

The Fundamentals (and mental fumbles) of Online Giving



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Yeah, pledge attrition kind of changed our plans.

Why Offer Online Giving?

The Internet is clogged with colorful infographics on why you should hop on the online giving bandwagon. Many of these statistics are generated by the giving services themselves, who would like nothing more than to take a substantial cut of your earnings—perhaps more than you gain by using their system.

Allow me to cut to the chase. There are only two reasons you should consider offering online giving:

Reason #1: Reduced Attrition

Attrition is when a donor fails to fully pay a pledge. For a capital campaign, the rule of thumb is to expect a roughly 5% attrition rate. Over a 3-5

year payment period, some donors simply wander away. Similar rates exist for sustaining supporters. In churches, for example, many members don't physically attend every week. Having the pledge dependably paid without the giver's intervention effectively drags their wallet to church, even when they sleep in.

If you can reduce attrition via electronic giving, the service can pay for itself—and any difference is increased income for you. If that is the case, then Reason #2 becomes relevant.

Reason #2: Everybody Else is Doing It

Seems silly, but the fact is, if many nonprofits offer the “convenience” of electronic giving, donors will come to expect it and will question the relevance of nonprofits who appear backwards and inflexible. You are not guaranteed that people will give more if you offer online giving. It is just

a vehicle, and not every shiny new thing is a good idea. That expensive kiosk or digital tip-jar may or may not be right for you. And that online giving service that offers text-to-give or integration with a contact management system you don't use may well be overpriced for your needs.

Now, some services claim their customers' giving increased by “up to 30%” when they implemented online giving. That “up to” part should make you think twice. I believe statements like that are made to justify excessive rates and to lock charities into them if possible. But if you can achieve Reason #1, that's a safe win, and any increase in giving is gravy.

Before we delve further into online giving, let's first step back and look at the bigger picture... to see online giving in the context of electronic giving more generally and to home in on the particular kind of online giving we'll be covering in this guide.



Suddenly Bob realized text-to-give might not have been the best choice.



Excuse me, but is this thing chip-enabled or swipe only?

Online Giving in Context

Electronic giving encompasses an array of non-cash/check methods of sharing funds. Electronic giving comes in three main flavors: In-Person, Text-to-Give, and Online.

In-Person

This encompasses everything from giving kiosks to digital tip jars and credit card swipers for use at live events. There is often a substantial startup expense for these systems. While some of this

expense is justified (because fancy gadgets cost money), the In-Person electronic gift is generally a one-time gift, and the device is more one of convenience than necessity.

Text-to-Give

Smartphones are now ubiquitous. But not long ago, text-to-give was the cat's meow, offering the ability to "impulse buy" right from your pocket. Sometimes appropriate, this option is no longer the only path for mobile giving, having been supplanted by apps and an increasing number of online giving services that are optimized for use on mobile devices.

Online

There are three main kinds of online giving services:

1. Crowdfunding. Crowdfunding services act as a middleman for gifts and enable anybody to create an appeal. They hide their fees well, but often charge around 20% of what comes in.

2. Peer-to-Peer. These are platforms that enable a person (say a marathon runner) to solicit gifts from their peers. The various participants each have their own page and compete for earnings.

3. Traditional. Here we have services that enable nonprofits to create appeals and accept gifts on a one-time or recurring basis. These services are basically like PayPal, but they enable gift tracking, tax receipting, and custom options to gather information from donors. Gifts given to a traditional online giving service go straight to the charity, minus (hopefully modest) processing fees.

This paper focuses mainly on traditional online giving because it is generally the most cost-effective form of electronic giving and can offset pledge attrition by automating payments over time.



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Megan was suddenly reminded of her online giving service.

Shopping for a Service

Shopping for an online giving service is much like shopping for a new car. Like a car, online giving looks all sexy on the outside but is generally a befuddling jungle under the hood. But non-mechanics buy cars all the time, and it generally

turns out OK. The key is knowing the basics and how they will impact what you want to accomplish.

When you shop for a car, you look at the fancy brochure, the design of the car, and what's under

the hood. For online giving, these equate to the sales site, the interface, and the processing engine.

