



TITHE.LY

TITHE.LY MOBILE GIVING PRIMER

WHY OFFER MOBILE GIVING?

Mobile giving saves time.

- No one needs to count and record digital donations. Receipting is easy.

Mobile giving is fast and easy.

- Once a donor is set up, they can make a donation faster than writing a cheque. Many people no longer carry cash or a cheque book.

Donations will go up

- When mobile giving is offered, donations typically go up 10% – 20%

Mobile giving allows people to donate on their schedule.

- Giving is not limited to Sunday morning.

Mobile giving is versatile.

- People have the option to give once, set up recurring donations, designate to specific ministries or purposes.

But...

Some common objections

“Online giving is less intentional and therefore less spiritual.”

One of the most common concerns about online giving is that it removes the weekly ritual of giving as a congregation. This stems from a belief that there is something inherently spiritual about the physical act of putting money in a basket.

However:

God makes it very clear that he’s more concerned about our attitude when we give than he is about how much we give, or even how we give. If you begrudgingly hand over your money each week in church out of habit or obligation, that’s less intentional and less spiritually-beneficial than prayerfully choosing to give online. And there’s nothing in the Bible that says tithing means passing a plate around. Making the decision to give in a different way doesn’t end the spiritual ritual of giving—it changes it. Include mobile gifts in your offering prayer and encourage a lifestyle of generosity. All generosity is an act of worship and a spiritual discipline.

“The process is too complicated.”

If your congregation is older, it’s easy to worry that they won’t know how to use the new system, and that they’ll stop giving because it’s too complicated.

However:

Most seniors are already using the internet. Online giving is easy for your church to set up and easy for your congregation to learn. Mobile giving isn’t meant to replace physical donations, but to offer another convenient option.

“We’re too small – it’s not worth it.”

It sounds like a lot of work to set up mobile giving and it might not seem like the benefits outweigh the effort.

However:

Mobile giving can be a gift, especially for a small church. Your congregants will be able to set up their giving on a recurring basis which will increase your offerings significantly simply because you will receive their donation whether or not they physically attend church. Mobile giving apps send digital receipts and often allow you to easily upload your cash and cheque donations to be included on those receipts.

“Recurring giving is a one-time act—not a discipline.”

Like the argument that online giving is less intentional or spiritual, the argument here is when you set up your online tithe as a recurring transaction, it doesn’t take discipline to keep giving. It happens automatically, whether you’re thinking about it or not.

However:

A huge part of tithing regularly is trusting God with your finances. Setting up recurring giving still requires you to plan your monthly budget around your giving and to pay attention when it comes out of your account. Meanwhile, forgetting to give is a common barrier to giving: People show up on Sunday without cash or a cheque, even though they wanted (and maybe even planned) to give. Recurring transactions are a great way for people to keep giving regularly.

“It’s too expensive.”

It sounds like it might cost a lot so it’s tempting to dismiss mobile giving because of the fees involved.

However:

If people give more consistently due to mobile giving being more convenient and accessible, your church will do better financially. Giving is almost guaranteed to grow by allowing people to give whether they’re physically in church or away as well as making it simple for people to set up auto recurring giving. Also, some mobile giving apps provide the option for givers to cover the fees when they give. In addition, you save the hidden cost of providing offering envelopes and the time to process and deposit physical donations and prepare receipts. Donors have the option of covering the costs with their donation.

DIGITAL GIVING CHECKLIST:



Get your launch team ready

- Introduce the team
- Set up a dedicated email address for questions
- Include point person's name in bulletin



Review Online Videos:

- <https://get.tithe.ly/resources>



Create a church account online at <http://insrt URL here/>

- Ensure the Address, Phone and Memo fields are required (needed for income tax receipt purposes)
- Request Tithe.ly apply the CBOQ negotiated Rate
- Request customized deposit schedule from Tithe.ly
- Update the **Tithe.ly Giving Form** with your church logo (optional)
- Customize the **Tithe.ly Thank You Email** (optional)



Recommended Church Giving Policy in place (approved by BOARD) and added to website

Please note: Spending is confined to Official Church Board Approved funds, programs, and projects. Each contribution will be used as designated by the donor with the understanding that when that particular fund, program, or project has been fully funded or cannot be completed for reasons determined by the Official Church Board, contributions so designated will be used where most needed.



