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Mobile Giving:

**The Definitive (and Practical)
Guide to Effective Mobile Giving
for Churches**



INTRO

- Why did we write this guide? 3
- Who is this guide for? 4

MOBILE GIVING 101

- The definition of mobile giving 4
- How does mobile giving work? 4
- Do I need a mobile app to do mobile giving? 5
- Mobile giving vs. online giving 5
- Types of mobile giving 5
- Common mobile giving terms and definitions 5

KEY BENEFITS OF MOBILE GIVING

- Top reasons churches and ministries need mobile giving 7
- Key benefits of mobile giving for churches and ministries 9
- Are other churches using mobile giving? 11
- What should I look for when selecting a mobile giving provider? 11

QUESTIONS & MYTHS ABOUT MOBILE GIVING

- Questions about mobile giving from church leaders 16
- Questions about mobile giving from church members 18
- Common myths about mobile giving 19
- The cost of mobile giving 20

LAUNCHING MOBILE GIVING AT YOUR CHURCH

- Launching mobile giving to your church 22
- Closing thoughts on mobile giving for churches 25



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Pastor Mike Morris leads a church in a small Virginia town with about 300 people at services each week. After realizing most of their congregation doesn't carry a checkbook anymore, they decided it was time for a more modern giving solution. Initially, they rolled it out only to the church leadership team. They wanted to use it for a month to make sure it would be a good fit for their congregation. From there, they announced it to the church over a period of several weeks with emails, videos, and in service announcements. They emphasized the convenience of using something people always have with them, their phone, to give to the church.

The results? Roughly 40% of their giving is now recurring, and for the first time in recent memory, they're ahead of budget in the first quarter of the year. That increase is without any significant change in attendance.

Mobile giving can make a powerful difference at your church. From helping people give more consistently to offering a way to give that's more convenient, mobile giving can be an incredible tool. We realize the mobile giving landscape can be a bit noisy. From many providers in the market to the different terminology involved, it can be challenging to navigate. Our goal is to cut through the noise and provide you with clear and comprehensive information so you can make the best decision for your church!

To begin, let's address a few of the concerns people tend to have about mobile giving:

- *January will always be a low-giving month since people are trying to pay off their credit cards from Christmas spending.*
- *The younger generation will use mobile fundraising, but most of our congregation won't embrace that technology.*
- *We'll lose money in all those fees – it's best to stick with cash and checks for giving.*

Have these concerns run through your mind when the subject of mobile giving comes up? If so, you're not alone. Many pastors and church leaders are learning more about mobile giving and wondering if it's right for them. *Is it worth the time and effort to set up? Will their congregations actually use it?* These are valid questions we seek to answer in this guide.

We've conducted research and interviewed church leaders to answer the most common concerns that come up about mobile giving. We've also included information on how to evaluate mobile fundraising providers to help you make an informed decision.

Let's dive in...



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Why did we write this guide?

We have a front row seat in the church tech arena. We consistently see churches wondering if mobile giving is too costly or complicated. They wonder if it's only for the "techy" folks or younger churches.

It's with those types of questions and concerns in mind that we decided to compile this comprehensive resource. We created this guide to help inform and educate churches, ministries, and faith-based nonprofits about mobile giving. It's our heart and goal that you have the information you need to make fully educated and wise decisions as you are responsible for shepherding the flock under your care. Regardless of whether you use Tithe.ly mobile fundraising, we hope The Definitive (and Practical) Guide to Effective Mobile Giving for Churches serves as a useful and valuable resource.

Who is this guide for?

This guide is for volunteers, board members, administrators, pastors, church leaders, and anyone else who wants to understand mobile giving and mobile donations in the context of the church.

As our friend, Michael Lukaszewski with Church Fuel stated: "We work with hundreds of pastors all across the country in churches of all shapes and sizes, and nearly every pastor realizes mobile is a really big deal. But even though we know it's important; it's still really confusing to a lot of us. That's understandable because you're a pastor and not an app builder. That's why it's important to partner with someone who knows technology. You focus on what you do best and let someone else help you with the tech side of things."

We've sought to take the mystery out of mobile giving and equip you with information in this guide.

The definition of mobile giving

So, what is mobile giving? Is it all about having a mobile app or can it be done in other ways? What about text-to-give? These are great questions that come up frequently when people are delving into the world of digital and mobile donating.

To make it super clear, we'll define mobile giving as the ability to use a mobile device such as a phone or tablet to give to a church, ministry, or nonprofit. Mobile fundraising allows donors to quickly give by entering basic information such as name, email address, and debit/credit card information, along with the amount they want to give. They can do this during the normal offering time or throughout the week as they manage their finances. It's convenient and easy to use. But it's important to remember that there are critical differences between mobile app giving, mobile online giving, and regular online giving.



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How does mobile giving work?

Mobile giving is actually quite simple. Your church educates members and others who attend by letting them know about your mobile giving app. To learn more about that process see our “Launching mobile giving to your church” section on page 22. Once you’ve educated people, they’ll download your mobile giving app. From there, they set up an account and add their payment method so that giving can happen in seconds. When a donor gives a gift through the mobile giving app, the information is transmitted from the giving app through 256 Bit SSL over the Internet to ensure the data being transmitted is secure. The gift will then go through the various entities involved in payment processing and end up in your church bank account.

Do I need a mobile app to do mobile giving?

As defined above, mobile giving is giving that happens on a mobile device. Simple as that. It’s not essential to have a **mobile app**, but as you’ll learn reading further in this guide, mobile apps are far more effective and user-friendly than web-based mobile responsive giving pages. Giving apps allow the donor to easily access giving on their phone, authenticate more quickly without having to remember their login, and increase the speed and ease with which they can give.

Mobile giving vs. online giving

The main difference between online and mobile giving is that mobile giving involves using a mobile phone where all user interactions are optimized for the mobile experience instead of a laptop or desktop computer. Also, it’s important to understand that individuals use mobile fundraising more often to donate to churches and ministries because they can give anytime, from anywhere and without being restricted to using a larger device. We typically handle online giving on a desktop or laptop computer through an internet browser (Safari, Internet Explorer, Chrome, etc.). There are, however, a few types of mobile giving: native mobile app, mobile response giving form, and text to give.

