Online Offertory & Giving
Guidance for Parishes

February 5, 2015
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Why Implement Online Offertory & Giving?

Many parishioners are already online and have experience with online transactions.
- 73 percent of working-age Catholics made an online purchase in the last year.\(^1\)
- 58 percent of working-age Catholics managed an online financial account.\(^{ii}\)
- 51 percent of working-age Catholics gave online at least twice in the last year.\(^{iii}\)

The number of checks written is falling.
- Two-thirds of business and consumer payments are made with payment cards.\(^{iv}\)
- Checks represented 15 percent of all non-cash payments made in 2012.\(^{v}\)

Parishioners/Donors benefit from an online offertory & giving program.

- **More Options on How to Give.** Parishioners will no longer be limited to writing checks or giving cash but will be able to donate via credit card or direct debit.
- **Choose When to Give.** Parishioners can align their giving based on when they are paid (e.g. monthly, semi-monthly).
- **Earn Credit Card Rewards.** Parishioners who choose to give via credit card can also earn rewards on their cards.
- **Convenience.** Parishioners can schedule & make donations anytime from anywhere and can manage & confirm giving details without having to call the parish office.
- **Flexibility.** Parishioners can easily make changes to the amount or timing of automatic contributions.

The Parish benefits from an online offertory & giving program.

- **Encourages First Fruits Giving.** Reinforces stewardship lessons such as making an offering to God first and planning our giving.
- **Consistent Giving.** With the ability to schedule offertory gifts, parishioners are still able to give even when they are unable to attend Mass at the parish due to vacation, illness, or bad weather.
- **Increased Giving.** Research has shown deliberate and systematic practices of giving promote financial generosity.\(^{vi}\)
  - Consistent giving can increase annual offertory.
  - People who rarely write checks or don’t carry much cash have an opportunity to give using their normal means of payment and can plan/schedule their gifts.
- **Better Security.** When using a PCI compliant online offertory solution, the parish no longer has to worry about taking strong physical, data, and IT security measures to safeguard parishioner financial information (e.g. credit card information, direct debit data). PCI compliant online offertory solutions safeguard donor financial data using industry standard security measures at all levels (e.g. physical, network, data environments).
What Are the Disadvantages of Using Online Offertory & Giving?

Parishes incur fees.

- **Merchant Services Fees.** When processing credit cards, percentage and transaction fees are incurred with each donation.

- **ACH Fees.** When processing direct debits, transaction and/or batch fees may be incurred.

- **Vendor Fees.** In order to use an online offertory & giving solution, parishes must pay fees to a vendor to use the product.

What Are the Disadvantages & Risks of Using an Online Offertory & Giving Vendor Who Hasn’t Been Properly Vetted?

Not everyone is comfortable with giving online.

- **Privacy Concerns.** People are concerned about the privacy of their donor and financial information.

- **Security Concerns.** People hesitate to use online giving websites when they are unsure of the site’s security.

Risks also exist when using online offertory & giving.

- **Inability to Access Parish Funds.** Parish funds that are not remitted upon processing but are held for a few days could be lost, stolen, or frozen due to bankruptcy or the closing of the vendor’s business. Risk can be minimized when the vendor has safeguards in place, such as adequate insurance and use of escrow/trust accounts.

- **Vulnerability of Funds and Donor/Parish Identity.** Failure by the vendor to adhere to PCI compliant and industry standard best practices can leave funds and donor/parish identity vulnerable to theft. Failure by the parish to implement proper computer & network security measures can also make parish funds and identity vulnerable to hackers.
What Are the Disadvantages and Risks of Processing Credit Cards & Direct Debits in the Parish Office?

Parishes that process credit cards and direct debits in the parish office must be vigilant about security.

- **Computer and Network Security.** Failure by the parish to implement proper computer & network security measures can make funds and financial information vulnerable to hackers. At a minimum, parishes should have up-to-date anti-virus and malware installed on all parish computers.

- **Physical Security.** If the parish handles and stores parishioner financial information via paper in the parish office, there is a risk that the information could be stolen or used to commit fraud by anyone who has or can gain access to the paper files. Parishes are highly discouraged from storing parishioner financial information such as credit card numbers and banking data.

Parishes are on their own with regard to PCI compliance.

- **PCI Questionnaire:** Parishes must complete a PCI Questionnaire and may not have access to resources that can help in answering the questions.

