



THE CHURCH
OF ENGLAND



Diocese in Europe

Digital Giving
in the
Diocese in Europe

Your guide to the
rollout of digital
giving in 2024

Hello,

We are delighted to be working with the Church of England's National Giving Team to extend contactless and online giving across our diocese through the Digital Giving Rollout programme.

While some of our chaplaincies have already embraced contactless card reader donations, others may have found themselves put off by the cost, a lack of technical expertise, or simply not knowing where to start.

We are offering you the opportunity to receive one of 30 heavily subsidised contactless devices. During the rollout and beyond, we will be available to support, guide and encourage you as you seek to introduce or upgrade contactless giving in your chaplaincy.

This pack will explain how you can apply for a device, and also why digital giving is such an important mechanism in helping people contribute to the mission and ministry of your chaplaincy and fund the work of God's kingdom in our diocese.

We look forward to receiving your application.

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Introduction

People like to **give in different ways** and for **different reasons** to churches across our diocese, and many churches are indebted to the generosity of those who have chosen to support its presence in a local community. As we increasingly move towards being a **cashless society** in many countries, it is important that churches can receive gifts in the way people find it **easiest to give**.

In the UK, **cards overtook cash** as the preferred form of payment in 2017, and that is a similar situation in other European countries. So we know that having the ability to accept **digital donations** is going to be key for many churches in the years to come.

In 2022 alone, churches in the UK received **digital donations more than £6.5m**. That's why the Church of England's National Giving Team has embarked on a three-year project to help thousands more churches access digital mechanisms for receiving donations.

The great news is that the Diocese in Europe, as part of the Church of England, can also join this project.





What is Digital Giving?

Digital giving refers to **donations made using a bank card or smart device**, such as a mobile phone, either via a **contactless donation unit** or through an **online giving page** accessed via a web browser or QR code.

Many of us will have got used to recent changes in technology that mean paying for something with a card in a shop often requires **simply tapping your card** against a reader, rather than inputting your PIN, or even making the payment on a device using **Apple Pay or Google Pay**. Similarly, it's often an option to pay online using Apple Pay or Google Pay, rather than manually inputting one's card details.

Pilot Schemes

In 2021, the Church of England ran **four pilots** with dioceses in England to test out **different types of devices** and **ways of supporting churches**.

Here, in the Diocese in Europe, we have also been **piloting contactless card reader devices to ensure that they work in the European context** and how our chaplaincies can be best supported to get the most out of both contactless and online giving.

Benefits of Digital Giving

Easy

Enabling people to give to churches using digital mechanisms makes it **easier for people to give** when they wish to do so—and in many cases could be what allows that person to make a donation in the first place, given **they may not be carrying cash**.

Safe and secure

Digital giving mechanisms are also a **safe and secure** way to receive donations. Funds can often be settled into your church's bank account within a few days and **no personal data** is stored on contactless donation devices. This means both the person giving and you as the church receiving the gift can have a **high level of trust** in the donation process. Devices can also be secured and left for use in a 'self-service' way, meaning someone doesn't have to be there to help with the donation process.

Average rollout church's
annual income (England) *

Contactless giving	£1,210
Online giving	£700

*The figures on pp. 6–7 are based on data from churches in **England** participating in the rollout as of July 2023.

Higher donation amounts

The level of donations your church might receive through digital giving will depend on the **context of your church** (not least how many people visit your church in some capacity), your local context, and **how well your digital giving mechanisms are promoted** within the church and wider community. It is also difficult to say whether this is all new giving, but we suspect much of it is because **contactless donations are typically higher in value than cash donations.**

Research within the UK charity sector suggests that the **average contactless donation is typically three times** that of a cash donation, indicating that not only is the **ability** to make a contactless donation important but that people also **tend to give more generously** when this option is available. In the Church of England's experience among English churches, the **average contactless donation is just over £9.** Giving online tends to result in much higher donations (though lower in volume than contactless donations), with the **average online gift being around £40.**

Based on data from churches in England participating in the rollout programme so far, churches, on average, raise over **£1,200 in their first year** of using **contactless giving.** Churches who also use **online giving** raise, on average, around **£700 annually.** These figures should be taken as a **guide rather than a guarantee** but give some indication of the **value that digital giving mechanisms** can have.



