

E-Giving:

Contributions for the 21st Century



Unitarian Universalist Association
General Assembly 2015
Portland, OR

Presented by:
Mark Ewert & Bill Clontz
Stewardship For Us, Consultants



Intros

Accommodations? The *Stewardship for Us* Team

Presenters:

- Bill Clontz
- Mark Ewert



Stewardship FOR US

Building Cultures of Generosity and Commitment

Intros



- **A two decade tradition of stewardship support to Unitarian Universalists**
- **Coordinated with UUA Congregational Life and the UUA Regions**
- **A full range of support for all size congregations, clusters, others**
 - ✓ Next Steps Weekends
 - ✓ Budget Drives
 - ✓ Capital and Combined Campaigns
 - ✓ Financial Feasibility Studies
 - ✓ Endowment and Planned Giving
 - ✓ Searching for the Future: Mission and Vision
 - ✓ Strategic Planning
 - ✓ Leader Retreats
 - ✓ Workshops and Webinars
 - ✓ Staff Training

www.stewardshipforus.com

Poll: Live-Streaming and In-Person

Which e-giving strategies do you use now in your congregation?

- ✓ Online Banking
- ✓ Mobile Credit/Debit Card Swiper
- ✓ Terminal for use with Debit/Credit cards
- ✓ Kiosk
- ✓ QR code linked to donation page
- ✓ Text to Give
- ✓ *Faithify* or other Crowdfunding



Stewardship FOR US

Building Cultures of Generosity and Commitment

Context



Why e-giving? What's the big deal?

- The *First Rule of Donor Relations*
- Generational factors



Context



Statistics and Trends

**Donors giving
online:
39%**

**Church
Giving:
\$50 Billion**

**Income
over \$75K:
90% online
regularly**

**Millennials donation
to charity: 87%,
Mostly online**

**Boomers
giving online:
42%**

**Seniors over 70:
68% regularly online
71% online daily**

Context



Constant Digital Development

- Keep reading and researching
- A dynamic subject – data changes – *a lot* – and often
- Shop for Value, Recheck Often
- With vendors: responsiveness and applicability vary
- Don't fear anything new as being locked in forever
 - Try it for awhile. If it's not working, stop doing it!



General Guidelines



Do Our *Legacy* Ways of Giving Go Away? **No!**

- Many gifts and pledges come from “traditional” givers
- Keep processing checks
- Procedures for cash
- Use the telephone as a telephone!
- It is BOTH/AND
- AND keep up with trends, prepare for the future



General Guidelines



Rules for the Road

- If you can, keep the vendors you have
 - Ask them for the products you want/need
- Pay attention to “opportunity costs”
- Minimize:
 - Number of different vendors
 - Number of databases!!!
 - “Double entry”
- 1 roll-out per church year



Online Banking



- Congregants make transactions through their own financial institutions
 - Recurring or one-time
 - Usually generates a bank check;
 - More rarely, an Electronic Funds Transfer
- In some cases, a member authorizes the church debiting their accounts
 - Some churches prefer to manage debits
- Member retains control: how much, how often, when to change or stop



Online Banking



PROS:

- ✓ 80%+ of households already use “auto pay”
 - ✓ Preferred tool for many
- ✓ Little/No cost
- ✓ Can stabilize giving, moves annual giving to permanent giving
- ✓ No contract, debt instrument, or complicated paperwork
- ✓ Can set up online, by computer/phone/tablet
- ✓ Easy and Fast to set up & change
- ✓ Full range of frequency options
- ✓ Secure



Online Banking



CONS:

- X Less Personal Engagement than traditional means
- X If not automatically recurring, can be unpredictable
- X Giving level naturally stays the same
- X Trust and Confidence Issues for Some



Online Giving



Accepting Credit Cards, ACH (electronic checks)



