

# Getting Started with Contactless Giving

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# Introduction to Contactless Giving

## What is contactless giving?

Contactless giving refers to in-person donations made through a contactless donation device using either a physical bank card or a smart device (e.g., Apple Pay or Google Pay). The card or smart device is tapped on the device to make a donation. Some devices also allow givers to make a donation using chip & PIN in addition to contactless.

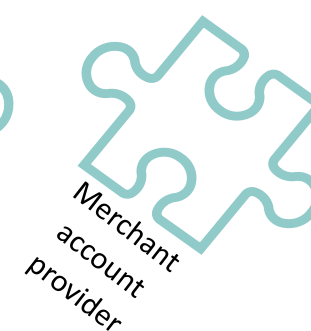
## Why should our church consider contactless giving?

Contactless giving is particularly well-suited to receiving donations from one-off or occasional visitors, such as tourists or those attending events such as weddings or carol services. But it can also be an important mechanism for giving on Sundays; across the Church of England, between 40–50% of contactless gifts to churches are given on a Sunday. The average contactless gift is £8.50 and research in other parts of the charity sector suggests that contactless gifts are typically three times higher than cash gifts. With fewer people carrying cash now many churches would benefit from having a contactless giving mechanism.

## How does contactless giving work?

Receiving contactless gifts is a jigsaw puzzle of three key components: hardware, software, and merchant account.

**Hardware:** this refers to the physical device used to process contactless gifts.



**Software:** this refers to the display of anything on a screen in the process of making a contactless gift.

**Merchant account:** a merchant account is a bit like a bank account; it is what allows you to accept donations/payments and have them settled into your church's bank account. It is the merchant account that processes the card payment or donation and then pays it out to your church.

All the devices available through Parish Buying work on the basis of this jigsaw principle, but there are a range of different options: some providers will manage each piece of the jigsaw for you, whereas other options work on the basis of a partnership between different providers to fulfil different pieces of the jigsaw. This latter option is typically cheaper, but requires your church to have direct relationships with multiple providers.

Each contactless donation device provider will require you to set up a merchant account.



There are a number of things you'll want to consider to determine which device is right for your church. The sections below are designed to help you work out what's best for your church.

## Connectivity

Not all devices require an internet connection at the point of taking a donation. However, even for those devices that work 'offline', you will still need to upload donations later via the internet (e.g., connected to home WiFi).

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If you are looking at installing an internet connection in your church, there is lots of guidance available on the Church of England website ([click here](#)) and on Parish Buying ([click here](#)).

Remember that having an internet connection doesn't need to mean having broadband installed in your church. You could explore:

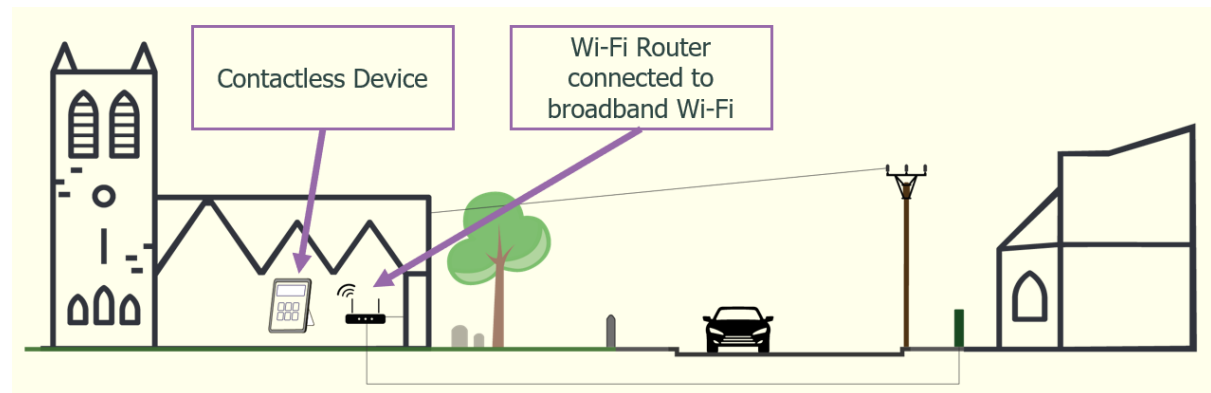
- Using a WiFi extender
- Using a SIM card in a device
- Using a mobile broadband router with a SIM card

There are four primary ways to categorise connectivity situations:

