

Online Giving for Congregations

Many people today make most of their financial transactions electronically – they receive their paychecks through direct deposit, purchase items with debit and credit cards, and make their utility, mortgage and other regular payments online. Some report that giving in the offering plate is one of the few cheques they actually write, and they wish for the ability to give to the congregation electronically.

Many congregations feel they are “behind the times” in not offering online giving as an option, but are unsure about how to begin the conversation. This sheet is designed to help congregations consider the opportunities involved in providing electronic giving options to worshippers.

Reasons to consider online giving

1. Wide acceptance
2. Stability in collections
3. (Potentially) increase collections
4. Security
5. Convenience
6. Attract younger generations

Worship connection

Creative churches have provided ways to participate in the offering while giving electronically. Some churches have made cards with an “I gave electronically” message, making them available in pew racks or near the sanctuary entrance. By laminating the cards, they can be placed in the offering and then returned to the pew or entrance during the week for reuse.

Steps to implementing electronic giving

1. Leadership makes the decision to accept electronic giving.
2. Consider various implementation options.
3. Work with your financial institution or vendor to develop systems for receiving funds.
4. Develop internal systems for accurately recording deposits for bookkeeping and recording purposes.
5. Work out any bugs by inviting a few congregational leaders to test the system with actual gifts.
6. Provide online giving via your congregation website.
7. Promote the advantages of electronic giving to your congregation.
8. Consider quarterly reminders in your bulletin or newsletter.
9. Incorporate information about electronic giving in welcome information for new attenders.

Options for electronic giving

▶▶ **Interac e-Transfer®**

Members of your church can easily send their offerings via e-Transfer. They simply need an email address and a Canadian bank account. You can even set up automatic deposits to streamline this process.

▶▶ **Pre-Authorized Debit**

Provide your members with an online or physical form to set up recurring, pre-authorized debit. This simplifies the giving process for them, and provides a predictable, more stable source of income for your church.

▶▶ **Set Up a Payee**

Encourage the members of your congregation to set you up as a payee in the electronic bill payment section of their online banking. Speak to your Account Manager about how you can accept payments this way.

▶▶ **Point of Sale Terminals**

Some congregations have point of sale terminals (similar to a debit machine you use in a store) for members to donate with a credit or debit card.

▶▶ **CanadaHelps**

CanadaHelps is a social enterprise that brings fundraising technology to charities. If your church has a registered charitable number, you can accept online credit card donations through CanadaHelps. Go to canadahelps.org for more information.

Speak with an Account Manager at your nearest Kindred branch for advice and options for setting up online giving at your church.

At Kindred, we understand the financial needs of your congregation and offer no-fee banking to faith communities.



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MK-32138 (2026/05)