

ONLINE & DIGITAL GIVING OPTIONS

During this uncertain time when congregations are not gathering in one another's physical presence, there are bound to be questions about ways to provide online and digital options for giving to mission and ministries. First of all, there are more digital and online giving tools and options available every day. However, you know your congregation the best and what methods might meet your needs in the most effective manner. Here are some things to keep in mind as you consider giving options for your congregation:

- Your congregation's context and culture
- Your congregation's population, demographics, and needs
- Your congregation's giving patterns and preferred giving methods (if available)

Every congregation is unique, and not all methods and means for giving might be the most practical and useful in every context. For example, giving through an application on your phone might not be practical if the average age of your congregation meets a demographic or where sporadic cell service is such that this is not an effective option. The information below is simply offered as an overview of some of the possibilities out there right now.

Disclaimer and Disclosure

Information offered below about current tools and resources are not an endorsement for any tool, option, or platform by the Northeastern Minnesota Synod. However, it is an acknowledgement that these are being used by some Evangelical Lutheran Church in America (ELCA) congregations and congregations across the Northeastern Minnesota Synod. If you have questions or would like a conversation on any of this, please contact Pastor Amy Odgren, Assistant to the Bishop and Director for Evangelical Mission, or reach out to these possible platform vendors for what they might be able to provide for your faith community.

Preferred Vendor Agreements

The ELCA currently has preferred vendor agreements with Vanco and Tithe.ly. Both offer various customizations and capabilities that can pair well with church management software and other needs. They offer similar resources and abilities and can tailor multiple giving options and pathways as part of a congregation's package, from as simple as direct deposit or simply giving, to having a QR code that one can scan to give, to being able to give through your congregation's website or even through mobile phone text to give. There are many options that these two companies offer with various pricing implications. Within the Northeastern Minnesota Synod, it seems that more congregations currently use Vanco, largely because it has been around longer.

For more information on the preferred vendor agreement possibilities, visit:

- <https://elca.org/preferredvendors>
- <https://www.vancopayments.com/>
- <https://get.tithe.ly/>

Other Options and Tools Being Used Across the Northeastern Minnesota Synod

A few other congregations in the synod use some other means from "Simply Giving" through Thrivent, to basic ACH options through their local community banks. Others use PayPal, and a few even use different kinds of church management software that has some giving capabilities connected to their software's platform.

As with anything new or change-related in a congregation, education needs to happen and continue to happen. When these giving options are taught, and modeled for their congregation intentionally, they have a much better chance of being more widely utilized, of value, and effective. In the congregations that have opened new giving pathways like this, those that have been intentional and communicated well have generally found it goes well. Especially when it is reiterated that these new giving opportunities are not

replacing traditional offering plate and check and cash giving, but rather are creating more opportunities for those who may not carry a checkbook or cash in their wallets.

Comparing Some Options by the Numbers

Below is a brief snapshot of some of the general costs and rates regarding a handful of the more widely used platforms out there. Note that these numbers vary based on the date of the information accessed in creating this resource, and may vary based on the size of your congregation. They may also not reflect deals or special rates that might be offered by any of these vendors in the pandemic crisis, nor the special rates offered for being preferred vendors of the ELCA. Perhaps the greatest fluctuation in costs for vendors and platforms might be in their various transaction costs which can vary based on the type of transaction, different credit card companies, etc. Below is a quick overview of some of the major platforms and their basic costs:

| PLATFORM | Transaction Cost | Monthly Fee | ACH | Text to Give | Kiosk Giving | Recurring Giving Capability ? | Other Notes |
|-----------------|--|---|---|---|---|--------------------------------------|--|
| Vanco | To Start: 2.75% + \$0.45 per transaction To Sustain: 2.35% + \$0.35 per transaction | Depends on total platform. | To Start: 1% + \$0.45 per transaction To Sustain: 0.80% + \$0.35 per transaction | \$5 per month to include this capability | \$49 per month to include this capability (plus cost of hardware, etc.) | Yes | Vanco has a Preferred Vendor Agreement with ELCA (as mentioned above) For more info www.vanco-payments.com |
| Tithe.ly | 2.9% + \$0.30 per transaction | Depends on total platform, as does the setup fee. | 1% + \$0.30 per transaction | \$19 per month to include this capability | | Yes | Tithe.ly has a Preferred Vendor Agreement with ELCA (as mentioned above) For more info: www.tithe.ly |

