PRC Practical Resources for Churches
Introduction to Online Worship and Online Giving

Friends

Wow, it was only a week ago Sunday when the PRC staff started a conversation about Church Online.

On Wednesday we had put together a webinar, **Getting Started with Church Online: Sharing what we know to help with online worship, Bible studies, and meetings**. To date over 400 people have watched. You can access the recording by clicking the title.

On Thursday we created a **Face Book page for Church Online** as a place to answer questions after the webinar.

On Friday Marcia McFee agreed to lead on webinar for this Tuesday, over 100 people are already registered.
Tips for Bringing Worship Alive and Keeping It Real in Live Stream
Tuesday March 17 2020
7:00 pm EST
Leader: Marcia McFee, PhD.

This recorded webinar that talks about streaming to YouTube
Quick & Dirty Intro to Live Streaming Worship
Leader: Christopher Harris

This Sunday I watched my own church's worship, on my phone, as I was also "church hopping" on my laptop. I thought I watched for a long time until Marcia posted that she watched all kinds of worship for over six hours. I saw churches that had been live streaming worship for a long time, and some who were doing it for the first time. I am a newbie at Online worship so below are my reactions to what I saw yesterday. Join Marcia on Tuesday to hear from a professional.

The conversation in my email and on the FB page was about sound, what microphones to use and how to hook it up. After seeing about 40 different worship services yesterday I think the first question should be what does the service look like? If you have not yet made the move to Online worship, think first, are you recording from the back of the church, looking toward the pulpit, at what angle? Or do you want a more intimate setting with the camera up close to the person speaking? Or will you do both?

I saw a Pastor with the laptop on the pulpit streaming to Facebook live and having conversation with the people posting comments. I watched a service with three people; Pastor with two liturgists who also sang acapella. I saw churches that still had people in the pews and Pastors speaking from their offices using their IPhone. I saw just an interactive children's sermon. I talked with a Pastor yesterday afternoon who already thinking about Easter, like a drive in movie, people in their cars, he knows another church in the city that does it so he is going to find out more, and figure out how he stays dry if it is raining. Spend some time on Facebook to see the different types of Online worship and then decide what works for your congregation. These decisions will help determine the equipment needed.

Suggestions:
Send an email 15 minutes before the service with a link to the service and the bulletin if you are using one.

Consider "taking" an offering. Many churches have been slow to move to Online giving, now is the time. If you are already have a way to donate online include it in the 15 minute email. At the offering time suggest ways to continue to support the church including putting their offering in and envelope and mailing it to the church.

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Getting Started with Online Giving

Recorded webinar
E-Giving Guide for Every Church
Leader: Richard Rogers

Methods of Online Giving

My # 1 choice setting up Bill pay with your Bank –The donor uses the bank's 'Bill Pay' feature to designate the church as the payee and schedules a one time or recurring transfer of funds to the church for a certain amount. What most people do not realize is that the bank actually sends the church a check by mail and the church then has to process it just like any other check it receives during the week. If the check is misplaced or lost, the donor is still out of funds as the bank will deduct the amount from his/her account regardless of whether the check is cashed or not unless the donor notifies the bank of the loss of check in a timely manner.

My # 2 choice Credit Cards – The popularity of credit cards from the donor's perspective is obvious. The donor does not incur any additional cost of using it to make a donation to the church. In fact, he/she may receive added benefits such as airline miles, cash-back or some other form of rewards. The cost to the church ranges between 2 and 5% depending on the type of card, card issuing company and the pricing scheme of the payment processor.

Accepting Credit Card payment
To see a list of some options for Online Giving go to https://givingfees.com/#church

Here are some of the fees
Stripe (non profit)
Monthly Fee $0
Debit/Credit Card Rate   2.20% + $0.30/transaction
ACH Processing Rate   0.80% + $0/transaction

Paypal (non-profit)
Monthly Fee $0
Debit/Credit Card Rate   2.20% + $0.30/transaction

Tithe.ly
Monthly Fee $0
Debit/Credit Card Rate   2.90% + $0.30/transaction
ACH Processing Rate2   1.00% + $0.30/transaction

VANCO
for churches with less than $20k/month in donations
Monthly Fee $10
Debit/Credit Card Rate   2.75% + $0.45/transaction
ACH Processing Rate2   1.00% + $0.45/transaction

VANCO
for churches with between $20k-$40k/month in donations
Monthly Fee $49
Debit/Credit Card Rate   2.35% + $0.35/transaction
ACH Processing Rate   0.80% + $0.35/transaction

My First choice is PayPal which has nonprofit rates.
Why:
Most people recognize PayPal and are comfortable using it.
No set up or monthly fees for churches
Reasonable transaction rates
You receive an email at the time of every donation with complete information about the Donor
You can "withdraw" from PayPal in batches, for ease in tracking and accounting rather than trying to match the transaction from your bank account to an individual.
Ease of setting up a donate bottom

To get started first set up a PayPal account
What you need to know to sign up
Churches would sign up here
Then create the "code" for the donate button

Bank Transfer (ACH) – If the church negotiates an arrangement with the bank to process donations from its members electronically, it is considered an ACH transaction. In this case, the donor has to provide the church with their bank account and routing information, amount to be withdrawn from his/her account and preferred date of withdrawal. Such transactions are fully automated and electronic. A major drawback of this arrangement is that the safety and security of the donors bank information is not guaranteed. The church staff may not want to assume liability and take on added risk of keeping such information safe.