



Free Ebook: Five Online Giving Fundamentals

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INTRODUCTION

More than ever, churches are accepting tithes and offerings online. If you are considering using an online giving solution for your church, you have come to the right place. There are many questions about how it works: if it's biblical, or if it's practical to implement.

If you're curious if it might work for your organization, this eBook will get you up to date on the latest in online giving and help you make an informed decision. Please don't hesitate to e-mail, call, or reach out to us through social media if you have any questions. We're eager to help in any way we can.

-The Aplos Team



HOW TO USE IT

► What online giving is

Online giving refers to the ability to give a tithe or even a special donation to a church without writing a physical check or contributing actual cash money. In 2014, online giving was up over 12% and continues to trend higher. Technology is making tithing easier and more convenient for both the church and for the churchgoer.

► What online church giving isn't

It is not a total replacement for traditional tithing methods. Many churchgoers prefer to write a physical check or to put money in the tithe basket. Offering the ability to give online does not take away from these traditional methods. In fact, many churches will use a combination of methods to better serve their members. For example, a churchgoer might give online for regular giving, but drop a check in the tithe basket for a special project or program.

Technology is making tithing easier and more convenient for both the church and for the churchgoer.

► How does online giving for churches work?

Essentially, for a church to accept giving online, they need to use giving software to securely process the payment. This software will allow the church to do one or more of the following:

- Create a stand-alone, online donation webpage where members can go to give on any mobile phone, tablet or computer.
- Create a button on the church's website that members can click to give.
- Embed code on the church's website, so that members don't actually leave the church's webpage when giving.

Most online giving software, Aplos included, will allow churchgoers the ability to pay with credit card, debit card, or ACH (direct transfer from a bank account). It also allows for folks to make one-time or recurring payments. The number one reason why most churches choose to offer online giving is the potential to simplify regular giving and reduce the impact of the normal ebbs and flows that happen over slower months.

HOW TO USE IT – CONT.

Having an online giving option allows your people to give from anywhere – at church, from home, or even while on vacation. That means people who move can still easily give to your ministry. Also, family members from other areas can easily support a local missionary. Additionally, with online giving, your church can quickly accept designated giving for specific categories like a disaster, building project, or special program. Most of the time, these software solutions also allow you to analyze giving trends and other important data when making decisions.

Over the next several pages, we'll address common questions and concerns related to online giving, so that you have a clear and robust understanding. We will look at the importance and effects of online giving, the topic of tithing, important features of online giving software, like Aplos, and how to get started with online giving for your church. The next chapter will take a deeper look into giving trends, what features are most preferred by church-goers, and other technologies in the church that have an impact on this topic.



DIGITAL TRENDS

More people are using online giving for their churches, so offering this method can benefit both the church and attendees, but you may be surprised about who is giving online. We're also going to take a look at why offering an online giving option is becoming more and more important for churches as technology becomes a bigger part of our lives.

► Age groups and online giving

The most important trend to note about the demographics of online giving is that every age group is giving more online than in the past. Typically, we would assume that the 18 – 35 demographic would be more likely to give online than other groups. While they do prefer this method, and do give in substantial ways, the 66+ age group of online givers is growing even faster. As older folks are shopping more on sites like Amazon, and becoming more comfortable with making payments online, they are also becoming more accepting of giving to their churches in the same manner. In fact, a recent study found that these folks are just as likely to give online as younger ones with nearly 3 out of 5 donors ages 66 and older making contributions via the web.



The 66+ age group of online givers is growing fast.

► Digital trends and online giving

One might guess that those who are “digitally-inclined” or “connected” might be the only type that prefers to give online. We’ve all seen those people at church with their smart phones out during the sermon. We used to think, “What an inappropriate time to send text messages!” Now, we realize that those people weren’t sending text messages at all. In fact, now we’re doing the same with our Bible app open at every sermon! Technology has made it easier to carry a Bible with you everywhere you go. And this has led to further acceptance of doing “church things” online and using the latest technology.

DIGITAL TRENDS – CONT.

However, research is also showing that folks who receive a support letter in the mail would rather give online than write a physical check. Simply put – giving money online is easier, takes less time, and is more convenient. Even though traditional methods for giving still account for a higher percentage of total contributions, online giving continues to grow.

► Offering multiple giving options

We might have a picture in our minds of the way a person should act when it comes to church. We might believe that people should attend every weekend, be involved in a Bible study, etc. However, there are a number of folks who are unable to do these things. Maybe it's a grandmother who has a really hard time getting around. Maybe folks take vacations on weekends. Even if these people would usually write a physical check, when a church offers an online giving option, we allow them to give even when not in attendance. With technology, people can literally give from home, while on vacation, or while sitting in church. It's not about the church making more money, it's about allowing a believer to take part financially at their own convenience.

