



INSANITY

10 Ways Churches Unknowingly Hinder ONLINE GIVING



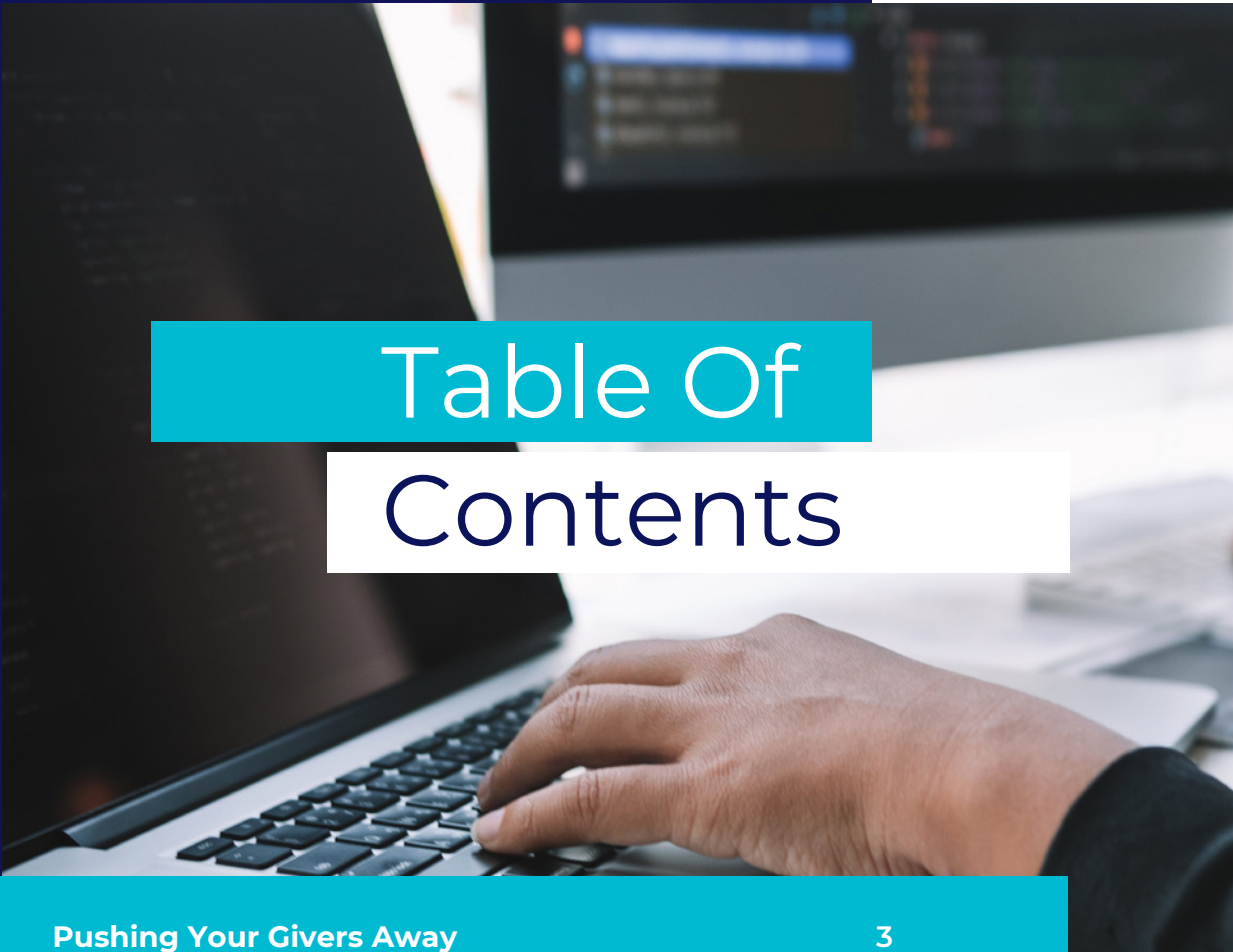


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Definition of **INSANITY**

Doing the same thing over and over again and expecting different results.

