



A Guide to finding the right Contactless Payment Provider

July 2020

As we increasingly move towards being a cashless society, many museums are thinking about what this means for them. This has seen a number of organisations turn to contactless donation points to complement their existing cash donation boxes.

The technology to take contactless payments has got cheaper in recent years and a growing number of products have become available for charities looking to take donations this way. In this free resource we will look at eight questions you need to consider when trying to find the right provider for you. We will also look in more detail at five of the products currently on the market.

Questions to consider when choosing a Contactless Payment Provider

Do you need something portable or will it stay in one place?

The card reader units can vary in size from something that fits in the palm of your hand (Square and Sum Up) up to big units that incorporate stands and signage (the Goodbox GBx Podium and GBx Pro). Larger units tend to have longer battery life and can often accept donations without internet connection or the use of a mobile phone or tablet (see below). However, they are a lot harder to move. You need to consider whether the nature of your work means you are going to be asking for donations in the same place, or whether you will regularly need to be able to move the device around.

Times when you might want to prioritise portability are when you regularly hold events or activities in different locations, or when your work is not based in one place.

Do you need something battery-powered or can it be plugged in?

Most units have a built-in battery. However, the life of the battery will vary with smaller units tending to have shorter battery life. Once you've decided on the most appropriate place for your contactless device you need to consider how you are going to power it. Is there a power source nearby? If not, what's the minimum charge time you need? (For a museum this is likely to be the number of hours you are open). If it is not permanently plugged in you also need to consider how you are going to ensure the device is charged each night to ensure it does not run out of battery when people are trying to donate.

Do you need something that can take donations without WiFi or Mobile connectivity?

Some museum sites have challenges with WiFi and 4G Mobile signal within their buildings. Devices need to be connected to the internet in order to authorise and process donations. However, some devices are able to capture the data without WiFi or a mobile internet connection, as long as the data can be uploaded at a later point. If you know that there is poor internet connection within your museum you might need to consider a device that can take donations when offline.

Can you link it to a mobile phone or tablet or do you need something all inclusive?

Smaller units tend to work by being connected to a mobile phone or tablet. The phone or tablet is then used to connect to the internet and to control the size of the donation. If you go for one of these options you need to factor in the cost of providing a mobile phone or tablet, and the security implications of this. You will also need to ensure that these devices are regularly charged up to ensure they do not run out of battery when people are trying to donate.

How will you catch peoples' attention?

Having a contactless donation point on its own is unlikely to raise much money. You need to decide how you are going to draw people's attention to it and how you are going to compel them to want to give. You should consider how much space there is going to be around the contactless device for displaying messaging, or whether there will be staff or volunteers nearby who can engage visitors. If there are going to be limited opportunities for communicating your fundraising message you might want to go for a contactless device that comes with opportunities for signage and branding.

How easy is it to customise?

There are two areas you might want to customise – the suggested donation amount (for all) and any images or text displayed on the screen (for units big enough to have a screen). Most units designed specifically for taking donations will have a suggested amount that the unit defaults to, with the option of then changing the amount up to £30 (the current contactless limit in the UK). Depending on the fundraising ask and your audience, there might be times when you want to adjust the suggested donation amount.

In terms of branding and messaging on the screen (if applicable), you should consider how often you might want to change this. Possible changes would include if you wanted to test different images, wording and ask amounts, or if you were running specific campaigns or appeals.

Do you need something permanent or could you temporarily rent something?

There are some companies that rent contactless donations for short periods of time. This could be appropriate if you were only interacting with visitors/potential supporters for a limited period of time – for example, a one-off event or festival. However, the rental cost can be comparatively high, meaning that if you are using it for more than a few months it can be more cost effective to purchase one.

Renting a unit also enables you to trial the device to see whether it is right for you and to gauge how supporters engage with it. (However, it is worth noting our point above that, to get a realistic response, you would still need to consider how you are going to promote your message during this trial phase).

What is the cost and is it good value for money?