► When do people give?

More money comes in during the month of December than any other month. Christmas stirs in our hearts, some people wait until the end of the year to make charitable contributions because they have inconsistent incomes, and others finally have some time off from their busy lives to take care of such things.

Average size for year-end gifts tends to be 50% larger than in other months. There is an especially high spike with gifts given online during December. Having an online option for people who procrastinate allows them to wait until the last hour of the year. Without this option, many people simply don't give because they feel like they missed their opportunity for the year.



► What's ahead?

Again, the most important stat to keep in mind is that all demographics are giving online more and more. Whether it's mostly because of comfort with technology, lifestyle, or time of year, the fact remains that it's going up. Even with these trends, one might have doubts about the use of online giving in the church. The next chapter takes a look at common objections to the church offering online giving options to attendees.

► What does scripture say about the tithe?

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WHAT DOES SCRIPTURE SAY? – Cont.

We can't help but think of the poor widow who humbly gave two small copper coins, assuming that most of us have thought through the way we humbly give (without announcing it to the masses). Perhaps allowing folks to give online is just one more way to allow people to make giving a true act of worship, because then, it can be done in private.

► Using credit cards to tithe online

Another common concern is the association of online payments with credit cards. Most people would agree that most forms of debt are not good. So, if you choose to allow people to give online, are you setting them up for disaster? Not necessarily. Let's break it down.

Yes, people may use a credit card to set up a payment online, but this is not the only way to tithe online. Plus, credit card companies include more fraud protection features than debit cards, so using a credit card may be more secure when making payments online. But is that encouraging them to add to their debt? This assumes that all people who use credit cards use them inappropriately or go into debt. That simply isn't the case. I'm a huge fan of fried chicken, but that doesn't make me a glutton. I am a strong advocate of using a card for online purchases only if you have money in your bank account to pay it at the end of each month. Giving people an option to use a tool does not give them permission to abuse that tool; nor does it encourage it. The truth is, each individual person has to deal with whether or not using credit cards is okay for them.



The good news is that even if you're still not comfortable with people using credit cards to give, there are many options for online giving. People often use debit cards or automated bank withdrawal (ACH), which draws money directly from their bank account rather than from credit. Offering the ability to give online does not have to mean you are encouraging them to go into debt in order to give.

► Paying for online giving transaction fees

Some people have opted not to offer online giving to their church members because they don't like that there are transaction fees when accepting online gifts, which reduce the amount of money that goes to the church. In comparison, cash or a

WHAT DOES SCRIPTURE SAY? – Cont.

check in the offering plate has no transaction fee. However, there are some things to consider.

First, when people give online, it can eliminate the manpower necessary to process cash and check gifts. If you have a paid staff person that spends time doing this, you can actually save the church some money if they don't have to spend their time endorsing as many individual checks and making deposits.

Second, most churches see the total amount given increase when they offer online giving, even when they take transaction fees into account. This is due to many factors. Some people set up recurring giving, so their tithe is automatic even if they don't attend on a given weekend. Others use online giving methods to make lastminute, year-end gifts just before the New Year. And still others, like younger members, are more comfortable with online giving than they are with check writing or putting money in the offering plate.

Third, church members may offer to pay your transaction fee on top of their donation because they appreciate the convenience. This option for donors is an included feature of many online giving platforms, including Aplos. This means the church receives the full donation amount and the donor chooses to pay for the convenience. Bottom line, by offering online giving, most churches see an increase to the total amount given and a reduction in workload for processing.

► Tithe and the heart

Ultimately, offerings are an act of worship that each person expresses individually. It's a heart issue as much as it is a physical one. By addressing concerns head-on, I hope this has helped you feel confident in your decision to make tithes and offerings simple for your church for future generations.

► What's Ahead?

We've taken a hard look at some valid reasons people give for not offering the ability to give online. For those of you who are interested in learning more about offering online giving options, the next chapter will review the important features of online giving software.

FEATURES OF ONLINE GIVING SOFTWARE

More and more people want to give online to their church. If you are considering offering your people the ability to give online to your church, here are important features of online giving software you should keep in mind. Whether your church is small or large, you'll need to make sure your online giving software addresses each of these areas.

► Basic Features for Online Giving Software

Security

There are many technology-heavy terms you might read when it comes to your online giving software's security. What level do you really need to ensure people can give with confidence? For the most part, you are looking for online giving software that offers the same type of security as banks. That is, they are Payment Card Industry (PCI) compliant. The PCI DSS (Data Security Standard) is a set of security standards that apply across the card payment industry worldwide that help safeguard cardholder information and improve consumer confidence.