This well-known adage can show up in a church's online giving practice in several scripts:

"If we keep at something that's not working long enough, results will eventually shift."

"There are no other options."

"We have all the information we need to grow generosity in our givers."

Getting different results starts with debunking false narratives, educating yourself, or exploring new solutions.

That's why we've identified...

10 ways your expectations about your giving solution and givers may be sabotaging your giving results.

1. Pushing Your Givers Away

If your greeters told someone that the only way to make a donation to your church was to get in your car and drop it off at a building across town, you'd definitely lose some givers. And you'd be looking for some new greeters.

In your online giving, insanity is redirecting potential givers AWAY from your church website to a vendor's site. It's illogical to expect givers to feel connected or to expect giving to increase.

TIP:

Take a moment and review your online giving vendor's terms and conditions for givers.

Put Yourself in Your Giver's Shoes

Online giving is already tentative for some givers. They're cautious about sharing their data with organizations they don't know. They're reluctant to set up yet another account and remember yet another password. And some givers can be confused, or even offended, when they receive an impersonal "thank you" email from the payment processor's Do-Not-Reply email address ... rather than from your church. We hear stories about givers who have called their church when this happens, wondering if they've just been scammed.



When Push Comes to Shove

Vision2 operates invisibly on the church's website because of two investments we've made:

First, Vision2's patented technology allows us to embed the giving form directly on your site. Your giver's never see our name. Your givers feel like they're giving directly to the church; they never have to leave the church's website. They never see the vendor's logo or legalese, and never have to agree to the vendor's terms and conditions. They receive a personalized thank you email from the church and see only the church's name on their card statement.

Second, we're not just your online giving vendor, we're also the payment processor. We have full visibility into the gift and full authority to stop a payment at any point. In the event of an accidental gift, givers simply contact the church. The staff member graciously assures them it will be resolved quickly and can initiate the reversal directly within Vision2's system, which also automatically updates the church management system.

Why This Could Never Happen with Vision2

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**Now that's
SANITY!**

(And an easy
way to grow
givers'
confidence in
your church)

2. Not Inspiring Your Givers

The best gift givers put a lot of thought into picking out or creating something truly unique that will deliver the best prize of all: The look of delight on the recipient's face, which fuels their creativity for next time. They want their gifts to be more meaningful and special than a gift card or something 'useful'.

So, when your online giving tool provides a TEXT-ONLY LIST of generic donation options ~~to give to, you can't expect this to fuel inspiration or increase giving.~~

The Competition for Donor Dollars

Our culture is shaped by and saturated with images and choices in every online experience. Every online brand, including savvy nonprofits trying to change the world, is vying for your givers' money in colorful and heartfelt ways.

With tithing and charitable giving to churches down, maybe it's time to leverage the visual nature of givers to tap into their desire to have an impact in the world.

The Power of Impact

Week after week, givers log in to give and see one, or perhaps a few uninspiring black and white options in your giving form, such as TITHE, GENERAL FUND, MISSION TRIPS. They may pick one and give (or they may not), but either way, they aren't being drawn deeper into the impact your church is making in the kingdom. They're not clicking to learn more or thinking about how much they'd like to get involved based on a few words in a drop-down menu.



How Vision2 Helps Inspire Givers

With our visual ministry designations found right in the giving form, an exclusive feature found only in Vision2, guests and members can browse through pictorial selections that depict various ways you're serving the community and world.

They can click through to watch a video. They can quickly see how to get involved and support the ministries that are near and dear to their hearts...even the General Fund, if they know its impact!

In other words, they can get inspired to give!

With every gift (or abandoned gift), you've missed a golden opportunity to connect with someone.

Today's seekers want to know what your church is doing outside its four walls. You can easily and powerfully bring your ministries to life by choosing an online giving platform that follows the well-known adage, "A picture is worth a thousand words."