There are two main costs when it comes to contactless payments – the cost of the card reading unit and a transaction cost. The cost of the unit can range between about £30 for a basic carder reader to over £2,750 for more sophisticated devices. The transaction cost is normally a fixed percentage of the amount donated. You need to consider how much you are prepared to invest, based on the value of donations you expect to take. You should also consider what support and features you get for the money you pay – the cheapest may not necessarily be the best investment for you!

A note on Gift Aid

Gift Aid can be claimed on donations made by contactless card under the Gift Aid Small Donations Scheme (GASDS). As of 30th July 2020 this can be claimed on donations up to the value of £30 (NB – the Gift Aid guidance has not been updated following the increase of the maximum contactless payment limit to £45).

The Gift Aid Small Donations Scheme enables you to claim 25p for each £1 donated without the need to obtain a Gift Aid declaration. The current maximum amount you can claim under GASDS is £2,000 per year (£1,250 for years prior to 6 April 2016). The total GASDS claim must not be more than ten times your Gift Aid claim.

To claim under GASDS your organisation must also be claiming Gift Aid in the same tax year and must have claimed Gift Aid in at least 2 of the last 4 tax years. You must also not have received a penalty in the last 2 tax years.

You can find the HMRC guidance on GASDS here - <https://www.gov.uk/claim-gift-aid/small-donations-scheme>

Five Contactless Payment Providers

(All information taken from suppliers' websites and promotional material, correct as of 30th July 2020)

Images of all of the devices listed here can be found below.

Platform	Description	Cost?	Offline donations?	Battery life?	Portable?
<p>GoodBox</p> <p>https://www.goodbox.com</p> <p>https://www.goodbox.com/museums-and-galleries/</p>	<p>GoodBox were set up in 2016 and specialise in contactless donation points. They are working with over 1,000 charities, including the National History Museum, Museum of London and the V&A.</p> <p>Goodbox offer a range of products, including:</p> <ul style="list-style-type: none"> ⊗ GBx Mini – a palm-sized device that can take contactless and Chip & Pin donations ⊗ GBx Core – a medium-sized unit with HD screen to show pictures and text ⊗ GBx Podium – a GBx Core built into a large customisable podium, which can also include a cash donation box ⊗ Good Plate – styled on a church collection plate, this is an accessory to go with the GBx Mini. <p>Customers have access to the GoodBox Portal to download information about donations made using the device. This include analysis of how, when and where</p>	<p>Unit Cost:</p> <p>GBx Mini: Purchase = £125+VAT 6 month lease = £20 +VAT pm 12 month lease = £12.50 + VAT pm 24 month lease = £10+VAT pm 36 month lease = £8+VAT pm</p> <p>GBx Core: Purchase = £345+VAT 6 month lease = £55+VAT pm</p>	<p>GBx Mini = Yes</p> <p>GBx Core = Yes</p>	<p>GBx Mini = 3 hours</p> <p>GBx Core = 4 hours</p>	<p>GBx Mini = Yes</p> <p>GBx Core = Static, but easy to move</p>

