



Getting Started with Tap to Donate



Your Ultimate Guide

In a society full of smartphones and contactless cards, cash is a rapidly disappearing commodity. In 2017, [payments made via debit cards](#) outstripped cash for the first time ever in the UK – a trend which is showing no signs of reversing. Many organisations and individuals still rely on cash donations – whether this is through a postal appeal, street-giving, donation boxes and buckets, or church collection plates. Research cited in [The Financial Times](#) estimates that this dependence on “traditional” fundraising has lost good causes around £80 million each year, as fewer people carry cash.

Both commercial and charitable organisations are having to rapidly adapt to this new technology, but what does it mean for the future of giving? If you are looking to get started with Tap to Donate for your community or charitable organisation, read our practical guide for everything you need to know.

What is Tap to Donate?

Tap to Donate is simply an electronic device with a contactless payment point embedded in it. Many companies offer this technology, including the [National Funding Scheme](#), [Tap for Change](#), [Quest Payments](#) and [Good Box](#) to name a few. The systems themselves can be portable or static, coming in many different sizes and shapes, with options to add bespoke branding and messaging if desired. Static or “always on” devices differ from common mobile contactless terminals, as they don’t always require a human operator.

Tap to Donate technology allows users to accept payments via many contactless methods (including credit and debit cards, Google and Apple Pay), as well as tracking and analysing the performance of each device, individual amounts given, and recording days and times that donations are made.

Why is Tap to Donate becoming popular?



In 2006, [62% of all UK payments were made using cash](#). In just ten years, that number plummeted to 40%. The 2026 figure is predicted to be around 20%. In addition to the fall in cash payments largely attributed to bank cards, there is also the increased usage of mobile payment technology such as Apple Pay to consider. In the UK there is a gradual shift towards millennial donors giving more ([donating £2.7 billion in 2017](#)), and over 95% of this group report owning a smart phone.

Whilst the older generation are still most likely to give to charity, a widening generational divide has been identified by the [Institute of Fundraising](#). In its research, 75% of charities have seen a fall in cash donations by 16-24-year-olds, with this decrease reflected to a smaller extent in the over-65s, reported by 10% of charities. **The public are clearly embracing contactless payment methods, meaning that charities and community interest groups must keep-up.** Given this seemingly unstoppable trend, make sure that you select the right Tap to Donate system to really boost your fundraising.

What types of Tap to Donate systems are available?

There are many different companies offering Tap to Donate systems, with varied contract types and membership options. For smaller community groups, there are options to rent devices to lessen start-up costs, with additional “lite” options charging no monthly fees – taking a transaction fee (usually around 1.75% to 2.95%) on all donations. An in-depth comparison of costs and contract options comes later in this document, but it is worthwhile doing your own research to really understand which alternatives are best for your organisation.



The devices themselves can be static touch-screen stations, mini portable chip and pin devices, or even full-scale branded podiums more suited to corporate conference-style events. Bespoke builds are available for organisations looking for speciality outdoor use or integrated into shop-window displays. Bear in mind however, the larger and more complex the device, the higher the costs.

How can Tap to Donate be used?

Tap to Donate has been adopted by many organisations, both large and small. Charities such as [Cancer Research](#), the [NSPCC](#) and the [Blue Cross](#) have all implemented successful campaigns, with many case studies available online. During the NSPCC’s face-to-face contactless fundraising trial, the average donation was £3.07 – over triple the usual amount of £1 given via spare change. According to the Charities Aid Foundation (CAF) [Charity Landscape 2019](#), 87% of charity chief executives now see investing in technology as a key priority. Tap to Donate also allows for exciting [integrations with mobile apps](#) (for instance, donating through purchasing Spotify playlists or each time an Uber-ride is taken) which means that charities and community groups are no longer limited to traditional street-fundraising. Take a look at the four case studies below to inspire your Tap to Donate campaign.

Case Study Inspiration

Naomi House and Jacksplace: Homely Giving



In a clever combination of story-telling and attention-grabbing, Naomi House thought “outside the box” and turned their contactless payment device into a unique creation. Positioning the station inside a high-footfall area of their hospice and shop, they embedded a Tap to Donate device inside a custom-built house. It reads: “To donate £3, tap on our door” with a further message on the front door highlighting their “care and support for good days, difficult days and last days.”

Although this creative cottage was clearly professionally made, there is nothing to stop similar constructions on a more home-made basis. The campaign allowed the hospice to convey their key aims – of providing a welcoming and safe home environment – whilst reminding the public in a fun and interactive way that their work is founded on donations.

Blue Cross: Pat to Donate



The Blue Cross successfully used Tap to Donate technology in a light-hearted and humorous manner, allowing four-legged fundraisers to do their bit. The charity affixed Tap to Donate systems to dog jackets, encouraging the public to “Pat to Donate” at a cost of £2 per pet – or speak to a human volunteer if they’d like to give a different amount.

