Contactless giving in practice: a guide for Episcopal parishes

More people want to give than carry cash. This guide shows how a parish can receive gifts by card or phone: where to put a terminal, who looks after it, what to say, and how to handle the money, records and questions that follow. It is written for rectors, treasurers, parish administrators and vestries, whatever system you choose.

Why it matters now

Fewer people carry cash, but many still want to give. A parish that only takes cash and envelopes misses gifts at exactly the moments it is fullest or most visited:

- **Christmas and Easter:** visitors fill the pews, often with no cash and no envelope.
- **Weddings and funerals:** guests want to give thanks or remember someone.
- **Concerts and tours:** people who love the building but aren't on the roll.
- **Everyday members:** regulars who simply don't carry cash any more.

Contactless giving doesn't replace the plate or pledging. It gives everyone else a way to give.

How contactless giving works

Giving takes a few seconds and needs no app, account or sign-up.

1. **Choose an amount.** The screen shows suggested gifts, such as $5, $10 or $25, plus "Other".
2. **Tap a card or phone.** Any contactless card, Apple Pay or Google Pay works.
3. **The gift reaches the parish.** It is paid into the parish account every Wednesday for the previous week's giving, and the treasurer can see every gift.

An example device: the GBx Flex. It takes contactless, chip and PIN, and magnetic stripe payments. It works on Wi-Fi or in offline mode when there is no signal, and the battery lasts 10 hours. It arrives set up with no apps to install, so you turn it on and start receiving gifts. Donors can also scan a QR code to leave their details and receive an automatic receipt.

Where to put it

Visibility matters more than anything else. A terminal tucked away in a side chapel raises very little; the best spots are where people already pause.

Setting	How it's used	Best for
In the narthex	A countertop stand on the welcome desk, where everyone passes	Every parish
At the offering	In a basket, passed alongside cash and pledge envelopes	Parishes where most giving happens in the service
In open spaces	A freestanding podium in a busy entrance or visitor route	Larger churches and those with many visitors

Wherever it goes, make sure it is well lit, clearly signed and in sight of a greeter.

How many terminals, and how much upkeep

Have about one terminal for every 200 people on a Sunday. If most people never walk past a terminal, they can't give, and parishes that have too few raise far less.

Average Sunday attendance	Terminals
Up to 200	1
201 to 400	2
401 to 600	3
Over 600	1 for every 200 people

How much looking after a terminal needs depends mostly on the device:

- **Choose a dedicated payment device** rather than a tablet and card reader. Tablet setups often suffer Bluetooth connection problems and need someone to log in and load an app before every service.
- **Choose good battery life,** so nobody has to think about charging during the day.

With the right device, upkeep is simple: switch it on, put it out, and charge it overnight.

Getting your team ready

The most common problem is not the technology but ownership: the terminal works, but nobody is responsible for it. Agree who does what before you launch, and add it to the sacristy or verger's checklist.

Who	Their part
Greeters and ushers	Point people to the terminal and help anyone using it for the first time
Whoever opens up (verger, sexton or altar guild)	Sets it out, charged and switched on
The treasurer	Reconciles gifts each week, alongside the plate count
The clergy	Mention it from the front, especially at major feasts

A simple routine keeps it working:

- **Before the service:** charged, switched on and in its place.
- **During:** someone nearby to help and keep an eye on it.
- **Afterwards:** put away safely and back on charge.

A five-minute briefing for greeters and ushers makes a real difference.

How to talk about it

Parishes that do best mention giving points briefly and often, not just once at launch, and especially at major feasts, weddings and funerals. Adapt these examples to your parish.

Where	Example wording
From the pulpit	"If you'd like to give by card or phone today, you'll find our giving point by the door. Just tap."
In the bulletin	"You can now give by tapping your card or phone at the welcome desk. Every gift supports [ministry]."

Where	Example wording
In the newsletter	“Our new contactless giving point means members and visitors can give without cash. Look for it in the narthex.”

Who pays the card fees

Card payments carry a processing fee, usually a percentage plus a small amount per gift. With GoodBox, for example, it is 2.75% plus $0.20, about 41 cents on a typical $7.50 gift. There are two ways to handle it:

- **The parish pays:** the fee comes out of each gift.
- **Donors cover it:** the fee is added on top of each gift, so the parish receives the full amount given.

Either works. Many parishes let donors cover it, the same way they would for online giving. When comparing costs, remember that counting, banking and securing cash also has a cost, even if most parishes never measure it.

Records and acknowledgments

Agree how contactless gifts will be recorded and acknowledged before you launch, ideally with your auditor or diocesan finance office.

- **Recording gifts:** record anonymous taps as plate giving, and gifts from known donors against their pledge where you can.
- **Thanking donors:** an anonymous tap can’t be thanked. Offering a receipt by QR code gives the donor a record and the parish a name.
- **Tax acknowledgments:** in the US, donors need a written acknowledgment from the church for any single gift of $250 or more to claim a deduction. Check that your receipts meet this requirement, and confirm the details with your accountant.
- **Donor data:** collect only the details you need, use them only to thank and receipt donors, and handle them under your parish’s privacy policy.

This section is general guidance, not tax or legal advice.

Through the church year

Promote contactless giving when the church is fullest or when non-members want to give.

Moment	Why it helps
Stewardship season	A simple way to make a first gift or top up a pledge
Christmas and Easter	Your largest congregations, and the most visitors
Outreach collections	Set the screen to a special appeal for the day
Building and restoration funds	Appeals that visitors are glad to support
Weddings and funerals	Guests can give thanks or give in memory
Concerts and tours	Turn appreciation of the building into support

Answering common concerns

Introduce contactless giving with pastoral care. These are the concerns parishes hear most often.

What people say	A caring response
“Will it feel commercial in worship?”	Keep it in the narthex or with the offering, presented as another way to give.
“Older members will feel left out.”	Nothing is taken away: the plate and envelopes stay exactly as they are. Choose a system that accepts a simple contactless card tap, with no online checkout experience required.
“Will it replace pledging?”	No. It serves plate giving and visitors; keep inviting regular givers to pledge.
“What happens to our details?”	Details are shared only if a donor chooses, and used only to thank and receipt them.

Questions to ask any provider

Before your vestry decides, put these questions to any provider you are considering.

Question	Why it matters
What does it cost, up front and monthly?	Compare the cost over a year, not just the device
What are the card fees, and can donors cover them?	Fees reduce every gift unless donors can choose to cover them
Does it work without Wi-Fi or signal?	Many church buildings have poor reception
Is it a dedicated device, or a tablet and card reader?	Dedicated devices avoid Bluetooth problems and daily log-ins
How long does the battery last?	Nobody should need to charge it during the day
How do gifts reach us and show in our records?	Your treasurer needs to reconcile them easily
Is card data handled securely?	Look for compliance with card industry security standards
Can donors get a receipt?	It helps you thank donors and supports tax acknowledgments

Next steps

1. **Work out your own numbers.** Find your parish at goodbox.com/episcopal-estimator to see estimated giving, costs and payback for your attendance, and save a copy for your vestry.
2. **Talk to us.** Email sales@goodbox.com or book an introductory call.
3. **See us in Denver.** EPN 2027, February 23 to 26, Grand Hyatt Denver.