1. Wi-Fi from broadband connection
2. Wi-Fi from mobile connection
3. Mobile 4G/5G connection
4. No connectivity

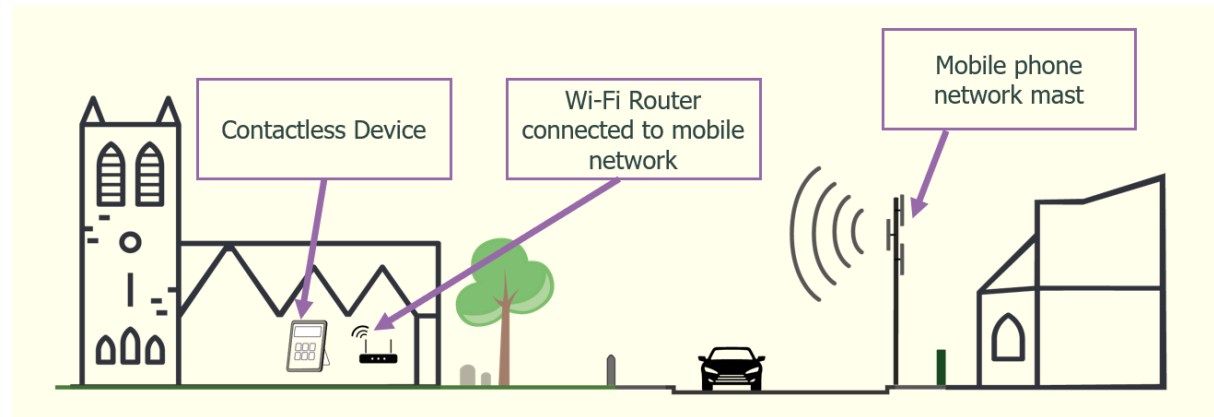
**1. Wi-Fi from broadband connection**

In this situation, the contactless device is connected to a broadband Wi-Fi network.



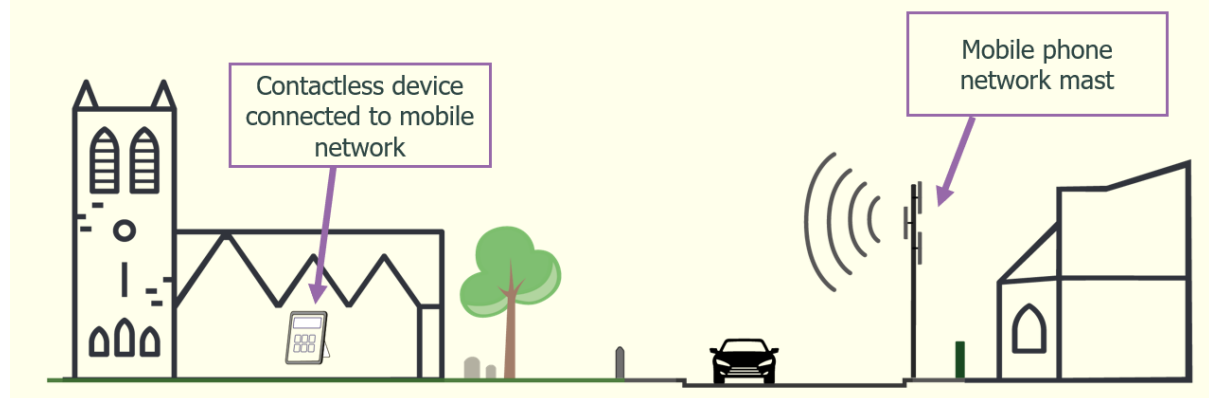
## 2. Wi-Fi from mobile connection

In this situation, the contactless device is connected to a Wi-Fi router that has a SIM card in it, and therefore uses a mobile signal to generate a Wi-Fi network.



## 3. Mobile 4G/5G connection

In this situation, the contactless device has a mobile SIM card in it, which it uses to connect to the internet.



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#### 4. No connectivity

In this situation, the contactless device is not online at the point of taking donations. It is later connected to a Wi-Fi network to upload stored donations, and it is only at this point that the donations are processed.



#### Location

Do you have an ideal place in mind in your church to put a contactless device? Does this location work in terms of being able to secure the device, if required, and is it near a plug socket if the device will be in continuous use? And do you need a device that's portable, or is a static option best-suited to your church's needs?

#### Management

Some devices can be classed as 'works out of the box', while others require more setup and configuration. 'Works out of the box' options are typically more expensive, but require less input and ongoing management from your church.

#### Budget

Budget is almost certainly going to be one of the most important factors for consideration, and you'll want to discuss what budget you have available with your PCC. There is an overview of device costs on p. 9 of this guide.