When to Use Digital Giving

Churches have found many creative ways to **incorporate digital giving** into their **everyday worship and ministry**. Online and contactless giving are particularly well-suited to donations your church might receive from **occasional visitors**, though many churches also find that members of their congregation like to give via these mechanisms too.

Does your church receive **visitors** throughout the week who drop in to look around the building? Or does your church host a **variety of events** that might have visitors attending, for example: life events, summer fetes, carol services, parent and toddler groups, or tea and coffee mornings?

These are all opportunities where enabling people with **convenient ways to give** can result in **donations that your church might not otherwise have received**.



Promoting Digital Giving

The key to success with digital giving is to **promote how to give in the right context**. This might look like a contactless donation device situated in a **prominent location in your church**, with **signs**

elsewhere that mention where the device is and what the **impact of giving** is for your church. Or it could look like **printing a QR code** on an order of service used at a wedding, which visitors are invited to scan on their smartphone. Doing so would then take them to your church's online giving page, where they could make a donation. You could also **share your online giving page** on your **website**, if you have one, on your **A Church Near You page**, in any **e-mailings** you send out, on **social media**, etc.

We can use the acronym '**MINT**' to think about how best to enable giving. Digital giving is a **mechanism**, but in order for it to really enable giving we need to demonstrate the **impact** of someone's giving, why there is a **need** for people to give, and build **trust** with givers so that they can be confident the church will steward their gift wisely.



Both the Church of England's National Giving Team and your diocesan fundraising adviser are **here to help you get the most out of digital giving** and we will be providing resources and training during the course of this project.

Case Studies

Holy Trinity, Geneva



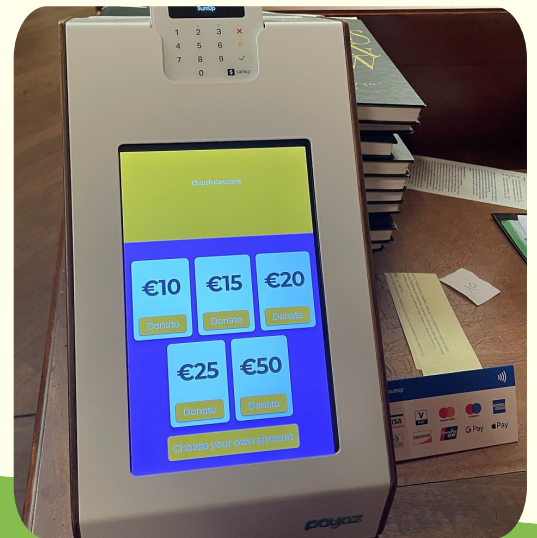
Holy Trinity Church, Geneva in Switzerland started its journey with digital giving several years ago. This has been revolutionised by the arrival of contactless SumUp machines, and they were delighted to be a pilot chaplaincy for the **Payaz GivingStation** device. In 2023, up to the beginning of Advent, the chaplaincy **raised CHF 7,500 (approx. 7,500 Euros) through contactless giving**, some of which would definitely not have come in through traditional channels.

“Our Payaz device is constantly on display near the exit from the church, enabling members of our congregation and visitors to make a donation if they prefer card to cash. It is **practical**, both in terms of not taking up too much space, but still being **highly visible and simple to use**. Payaz has fulfilled our need for a secure contactless machine with a heavy footfall of visitors, from whom we hope to encourage multiple, small donations.”



All Saints, Milan

All Saints, Milan also received a **Payaz GivingStation** as part of a contactless pilot in the Diocese in Europe.



“We installed the Payaz device in church yesterday. The ability of the machine to operate on the internal battery was a big plus, as this gives **complete flexibility** as to a suitable location, and avoids safety concerns associated with electric cables. The Wi-Fi connection was made to a weakish signal without problem.

With no publicity, we had **much interest** and donations - so far it has **all worked very smoothly**. The churchwardens are impressed by **how easy it is to operate**, and the congregation was **impressed by the look and speed of the machine**. One of the younger ones told me she never carried cash, so felt very much at home with the machine. This technology sends a **good message to our younger churchgoers—their future is being catered for.**”

Project Information

The Diocese in Europe has 30 **heavily subsidised*** **contactless donation devices** to allocate to churches thanks to its partnership with the National Giving Team. This section explains more about the **particulars of the project**, **key information** about the **type of device** available, and the **timescales of the project** that each church taking part will need to be able to meet.