1. The sales site. Oftentimes, the sales site for an online giving product is created by a totally different outfit than the folks who made the product itself. The site is modern, rescales to smartphones, and rarely fails to excite. This often has little to do with the product itself... which may look like something from the mid-90s.

If the rates and features do look acceptable, get a demo account and take a look. You shouldn't be forced to sign up for a webcast or sales call to see a demo account; most reputable services will give you a demo account without harassment.

2. The interface. The next part of online giving experience is the interface. There are two parts to the interface: the front-end that donors see and the back-end that administrators see. Look at it from both perspectives. And also look at it on multiple devices. Is it created using "responsive design" so that every feature functions flawlessly on a

smartphone? If not, you are probably looking at a product made years ago, which may have other inherent flaws as well. Think about how you plan on actually using the service. If you have a demo account, mock up some actual appeals that would reflect your specific needs. That way, you will know exactly if the system works for you.

3. The processor. Under the hood of every online giving service is what makes it go, the "processing engine." The interface bounces data over to the secure funds processor that does the actual moving of funds. To a large part, it dictates the rates of the service and many of the service's features. A great looking interface which covers a bad engine won't get you very far. Don't be surprised if you've never heard of the processor before...there are many. Key is that they have a track-record you can feel confident in.

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Now, let's go into some more depth on these aspects so that you can compare one service to another in an educated way.



Each path seemed perilous.

Evaluating the Sales Site

Here are a few things you should be looking for when evaluating the sales site. (The more products you can discard at this stage, the more time you will have to more closely inspect services that are a closer fit.)

Startup fee. This could be anywhere from \$0 to \$150. \$0 is nice.

Monthly fee. Every service has a monthly fee. This ranges from about \$15 to \$70 or more. PayPal has a monthly fee, too, if you wish to integrate their service with another system. Sometimes services offer an option with no monthly fee but with what is called a “monthly minimum” instead. That means if your processing fees don’t add up to this, they charge it anyway.

Also known as a monthly fee in sheep's clothing! Not a good start... Other times, there is a low monthly fee but high processing rates. In the end, it is the total cost that counts.

Card Rates. Expect to pay a fixed per-transaction fee of 20-50¢ plus percentages for each transaction. At the end of the day, expect to pay about 3-5% per transaction in both per-transaction fees and percentages. There are three kinds of ways rates are handled:

- 1. Flat rate.** This is where all transactions have the same fixed plus percentage cost. Expect to pay a little higher for flat rate, because the processor is hedging their bets. And mind you, there may still be exceptions...even PayPal charges more to process cards from international givers.
- 2. Tiered.** Under a tiered pricing structure, there may be a different rate for debit cards versus credit cards and different pricing levels for “qualified” and “non-qualified” transactions. Non-qualified rates are often applied to corporate, rewards, and international cards. You might pay less than a flat rate option here, or in reality you might not! Try to get a sense of what the average rate will be. Not knowing the exact rate may feel disconcerting, but what’s important is that you pay the lowest rates possible.

3. Interchange-Plus. If you process \$20,000+ per month, you may qualify for “interchange-plus.” Think of “interchange” as the wholesale cost to process a card. The “plus” part is a fixed percentage over that wholesale rate that you would be charged, say 0.3%, for example. There would also be a per-transaction flat fee. Under this scenario, your average expense should be lower, but there are interchange-plus plans out there with expenses higher than tiered pricing.

Some online giving services won’t even share their rates on their site and will say something like “We’ll work with you to provide competitive rates.” Translation: “We want to extract every cent from you that we can, but first we’ll lead you along a little, force you through a webinar, and reveal our rates only once you ‘understand’ why they are in fact great.” See that little “X” in the corner of your window? Click that.

