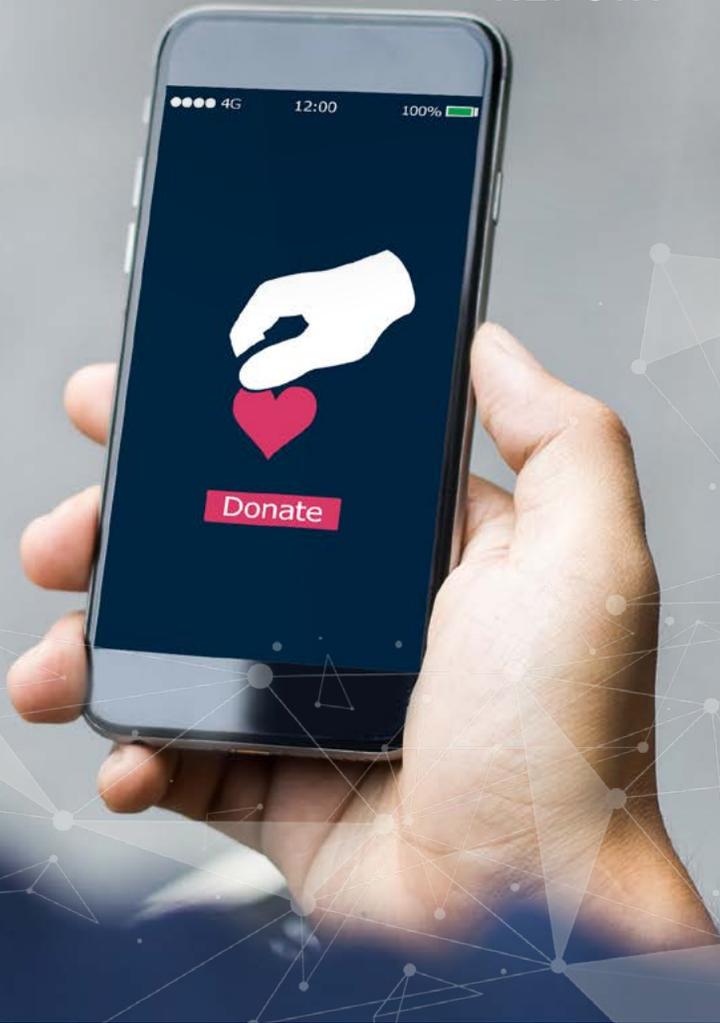


# NAVIGATING NONPROFITS' Digital Payments Shift REPORT



JANUARY 2021

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## Qgiv On How Organizations Can Strategize For Digital Contributions

**NEWS AND TRENDS - PAGE 13**

55 percent of global donors prefer giving online via credit and debit cards

**DEEP DIVE - PAGE 19**

How nonprofits are digitizing donations and fundraisers during the pandemic

PYMNTS.com

# NAVIGATING NONPROFITS' Digital Payments Shift

REPORT

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## Acknowledgment

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**WHAT'S  
INSIDE**

**T**he pandemic has made charities' services more vital than ever, and nonprofit organizations are working hard to support the growing ranks of consumers who are suffering financial difficulties and food insecurity. Funding this work during the ongoing crisis can be challenging, however. Nonprofits must confront the fact that fewer consumers have funds to spare for donations as they face economic stresses of their own, and public health needs are also limiting organizations' abilities to use traditional fundraising methods. Charities cannot safely hold in-person fundraising events during the pandemic, and operations that rely on soliciting donations from passersby are likely to see fewer people on the streets — and thus fewer contributions.

Even consumers who are out and about may not be carrying much cash on them. Many shoppers became concerned during the pandemic's earlier months that exchanging physical currency would put them at greater risk of catching the virus, even though this fear has since been largely discounted. The World Health Organization (WHO) [clarified](#) that it does not regard exchanging hard currency as particularly risky, but many consumers nonetheless changed their behaviors and swapped out cash for contactless payment methods.