- **PCI Compliant Policies:** Parishes must have policies in place regarding credit card security and may not have access to resources that can assist in creating proper & compliant policies.
How Do We Know Online Offertory & Giving is Right for Our Parish?

Here are some questions to consider when determining if the parish should have an online offertory & giving program.

Do we have a large number of parishioners who are comfortable with using the Internet?
- 87 percent of American adults use the Internet. vii

Are many of our parishioners comfortable with purchasing or making payments online?
- At least seven in ten Catholics indicated that they have done something financial online. viii
- 73 percent of working-age Catholics made an online purchase in the last year. ix

Do we have mobile parishioners?
- Some parishioners may not attend Mass at their own parish due to:
  - Convenience of Mass times at other parishes.
  - Location of other parishes in proximity to work or to weekend events/functions.
  - Travel for work or vacation.

Do we have parishioners who don’t give regularly or are inconsistent in their giving?
- Some parishioners do not plan their gifts ahead of time but rather give based on the cash in their pocket or wallet at the time of collection. This may be especially true for sporadic or inactive parishioners.

Do we have parishioners who aren’t registered?
- Parishioners who aren’t registered members of the parish might not use offertory envelopes and may not be aware of when special or second collections occur.

Do we have many visitors to our parish?
- Parishes in or near tourist/resort areas may see a larger number of visitors who come to Mass, and many visitors may not have cash or checkbooks with them when attending Mass.

Do we have parishioners who do not regularly write checks or carry cash?
- An increasing number of people do not write checks or carry cash. Many of these people pay for items using cards and electronic payment methods.

Are we currently processing credit card donations in the parish office?
- Parishes that process credit card donations in the parish office are highly encouraged to move their program to a secure PCI compliant online offertory solution. This will help to reduce security risks and liability associated to storing donor information in the parish.

Are we comfortable with offering our parishioners the option to donate via credit card?
- 67 percent of noncash payments are made using cards.
- On the other hand, some parishes are uneasy about the possibility of parishioners incurring debt on their credit cards.
Are parishioners interested in registering for religious education classes & retreats online?
- Many people are accustomed to registering and paying for classes, sports clinics, workshops, and conferences online.
- Online registration & payments can help the parish office track who has registered and/or paid for classes.
- Some solutions also offer mobile card readers that can be used to accept credit card payments at the parish office.

Are parishioners interested in purchasing event and/or fundraiser tickets online?
- Many people are accustomed to buying event tickets (e.g. concerts, sporting events, charity fundraiser) online.
- For larger charity events (e.g. golf tournament, charity dinners), many donors prefer to pay via credit card.
- Some solutions also offer mobile card readers that can be used to accept credit card payments for tickets at the door.

Will the parish embark on a capital campaign in the near future?
- During the With Grateful Hearts campaign, many donors chose to schedule their pledge payments as recurring credit card or eCheck transactions.

Are we prepared to aggressively market an online offertory & giving program?
- The parish will need to convert at least 10 percent of its parishioners to an online giving program in order to see a noticeable offertory increase.
- In order to meet its conversion goal, the parish will need to use a variety of marketing and communication tools to encourage parishioners to give online.

Can we commit resources to start, maintain, and sustain an online offertory & giving program?
- Parish priests, staff, and volunteers will need to commit time and energy to “market” online offertory & giving to parishioners and visitors.
- The parish will need to commit parish staff/volunteer time to administering the back-office support for online giving.
  - Book deposits from online donations into the accounting system in a timely manner.
  - Import online giving records into the parish’s church management software (e.g. PDS, ParishSoft, and Servant Keeper) in a timely manner.
  - Add and remove additional giving opportunities such as second collections and parish events (e.g. retreats/fundraisers).
  - Available and able to address parishioner concerns and questions about online giving.
  - Update information sources and registration forms to include online options.

Will the people in the pews participate in an online offertory & giving program?
- Online offertory & giving is convenient for parishioners and visitors.
- Many people currently spend time online and make/manage financial transactions online.
- Survey parishioners to see if they would be interested in using an online offertory & giving solution.
How Do We Get Started with Online Offertory & Giving?

Determine if online offertory & giving is right for your parish.

- **Start the discussion.** Talk to the Pastor, Business Manager, Finance Council, and Stewardship Committee about online offertory & giving.

