

Digital Giving Comparison

eGiving Solution		PAR	CanadaHelps.org <i>Recommended</i>	Tithe.ly (Special PCC rate)	iATS	Pay Pal	Square Reader	FiServ (First Data)	Micharity (Special PCC rate)	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	INTERAC (Debit)		●		VISA Debit only		●	●	●	VISA Debit only	
	CREDIT CARD		●	●	●	●	●	●	●	●	●
	ACH (PreAuthorized Bank Debit)	●			●	ⓘ			ⓘ	ⓘ	ⓘ
	RECURRING GIFT OPTION:	●	ⓘ	●	●	ⓘ		●	ⓘ	●	●
	WEB DONATION FORMS:	n/a	●	●	●	●	ⓘ	ⓘ	●	●	ⓘ
	TEXT GIVING*	n/a		Addl. \$					●	●	●
	ONLINE/KIOSK GIVING	n/a	●	●	●	●	ⓘ	ⓘ	●	●	●
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/pcc/register	iatspayments.com	paypal.com	squareup.com/ca/en	firstdata.com/en_ca	micharity.com	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 of 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.	Administered on behalf of the PCC by the United Church in Canada. PAR forms available at Presbyterian.ca	Company 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. Must 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)

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.