ONLINE GIVING GLOSSARY

Office of Stewardship and Development
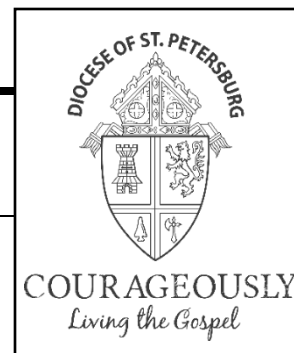
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Aggregator
A large company, such as PayPal, Stripe, etc., that processes transactions on behalf of a smaller business or non-profit.

Crowdfunding
A group of people contributing an amount of money on behalf of a cause of organization.

Digital Wallet/e-wallet
A software-based system that acts like a "digital wallet" that allows users to store funds, track payment history and make transactions. Click here for a glossary of digital wallet/e-wallet systems.

eCash (cybercash, digicash, electronic cash, e-money)
A paperless alternative payment - often in the form of a digital wallet. Can be done online or in real-world transactions. *(Examples include Uber, Lyft, Apple Pay, etc.)*

eCommerce
Electronically buying or selling of products on online services or over the Internet.

Giving Platform
A fundraising platform that allows safe and easy donations (ie: Give Central)

Merchant Account
A company that processes and handles the validation of transactions.

Microdonation
Donations that are typically capped at a certain dollar amount, usually $5 or $10.

Mobile Giving
- Donations could be made by donors giving through a few text messages *or* giving on a mobile donation page
- Unique to a 5-digit phone number (short code) sent to mobile device
- Typically, the organization can develop their own keyword
- Money is withdrawn from either a bank or credit card

Online Giving/Website Giving
A way for organizations to raise money via the internet, involving an online donation page. This can include mobile giving, peer-to-peer fundraising, and more.

Payment Gateway
Fraud prevention which protects donors' credit and/or debit card information.

Payment Service Providers (PSPs)
Online service provider that accepts electronic payments through various payment methods. Examples include: Authorize.net, Blackbaud, BlueSnap, PayPal, Stripe.

Push Notification
Communication technique which sends alerts through apps or messages to users.

Text Fundraising/Text Giving
Interchangeable with [Mobile Giving.](#)
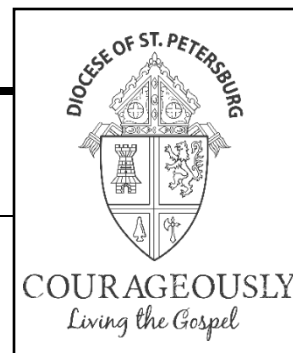

Text-To-Donate/Text-To-Give/Text-To-Tithe
Interchangeable with [Mobile Giving.](#)

Widgets
Personalized graphics or icons put on websites/social media to promote donations.

DIGITAL WALLET/E-WALLET SYSTEMS

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<u>**A**</u>   B   C   <u>**D**</u>   E   F   <u>**G**</u>   H   I   J   K   L   M   N   O   P   Q   R   <u>**S**</u>   T   U   <u>**V**</u>   W   X   Y   <u>**Z**</u>

Apple Pay
- Phone-specific Wallet App
- Nonprofit organizations must follow the following steps ([view more information](#)):
  - set up an e-commerce platform ([GoDaddy](#), [Shopify](#), [WooCommerce](#) and [more](#))
    - or -
  - Through a payment service provider ([authorize.net](#), [Blackbaud](#), [Stripe](#) and [more](#))
  - Enroll in the [Apple Developer Program membership](#) (create an app)
  - Implement Apple Pay in your app or website

- Only compatible with Apple products (iPhone, iPad, Apple Watch and/or Mac)
- Secure purchases in store, in app and on the web
- No additional fees
- Review recent transactions on your device
- [Learn how](#) to set up Apple Pay

Due
- Low-cost processing - rates starting at 2.8%, no hidden or monthly fees and no transaction cost
  - [More about pricing](#)
- Online invoices available
- Link your business bank account or debit card
- Available as a plugin with WordPress sites - [learn how](#)

Google Pay (Google Wallet)
- Send and receive securely, through desktop, tablets, and phones (Android and iOS compatible)
- No fees to send or receive
- Works with thousands of [banks and partners](#)
- Additional security details can be found [here](#)

Samsung Pay
- Phone-specific Wallet App
- Only compatible with Samsung devices
- Digital debit card stored within Samsung Pay
- Make online and in-store purchases where Samsung Pay and Debit Mastercard are accepted
- Partnered with American Express, Visa, Mastercard and Discover
- Click here to view compatible banks

Stripe
- Offers fee discounts for nonprofit organizations, learn more here
- Supports one-time gifts and recurring payments
  - Recurring payment cost is not included with either plan (between 0.5% or 0.8%)
  - 2.9% ($0.30) per successful card charge
  - $1.00 per ACH credit transfer
  - More about pricing
- Integrate into existing websites
- Faith-based partners include Planning Center Online, Subsplash, Tithe.ly

Venmo
- Downloadable app available on most devices
- Set up an account by syncing Facebook or phone contacts
- A service of PayPal - all money transmission is provided by PayPal
- No monthly or annual fees for basic services, such as sending money from a linked bank account or debit card and receiving money or withdrawing money (standard transfer, avail. 1-3 business days)
  - 3% fee for sending money to people using your credit card
  - 1% ($0.25 min., $10 max.) instant transfer fee (available in minutes)
  - More about pricing

Zelle
- Easily send money directly between most bank accounts
- Sign up with email or mobile number
- Offered through most banks and credit unions - available on their banking apps
  - Find my bank