	<p>your supporters are making contactless donations.</p> <p>Devices can be bought outright, or leased for a limited period of time.</p>	<p>12 month lease = £40+VAT pm 24 month lease = £30+VAT pm 36 month lease = £25+VAT pm Weekly rental = £47.50+VAT pw</p> <p>GBx Podium: Purchase = £945+VAT With cash donation box = £1,200+VAT With additional battery = £1,200+VAT With both cash donation box and battery = £1,450+VAT</p> <p>Good Plate = £215+VAT</p>	<p>GBx Podium = Yes</p>	<p>GBx Podium = 1 week</p>	<p>GBx Podium = Static</p>
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		<p>Transaction & Service cost: There is a one-off fee of £50 for new charity partners signing up to Goodbox.</p> <p>There is a monthly service fee for devices purchased outright: GBx Mini and GoodPlate = £8 per month</p> <p>GBx Core and GBx Podium = £12.50 per month</p> <p>There is also a transaction fee of 2.5% +10p applied to each donation.</p>			
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<p>Liberty Pay (Tap for Change)</p> <p>https://www.libertypay.co.uk/donation-boxes.html</p> <p>https://www.tapforchange.org.uk/</p> <p><i>(NB Liberty Pay are the UK distribution partner for Payter, a contactless donation manufacturer based in the Netherlands)</i></p>	<p>Liberty Pay started out providing payment services to businesses. However, they have a dedicated charity service providing contactless donation boxes.</p> <p>They have 4 devices available for charities:</p> <ul style="list-style-type: none"> ⊗ Portable GPRS – a handheld device fitted with a roaming SIM card to take donations when on the move. ⊗ Static GPRS – similar to the portable device, but adapted for use in a fixed location. ⊗ Static LAN – designed for use in a fixed location, this box uses a LAN internet connection rather than 3G. ⊗ The Plane – an integrated device that can be built into displays. It can also be connected to other lighting systems or electronic displays. <p>The devices enable you to pre-set donation amounts. They recommend having 3 options to make the process simple.</p> <p>All of the donation boxes come with options for charity branding, including surrounds that go around the outside of the device. They also partner with manufacturers of traditional cash donation boxes, embedding contactless machines into customised cash boxes, stands and mounts.</p>	<p>Unit Cost:</p> <p>Portable GPRS - £395+vat</p> <p>Static GPRS - £359+vat</p> <p>Static LAN - £309+vat</p> <p>The Plane - £343+vat</p> <p>Hire/Rental: 24 months = £34.95+vat per month</p> <p>36 months = £29.95+vat per month</p> <p>48 months = £24.95+vat (not available on Portable GPRS)</p> <p>Service & Transaction costs</p>	<p>Portable GPRS – Yes</p> <p>Static GPRS – Yes</p> <p>Static LAN – Yes</p> <p>The Plane – Yes (with GPRS)</p>	<p>Portable GPRS – up to 8 hours</p> <p>Static GPRS – no, mains powered</p> <p>Static LAN – no, mains powered</p> <p>The Plane – no, mains powered</p>	<p>Portable GPRS – Yes</p> <p>Static GPRS – static, but easy to move</p> <p>Static LAN – static. Harder to move as requires LAN connection</p>
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	<p>Liberty Pay provide support with setting up the device and donations analytics. They are also involved in a partnership called Tap for Change, launched by a marketing company called Earnest Labs which offers support with creating branding plates to go around the donation unit.</p>	<p>Monthly terminal management fee (purchase only) = £18.95+vat per month for 12 months</p> <p>2.95% per transaction (or 5% if paid to a JustGiving account.</p>			
<p>Tap+ DONATE</p> <p>https://www.nationalfundingscheme.org/tap-donate/</p>	<p>Tap+DONATE is the contactless service provided by Donate (formerly the National Funding Scheme). They also offer text donation services, online donations and event fundraising services (such as online raffles).</p> <p>Tap+DONATE have two units available:</p> <ul style="list-style-type: none"> ⊕ Tap+DONATE Portable – a contactless card system inside a carry case. The unit can take Chip & Pin donations, meaning it can take more than £30 ⊕ Tap+DONATE Static – a desktop contactless card unit with branding panel around it. <p>Tap+DONATE provide two different templates to enable organisations to</p>	<p>Unit cost:</p> <p>Portable - £250+vat (Rental - £85 per unit for maximum 5 days. Rental - £135 per unit for 3 months, then £45 per month)</p> <p>Static – £395+vat (Rental - £34.95 per month, minimum 12 months)</p>	<p>Portable – No. The device must be connected to a smartphone or tablet.</p> <p>Static - Yes</p>	<p>Portable – 8 hours</p> <p>Static – no battery, requires mains power</p>	<p>Portable – Yes</p> <p>Static – Static, but easy to move</p>

	brand their unit. The organisation must then provide print-ready artwork	<p>Transaction cost: Portable – £100 set up cost plus 2.95% per transaction.</p> <p>Static - £100 set up fee, plus £19.95 per month plus 2.75% per transaction. (Additional costs for branding)</p>			
<p>Square</p> <p>https://squareup.com/gb/en</p>	<p>Rather than being a donation service, Square provide payment processing services for businesses.</p> <p>Square have two key units:</p> <ul style="list-style-type: none"> ☎ Square Reader – a palm-sized reader that can accept contactless, Chip & Pin and swipe payments when connected to a smartphone or tablet. 	<p>Unit Cost: Square Reader: £19+vat</p>	<p>Square Reader – No. Requires smartphone or tablet with internet connection</p>	<p>Square Reader – 1 day</p>	<p>Square Reader – Yes</p>