ACH. Also called e-check, ACH (or automated clearing house) is a method of payment that moves funds from a donor’s bank to your bank account, avoiding credit card processors entirely. Because payments made through

ACH bypass the credit card interchange, it costs much less to process them, and the expense is not based on the amount being transferred. Why, then, do many processors charge 1% or more on top of a per-transaction fee for ACH payments? The giving platforms do it because they know that a low

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percentage looks like a good deal when compared to higher credit and debit rates. However, anything over 0¢ + .8% is excessive. Ideally, you can find a solution that charges a flat rate only, because this will really reduce your expenses. Consider a \$100 donation. If the charge is .8%, the expense is 80¢. But with a flat fee of 35¢, you would save 45¢. Over numerous donations, that really adds up. And for a major gift, such as a recurring payment on a capital campaign pledge, the savings is even greater. $\$10,000 \times .8\% = \80 . That same gift if paid through, say, 36 monthly installments at 35¢ each is \$12.60, an 85% savings. For major gifts or recurring donations, flat rates even as high as 75¢ make more sense than paying .5% or 1%. Go with a processor that does not charge a percentage, if possible.

Your bank may offer ACH, and your givers can fill out a form to set that up. However, while the cost is sometimes nothing, the gift cannot be given at the time the donor is inspired to give (leading to lost gifts) and filling out the form can be onerous, leading to procrastination and disinterest. Also, these payments are not tracked via a service to provide reporting to you or tax receipting to donors.

Early Termination Fee.

The cost to leave before the contract is up. There are services with no such fee, so you can leave when you wish. Find one of those.

PCI Security Fee. PCI stands for “Payment Cards Industry” and is a cost you pay to be “PCI compliant.” If you have access to store or transmit credit card information physically or electronically, you will need to be PCI compliant. To do that, you complete an online form called a “self-assessment questionnaire” or “SAQ.” It is a necessary 20-minute inconvenience once per year. However, paying a PCI Security Fee is not necessary. Some services include it in the monthly cost while others charge an extra \$10 per month for it. Go with one that includes it.

Other Fees. There are a number of possible special-circumstance fees that can be triggered. See if you can find out what these are...they are sometimes buried: ACH High Ticket Surcharge (can be +.25%, a surcharge for ACH transactions over \$5,000), Batch Fee (around 25¢/day, to settle your account each day), Return Charge Fee (around \$35, if they attempt to debit you and you don't have funds in your account),

Bounce Check Fee (around \$10, if your process a check electronically and it bounces), Charge Back (around \$35, if a customer declares a debit was not authorized), PCI Non-compliance Fee (up to \$50/month, if you do not complete the certification questionnaire). And of course, watch out for monthly

ACH High Ticket Surcharge
 Monthly Minimum On File Fee
 Qualified Rate Non-Qualified Rate
 Non-Compliance Fee Batch Fee
 Early Termination Fee RETURN CHARGE FEE
 Bounce Check Charge Back Fee
 Fee



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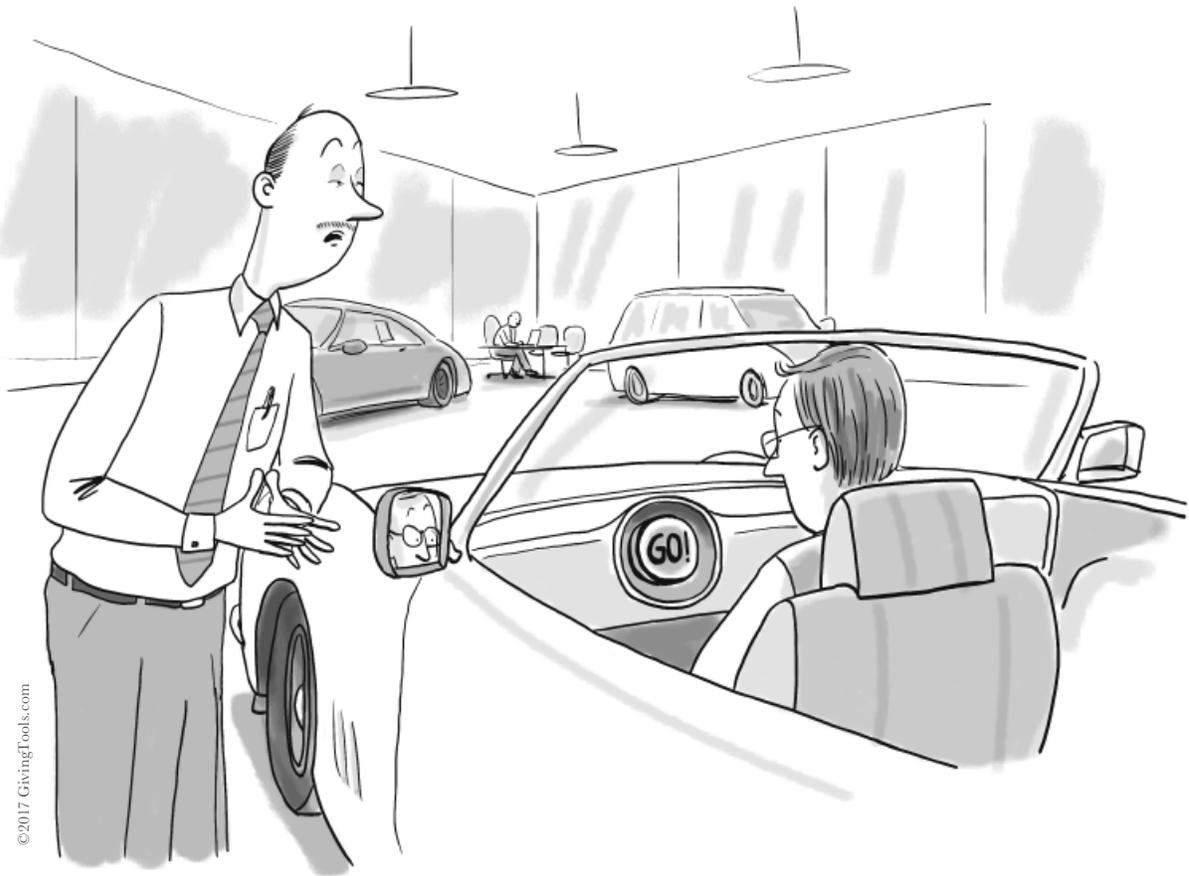
minimums, where if you don't pay that much in processing charges in a month, they charge you anyway. Fees, glorious fees!

