

# Electronic Giving Update November 2022



*Equipping every parish to  
sustain and grow*



Archdiocese of Washington  
Parish and Schools Financial Operations

# How to use this report



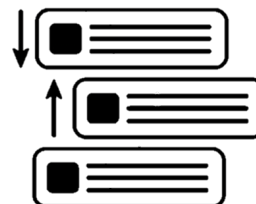
## **Review**

- Pastor reviews with:
- Business manager and/or bookkeeper
  - Principal
  - Finance Council
  - Parish Council



## **Assess**

the current state  
of the parish  
needs and  
vendors



## **Prioritize**

changes/additions  
the parish would like  
to make



## **Contact**

the  
archdiocese  
resources for  
assistance

This report is an update of our January 2020 report [Trends, Thinking & Technology Tools to Increase Parishioner Engagement and Giving](#) and our June 2020 report [Five Ways to Increase Offertory Giving](#)

# Parishes with electronic giving will sustain and increase offertory

**Electronic giving** includes giving via the parish website, email newsletters, QR codes, social media, in-person use of credit cards and mobile wallet apps

## **Millennials (and GenZ), generally,**

- do not carry checks or cash
  - use credit cards and mobile phone wallet apps (credit card data stored on their phone) to make purchases
  - share their interests and giving on their social media accounts
  - respond to giving challenges on social media, and
- ...expect electronic giving**

- Digital givers give **33%** more money and **44%** more often than non-digital givers
- Only 27% of digital giving happens on Sunday; **73%** happens during the other six days of the week
- Digital givers are **8x** more likely to give to multiple initiatives

PushPay Digital Giving Trends

# The pandemic accelerated the use of electronic giving; parishes are catching up

- During the pandemic, 10 years of e-commerce adoption was compressed into three months for Baby Boomers <sup>(1)</sup>
  - 47% increase in on-line or app orders at restaurants
  - 193% increase in grocery orders on-line or via app
  - 469% increase in telehealth
- Using new technology 2 or 3 times out of need creates a habit
- All our parishes have online giving at the parish website
- Parishioner registration for online giving is still very low

17%

*of active, registered parishioners are using online giving as of June 2022*

(1) McKinsey survey

# Some parishes and schools also take in-person credit card payments



## **The parish bank**

can set the parish up to accept credit cards in-person; e.g., both Capital One and Community Bank of the Chesapeake partner with SwipeSimple



## **Online giving vendors**

Several parish online giving vendors - eCatholic, ParishSoft Giving, Vanco - offer in-person credit card processing



## **Third party vendors**

Square and Clover can be quickly implemented, but add a new vendor and business process to the parish system

*Fees can include % of transaction amount, monthly software fee and purchase of card reader devices. The parish should select a card reader that can handle swipe and contact-less card transactions*

# Donors have asked to use their own mobile wallet apps

*The marketplace changes quickly; popular apps include:*

## **Venmo**

- Owned by PayPal. Approximately 40 million users.
- Non-profit accounts available
- All transactions are public unless users select private
- Processes payments from a payer's bank account to the platform at no charge to payer or recipient
- In 3-5 days, funds are available for recipient to transfer from the platform to their bank account
- Vendor earns fees from payer credit card use, instant availability of funds to recipient, and charging merchants

## **Cash App**

- Owned by Block (formerly Square). Approximately 24 million users.

## **Zelle**

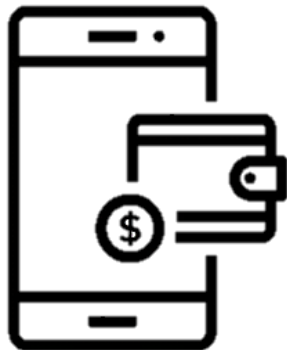
- Owned by seven major banks. Approximately 86 million users
- Bank-to-bank transfers from payer to recipient at no cost
- Funds are available immediately
- Does not support credit or debit card payments

*The parish must build its own internal controls*

# Electronic giving platforms are mini-banks

## **Platforms can:**

- Collect income
- Accumulate a balance - without interest income, unless managed
- Allow transfers out to a designated bank account
- May allow payments to other platform users



## **The parish must ensure:**

- Platform uses the parish name and tax id
- Designated account owner is the pastor, not a lay staff person or volunteer
- Access to funds is under the pastor's supervision
- Deposits are made, intact, to the parish bank account

See the [Parish Accounting Manual for a full list of internal controls](#)




Dear Mr. and Mrs.

Thank you for following our journey this past month as we learned more about Father Rigdon, Monsignor McGready, Monsignor Bazan and Father Sileo. These retired priests, along with so many others, have served for decades throughout our faith communities.

As a quick reminder the [Retired Priests Collection](#) is this weekend at all Masses. You can support the [Retired Priests Collection](#) at Mass or [now](#) by clicking on the button below:

Donate Here to Support our Retired Priests

On behalf of the retired priests who will benefit from your generosity today and in the future, **THANK YOU for your generous gift to the 2022 [Retired Priests Collection](#)!**

Sincerely,  
  
Elizabeth Shaughney  
Director of Stewardship

P.S. To make your gift over the phone, please call [\(301\) 853-4488](tel:301-853-4488).



# FlockNote emails create conversations (and donations)

- FlockNote offers **Fund it** to take payments right in the message
- An email from the parish is more uplifting than 99.9% of emails that parishioners receive
- Free FlockNote software gets parish emails into inboxes (and out of spam folders) and invites replies to enable communication and dialogue with parishioners
- Emails have a 45% open rate vs. estimate of bulletin read by 5% of parishioners

Message is short enough to fit on a single, mobile phone screen without scrolling. Content is bright and engaging and has at least five different spots to click to donate. The call to action is clear.