Online Giving



Sample Costs

Vendor	Set Up	Monthly	Rate (Per Transaction)	Fee	AMEX Costs (Possibly 10-30% of donations) + fee	ACH + fee
<i>RANGE</i>	<i>\$0-\$350</i>	<i>\$0-\$129</i>	<i>2.1%-5.0%</i>	<i>\$.15-\$.35</i>	<i>2.80-4.95% + fee</i>	<i>.75-2.0% + fee</i>
ACS	Now partners with VANCO for these types of services; See VANCO rates.					
Blackbaud	\$0	\$119	2.60%	\$.26	Same	---
EasyTithe	\$0	\$0-\$49	1.99-3.00%	\$.30	2.8%+\$.30	.75%+\$.30
Fellowship 1	Data Not Publically Available. Call Sales Office for Discussions					
Google	In a State of Flux. Former "Google Checkout" Now Gone. Google Wallet?					
PayPal	\$0	\$0	2.7%-2.9%	\$.30	---	---
Network for Good	\$0	\$59-\$129	3.0%	\$0	---	---
Qgiv	\$199	\$0	3.95%	\$.25	4.95% + \$.25	1.95% + \$.50
Vanco	\$50	\$5-\$40	2.75%	\$.45	3.50%+\$.45	2.0% + \$.35

Online Giving



What About Fees?

▪ Focus FIRST on:

- User Experience and Interface
- Customer Service
- Compatibility
- Security

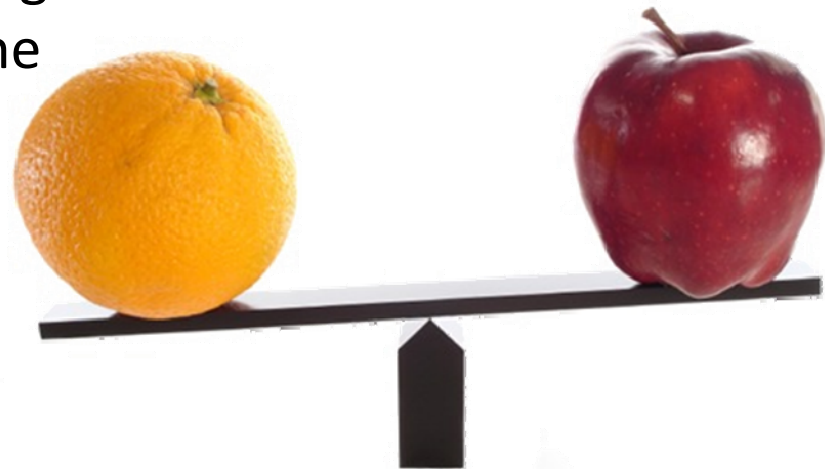


Online Giving



What About Fees?

- Ensure You Compare “Apples to Apples”
- Enquire about ALL fees
- Any Teaser Rates or Fees?
- In the end, fees will likely vary little in terms of real costs
- Expect to be frustrated in calculating these factors
- Recheck and shop from time to time