Types of mobile giving

1. **Native mobile app:** A native mobile app is a smartphone application coded in a specific programming language. Users must download native mobile apps from iPhone or Android app stores. Native apps provide fast performance and a high degree of reliability. Giving through a native mobile app allows givers to create an account and store their giving information so they can quickly give a one-time gift, set up recurring giving, manage their payment methods (credit card, debit card, ACH, etc.), and see giving history.



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2. **Mobile responsive giving form:** Users typically access a mobile responsive giving form through a mobile web browser on a smartphone. You can think about this as a form you'd normally see on a website using your desktop or laptop but is optimized to look and function well on a mobile device. Givers can easily enter their name, payment method, and gift amount using this form.
3. **Text-to-give:** Text-to-give (aka text giving) uses a mobile phone's built-in text capabilities. Your giving provider will assign a nine-digit phone number to your church that can be used to accept donations. In it's simplest form, donors text a number (e.g., 100) to their church's dedicated nine-digit text-to-give phone number and their gift is complete. Donors can also text commands like "50 weekly tithe" to give \$50 a week to the tithe fund for your church.

Common mobile giving terms and definitions

Like any technology or service, you'll see certain abbreviations and terms used when discussing mobile giving. Here are several of the most common ones listed in alphabetical order:

- **ACH** - Automated Clearing House is an electronic network for financial transactions in the United States. ACH allows donors to give directly from their bank account to a church or ministry.
- **Credit Card Networks** - The network(s) set up by the four major credit card companies Visa, Mastercard, Discover, and American Express. The network(s) handle worldwide processing of credit and debit card transactions, acting as the gateway between merchants and credit card companies for authorizing and processing each transaction as well as setting the terms of those transactions (i.e. interchange fees, rewards, consumer fraud protection, etc.).
- **Digital / Mobile Wallet** - A mobile wallet allows people to carry their credit card or debit card information in a digital form that's accessible on a mobile device. Instead of using a physical plastic card to give to a church or ministry, individuals can contribute using their smartphone. This usually occurs via an app on a person's smartphone that allows them to make cashless purchases.
- **EFT** - Electronic funds transfer is the electronic transfer of money from one bank account to another, either within a single financial institution or across multiple institutions, via computer-based systems, without the direct intervention of bank staff.
- **Interchange** - The cost for completing a card transaction. The credit card networks set these fees. The majority of the interchange fee is paid to the issuing bank (donor's bank) by the acquiring bank (your church's bank) to cover the bank's operating costs.



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- **Mobile Responsive** - This refers to the process of making a website easy to view and interact with on a mobile device.
- **Payment Card Industry Security Standards Council** - Per their website: “The Council maintains, evolves, and promotes the Payment Card Industry Security Standards. It also provides critical tools needed for implementation of the standards such as assessment and scanning qualifications, self-assessment questionnaires, training and education, and product certification programs.”¹⁰
- **Payment processing** - This includes the steps involved in sending payment information to a processor, charging the account provided, and sending the gift amount to the church. This is all done electronically.
- **Payment type** - The method a giver uses to submit his/her gift such as a credit card, debit card, or ACH/eCheck
- **PCI** - Payment Card Industry.
- **PCI DSS** - Payment Card Industry Data Security Standards is a security standard for organizations that handle credit cards. The standard was created to increase controls around cardholder data to reduce credit card fraud.
- **Settlement (Transfer)** - The deposit (or transfer) from the merchant services provider into the merchant’s bank accounts, minus any applicable fees.
- **SSL** - Secure Sockets Layer is the method used for securing data sent from one website to another. This is important for the security of givers data (card number, expiration date) as that information is transferred from the form they used to enter the information to the payment processor.
- **Statement/billing descriptor** - The way your church name appears on a giver’s credit card statement. The statement descriptor is used by the credit card customer to identify who a payment was made to on a particular transaction.
- **Tokenization** - This is the process of replacing sensitive data such as a credit card number with a “token” number to protect a giver’s information.
- **Transaction** - A payment for goods, services, or charitable giving where funds are debited from a customer (donor) account and credited to a merchant.

Top reasons churches and ministries need mobile giving

Why should our church use mobile giving? What’s the big deal? We’ve asked people to give via checks or cash by passing the plate for decades, and it’s worked just fine.



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True, but just like technology has changed how we attract people to our churches (websites, social media, and more), it's also changing how people want to give to their church.

Here are several reasons why mobile giving is a useful tool:

1. Reason #1: The usage of mobile phones is widespread and continues to grow quickly

Try a quick experiment during church services next week. Ask everyone to raise their hand if they have their phone with them. Next, ask who has their checkbook with them. Most likely, the number of hands raised will dramatically decrease between the first and second question.

Don't just take our word for it. According to Pew Research Center, 77% of Americans own a smartphone. It's not just the younger generation that's embraced smartphone technology. Of Americans 65+, 42% have a smartphone. Of those 50-64, 74% have a smartphone.⁷

You know they have their phones with them at church (and everywhere else they go). Since they're more likely to have their phone than checks or cash, it makes sense to offer a giving option that involves a mobile phone.

2. Reason #2: Checks and cash are slowly dying

How much cash is in your wallet right now? If you're like nearly 50% of Americans, you carry less than \$20 in cash most days.³ Expand that number to your congregation, and it's hard to justify relying on them to have cash available for a Sunday morning offering.