- **Ask the right questions.** Ask the questions provided in the Parish Considerations section of this document.

Form a selection committee to evaluate and select an online solution.

- **Pastor.** The pastor must be involved in the process.

- **Business Manager/Bookkeeper.** Ask the bookkeeper to carefully evaluate the management capabilities of the solution. The bookkeeper will be entering the online donations as deposits into QuickBooks and is responsible for doing the bank reconciliation.

- **Finance Council member.** Online giving is a finance related tool, and as such a member from the finance council should help the parish evaluate vendor solutions.

- **Stewardship Committee member.** A member from the stewardship committee can help guide the parish to help select a tool that is aligned with its stewardship plan & approach.

Select the Right Online Offertory & Giving Vendor for your Parish.

- **Security.** Make sure the vendor provides a solution with the highest security & controls.

  - **PCI Compliance.** Look for a vendor who is PCI Compliant. Ask the vendor what its level of compliance is (Level One is the highest).

  - **SSL & Encryption.** Choose a vendor who at a minimum uses SSL for its online web solution and utilizes encryption to transmit sensitive financial data.

  - **Role Based Security.** The solution should provide a way to limit user access to data and functions based on his/her role in the organization.

- **Donor Experience.** Does the solution provide a good donor experience?

  - **Intuitive & easy to use.** Anyone should be able to use the solution no matter what the user’s technical skills may be. Users should be able to intuitively fill out the online donation form and manage their giving.

  - **Quick.** The giving process should not be onerous and should be quick for donors.

  - **Mobile Friendly.** The online solution should be accessible and easy to use on a mobile device (e.g. smartphone, tablet).
• **Marketing.** Find a vendor who will partner with the parish to help introduce and market online offertory and giving using a variety of methods (e.g. letters, posters, bulletin announcements/inserts, homily suggestions, email templates, social media).

• **Easy to Manage.** Managing an online solution should not be time consuming. The right solution will provide easy to use tools that will allow the parish to do the following:
  
  o **Offer multiple giving opportunities.** Easily add/edit/remove various online giving opportunities such as general offertory, second collections, and building fund collection.
  
  o **Generate financial reports.** Financial reports should be easy to generate and provide the proper information needed to book deposits and assist with bank reconciliation.

  o **Interface with church management software.** The parish should be able to easily import online giving information into its church management software (e.g. PDS, ParishSoft, and Servant Keeper).

• **Customer Support.** Select a vendor who will be there for the parishioners and the parish. What are the support hours? Who can parishioners or parish staff call if they have an issue with the online giving account? Are online help resources available?

• **Fees & Cost.** Review the fees and costs carefully.

• **References.** Ask the vendor to provide other parishes as references and contact those references to ask about their experience with the vendor and its solution.

• **Diocesan Resources.** Utilize the diocesan guidance for online offertory & giving for a list of vetted vendors and advice on how to approach online offertory. Call or email the Diocesan Finance Office if you have questions or would like assistance ([financeoffice@rcchawaii.org](mailto:financeoffice@rcchawaii.org)).

Promote online offertory and giving in the parish.

• **Marketing materials.** Utilize the marketing materials provided by the vendor.

• **Bulletin announcement.** Put a bulletin announcement or insert to let parishioners and visitors know that they can give online.

• **Announcements at Mass.** Either during the homily or church announcements, tell parishioners about the online offertory & giving program.

• **Posters.** Put up a poster on the church bulletin board.

• **QR Codes.** Put a QR code in the bulletin and on posters so that parishioners and visitors can easily give online with their mobile devices.

• **Parish website & social media.** Put links and/or widgets on the parish website and social media channels (e.g. FaceBook, Google+, Twitter) to direct users to the online giving page.
Additional Products to Consider

Below are additional products that an online offertory/giving vendor may offer. These products should seamlessly integrate into your chosen giving solution. When using these products, funds/giving opportunities/events should be easily identifiable.

- **Text to give.** Donating via text messaging is convenient and quick. However, there are major considerations to take before embarking on text to give. Will donor incur additional fees from his/her mobile phone carrier? Are donations charged to the donor’s mobile phone bill or can the donor select the payment method? Is there a cap on the amount that can be donated via text? What additional fees will the parish incur for using text to give? Please contact the Diocesan Finance Office before implementing text to give at the parish.