3. Speed-Dating Your Givers



Ever heard of speed dating, where singles meet a large number of potential dates very quickly? As you might expect, its 4% success rate reflects that three minutes isn't usually long enough to even get a relationship started, let alone establish something lasting.

Likewise, when it comes to online giving, insanity is requiring givers to make a commitment by creating an ACCOUNT before completing a gift and expecting giving to increase.

How Giving is Like Dating

The first time someone attempts to give on your website is a lot like a speed date. They're interested and hopeful (or they wouldn't be there), yet they're also on the alert for red flags that could indicate a poor fit for a long-term relationship

Right away, most online giving experiences break a cardinal rule of dating: Moving too fast. They don't just ASK, they REQUIRE your giver to create an account, turning something promising into pressure.

Givers may be ready to give, but not sure if they're ready to trust all their personal information to your church just yet. What if the church starts blowing up their phone or inbox with too many messages?

If they think there's potential for a relationship, they may proceed. In dating terms, they share their "story."

They give their information and gift, hoping for the best.

In response to their openness, a second dating no-no occurs in the giving experience: Ghosting or communicating through the best friend. They gave to the church, but they didn't hear back from the church. Instead, they get a form email from someone they don't know, who doesn't seem to know them either, instead of from the church.

Talk about mixed messages! How can you not know them? They just gave up all their information!

It's these kinds of conflicting signals that cause online daters to "swipe left" (meaning: "sorry, not interested") ... and online givers to abandon their gifts. Requiring an account and sending impersonal thank you emails are just two of the top most-cited reasons given for abandoning a gift before completion, which happens on charitable websites at a rate of 83%!

The Vision2 Difference

There's a simple fix that is surprisingly absent from most church online giving platforms:

Guest Checkout.

We included guest checkout in our online giving platform to help turn that first tentative "date" into a long-term relationship because...

- **23% of abandoned gifts** happen because many givers don't want to create an account.
- There's a **10-30% increase in giving** when guest checkout is available.
- **19% of people can't remember their password** but will give anyway if guest checkout is prominently available.

You may believe your current system includes guest checkout, but we've noticed that many of them make it very difficult to find that option OR, several steps into it, they require additional account information for givers to proceed.



4. Wasting Your Best Opportunity to Thank Givers

How disheartening would it be to give someone a thoughtful gift you'd spent a long time planning and never hear a word from them about it?

How confusing would it then be to receive in the mail a terse thank you note for the gift from a total stranger who gave no return address?

It would put a major damper on your future gift-giving, to say the least.

Likewise, when it comes to online giving, insanity is having another organization send your 'thank you for your gift' emails from their DO-NOT-REPLY address and expecting giving to the church to increase.

How You Say Thank You Matters

Is your church guilty of sending the “same old poorly worded response letters”?

Or worse, do you allow your online giving vendor/ payment processor to send YOUR givers the same standard boilerplate thank you message over and over ... that they send to every other giver ... from THEIR Do-Not-Reply email address ... with THEIR legal language and logo ... instead of hearing from their own church?

If your thank you email comes from your giving platform vendor or payment processor, that's a good indication that neither the church nor the online giving vendor can help if there is an issue with the gift.

How Vision2's Automated Personalization Conveys Gratitude...and so much more!

To establish and maintain a personal connection between the church and online givers, gift acknowledgements must come from the church.

Vision2 operates invisibly by allowing the church to personalize confirmation emails. We even make it easy to add a video from the pastor to your thank you message. Churches can go into as much detail as they want about the impact of the gift and include links to other giving opportunities or resources.

Automation makes this scalable. It would be impossible for large churches to write a personal thank you email for every gift, but automation allows staff to craft a series of emails that are triggered within Vision2 by certain giver behaviors, such as a first time gift, a specific consistency of gifts or a certain amount threshold that has been reached. It's easy for staff to update and change content to keep the emails fresh.

This type of personalized communication is far more effective than a tax receipt.



