Fundraising and contributions
Tap donations in Quaker meeting houses

Introduction

As fewer people carry cash, meeting houses must adapt to new ways of collecting donations. Contactless tap donation devices offer a modern, secure, and convenient way to encourage giving. This paper outlines the key benefits of adopting tap donations, explores the legal and compliance considerations surrounding "attended" and "unattended" devices, and provides insights into the financial aspects of implementation.

This paper is a collation of information gathered to give some direction on the types of devices, prices and suppliers to choose from.

Advantages of Tap Donation Devices

1. Increased Donations
Many potential donors no longer carry cash, making it difficult for them to contribute even when they wish to. Tap donation devices offer an easy and accessible alternative, ensuring that people can give when inspired, whether they are regular attenders or visitors.

2. Convenience & Accessibility
Contactless donation devices allow donors to contribute with a simple tap of their debit/credit card or mobile phone, eliminating the need for handling cash or filling out forms. The ease of use makes spontaneous giving more likely, particularly in high-footfall areas or during events.

3. Enhanced Security & Fraud Prevention
Handling cash carries security risks, including theft and misplacement. Tap donations minimise these risks by processing transactions electronically. Additionally, transactions are encrypted, ensuring donor data remains secure.

4. Reduced Administrative Burden
With tap donations, funds are directly transferred to the Meeting House's bank account, reducing the need for counting, storing, and depositing cash. This streamlines financial reporting and helps with better tracking of donation trends.

5. Data Insights & Customisable Giving

Tap donation systems provide data on donation trends, which can help treasurers make informed decisions. Some devices also allow for predefined donation amounts, encouraging more generous contributions.

6. Sustainable & Future-Proof Giving

By reducing reliance on cash and paper-based giving methods, contactless donations align with sustainability goals. They can also future-proof fundraising efforts by keeping up with evolving payment trends.

Legal & Compliance Considerations: "attended" vs. "unattended" devices

One key consideration is whether to install attended or unattended donation devices. While neither is subject to specific legal restrictions, they must comply with industry standards for security and data protection.

- **Unattended Devices: industry standards & data security**

Unattended donation devices, such as wall-mounted kiosks or standalone units, operate without human supervision. While there are no legal barriers to their use, they must comply with industry standards such as:

PCI DSS Compliance: Unattended devices must meet Payment Card Industry Data Security Standards (PCI DSS) to ensure cardholder data is protected. Non-compliance can result in penalties of up to £100 per breached card.

Unattended devices require **PCI PTS (PIN Transaction Security)** certification because they do not require human oversight, increasing the need for advanced security features like encryption and tamper resistance.

Data Protection (GDPR): although unattended devices do not typically collect personal data, any data storage must comply with GDPR regulations.

Unattended devices: must present clear **privacy notices** on the screen or nearby signage, ensuring donors understand how their data will be used without verbal explanation.

- **Attended Devices: more flexibility, fewer compliance concerns**

Attended devices often rely on a secure payment gateway handled by a third party, reducing the organisation's direct responsibility.

Attended devices make it easier to obtain explicit **consent** for collecting personal data (e.g., email for receipts).

Attended tap donation solutions, such as handheld card readers or mobile apps, are used in the presence of a staff member or volunteer. These solutions:

1. Have fewer compliance risks as transactions occur under supervision.
2. Provide donors with assistance, making it easier to encourage giving.
3. Are often more affordable, particularly with new solutions like Tap on Phone (e.g., Paya's Toucan).

Financial Considerations: Merchant ID & Transaction Fees

- **Merchant IDs**: each registered charity (the Area Meetings) requires its own merchant ID, as they are independently registered. This ensures transparency and accountability in processing transactions. This is usually provided by the issuing supplier. As an example, our merchant ID is issued by Allied Irish Bank as Paya only accepts certain banks.

- **Transaction Fees**: Tap donations incur transaction fees. For charities, the typical rate is 2.95% per transaction, which is slightly higher than standard retail rates due to the lower average donation size.

New Tap on Phone Solution: A Flexible Alternative

Paya has introduced Tap on Phone (Toucan) www.payacharity.com/products/toucan-collect is a mobile app that turns Android and iOS phones into contactless donation devices. This offers several benefits:

- No Upfront Cost: The app is available for a risk-free 12-month trial, making it an attractive option for Meeting Houses to test contactless donations.

- Ease of Use: No extra hardware is needed – donations can be collected directly via a smartphone.

- Stripe Integration: Transactions are processed through Stripe, simplifying account setup and management.

Possible suppliers

Here's a list of suppliers in this space offering attended and unattended tap donation devices, including details on hardware costs, device types, transaction fees, features, and other performance factors. Each of these suppliers offers unique features and pricing structures to accommodate various fundraising needs. It's essential to assess your organisation's specific requirements and budget to select the most suitable tap donation device.

Supplier	Name	Type	Hardware cost	Transaction Fees	Features & Performance Factors
easy Donate	easyDonate Kiosk	Unattended (Wall/Floor)	£355 - £395	1.69% (Sum Up)	Custom donation amounts Gift Aid, remote monitoring. Wi-Fi required
Good BOX	GBx Mini	Attended (Portable)	Pricing on request	Varies by provider	Contactless & Chip & PIN, 3-hour battery, offline transactions, roaming 3G connectivity
CollecTin	CollecTin More	Unattended (Self-service)	£380	1.58%	Custom campaigns, Gift Aid, Offline & monthly donations, £7.50/month subscription
Charity Point	Charity Point	Attended & Unattended (Static Portable, Integrated)	Not specified	0% commission on donations	Offline transactions. 8-hour battery, customizable branding, secure
PayaCharity	Paya Devices	Attended & Unattended (Free-standing, Countertop, Portable)	Pricing on request	Varies by provider	Gift Aid support, one-off & recurring donations, offline mode, rental options

Supplier websites

Supplier	Website
easyDonate	https://easydonate.uk/
GoodBox	https://www.goodbox.com/
CollecTin	https://collectin.com/
Charity Point	https://charitypoint.co.uk/
PayaCharity	https://www.payacharity.com/

Conclusion

Tap donation devices offer a secure, efficient, and modern way for Meeting Houses to collect donations. By enhancing accessibility, reducing administrative tasks, and aligning with the donors habits, they provide a valuable tool sustaining the financial support of Quaker work.

When choosing a solution, Meeting Houses should consider the advantages of unattended devices, which offer continuous availability and self-service giving versus attended solutions, which may involve fewer compliance concerns and encourage greater donor engagement. Additionally, emerging options like Tap on Phone provide a flexible, low-risk way to trial contactless giving.

Adopting tap donation technology can help Meeting Houses maintain financial sustainability while upholding Quaker values of integrity, stewardship, and inclusivity.

Contact us

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