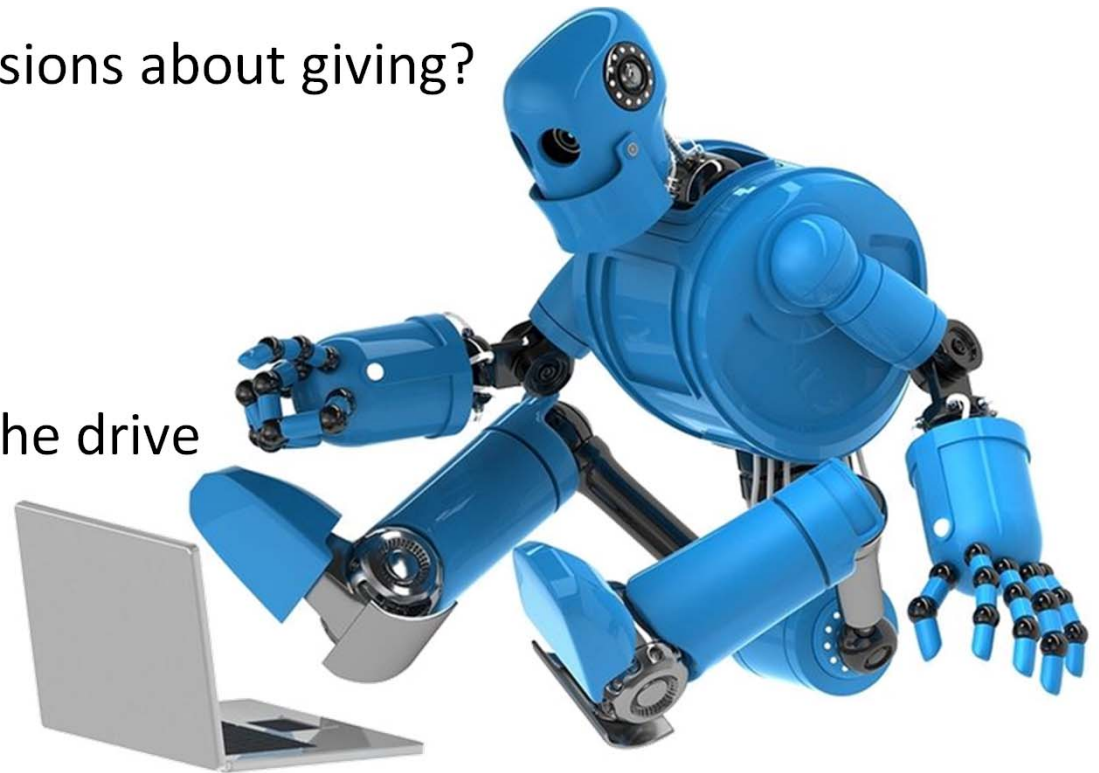


Online Pledging



Easy and Automatic

- Do you want *automatic* decisions about giving?
- Or thoughtful discernment?
- Part of Drive plan
- Instruction Video?
- Possible with a cohort
- Possible toward the end of the drive



Mobile Giving: Card



Mobile Card Processing: Swipers



Mobile Giving: Card



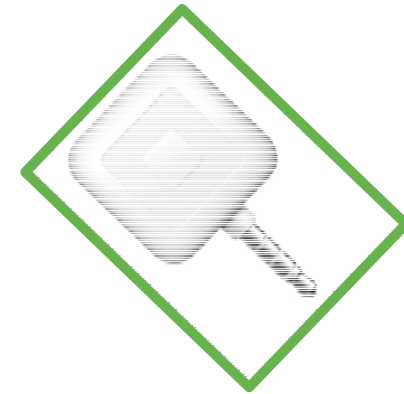
Swiper VS Terminals

Swipers (PayPal Here, Square Up, etc.)

- Swipers use Wireless
- Congregation must have secure wireless!
- Receipt is usually sent via email

Terminals

- Can use wireless or cable connected
- Receipt is usually printed out of device
- Terminals – usually part of provider plan
 - Set-up cost (Vanco: \$235)



Mobile Giving: Card



Mobile Card Processing Costs

PayPal Here, Square Up, others:

- Around 2.7% per swipe
- No set up or monthly fees

Vanco

Rolled into other fees

- Set up fee: \$45 Mobile/\$125 Desktop
Terminal \$235



Mobile Giving: Card



Kiosk

- Monthly device rental \$70-\$100
- Plus 3.95% of transaction
And \$0.25 fee per
- Probably not worth it



Mobile Giving: Phone



QR Code

- Requires Smart Phone
- And Mobile Application (App)



Mobile Giving: Phone



Or Publication for a Drive or Campaign



Pew Card

Thank you for considering a gift!

We are pleased to provide online giving options as an alternative to giving cash and checks in the offering plate.

Here are some ways you can give:

- **Mobile phone** - scan the QRC code on the reverse side to access our mobile giving site.*
- **Our Website** - on your computer go to *online giving* on our website.*
- **Online Banking** - Arrange to give through bill-pay at your own bank's website. You will be asked for the following information:
 - [Presbyterian Organization]
 - [City, State Zip]
 - [Telephone]

* Please consider increasing your gift by 3% to cover transaction fees through our website or by mobile phone. Online banking usually has no extra charges.

Please tell us about your gift:

Name: _____

E-mail: _____

Giving: \$ _____

By: Mobile Website One-Time Web Banking Recurring

Please sign me up for e-newsletters.

Questions? Contact: _____
[Click & Enter Contact info Line 1]

Feel free to take this with you

Mobile Giving: Phone



Text to Give

- Used to be just for micro-donations – ***not any more!***
- Requires Smart Phone
- If using text function with phone carrier, amount goes on donor cell phone bill
- Check with existing donation provider (Vanco)
- Price structures all over the place:
 - Sign-up fee
 - Monthly fee
 - Transaction fee



Mobile Giving: Phone



Direct Transactions from Smart Phone

Apple Pay

Google Wallet

Etc.