It is important that devices are given to churches who will get the **most use out of them**. Part of this is due to visitors coming into contact with the church, but there is also an **investment of time** that needs to be made in terms of **training up various members of the church to operate the device**, considering **where** it is best placed and at **what events** it might be used, whether some **additional signage** is needed around the device, etc.

Good to Know

- What **impact** the church anticipates contactless giving will have for them.

Applications will be assessed based on:

- The likely suitability of the church for a device, taking into account **estimated visitor footfall**.

*Successful churches will be invited to make a 90€ **contribution** towards the cost of their device.

We expect Chaplaincy Church Councils who receive a device to take an **active responsibility** to promote the use of their device and ask for support if they encounter problems or need help. It is for this reason that if churches consistently do not use their device, or only rarely use it, we may ask them to return it so that another church can benefit from contactless giving instead.



What's Involved?

Churches who are **successful** with their application will be required to:

- **Set up an online giving page** if they do not already have one using Give A Little—the National Giving Team’s preferred provider for online giving.
- **Set up an account** with the provider of their allocated contactless donation device.
- Attend a **digital giving webinar**.
- Attend a **follow-up webinar** once their device is received.
- Make a **financial contribution** towards the cost of their device (see p. 15).

You or someone from your church will need to be able to fulfil all the requirements above, by the dates listed on p. 16.

Devices and Costs

Several **contactless donation devices** were considered for use in Europe. We have, however, for the purposes of the Digital Giving Rollout decided on a single device.

Payaz GivingStation

- Accepts **donations in the local currency** which will go into the chaplaincy's **local bank account**.
- Manufactured and shipped from Northern Ireland, meaning **no VAT or customs**.
- Runs with the **Give A Little** app and **SumUp** technology.
- **Dimensions:** W233mm/H300mm/D267mm. **Weight:** c.6kg
- Operates through your church's **Wi-Fi** or a **mobile phone signal via a SIM card**.
- **Works via mains power or internal battery** (up to 6 hours).
- Can be secured for **self-service use**. No data is stored on the actual device.
- Accepts **major debit and credit cards**, plus **GooglePay** and **ApplePay**.
- Can display **multiple donation amounts** with an option to choose a different amount.
- Donations reports for treasurers.



Costs

All contactless donation devices are **heavily subsidised**, but there are still some costs involved. In the **Diocese in Europe**, successful churches will be invited to make a **90€* contribution fee** towards the cost of their device and delivery.

These contributions will then be used to **part-fund either additional large devices or a number of smaller devices for those chaplaincies who were not successful with their initial application**. The fund will also go towards piloting any future 'offline' devices for those churches with no Wi-Fi or mobile connection.

Payaz GivingStation

Upfront one-off cost: 90€*

Monthly service fees: 0€

Connectivity fees if your church has Wi-Fi: 0€

Connectivity fees if your church needs a SIM card to connect the device to the internet: Cost of a local SIM card—or you can purchase a Payaz SIM card which will work across Europe for £50.40 per annum plus £5.50 sign-up fee.

Card transaction fees:

In addition to the above costs, a **transaction fee** will be charged for processing each donation. This will vary across different European countries and payment cards/methods. The fees typically range between 1.3%–2.5%. For more information please contact your fundraising adviser.

(*Or £ Sterling/local currency equivalent)


Key Dates and Next Steps

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By 9th February

Submit an application form


The application form can be found on Parish Buying ([click here](#)) and there is guidance about how to complete it in the next section.



By 16th February

Notification of application outcome


In this email, you will be told if your church has been successful in applying for a contactless donation device, and if so what the associated costs are (if applicable) and the next steps you need to take.



1.30pm 29th February, 5pm 5th or 12pm 7th March (times all GMT)

Attend a digital giving webinar

When you receive your notification of outcome email, you'll be asked to register for a webinar on digital giving being hosted on one of the dates and times listed above. More than one person from your church is welcome to attend.



By 22nd March

Set up your contactless and online giving account

Instructions about how to do this will be in the notification of outcome email.

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By 22nd March

Sign a grant agreement

Your chaplaincy will be asked to sign a grant agreement to confirm what is being granted to you and that you understand that if your device is never or rarely used you may be asked to return it or give it to another chaplaincy (typically 8–9 months after receiving your device).



