

## Mobile Giving Providers

### Lutheran Church Extension Fund

- LCEF offers e-tithing and e-tuition payments through the Joyful Response program, a free stewardship service for LCMS congregations, schools and registered service organizations (RSOs).
- 800-843-5233 or email request @lcef.org

### Vanco (Giveplus+)

- Vanco does not offer an app beyond mobile giving. They offer giving via debit/credit cards, electronic transfers (ACH), texting, mobile device, website, mobile card reader, kiosk, and sidekick. They also provide 24/7 U.S. based support, a giving dashboard, a giving coach, and data security. See the link for the pricing tiers.
- [www.giveplus.com/pricing](http://www.giveplus.com/pricing)

### Subsplash (The Church App)

- Subsplash offers mobile giving coupled with or independent from a mobile app (an app allows a congregation to offer videos/audio of sermons, presentations, podcasts, newsletters, upcoming events, links, and many more avenues for people to connect with a congregation) (LCEF highlights this app provider here: <https://lcef.org/the-value-of-a-mobile-app-for-your-church/>). Subsplash offers giving via debit/credit cards, electronic transfers (ACH), texting, mobile device, and website. They also provide giving reports, support, and more. The mobile giving fees decrease for churches offering an app. More information on the giving component may be found here:
- [www.subsplash.com/giving](http://www.subsplash.com/giving)

### Tithe.ly

- Tithe.ly offers mobile giving coupled with or independent from a mobile app. Tithe.ly offers giving via mobile devices, online, kiosk, debit/credit cards, electronic transfers (ACH), (text-to-give is an additional fee). They also provide giving reports, support, and more. Information on the mobile giving component may be found here:
- [www.get.tithe.ly/pricing](http://www.get.tithe.ly/pricing)

### Prolific Business Solutions

- Utilized by Lutheran Federal Credit Union, Prolific Business Solutions is a card processing company that works extensively with churches. They offer basic giving assistance in online donations, recurring payments, and mobile options and provide congregations savings with a very low debit card processing fee. They can also partner with donor management systems and integrate with church giving software. In addition, they offer live webinars and one-on-one instruction for all levels of familiarity with the mobile world and all sizes of churches.
- [www.myprolific.com](http://www.myprolific.com)

## Questions to Ask:

- **What are the details behind the rates being charged?**
  - The standard market rate (extracted as a percentage of the transaction) is around 2.5% - 2.9%.
  - Beware of back-processors charging fees, as well as other administrative, monthly, or security fees.
  - A helpful question to ask: “What is my effective rate with your product? If someone were to donate \$100 to my church, how much would show up in my bank account?”
- **Who owns the company?**
  - Is this a publicly owned company focused on profits and shareholders?
  - Is the company owned/founded by pastors and/or committed laypeople who want to serve the church?
- **What is the company culture like?**
  - Is it focused on serving the church?
  - What are employees saying about it? Check out [www.glassdoor.com](http://www.glassdoor.com) under “company reviews” for help.
- **Whom do they serve?**
  - How many congregations does the company serve?
  - Could they provide references and contact information for churches in your area who are using their services?