Not in broad usage as yet;

Stay tuned!



Social Media Giving



Social Media Giving

Facebook

- Quite new, not in broad usage
- Fueled by third party
- New Apps popping up (FundRazr)

The screenshot shows the Facebook profile of The National Audubon Society. The page header includes the organization's name and a search bar. Below the header, there is a navigation menu with options: Timeline, About, Photos, **Donate** (circled in red), and More. The main content area features a large green-bordered donation widget from FundRazr. The widget includes the text: "National Audubon Society, Inc.", "Twenty-two state programs, 47 Audubon centers, and more than 450 local chapters. All working together as One Audubon. [More info](#)", "DONATE NOW", a text input field for the amount with a minimum of \$10, and a "DONATE NOW" button. Below the widget, it says "POWERED BY razoo" and "Embed this on your site". To the right of the widget, there is a paragraph of text: "For more than a century Audubon has protected birds and their habitat for the benefit of humanity as well as the earth's biodiversity. Our legacy is built on science, education, advocacy, and on-the-ground conservation. We bring all of this together through our unparalleled network. This combination of expertise and on-the-ground engagement makes Audubon a truly unique and trusted force for conservation."

Social Media Giving



Crowdfunding Unitarian Universalism

www.faithify.org

- People can FOLLOW, SHARE, and FUND Unitarian Universalist ministries
- 70 Projects
- \$261K Pledged
- At booth in the GA Expo Hall

Pros & Cons of E-Giving



Pros

- ✓ Widely accepted by many if not most in other settings already
- ✓ Facilitates one time and recurring giving, targeted giving
- ✓ Well suited especially for younger donors
- ✓ Relatively low cost to access potential new and additional giving
- ✓ Facilitates spontaneous giving
- ✓ Easy to use once set up



Pros & Cons of E-Giving



Cons

- X Some will get frustrated with the process and not complete a donation
- X Not as personal as the offering plate
- X Incurs costs with every transaction, some in set up and/or monthly
- X Process may reflect the vendor ID more than the congregation's identity
- X Comparing plans and costs is complex, difficult, and changeable

Poll: Live-Streaming and In-Person

Which e-giving strategy do you plan to use, that you do not have set up in your congregation now?

- ✓ Online Banking
- ✓ Mobile Credit/Debit Card Swiper
- ✓ Terminal for use with Debit/Credit cards
- ✓ Kiosk
- ✓ QR code linked to donation page
- ✓ Text to Give
- ✓ *Faithify* or other Crowdfunding



Stewardship FOR US

Building Cultures of Generosity and Commitment

Making Decisions



Your People

- What is your population?
 - Age groups (but don't assume....)
 - Levels of involvement
 - Economic capacity
- What are giving patterns?
 - New techniques, new giving?
 - Facilitate current giving?
 - Create more consistency?