These factors have combined to spell trouble for charities. A recent [survey](#) of 250 nonprofit

leaders in the United States found 79 percent reporting a loss of revenues due to the health crisis, and 38 percent have even seen their incomes slashed in half or more. These kinds of pains make it essential for charities to maximize the fundraising options available to them and find ways to reach potential donors digitally. Nonprofits have therefore been pivoting toward virtual fundraising methods and digital tools that allow them to accept funds both in person and online.

### **AROUND THE NONPROFIT PAYMENTS SPACE**

Charities are supplementing or replacing their in-person fundraising campaigns with digital alternatives. Nonprofit organization One Warm Coat used to rely on coat drives held at workplaces and schools, for example, but the public's switch to work-from-home operations and remote learning has hampered these efforts. The charity has since [revised](#) its strategy and is supplementing its clothing drives with virtual campaigns in which it solicits monetary donations online and uses the funds to purchase items instead.

Social media-based campaigns have also helped nonprofits during the pandemic. One [report](#) found that 2020 saw an increase in donations made via peer-to-peer (P2P) fundraising campaigns, in which donors create pages on social media platforms and



encourage friends and family members to contribute to their causes.

Consumers around the globe also appear eager to tap into digital giving methods. A recent [poll](#) of more than 13,000 donors from 113 countries found that 55 percent would prefer to donate online using payment cards, whereas only 8 percent wanted to give their contributions in cash. Such findings offer a compelling case as to why nonprofits should continue investing in their digital transformations long after the pandemic ends.

For more on these stories and other nonprofit innovation headlines, read the report's News and Trends section (p. 13).

### **QGIV ON HOW NONPROFITS CAN TAP INTO GENEROSITY IN A VIRTUAL ENVIRONMENT**

Nonprofits have been pouring new energy into connecting with donors online to draw more charitable giving. This past year has seen organizations transition their fundraising events to the virtual arena and rethink their digital outreach strategies. In this month's Feature Story

(p. 9), Todd Baylis, president and co-founder of fundraising software solutions provider [Qgiv](#), explained the mixed successes that nonprofits have been experiencing from their virtual fundraisers. He also detailed best practices for digital messaging and payments acceptance for nonprofits that are looking to entice more contributions from their donor bases.

### **DEEP DIVE: HOW NONPROFITS ARE GOING — AND STAYING — VIRTUAL DURING THE PANDEMIC**

The pandemic is making it harder for many nonprofits to bring in the same number of contributions they once did, and public health barriers to holding in-person fundraising events only add to the challenge. Charities are also finding that consumers are carrying less cash, making it less effective to send out volunteers with collection baskets. The report's Deep Dive (p. 19) explores how charities are refreshing their approaches by adopting virtual fundraising efforts and digital donation tools to continue to fuel their missions.

## Industry INSIGHT

**The pandemic has made it difficult for nonprofits to rely on in-person events and campaigns to solicit donations. What are some of the ways you are seeing nonprofits innovate their fundraising strategies as they respond to new realities?**

"Navigating fundraising during a pandemic has most certainly changed the landscape for charities. The ambiguity of this new reality has required fast, actionable changes to their [pre-pandemic] strategies.

Strategic leaders of nonprofits have discovered there is a need to have a wider reach and less expense [when holding fundraisers, which have ranged] from dazzling catered events to now holding virtual auctions or personal 5Ks. The costs and emphasis of these events are going back to the basics. This results in a higher retention of the overall donation. Charities are raising more, even with lower total donation amounts [coming in from virtual versions of events].

The conversation has moved to social media platforms. The compelling stories told are shared online and spread quickly through the local communities, resulting in a slew of digital donations. The continued conversations online have allowed humans to remain connected.

We have also seen many charities and churches embrace online giving. Using their trusted partners, these charities can promote easy, safe and — most importantly — secure donations. Finally, the new, holistic way of fundraising focuses on how different demographics prefer to donate, such as text-to-give or recurring online credit card donations."

### **BALDO BESICH**

director of U.S. Partner Acquisition and Management at [American Express](#)

# FIVE FAST FACTS

## CARD PAYMENTS

The majority of donors worldwide prefer making donations via online card payments.