Bells and Whistles. Minimally, you will need a service that offers recurring donations, reports of giving, and receipts for givers. Some services will try to sell you an expensive kiosk and text-to-give as well. If you want these services, fine, but the core of this whole thing is setting up recurring donations. And preferably recurring donations paid via ACH with no percentages.

You may see that some services do the processing themselves whereas others integrate with outside payment platforms. Aside from rates, sometimes those that integrate provide additional ways you can use the service, such as a virtual terminal to take payments by phone or the ability to integrate with JotForm or popular online shopping cards. Some will even provide you with a free credit card swiper to take payments on a smartphone. While you may not need these options, see if they exist, as they might be nice, free perks.

Also, be aware that many online giving services are owned by a few big conglomerates who actually compete with themselves for your business. Ministry Brands, for example, owns FellowshipOne, easyTithe, ParishSoft, CloverSites, Shelby Systems, NCS Giving, ekklesia360, e-Zekiel, SimpleGive, eGiving.com, eGive, and more. If you review their sales sites, you will find them eerily similar, and priced in the mid- to upper-range. Don't expect any of these options to be very far out of line from the others, as they are all the same engine under the hood.

Other services (like Blackbaud) have absorbed other companies and integrated all the software into a connected, yet closed, empire. The goal there is not to play nicely with other systems and keep you in their ecosystem. If you like all of their services and can afford them, go for it.



As you can see, the controls are both minimalistic and intuitive.

Evaluating the Interface

When it comes to interface, not all online giving services look or work the same.

Broadly speaking, some services look just plain outdated. Some of the older players in the business have not updated in some time, and you will want to be sure the product looks as current as the sales site!

Here are a few aspects to be aware of, from both a donor and administrator perspective.

For donors...

Appeal location. With some services, you link out to a page where gifts are made. With others, the gift form can alternately appear on your site (via an “embed”). If you link out, you will want that page to resemble your branding so it feels like a natural extension of your site. Is the service willing to set that up for you? Just how custom does it look? More on embedding shortly.

Giving without logging in. Are first-time givers able to give without logging in? If not, this is a big barrier at a time when you want donors to try a new thing. Some services enable donors to register after they've given once or twice...that's nice.

Receipts. Does the service generate receipts when gifts are given? Are you able to customize a message in the receipt? Does the receipt appear to come from your organization?

Account management. Can donors log in to change their password, see prior gifts, cancel gifts, etc.? If so, this is less work for you, as self-serve gets things done quickly and without intervention.