## Payments

There is distinction between taking payments and donations when it comes to hardware, as some of the options on Parish Buying are zero-rated for VAT and therefore classed as suitable for collecting charitable donations only. This guide is geared towards donations; if you want to take payments, you are advised to register for a SumUp account and either order a card reader or use SumUp's Tap to Pay functionality on a compatible device.

Some of the contactless giving options also use a SumUp reader, and therefore if you want to take both payments and donations it is possible to buy a device for donations, a card reader for payments, but use the same underlying SumUp account.

## 'DIY' versus 'Complete' Devices

Some churches prefer to take a 'DIY' approach to their contactless giving setup. This might be because they only have an occasional need for contactless donations, or because they want to build a bespoke display unit. A DIY approach involves sourcing the different component parts yourself (tablet and card reader), and is only suitable when combining Give A Little's software with SumUp or Stripe.

In contrast to this, 'complete' devices are those that come with all the hardware needed to start fundraising. These devices are also often configured to run in a 'kiosk' mode whereby the donation screen cannot be easily exited. This is usually beneficial for churches who don't want to have source the components separately or work out how to display them, and comes with dedicated support. Some also have the option of ordering branded signage to help the device stand out.

## Tap to Pay

It's also possible to take contactless donations without the need for a card reader. This is called 'Tap to Pay' and is currently only available to Give A Little users who have a Stripe Express account and compatible Android device (those running Android 11 or higher).<sup>\*</sup> Using the Tap to Pay feature allows you to accept donations using just your smartphone and is great if you have only occasional needs for contactless giving or if you want to supplement a static point of donation with additional ways for people to give using contactless (for example, at an event). Parish Buying does not supply smartphones, so you would need to source this yourself or use an existing personal device. Tap to Pay transactions are charged at 1.58%, with an additional 50p usage charge each day the functionality is used.

*<sup>\*</sup>Though SumUp also offer Tap to Pay, this is currently only available when using the SumUp app (see above), not when integrated with Give A Little.*

## What Devices Are Available?

### What is Parish Buying?

Parish Buying is a website and service provided by the national church. It has a range of goods and services for churches available: anything from energy to audio-visual equipment. Suppliers have undergone our due diligence and provide good value, reliable services for churches. Parish Buying is free to use and more than one person from your church can register.

You must go via the pages on Parish Buying to get the discounts available to churches (rather than going to providers direct). Your starting point for buying a contactless device is therefore [here](#), if you're not registered already. Once registered and logged in, you can view all the devices currently available on [this page](#).

### Overview of Suppliers





At the moment, there are two groups of contactless devices on Parish Buying: those supplied by GWD and those that use Give A Little's software in conjunction with either SumUp or Stripe for payment processing. CollecTin and Payaz are the two hardware suppliers that provide fixed and portable points of donation using Give A Little's software alongside SumUp or Stripe. Some churches may also wish to use Give A Little in a 'DIY' way, purchasing a SumUp or Stripe reader and then pairing it with a phone or tablet that they have sourced separately.







Using Give A Little (whether through a CollecTin or Payaz unit, or in a DIY way) requires signing up for a Give A Little account and also registering for either SumUp or Stripe. There is more information about this process on [this page](#) of Parish Buying; please do not register for SumUp or Stripe outside of the links on Parish Buying. These registration processes are separate from the purchase of any hardware, which means that if you haven't registered for any had your account verified first, you won't be able to start fundraising with your device.






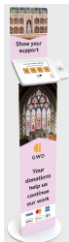



GWD handles all parts of the onboarding process for you, and most churches use their GWD with their Parish Giving Scheme account (though other options are available). This means that your device will only be dispatched when your account is ready and when it arrives you'll be able to start fundraising straight away.

## Overview of devices by cost

Device	Upfront cost	Ongoing monthly fee	Transaction fee	Mobile data cost (if needed)
 <p>SumUp Air</p>	£14.99+VAT	—*	1.1–1.3%**	Only works in conjunction with a phone or tablet (using either WiFi or mobile data).
 <p>Stripe Wisepad 3</p>	£49+VAT	—*	1.58%	Only works in conjunction with a phone or tablet (using either WiFi or mobile data).
 <p>SumUp Solo</p>	£59+VAT	—*	1.1–1.3%**	Comes with an in-built SIM card (no ongoing charge for this).
 <p>Payaz Taptile</p>	From £225	—*	1.1–1.3%**	£4 upfront, + £4.50 + VAT (per month)
<p>Payaz Go</p>	From £250	—*	1.1–1.3%**	£4 upfront, + £4.50 + VAT (per month)