	<p>☉ Square Terminal – a card-reader with HD screen, with Point of Sale software built in and the ability to print receipts.</p> <p>A docking stand is available for the Square Reader for £19+vat</p>	<p>Square Terminal: £199+vat (or £20 over 12 months)</p> <p>Transaction cost: 1.75% per transaction</p>	<p>Square Terminal – No. Requires connection to the internet</p>	<p>Square Terminal – 1 day</p>	<p>Square Terminal - Yes</p>
<p>Sum Up https://sumup.co.uk/</p>	<p>Sum Up provide card readers and contactless payment devices for businesses.</p> <p>Sum Up have three products:</p> <ul style="list-style-type: none"> ☉ Air Card Reader – a palm-sized contactless reader that connects to a smartphone ☉ 3G Card Reader – a handheld device that includes a built-in SIM card ☉ SumUp 3G and printer – a 3G reader with built-in printer to print receipts 	<p>Unit costs: Air Card Reader - £29+vat</p> <p>3G Card Reader - £99+vat</p> <p>SumUp 3G and Printer - £199+vat</p> <p>Transaction costs: 1.69% per transaction</p>	<p>Air Card Reader – No. Requires smartphone or tablet connection</p> <p>3G Card Reader – No. Requires 3G signal, but no other device</p> <p>SumUp 3G and Printer - No. Requires 3G signal, but no other device</p>	<p>Air Card Reader – 500 transactions</p> <p>3G Card Reader – 50 transactions</p> <p>SumUp 3G and Printer – 50 transactions</p>	<p>Air Card Reader – Yes</p> <p>3G Card Reader – Yes</p> <p>SumUp 3G and Printer - Yes</p>

<p>CollecTin</p> <p>https://collectin.com/collectin_contactless_fundraising_kit/</p>	<p>CollecTin have designed and built a number of accessories to convert a contactless donation reader into a handheld unit, similar in appearance to a traditional collection tin.</p> <p>There are two designs available that combine the contactless reader, branding and battery back.</p> <ul style="list-style-type: none"> ⊗ CollecTin – a standard accessory compatible with SumUp, iZettle, Barclaycard or PayPal Here devices. ⊗ CollecTin More – a self-contained unit that includes a 7” screen that can be customised with images and video content. Compatible with the SumUp reader. 	<p>CollecTin:</p> <p>For iZettle: £70 + £29 for card reader. Transaction fee = 1.75%</p> <p>For SumUp Air: £81 + £29 for card reader. Transaction fee = 1.69%</p> <p>For PayPal Here: £99 + £45 for card reader. Transaction fee – 2.75%</p> <p>CollecTin More</p> <p>£230 for use with your own reader. £249 including a SumUp Air reader.</p>			
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Good Box:



GBx Mini



GBx Pro



GBx Core



Good Plate



GBx Integrated

Liberty Pay:



Tap+DONATE:



**Tap+DONATE
Portable**



**Tap+DONATE
Static**

Square:



Square Reader



Square Terminal

SumUp:



Air Card Reader



3G Card Reader

CollecTin



CollecTin



CollecTin More

Examples of integrated contactless devices (such as Liberty Pay's The Plane) built into traditional cash donation boxes



What is stopping you from taking your fundraising to the next level?

Unsure about the steps you need to take? Worried that your team doesn't have the skills or knowledge they need to be successful? Nervous about putting your plan into action?

We all need a helping hand from time to time. Apollo Fundraising can provide the support you need to achieve your fundraising goals.

*We can help you **find your direction*** – we've helped arts organisations write their first fundraising strategy, planned large-scale capital appeals and reviewed the strategies of successful teams looking to take their fundraising to the next level.

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*We can help you **build your confidence*** – we've coached theatres on approaching major donors, mentored visual arts organisations on launching crowdfunding campaigns and supported museums to put their fundraising plans into action.

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