

Electronic Giving Increases Tithing

Fewer people today are using cash and checks for their financial transactions. As a result, churches have an opportunity to expand their giving opportunities. This is not about credit-card giving which could lead members into debt. Many companies offer “debit only” giving that eliminates this worry and presents a chance to overcome giving obstacles.

Here are seven reasons why your church should offer online giving options:

1. Giving is a biblical mandate.

Being a disciple of Jesus Christ means giving of one’s self faithfully and regularly. Churches need to support a variety of ways to let this happen. Don’t be surprised if you go to a church in a developing country and find a chicken, goat or cow given as an offering. Whether it is eggs in a basket, cash in a plate or electronic funds transfer, it’s all faithfulness in God’s eyes.

2. Checks are becoming outdated.

Some people don’t even carry checkbooks, and cash in the offering plate is no longer tax-deductible without documentation. Do not limit people’s options when technology grants so many other options such as debit cards and Smartphone apps to transfer funds. Some churches give electronic givers a card to put in the offering plate that says they gave online, or invite them to put an empty envelope in the plate so there’s no discomfort or perception that they didn’t participate.

3. Sunday attendance is lower than total church membership.

Those missing a Sunday service may also miss out on giving. Some members may account for this during the next service and give more, but statistics prove otherwise for the vast majority.

4. Some church attendees don’t attend worship.

Think about all the people serving in the nursery or who choose only to attend a Sunday school class. Again, you lose their contributions when you limit their options.

5. Online giving is here to stay.

Why not embrace technology when it can aid members in their financial planning and provide



an easy way to give and meet their stewardship commitments? Today, more churches than ever are turning to electronic-donation companies to offer that ease of giving.

6. Easily promote and account for special offerings.

People like to contribute to ministries, missions and special offerings. Electronic giving can generate extra gifts because people can easily account for where their money is going. Provide all the special offerings information in “giving cards” located in the pews or somewhere convenient. Also, tell how to transfer funds electronically.

7. Economic recession forces us to rethink giving opportunities.

Now more than ever, we need to offer people more options to be extravagant givers. If people must work on Sunday, we need to provide a way to give that is convenient.

Finding a Good Electronic-Giving Solution

Here is a checklist of what to look for in a company that provides electronic-giving solutions:

- One-time or recurring offerings. Be sure to ask if people can transfer funds on a weekly, biweekly or monthly basis.
- Debit-only option. Some churches prefer only to use debit-card solutions so people will not overuse their credit cards.
- PDA and Smartphone apps.
- Facebook fan page donations.
- The ability to process debit card information that comes in mail-in offering envelopes, sanctuary offering envelopes, or registration forms for retreats, conferences and so on.

The United Methodist Electronic Funds Transfer Service (UM EFT) offers United Methodist congregations a convenient and low-cost alternative to traditional collection methods. Note that there are small fees to process electronic giving. However, the costs incurred will be far less than what you gain. (Go to www.electronicdonations.com/GCFA/gcfa_home.htm for more information.)

Electronic giving is only a means to bolster your efforts, so don't stop what you're currently doing. Add to your current methods and give people options to contribute to God's work in any form they wish.