Of the contactless canines, Tracy Genever, Blue Cross Head of Education Services said: “Our fundraising and events activities are so crucial to helping make sure the pets in our care can be healthy and happy... With today’s increasingly “cashless” society, it made sense to introduce a contactless option to those wishing to give to Blue Cross [and]... these wonderful dogs really are the best ambassadors we could possibly ever hope for.”

Tŷ Hafan: Contactless Window

As well as national organisations, Tap to Donate has been effectively utilised by smaller charities. [Tŷ Hafan](#) (a children’s hospice based in South Wales) introduced a contactless shop window in Cardiff city-centre. 24 hours a day, 365 days of the year, their team of special nurses ensure life-limited children from across Wales can access specialist treatment. Just like their nurses, the contactless window was “always on”.



The shop-front device received hundreds of contactless donations with a fixed giving fee of £3. Rhodri Harries, Digital Development Manager at Tŷ Hafan said of the campaign: “we recognise the importance in digital innovation to the charity sector and we are striving to push Tŷ Hafan to the forefront of digital giving in Wales. We hope that introducing contactless technology is only the beginning of our developments in digital fundraising.”

Contactless Churches: Collection Plates and Choirs

Tap to Donate is not just limited to traditional charities. The Church of England has [installed contactless terminals](#) enabling donations of up to £30 in 16,000 churches and cathedrals. There have even been “contactless choirs” such as [carollers in Chiswick](#), London who have started taking contactless payments for the first time, as well as also accepting online donations via Virgin’s Money Giving service. Many providers are specifically targeting the church market, for instance GoodBox offer a Good Plate advertised as offering “seamless church fundraising”.



With a hand-spun brass finish for a traditional collection-plate feel, this system offers a hybrid solution for collecting digital donations alongside coins, notes and gift-aid slips. The use of [new technologies in sacred environments](#) undoubtedly elicits strong reactions, but the church is quite open about their strategy of targeting one-off events such as christenings and weddings. In our increasingly cashless society however, is it really that different from conventionally accepted cash donation boxes?

What are the benefits?

Return on Investment



There are many [case studies citing improved returns](#) when using Tap to Donate as opposed to traditional fundraising. For instance, the NSPCC's face-to-face contactless fundraising trial saw average donations rise from £1 to just over £3. Unsurprisingly, return on investment figures vary greatly across organisations, meaning that fundraising style and getting your message across in a compelling way is still key.

In a [White Paper](#) supported by the Institute of Fundraising and GoodBox, the organisations included in the report spent £69,035 on the upfront costs of Tap to Donate, but raised a total of £313,967, giving an overall return on investment figure of 340%.

Reputation



Contactless card payments are simply the norm these days. Many people, especially those of the younger generation will expect to make donations via contactless technology. Businesses and individual fundraisers who only take cash can be seen as less trustworthy, as the money is not fully traceable and trackable.

Most Tap to Donate systems also provide options for users to fully personalise and brand the devices. This gives a crucial opportunity for marketing and messaging, building your charitable or community group's reputation amongst exactly the people who are most likely to donate.

Reporting



Tap to Donate systems mean that you can automatically track and analyse your donations data. Volunteers filling in lengthy paper forms, estimating or remembering which locations or times of day worked best are immediately replaced with a digital report at a single click. This means that your organisation can save time (and therefore money), as well as access data that can help you improve your operations.

Going digital can also offer exciting possibilities for linking up to any pre-existing social media accounts. If you have reporting data that gives you more information about your audience – this can be used in a mutually beneficial way with your other marketing activities.

Security



Electronic Tap to Donate devices can also provide improved security, limiting the opportunity for donations theft and removing the obstacle of people not having any suitable change.

A café, which has recently made the move to entirely [contactless payments](#) cited this as a key rationale for the jump: “we had four break-

ins within two months, where thieves targeted our cash takings. That was the driving force for this: security.” Whilst this is a commercial business, the lessons and implications are the same for all organisations dealing with cash payments or donations.

What are the drawbacks?

Costs



56% of charities have said they have not adopted contactless technologies because of the cost required to buy the equipment ([Institute of Fundraising, 2018](#)). Although the up-front costs can range anywhere from £100 to £1,000 (depending on the model purchased), these expenses are often far less than employing individual fundraisers for weeks on end.

Despite this, it is important to think about whether you can justify the upfront costs. Look at your current donations data, and realistically think about what your organisation can afford. There are options (especially useful for smaller organisations and community projects) to rent Tap to Donate systems from as little as £45 a month. This removes some of the up-front risk of purchasing expensive electronic devices.

