



ONLINE & DIGITAL GIVING OPTIONS & TOOLS OVERVIEW

There are more digital and online giving tools and options available every day. Perhaps the second most common question that Deacon Timothy Siburg receives is about what possibilities and tools might one's congregation consider?

To consider this question, please keep in mind the following parameters:

- 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, the ability to give grain at the end of harvest towards your congregation is a great stewardship giving tool for some rural and agricultural community congregations. However, that might not be as useful for an urban or suburban congregation. The same could be true for giving through an application on your phone. If the average age of your congregation is over 75, perhaps a phone application for giving may not be practical. Keeping this in mind, the information below is 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 Deacon Timothy Siburg or the Nebraska Synod. However, it is an acknowledgement that these are being used by some Evangelical Lutheran Church in America (ELCA) congregations and congregations across the Nebraska Synod. If you have questions or would like conversation on any of this, please contact Deacon Timothy or reach out to these possible platform vendors for what they might be able to provide for your 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 Nebraska 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 Nebraska 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, for example, but rather creating more opportunities for those of us who may not carry a checkbook or cash in our wallets to give financially. (Editor’s Note: yes, Deacon Timothy is very much a Millennial in this regard.)

Comparing Some Options by the Numbers

If helpful, below is a brief snapshot of some of the general costs and rates with 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, nor the special rates offered for being preferred vendors of the ELCA (or not). 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.

A quick overview of some of the major platforms and their basic costs, which again could be lower or higher depending on special deals, rates, bundles, etc.:

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: www.vancopayments.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: www.tithe.ly

PayPal (including PayPal for Nonprofits)	2.2% + \$0.30 per transaction	None and no setup fee.	2.2% + \$0.30 per transaction	No		Yes	Maybe the fastest platform to set up, but no preferred vendor agreement and lacks some of the options and integration that other platforms offer. For more: www.paypal.com
Kindrid	2.5% + \$0.30 per transaction	\$45 per month	0.5% + \$.40 per transaction	Yes		Yes	Not aware of their presence in Nebraska much, but have grown from first being a text-to-give only option to many giving channels. No preferred vendor agreement. For more: www.kindrid.com
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 Nebraska much. For more: https://www.easytithe.com/
Givelify	2.9% + \$0.30 per transaction	Free.		Yes, through mobile giving.	Yes		Not aware of their presence in Nebraska much. For more: https://www.givelify.com/

Much of these numbers were 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 just a starting overview to aid in your discernment about needs and in your research about what is possible. For more ideas, and to help think through your needs, please contact Nebraska Synod Director for Stewardship, Deacon Timothy Siburg at: timothy@nebraskasynod.org, or (402) 896-5311.