By 22nd March

Submit your device delivery details

As soon as you have completed the steps above, your device will be ordered for you. If the steps above are not completed by the deadlines, **this may forfeit your entitlement to a subsidised device.**



By 30th April

Attend a 1-2-1 online training session once you have received your device

We will check that you have been able to set up your device, offer advice on how to get the most out of contactless giving and answer any queries. We'll also help you to set up your online giving page (if you haven't already done so).

Follow up

Your diocesan fundraising adviser will check in with you from time to time over the course of the next 12 months to find out how things are going and if there is any extra support you need. They will be able to see aggregate donation values for your device on a weekly basis.

Application Guide

In order to be considered for a contactless donation device, you need to **submit an application** on behalf of your church by following the relevant link on your diocese's Parish Buying page ([click here](#)). If you do not already have a Parish Buying account, you will need to register for one first; this is free to do.

Note that **applications cannot be partially saved**, and you will receive a **confirmation email** when your application has been successfully submitted.

There are **guidance notes included on the form itself** to help you fill it in, but this section of the project pack gives further context and a summary of some of the information being requested. The **privacy policy** for the project is accessible on Parish Buying ([click here](#)).

Who can apply?

We welcome your application. Please note, however, that the Digital Giving Rollout is only open to chaplaincies in the following countries: Austria, Belgium, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Portugal, Poland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland.

Application Overview

Section 1: Personal details

This section will ask for the name, email address, phone number, and role of the person submitting the application.

Section 2: Project details

This section asks you to confirm that you have read through the 'Key Dates and Next Steps' section of this pack and are able to meet the respective deadlines.

Section 3: About Your Church

The third section asks if you are applying for a device to be used at one church, or a device to share between up to three churches. If the latter, you will need to nominate a 'lead church': this is the church who will be the primary point of contact and where the device is likely to be based most of the time.

If you are applying on behalf of multiple churches with the aim of receiving a device for each church, you will need to complete the form multiple times.

You will need to provide the name, place, and church code for each church associated with the application. You can find your church code by visiting the church's A Church Near You page and clicking on 'More Information' ([click here](#) to watch a video demonstrating where to find this code).

Section 4: Further Project Details

The next section asks whether you would like to nominate another person as a point of contact for your application, and if so what their name, email address, and role is. You are also asked to note whether your Chaplaincy Church Council has discussed your application, and, if so, to describe those discussions.

It's not required that your application be discussed with your Chaplaincy Council in advance, but this can be helpful for gaining broader support for contactless giving within your church. We also expect that—by the point of making device offers—you will be ready to move forward and have any contribution fee/spend relating to the device already authorised (i.e., there is not time for the offer to go to the Chaplaincy Church Council to be ratified once offers are made).

Section 5: Further Details About Your Church

If you are applying for what would be a shared device, you should complete this section based on information for the lead church.

You'll be asked; how often your church holds Sunday services and whether your church holds other regular worship opportunities, and if so how many people typically attend those services; whether you have tourists visit your church on a weekly basis, and if so roughly how many; how many life events you typically host in a year; and if you host any other significant, one-off events (e.g., a Christmas tree festival).

Section 6: Digital Giving

Section six asks whether you already have an online giving provider, and if so what the URL for your online giving page is, and whether you already have a card reader or contactless device of some kind (and what type it is). You'll be asked to explain how you think contactless giving will make a difference for your church.

Section 7: Connectivity

The penultimate section of the application form is designed to help us understand whether your church has the ability to connect to the internet. It might be that you already have Wi-Fi installed or, if not, that you have good mobile phone signal (which a data SIM card in a device can use to access the internet that way).

It's important that you answer the questions in this section accurately because we want to make sure we allocate devices that fit their intended contexts well. You'll be asked to check how easily you can load a webpage in the part of your building you're likely to use the device; you might do this on a device connected to the Wi-Fi or a smart device that has mobile data. If your church has no available internet connection, please contact your fundraising adviser for further advice.

There is more information about the different connectivity options for contactless on the following page, but you are also strongly encouraged to ask your fundraising adviser for help if you're not sure how to complete this section of the form.

Section 8: Anything Else

Finally you are asked to confirm you wish to apply for a Payaz GivingStation device and then there is a final text box to enter anything else you'd like to share as part of your confirmation.