Year-end giving summaries. Do donors get year-end summaries of their giving for tax purposes? If so, can you opt out if you want do these statements manually?

Overall experience. Are appeals clear and to-the-point? Do they appear onerous? Are there confusing points in the process? Remember to try out a demo account and see for yourself.

For administrators...

Appeal creation. Some services are tremendously easy to use, enabling you to create an appeal in minutes right on your smartphone. Others...not so much. Create an appeal or two. See if the process goes smoothly. And see if you can add custom fields to gather additional information not included in the base options.

Gift tracking. Check out the reporting feature of the service. This may vary from a very simple display of totals per month to reporting per appeal, gifts per day, record gifts for the month, etc. At a minimum, you will want to be able to know if your efforts are succeeding. Some services allow you to download your giving data in .csv format. That is very handy, because then you can run whatever reports you wish and you have access to everything (except credit card information) which you can export to other services or use to generate custom reports to your leadership team. It also enables you to generate custom year-end giving summaries if you like, or to do data merge for mass email or mass mailings to donors.

Integrations. If you can easily export the database as a .csv file, you can manipulate and move data into other services. But it might be handy to have an integration with a service you use often, like Quickbooks or Salesforce to simplify the process.

Embedding. The giving service may provide code snippets to enable you to embed an appeal in your website. See if this is provided in the product or if you need to ask for it. And be sure they offer a "responsive iframe snippet" if your site is programmed responsively (i.e. if your site re-configures itself on the fly as the browser window size changes). Otherwise, your site will reconfigure but the appeal will remain static, breaking out of the site, forcing scroll-bars, and all that.

Some services are tremendously easy to use, enabling you to create an appeal in minutes right on your smartphone.

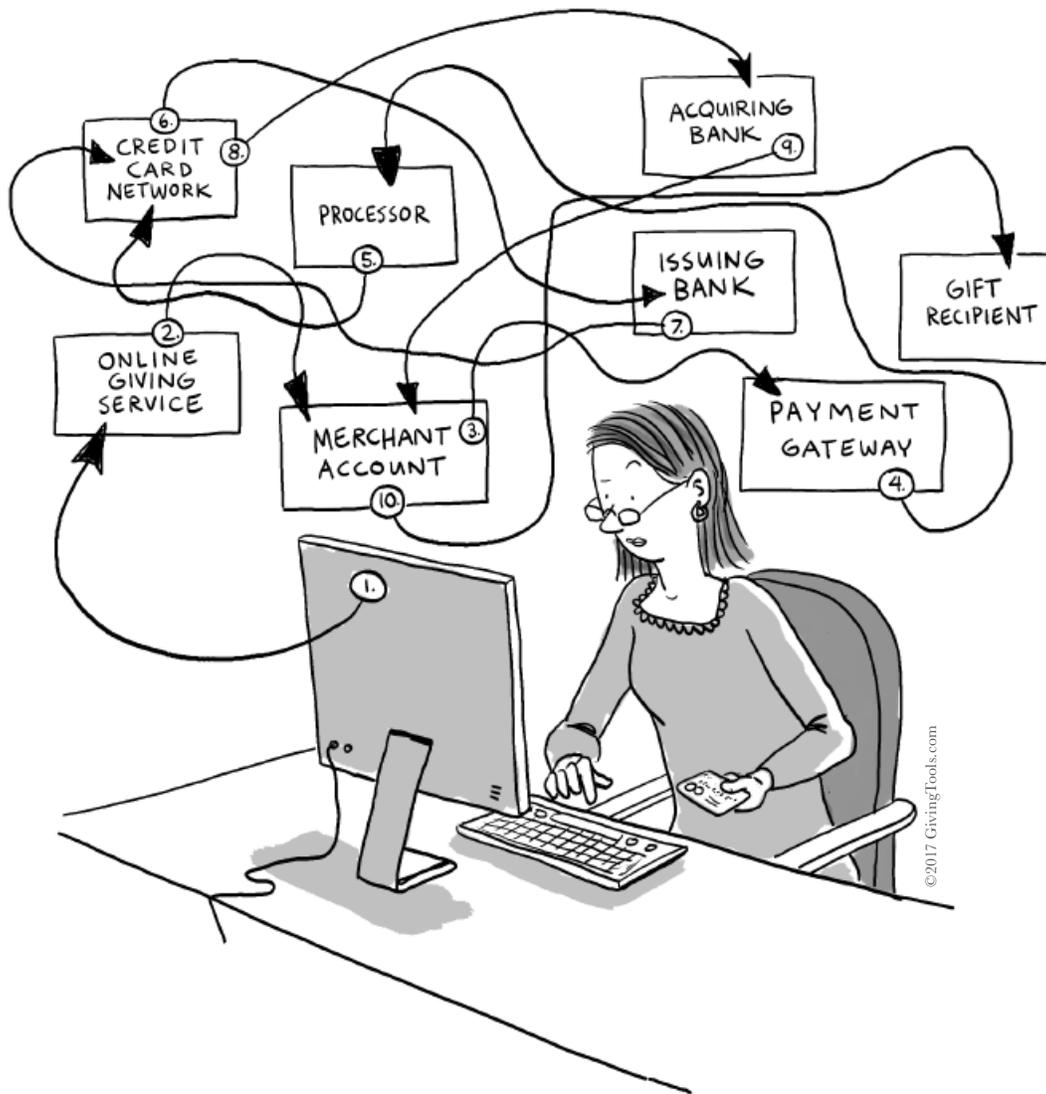
How does embedding work? Embedding sounds like the appeal is located in your site, but in reality, it is all smoke-and-mirrors. You add a piece of code to your site and an invisible window (called an iframe) allows the appeal to be visible in your site. Your donors will think it is actually a part of your site and can give “in your site.” In reality, the transaction happens securely off your site. Be aware that even though the transaction is securely handled elsewhere, you should have a security certificate on your web page anyway, as some browsers get confused and don’t realize the transaction is happening in an iframe. The last thing you want is a browser flagging your site as non-secure, when in fact it’s secure. A security certificate costs from \$0-\$5 per month and is available from your web hosting company and others.