Get Your Website/Kiosk Ready:

- Add the **Give Widget** in a prominent position on the website
- Add the **Church Giving Policy** to your website (if not already done)
- Optional – Setup **Giving Kiosk(s)** in the church lobby. Have trained people ready to help people get started with digital giving



Prepare Your Launch Sunday Toolbox:

- Download/Customize **Digital Giving Bulletin** with your church name/website
- Download/Customize **Launch Sunday PowerPoint Slides** (to be used with Digital Giving Bulletin)
- Download/Customize **Offering PowerPoint Slide** (to be used in future offertory)
- Create **bulletin and live announcements** (to be used in future offertory)
- Create **Email Notice** (to be sent out after Launch Sunday and to any new people wanting information on digital giving to your church)
- Create **Recurring Bulletin Giving Options Note** (to be inserted in a permanent spot in your bulletin)

Church Giving FAQ

HOW MUCH DOES IT COST TO USE TITHE.LY?

There are no contracts, no up-front fees, no security fees, and no hidden fees of any kind. CBOQ churches simply pay 2.5% + 0.15 per credit/debit card transaction* or 1% + 0.15 per ACH/Bank transaction. For example, \$100 donation (less the Tithe.ly credit/debit card fees) = \$97.20 deposited into your bank account. Donors are given the option to cover the costs. Text giving option is available for an additional \$19 a month.

HOW LONG DOES IT TAKE TO SETUP?

Five to ten minutes max! It's a very simple process to set up your account and begin receiving your first gifts!

IS TITHE.LY SECURE?

All financial information is encrypted and stored by our banking partner to PCI DSS Level 1 compliant standards. PCI DSS Level 1 compliance is a set of rules stated by credit card companies and audited by an independent third party. It is the highest possible rating one can get in the electronic payment processing industry. Additionally, Tithe.ly forces HTTPS for all transaction services using TLS.

WHAT IF SOMEONE LOSES THEIR PHONE?

If a phone is lost, even if someone is logged into Tithe.ly, no transactions can be made without the users secret passcode. This is an extra layer of security that ensures that no one but the owner can access their Tithe.ly account for malicious reasons.

WHAT ARE THE TITHE.LY FEES FOR?

These fees help us cover the cost of processing each electronic transaction, maintaining a secure and safe environment for your transactions, and improving the platform so your church continues to benefit from the giving innovation we deliver.

DO I NEED A NEW MERCHANT ACCOUNT?

Nope! Tithe.ly provides an end-to-end solution. All gifts are tracked through the Tithe.ly dashboard and deposits go directly into your bank account.

DOES TITHE.LY SUPPORT FUND ACCOUNTING?

Yes. Every dollar taken in through Tithe.ly (whether it's online, or via a physical batch of cheques and cash) is allocated to a fund so that you can easily do your fund accounting. We even produce bank deposit reports that include fund level detail and aggregate information for easy reconciliation.

HOW DO I GET MEMBERS USING TITHE.LY?

So you've just started using Tithe.ly at your church and need help educating your congregation about the new ways to give? First, we're here to help! You will receive a full launch resource kit packed with slides, videos, and more. You'll also have one-on-one time with our custom happiness team. For quick ideas on the best ways to roll out Tithe.ly read this launch plan.

The better your members are educated to use Tithe.ly the more opportunity you have to increase giving. Churches that fully implement and effectively roll out Tithe.ly typically see a 10% – 20% increase in giving, but we've seen over 50% as well.

CAN I EASILY ISSUE REFUNDS?

Yes, at a simple click of a button from your admin panel.

CAN I ISSUE DONOR TAX RECEIPTS?

Yes! It's easy to generate custom donor statement and receipts for any date range. You can save some money and deliver them by email or print them for mailing.

WHAT ARE THE WAYS PEOPLE CAN GIVE?