## DIGITIZATION

The Salvation Army has begun accepting donations via QR codes posted on collection buckets.



## REINVENTION

Feeding America launched drive-thru food banks to reduce person-to-person contact.



## LIVESTREAMS

Instagram debuted a capability that encourages donating to livestreamed fundraisers.



## SOCIAL MEDIA

Peer-to-peer fundraising involves donors promoting causes to their friends using social media.



**FEATURE**  
**STORY**



## Qgiv On How Organizations Can Strategize For Digital Contributions

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Digital engagement has long been a part of nonprofits' toolkits when it comes to reaching out to donors, and the pandemic has made a strong virtual strategy more vital than ever. Organizations that can no longer safely hold in-person galas and other fundraising events are leaning more heavily on online platforms and channels to help them solicit donations. Some charities are even seeing these new approaches reduce long-running frictions, according to Todd Baylis, president and co-founder of fundraising software solutions provider [Qgiv](#).

Baylis explained in a recent interview with PYMNTS how nonprofits have been transitioning their fundraising and outreach strategies to the virtual stage during the pandemic to keep donations coming in. He also revealed some of the digital payments and messaging best practices that can help charities encourage more giving.

### **FROM BRICK-AND-MORTAR TO BYTES-AND-MODEM**

Organizations that previously held in-person events and collection drives have largely had

to cease or scale down those efforts for public safety. Many are instead turning to digital platforms to connect with contributors, which can look very different. Charity runs and auctions have been replaced with livestreamed events held over Zoom or Facebook, for example, and social media tools and crowdfunding drives are helping these virtual happenings gain visibility, Baylis said. Food banks that used to hold drives where they accepted donated groceries are now asking instead for online monetary contributions for virtual pantries.

Some of these changes have been particularly positive. Food banks often face the problem of obtaining the specific items required to fulfill the current needs of the communities they serve, for example. The shift away from in-person drop-offs of canned goods to online monetary donations allows these organizations the flexibility to buy exactly what is needed for the communities in which they operate, Baylis explained.

“Organizations — especially food banks — don’t just need food, and, a lot of times, the food they get isn’t what they need to provide to the community,” Baylis said. “So those dollars and those replacement dollars are very impactful.”

Not all campaigns have translated as smoothly to online venues, however. Some charities’ virtual events appear to be drawing less overall revenue than traditional, in-person events, Baylis said, but it is unclear whether this is due

to their being virtual or because of outside factors. He also observed that digital events can cut organizations’ overhead costs significantly, meaning they may net higher income despite the reduced funds raised.

## **DIGITAL MESSAGING**

High-profile fundraising events are not the only way of encouraging donations. Sending donors direct requests for new giving remains important, Baylis said. Charities cannot rely on the assumption that consumers will think to seek them out, so they must actively reach out to ask for contributions. Email continues to be the messaging channel with the greatest success rate, even as some organizations find favor with methods like social media campaigns and targeted texting, he said.

Crafting that communication is important, too, and charities have been particularly effective at raising funds when they can quickly make their needs known to potential donors and explain how their causes help individuals negatively affected by the pandemic.

“Human services, housing and shelter, employment-related type organizations, agriculture and food [and] nutrition type organizations all were more successful than they had been pre-pandemic in the fundraising we saw,” Baylis said. “There were very large increases of three to four times in certain segments.”



Requesting smaller, recurring donations can also be an effective strategy for encouraging giving from donors who may not be able to afford a sizable one-off contribution and for creating continued revenue streams, Baylis added. Quick and easy payment methods need to accompany these requests as well, he said. Emotional appeals are often what inspire one-off online donations, so organizations need to ensure that frictions do not interrupt and distract contributors before they can complete their transactions. Organizations can achieve this seamlessness by offering a variety of payment methods so that donors can always find their preferences and not abandon payment. That often means accepting many different card brands and ACH as well as cash and check, he said.