				
 <b>Stripe S700</b>	£279+VAT	£4 when active*	1.58%	N/A
 <b>Payaz GivingWall</b>	From £315	—*	1.1–1.3%**	£4 upfront, + £4.50 + VAT (per month)
 <b>CollecTin More</b>	From £330	—*	1.1–1.3%**	£42 annually (£3.50 per month), + VAT
 <b>Payaz GivingStation</b>	From £365	—*	1.1–1.3%**	£4 upfront, + £4.50 + VAT (per month)
 <b>Payaz GivingStand Plus</b>	From £700	—*	1.1–1.3%**	£4 upfront, + £4.50 + VAT (per month)
<b>Payaz GivingStand Curve</b>	From £700	—*	1.1–1.3%**	£4 upfront, + £4.50 + VAT (per month)

				
GWD Pocket 	N/A	From £14.25+ VAT	1.99% + 5p	£100 upfront + from £9.25 per month, + VAT
GWD Express 	N/A	£16.50+VAT	1.99% + 5p	£100 upfront + from £9.25 per month, + VAT
GWD Midi 	From £675	£13.90+VAT	1.99% + 5p	£100 upfront + from £9.25 per month, + VAT
GWD Slim 	From £800	£13.90+VAT	1.99% + 5p	£100 upfront + from £9.25 per month, + VAT
GWD Skinny 	From £1,075	£13.90+VAT	1.99% + 5p	£100 upfront + from £9.25 per month, + VAT

<b>GWD Midi with Integrated Cashbox</b> 	From £1,435	£13.90+VAT	1.99% + 5p	£100 upfront + from £9.25 per month, + VAT
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\*The Church of England currently funds the Give A Little Premium membership for all churches so that they can access it for free. This arrangement is currently in place until the end of 2025 and may get renewed beyond this date. If it is not renewed, it is possible to use the Basic version of Give A Little, which has no monthly cost. Otherwise, the standard monthly cost for Premium Give A Little is £7.50+VAT.

\*\* Depends whether the donation is made using a credit or debit or card.

## Overview of devices by functionality

Device	Works offline	Kiosk mode	Securable	Handheld	Floor standing	On-screen Gift Aid declarations	Type of device
SumUp Air	No	No	No	Yes	No	Only when used with Give A Little	Card reader reliant on separate phone/tablet
Stripe Wisepad 3	Yes (chip & PIN only)	No	No	Yes	No	Only when used with Give A Little	Card reader reliant on separate phone/tablet
SumUp Solo	No	No	No	Yes	No	Only when used with Give A Little	Standalone card reader, but can also be

							used with phone/tablet
Payaz Taptile	No	No	Yes	Yes	No	Yes	Complete device
Payaz Go	Yes	Yes	Yes	Yes	No	Yes	Complete device
Stripe S700	Yes	Yes	No	Yes	No	Yes	Standalone card reader
Payaz GivingWall	No	No	Yes	No	No	Yes	Complete device
CollecTin More	When ordered with Stripe Wisepad 3 (and then chip & PIN only)	Yes (but only when being used online)	Yes	Yes	No	Yes	Complete device
Payaz GivingStation	No*	Yes	Yes	No	No	Yes	Complete device
Payaz GivingStand Plus	No*	Yes	Yes	No	Yes	Yes	Complete device
Payaz GivingStand Curve	No*	Yes	Yes	No	Yes	Yes	Complete device
GWD Pocket	Yes	No	No	Yes	No	No	Standalone card reader
GWD Express	Yes	Yes	Yes	Yes	No	No	Standalone card reader
GWD Midi	Yes	Yes	Yes	Yes if used with hand strap accessory (sold separately)	No	Yes (only when used online)	Complete device

GWD Slim	No	Yes	Yes	No	No	Yes	Complete device
GWD Skinny	No	Yes	Yes	No	Yes	Yes	Complete device
GWD Midi with Integrated Cashbox	No	Yes	Yes	No	Yes	Yes	Complete device

\*Although some of the larger Payaz units can be ordered with a Stripe Wisepad 3, we do not advise using these for offline donations because it is unlikely to be practical to move these devices to an area with connectivity.