They may not carry much cash, but they have a checkbook on them, right? Not likely. According to a recent study by the Federal Reserve, the number of checks written has declined 9.2 percent from 2009 to 2012.⁴ In a 2014 survey, GOBankingRates found that 38% of respondents "never" write personal checks. Only 26% stated they write a check "several times a month."⁵

3. Reason #3: People already use their mobile phone for various financial transactions

What apps do you have on your phone? You may have your bank's app so you can check your account balance, pay bills, and schedule transfers between checking and savings. You might have the Amazon app to buy that book you've meant to read. Perhaps you've used Apple Pay or the Starbucks app to buy coffee on the way into work this morning. You may even be using Venmo to send money to friends. If so, you're in good company. In a 2016 report by the Federal Reserve, 28% of smartphone owners made purchases using their phone. 53% used their phone to conduct banking transactions.⁸



4. Reason #4: People don't attend church consistently

This isn't a factor we like, but it's a reality we must face. In a recent Gallup poll, 26% of respondents stated they attend a church or synagogue every week. That number has declined 5% from 31% in 2012.⁹ Those who are part of your congregation but don't attend regularly can still have the opportunity to give via a mobile app.

They may not come to the church service every week, but they still might watch the live stream or podcast while traveling for business or when they need to stay home with a sick child. By providing a mobile fundraising option, you're removing potential barriers to giving of having to tithe via cash or check in-person.

5. Reason #5: Mobile giving is extremely convenient

Creating the ability for someone to give at any moment regardless of location or time of day makes giving as convenient as humanly possible. Paying your bills and want to give your tithe? *Go for it.* Listening to a sermon and feel inspired to give? *Go for it.* Just got paid and want to give your first to God? *Click, click, give.*

In addition to the general convenience of using a mobile app to give one-off gifts, a mobile giving app makes it simple for donors to setup automated recurring giving on a weekly, monthly, or bi-monthly basis. When donors do this, your church can rely on more predictable revenue that's setup to automatically come in.

6. Reason #6: You will save your accounting team time

The process of counting, preparing the deposit, and recording cash and check donations is time-consuming. As your congregation starts giving via a mobile app instead of cash or check, you reduce the volume of work your accounting team deals with each week. This is a huge benefit as often volunteers help count contributions on a weekly basis. Wouldn't you rather your volunteers spend their time elsewhere?

Also, a good mobile giving app provider will provide the ability to export transactions from the administration console into a file format that's easily uploaded to your accounting software, so your team spends less time doing manual data entry.

7. Reason #7: You'll reduce fraud & increase security

When people give to your church, they are placing their trust in church leadership to handle and use that money wisely. They're also trusting that you have processes in-place to protect their credit, banking, and otherwise personal information. Mobile donations have an advantage over checks or cash when it comes to securing data and preventing fraud.



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Mobile giving uses specific protocols to secure the giver's data. If you ask givers who want to give via debit/credit card write their card information on a tithe envelope, those numbers aren't secure. Anyone could take that envelope and use the information to make fraudulent purchases. When people give via a check, their bank account and routing number are easy to see and use.

Wise church leaders have a process for collecting the offering, getting it to a secure room, and ensuring multiple people are in the room at all times while counting and preparing the offering for deposit. However, there's still the risk of human error or outright theft. No one likes to think their staff or volunteers are capable of doing such a thing, but you owe it to your givers to put the best practices in-place to protect their financial information.

Mobile fundraising is also more efficient for your staff when it comes to keeping an accurate records of gifts. Since the giver entered his/her information into the form, that's one less task your staff has to handle. Giving information is maintained within the mobile giving platform administration console which givers can view themselves to see their giving history and update their payment methods. Your staff also has the option of exporting giving records and importing it into your church's accounting software. This reduces time spent on data entry and the possibility of data entry errors.

8. Reason #8: You'll seem cool

We add this one slightly tongue-in-cheek, but with a hint of seriousness. God chose the church as His way to reach the world, and we should do things that draw people to our churches. It may sound funny, but having a great mobile giving app will speak to certain types of people.

9. Reason #9: You'll reach millennials

Millennials are purchasing movie tickets, buying books, and paying their bills all from their mobile devices. In fact, they are 2 times more likely than Baby Boomers to say it is "beneficial for banks to offer mobile banking," according to a Salesforce Research Report. Millennials are "completely reliant" on mobile banking. Learning the habit of giving is hard enough when you're young. Churches can make the process easier by allowing Millennials to give in the same way they make most of their other financial transactions.

Key benefits of mobile giving for churches and ministries

1. Benefit #1: Increased consistency in tithes

Those who give on a regular basis, at least once a month, make up roughly 15% of the total population. However, their gifts account for about 51% of the total dollars given.¹ By providing



users with an easy way to setup recurring giving, you help maintain and increase giving consistency.

2. Benefit #2: Overall increase in donations

We've found that when a church leader fully supports mobile giving, and the staff follows a robust rollout program, they'll see at least a 10% increase in giving over a six month period.

Ray Schalk, Director of Administration for San Diego Church of Christ mentioned that mobile donation capabilities, "engage the younger generation that may or may not have given on a regular basis." Since they don't typically carry a checkbook and are accustomed to using their mobile phone for financial transactions, mobile fundraising makes sense to them. Ray also mentioned they noticed an increase in recurring givers. That's the bigger contributor to the increase in donations for their church.

3. Benefit #3: Aids in developing a culture of generosity

When you meet people where they're at by using a tool they carry with them 24/7, you make it easier for them to consider giving throughout the week. Joe might see your church's Facebook post about an upcoming outreach to lower income families and decide he wants to help. He can go into the app (since he's already on his phone checking Facebook) and make a donation. You're capturing their attention and providing them with a convenient way to give in the moment. It makes being a generous giver part of everyday life instead of something they only consider on Sunday morning.

4. Benefit #4: Help reduce the summer giving slump

You may dread the summer months of lower attendance since that also means a reduction in giving. However, after reviewing the giving data from over 2,000 churches, we've found that churches that offer a mobile giving option experience steady (and sometimes even increased) giving during the summer months.¹ Mobile donating enables people to give even while out of town. Plus, if they've set up recurring giving, those tithes continue to occur whether they're watching a service from the beach or are in their usual seat at church.

5. Benefit #5: Enables giving anytime, anywhere

Mobile giving is extremely convenient for your congregation. They can certainly give on Sunday morning, but they also have the flexibility to give throughout the week.