The pandemic continues to present new fundraising struggles, but nonprofits are rallying in response. Many organizations are now honing

“Human services, housing and shelter, employment-related ... and food [and] nutrition organizations all were **more successful** than they had been pre-pandemic in the fundraising we saw.”

their digital donation approaches and trying out new fundraising ideas. Compelling messaging, convenient and secure payment experiences and creative virtual events can all help nonprofits bring in the money they need to fuel their critical work.

**NEWS &  
TRENDS**

## Online giving

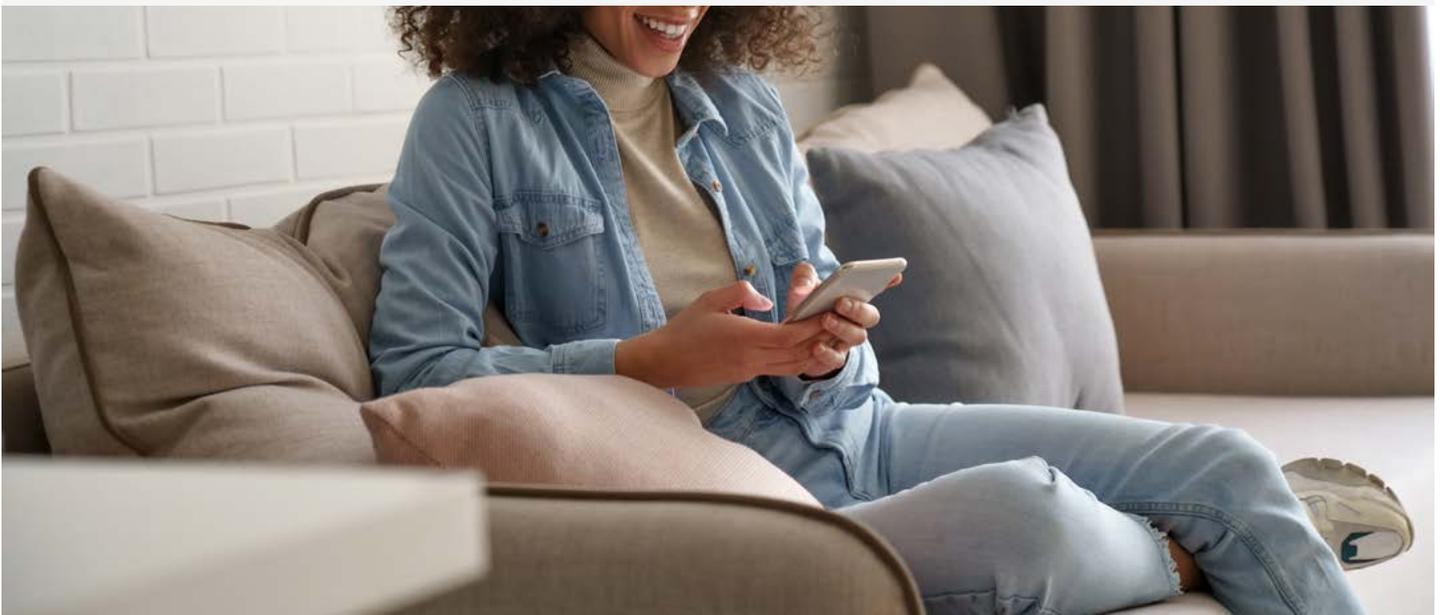
### UK CHARITIES EMBRACE DIGITAL SOLUTIONS TO SHORE UP DONATIONS, DELIVER SERVICES

Donations are declining for many charities during the pandemic, and 69 percent of United Kingdom-based charities in one [report](#) said in November that they thought it would take more than a year for their incomes to return to normal levels. The crisis has been difficult for both consumers and nonprofits, leading many charities to see rising demand for their services even as donations drop. Sixty-three percent of the 216 nonprofits surveyed reported greater demand in November 2020 compared to the same month in 2019. This trend is likely to persist, with 75 percent predicting that the need for their services would grow over the next 12 months.

