

Card Reader Trial 2017/18
Final Feedback and Conclusions

In 2017, sixty Anglican churches were issued with free hand-held card readers to trial in their parishes. To view the original trial announcement please visit the [Parish Resources website](#).

The aim of this trial was to understand whether parishes would be able to use these as payment solutions for parish offices, to provide a modern way for payments such as wedding fees, hall hire and event tickets, and to understand the potential for receiving donations outside of the offertory. A second trial of self-service contactless donation units for use in churches is still running.

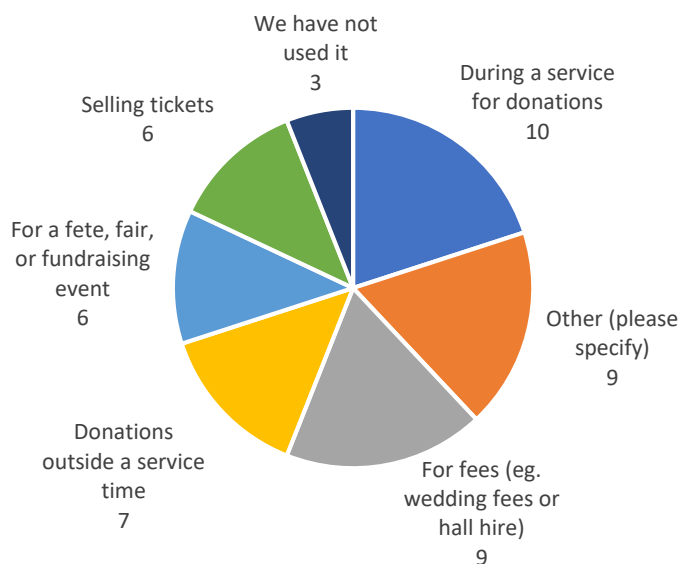
In this trial, twenty card readers from each of 3 different companies were tested- SumUp, iZettle and Square. All three companies had offered the trial card readers for free, along with discounted transaction rates. Following the registration period an initial survey was sent out to the sixty trial churches, asking for feedback on their experiences with the card reader companies and on their initial use of the readers.

Following the first survey it was decided that Parish Buying would contract with two of the three companies- SumUp and iZettle. The primary reason being the ease of the registration process - how long it took churches to register, and how helpful the card reader support services were. Some of the registration times for Square readers were very long - several churches took several days - and there was also feedback about the look of the device. The Square device does not include a keypad, with PINs being entered directly onto a mobile phone. It is therefore just a simple white box which some people found disconcerting.

Following the completion of the full 6 month trial period, a second survey was sent out asking the trial churches for feedback on their use of the card readers.

- The majority of churches who responded to the survey agreed they would recommend or highly recommend other churches get a card reader; although the feedback suggests that we should be clear that the principal use in most parishes will be to receive payments.
- Despite not expecting churches to make significant use of the readers for donations, almost half who responded to the survey have used it for donations during a service, and an additional 3 used it for donations outside of a service time:

What have you used your card reader for?



Reponses for 'other'

Coffee House

Church weekend away and Traidcraft stall

selling books at Alpha course, taking annual church magazine subscriptions, taking payment for printing Sunday Teas

Church gift shop

Bookstall sales

Available to use at our Fairtrade stall (customers still paid by cash or cheque though)

Raffle tickets, book sale, cashback

Sale of items like Advent Calendars, Guide Books, Tea Towels

- There did not seem to be a limit on the locations the carder readers had been used. Whilst the church building and parish office were the most common answer, other places included the church hall, foyer, coffee shop, outside in the open air, the vicarage and the site for a weekend away.
- In the long answer feedback about location use and any difficulties experienced:
 - There were some negative comments about the readers not connecting, the time it took to set up, the time it took to train people (lack of enthusiasm), and about the fees that the card companies charge.
(NB. The fees for our churches have been specially negotiated and are markedly lower than the normal rates).
 - There were positive comments about ease of use (contradicting some of the negative comments), uses for donations and wedding fees.
- Our final question in the survey asked 'do you have any advice for other churches who are getting a card reader?'
 - A lot of positive feedback, but the outcome was very much dependent on the individual church (and individuals within that church) to make it work.
 - A few suggestions that an all-in-one donation unit would be better than a separate card reader and mobile device. This suggests that the solutions of this type that the national team are currently trialling will be popular with parishes.

A selection of the comments:

'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.'

'Not feasible to use during a service as process is too long. Really useful at events when people don't always carry 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.'

April 2018

'For smaller churches like ours, having a separate dedicated phone for the task is not really something we can do financially. That introduces some security issues for personal phones.' (NB No data is stored on personal phones at any time).

'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.'

Final Conclusions

- These hand-held card readers work well when there is a dedicated person or team driving the idea.
- They *can* successfully be used for donations outside of offertory collections as well as other payments.
- There is appetite for all-in-one donation solutions for parishes (NB. These are currently in development and we aim to have them available through the Parish Buying service by the end of 2018).