

Overcoming the Online Giving Hurdle: 2 Key Points to Consider

Each week, as I talk with pastors, administrators and elder boards about the impact that online giving can have in their churches, there is one question that comes up more frequently than any other: “Why should we be paying 1 – 3% in processing fees for donations we could be getting for free?”

This is a valid and important question, but “donations we could be getting for free” misses two key points:

Key Point #1

First, gifts received via cash and check are not really “free.” Someone on your staff has to count them, organize them, enter them into your accounting system, safely store them and then go to the bank in-person to deposit them. Online giving automates all of these processes, reducing your labor costs.



Key Point #2

Second, online giving does not compete with the gifts you are already receiving via cash and check. The reason online giving to religious organizations increased 18.1% in 2013 is because more and more churches realized there are gifts that the offering plate is missing.

For example:

- Maybe one of your members is out of town on business.
- Maybe twelve inches of snow forced you to cancel a service or two this winter.
- Maybe there is a single mother in your congregation who is at home with a sick child on a Sunday morning.

- Maybe there is a 22 year-old in your congregation who doesn't have a checkbook and who wouldn't know what to do with one if he did!

In each of these cases, you may have missed out on potential giving, not because the member did not desire to give, but simply because there was not an easy way for them to do so.

When viewed in this light, gifts received online do not yield 97% of a gift that used to be 100%. Rather, they represent 97% of a gift that would otherwise have been 0%. It is for this reason that increases in online giving have consistently been linked to increases in overall giving.

Suddenly that 1 – 3% starts to sound like a bargain!

If your church is looking into online giving, I invite you to learn more about online giving solutions to help bring your church into the 21st century with grace and help increase your giving without increasing your church's workload.

By Kent Woodyard, Director of Business Development for [Mogiv](#), a multi-channel giving platform created specifically for pastors and churches.