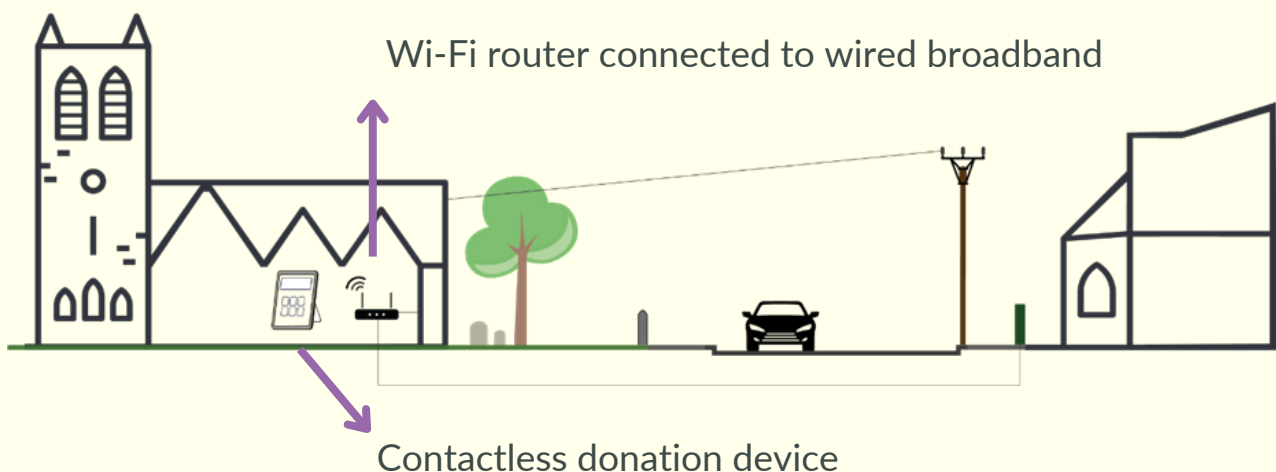
After Submitting Your Application

You will receive a confirmation when your application has been successfully submitted, and you can expect to hear what the outcome is as per the dates in the 'Key Dates and Next Steps' section of this pack.

Connectivity

It is really important that you are able to give accurate information about your connectivity situation. 'Connectivity' in this context refers to whether your church can access an internet connection. There are usually three scenarios that apply to how a contactless donation device might access the internet.

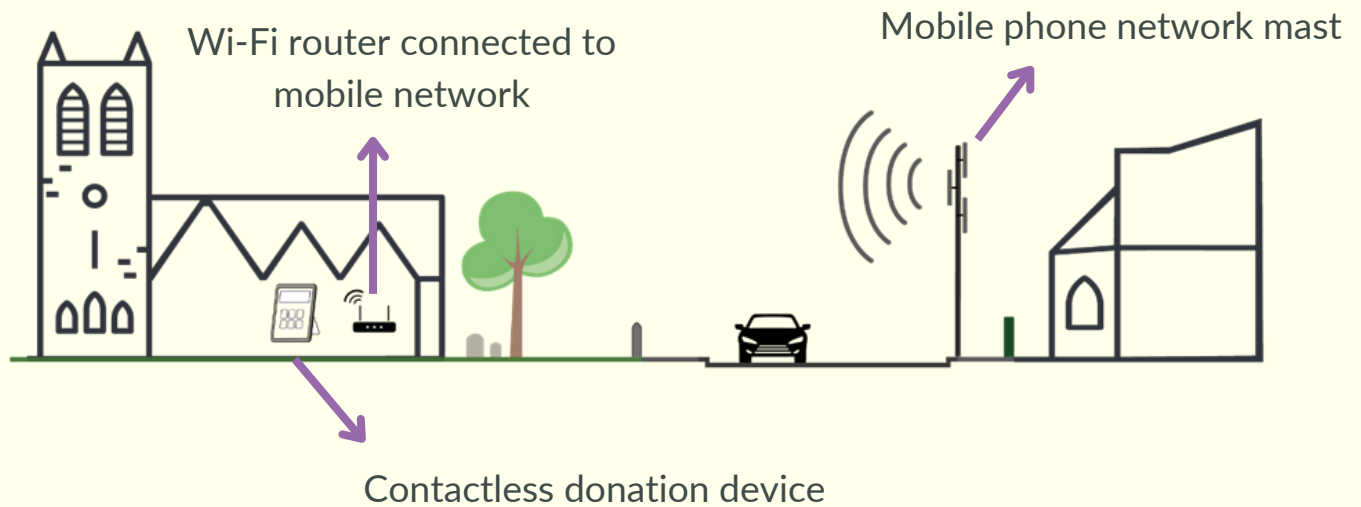
Option 1: Wi-Fi from wired broadband



Broadband connectivity is where a cable is brought into the church building, either underground or overground. The cable would be connected to a Wi-Fi router that then spreads the internet connection wirelessly through your building enabling the contactless device to be connected to the internet much like you would with a mobile phone or tablet to a Wi-Fi connection at home.