“Studies show that the number one reason nonprofits lose donors is due to donors feeling unappreciated.

*Too many times nonprofit organizations depend on **the same old poorly worded response letters** mailed long after the gift was received to express their gratitude. Acknowledging a donor should never be viewed as an IRS function. Donors expect and deserve a quick and meaningful expression of gratitude.*

Organizations that build long term relationships with the donor will be rewarded with greater levels of giving and a better chance at a planned (legacy) gift. The rule of gratitude for donors is to thank them, thank them, thank them and then thank them again.”

*Bob Holder
DonorExpress Software*

5. Putting Labels on Your Givers



As you disciple ANY group, your view of their strengths changes because you're seeing them through a lens of growth, not a label of "non-giver".

Just ask any manager, mogul or mom: It's frustrating to see the 80/20 rule (that 80% of results are created by 20% of the effort) at work in your domain. You know you need to address this common problem. But it's a risky move to ignore your best producers while continually trying to motivate those who don't pull their weight. Especially if it means treating that group as if they're all alike.

Likewise, when it comes to online giving, insanity is focusing only on the so-called 80% of NON-GIVERS in your congregation and expecting giving to increase.

The Problem with the Label "80%"

Forbes contributor Bryan Kramer stated that "Labels take on an all-or-nothing meaning." They can stifle change in both being labeled AND those doing the labeling: We *"...can end up limiting our curiosity about a person. Our interest in exploring a connection can end because we think we know who they are."*

He's got a point: Labels can cause us to miss the uniqueness of each person in a category.

Even among those who give less to the church, for example, each gives "less" differently. Some don't give at all, some give regularly with small amounts, and some only give intermittently. Their motives and means are different. No one method of trying to reach them will do so. And you risk thinking of them as undevoted, even though many are being as sacrificial and devoted as they can be.

"Buckets of Strength"

Kramer suggests combatting labels by flipping weaknesses over and looking for the strengths in those you're tempted to label; in this case, your "non-givers" or your "80%".

"Buckets of Strength"

Even those with very little to give can be engaged through a Generosity Rockstar program with just a few dollars a month. This program isn't about how much they give; it's about helping them learn to trust God with their finances and enjoy the rewards of their generosity.



6. Underestimating Baby Boomers

Have you heard of Dr. Gary Chapman's five "love languages"? The popular book and program has helped millions of people understand the insanity they feel when repeatedly trying to connect with someone using their own love language instead of their loved one's innate style. The problem is a language barrier based on unique differences in people.

Likewise, when it comes to online giving, insanity occurs when you treat your Boomers the same as your Millennials (or vice versa) and expect giving to increase.

Avoid the following stereotypes about your Baby Boomers

- They're not very internet savvy.
- They're not interested in leading in church ministries.
- They're already giving generously.
- They can't afford to give generously.

Vision2: Because One Size Does Not Fit All

First time giver? Loyal, long time giver? Holiday giver? Tentative giver? How can you know?

Vision2 was designed to enable churches to identify patterns in giving and then to automate customized communications in order to speak to each type of giver in their language. This type of personalization helps them feel known, appreciated and hopefully, inspired to give again.

Meet the new Baby Boomers

Baby Boomers are evolving. They've become the generation with the greatest amount of wealth.

They're approaching retirement more actively than prior generations.

And many are seeking out a church for the first time as they begin to feel the brevity of life and have more free time.

Despite their evolution, Baby Boomers still believe giving financially is the best way to show their support.

How are you leveraging that conviction?

7. Expecting Native Mobile Apps to Increase Giving

How many items do you have in your toolbox, your hall closet, your toiletries cabinet, and your garage sale that you, at one time, HAD to have because it promised something amazing? No matter how many products we buy that don't provide the results we're seeking, we keep on buying!

Likewise, when it comes to online giving, insanity is investing in an expensive mobile church app to increase giving without knowing the reality or all your options.