Payment options. Can you select the kinds of payments you will accept (credit/debit, check)? Can you set recurring payment periods? Can donors pick a start date for payments other than today? Can donors pledge to give online, but pay by check offline? Does the service support tiered giving, where you can select predetermined amounts that donors simply click on? Check out the kind of customizations the service provides so you know you can offer the kind of appeals you require.

Appeal types. Are recurring appeals supported? Can you sell merchandise (like t-shirts)? Can you sell tickets to events? If you have to use a different service (like Eventbrite), it can complicate your processes and cost more.

Manual gift entry. A great way to welcome traditional givers to online giving is to enter their cash or check donation into the system and have it receipted and tracked just like an online gift. This automates the receipting, maintains a master database, and exposes traditional givers to the platform.

Appeal styles. You’d expect at a minimum that an appeal includes a “checkout form” with some customization options. But some services enable you to create more complex appeals as well, such as free-standing websites or enhanced appeal pages that can include lengthy copy, video, and images. Sometimes these options are included and sometimes they cost additional to access.



Nancy thought online giving was so simple.

Evaluating the Processor

You've looked at the sales site to see if the service has the rates and features you need. You have hopefully reviewed a demo account to make sure it is intuitive and lives up to the sales promises. The next step is the processor.

If you open the hood of your car, you'll see lots of stuff that makes sense to a mechanic but makes little sense to the average person. But having a general sense of what's going on can be helpful as a future car owner. When it comes to signing

up for an online giving service, a general sense is also helpful. So, as simply as possible, here's how online giving works under the hood.

How funds move...

The credit card companies set the wholesale rates for moving money through their systems. This is called the “interchange rate” for the card.

These rates are marked up by the processor, which could be a third party (like Authorize.net, Merchant One, BluePay, etc.) or the processor could be the online giving service itself.

The processor takes a charge request from a donor, clears it by the credit card company, and initiates a transfer of funds from the bank that issued the donor's card to the bank account of the recipient (that's you).

What about debit cards and e-checks? Debit cards still move money through the network, but the rates are lower. e-checks (or ACH) bypass this network (they go through the Federal Reserve instead) and have the lowest rates of all (namely, a few pennies per transaction and no percentages).

