Digital Giving Comparison

		Fundraising Tools				Payment Companies		Management Tools		
eGiving Solution	**PAR**	**CanadaHelps .org**	**Tithe.ly** (Special PCC rate)	**iATS**	**Pay Pal**	**Square Reader** (Special PCC offer)	**FiServ (First Data)**	**Micharity** (Special PCC offer)	**Push Pay**	**Planning Center (+ Stripe)**
COST — MONTHLY FEE:	$0	$0 Simplicity makes up for higher cost per transaction.	$0 - Basic $9 -Optional Text Service	$10 Visa/MC/Amex	$0	$0 (+)	$35 for Terminal	~~$29~~ $0 (Minimum) $40/mo (~~$50~~/mo if terminal req'd.)	$200 ($2,400/year Minimum)	Depends on Church Management apps selected.
TRANSACTION FEE:	$0.50/donor/mo. ($45/mo. max.)	3.5%	2.75% (CC) + 0.30* (Special PCC rate)	2.05%-3.5% + 0.25	1.6% (+) + 0.30 (PayPal & CC)	2.65% CC +/- 3.4% + $0.15 manl. $0.10 Interac/Tap	1.7% (on average)	2.9% + 0.30	2.2% +/- + 0.30	2.2% + 0.30 (CDN Visa/MC) Acct. w/Stripe
PCC OR CHARITY DISCOUNT	ⓘ		●		ⓘ	●	ⓘ	●	ⓘ	
RECOMMENDED CHURCH SIZE:				Medium - Large			Large		Large	Large
METHODS — DEBIT CARD†	n/a	VISA Debit	VISA/MC Debit	INTERAC & Visa/MC Debit	VISA/MC Debit	INTERAC & Visa/MC Debit	INTERAC & Visa Debit	INTERAC & Visa Debit	VISA Debit	VISA/MC Debit
CREDIT CARD	n/a	●	●	●	●			●	●	●
ACH (PreAuthorized Bank Debit)	●			ⓘ	ⓘ			ⓘ	ⓘ	ⓘ
RECURRING GIFT OPTION:	●	ⓘ	●	●	ⓘ			ⓘ	●	●
WEB DONATION FORMS:	n/a	●	●	●	●	ⓘ	ⓘ	●	●	ⓘ
TEXT GIVING*			Addl. $					●	●	●
ONLINE/KIOSK GIVING		●	●	● †	●	ⓘ	ⓘ	●	●	●
CELL PHONE GIVING APP:			Addl. $						Included	No app for giving
DONATION FORMS — EMBEDDED FORMS:**		●	●	●	ⓘ	ⓘ	ⓘ	●	●	ⓘ
SSL REQUIRED ($):**			●		ⓘ	ⓘ	ⓘ			ⓘ
PRESET AMOUNTS:		●	●	●	ⓘ	●		●		●
MULTIPLE GIFT CHOICES:		●	●	●	ⓘ	●		●		
FUND TOT THERMOMETER:		●						●	ⓘ	
UNLIMITED FORMS:		●		Up to 99 forms	ⓘ	ⓘ		●		
PLEDGE FORMS:		●						●		
CUSTOM THANK YOU EMAILS:		●						●	●	●
FUNDRAISING — DONOR CRM / MEMBER MGMT:			Addl. $					●		●
INTERGRATES WITH CRM		●		●	ⓘ	●	●	ⓘ	●	ⓘ
PEER-TO-PEER FUNDRSNG:		●						●		
CUSTOMIZABLE MICROSITES:		●								
EVENT MANAGEMENT:		ⓘ	●	●		ⓘ		●	●	●
GOOGLE ANALYTICS:		●			ⓘ					
DATABASE INTEGRATION:	ⓘ	ⓘ	●	ⓘ				●	●	●
ANNUAL TAX RECEIPT:		ⓘ								
FRENCH SUPPORT	●	●		●	●	●				
WEBSITE	presbyterian.ca/ stewardship/par/	canadahelps.org	tithe.ly/rp/pcic/register	iatspayments.com	paypal.com	https://squ.re/PCC	firstdata.com/en_ca	micharity.com/ pccchurches	pushpay.com	planning.center
TERMINAL — HARDWARE:				Mobile app or iATS Payments mobile reader	"Virtual Terminal"	●	Clover Flex	Clover Flex	Mobile App or "Virtual Terminal"	ⓘ
INTERNET REQUIRED:				●		(LTE/Wi-Fi)	(LTE/Wi-Fi)	(LTE/Wi-Fi)		ⓘ
CARD READER				●		●	●	●		●
SETUP COSTS:				Addl. $ for mobile CC reader (iPhone)		Square Reader $59	$50 +	Clover Flex Terminal $49		Depends on device
APPROVAL/ACTIVATION:	By the 10th for current month	3-5 days	5 minutes	2 - 3 days	15 minutes	15 minutes	3-5 days	up to 2 wks		3-5 days (Stripe)
NOTES	Except for Micharity.com and iATS, it would be necessary to engage one company for online donations and another for CC donations via in-church Point-of-Sale terminal. † INTERAC requires in-person tap or chip & pin transaction	Administered on behalf of the PCC by the United Church in Canada. PAR forms available at Presbyterian.ca	Foundation focused on nonprofit giving. Additional online fundraising tools (e.g., events, peer-to-peer, crowdfunding) are charged on a fee per transaction basis.	Company focused on church giving. Integrated church management software and mobile app are available at additional cost.	Payments company focused on non-profits. Aura Forms are attractive. No SSL needed for embedded forms. Mobile CC card reader for iPhone available ($125)	Payments co. 1.6% +.30 is discount rate for charities. (Higher fee for embedded forms.) No CC reader but "Virtual Terminal" allows manual input in browser.	Payments co. Square Reader connects thru mobile device to accept debit and credit cards, Apple Pay, Google Pay. Set-up Square online store for website donations.	Payments co. Clover Flex terminal accepts chip and PIN, credit/debit, and Apple Pay, Google Pay, etc. Very complex for ecommerce; needs developer.	Fundraising management platform. eGiving is one component of many. Offers point-of-sale terminal for in-church giving. Provides training & support.	For medium to large churches. eGiving is a component of full church marketing system. Integrates with Quickbooks & church mgmt. systems.	Sells a la carte church mgmt. apps. Church must contract separately with STRIPE for eGiving. Need developer for eGiving set-up.

* For all providers, text-giving requires donors to first register with the service and provide a credit card.

** Except for CanadaHelps.org and iATS, providers require church website to acquire an SSL certificate (approx. $90/year) to enable embedded donation forms, (which is recommended)

ⓘ Contact Stewardship & Planned Giving office for more information 1 (800) 619-7301.

Note: All providers have some form of donor notification, giving reports/dashboard and ongoing support. Except for PayPal, donations are automatically deposited in church bank account.