Commission



The costs of investing in a contactless payment system do pose an initial barrier for many organisations, and the companies providing the hardware will usually take a cut of donations. This could range anywhere from 1.75% to over 5% per payment made, so it is vital that you receive a personalised quote for your charity or community project – and fully understand the transaction fees involved. This commission

can still be worth it however, as many Tap to Donate trials report improved return on investment, as compared with traditional cash fundraising.

Charging and connectivity



Although some units can store transactions for authorization when a data connection is next made, most require strong internet or 3G network coverage (which may be a problem for rural locations or outdoor events). Make sure that you check your own Wi-Fi connectivity, and ask this question before committing to any Tap to Donate system.

If a larger static device is chosen, a charging point will also be needed, so this is a key consideration when deciding what type of system to purchase – as well as its ultimate location. As a general starting point, it is wise to select a smaller device for any trial; they'll also be cheaper and will often take up less space than a standard donation box.

Contracts and commitment



There are undoubtedly admin costs and time involved in setting up contracts with Tap to Donate providers. It is important to make sure that your organisation is not tied into any lengthy contracts, especially if you are trialling the technology for the first time.

Some providers will charge an initial set-up fee (but no monthly charge thereafter), whilst others may forgo the set-up charges but have monthly subscription or support fees. Luckily, there are many varied purchase and rental options available (listed in the next section) – but it is important to have an open and honest discussion about your time-frame, budget and goals before getting started.

Getting Started

Although predictions are notoriously difficult to make, contactless payment devices are sure to revolutionise the ways that people engage with and give to charities and community organisations. Despite the technology being in its relative infancy, it is a trend that can modernise and improve fundraising efforts for both large and small organisations. If you are thinking of getting started with Tap to Donate, here are four key considerations to bear in mind.



1. Establish your goals

First and foremost, have a clear idea of why you are looking to invest in Tap to Donate. We certainly are moving towards a more cashless society, with clear financial benefits to adopting contactless technology – however there are substantial up-front costs involved. If you are just looking to launch a short-term fundraising campaign (for a special event or specific cause), then opting to rent rather than purchase a Tap to Donate device would be advisable.

If you are thinking longer term however, consider how the device will be used. What space and what staff or volunteer capabilities do you have? Portable systems are usually the most cost-effective initially, but this would often involve someone “manning” the device to accept donations. A wall-mounted or static option might save your organisation money in the long-run.

2. Do your research

There are many companies offering Tap to Donate, with just about as many purchase options as you can think of. Once you have established your own goals, this will give you a better idea of what’s important when researching providers. For instance, if you are just getting started with Tap to Donate, you may not wish to embark on a lengthy contract whilst still testing your return on investment.

Costs vary massively, with transaction fees ranging from 1.75% to 2.95% and device purchase costs anywhere from £100 to £1,000 or more. If you already have suitable

tablets or mobile phones, there are even some companies that offer apps to use with your pre-existing devices. We have collated some of the key information from several UK providers in the “Which provider is right for you?” section. Use this as a guide to start thinking about what is important to you, your organisation, and your campaign.

3. Consider the practicalities

Although it may seem obvious, one of the main things to take into account is whether a Tap to Donate system is right for your location or event. If you are operating in a rural area with poor internet or 3/4G connectivity, this may be an issue when implementing contactless technology. [The Royal Botanic Garden, Edinburgh](#) recently used their outdoor location to great effect, installing three branded static devices across the site. Placed near entrances, they saw donations rise by 135% since their implementation.



Whilst these were installed with a much bigger budget than most community organisations, a key lesson is making your device work for your location. If a portable device is chosen, battery life will be crucial to its effectiveness at any event. Proximity to power sources for static terminals will be equally crucial. The number of users is another important aspect to factor. Many companies charge extra for more than one user, so if you think you may need help tracking donations and analytics, these costs will have to be considered.

4. Track, Analyse, Improve



One of the largest benefits of using Tap to Donate is the ability to track and analyse your donations data. For instance, if you notice that most donations are coming through on a Friday afternoon – could you focus fundraising efforts around this day? If the amounts given are greater after a particular speech or interactive event, could you try replicating this or trialling similar fundraising methods? You may even be able to analyse the nationality of donors, individual performance of each device (if you are using more than one) and whether your fundraising efforts are becoming more or less effective over time. Tracking, analysing and improving is a vital part of any business endeavour, and this is no different for charitable and community projects.

Which provider is right for you?