Cash & Cheque – Chances are, a good chunk of your donations still come in via cash and cheque from passing the plate at church. With Tithe.ly church giving, you can easily record all offline giving alongside the other forms of giving so you have a complete view in one system!

ACH bank transfer (Pre-Authorized Debit) – Bank transfer donations are supported by Tithe.ly church giving. Donors can set it up and manage their connected accounts themselves, or you can help them get it configured on the admin side of giving.

Credit & Debit Card – Donors can give using their VISA, MasterCard, Discover, or AMEX. Donors can set it up and manage their connected accounts themselves, or you can help them get it configured on the admin side of giving.

HOW OFTEN ARE FUNDS DEPOSITED?

The short / simple answer is that we deposit funds directly into your bank account every day with a two day lag. Meaning, funds raised on Sunday hit your bank account on Tuesday. To learn more, check out our knowledge base [article on deposits](#). CBOQ recommends you request a special deposit schedule (e.g. weekly or monthly) to further manage bank fees. To do so, please email support@tithe.ly.

DOES TITHE.LY SUPPORT DESIGNATED GIVING / FUNDS?

Yes. With Tithe.ly you can create as many funds/designations as you need (e.g. missions, building fund, weekly contribution, etc.). These appear to your members when they use our platform, making it very simple for them to be sure their generosity goes to the place they are most passionate about.

DO PEOPLE GET A RECEIPT?

Absolutely! As soon as someone gives via Tithe.ly they instantly receive an email with the details of their transaction. All giving history for each member is also tracked and available within the mobile app, giving your members instant access to check their records. Note: Confirmation emails sent by Tithe.ly should only be used for tax purposes if the email meets the tax requirements of the country your church resides in.

CAN WE TRACK GIVING ACROSS MULTIPLE LOCATIONS?

Yes. With Tithe.ly you can easily track giving for multiple locations/related organizations (i.e. church plant) within a single account. Tithe.ly will also support multi-campus setup in popular ChMS platforms like Church Community Builder, Breeze, Elvanto, and other church software.

CAN I INTEGRATE WITH MY CHURCH MANAGEMENT SYSTEM?

Tithe.ly currently integrates with Elvanto Church Management Software, Shelby Arena, Church Community Builder, Breeze, HubSpot and Faith Teams. We're working on direct integrations with many more. Planning Center Online, Fellowship One, and ACS are on our list and will be live soon. Additionally, we offer a very simple way to export your data in a format that easily imports into any ChMS that we don't have a direct integration.

CAN I INTEGRATE WITH MY CHURCH'S MOBILE APP?

Yes! Tithe.ly integrates nicely into your church's existing mobile app (eg. Bulletin Plus Church App, The Church App by Subsplash, PocketPew, ApolloApp, Custom Church Apps, etc).

DOES TITHE.LY WORK WITH MY GENERAL LEDGER?

Tithe.ly allows you to export a CSV file that should be importable by your general ledger. We also provide bank deposit reporting that includes the full deposit amount as well as the break out by fund. We'd advise against keeping every individual donation in your general ledger. Instead, we'd recommend using a journaled entry strategy where individual gift details are stored in Tithe.ly and only the deposits totals and fund details are entered into your general ledger.

IS TITHE.LY BETTER THAN PAYPAL?

PayPal is a useful tool, but not built to meet the specific needs of the Church. With Tithe.ly you get a mobile app, text giving, web giving, kiosk giving, and administrative tools. Plus, all the data syncs directly with your church management platform. All things that you don't get with PayPal. Plus, Tithe.ly provides a much better giver experience!

IS TITHE.LY BETTER THAN PUSHPAY, EASYTITHE OR OTHERS?

We encourage you to do the research. Tithe.ly has been built by ministry minded individuals and pastors to meet the specific needs of the Church. Tithe.ly gives you five ways to give in one solution – a native mobile app, true in-text giving, web giving, kiosk giving, and administrative giving. You won't be required to sign a long-term contract, incur any up-front fees, get stuck with large monthly fees, or find any hidden or surprising fees in your processing statements.

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