In reality, there are more steps and terms to the process, but the main thing is, encrypted data is flying all over the place behind the scenes.

Key considerations...

As a customer of an online giving service, you will be interested in a few key aspects of the processor:

Interface(s). If your online giving service uses a third-party processor (i.e. if they are not a processor themselves), you will have two windows on your income: one from the processor and one from the online giving service itself. The interface with the processor may be rather feature-rich... the ability to manually process charges, the ability to stop recurring payments, the ability to issue refunds, a way to see your past invoices, etc. The

interface with the online giving service will show you a higher-level view: how much has been raised, from whom, for what appeal. You will spend most of your time on the interface for the online giving service, but don't be afraid to log into your processor account as well.

Integrations. If your online giving service uses a third-party processor, you get a bonus: the ability to integrate that processor with other software platforms like JotForm or shopping cart systems like WooCommerce, ZenCart, etc. You might be able to integrate it to a smartphone card-reader, too. So, while you enjoy certain rates for the online giving service, you can enjoy those same rates for a separate online store or maybe even a physical store. Big flexibility.

Check to be sure the processor is supported by these other services, if this dual-use interests you. (If the online giving service is its own processor, you are out of luck in this department.)

Support. Because the online giving service itself may or may not be doing the processing, you might be going to the processor directly for some needs. For example, it is 11PM on a Saturday and

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you receive an email from a frantic donor who accidentally gave \$1,000 and only meant to give \$100. Who you gonna call to issue that refund? If the online giving service is the processor, you'd call them (if they are big enough to staff the phones at that hour, you would be in luck!). If the online giving service you use has a third-party processor, you would call them. Look online to see what customers think about a potential third-party processor before you sign up. And don't be phased by a couple bad reviews (big processors have a lot of interactions)...but do look at industry expert reviews and for any disturbing trends.

Security. You know how they say it is safer to fly a jet than to drive, because there are x zillion planes in the air at any moment? It is like that with data, too. Data is flying all over the place, all of the time, and for the most part, the process is safe and secure. Like airlines, processors must adhere to strict standards on how they handle data, and they are certified by external entities as either "PCI DSS Level 2 Compliant" (if they

process under \$300,000 annually) or "PCI DSS Level 1 Compliant" (if they process over \$300,000 annually). The standards are robust and test the software, hardware, and practices of these entities. So, while some services may use "secure" as a marketing buzzword, they are all just about the same. Kind of like airlines.

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Time to bank. When funds are moved through the system, they ultimately end up in your bank account. Generally, all the funds given are deposited, and then a debit is issued to the processor once per month to account for the monthly fee and transaction expenses. You will want to ask how often funds are transferred to your bank (called a batch). Some services can move the funds in 1-2 days. Some can

even deposit on the same day (for a fee). Some enable you to manually trigger batches less often. And with some services (like PayPal), you might have to wait 5-21 days to see the funds, depending on how risky they think the transaction is. If time-to-bank matters to you, ask about it.



Next Steps

Pat yourself on the back. Go on, you know you want to!

You now know enough to be an educated consumer of online giving services. You understand the possibilities as well as the pitfalls—how to evaluate the sales site, the interface, and the processor. You have an overview of electronic giving and even a sense of what happens under the hood.

You have four things to do now, as you hunt for an online giving service:

- 1. Plan.** Determine what you need before you shop. Examine your requirements (must haves) and your wants (nice but not-deal-breaking perks). For example, are you looking to capture recurring gifts to launch a sustaining circle? A service to sell tickets to the annual tea? A way to sell merchandise? Will you need to process

gifts in person? Do you need a particular integration? The ability to embed appeals? If your goal is to secure recurring gifts at the lowest possible rate, then determine that up front. It will enable you to put “low e-check (ACH) rate” high on your wish list. If you are more interested in one-time gifts at a live event, you might be looking for a kiosk and not online giving. Know your needs. Services will try to convince you that they are better because they do many things. You want one that does what YOU need, at the lowest possible expense.

2. Find some options.

A number of software review sites exist that provide reviews of online giving services. Capterra.com is a good place to start (www.capterra.com/fundraising-software). You will also see a lot of online articles on this as well as more paid search engine placements than you can imagine (they are paying sometimes upwards of \$10 per click, so you bet those services are profitable!).