- **Mobile card reader/swiper.** Mobile card readers/swipers are designed for use with mobile device (e.g. smartphones, tablets) apps. These devices are portable and convenient for accepting in person credit card gifts and payments at the church or at church events. Unlike traditional credit card terminals, these devices typically integrate with an existing giving solution. However, there are some basic requirements to use mobile card readers. The parish will need to have a mobile device that has access to the Internet (either via Wi-Fi or cell). The mobile device must be owned by the parish. We do not advise using a personal device to accept donations.

- **Giving kiosk.** Giving kiosks offer visitors and parishioners a convenient way to donate by swiping their credit card on their way into or out of the church. Kiosks should be placed in an easily accessible location but yet positioned so that the donor has some privacy. It is also advisable to have a person available to answer questions or help donors through the process.
Which Vendors Should We Consider for Our Online Offertory & Giving Program?

The Office of Stewardship & Development and the Diocesan Finance Office has vetted the following vendor solutions for online offertory & giving.

**Faith Direct**
Contact: Brian Walsh  
Phone: 703-519-5710  
Email: brian@faithdirect.net  
Web: [http://www.faithdirect.net](http://www.faithdirect.net)

**GiveCentral**
Contact: Bridget Mayer  
Phone: 312.850.4134  
Email: bmayer@colemangroupconsulting.com  
Web: [https://www.givecentral.org/](https://www.givecentral.org/)

**Liturgal Publications, Inc. (LPI) – WeShare**
Contact: Mike Husen  
Phone: 800-950-9952 x2581  
Email: mhusen@4lpi.com  
Web: [http://www.4lpi.com/weshare](http://www.4lpi.com/weshare)

**Our Sunday Visitor (OSV)**
Contact: Lori Mason  
Phone: 800-348-2886 x2584  
Email: lmason@osv.com  
Web: [https://www.osvoffertory.com/](https://www.osvoffertory.com/)

**ParishPay**
Contact: Jillian Salinas  
Phone: 310.359.6322  
Email: jsalinas@parishpay.com  
Web: [http://www.parishpay.com](http://www.parishpay.com)

**Vanco**
Contact: Mardie Leese  
Phone: 800-774-9355 x506  
Email: mleese@vancoservices.com  
Web: [http://www.vancoservices.com](http://www.vancoservices.com)
Vendor Reviews

Faith Direct
What We Like:
• Provides parishes with a full service solution.
• Strong marketing and promotion methods & materials.
• Takes majority of the burden off the parish in terms of marketing and promoting online offertory and giving.
• Does not require parish to complete annual PCI questionnaire.

What Could Be an Issue:
• Initially, annual cost seems high.
• Support call hours are Eastern Time.

Diocesan Observations
Faith Direct’s cost model is not solely transaction based and differs from the other vendors. While annual cost may seem high in comparison to other vendor offerings, Faith Direct will provide the parish with an ROI analysis to show how the program will pay for itself and show an increase in offertory. Also, Faith Direct seems to have a robust marketing package that is included with the cost. The vendor takes on the responsibility of sending letters to parishioners, enrolls donors into their program, and alleviates the parish from much of the marketing and promotion burden.

Give Central
What We Like:
• Provides a solution that can be used to communicate with givers via text messaging and email.
• Provides a solution that can be used for online giving and to collect payments for parish activities (e.g. retreat fees, Lenten fish fry tickets, religious education fees).
• Offers a mobile card reader that can be used to accept in person credit card gifts or payments.
• Does not require parish to complete annual PCI questionnaire.

What Could Be an Issue:
• By default, the giving pages have the GiveCentral look. Additional costs would be incurred to “skin” the donation page to look like the parish website.
• Support call hours are Central Time.

Diocesan Observations
GiveCentral’s standard solution includes additional communication features such as the ability to text givers and send email via the GiveCentral site. Seasonal email templates (e.g. Advent) are also available for use. For an additional fee, parish’s that do not have a current website can also use their GiveCentral donation page as a simple homepage that would contain photos of the parish, some parish information (e.g. Mass times), and links to social media.
LPI – WeShare

What We Like:
- Provides a solution that can be used for online giving and to collect payments for parish activities (e.g. retreat fees, Lenten fish fry tickets, religious education fees).
- Able to embed donation site into parish’s FaceBook page.
- Offers a mobile card reader that can be used to accept in person credit card gifts or payments.
- Does not require parish to complete annual PCI questionnaire.

