



### Transaction Fees (No Merchant Account Required)

| Payment Type                 | Transaction % | Transaction Fee |
|------------------------------|---------------|-----------------|
| VISA - MasterCard - Discover | 1.50%         | \$0.35          |
| e-check/ACH                  | 0.00%         | \$0.45          |

### Monthly Fees (No Setup Fees)

| Monthly Transaction Volume | Monthly Fee |
|----------------------------|-------------|
| \$0 to \$2,500             | \$29.95     |
| \$2,501 to \$5,000         | \$44.95     |
| \$5,001 to \$7,500         | \$59.95     |
| \$7,501 to \$10,000        | \$74.95     |
| > \$10,000                 | \$89.95     |

\* Month to month contract with no termination fees

\* Covenant Giving fees are debited from your organization's checking account each month.

### The Covenant Giving solution includes:

- You can view what your portal would look like at this link: <http://www.covchurchgiving.com/t-samples.aspx>
- An unlimited number of customized secure pages. We create and edit your site. No technical expertise required
- Customer service representatives available to answer your question or the questions of your donors via phone and email
- Giving incentives that drive donors to your site and enable the potential for an increase in actual gift size
- Recurring donation and payment capabilities
- Automatic recurring donation and payment processing
- Email Receipts sent automatically to donors

[www.CovChurchGiving.com](http://www.CovChurchGiving.com)

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- Real-time transaction notification via email
- Your pages hosted on Covenant Giving's PCI DSS compliant secure servers
- Acceptance of all major credit card types
- Ease of use - as simple as adding a link to your website
- The ability for users to create their own account for convenient future access and the ability to see a history of their past online giving
- The ability to have your donor give to multiple causes within one "Giving Experience"
- The ability to let your donors choose how they allocate their gift

**The Covenant Giving solution has NONE of the following:**

- Additional transaction fees for affinity and rewards cards. These cards are referred to as non-qualified cards and typically have a 1% to 1.5% surcharge associated with them
- Gateway fees
- Cancellation fees
- Fees for edits or changes
- Fees to add new pages
- Merchant account signup fees
- A minimum number of transactions
- Long term contracts – Covenant Giving is a month- to -month service
- Customer service fees when you have questions about your account

**The Covenant Giving solution has the following features for Church donations, tithes and events:**

- Sponsor a mission
- Set up specific donating initiatives
- Give to a specific project
- Enroll and pay for a Church event
- Volume discounts
- Early bird discounts
- Coupons
- Associate corresponding documents to an event or service, such as a liability release
- Electronic documents that need to be associated to a given event or service can be automatically emailed to the customer
- Event reminders
- "Scholarship Items". Gives the customer the ability to enter an agreed upon price for a service or event that is not the default price
- "Pay the Covenant's Bills" item where you can create items associated to the church's monthly bills. (gas, electric, phone, technology support)

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**For your convenience, here is a comprehensive list of how implementing online giving can benefit your church:**

- Online giving is easy, it's convenient, and it's safe
- 5<sup>th</sup> Sunday – with the potential increase in gift size for online giving, most churches realize an extra week of revenue per month
- The average churchgoer will miss about seven services a year. Online giving will make up those missing gifts
- Another attribute of e-giving is its potential to bring in larger donations. The Kintera/Luth Nonprofit Trend Report (report can be obtained at [kintera.com](http://kintera.com)) shows that online contributors give as much as 50 percent more than those that give through traditional means. The report attributes this phenomenon to people making a one-time decision to give a certain amount each week, rather than deciding how much to give each week based on what's in their wallet at that time
- E-giving is also ideal for people who have a church home, but for some reason (work schedule, health, or travel) attendees don't attend as often, it will be easy for them to continue supporting the church financially through e-giving, whereas they probably wouldn't mail a check every week or every month
- Electronic giving (e-giving) programs provide a number of benefits. The primary one is that they create a stable source of revenue year round. Summer vacations, inclement winter weather, and illnesses are all factors that may cause parishioners to miss a week's service. Without an e-giving program in place, "A small percentage of people will make up their donation the following week, but most people won't"
- Donors that give online contribute at a higher rate – **about 24%**
- The cost of raising money online is only about 3 cents of every dollar raised
- Online contributions on average are about three times that of direct mail...\$108 compared to only \$35 for direct mail
- Many online donors use the Internet to make their first donation
- Patrons who go online and seek your website are more committed than most...so taking them to the next step – making a donation – becomes a little easier
- Makes your cash flow more predictable by allowing people the ability to schedule a donation into their budget on a simple recurring basis
- Your administrative costs are lowered because you don't have to open envelopes and manually deposit income
- NSF Fees are significantly reduced
- You don't have to worry about checks being lost in the mail
- Donations go directly from a donor's bank account or credit card to your organizations bank account
- You actually save money because you don't need to mail reminder coupons or collection letters
- Members giving patterns are stabilized, making it easier to budget your income

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- Online giving is more secure than giving with a check. Electronic gifts can't be lost or stolen
- Instead of needing to worry about the donors writing their contribution check during the service, they can be fully engaged with the worship service, knowing that they have already given their offering.
- Extended reach to potential donors
- The ability to create, adjust, and direct an appeal almost instantaneously
- Reduce administrative tasks and processes
- Eliminate the liability of storing sensitive bank account information

**For your convenience, here is a comprehensive list of statistics pertaining to online giving:**

- Online donors are generous. Whether due to income levels, the impulsive nature of online giving or the credit card effect, online donors give significantly more than offline donors
- The number one reason donors say they give online is convenience. Other top reasons include giving quickly at times of crisis, making multiple gifts in one transaction through a giving portal, and seeing their overall giving history
- The median level of lifetime giving is much greater for online givers than for regular givers: from 50 percent higher to more than double
- More than 65 percent of donors used information from the internet before giving, whether online or offline
- Forty percent of donors *always* go online before making a donation, either online or offline.
- Online giving is growing exponentially each year, from \$250 million in 2000 to more than \$4.5 billion in 2005
- Weekdays are when most donors make their contributions. By dollar amounts, Monday, Tuesday and Wednesday are the days donors are most generous. People seem to be at their most generous on weekdays, not weekends
- More than 111 million consumers planned to donate online to charity in the last quarter of 2009
- 63% of online consumers planned to use the Internet to donate to charity in the last quarter of 2009, up from 51% in 2008
- An analysis of data for January 1st through June 30th of 2009 found that 1,245 nonprofits had at least one online gift of \$1,000 or more. 38 nonprofits in the analysis had at least one online gift of \$20,000 or more so far in 2009. Online pledges and recurring gifts were excluded from the analysis. Major donors continue to move to the web as part of their giving behaviors. The 2008 [donorCentrics Internet Giving Benchmarking Analysis](#) indicated that a median of 34% of online donors earned over \$100,000 annually, compared to a median of only 24% of offline donors in the same income range

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