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Which card readers are available on Parish Buying?

Following the feedback received from around 60 churches, the National Stewardship Team has now agreed contracts for two card-readers on Parish Buying. Special terms have been agreed with SumUp and with iZettle for the Church of England and Church in Wales.

We intend to make available an online forum for churches to share successes (and failures), to ask questions and to offer advice. We hope you will take part! We thank you in advance for your work.

Getting Started:

What equipment do we need to get going?

The terminal that you will be provided with needs to be connected by *Bluetooth* to a mobile phone (iPhone or Android) or tablet (iPad or Android). You'll need to download an app to run the terminal. The card reader can connect to several people's phones but only one at a time, so you can set up a rota for its use. You can use a second or third (or more) card reader with the same account and at the same time. Each card-reader has to be linked to a separate phone (iPhone or Android) or Tablet device.

Will we need Wi-Fi or 3G (or better) signal?

Yes. The terminals won't work unless they can connect to the internet when the payment is being processed.

How do we start?

- i) First of all you have to be a Parish Buying member, the Church's own service for parishes, cathedrals and dioceses – because the offers are only available through Parish Buying. It's free of charge and you can register as a member on www.parishbuying.org.uk.
- ii) Go the Card-Readers page on the Parish Buying site and select which company you want to buy from. A detailed buyer's guide is available to help make your decision.

- iii) When you make your selection you will be taken to the relevant supplier page where you will do two things: open an account and purchase a card reader

Do I need anyone's approval?

You should seek authority by a resolution from the PCC or equivalent, just as you would for opening a bank account

Fees

What fees are taken by the terminal provider?

The fees vary by company, the type of card being used and whether the cardholder is present or not. Full details are available when you go to register. Please note that the rates have been specially negotiated for Parish Buying members.

Are they higher than some machines?

Some machines that charge the user a monthly rental cost might have slightly lower transaction fees, but the card reader terminals available through Parish Buying have no monthly rental cost nor minimum charge.

If this takes off (that is: if a parish takes over £40,000 per year by account), then it begins to make sense to switch to a machine with a lower % transaction fee, but with a monthly rental cost or minimum charge instead.

Can we pass the fee on?

No. Under the second Payment Services Directive it has been illegal since 13 January 2018 to pass the fee on to people using cards to pay.

Some practical points:

How can I identify what receipts are for?

The reporting from the cards will give you an analysis of what the money received was for, but only if you tell it. For this reason it is best to set up "products" for sale (£5 donation, Banns Certificate £14, Christingle donation £10, Hall Hire £25 etc) which can then be featured on the smartphone for the donor or operator to use by selecting them.

These descriptions and amounts then feature in reports to the treasurer, who can then account for them easily and correctly, including claiming Gift Aid where appropriate. There are other capabilities to arrange these by 'product line' too.

What about taking payment over the phone?

This is for when you want to take payment for hall-hire, or a wedding, or concert tickets when the person paying is not present. We suggest that best practice is to use the SMS

(text) or email facility on the reader to charge people. The payer then clicks on the link they receive and makes a card payment online.

If you use the VTT facility (a “virtual terminal” form on the internet) available from SumUp for payment over the phone, you should consider very carefully the security of the information you are custodian of. Any lack of care (for instance, if you make a quick note of someone’s credit card details on paper) brings greater risk of fraud and theft because you have to key in other people’s card numbers while they are on the phone.

When do we get the money?

The funds received will be paid to your bank account. You can choose to have them sent daily or less frequently, but depending on the card used it may not happen the next day – for instance American Express take longer than other cards, credit cards take longer than debit cards.

It depends a little on the card-reader company and the card type, but you should get cleared funds to your bank account 3 working days after the transaction.

Can more than one person use the reader?

Yes, but not at the same time.

One person has to open and manage the account, and acts as administrator, but they can then create other users. The lead administrator should be the only person that has the ability to change the bank account to which funds are sent. If more than one person has the app downloaded onto their phone or iPad it is perfectly possible to arrange a church rota to accept payments.

Can you give a receipt?

Yes, and it is good practice. Receipts can generally be issued as a text-message, or by email, or the device can be connected to a special printer.

Gift Aid

If a donation is given by card, what amount do we claim Gift Aid on?

You should claim on the total amount given. You don’t need to deduct the processing fee.

How do we claim Gift Aid?

Although there may be developments in due course, Gift Aid needs to be dealt with as though you were receiving cash, perhaps using envelopes marked “CARD”, and then entered into your declaration as usual.

What about Gift Aid on Contactless Donations?

Contactless donations of £20 or less can be included in your Gift Aid Small Donations Scheme (GASDS) allowance of £8,000 a year.