What Could Be an Issue:
- Unable to “skin” the parish’s WeShare giving site to look like the parish website.
- The fees may seem high because there is a transaction cost associated to each instance of giving.
- Standard support call hours are Central Time.

Diocesan Observations
LPI’s WeShare program is user friendly and flexible. Donors are able to give via the web on their computers, via FaceBook, or through their mobile devices. While the parish is unable to “skin” its WeShare giving site to look like the parish website, the solution provides code that can be used to embed the donation page into the parish’s existing website. LPI also has mobile card reader/swipers and giving kiosk products.

Our Sunday Visitor (OSV)

What We Like:
- Able to “skin” parish’s OSV giving site to look like the parish’s existing website.
- Provides a solution that can be used for online giving and to collect payments for parish activities (e.g. retreat fees, Lenten fish fry tickets, religious education fees).
- Offers a mobile card reader that can be used to accept in person credit card gifts or payments.
- Doesn’t require donor to create a user account in order to transact a one-time gift.

What Could Be an Issue:
- Parish will be asked to complete PCI questionnaire annually.
- Standard support call hours are Central Time.

Diocesan Observations
OSV provides a wide range of services including offertory envelopes and offertory enhancement programs, which include online giving. The online giving solution is easy to use from a donor perspective. While a kiosk solution is currently unavailable, a mobile card reader/swiper is available for purchase. OSV has also designed another type of alternative to kiosk giving which utilizes touch screen technology.
ParishPay

What We Like:
- Standard support call hours are seven (7) days a week, Pacific Time.
- Financial & transaction reports are easy to understand and can be used to book deposits.

What Could Be an Issue:
- Unable to skin ParishPay page to look like parish’s existing website.
- The fees may seem high because there is a transaction cost associated to each instance of giving.
- All active giving opportunities are on one online giving page, which can make the page long.

Diocesan Observations
ParishPay is owned by Yapstone, which is a company that primarily provides online rent payment solutions. ParishPay has recently updated the online giving site and is expected to launch a mobile app and an event management module in 2015.

Vanco

What We Like:
- Financial transaction reports are easy to understand and can be used to book daily deposits.
- Offers a mobile card reader that can be used to accept in person credit card gifts or payments.
- Does not require parish to complete annual PCI questionnaire.

What Could Be an Issue:
- All active giving opportunities are on one online giving page, which can make the page long.
- If the parish would like each giving opportunity (e.g. Sunday collection, capital campaign, World Youth Day fundraiser) to have its own page, the parish will incur fees for the additional pages.

Diocesan Observations:
Unlike the other vendors listed, Vanco is a payment processor (i.e. other solutions use a third party payment processor). For this reason, the parish would not be required complete the annual PCI questionnaire. Vanco also has a strategic partnership with PDS and is the preferred online giving vendor for PDS, which results in additional discounts for PDS customers. In 2015, Vanco plans to launch an enhanced text to give feature, giving kiosks, and updated web page design.
Glossary

Terms related to Bank Account Debits

ACH – Automated Clearing House (ACH) is a network that processes electronic financial transactions in the U.S. ACH payments are created when a customer authorizes an organization to directly debit the customer’s checking or savings account.

eCheck – Electronic Check. Used interchangeably with ACH debit.

Terms related to Credit Cards

Chargeback – Type of return when an account holder claims he/she did not authorize a transaction.

Merchant Services – Credit card processing.

PCI DSS – Set of requirements established by credit card networks to protect cardholder information and reduce data theft.

PCI Compliant – Compliance with Payment Card Industry (PCI) Data Security Standards (DSS).

Terms related to Security & Compliance

Encryption – Process of converting information into an unintelligible form except to holders of a specific cryptographic key.

SOC 1 Type II report – Auditor Report on the Controls at a Service Organization (e.g. online giving vendor). Focus and scope of the audit is on financial reporting controls.

SOC 2 & SOC 3 reports – Auditor Reports on the Controls at a Service Organization (e.g. online giving vendor). Focused on operational controls regarding infrastructure, software, procedure, people, and data.

SSL – Secure Sockets Layer (SSL) is a standard security technology for establishing an encrypted link between a server (e.g. web server) and client (e.g. browser), ensuring the data passed remains private and secure.
Endnotes


ii Ibid.


ix Ibid.