Other recent findings show that 28 percent of U.K. charities [experienced](#) dips in corporate giving during 2020, and approximately 25 percent believed it would take at least two years for their incomes to return to normal. Nonprofits are taking steps and testing new strategies to help maintain their operations, however. Eighty-one percent intended to identify additional funding sources this year, and 77 percent have stepped up their use of technologies and digital solutions during the pandemic. These modernizations include leveraging tools to support back-office functions and provide more services remotely.

### 70 PERCENT OF GOFUNDME DONATIONS IN 2020 WERE LESS THAN \$50 EACH, PLATFORM REPORTS

U.S. nonprofits are also seeing increased demand for their services, and some have



positive trends to report. Findings suggest that more consumers are [contributing](#) their time and money to nonprofits working to ease the strains the ongoing crisis is inflicting on their communities. The Association of Fundraising Professionals recently analyzed donation trends at 2,500 small and mid-sized charities and found that the number of donors increased almost 12 percent year over year in the first nine months of 2020. The amount of donations rose almost 8 percent during the same period.

A GoFundMe spokesperson noted that nearly 70 percent of the donations made to campaigns on the platform in 2020 clocked in below \$50, suggesting that many donors are individuals rather than businesses. The amount of smaller donations GoFundMe recorded was especially high compared to 2019, when only 40 percent were below \$50. Consumers are also generously donating their time to good causes, with Nebraska-based nonprofit support organization Share Omaha reporting that a request for volunteers in early 2020 drew 700 applications – far more than the 200 monthly applications it usually receives. Marjorie Maas, the group's executive director, said this likely demonstrated that furloughed and newly unemployed individuals were looking to support others despite being tight on funds.

## Beyond cash

### 55 PERCENT OF GLOBAL DONORS PREFER TO CONTRIBUTE USING CREDIT AND DEBIT CARDS ONLINE

Recently published results from a global online [survey](#) indicate that digital channels may be key to helping nonprofits better collect contributions and encourage repeat giving. The study, which polled more than 13,000 donors across 133 countries between March and May of last year, revealed that only 8 percent of global donors prefer to give using cash. Fifty-five percent want to use credit and debit cards online, 12 percent prefer bank and wire transfers, 10 percent leverage PayPal and another 10 percent send money via postal mail. The remaining 5 percent listed payment methods like digital wallets, text-to-give solutions and mobile money options.

The survey also found that analog outreach methods were not especially popular among donors. Only 13 percent said that regular print communications were likely to inspire them to make repeat donations, 10 percent said the same about handwritten notes and 7 percent about personal phone calls. Global consumers vastly preferred digital outreach, with 45 percent saying regular emails would most encourage them to give again and 25 percent highlighting regular social media communication as a key factor.

## QR CODE, CREDIT CARD DONATION METHODS GET BOOSTS AS US CONSUMERS CARRY LESS CASH

Consumers are carrying less cash during the pandemic, making it even more important for charities to offer digital donation options. The shift away from physical payment methods has [stemmed](#) partly from prevalent fears that hard currency could pose an infection risk. WHO has largely [dismissed](#) the idea that cash use is likely to spread the virus, but many consumers and retailers have nonetheless incorporated this belief and altered their behaviors and operations. The U.S. [saw](#) shares of retail purchases



The U.S. saw shares of retail purchases made in cash drop from **40% in 2009** to **30% in 2020.**

made in cash drop from 40 percent in 2009 to 30 percent in 2020, suggesting reduced consumer interest in exchanging physical tender.

This shift away from cash can prove challenging to charities that traditionally solicit donations on the street, however. Fewer consumers are out and about, and those who are might not be carrying as much spare change. Some charities, including the Salvation Army, have responded by [posting](#) QR codes on their collection baskets to enable digital donations. Some buskers are [posting](#) their usernames for P2P payment apps like Venmo or utilizing The Busking Project's app to accept donations, while others are leveraging devices like DipJar that allow passersby to swipe their credit cards to make contributions. [Research](#) presented in 2019 suggests that consumers tend to be "less willing to donate [to individuals publicly soliciting money] using noncash mechanisms" but that "those who do so are willing to donate significantly larger amounts than those using cash."

