

Cashing in with contactless

One of the things I had previously noticed in St Agnes church before I became treasurer in 2019 was that we have plenty of visitors to our church. Our church sits in the heart of the seaside village, next to the shops and opposite the pub and is open everyday so people are used to shopping and dipping into their purse or wallet when visiting the village. We get a lot of wall safe donations; in 2018 we received over £1,000 this way.

However I sensed a growing movement away from cash to contactless card payments and smart devices - my wife pays for everything with her watch, so I wanted to find a way to allow people to donate electronically if they had no cash on them. Two years ago there weren't many options available for online or contactless giving. After a little research I chose to install an iZettle card reader in the church which cost £19. It fitted the selection criteria because I wanted something that was small, could be left unattended, would reset itself to accept a new payment after a donation, didn't have a monthly cost and didn't need any user interaction - it just needed to have them touch their card and then they could be on their way. I also didn't want to have any phone or expensive tablet visible that could be stolen.

The iZettle needed a mobile phone to do the back-end processing of communicating over the internet to accept the payment and since we had no wifi or telephony in the church I used a cheap data SIM from giffgaff for internet access. The phone I chose was a cheap second hand Apple iPhone 6 that I bought off eBay for £60. I had to use an iPhone instead of Android as only iPhones would allow repeat payments to be made with the iZettle app which was essential for unattended usage. I put up a sign asking if a departing visitor would spare us the price of a cup of coffee and set the donation amount to £2.50.

Installed in June 2019 it collected £386 in donations by the end of the year. I then assisted another church in our cluster to do the same. As an experiment it proved modestly successful, but by the end of 2019 I had received an email from the Parish Buying Scheme asking if I wanted to trial a free contactless giving station sponsored by Visa. Always being happy to receive something for free I signed up and after some excellent online training I got the kit in the post. Whilst a similar concept to the iZettle, involving a card reader and back end device to do the communication over the internet, this set-up had a device reader called SumUp, a 7" android tablet on display next to it and an app on the tablet called GiveALittle. Everything I needed was in the box, including a neat stand for everything to sit in.



I was somewhat sceptical at first about this arrangement, partly because I was convinced the tablet would be stolen and partly because it required human interaction to select the amount to donate before using the card reader. It felt a little slow and clunky and I was convinced that it would be too slow for impulse givers who were about to leave the church. Nevertheless I set it up and started trialling it. It proved initially not quite as reliable as the

iZettle and required a lot of popping back to the church to reset it. However over time it became more resilient and congregational members started to use it on a Sunday too. In the first three months of 2020 it collected £300.

Then we had a pandemic.

The church was shut and when it reopened for private prayer we removed anything that could be touched, including the touchscreen donation station. That was when online giving came into its own. We rapidly moved to online services by zoom and podcasts. But how to make a collection during an online service? Here, I found that GiveALittle, the software sitting on the tablet had further benefits - it allowed me to create web pages that I could link to our cluster website to take donations online as well as QR codes. I set up donation pages for all six churches in our cluster and received donations that way. The donation station was reinstated in the summer with a bottle of sanitiser. During 2020 we collected £3,300 this way, much of it gift aided, since GiveALittle allows the capture of gift aid declarations and I can also collect gift aid through the Small Donations scheme when the payment is made under £30 and is contactless. In the first half of 2021 we collected £5,750 with an additional £200 from the iZettle, gift aid will be claimed later. Some of this increase is down to me asking parishioners to give cashless for biosecurity reasons and phasing out the envelope scheme in favour of the Parish Giving Scheme (PGS). I have also used it for other fundraising events such as for Newquay Foodbank, Christian Aid, the Children's Society.

Our contactless readers and online giving have been a useful adjunct to our regular income. The PGS and standing orders have been our lifeline during Covid, but starting from a small trial in mid 2019 to where we are now I can say that both congregation and visitors alike have been pleasantly surprised at how easy it is to use and how it makes us look like a church that is forward thinking.

If you have enjoyed this article and would like to see our on-line donation page and how it works then feel free to donate at:

<https://givealittle.co/campaigns/e52b681d-0abe-43be-972e-02bfcac673e5>

Or use this QR code:



Best wishes

Steve Irwin, Treasurer, St Agnes Parish Church