1) Setting up Products

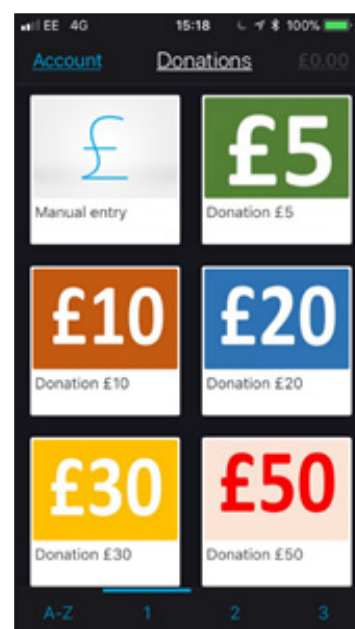
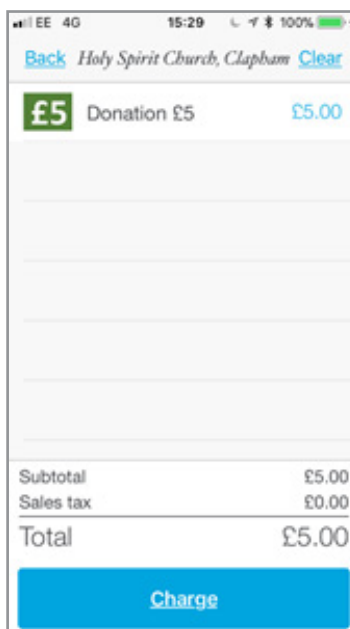
Setting up products is one key part of using your card reader successfully.

Whatever the transaction, whether it is for a banns fee, or hall hire, a concert ticket or a donation, it is always best to set up “products” using the service provided by the card reader company.

It makes it much easier to use – if I am a donor I can just press the amount I want to pay (pressing it twice means I “buy” two donations, doubling its value). It reduces the time it takes to make the payment and it reduces the likelihood of errors.

And, very importantly...

Later on, when the treasurer gets the report from the card-reader company it will be easy to account for payments received, because they are all identified.



2) Can they see you?



Whatever the event – whether you are taking payments for a raffle, taking donations at the back of the church, or selling tickets to your fundraising concert or event – it is important that people can see you.

If there is a live event or service, make sure there is mention of the facility to pay by card.

Signage

Churches can be vast spaces. They’re often tall and are sometimes dark buildings, and (you hope) there is often a crowd.

Tall signs and tables which can be purchased for a modest cost will help people see where you are.



Left to right:

Floor-Standing Sign Holder £45.89 through Parish Buying

Roll banner. £45 (approx) from numerous suppliers

Como Poseur table. £84 from various suppliers

3) Can you adapt quickly?

People carry cash less and less, and of those who do most don't carry a lot of spare cash just in case they are moved to give it.

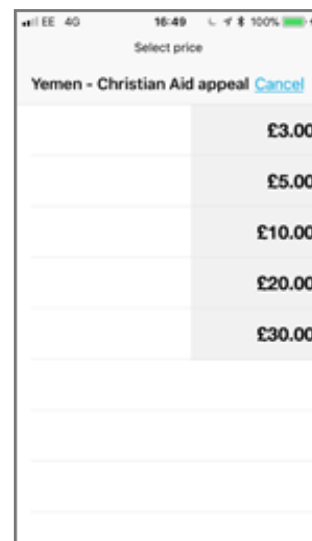
But we do often carry a debit or credit card.

Two minutes work on the App, and your Church is ready to receive donations – whether it is for the Youth Club emergency purchase, or for another charity.

The appeal or project can be presented during the notices, by the vicar or a relevant person, and you can set up shop at the back of the church.

Sometimes people are moved to give, and sometimes they are not, but you are ready, at no cost.

And of course the same is possible for your church event, like cake sales or entrance fee.



Bishop's Lent Appeal!

Youth club projector

Night-shelter appeal

Christian Aid disaster appeal

Flowers for Easter

Advice from other churches

In 2017 we ran a 6 month trial of card readers in 60 churches around the country.

Here's what some of them said:

'I would highly recommend it, although make sure the position of it is in a place that allows people to give without being watched.'

'For large events it is definitely worth having more than one reader. At £20 or £30 each, they usually pay for themselves in days as people make donations which they would not be able to make with cash.'

'We have had significant positive feedback from visitors (especially over Christmas) and on Christmas eve the reader amounted to around half of our collection.'

'The biggest issues are working out how you are going to enable people to interact with it. You'll need a person (or a rota of people) to hold it and help people use it.'