If Susan reviews her finances on Fridays, she can quickly give using a mobile app when she realizes she can give a bit extra this month. If she gets paid on the 1st and it's a Wednesday, she can give the first fruits of her paycheck. If she's listening to last week's sermon and feels compelled to give, she can do so right from her phone. Tithe.ly's giving research indicates that 67% of giving happens Monday-Saturday.¹



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Also, people give using a mobile app at all times of the day and night. Over 30% of giving dollars come in between 9pm and 6am.¹ Those who're donating during that timeframe might be watching a service online and feel led to give at that moment. Providing potential donors with the ability to give at any time opens up the possibility for increased donations and more consistent giving.

Are other churches using mobile giving?

In short, yes. "A recent survey of Church Executive's readership of churches with at least 1,000 weekly attendees found that 78% accept donations online and 36% by mobile, and 18% have kiosks onsite." –Fast Company²

You don't need to be a large church to offer mobile giving. Pastor Mike Morris of Cornerstone Community Church in Galax, VA has a church membership of roughly 300 people. They started using mobile giving in 2016 and are already seeing benefits. The first quarter tends to be lower in tithes for them, but this year they're ahead of budget in the first quarter. Pastor Morris attributes much of that change to the fact that giving is now more consistent along with an increase in recurring giving. Both of those are made easier by mobile giving.

What should I look for when selecting a mobile giving provider?

Perhaps by now you're convinced mobile giving is worth serious consideration. A quick Google search will pull up several companies offering mobile fundraising for your church. So, how do you decide which provider to use?

Here are several factors to think through before making your selection:

1. Cost/fees

It's important that you have a good understanding of what you'll be paying to roll out an effective mobile giving tool to your church. Be sure to read through the complete section below on how to understand your true costs and effective rate.

2. Security

Security is important to your congregation even if it isn't a topic you talk about at church. We all want to keep our financial data out of the wrong hands. Any organization that accepts credit or debit card payments must be PCI compliant. What does that mean? It means they have to take specific steps to protect cardholder data.⁶ Most providers will mention they're PCI compliant on their website. If not, that's something you'll want to ask about should you contact them.



3. User Experience

- **Easy to start giving** – If it's difficult to make a one-time donation or setup an account to give more frequently, people won't use mobile giving. Giving needs to be quick, involve very few clicks or screens to go through, and easy for even the least tech-savvy person to navigate. As you evaluate various mobile donation providers, see if they offer a trial period. Have a few people who aren't great with technology try to make a donation using the app. If they sail through the process with little to no instructions, that's a good sign.
- **Donation confirmation** – When someone completes a giving transaction, he/she will want to know it worked. The mobile giving solution you select should immediately email the donor a receipt to confirm the gift.
- **Multiple funds or designations** – There are times you'll ask the congregation to donate to a specific fund. That may be an offering for a guest speaker, donating to renovate the nursery, or a building project. A mobile fundraising solution should be able to handle splitting a \$1,000 donation into multiple funds (\$500 tithe; \$500 building fund). You'll also want the option to let people pay for event registration, a book purchase, or other sorts of payments through the mobile giving app.
- **Recurring giving** – Many people pay their bills automatically or setup recurring deposits into their savings account since it's convenient. Provide them with that same opportunity when it comes to their tithes and offerings. This is convenient for them and can increase the overall consistency of giving at your church.
- **Recurring gift management** – John and Sue Donor may need to change their recurring giving amount when they get a pay raise at work. Make that process simple with a mobile giving provider who offers that flexibility. This way, donors can adjust their mobile donation amounts and dates, and frequency of giving without the need to involve church staff.
- **Allow givers to "cover the fees"** – Since fees are inevitable when it comes to processing card transactions (as detailed above), be sure to look for a mobile giving app that makes it simple for donors to "cover the fees." An option like this essentially increases the gift by the amount of the fees so that the intended gift amount will make it to your church. For example (simple numbers used for illustrative purposes), if a person wants to give \$100, in the normal case \$97 would go to the church, but with "cover the fees" \$100 will make it to the church. We've seen 25% of gifts come in using this option, so we know donors are generous enough to up their gift a little bit to further help the church.



- **Ability for givers to manage payment types** - Givers want flexibility in which type of payment they use. They also need the ability to update card expiration dates and card or bank account numbers. Any provider you evaluate should allow givers to access their account and update their payment options and information.
- **Ability for givers to see their personal giving history** – Instead of fielding calls and emails regarding how much someone gave so far this year, make sure your mobile giving provider lets donors check their giving history themselves. That's convenient for donors and saves your staff time.

4. Administration

While the user experience is certainly a significant factor to consider, don't forget what it will take to manage mobile fundraising from behind-the-scenes. Your accounting team will need to learn how to use a mobile giving provider's administration console, including how to import transactions into the church's accounting software.

- **Rollout process** – What does the process look like to set up the app and roll it out to the congregation? Find out what setup work the provider will handle for you versus what your team will have to manage.
- **Transaction research** – What does the backend or administration console look like? Can those with access to that feature see transactions including the full gift amount, fees, net deposited, donor name/email/address/phone, gift date, and deposit date? Can you search by any or all of those fields?
- **Deposits** – Will funds raised via the mobile giving app be deposited daily, weekly, bi-monthly or on some other schedule? Do you have the ability to customize your deposit schedule so that, for example, you receive funds weekly on Thursday? What is the funding delay, meaning, do you receive funds into your account on a two-day delay, seven-day delay, or another timeframe? Another way to look at this is to say if people give to you church on Sunday, when will those funds reach your bank account?
- **Bank reconciliation** – Reconciliation is an important job that can be very tedious if the mobile giving tool doesn't provide simple to understand bank deposit reporting. Will you receive a deposit report for every deposit made into your church bank account? Will the processing fees be withheld from the deposit or come out of the bank account as a separate transaction at the end of the month? Will the deposit report give you the total raised/deposited as well as a break-out by fund to make fund accounting simpler? Can you see each gift included in a specific deposit?
- **Refunds** – If Joe accidentally entered \$200 instead of \$20, can he refund that gift himself or does he have to call into the church office? How easy is it for the church



administrator to issue a refund for him? How do refunds show up in the bank deposit statements for reconciliation?