### **Works offline**

Devices that can store donations offline will always need to be connected to the internet at some point in order to upload the donations being stored. Given this, you should consider the practicalities of uploading donations and how regularly you will be able to do this. There are also different types of offline mode: devices using Stripe readers need to be loaded up in an area of connectivity first before then being used offline, whereas some of the GWD units can be set to constant offline mode. It is also not possible to use the CollecTin More or Payaz Go in kiosk mode if it is offline. Donations stored offline are not processed until they are uploaded, at which point they may fail or be declined. Offline donations should be uploaded as regularly as possible to ensure minimal time between the donation being made and then funds withdrawn from the donor's bank account.

### **Kiosk mode**

Kiosk mode refers to being able to operate the device in a restricted way so that only the donation screen is visible; other device settings are not accessible. This is important for devices not being constantly supervised. GWDs operate in kiosk mode by default; most CollecTin and Payaz devices come with an app pre-installed called Fully Kiosk, which needs to be used in conjunction with Give A Little's menu lock function (though see the note above about offline mode).

### **Securable**

These devices all have a means of being secured, whether with a Kensington-style lock or additional hardware (such as a mount).

### Type of device

There are three categories used here:

- Card reader, reliant on separate phone/tablet: these card readers cannot be used on their own and need to be used with a separate phone or tablet, whether that's one you already own or intend to source. This suits those who want to use a 'DIY' setup for contactless giving.
- Standalone card reader: these card readers do not need to be paired with a separate phone or tablet and are sufficient on their own to take donations or payments.
- Complete device: these devices come with all the necessary hardware to constitute a point of donation.



To create the best environment to encourage giving we need **good mechanisms** that allow people to easily give to our church.

Alongside this we need to explain the **need** for people to give so they can understand how important their giving is and regularly communicate the **impact** of their gifts on the mission and ministry of the church. Finally **trust** must be built so that people have confidence that the church will spend their gifts wisely.

**Digital giving** is a fantastic mechanism but to truly make the most of it you will need to demonstrate the impact of a gift made this way, the need for people to give and grow trust with your givers.



The suggestions below are intended to help you get the most out of contactless as a mechanism for giving:

- **Make it a team effort:** show a few people within your church how to switch the device on and off and how to connect it to the internet. Be sure to include people who regularly open and close the church and are there for life events. Having your device on and ready for people to use is the first step to taking donations.
- **Location, location, location:** set your device up in the perfect location where people can easily see the device and conveniently stop to donate. You will also need to take into account practical factors like access to a plug point and an area with good internet connection, if applicable.
- **Promote:** an eye-catching poster will help draw people's attention to the opportunity to give. You may also want to put signs up in other parts of the building to let people know where they can make a contactless donation.
- **Explain:** make sure that people know how to give and the benefits of contactless giving. Perhaps someone could give a short notice about the device with a demonstration of how to give when you first get your device, or remind people it's there during the notices. You could also display a poster by the device which explains how to make a donation so that it is easy for givers to use.
- **When:** have a think about the different times when someone might want to make a contactless gift to your church and whether you need different messaging to communicate with different types of givers.
- **Security:** if using your device on a Wi-Fi network, ensure that this is a secure network. Conduct semi-regular visual inspections of your unit to check for any evidence of tampering. If you are using Give A Little, it is advisable to operate the device with the menu locked and in kiosk mode.



- **Demonstrate impact:** alongside your donation device, include leaflets or posters that show the kind of things a donation could help fund. Don't be shy about sharing the great things your church does and remember these don't have to be large scale activities. Simply having the building open or providing funeral ministry will have an impact on your local community. Many people struggle to engage with number or statistics so short stories, quotes, and pictures are great ways of communicating impact.
- **Demonstrate need:** the Church of England is seen as a wealthy organisation and many people do not know that local churches and ministry is normally funded by local people. Including wording such as 'this church is funded by the generosity of local people' in supporting material both in church and online can help to combat these perceptions. You may also want to include how much your church costs to run each year.
- **Build trust:** thanking people for their gift makes them feel their gift matters and builds trust. You can express your thanks for the gifts received in any promotional materials you have to support contactless or online giving. You can also personalise the thank you message that is shown once a donation is made. Think of other times that you thank people who give to your church such as after the offertory or at the APCM and be sure to include gifts made digitally within that. Operate within good practice by correctly claiming Gift Aid, being aware of when the device may have been used to take payments rather than donations and if running a specific campaign ensuring gifts are only spent on this. Include digital giving when you share with your congregation where income has come from and what it will be spent on.

Help and Support

**What should I do if I need more help?**

You can email your Diocesan Giving Advisor, contact details can be [found here](#). Or you can email the National Giving Team: [digitalgiving@churchofengland.org](mailto:digitalgiving@churchofengland.org)