## Virtual operations

### CHARITIES TURN TO DIGITAL FUNDRAISING AND SERVICES AMID CONTAGION FEARS

Nonprofits are pivoting their approaches to cope with newfound hardships during the pandemic. Would-be donors have less money to give, and potential volunteers are concerned that helping in person could put them at greater



risk of viral exposure. A large share of volunteers also come from older age groups and are thus more at risk of severe complications from COVID-19. Charities must address these concerns to keep money coming in and to reduce contagion risks for individuals administering and receiving services.

Nonprofit organizations are [retooling](#) their approaches in various ways. Food banks like Feeding America have launched drive-thru operations to reduce person-to-person contact, while One Warm Coat has launched virtual cost drives asking participants to donate funds online in lieu of dropping off used coats in person. Other groups have enabled donations via voice assistant and text or have begun accepting in-person donations via mobile wallet. Military-focused nonprofit Soldiers' Angels has taken its support work digital by offering virtual baby showers for deployed servicemembers' spouses, while many Big Brothers Big Sisters operations are using video chat for their mentoring services.

### **PROPOSED NATIONAL NONPROFIT REGISTRY COULD MAKE AUSTRALIAN CHARITIES MORE ACCOUNTABLE**

Australian nonprofits may also gain more significant online presences, thanks to several proposed policies. The nation's government is working to pass laws that would make it easier for donors to find and learn about charities while also prompting nonprofits to be more transparent about their funding sources. The government aims to achieve these goals without imposing undue burdens on smaller organizations.

Gary Johns, commissioner of the Australian Charities and Not-for-profits Commission (ACNC), recently [announced](#) that the organization would host an online registry of all national nonprofits, with entries that include information about their public funding sources and offered services. Prospective donors will be able to search the platform for charities and compare offerings from nonprofits that provide similar services, which Johns believes

will make organizations more accountable. The ACNC also plans to reduce the amount of financial reporting necessary for Australia's 5,000 small and mid-sized charities, which could help these organizations realize budget savings.

## Crowdfunding

### INSTAGRAM LAUNCHES FEATURE TO SUPPORT LIVESTREAMED FUNDRAISING EVENTS

Consumers have spent more time online since the pandemic began, which could be boosting the efforts of nonprofits that have launched fundraising initiatives via social media. Some organizations are also taking advantage of platforms' livestreaming features to broadcast fundraising events and solicit donations. Facebook-owned Instagram recently sought to formally facilitate such activities by [launching](#) a "Live Donations" capability, which enables nonprofits to feature donation requests when they livestream videos. The solution also allows charities and their contributors to view the number and dollar amounts of received donations in real time during the events. Users who host fundraisers or contribute to them can post donation-themed stickers to their Instagram stories to further raise awareness to their causes. The tool offers yet another digital solution that nonprofits can use to connect with contributors and build support for their missions.

### P2P FUNDRAISING GAINS TRACTION FOR NONPROFITS IN 2020

Virtual fundraising events appear to be resonating with consumers, according to a recent [survey](#). Thirty percent of U.S. consumers reported contributing to or participating in at least one virtual fundraising event since the pandemic's outbreak, and 24 percent said they donated more in 2020 compared to 2019, suggesting that those who have the means to help out are more inclined to do so. The most popular charitable causes outlined in the study were education, foreign and international affairs, health, human services and public and social benefit missions.

Nonprofits also seem to be [seeing](#) success in adopting P2P fundraising strategies. These approaches involve encouraging consumers to create online or social media fundraising pages to share with their contacts, enabling them to spread the word about nonprofits and causes and encourage donations. P2P fundraising campaigns were on the rise in 2020, which could [indicate](#) that more charities are learning about such strategies or that more consumers are responding to them. This could be because consumers are spending more time on social media and are thus more frequently exposed to such campaigns.

**DEEP**  
**DIVE**

# How Digital Donations, Virtual Fundraisers Can Help Nonprofits Pivot Amid The Pandemic

Charities have become hard-pressed to meet recipients' needs as financial distress grows during the pandemic. More consumers are struggling with food insecurity and unemployment, placing greater demand on food banks and other nonprofits. These organizations are finding it more difficult to effectively use traditional fundraising methods to fuel their services, however.