The Truth About Mobile Church Apps

Apps can be convenient, fast and able to increase engagement by providing easy access to:

- *Support and social connection*
- *Consistent communication and information*
- *Resources*
- *Giving channels*

While apps can provide these things, keeping them constantly updated with fresh content is a lot of work. That extra effort might be worth it if people use the app, but do they? What you'll never hear native mobile app builders say is that apps increase giving or engagement.

Why?

Because app use is not guaranteed and is, in fact, on the decline.

A 2019 study by Zipwhip found that 61% of people don't want to add an app to their phone to communicate with a business. More current data shows they don't use even the ones they have:

78%

of US smartphone users won't download an app to continue a transaction.

54%

of consumers delete apps that collect data unrelated to the app's function.

20%

of people are lost with each step required before an app can be used.

< 10%

of church members use their church's app.

This data supports the anecdotal reports we hear from churches that their apps are used in only 1-3% of their overall giving.

But we can't sit back and do nothing in the face of declining attendance and giving rates, an upcoming transfer of wealth to the next generation, and ongoing expectations of current technology! We still need a mobile strategy that engages givers.

Progressive Web Apps: The next-gen solution for elevating mobile giving experiences

in an effort to improve mobile experiences for users, Progressive Web Apps (PWAs) have become the next-gen answer to the considerable challenges of native mobile apps.

If you've played Wordle, ordered Starbucks from their app or listened to Spotify on your phone, you've used a PWA. The benefits to both users and organizations significantly exceed the native mobile app experience in every way.

PWAs are efficient to implement and maintain, making them a great solution for churches:

Flexible

- Easily set up, no developers or IT staff required.
- Works on any mobile device.
- Empowers givers with access to their profile, giving history, statements, and more!

