



“I’d Love to Give But I Don’t Have Any Cash.”

Making it easier to donate

The trend toward fewer cash transactions was happening well before COVID-19. In 2018 Surf Lifesaving NZ shared that revenue from street appeals had dropped 90% over a 6-year period because people no longer carried cash. According to the Household Economic Survey in 2019 cash was only used for 13% of all transactions. When the 2021 data is released later this year the Reserve Bank expects the downward trend will have accelerated during the pandemic.

Connecting with donors, and potential donors, through face-to-face opportunities, like fundraising events or street appeals, is important. That ability to share stories of the impact of your work and engage them with your passion is invaluable. That face-to-face chat, and how you treat people when they make a small donation, could be the start of longer-term support. The opportunity will be lost if you don't offer options for those who are not carrying cash.

Right now, there are added pressures with the pandemic and rising inflation. We still think it's important that your organisation can accept donations from the people partaking in the 87% of transactions where cash is nowhere to be seen. Here are a few options that might appeal (pun intended).

Smartphone as a point-of-sale device

Payminty (payminty.com) makes your smartphone a point-of-sale device. Payminty enables you to generate QR codes and pay links. Your donor simply scans your QR code on your phone with their phone, and the donation is made.

The donor doesn't have to complete any sign-up or download anything. On payment they are sent a QR code as proof of donation and an e-receipt. You can generate QR codes for both receiving donations and payments for purchases.

Payminty also generates a link to the QR code. You can send the link via chat, messaging tools or social media. The donor clicks on the link, which opens the QR code that they can scan. Printing the QR code and putting in as many places as you can creates unlimited donation points.

Payminty in action

The Pork Pie Charity Run is a bi-annual fundraising road trip organised by passionate Mini owners. KidsCan was selected as charitable partner for 2019 and 2021. KidsCan help tamariki experiencing hardship by providing food, jackets, shoes and health products to schools and early childhood centres. The Run is a 6-day road trip for 60 Mini-loving teams, driving from Pahia to Invercargill loosely based on the route in the movie Goodbye Pork Pie, collecting as many donations as possible.

KidsCan used Payminty to boost fundraising efforts. Each of the 60 teams was set up with their own unique QR code enabling them to take cashless contactless donations before, during and after the road trip. The QR codes were placed on cars, donations buckets, posters, turning them all into fully digital donation points. Funds raised are tracked through each QR code and updated hourly, enabling each team to track their donations, and try and 'out-raise' each other as they go. In 2021 they raised \$320,000, up from \$270,000 in 2019.



Source: porkpie.co.nz

Web based donation systems

Giv2 (giv2.co.nz) aims to ensure donors can make digital donations whenever they want.

Their system enables your organisation to receive cashless, contactless donations via QR code. Giv2 supplies you with the QR code donors can scan with their smartphone.

To be able to scan the QR code, donors must complete a short one-time registration with their credit card. They do that via a secure web browser. They don't need to download an app. Once they are set up, they can scan any Giv2 QR code, choose their donation amount and click 'Give'. An easy 3-click process. Confirmation is immediate, as is receiving their donation receipt. The donor's giving information is kept in one place too, making claiming their 33% donation rebate easier.

QR codes provide you the opportunity to create a huge number of donation activation points. They can be shared online via social media, in newsletters, emails, and email signatures. They can be printed on anything - posters, pamphlets, business cards, t-shirts, or vehicles - and put everywhere. Sponsors and supporters can easily share them too.

The \$5 per month starter option includes one QR code. The \$15 per month package includes 5 QR codes that you can use through different media, collateral, or locations to track what and where is most effective in generating donations. \$39 per month includes 25 QR codes. Giv2 charges a transaction fee of 1.9% + 19c. There will also be payment gateway processing fees which vary depending on who you use, e.g. Stripe is 2.9% +30c. From a \$10 donation your organisation would receive \$9.03. You can gather donor information, enabling you to keep your donor updated.

You can also use Giv2 QR codes to enable cashless, contactless purchases, e.g., the sausage from your sausage sizzle or selling fundraising merchandise. Now you won't miss out on sales because a person doesn't have cash.

Giv2 also have an Instant Give option with the \$39 per month package, which enables donors to save your organisation as a favourite and make an instant donation at any time, no QR code needed.

A donor scans your Giv2-QR code



They choose an amount & click "Give"



Donation done



Source: giv2.co.nz



Photo by Derick Anies on Unsplash

Point-of-sale and app

EFTPOS (eftpos.co.nz) offers discounted rates for charities for their point-of-sale terminal rental, network connection and Donate app. The Donate app is installed on the EFTPOS terminal and can be set up with pre-set donation amounts showing on the screen, as well as enabling the donor to choose their donation amount. The donor then uses credit or debit card using the terminal or via payWave to complete the donation. The charity rate for the terminal and app is \$30 + GST, \$25 for the terminal \$5 for the app.



The Wellington City Mission partner with EFTPOS NZ who provide free terminals for their fundraising events. They used EFTPOS with the Donate app during their Street Day Appeal in 2019. The addition of the app made it easier for donors and helped them to collect four times the donations compared to the previous year.

Text to donate

Text to donate enables a donor to make a set amount donation by sending a unique shortcode via text or through donation to a specific phone number. The donation is added to their phone account for payment. They receive a text message upon making the donation, which is their donation receipt. Third party providers, both NZ and overseas based, connect with telecommunications providers to offer what is called Premium TXT services. Telecommunications providers in NZ do not provide this service directly to organisations.

One example of a third-party provider is **Burst SMS (burstsms.co.nz)**. They don't offer the service direct to organisations but have partnered with the fundraising platform **GiveEasy (giveeasy.org)**. GiveEasy enables your organisation to set up donation and appeal pages, fundraising communications through text and picture text, and text to donate.

Donor Box (donorbox.org) is another fundraising platform that offers text to give alongside donor management, crowdfunding, peer-to-peer fundraising, membership management and events management. There are a wide range of fundraising platforms that bundle the possibility to raise funds through different activities like this. Research to find those who include text to donate functionality.

App based giving

Give Ahoy (giveahoy.com) is an app that makes it easy for donors to give. The donor needs to install the app on their mobile device, and you need to sign up as a cause who can receive donations through the app. Doing both is free and easy.

Giving for the donor is now as easy as opening the Give Ahoy app, choosing the donation amount and selecting your organisation to receive. A donation receipt is automatically sent.



Tap and go payment

There are a range of tap and go options from both point-of-sale companies, like EFTPOS, and banks. There are a range of devices that enable contactless payment through payWave - countertop units, kiosks, tablets, or collection plates. The device can be set up in a fixed location or can go mobile and be wearable, as Bullet the Basset Hound models while collecting donations for SPCA. Tap and go options make it easy to make donations with debit and credit cards (with the associated payment gateway fees) and through digital wallets. Check with your bank. ASB offer ASB Accept Lite which includes a mobile terminal and 3G/4G connectivity for \$35 per month.

Canterbury Museum, who offer free entry with the ask of a donation, saw their online donations jump from of \$10 per day to approx. \$150 per day with the installation of the tap and go option alongside their traditional donation boxes.

Donation Point (donationpointtap.com)

by Quest Payment Systems, an Australian based company, have a range of tap and go donation devices. They don't share pricing on their website, you need to contact them for a quote. We did see one figure quoted as \$560 to purchase the unit and \$15 monthly fee.



Megan Thorn

Megan is the Managing Director of Exult and spends a lot of time facilitating workshops for non-profits. She is a passionate life-long learner and when it comes to fundraising, knows the importance of researching people, as much as process.

Email: megan@exult.co.nz