In addition to credit card transactions security, you want to work with a company whose website, data, and other infrastructure is secure. Look for companies that offer SSL (Secure Sockets Layer) Encryption. SSL is a standard security technology for establishing an encrypted link between a server and a client—typically a web server (website) and a browser; or a mail server and a mail client (e.g., Outlook). What it means for you is that a hacker can't simply "hack in" to user data that is stored incorrectly in the online giving software provider's database.

► Streamlined donation tracking

There are many companies that give you the ability to create an online giving webpage without a monthly fee and process payments online, such as Paypal. They make money by charging a transaction fee every time someone gives to your church. As a church, you need more than just software that can process your donations. You

FEATURES – CONT.

Need to be able to track who is donating and their amounts to create contribution statements and not all of these platforms let you see the names and contact info of your donors, much less create contribution statements. For churches, a basic feature of online giving software is contributions management, so you can combine information from face-to-face gifts and online gifts. In Aplos, online donations are automatically recorded in the Contributions Management module and can be automatically tracked in your church accounting as well. With just a few clicks, you can create giving statements, so you don't have to spend hours and hours compiling giving data into spreadsheets. If you've ever had to manually create giving statements, you'll quickly understand the necessity of having contributions management as a feature of your online church giving software.

► **Recurring giving option**

Many online giving websites cater to one-time donations, but churches should look for a solution that allows people to set up recurring giving, so that they don't have to log in every time they want to give. There is a spiritual aspect to giving to the church and the ability to be consistent with giving can permit people to fully take part in the tithing process, even if they cannot attend church on a weekly basis. Recurring giving helps them follow through fully on their financial commitments to the church. Having this functionality on your church's online giving webpage is a must.

► **Simple to use**

Software is supposed to make life easier. It's supposed to get rid of your headaches, not create new ones. So, when choosing an online giving option, make sure that it has all of the features you want, and that it is simple to use. There's no reason to create more work for yourself when adopting online giving software unless you are reducing your workload somewhere else.

► **Advanced Features for Online Giving Software**

Some platforms offer things you don't necessarily need, but do enhance the overall experience and value of the online giving software you choose. If the online giving software you're considering doesn't have some of the following, it may not be a deal breaker, but these items are definitely worth considering.

► **Customized giving pages**

When people see the same logo and colors on your online giving page as they see elsewhere (where they worship, on mailings, and on items that are handed out), it gives them a sense of confidence that they are in the right place. This is called "branding" in the business world but it also applies to the church. This allows people who want to give online the ability to give without wondering if they are making a mistake – like being on the wrong webpage or giving to the wrong organization. Being able to customize your church's giving page allows you to further reassure those who give to you.

FEATURES – CONT.

► Mobile-friendly giving

More and more people are using their cell phones to search the web, do research, keep up with relationships, and yes, give to the church. By having an online giving page that works on a cell phone, you allow your members to give during church, at an event, at home, or while on the go. This offers a convenient method for following through with a spiritual commitment. This allows people to give in a private way as well.

► Multiple pages/multiple causes

Your online giving provider should also allow you to create unlimited online giving webpages for the many causes your church might have. The software should adapt to your needs, not the other way around. Do you have mission trips? A building fund? Special giving campaigns? If so, your online giving software should be set up to account for those separately, so that you don't have to manually keep track of the money that comes in. Givers should be able to "click" the cause they want to support, and the transaction should automatically be tracked.

► What's ahead?

We've covered a number of important features you'll want to consider when evaluating church online giving software. Whatever software you choose, make sure it has the features that meet your needs and the needs of your people. The final chapter will show you how to accept online giving for your church.



HOW TO ACCEPT TITHES ONLINE

You're ready. You've decided it is beneficial to offer online giving and selected a provider, such as Aplos Donations. Now it's time to start doing it! How do you approach your congregation without sounding pushy? How do I communicate this new endeavor so it preserves the spirit of tithing? We'll walk through these very important items, and you'll be well on your way to having an established online giving option for your church.

► Build your giving form

A "giving form" is a fancy way to talk about a webpage that can collect user information and payment data. As you create your form, you can do it a few different ways. Here are some forms to get your ideas flowing:

- 1 One general Tithes and Offerings donation form that is very simple. Use your church's logo and colors, reinforce the purpose of the page with a graphic and keep text to a minimum.
- 2 A general giving page that lists several popular purposes for the donor to select, which is great if you want to use just one form to raise money for multiple purposes, such as a missions fund or building fund.
- 3 A donation webpage for a specific campaign such as a giving page for a mission trip.