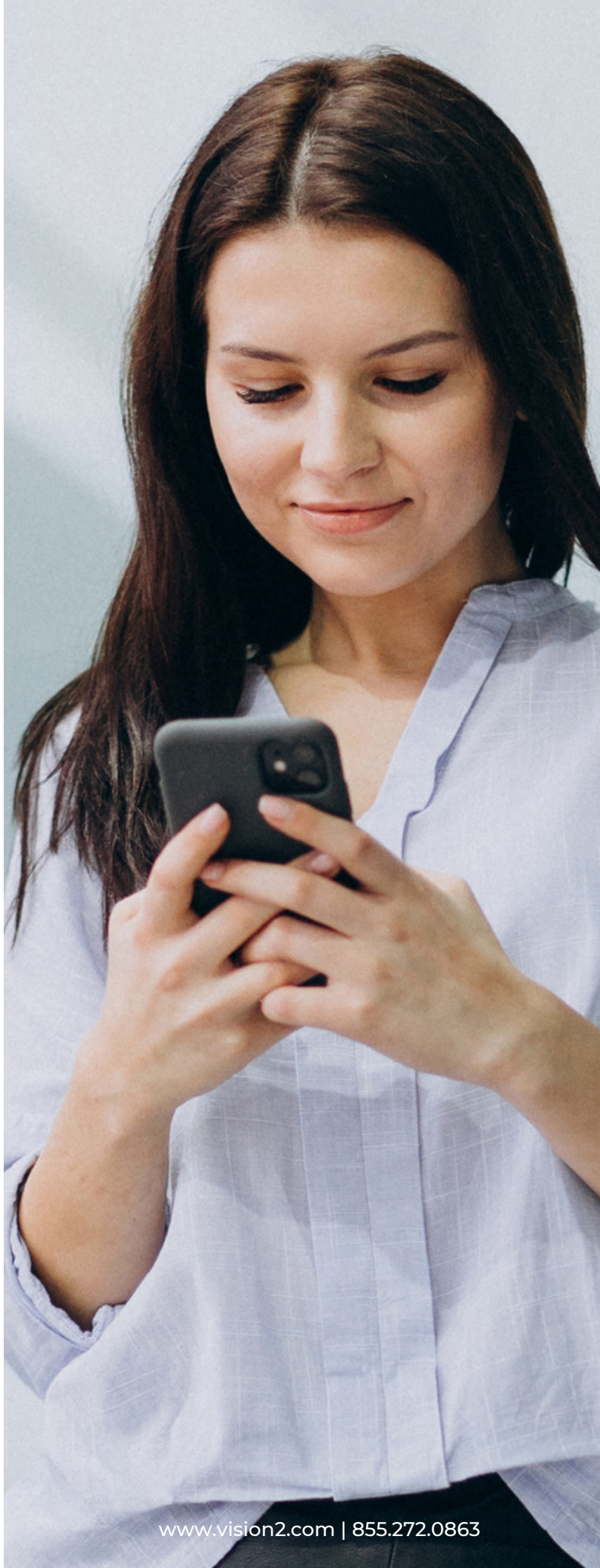
Efficient

- Launch and update on your timeline. No applications to app stores required.
- Faster load times reduce the potential for gift abandonment.
- Gift submission is completed in a few simple steps.

Engaging

- Compelling visual ministry designations and personalized acknowledgments convey impact.
- An intuitive user experience with the customized look and voice of your church.
- Givers experience only your church's brand, not a third-party vendor.

Vision2's PWA Give2 is included at no additional cost with our giving and stewardship solution.



8. Letting Payment Processors Have Your Givers



Imagine giving Power of Attorney authority for your child's welfare to a local florist that you don't know well. She's not acquainted with your child and has no experience with children.

Similarly, when it comes to online giving, insanity is entrusting members of your congregation to a CREDIT CARD PROCESSOR.

Payment Processors' Rights

Every online financial transaction goes through a payment processor, a third-party organization that has gone to great lengths and expense to ensure payments are secure.

A church may choose an online giving platform built by people of faith that you trust, but the payment processor, which may know nothing about church finance structures, still has a pretty big say in every gift processed.

It has the right to:

- **Tack on transaction fees** above the standard, non-negotiable bank and card network (i.e. Visa, Mastercard) fees.
- Charge the church **an additional monthly fee** for its services.
- Charge the church **for any equipment** used to process gifts.
- **Delay getting your gifts** into the church's bank account.
- Set **gift amount limits**.
- Refuse **to refund accidental payments**.

Why Does Your Payment Processor Have a Relationship with Your Giver?

You might think that the payment processor's relationship is solely with your church. But the truth is, the organization facilitating the transaction technically owns your givers, which means:

- In the case of a payment issue such as an accidental gift, your **givers can't get help from the church or even the online giving vendor**. They have to take it up with the credit card processor.
- If your church wants to change online giving platforms, **the payment processor can refuse to give the church your giving data**. Per their terms, the data belongs to the giver and the processor, not the church)
- The payment processor's giving form **may contain fine print or links to a user agreement that applies to the giver they see it or not**. Simply completing a gift can bind your giver to the terms and conditions of the processor, whether they see the fine print or not.

How Vision2 Solves the Payment Processing Problem

Vision2 has made the sizable investment to meet the rigorous standards required to process payments, which is rare among online giving platforms.

This allows us to:

- Oversee every gift throughout the entire process and **fix any issue**.
- **Shield churches from the complexity of payment processing** while still giving them total control over the relationship with givers and their data.
- **Eliminate unnecessary giving limits, onerous contracts and stifling monthly fees**.
- **Give you your data** should you ever want to switch giving platforms.

Plus, our patented technology enables us to securely embed the giving form in your website, which allows us to operate invisibly so your givers don't even know about us.

All of your givers' dealings, including completion of their gift on your website, are with the church they trust.

Demystify payment processing and keep the highest percentage of your gifts possible.

(And keep your givers' data.)



9. Not Protecting Your Givers From Third Parties

How many times have you read the fine print before blindly checking the “I AGREE” box or implicitly complying to the lengthy terms and conditions of a website or mobile app you wish to use?