There are many Tap to Donate providers out there, offering a potentially daunting amount of choice. We've collated some of the main organisations below, with a quick comparison on the main costs and commissions involved. This is not a definitive guide, and information is subject to change (updated January 2020). Make sure to contact individual providers for fully accurate and individualised quotations.

| | Set-up or Sign-up Fees | Monthly Membership or Support Fees | Transaction Fees | Can donations be made outside of data range? | Device Purchase Cost | Device Rental Costs | Design and Branding Services? |
|---|------------------------|--|--|--|---|---|--|
| Good Box www.goodbox.com | £25 | None – Premium Memberships available, starting at £25 a month. | 2.5% + 20p per donation. | Yes – transactions can be taken and authorised next time a connection is made. | Starting from £135 for a portable device. | Starting from £160 per month. | Design services start from £50. |
| tap+DONATE (National Fundraising Scheme) www.nationalfundingscheme.org | £100 | None listed | 2.95% for charities. 5% for approved non-charities. | No – Bluetooth and internet connection required. | Starting from £250 for a portable device. | Starting from £45 per month. | £10 for one sheet of branded labels. £85 to print, cut and affix to devices. |
| Tap for Change / Just Giving (Liberty Pay) www.libertypay.co.uk | None listed | None listed | Information not provided. | Yes – transactions can be taken and authorised next time a connection is made. | Not listed. | Starting from £24.95 per month. | Branded stickers available – cost not specified. |
| PayaCharity www.payacharity.com | £15 | None listed | 2.95% | Yes – transactions can be taken and authorised next time a connection is made. | Starting from £395 + £19.95 per month. | Starting from £24.95 per month. | Starting from £40 for artwork preparation and printing. |
| Donation Station (GW Devices) www.gwd.team | £50 | £15 per device, per month. | 2.95% | No – WIFI internet connection required. | Starting from £695. | Not available. | Starting from £50 for a branded bezel. |
| Tap'n'Donate (Grassrootz) www.tapndonate.com | None listed | None listed | 1.75% via Square Reader. | No – internet connection required. | Square Reader required, starting at £19. | None – customized app on pre-existing tablet or mobile. | Custom app build process – prices on application. |

Focus on: Community Groups

Many Tap to Donate providers specifically target the charity market, which can mean that Community Interest Groups are left unsure of their eligibility. Each provider has their own policy on non-charities, and what documentation they require to set-up as a vendor, however most Tap to Donate suppliers are very happy to work with community projects. For instance, the [National Fundraising Scheme](#) state that “If you are not a charity but an organisation with a charitable purpose” then your organisation would be qualified to apply. In addition to the standard requirements, they also require “two references proving your charitable purpose and character (one personal, the other commercial).” Transaction fees can potentially rise to 5% for commercial organisations with the National Fundraising Scheme, so it would be important to discuss your individual case and charitable purpose in detail.

Whilst primarily focused on the charity market, [PayaCharity](#), [Good Box](#) and [GW Devices](#) are all very open to the question of Community Interest Companies and groups. They currently work with many similar organisations, and offer both rentals and outright purchases of devices, depending on the types of fundraising you are looking to do. It is worth bearing in mind again that you may have a different transaction rate as a non-charity. The [Grassrootz](#) app similarly state that they “enable beneficiaries, including charities and supporters to use its services”, encouraging individual applicants to make an enquiry. All organisations seeking to use Tap to Donate must apply to open an account, and make sure that they fit the individual provider’s eligibility criteria – so once you have an idea of which suppliers work best for your project, it is best to get in touch directly.

Further reading and resources

Reports and Opinion

- [Institute of Fundraising: Cash and Digital Payments in the New Economy](#)
- [Institute of Fundraising and GoodBox: Contactless Technology: Worth the investment?](#)
- [Blackbaud Institute: The Next Generation of UK Giving](#)
- [Charities Aid Foundation: Charity Landscape 2019](#)
- [UK Fundraising: Investing in contactless fundraising can be expensive, but can you afford not to?](#)

Case Studies

- [National Fundraising Scheme: Tap to Donate Case Studies](#)
- [GoodBox: Tap to Donate Case Studies](#)
- [GW Devices: Tap to Donate Case Studies](#)

About TPAS Cymru



TPAS Cymru has supported social housing tenants and landlords in Wales for over 20 years and has a strong track record in developing effective participation through training, support, practical projects and policy development. We have an extensive knowledge of social housing with a focus on issues from the tenant perspective and for tenants' benefit.

Locally we are developing best practice at landlord, tenant group and project level through practical advice, support, training and project work. Across Wales we improve the quality of tenant participation through disseminating and promoting good practice.

At Government level we are contributing to policy change by informing about policy developments and issues, channeling the experience and needs of tenants and landlords to policy makers, and working with partner organisations to influence policy.

About the author



David Wilton - Chief Executive of TPAS Cymru

One of David's core beliefs is the importance of digital tools to support and improve engagement. Before joining TPAS Cymru, David had worked in digital management roles across FTSE100 and digital start-ups.

At TPAS Cymru, David has developed a number of events, training courses and webinars to improve awareness of how technology and digital can support community and tenant engagement.

David is always happy to talk all things digital, email him at drw@tpas.cymru

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