If the strength of your Wi-Fi varies throughout the building, you might find using a range extender or mesh system useful. There is a useful guide to broadband and boosting options on this UK website ([click here](#)) and some of the information can be applicable to Europe.

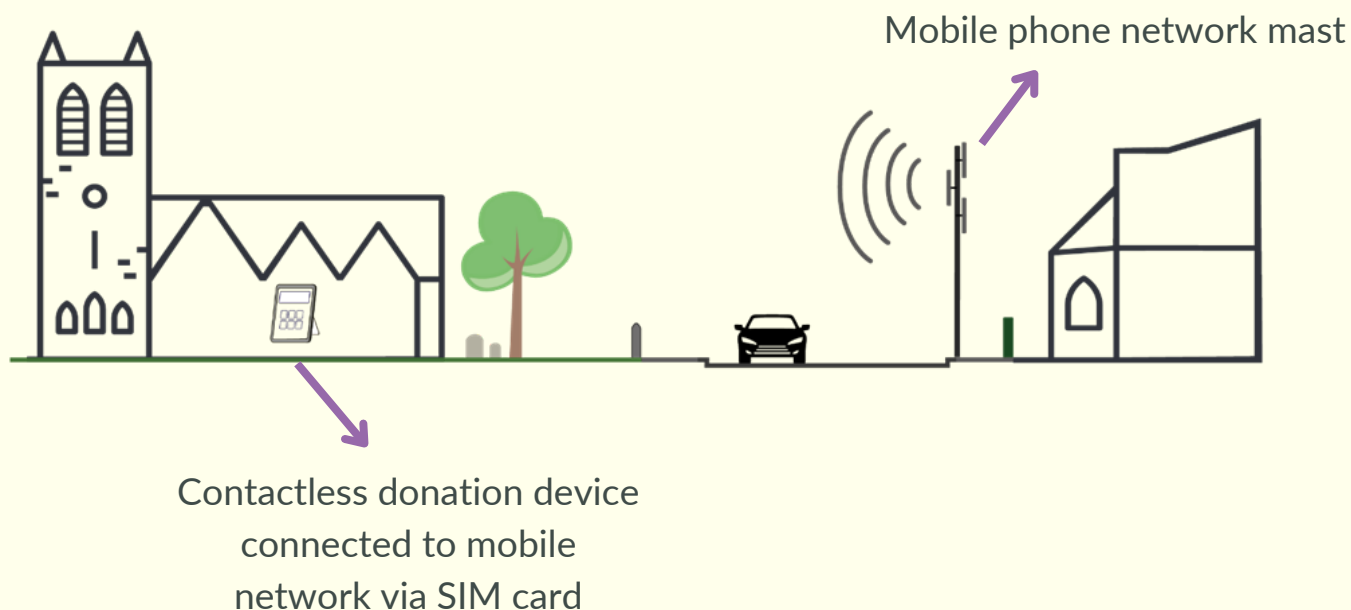
Option 2: Wi-Fi from mobile broadband



This option creates a similar end point to the broadband solution, wherein wireless connectivity is accessible throughout your building, however, rather than the internet coming in via cable it utilises the mobile phone network. A signal is received from a mobile phone tower by your router and then bounced throughout your church building as a Wi-Fi network. Depending on the type of signal in your area, you could achieve a Wi-Fi connection in your church that is as good as, and sometimes better than, a broadband connection but without any of the practical challenges of cabling.

This solution can work well for churches who have mobile phone reception in one part of their building, but not consistently throughout. Key to this though is checking where the router could be plugged in and testing if there is mobile phone signal in that part of your building.