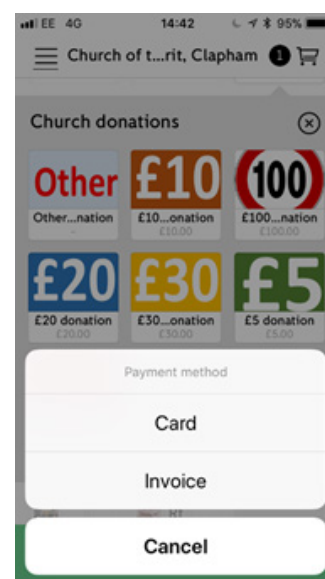
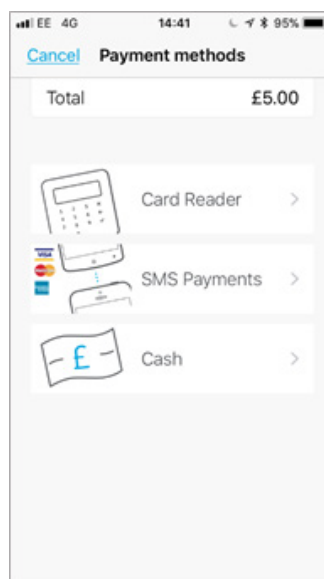
'It is definitely worth giving it a go, it means less banking and less cash on the premises.'

Helpful hints – Card Readers

4) Taking payments over the phone

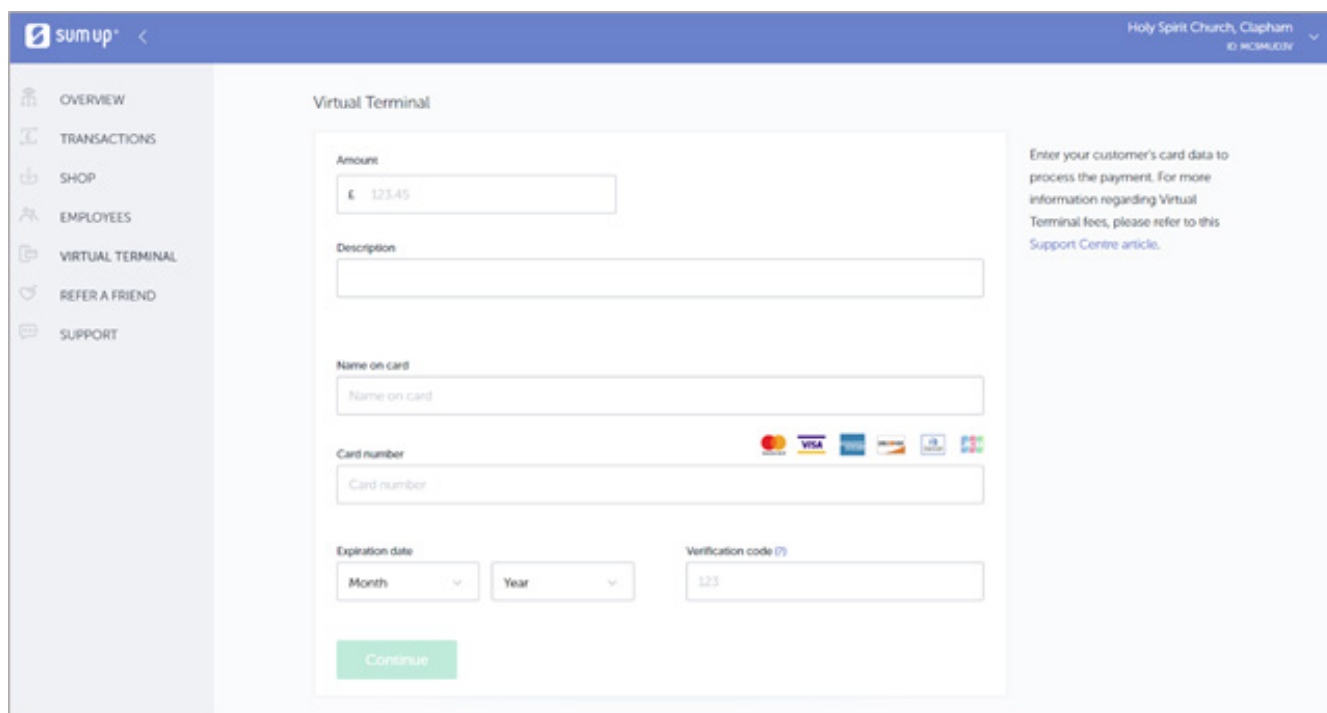
If the person paying is not present, you can still use the system to make payment.

If the person paying has access to a signal, then you can send them an invoice (by text with SumUp, by email with iZettle), and then the person paying will be able to deal with the payment as an online transaction. You don't need the card reader for this. The payment will then be displayed in your account.



But if the person paying has not got access to the internet, or is reluctant to use it, there is with SumUp another solution. You don't need the card reader for this.

You can – just as we are used to doing for electricity and other bills – take their payment over the phone by entering the details online using the website function.



It is simply a question of common sense that you don't (1) do it with someone else peering over your shoulder, nor (2) write all the details down on a piece of paper with the intention of doing it later.

We recommend that you do issue a receipt, either using the app on your phone or tablet, or by printing the receipt available on your computer.