- **Administration console access** – Can you only have one admin user or multiple? Is there a limit to the number of users who can have access to the administration console? Are you able to limit admin user access so that only certain users are allowed to see financial giving information while others can only access technical and branding information? It's important that your mobile giving solution gives you some flexibility with who on your team can access specific types of information, so the tool works well in supporting your church operations.
- **Security** – How much card or banking information does the administration console display? The last four digits of those numbers may make sense to include, however, no one at the church should be able to view the full bank account or card information of donors.
- **Ability to see and manage recurring gifts** – A mobile giving app should include functionality for users to edit, pause, or cancel their gifts. However, there are occasions when an administrator may need to handle this on behalf of a giver. For example: If John emails the church administrator and asks to change his recurring gift, the administrator should be able to make that adjustment within the administration console. However, the church administrator should always maintain an audit trail (an email or other written documentation) from the giver who requested and authorized the change.
- **Reports** – What reports do the mobile fundraising providers you're evaluating offer within the administration console? A giving summary dashboard with key performance indicators to evaluate church giving health (average gift amount, percentage recurring, average weekly giving) is something to look for from potential vendors. Other useful reports include transaction detail reporting, deposit reporting, and recurring giving reports. All are critically important for managing your financial health as a church.
- **Data export** – Your accounting team will need the ability to quickly export transaction data and import it into the church's accounting software. This may involve exporting transaction data into a .csv file. Most accounting software will accept data imports from that file format. If the provider offers a direct connection from their console into the accounting software your church uses, that's even easier.
- **Integration into third-party church management software platforms** – Does the provider's mobile app giving data integrate with church management software like Elvanto, Church Community Builder, Shelby Arena, and others? This should make data transfer seamless, thus reducing administrative effort and time.

5. Branding



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Your church has likely spent considerable time and resources into creating its unique visual identity. That includes the colors, fonts, and style on signs at the church facility and the church website. It's a reflection of your church's culture and helps people get a feel for what the church is like even before they visit for the first time. The same principle applies to your mobile giving app.

Any provider you're considering should enable you to customize the giving form to match your church's branding. The colors, fonts, and style should look familiar to someone who's been to your church or even just visited online.

You'll also want to make sure you can include your church's logo and colors in the email receipt that the system sends to donors.

Branding may seem like a small detail, but it communicates professionalism to those who're considering giving via an app. That's reassuring to someone who's about to give to your church.

6. Types of payment accepted

Be sure the mobile giving providers you're evaluating accept credit cards, debit cards, and ACH/eCheck payments. Additionally, you'll want to be sure that the major card brands are all supported - Visa, Mastercard, American Express, and Discover.

7. Setup Assistance

The process of setting up your church with a mobile giving provider shouldn't be complicated or time-consuming. The provider's team should walk you through the process for setting up your church with their mobile giving solution.

This process should include:

- Incorporating your church's logo and colors into the giving form and email receipt
- Adding users to the administration console and teaching them how to use it
- Adding your church's bank account to the administration side to ensure your deposits will be made to the right account
- Setting up any integrations with your church's accounting software or ChMS

It's in the best interest of the provider to get your church setup properly and as quickly as possible. Find out what they'll do to make this process both painless and successful.



8. Launch Assistance

Setting up the administrative side of mobile giving is the first step. However, you'll also benefit from a provider's advice regarding how to launch mobile fundraising at your church. Do they offer a launch checklist or best practices to help your leadership team plan accordingly? Do they offer launch materials such as slides, graphics, and videos? What timeline do they recommend when it comes to rolling out mobile giving?

Here are the most common launch resources you should expect from a mobile giving provider:

- Launch video you can play for the church on launch day.
- Launch slides that can go up on screen as you speak.
- Launch email template/copy you can use as-is or customize to your needs.
- Printable "giving cards" you can hand out, put in the bulletin, or set on seats.

9. Customer Service

Another key factor to consider with mobile donation providers is the level of customer service they offer. For example: Can you speak to a real person? How long does it take to get to someone? How quickly will your provider respond to service requests? Do they charge additional fees for certain response times from their customer service team? These are questions you'll want to ask potential providers before signing up with one.

10. Innovation

Is the company dedicated to continuous improvement and development of their services? How often do they provide updates and new features? Do they charge extra fees for new features or are those included? Do they accept requests from customers for new features? If so, ask for examples of customer requests and when the company implemented that solution.

Technology is a continually changing and developing field. You want to work with a company dedicated to not only remaining up-to-date with the latest developments, but that is also looking forward to what's next.

11. Company culture



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Innovative church giving

Any company must focus on profitability to stay in business. However, what is the core motivating factor behind the providers you're considering? Is this a company started and led by people who are Kingdom-focused or is it a large organization not focused on ministry?

Top Questions About Mobile Giving from Pastors and Church Leaders

As you start looking into mobile giving solutions for your church, you'll quickly find that there are a lot of options to choose from. Like in any other field where your church does business, not all of the options are the same. The partner you choose will play a critical role in how effective your mobile strategy becomes.

When looking for a mobile giving solution, be sure you properly vet the providers you're looking at. Here are a few questions you should ask:

1. Question #1: We're a smaller congregation. Will mobile giving be useful for us and worth the effort?

If your church averages 200 or less in weekly attendance, each staff member probably wears multiple hats. Mobile donating can make your life easier and save your staff time. Look for a vendor who offers the capability to record cash and checks in the same administration tool as credit/debit cards. That enables your team to push a button and export that data into a file format that's easily uploaded into an accounting system. Also, find out if potential providers enable you to print end-of-year tax receipts from within their system.

2. Question #2: What will a mobile giving app cost us? Aren't we losing money in processing fees that we wouldn't lose if we stayed with checks and cash?

