



Getting Started with Online Giving

WEBINAR FROM DISCIPLESHIP MINISTRIES

Electronic Recurring Giving: Needed Now More Than Ever!

For all of its negative impacts, the Coronavirus has created an unprecedented opportunity for churches of all sizes to increase the number of households who use electronic giving. Having one or more electronic giving options is just the first step with a goal of having over fifty percent of your households using automatic recurring giving. Join Ken Sloane, Director of Stewardship and Generosity at Discipleship Ministries, as he hosts Horizons Stewardship's Joe Park, CEO and Managing Partner, and Richard Rogers, Senior Vice President and author of eGiving Guide for Every Church from Abingdon Press. Together they will share steps every church should be taking today, outlines mistakes to avoid, and share a free downloadable guide to increasing recurring electronic giving.

Click [here](#) to view the the webinar.

Methods of Online Giving

**The Western North Carolina Conference is working to establish an online giving link for any church to use. Donors may use the link to make a contribution in the local church's name. Treasury Services will receive the contributions and then forward on the funds to the local church.*

More information will be made available when the link is active.

1. Set up Bill pay with your Bank – The donor uses the bank's 'Bill Pay' feature to designate the church as the payee and schedules a one time or recurring transfer of funds to the church for a certain amount. The bank actually sends the church a check by mail and the church processes just like any other check.

2. Use Credit Cards – The popularity of credit cards from the donor's perspective is obvious. The donor does not incur any additional cost of using it to make a donation to the church. In fact, he/she may receive added benefits such as airline miles, cash-back or some other form of rewards. The cost to the church ranges between 2 and 5% depending on various factors.

Accepting Credit Card payment

Options for Online Giving: <https://givingfees.com/#church>

Here are some of the fees

Stripe (non profit)

Monthly Fee \$0
Debit/Credit Card Rate 2.20% + \$0.30/transaction
ACH Processing Rate 0.80% + \$0/transaction

Paypal (non-profit)

Monthly Fee \$0
Debit/Credit Card Rate 2.20% + \$0.30/transaction

Tithe.ly

Monthly Fee \$0
Debit/Credit Card Rate 2.90% + \$0.30/transaction
ACH Processing Rate² 1.00% + \$0.30/transaction

VANCO

for churches with less than \$20k/month in donations
Monthly Fee \$10
Debit/Credit Card Rate 2.75% + \$0.45/transaction
ACH Processing Rate² 1.00% + \$0.45/transaction

VANCO

for churches with between \$20k-\$40k/month in donations
Monthly Fee \$49
Debit/Credit Card Rate 2.35% + \$0.35/transaction
ACH Processing Rate 0.80% + \$0.35/transaction

PayPal is easy to set up and has nonprofit rates.

To get started first set up a PayPal account

[What you need to know to sign up](#)

[Churches would sign up here](#)

[Then create the "code" for the donate button](#)

3. Bank Transfer (ACH) – If the church negotiates an arrangement with the bank to process donations from its members electronically, it is considered an ACH transaction. In this case, the donor has to provide the church with their bank account and routing information, amount to be withdrawn from his/her account and preferred date of withdrawal. Such transactions are fully automated and electronic. A major drawback of this arrangement is that the safety and security of the donor's bank information is not guaranteed. The church staff may not want to assume liability and take on added risk of keeping such information safe.