Option 3: Mobile (3G/4G) connection via a SIM card

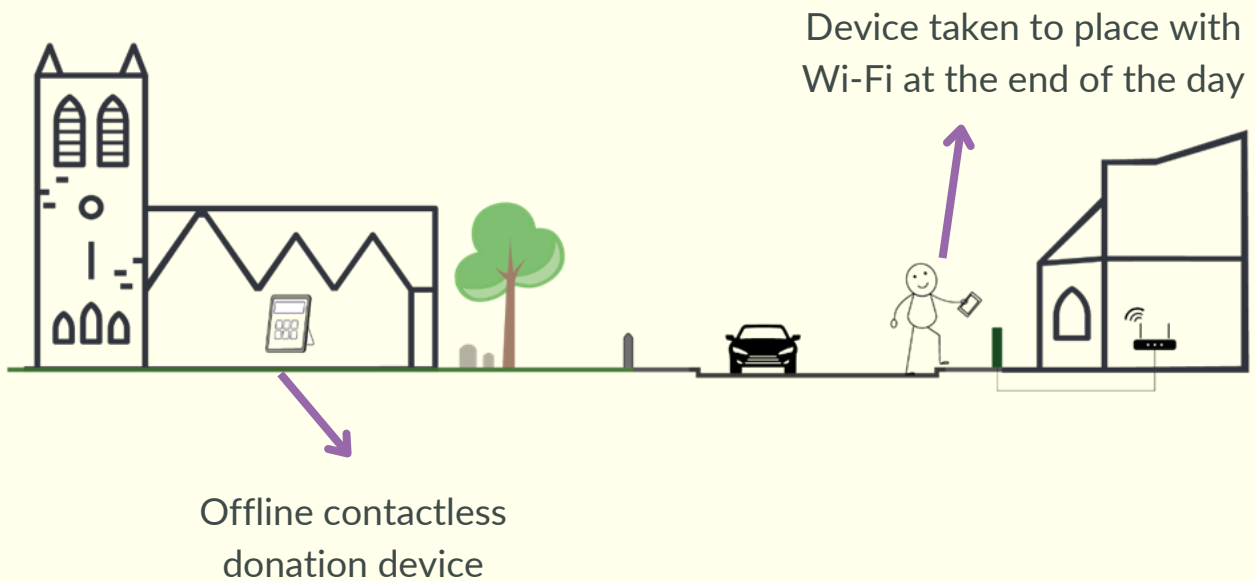


If your church building does not have wifi, the Payaz GivingStation can be connected directly to the mobile network via a SIM card (in the same way as a mobile phone), enabling it to receive internet access wherever there is a mobile signal. You can insert a local SIM card or use the SIM card offered by Payaz (see 'Costs' on p15) which will work across Europe.

If you are looking to insert a local SIM card into your device we advise that churches should initially test the signal using mobile phones. You will need to stand in the place within your church where you would like to locate your Payaz GivingStation and test the mobile connection using phones on different networks. In this way you can identify the best mobile network provider with the strongest wifi signal.

Many older churches have walls that are so thick that the mobile network can't get through even when reception outside is very strong. In these instances, please refer to the next page 'No Wi-Fi or mobile phone signal'.

No Wi-Fi or mobile phone signal?



A church that has no possibility of an internet connection can still make use of contactless donation technology, however the device would need to be taken to an internet connection at regular intervals to ensure all donations are processed. An 'offline' device should be relied on only when other connectivity options have been ruled out. This is because there is a practical burden involved in needing to frequently take the device to a place with Wi-Fi, but also because donations stored offline are not guaranteed; banks can sometimes decline to process these types of donations, particularly if too much time has passed since the original donation was attempted.

That being said, having the ability to store donations offline is certainly still a better option than no device at all for many churches. But it is worth being aware of the way that these devices operate differently to those always connected to the internet.

Please note that an 'offline' device is not available in the Digital Giving Rollout. Chaplaincies with no Wi-Fi or mobile signal should contact your diocesan fundraising adviser for more information.

Help and Advice



We know there is a lot to consider when applying to take part in this project. Your **diocesan fundraising adviser** would be happy to help with any part of the application process, or to have a wider conversation about **giving and generosity in your church**. Their details are listed to the right.

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FAQs



Diocese in Europe

You'll find the answers to numerous **frequently asked questions on the Church of England website** ([click here](#)). The Church of England's National Giving Team also has a **digital giving support desk** on hand to help with any queries relating to the rollout or digital giving generally. You can contact them by filling in a short form explaining what you need help with ([click here](#)).