Tithely offers digital tithing at corps

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By Dave Werstine -

What used to attract disapproving stares during church services is becoming more and more common. It seems as though people and their cell phones are inseparable.

Keeping up with today's world and drawing on the technology at hand, The Salvation Army is rolling out a new smartphone app—Tithe.ly—en masse to its congregation in the Western Territory.

Tithe.ly helps churches make giving as easy as possible though its app. More than 4,000 churches currently use Tithe.ly, and The Salvation Army, after a year of testing, made it available in late April. So far, the territory is seeing roughly 30 gifts—or about \$2,500—weekly.

Times certainly have changed, as cell phones will now be a welcomed sight on Sundays.

"We were challenged to find a way for people to give their tithes and offerings electronically," said Assistant Secretary for Program Martin Hunt, regarding a request from several corps down to headquarters. "In today's age, nobody carries checkbooks anymore. People are doing everything mobily now. They use mobile banking and they send each other money with their phones. So we wanted to make it convenient for the congregation to give their tithes and offerings on a regular basis."

When the time comes during church service for the offering plate to be passed around, people will now be able to use their phones and make an offering. Or they can still do it the old-fashioned way.

"Not everyone wants to give up on their old ways," said Information Technology Director Tim Schaal, but we did want to offer something different. We wanted to make it as easy as possible for people."

The process is rather simple. People need to download the Tithe.ly app onto their smart phones and create an account, which includes choosing a church to receive their gifts and linking credit card, debit card or checking account information.

When it is time to make an offering, parishioners launch the app and select how much they wish to give. Users of the app can also set up recurring offerings and make payments to certain programs.

Perhaps the best thing about the app, users aren't limited to give only during church service. They can give from anywhere and at any time.

"It's very convenient," said Major Brian Bearchell of the Torrance Corps, which, along with the Pasadena Corps, tested the app before a full launch. "I did it initially as an experiment...Now I can give a testimonial."

In 2017, more than \$15,000 was given to the two corps via Tithe.ly. That number is expected to rise once the app goes territory wide and more people become aware of it.

There are processing fees associated with each offering and vary based on payment type. The fees are 2.75 percent plus 30 cents on Visa, Discover and Mastercard, 3.5 percent plus 30 cents on American Express, and 1 percent plus 30 cents on checking accounts.

The user has the option to cover those fees as part of their gift. For example, a \$20 gift with Visa card would have fees of 85 cents. If the user chooses to cover the fees, he/she would be charged \$20.85 and the church would receive \$20. If the user chooses not to cover the fees, the church receives \$19.15 of the \$20 gift.

It is hoped that once The Salvation Army has more Tithe.ly users and transactions are more consistent that those processing fees will be lowered.

And Tithe.ly is safe to use. According to Schaal, all processed transactions meet the security requirements of the Payment Card Industry.

Donna Patterson, a member of the Albuquerque Temple Corps in New Mexico, is anything but a Millennial, who seem to do just about everything on their phones, from communicating with the rest of the world to paying bills to buying goods. Despite being in her mid 70s, she has used Tithe.ly numerous times and is a proponent of the app, posting about it in the church bulletin and telling anyone who will listen.

Albuquerque was not among the test areas, but Majors Raewyn and Rafael Aspeitia heard about the app, introduced it to Patterson and helped set it up on her phone.

"I teach Bible study...and don't bring my checkbook with me to church," said Patterson. "With the app, I can do it right there during service. It's easy, quick and reliable. I haven't had any issues with it. I think it's very helpful."

Tithe.ly is not only helpful to users, but it will also be beneficial to The Salvation Army as a whole.

The program, finance and information/technology departments have worked together to integrate the corps management and accounting systems with Tithe.ly. Once a gift is made through the app, everything is moved through those two systems with little burden on staff.

See more and sign up for free at get.tithe.ly.