Not necessarily. Look for a mobile giving app provider that only charges processing fees and doesn't add on monthly fees or setup fees. While you will pay processing fees with any provider, consider this: If people give more consistently via a mobile giving app than they have via check or cash, your church will do better financially even with the addition of processing fees. Giving is almost guaranteed to grow by allowing people to give whether they're physically in church or away as well as making it simple for people to set up auto recurring giving. Also, some mobile fundraising apps provide the option for givers to cover the fees when they give. That's something else to consider when evaluating providers, as it can reduce your costs significantly.



3. Question #3: By offering mobile giving, am I encouraging my members to go into credit card debt?

Absolutely not! If people go into debt, it will happen regardless of the giving options you provide as a church. In fact, it's highly unlikely that anyone has ever gone into debt due to being overly generous. Giving people options is in no way encouraging people to go into debt and controlling how people can give by only allowing them to write a check or give cash is also not helping people stay out of debt. Changed hearts and minds that have been transformed by Jesus lead to people understanding that what we have is not our own and that we are to be good stewards of the resources given to us by God.

4. Question #4: If people begin giving through our mobile app, how will I receive the donations and how often will deposits be made?

A provider should deposit funds raised through a mobile app directly into your bank account on a schedule that meets your church's financial needs. Be sure to check with the various mobile giving solutions you're exploring to ensure you can get daily (every business day) or weekly (on the day of your choosing) deposits. Next, you should consider the funding period. The funding period is the time it takes from a gift being made to that gift making it into your bank account. A two business day funding period is ideal if you can get that from your mobile giving provider. That means funds raised on a Sunday will hit your bank account on Tuesday.

5. Question #5: What about the "older," less tech-savvy members of our congregation? I don't want to alienate anyone.

Keep in mind that mobile giving is meant to be additive, not a replacement for other forms of giving. As you roll out your new giving solution, it's important to educate and remind people that they can give in the way that is most practical and comfortable for them. If they love putting a check in the plate when it comes around, that's great! You're still going to pass the plate. You're still going to accept cash and check donations. Make sure people know those options still exist and that you're simply adding mobile fundraising due to the many benefits it brings along with it.

6. Question #6: How long does it take to get up and running with a mobile giving solution?

This can vary wildly depending on the giving solution provider you choose. Some allow you to be "live" immediately upon completing the online signup with no need to worry about additional merchant processing accounts or contracts. However, others require you to complete complicated paperwork to obtain another merchant processing account, and some even have you doing PCI documentation. Ideally, you'd find a solution that makes signup and go live painless.



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Innovative church giving

7. Question #7: Will I have access to all the member and giving data?

A good mobile giving solution will provide you with an administrative area that you can log into over the internet. The admin tool should give you full reporting on each and every donation that's been made to your church. The information provided should include the donor's name, email, address, phone number, gift amount, gift date, and associated fees per transaction.

8. Question #8: Am I partnering with a company that will have a viable solution in 10, 20 or 30 years?

When it comes to your finance, it's important to look for a company that's in it for the long haul. One that will continue to effectively support you for years to come. Be sure the giving provider you partner with is committed to growing and investing in innovation. A great way to learn more on this topic is to ask companies about what new features they've released over the last 12 months and what's coming in the next 12. A company that regularly provides new features before anyone else will likely continue to do so.

9. Question #9: Will the giving solution work with my church management software?

As a church leader, you know that receiving people's gifts is only the beginning. Those gifts have to make it to the ministries of your church and each gift has to be tracked so that you can effectively and efficiently manage the resources you've been given. You also have to ensure every gift has been associated with the right person or family so that you can easily issue tax receipts at the end of the year. The short of it, the giving solution you implement should easily integrate with the church management software (ChMS) you use.

10. Question #10: Will mobile help increase giving so that our church can increase it's impact for the Kingdom?

It should! The goal is to introduce a mobile giving option that unleashes generosity in support of ministry that changes lives in your church and throughout the community you serve. Make sure to record your baseline weekly and monthly giving numbers prior to going live with a mobile giving solution. That way, six, twelve, twenty four months down the road you'll be able to measure your progress. Do you see more people giving? Do you see greater amounts of money being donated? Are you seeing new givers begin to give and grow their faith? These are the types of outcomes you're looking for.



Questions about mobile giving from church members

1. Question #1: Is my bank account and credit/debit card information secure?

After all the credit card and personal information breaches (Home Depot, Target, etc), it's easy to understand why church members want to know more about their personal information and it's security. You likely have the same concerns when sharing your banking or credit card information. Check with your mobile giving provider to ensure they're solution PCI Compliant where credit card information is handled (meaning they adhere to the standards and regulations outlined for the payment card industry) and that they use 256 bit SSL when transmitting data over the Internet. Also, be sure administrators on your account (those with access to the giving and member data) don't have the ability to see full card or bank account information for any individual donor.

2. Question #2: What if I type in the wrong amount?

You've seen it before. People will give \$100 when they meant to give \$10 or \$500 when they meant to give \$50. A good mobile giving app will have an administrative interface for church staff that allows those administrators to issue refunds with the click of a button. When you have the right tool, it becomes very easy to let members know they can reach out to the church office to request a refund.

3. Question #3: Will I receive confirmation that my gift went through?

It seems obvious these days, but some will ask about receiving an email receipt confirmation of their gift after donating through a mobile giving app. Be sure your mobile giving app sends email receipts immediately after a donation is made. Additionally, be sure that receipt email contains all the proper information to ensure it's meets tax receipting criteria set forth by the IRS.

4. Question #4: Will gifts made via a mobile app show up on my end of year gift statement?

The simple answer to this question should be yes! A good mobile giving solution should provide you with all three of the below options so you can issue end of year tax receipts in the way that best fits with your normal practices:

- Auto generate end-of-year giving statements for each donor so you can easily customize and distribute via email and snail mail.



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Innovative church giving

- Integrate with your church management software in order to push over gift data in real time, making it easy for you to ensure the full giving history is in tact for each donor when you issue end of year statements.
- Make it simple to export all giving data by individual for a given time frame (eg. Jan - Dec 2017).