Nonprofits have hit hurdles in raising money, due in part to health concerns that make it unsafe to host in-person fundraising events like benefits, concerts and dinners. Consumers may be less willing to let go of their money during this time of financial uncertainty, and street volunteers may be finding it more challenging to collect donations because of reduced foot traffic, with many consumers staying home. Those who do venture out may also be carrying less cash, meaning they have fewer funds to donate.

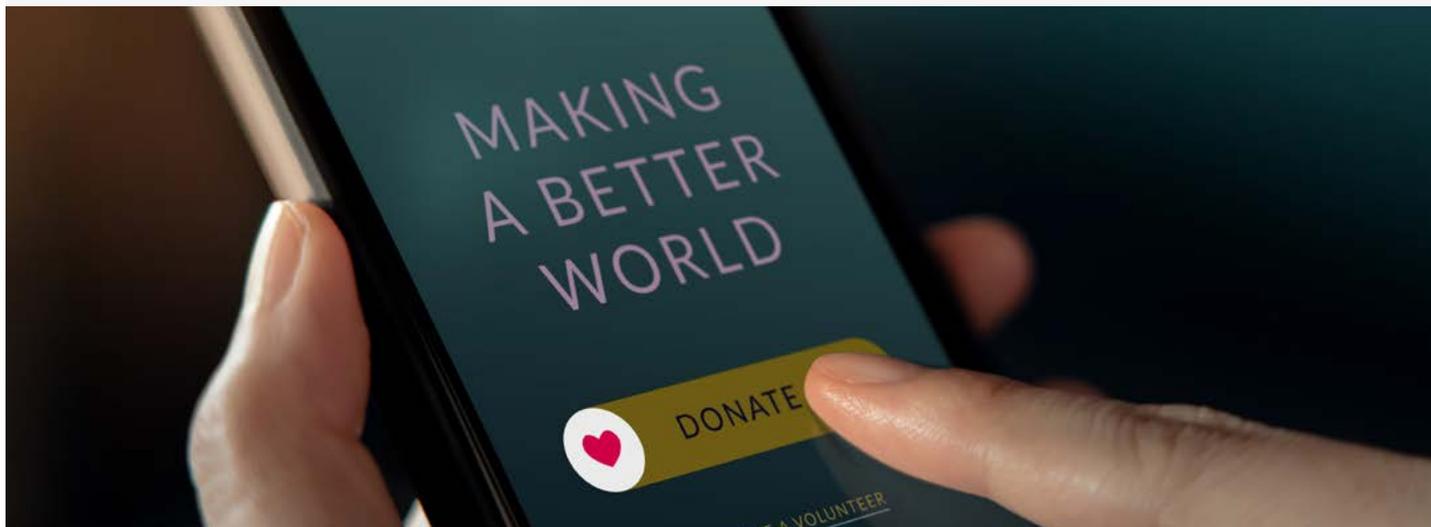
Nonprofits now confronting these challenges are becoming creative and revising their donation strategies as they seek to uphold their missions during the pandemic. This Deep Dive examines how nonprofits are adopting digital

donation methods and virtual fundraising to finance their important work.

## DIGITAL DONATIONS

Declining donation levels are a serious problem for many nonprofits. A [survey](#) of 1,997 nonprofit professionals conducted between September and October 2020 [found](#) that 56 percent said their fundraising efforts drew in less money than planned. This makes it essential that organizations adopt new strategies to fill some of that gap. Nonprofits may find that becoming digital-friendly is critical to recruiting donors and soliciting contributions, especially when consumers are leaving their homes less often and spending more time online. Accepting donations digitally can also help because many consumers are carrying less cash than they used to, meaning that physical collection buckets may be less effective in yielding impromptu contributions.