► Make it easy to find the online giving webpage

Before you communicate to your members, make sure you consider the best placement for the link to your donation form. That way, if someone is giving online for the first time, or wants to manage a recurring gift, they can easily find it from your most visible online locations. Here are the most common placements you should consider:

- 1 **Your website:** A link from your homepage that is in the top navigation. Ideally, people don't need to click more than twice to reach the form. Popular text for the link may be "Give Online," "Online Giving," or "Ways to Give." Not sure how to do this? Check out our Academy tutorial for "How to Add a Donate Button."
- 2 **Your e-newsletter:** Include a link at the bottom of your e-newsletters that uses the same language and appears in the same location every time. This can also be added to email signatures for lead staff. The goal is not that you are pushing people to it, but making it easy to find.
- 3 **Social media:** Add a giving link on your profile information and a link to the location where people can log in to manage their donations if it is different. Social media is often the location where people reach out and ask questions online, so it helps to have this in a static location that can easily be accessed.

HOW TO ACCEPT TITHES ONLINE – CONT.

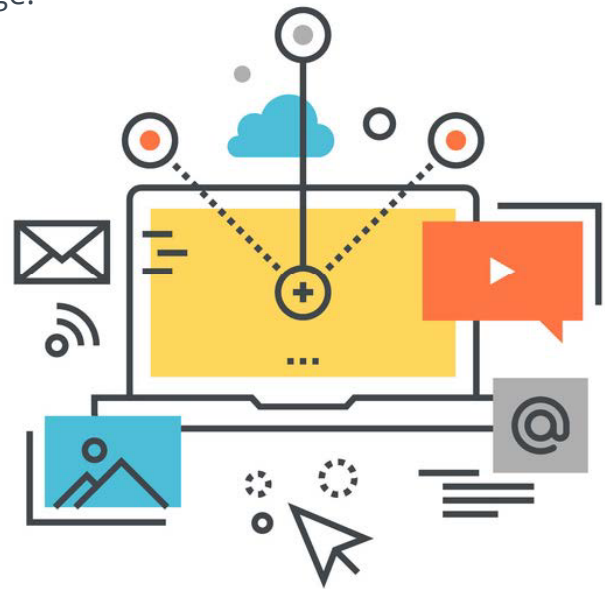
► Communicate to your members

Once your page is ready and online, you just need to let people know. Most churches add online tithing simply as a convenient payment option in addition to traditional methods, so slowly roll it out without urgency. If you wish to reduce the manual labor required for physical deposits and tracking, you may wish to debut your platform with a bigger splash and advocate more for everyone to go digital. Either way, here are some helpful ways to consider sharing the message.

► Go Digital:

the people that are most likely to give online are the ones that read the newsletter, visit the website and check you out on social media. Make sure there is an announcement on these electronic media that communicate why you are offering it, how it works, and a link for them to go do it. You can also include a link to where people can log in to manage recurring donations.

Here is an example:



► Home Community Church now offers Online Tithe!

At our church, tithing is more than just giving. We give because God gave to us first and it is one way for us to remember that all we have is from Him. Thank you for your faithful support of the ministry of our church. To make it more convenient for all of our members to tithe, we are now offering Tithes & Offerings Online. You can give online using our secure form for any purpose and have the option to enter a note, just like adding a memo to a check. You can even create a recurring payment so you never miss a week. After your giving is processed, you will receive an email receipt and it will be tracked for your giving statement. After you create a recurring gift, you can log in to change the amount and frequency at any time and see the status of your gift.

► Go Off-Line:

Don't leave people out, just because they like mailed letters. Many churches also send a letter to all of their members explaining the new way to give, the spiritual reasons the church has decided to offer this additional giving method, and a step-by-step "how to" for folks who would like to take part.

► In Person:

It's also important to communicate the new offering in person. People will have questions. Communicating in person allows church leadership to address any fears church members may have.

HOW TO ACCEPT TITHES ONLINE – CONT.

► To sum it up

More and more folks are implementing some sort of online payment process whether it's for paying bills, shopping, or giving to the church. While it can feel like a big choice for a church, it is actually simpler than you think to set up and launch online giving. With Aplos, you can actually do online tithing with no monthly fee and get all the basic features you need, so there is no risk in trying it out.

If you are on the fence, check out this recorded webinar for some of the ways you can customize online giving pages to meet your church's needs, then set up a free online tithe webpage to show around the staff office and get their feedback. Don't hesitate to let us know if you need advice or input. Good luck and enjoy branching into this new form of giving with your church!





Simplify Your Church

Aplos – The #1 choice for online church accounting software.

If you are looking for a better solution for your church to manage the books, accept online givin, and track giving, see why Aplos is the leading choice for church accounting. Try it out at www.aplos.com

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