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3. Evaluate two or three of what look like the best options. Get a free demo, avoiding the sales pitch if possible. Look at the product from a user perspective as well as an administrator. Ask as many questions as you need to, for as long as you need to. If helpful, tell them you need to view the demo longer.

Take your time (they WILL wait). To help you compare services and evaluate actual monthly expenses (which can be bewildering), use the worksheet in Expense Calculator of this guide.

4. Go! Once you’ve done your homework, you can sign up with some confidence that your choice will be successful. If you like, run a pilot

program with key individuals and ask them to use the service for a month or two before you announce it more broadly. A good online giving service will not lock you into a lengthy contract, and you can use a pilot period to confirm your choices and listen to your key givers. Then, when you launch the system more broadly, you have some advocates and some experience with the administrative process.

I hope that the information in this guide helps you to keep and use more of what is given, so that you can do more good in the world.

Expense Calculator



Compare online giving services. See monthly cost calculation notes on next page.

Service Name	GivingTools*			
e-check (ACH)				
(A1) Percentage Charge	.....0%%%%
(A2) Base Charge	.....25¢¢¢¢
Debit Cards (Qualified)				
(B1) Percentage Charge	.....1.9%%**%%
(B2) Base Charge	.....25¢¢¢¢
Credit Cards (Qualified)				
(C1) Percentage Charge	.....1.9%%**%%
(C2) Base Charge	.....25¢¢¢¢
Debit Cards (Non-Qualified)				
(D1) Percentage Charge	.....1.9%%**%%
(D2) Base Charge	.....25¢¢¢¢
Credit Cards (Non-Qualified)				
(E1) Percentage Charge	.....1.9%%**%%
(E2) Base Charge	.....25¢¢¢¢
Fees				
(F) Monthly Fee	\$30	\$.....	\$.....	\$.....
(G) Monthly Minimum	none	.....	.....	.....
(H) Batch Fee	none	.....	.....	.....
(I) PCI Security Fee	none	.....	.....	.....
Startup Fee	none	.....	.....	.....
Early-Termination Fee	none	.....	.....	.....
ACH High Ticket Surcharge	none	.....	.....	.....
Bounce Check Fee	\$ 8	.....	.....	.....
Charge Back	\$ 15	\$.....	\$.....	\$.....
PCI Noncompliance Fee	\$ 0	\$.....	\$.....	\$.....

*Value Plan shown. Monthly fee as low as zero with other GivingTools plans, but higher per-gift fees.

To calculate monthly cost...

- To determine monthly cost, determine total estimated amount given per month for each payment type (T1, T2, T3, T4, T5). Multiply by the percentage charge for each payment type
 $(T1 \times A1) + (T2 \times B1) + (T3 \times C1) + (T4 \times D1) + (T5 \times E1) = \text{Subtotal 1}$
- Add the estimated total number of gifts for each payment type per month x the base charge. If you accept cards, expect about 30% of card charges to be non-qualified. $(\text{Est \# ACH} \times A2) + (\text{Est \# debit} \times B2) + (\text{Est \# credit} \times C2) + (\text{Est \# non qual debit} \times D2) + (\text{Est \# non qual credit} \times E2) = \text{Subtotal 2}$
- Add all payment types together and add the monthly fee, estimated monthly minimum, batch fee monthly total, PCI security fee and a budget for other fees. $F + G + H + I + \text{budget for special fees} = \text{Subtotal 3}$

The result is the monthly cost for the service. $\text{Subtotal 1} + 2 + 3 = \text{Monthly cost}$



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Jason N. Smith has over 25 years of experience in nonprofit fundraising communications and product development. Particularly familiar with capital campaigns, he founded GivingTools to deliver affordable online giving to nonprofits. The service subsequently expanded to include capital campaign websites, print, and video services. He lives in Mechanicsburg PA with his beautiful wife Nelly and their innumerable children.



About the illustrator...

Charles Beryl creates humorous illustrations for books, magazines, newspapers, advertising agencies, and educational institutions. He has been featured in many publications and lives in Sugarland TX with his wife Tracy and their pug named Peaches.