Consumers' overall shift away from cash during the pandemic is partially due to worries that the virus could potentially linger on physical bills. WHO has [clarified](#) that this should not be a concern, but this information has not stopped shoppers from switching to using contactless payment methods more heavily. Half



of 2,000 U.S. adults in an August [survey](#) said that they are using less cash during the pandemic, and 58 percent did not intend to return to using cash even after the global health crisis ends. Revelations that using cash is [unlikely](#) to increase viral transmission do not appear to have reached all consumers, as 80 percent of respondents in a PYMNTS [study](#) from October 2020 still believed that using contactless transactions and ditching cash would make them safer.

Nonprofits can appeal to these consumers by offering digital donation methods. The Salvation Army experimented with [posting](#) QR codes on its collection buckets even before the pandemic, allowing passersby to scan the codes with their smartphones and give virtually, for example. London's Air Ambulance charity also held a weeklong donation drive

during which it [placed](#) street-side advertising that included QR codes directing passersby to donation pages. These and other methods make spur-of-the-moment digital donations quick and easy.

### **VIRTUAL FUNDRAISING**

Nonprofits are not only adopting digital tools for accepting funds but also using virtual methods to inspire contributions. The pandemic caused problems for charities that typically host in-person events to boost donations, with 48 percent of [survey](#) respondents saying they had to cancel one or more fundraising events and 40 percent postponing at least one event. The pandemic hit during what is normally the peak of spring fundraising, making it especially disruptive to nonprofits' budgets.

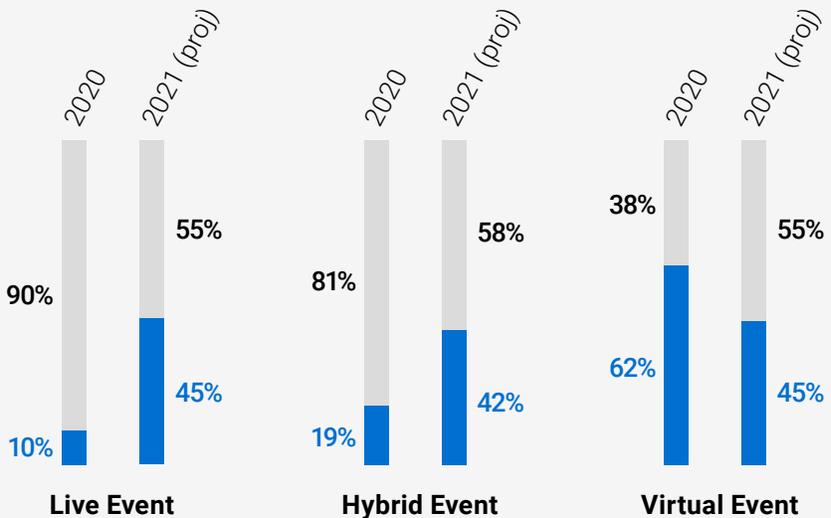
Some organizations have responded by launching virtual events instead. Charity runs and walks have [gone](#) virtual, with participants logging step counts, while other organizations are using platforms like Facebook, Twitch and YouTube to host livestreamed gaming tournaments and [comedy shows](#). Sixty-two percent of nonprofit professionals [said](#) that they converted a formerly in-person event to a digital one, and 70 percent of those who had done so believed the event was successful. Just 3 percent found no success. Other nonprofits responded to new constraints with [hybrid](#) approaches, scaling down in-person events and livestreaming them to appeal to a wider base of virtual donors.

Such approaches appear popular, with 42 percent of [surveyed](#) nonprofits intending to hold hybrid events in 2021 – up from 19 percent that did so in 2020. Forty-five percent anticipated holding virtual events in 2021 as well, and an equal share expected to be able to resume in-person events.

The public health crisis has thrown new obstacles at nonprofits, but these organizations are innovating to make it as easy as possible for donors to contribute. Digital payment options and virtual fundraising events could become valuable parts of nonprofits' toolkits for the rest of the pandemic and beyond.

**FIGURE 1: THE FUNDRAISING EVENTS THAT NONPROFIT PROFESSIONALS PLAN TO HOLD IN 2021**

- Undecided (21%)
- No planned events (1%)
- Plan to hold events (78%)



Source: OneCause

# ABOUT

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