# Online giving sites have customizable forms to take payments in addition to offertory

- [eCatholic](#) and [ParishSOFT Giving](#) payment forms can be used for fundraisers, Religious Education enrollment, other donations.
- eCatholic offers [free resources](#) to boost online giving, including their Boost Offertory Program, custom QR codes, bulletin inserts and offertory cards.



Convenient online giving opportunities

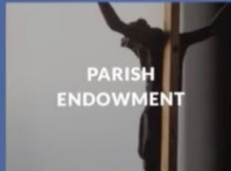
## Support our mission at St. Mark's

Together, we can make a difference and share Christ in our community.

DONATE NOW



SUPPORT YOUTH  
MINISTRY



PARISH  
ENDOWMENT

PARISH RENOVATION  
CAMPAIGN PROGRESS

\$375,000

of \$750,000 Funded

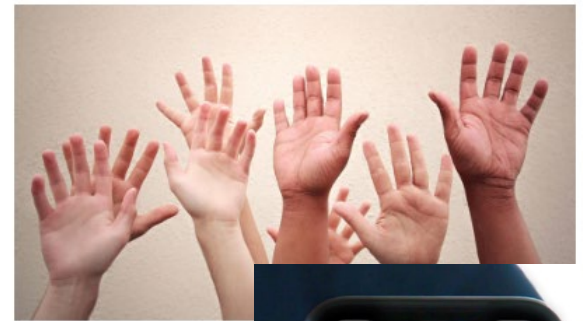
50%  
of Goal



DONATE NOW

Pay for Religious Education Pagar por la educación religiosa

Form Sign in



Name/Nombre

First Name

Phone Number (optional)

Email (optional)

User Amount

\$ 0.00

OUR LADY of GUADALUPE

Faith Formation Registration

First Name

Last Name

Email

Registration Fee \$25.00

Tuition Fee \$3500.00

T-Shirt Size

☐ \$10.00 - Small

☐ \$10.00 - Medium

☐ \$12.00 - Large

Total: \$3,525.00

Proceed to Payment

# We are ready to support the parish



## **ParishSoft Accounting and FamilySuite, Bookkeeper support, Finance Council consulting**

Adrienne Willich  
Executive Director of Parish and School Financial  
Operations  
[WillichA@adw.org](mailto:WillichA@adw.org)  
301-853-5373

## **Parish eCatholic websites, Flocknote email and text communication tool, digital media strategy**

Jaclyn Lippelmann  
Director of Digital Media  
[LippelmannJ@adw.org](mailto:LippelmannJ@adw.org) and  
<https://digital.adw.org/>  
301-853-4484

## **Take the Next Step Offertory Enhancement Program, Online giving**

Elizabeth Shaughney  
Director of Stewardship  
[ShaughneyE@adw.org](mailto:ShaughneyE@adw.org)  
443-929-2902

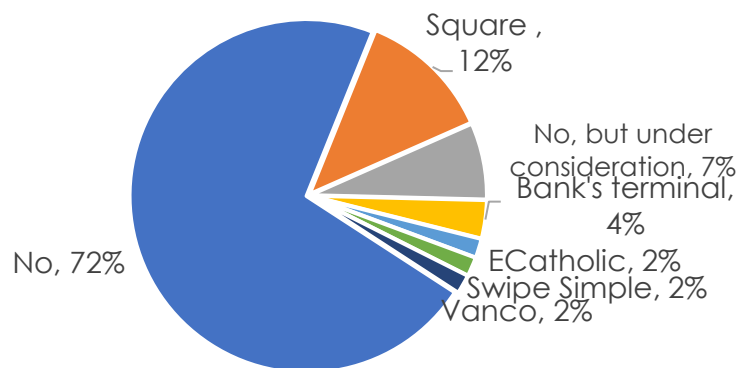
## **Planned giving, Crypto-currency donations**

Joanne Pipkin  
Director of Donor Relations & Gift Planning  
[PipkinJ@adw.org](mailto:PipkinJ@adw.org)  
301-853-4486

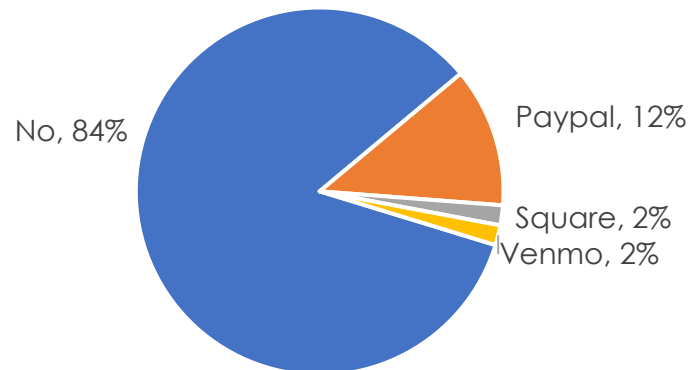
# Current state of electronic giving

57 responses to October 28, 2022 survey of parish bookkeepers

Does the parish accept in-person credit card payments for donations or sales?



Has the parish created an account on a mobile payment platform?





\$100



\$108-\$110

The average credit card donation is generally 8% to 10%  
higher than that of a cash or check donation

OSV White Paper