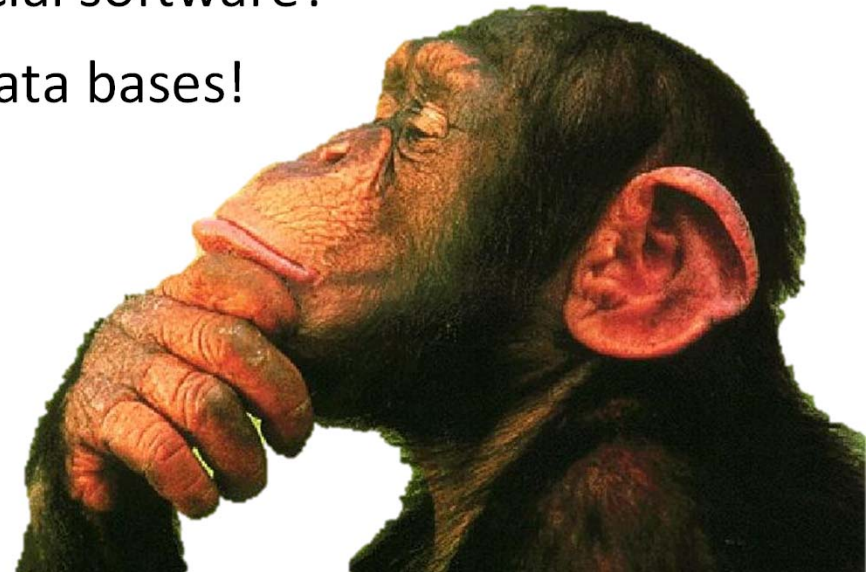


Making Decisions



Existing Congregational Systems

- Integration with your website – Technical, look and feel?
- Designated Giving – Menu of options?
- Integration with your management, financial software?
- Don't end up with multiple, overlapping data bases!



Making Decisions



Vendor Considerations

- Fits with UU values, beliefs, language, relationships?
- Secure and encrypted?
- Company experience, years with clients?
- Comprehensive solutions, as desired (credit cards, debits, mobile, etc.)?
 - Bundled or un-bundled?
- Displays church ID on documents and transactions?
- Good Process for receipts and acknowledgement?
- Customer Support (live, extended hours, training, etc.)
- Contract period, if required?



Congregational Roll-Out



Early Steps

- Leaders informed early, pre-approval, and visible support
- Assemble a team to research and select:
 - Not just technical – think about information, administration, etc.
- Staff engaged and on board
- Ascertain what the congregation needs and can likely absorb, at what pace



Congregational Roll-Out



Decide on Vendors

- Identify sources and vendors
- Compare features and offerings
- Narrow the selection list – compare and choose
- Have an evaluation criteria and a periodic review schedule



Congregational Roll-Out



Publicize and Engage Congregants

- Q&A, information articles on your website and other media
- Announcements, testimonials (including from other congregations)
- Survey early users
- Keep reporting back to leaders and congregants, to build use



Resources



Web Links and Articles

- Digital Giving Backgrounders
- Research on giving in religious communities
- Generations and giving patterns
- Customizable messages you can use

www.stewardshipforus.com/stewardship-resources



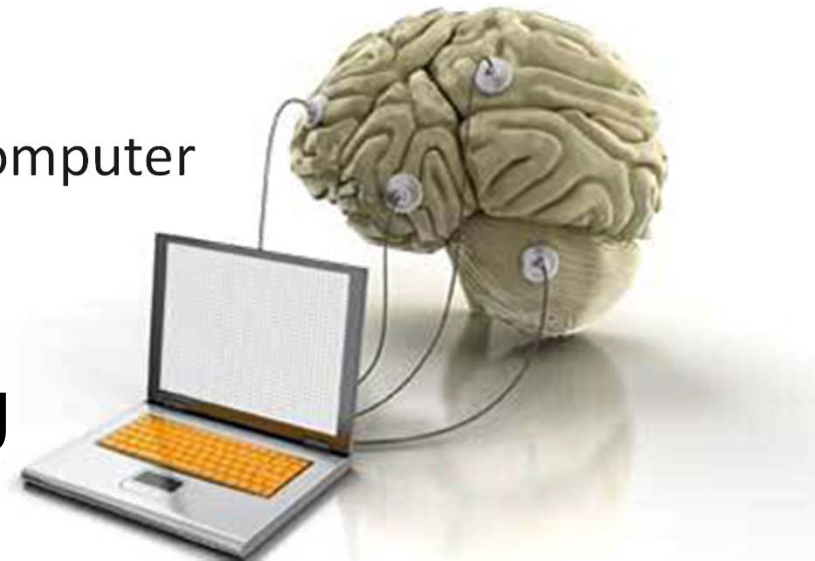
Resources



Webinar Series

- Starting this Fall
- Learn from your home or congregation computer
- Share ideas with UU peers
- Sign up for notification on our Blog:

www.stewardshipforus.com/blog



Stewardship FOR US

Building Cultures of Generosity and Commitment

Closing



Thanks!

To You Attendees & Viewers
The Unitarian Universalist Association
Our Technical Support Team

Bill Clontz

Stewardship Consultant,
Author, Mentor
bill@stewardshipforum.com

Mark Ewert

Stewardship Consultant,
Author, Coach
mark@stewardshipforum.com