving. Now What?

1. Find the right online giving provider

This is the first step, and it can be the most time-consuming simply because there are so many options. Consider the 'tools' offered by each provider and how they best meet your goals. Most tools have similar functions as other apps used on social media so this reduces the learning curve for many users. Things to consider when comparing companies:

- Are you already using one of the providers for bookkeeping? You save money with bundled costs since you're not paying multiple providers
- Make sure the provider you choose can integrate reports with your financial software.
- Variety is good, but you may not need ALL the various forms of electronic donations.
  - Donations via a credit card made through the church's website
  - Donations via a credit card from a kiosk in the church (or a 'square reader').
  - Church-initiated ACH debit to the donor's bank or credit card account (ongoing or one-time basis
  - Donor-initiated electronic funds transfer from their bank account to the church
  - Text pay via smart phone (by a designated phone number or a QR Code)

2. Avoid unnecessarily high transaction fees

This is related to the point above. Every online giving provider has its own pricing structures. Some charge monthly fees for the service, others only deduct per transactions, and some do a mix of both.   A Google search of "online payment providers" will result in a number of provider names.

Talk to friends at other United Methodist for suggestions of providers they use. Here are a few:.

Newcomerstown Christ is using VANCO   Coshocton Grace is using tithe.ly

Others: EasyTithe, GiveLify, PayPal, PushPay and APLOS,

The key is to know your church's average monthly donation intake. That will help you determine the lowest transaction rates on each donation. It all depends on your church's budget and expected tithes and offerings, but generally, you want to look for a provider that offers more than one tier, so you know you're getting the best deal for your church.

3. Get account information ready

The online giving provider you choose will walk you through the process of actually getting ready to receive gifts. But there are a few things you can expect to provide:

- Contact information for your church and its primary contact person
- Church bank account information
- Legal entity information, including federal tax ID number

Reputable organizations adhere to "Know Your Customer" (KYC) obligations, which require that they collect and maintain information on all their customers. KYC requirements come from regulators and are intended to prevent abuse of the financial system. Methods of validation may vary from provider to provider. Some validate using little or no physical documentation, while others may require customers to provide copies of items like voided checks or legal entity paperwork.

Prepared by Three Rivers as a resource. We do not endorse any of the providers named herein, nor do we limit the search for other companies.

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4. Get your church website ready

When it's ready to start receiving gifts, it's time to make that process seamless for members.

a. Make the giving link prominent on your church website

And ideally, that link or form is prominent on your website, not buried under a menu—or worse, a submenu. Many churches place their giving link toward the top right corner of their website, as well as under menus people might look for it, like 'Getting Involved" or "Connect."

b. Show every giving option

Mention every way someone can give to the church, and provide clear instructions for each one. If you anticipate that online giving is new for many, spend some time showing them what to expect (including email receipts) and assure them (with proof) that the method is safe.

c. Reinforce the reasons we give

On the church's giving page explain how they are giving to the mission and the biblical foundation for tithes and offerings. Just before someone gives is the perfect time to remind them *why* we give. Encourage them to do so with a cheerful heart.

d. Thank them for giving

Provide an encouraging, thankful message to your confirmation page. Something like, "*We received your gift. Thank you for partnering with us to help make disciples. We're thrilled to see God's people responding to his generosity."*

e. Send people to your website

Lastly, make sure people know they can give online. This will probably be your biggest task, and there are plenty of creative ways to cultivate generosity.

For now, focus on these few key tips:

- **Keep mentioning online giving.** Whenever you mention tithes and offerings during church announcements, remind people they can give online. *Don't stop doing this*. It takes a while to be sure people get the message, and you should repeat it often so new attendees know how to give.
- **Mention online giving in any weekly or regular updates you send from your church**. It doesn't need to be the main message, but try and find a way to include the reminder and a link to the online giving page on your website.
- **Periodically remind people of some of the benefits of online giving**—it's more convenient for staff and givers, it helps the church plan better, and helps the person tithing be more consistent.