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|---|-------------------------------------|---------------------------|-------------------------------------|-----|--|-----|--|
| PayPal (including PayPal for Nonprofits) | 2.2% + \$0.30 per transaction | None and no setup fee. | 2.2% + \$0.30 per transaction | No | | Yes | <p>Maybe the fastest platform to set up, but no preferred vendor agreement and lacks some of the options and integration that other platforms offer.</p> <p>For more info: www.paypal.com</p> |
| Kindrid | 2.5% + \$0.30 per transaction | \$45 per month | 0.5% + \$.40 per transaction | Yes | | Yes | <p>Not aware of their presence in Northeastern Minnesota, but they have grown from first being a text-to-give only option to many giving channels. No preferred vendor agreement.</p> <p>For more info: www.kindrid.com</p> |

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|-----------|---|--------------------------|--|-----------------------------|----------------------------|-----|--|
| EasyTithe | Depends on tier. For free option: 3.0% + \$0.39 per transaction | Depends. Tiered pricing. | | Yes | Yes (with additional cost) | Yes | Not aware of their presence in Northeastern Minnesota. For more info: https://www.easytithe.com/ |
| Givelify | 2.9% + \$0.30 per transaction | Free. | | Yes, through mobile giving. | Yes | | Not aware of their presence in Northeastern Minnesota. For more info: https://www.givelify.com/ |

Much of this information was provided by the following resources:

- “6 Online Giving Options Churches Should Consider,” Will Rice, 22 February 2018. <https://pastorwill.net/2018/02/22/6-online-giving-options-churches-should-consider/>
- “5 of the Best Church Online Giving Platforms” Outreach, <https://outreach.com/blog/best-church-online-giving-platforms/>

This is simply an overview to aid you in your discernment about what is possible for giving on-line. For more ideas or to share your experiences, please contact Pastor Amy Odgren, Assistant to the Bishop and Director for Evangelical Mission for the Northeastern Minnesota Synod, amy.odgren@nemnsynod.org or 218-724-4424 ext. 125.

Stewardcast 2020

Recently, the ELCA hosted stewardCast 2020, an on-line learning event highlighting how synods and congregations are discovering *How Mission Support Adds Vitality to Congregational Life*. The first link is the complete 70 minute event. The following links are individual presentations. Perhaps you can glean ideas and energy for Mission Support as you watch these inspiring videos.

These are all posted at elca.org/stewardship. Feel free to pass these links on to others in your networks.

Stewardcast 2020 Entire Event

Watch: <https://youtu.be/z7mOYpwuVCQ>

Download: <https://player.vimeo.com/external/398671672.source.mp4?s=31727ecebcd2ece7710a063251bbf0e8af038ba&download=1>

Stewardcast 2020 – Nick Kiger

Watch: <https://vimeo.com/397499182>

Download: <https://player.vimeo.com/external/397499182.source.mp4?s=d046ebff998bc01812a6c1abf90325351a2eb938&download=1>

Stewardcast 2020 – Faith Simonieg

Watch: <https://vimeo.com/398666273>

Download: <https://player.vimeo.com/external/398666273.source.mp4?s=5a2ad48918132fff9478bbd84f0f5eca7fed92de&download=1>

Stewardcast 2020 – Rob James

Watch: <https://vimeo.com/397462485>

Download: <https://player.vimeo.com/external/397462485.source.mp4?s=5745451ef6c02e6b330c06b5961c0dd6353908dc&download=1>

Stewardcast 2020 – Danielle Denise

Watch: <https://vimeo.com/397499068>

Download: <https://player.vimeo.com/external/397499068.source.mp4?s=854d91d0cff18d058fc6825f6c673587a21b77b5&download=1>

Stewardcast 2020 – Dana Dutcher

Watch: <https://vimeo.com/397486302>

Download: <https://player.vimeo.com/external/397486302.source.mp4?s=da402d816fea46c9147f88f0a9d2b25b5ea24928&download=1>