5. Question #5: How will my gift appear on my bank account or credit card statement?

Donors often look at their credit card or bank account statements to check for anything that looks off. People diligently manage their finances to be sure there are no fraudulent charges on their account. With that in mind, it's important that you can customize the "statement or billing descriptor" your donors see on their credit or bank statements. The billing descriptor is the way a company's or churches name appears on a credit card statement. It is used by the customer or donor to identify who a payment or donation was made to on a particular transaction.

6. Question #6: Can I setup recurring giving?

Recurring giving done well in a mobile fundraising app is of huge benefit to churches, and many will use this feature if it's simple for people to activate and configurable to their preferred schedule. Be sure your church giving app allows people to setup a recurring gifts by entering the amount and setting a duration (weekly, monthly, etc.).

7. Question #7: Will I be able to see my giving history?

Now days, many donors like to see their giving history to ensure they're keeping their promise to God and the Church. Before mobile giving, one would accomplish this by looking at their check book, but with a good mobile giving app donors should be able to access and view their giving history whenever they'd like with a couple of clicks. Be sure your giving tool has this options so when you're asked you can confidently answer, yes!

Common myths about mobile giving

1. Mobile giving will cost me too much money.

If you roll out mobile giving and don't see giving increase then the costs will be too much to sustain over time. That's true. But, the key to debunking this myth is understanding that proper implementation and roll out of a mobile giving app will increase giving. Most churches will see



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far more giving over and above their normal weekly or monthly average which, even with new fees, puts the church in a better financial position.

2. Mobile giving isn't secure.

This couldn't be further from the truth. When done correctly, mobile giving is actually more secure than taking cash and/or checks when the collection plate comes by. The payment card industry security counsel dictates the proper use and acts as a watchdog over all companies that handle credit or debit card information. Adhering to PCI DSS Level 1 standards and ensuring all transactions are done over 256 Bit Secure SSL maintains the highest level of security which ensures donor information is safe and secure.

3. Older generations don't use mobile giving.

Although there is some truth to the fact that older generations have been giving "in the plate" and that it's almost habit for them, it's also true that baby boomers and older generations are using mobile banking apps, paying for their coffee via the Starbucks app, and buying things on Amazon. Don't count the "older" generations out just because you think they don't know how to use their iPhones. We've actually seen very old and well established churches implement mobile giving with HUGE success.

4. Mobile giving doesn't allow donors to set up recurring donations.

What?! Mobile giving actually makes setting up auto recurring giving easier! Donors can actually set up donations to occur however often they choose when they donate on mobile donations platform.

5. Only large churches can use mobile giving.

We're not sure why people think this way! Church plants through giga churches leverage mobile fundraising apps to enable giving anytime, anywhere. The size of your church has literally no significance here. Whether you're a small church that's just starting or an established church that's been serving your community for years, mobile giving can help you raise more money than ever!

The cost of mobile giving

Every mobile giving service will charge for the software and payment processing capabilities they're providing to your church. It's similar to how companies that supply point-of-sale hardware and software charge restaurants or retail shops so they can accept credit and debit cards.



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Below is a list of the various fees a provider may charge you. They won't all apply in all cases, but you should be aware of them so you can ask the right questions and better understand your true costs:

- **Interchange** - The cost for completing a card transaction is referred to as "interchange." The credit card networks set these fees. The majority of the interchange fee is paid to the issuing bank (donor's bank) by the acquiring bank (your church's bank) to cover the bank's operating costs.
- **Processing fee** - The percentage fee per transaction (e.g., 2.9%). Most often, this includes interchange fees as described above.
- **Transaction fee** - The flat rate per transaction fee (e.g., \$0.30).
- **Monthly fee** - The amount a provider charges per month to supply the software.
- **PCI Compliance fee** - Some providers charge an additional fee for PCI Compliance.
- **Merchant account fee** - Some providers charge an additional fee to handle your merchant account.
- **Batch or deposit fee** - Some providers charge additional fees for each deposit they make into your bank account.
- **Monthly minimum fee** - Some providers charge additional fees if you don't process more than their stated minimum amount per month. For example, if you don't process \$1,000 through the mobile giving app, you pay a \$25 penalty fee.

Here's the deal: When evaluating a mobile giving app, simply looking at the "processing fees" won't give you the complete picture. You have to look at the processing fees and all other associated fees to understand your true all-in cost. In many cases, churches are paying much more than they think due to not understanding how all the fees apply.

An easy way to make sense of the fees being assessed is to calculate your ***all-in effective rate***.

Here's a simple formula to help you get to the bottom of things:



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Effective Rate

Total Fees

(Processing fees, monthly fees, yearly fees, PCI security fees, batch/deposit fees, transaction fees, interchange fees, etc)

Total \$ Processed

To use this calculation, grab your most recent giving statement and add up all of the fees—this includes all monthly fees, interchange fees, security fees, processing fees, merchant account fees, PCI fees, batch fees, and any other fees your provider charged you. Now divide that number by the gross amount raised.

For example:

Total raised in a given month: \$10,000

Total fees in a given month: \$349

- Monthly fee: \$25
- Processing fees (2.9% per transaction): \$250
- Per transaction fee (\$0.30 per transaction): \$24
- PCI fee: \$10

Effective rate: \$309 (fees) / \$10,000 (gross raised) = 3.09%

There you have it, your effective rate!

If you're looking on a vendor's website and see 2.5% as the fee, but then have the additional costs, you'll quickly be able to see that the real price per transaction isn't 2.5%. In the above example, it would be 3.09%!

Before you decide on a mobile fundraising provider, be sure you have a detailed account of all the fees you'll be paying (see above for some examples). A good rule of thumb is that your effective rate should be about 3% or less. In other words, out of a \$100 gift, your church should receive approximately \$97 after all fees.



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Innovative church giving

Another thing to consider is if a provider offers volume discounts. Let's say your church initially processes at least \$25,000 with them each month, and that grows to \$35,000 per month after six months. Will the provider charge you a lower rate since you're now processing more transactions with them?

