



DIOCESE OF TRURO  
DISCOVERING GOD'S KINGDOM  
GROWING THE CHURCH

Mike Sturgess was the first treasurer in the Diocese of Truro to make use of a card reader, at St Martin's Church in Liskeard. Here he shares their experiences and advice on why card readers are good for churches.

### **Why should churches use Card Readers and Contactless Giving?**

"Lots of people these days don't actually carry cash and if they do it's not very much. If there's a collection people are often surprised by it.

"If your church is open during the week with visitors coming in there may be a collection box, but again people don't have a lot of cash so to have a credit or debit card machine there is just perfect."

### **Do you think there are specific situations where a card reader could be of particular use to a church?**

"Yes, it can be used if you have concerts or church fetes. We had a licenced bar at some events and used it for people to pay for drinks. It can be used for sales, for example, we could use it for our bookstall and set it up with different prices, so people would just tap on the book they need and pay by card.

"It is useful for weddings, funerals and baptisms, as people come along not knowing what is going on and are not prepared for collections but want a way to give."

### **What is the system you use like?**

"Our card reader connects via Bluetooth with an iphone/ ipad or equivalent. The amount is dealt with on the ipad then you click on "card" and you can use the reader for chip and pin or contactless donations. It can use any debit or credit cards as well as google pay and apple pay if people are using phones.

"To buy a device like we use is quite cheap, as we are registered with parish buying. If you want more than one, the second is more expensive. You need to have a device such as a phone or tablet to connect. We have one in the office and one in the church. In the office, the parish administrator just uses her own phone so there isn't any extra cost. If you are setting it up as permanent display in church you need to buy an iPad with a metal container which the iPad sits in to prevent it being stolen. The total set up costs for us were around £200 and then there are transaction costs of 1.25%.

"It does need a live signal to work - we have Wi-Fi in the church. It is portable - we have used it at the Liskeard show using a 4G signal. There are alternatives, which do not need a live signal, but it's more expensive.

"You can see receipts on the device and also download an excel spreadsheet. This also shows the exact location so if you have more than one device as we do we can tell if the transaction as taken place in the church or the office so we know what sort of payment it is for."

*Liskeard had over £2,000 in donations on their reader in a 12-month period.*

**What do you think have been the main benefits to your church?**

“Variety and choice. We encourage people to join planned giving - the Parish Giving Scheme - standing orders, weekly envelopes, cheques etc. The card reader is just another way of allowing people to give and it also allows donations from visitors if the church is open. They are likely to give more this way than through a standard donations box.

“We have two card readers - one permanently on display in the church with the iPad switched on 24/7. This is using a new app which is shortly to be approved by apple which makes the experience more user friendly. A separate one is in the office which is used mainly for parochial fees and hall bookings. This does mean the transaction fee has to be paid but it makes it much easier for people to pay. Both devices can be connected to one account.”

**How does it work with gift aid?**

“Clunky! It’s not designed to work with gift aid but it is an anonymous donation so small donations up to £30 will qualify for the GASDS automatically. This is only a problem, as is the case for us at St Martin’s, if you are already using your annual £8,000 limit for GASDS. In this case they should be encouraged to donate with the card reader but then fill in a gift aid card and write “card” at the top and put it in a box beside the device. For smaller churches it wouldn’t be a problem.”

**Do you think it’s worth the cost of the device and the transaction costs?**

“Yes absolutely. It is very difficult to say, as treasurer, how many of the donations I would have got anyway, particularly as all donations are anonymous. The only way I know is if they write out a card. I am getting 2-3% of my donations through the machine. The bulk is still through planned giving which is what we want, but the card reader brings in extra donations. I have received donations of £50, and on average donations are around £10 - £20.”

**Would you recommend card readers to other churches?**

“Yes, without doubt. It is difficult to envisage a situation where it wouldn’t pay for itself within a year.”

**Do you have any other advice for using card readers?**

“It is important to put very clear instructions with your card reader. We put instructions with the device but people don’t read it. It is a good idea to put a big one line instruction in front of the machine so it is very clear to people what it is and how it works.

“We also announce it as part of the service, when the offertory is taken. We also use our projection system to put up an advert at the beginning with a picture of the machine, alongside an encouragement to join planned giving and a thank you to those who give.”