We have a sinking feeling there’s some icky stuff in there, but far too often, we put our faith in organizations we know nothing about.

Likewise, insanity is forcing your givers (by simply giving a gift) to agree to a lengthy contract in order to donate to your church.

Fine Print and Implied Consent

User Terms and Conditions are necessary for every organization offering an online service. You want to trust your givers with an organization serving the church. But what if you can't?

We’ve recently been made aware of a popular online giving vendor’s User Terms and Conditions, a publicly available document, that puts givers at risk. We urge every church to actually read and understand the terms your givers are agreeing to when they make their first donation.

In this case, givers must click on the tiny hyperlink “Terms” (and then read the 19-page, 9500-word user agreement) at the bottom of the vendor’s site, where they are taken to complete their gift. (Most won't)

There's no “I AGREE” checkbox to indicate that there are legal terms they should read (and still many would not). Many will trust that the church has their back.

If they do click and read the contract terms, 19 pages of legalese can quickly bring a meaningful interaction with the church they love to a grinding halt.

Coming to (Vendors') Terms with Your Givers

Through the simple act of giving one financial gift to the church, your givers may be implying consent to a binding legal agreement, which includes no recourse for resolving any issue except binding arbitration unless your giver opts out with written notice within 30 days of their first gift.

Other surprising things in the contract include:

- No obligation to correct or reverse a payment for a giver.
- Your givers unknowingly consent that ANY posts to their PERSONAL social media accounts which reference this vendor's service may be used for marketing purposes.
- Your givers unknowingly authorize this vendor to obtain a credit report.

Additionally, should you wish to change to a new giving platform at any point in the future, your vendor may claim ownership of your givers' account, giving history, and giving schedules data, and attempt to deny the church access to it (based on a legal agreement between the vendor and each individual giver).

This means your church must receive permission from each giver for their data to be transferred to your church.

Can you even imagine how much confusion and concern this request would cause?



The Vision2 Way

Vision2 operates invisibly to your giver. Givers work with the church (which works with us) if there is ever an issue.

And should you decide to leave Vision2, your data goes with you!

Save significant time and money by enabling access to Vision2's self-service portal and eliminating costly statement printing and mail-outs.

All in a giving system with no monthly fees, giving limits or velocity limits.

10. Gambling with Your Gifts

You've heard the saying... "It takes money to make money." While that may be true when investing in the stock market, it shouldn't apply to church donations.

When it comes to online giving, insanity is paying as much as \$10,000 PER MONTH for online giving software and expecting giving to increase.

What Monthly Contracts Say

Monthly contracts are a strategy for organizations to ensure that their own revenue stays level, not yours. They can be a sign that a vendor knows its software—on its own—won't keep customers.

Transaction Fees: Do the Math

Nobody loves transaction fees, but these fees will never exceed the amount of the gift. That's how percentages work. If giving increases, or givers pay their own transaction fees, this minimal cost could even be cancelled out.

But what if the unthinkable happens: A pandemic hits and many of your givers lose their jobs? Or leadership takes an unpopular stand on a divisive issue and a huge chunk of your people leave?

If the only cost for your online giving is that small percentage of fees, you may lose the gifts of those who leave, but you won't go in the red on, or cancel out, the gifts you retain.

But if your online giving monthly contract costs thousands of dollars a month, you could OWE your online vendor more than you brought in.



ASK YOURSELF...

How many gifts does it take just to pay for your current contract?

What could you have done in your community last year with that amount?

And what would givers say (some of whom already balk at transaction fees), if they learned that their gift did nothing but cover the cost of the church's online giving?

Maybe it's time to stop the insanity and keep more of your gifts.

Ready to learn more?

Vision2 is more than giving software.
A true solution like Vision2 solves
your church's giving challenges.

Do Good. Better.™

Contact Us:

☎ 855.272.0863
✉ info@vision2.com
🌐 www.vision2.com

Our Promise:

As your partner, we'll support you every step of the way.