If you are shopping for a mobile giving app, you'll want to ask about volume-based discounts for the future. A good provider will reward you with lower rates as you grow with them.

Here are a few simple questions you can ask to help you get a good sense of your true effective rate:

- Does your stated rate include processing and software costs?
- Will our church be charged any fees that are not immediately obvious (PCI, deposit, monthly, merchant account, etc.)?
- If "Sammy" donates \$100 to our church with his credit or debit card, how much will end up in our bank account after ALL of the fees are taken out?
- Assuming the amount of debit, credit, and ACH gifts are roughly equal, if we process \$5,000 in a given month how much will end up in our bank account after all fees are paid?
- Do you offer discounted rates for larger volumes of giving processed?

Launching mobile giving to your church

This is where mobile giving is a huge success or slowly fades into the background. The technology can work beautifully, but if you don't get buy-in early on, people won't embrace it long-term.

According to Russ Cantu from Catalyst Creative, "The first step in a successful rollout is to realize most people will not readily accept change. You need to create a sense of ownership from the top down and build it up for months. For example: Before Apple rolls out a new product, they host a big media event and release information about the upcoming product to build interest."

Thankfully, you don't need the marketing budget of Apple to do something similar when introducing mobile giving to your congregation.

Whether you're rolling out mobile giving for the first time or going through a technology upgrade, the steps outlined below will have you well on your way to a smooth and rewarding outcome.

1. Train leadership and volunteers.



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Your church probably has a leadership team, small group leaders, and a handful of very active volunteers that meet regularly.

These meetings are highly valuable to moving your ministry forward. They include times for deeper teaching and ministry training, rallying the troops around the mission, reviewing church programs, checking in on community outreach activities, organizing church events, and much more.

They're also perfect opportunities to educate the most active and engaged group of people in your congregation about the digital giving tools you're rolling out.

Start by talking with your church leadership team about mobile giving. Roll it out to them first and ask for their feedback. What do they like about mobile fundraising? What was hard to figure out at first? What don't they like about mobile giving?

Here are a few ideas for you to chew on and use during your digital giving roll-out:

- Take 30 minutes to demonstrate the new technology to this group. Be sure to go through the entire giving process end-to-end so that they can “see” the full experience.
- Have them download the Tithe.ly mobile giving app, sign-up for an account and complete making a \$5 gift.
- Give them the ability to ask questions. Take notes on all the questions asked so you can create an FAQ document for the larger church audience.
- Ask this group to be your early adopters over the course of a month or so. Compile their feedback so you can use it when you roll out the tools to the entire church.
- Work with this group to formulate a solid roll-out plan.
- Ask them to get one of their friends from within the church to sign-up and use the giving solution. Then have them share their experience with you.

It's important that you teach, train and motivate this group to use the new giving technology themselves so they can gain confidence and start to share it with the groups of people they interact with in your church.

Enlisting and engaging these “early adopters” helps to put them in a position to champion the opportunity to other church members down the road so you're not standing alone trying to “make it work” months after the initial roll out.



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Innovative church giving

Note: This is the most important tip of all. Put laser focus here, and the rest will fall into place.

2. “Pre-launch” to let the church know it’s coming.

Once you’ve processed your leadership’s feedback and have their buy-in, introduce the concept of mobile giving to your congregation. Mention you’ll offer a mobile giving option soon and have someone from the leadership team relay their experience testing it out. Show screenshots or a video of what it looks like to use a mobile giving app and have some fun doing it.

3. Go BIG on launch day!

On “launch day,” be sure to bring your A game!

It’s critical that you make a big announcement from the stage where you have your executive or senior pastor demonstrate how easy it is to give via your mobile app. This alone can make or break the entire roll out. Regardless of whether or not you do it live or via video announcement, this step is mission critical.

If you’re doing it live, connect a laptop to your projector screen and go through the motions of making a contribution on the spot. Doing this will instantly help your congregation understand what you’re talking about.

You can even go as far as to ask people to pull out their phones and download that app right then.

Once service is over, have trained volunteers in the sanctuary to help people through the process.

But don’t stop there.

- Record a demo of you going through the setup and giving process.
- Create a how-to page on your website.
- Put information in your weekly bulletin.
- Tweet it. Post on Facebook. Share it on Instagram.
- Email your congregation.



TITHE.LY
Innovative church giving

- Set up in-person group meetings for those looking to learn more.
- Have small group leaders continue to help their groups.

Educating your congregation over time until it becomes second nature, almost cultural, is the key. Enlisting buy-in from the top down and the bottom up will ensure that you get the most out of your digital giving solution.

Church leadership needs to throw its full support behind this new way of giving and express enthusiasm about this option. Lead the way, make it easy to get started, answer questions, and weave mobile fundraising into the “how we do things around here” aspect of your church. Give people time to get comfortable with mobile giving and watch as the number of mobile givers increases over the first 4-6 months.

Closing thoughts on mobile giving for churches

From why you should consider mobile giving to how to find the right provider for your church and more, we hope this guide equips you with the information you need to make an informed decision. If you have any questions or are interested in what Tithe.ly has to offer, [click here](#). We'd love to talk with you and help you along the way.



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Footnotes:

1. [Tithe.ly Giving Research](#)
2. [Fast Company “Church Giving Tops \\$50 Billion A Year In U.S. – And Its Future Is Not A Collection Plate”](#)
3. [The Washington Post, “What’s in your wallet? Probably not cash”](#)
4. [The 2013 Federal Reserve Payments Study](#)
5. [GOBankingRates, “It’s Official: The Internet Killed Traditional Checking”](#)
6. [OnLine Tech, “What is PCI Compliance?”](#)
7. [Pew Research Center, Mobile Fact Sheet](#)
8. [Board of Governors of the Federal Reserve System, “Consumers and Mobile Financial Services 2016”](#)
9. [Gallup, “Religion”](#)
10. [Payment Card Industry Security Standards Council](#)