

Do you Take Cards?



Figure 1 the iZettle card reader.
The optional charging stand
which costs £39 + VAT

“Well, yes actually we do.” At our South London church, we decided in December 2016 to purchase a card reader to process card payments.

Because we weren't sure about the level of use, we didn't want to sign up for any of the payments systems which involved a contract, since charges would be payable even if we didn't get any donations or other receipt. So we looked around for a card reader which was not expensive to buy, and didn't have high payment charges.

Introduction to an iZettle

We ended up with an iZettle. (<https://www.izettle.com/gb>)

How much does it cost? There is a one off payment of £34.80 to buy (plus the optional charging stand which costs £39 +VAT).

Are there any charges involved? Most churches will pay 2.75% charges on every receipt (so you get £9.72 when a person gives £10), but this rate goes down the more you use it. We felt that this didn't matter because these were donations we were not going to get otherwise, so we were happy – or at least prepared – to pay. iZettle processes both contactless and chip-and-pin payments (but not over-the-phone) and the funds are in your bank account in 2-3 days.

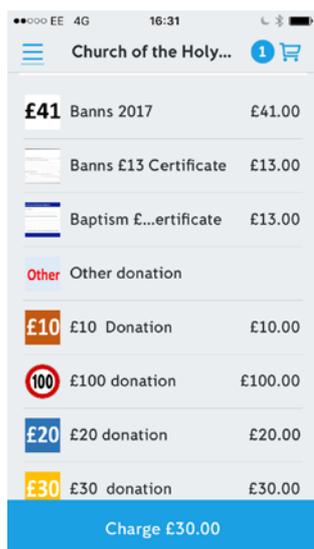
How does it work? It has, so far worked flawlessly. It has to be linked to someone's [iPhone or iPad or Android phone](#) connected to the Internet. We have 3 people with the app so there is a sort of rota to accept payments. You do need to ensure that only authorised people can change the bank account the funds go to.

What we use our iZettle card reader for

At first we thought of it primarily for donations (particularly at services with a number of one-off visitors), but then realised it would come in handy for processing fees (banns, marriages etc.) It is up to you whether you increase charges to cover costs, although the law prohibits this for fees for certificates, marriages and funerals, and it is not what happens in everyday life.



Figure 2
The visual message is important



Then we realised we could use it at the door for concerts, and for receiving payments on the silent auction at our fete.

The congregation just giggled the first few times we said we accepted plastic and to be honest we have not received much in donations so far, all on the “retiring collection” approach standing near the exit.

But people will get used to it when we get the messaging right, and we will get some cards to show that we do. It helps to have the visual message.

Figure 3 An iPhone with the Holy Spirit, Clapham "products" for sale on iZettle

Can you claim Gift Aid?

Receipts can be issued as a text-message, or by email, or the device can be connected to a printer. Claiming **Gift Aid** is the same as you would for cash: and from April 2017 contactless receipts under £20 may be claimed under the Gift Aid Small Donation Scheme. Chip-and-pin receipts can be claimed as long as you have the necessary Gift Aid declaration from the donor. You could ask the donor to use a Gift Aid envelope and mark it CREDIT CARD, or have separate declaration forms.

Are Other Providers Available?



[PayPal](#) and [Payleven](#) offer card-readers too, with the same charges, but their card readers generally cost more - £75 and £70.99 respectively, although offers are available. This is a fairly new area, and there are new entrants regularly.

For instance, on <https://www.mobiletransaction.org/payleven-vs-izettle-vs-sumup/> a company called [Sumup](#) offers a similar product with a lower transaction fee of 1.95%. Definitely worth investigating, although it is small and the reporting (for the Treasurer to use) is not so sophisticated.

By Nick Jenni, Church of the Holy Spirit, Clapham

Piloting Phase

The National Stewardship Team is in the process of piloting card readers before considering a national contract with a preferred provider. If your church has used/ plans to introduce accepting card payments, we'd love to hear from you. Please contact National Funding Officer Eleanor Stead Eleanor.Stead@churchofengland.org