



An Extended Guide · No. 1916

Donations and Dues — Card Readers for Churches, Clubs and Fundraisers

Simple, low-fee ways for
volunteer-run groups to take cards

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★ You want simple and low-fee — and you can have both

A church, club, or fundraiser doesn't need a fancy register. You need something a rotating crew of volunteers can run without a manual, that keeps fees low, and that gives donors a receipt. That's a modest, reachable goal, and this guide walks you right to it.

Taking donations and dues, the easy way

If your group has been turning away folks who 'only have a card,' this guide is for you. Taking cards for donations, dues, and fundraisers is simpler and cheaper than most volunteers expect.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. I've spent 30+ years helping folks with their technology, and some of my favorite visits are helping a church, a booster club, or a festival booth get set up to take a card without fuss.

The big worry I hear is 'this is going to be complicated and eat our donations in fees.' It doesn't have to. A basic tap reader and a phone can have you taking cards at a bake sale this weekend, and there are often better rates and tools for registered nonprofits. Let's keep it simple.

✓ Built for rotating volunteers

The best setup for a volunteer group is one a new helper can learn in five minutes. We'll aim for that the whole way through — nothing that needs the one person who knows the system, because that person is always away the day you need them.

The whole guide, on one page

If you remember only these things, your group will be taking cards smoothly and keeping clean records.

- ❑ A basic tap reader plus a phone is plenty for a bake sale or festival booth — Square, Shopify, and Clover Go all do this.
- ❑ Many processors and donation platforms offer nonprofit or discounted rates for registered 501(c)(3) groups — confirm eligibility and the current rate with each one.
- ❑ Beyond a reader: a donation kiosk or tablet, text-to-give, recurring dues or pledges, and a QR code to a donation page.
- ❑ Keep it easy enough that any volunteer can run it on their first day.
- ❑ Always give donors a receipt. For tax-deductible gifts, point the group to its treasurer or CPA and the IRS rules on acknowledgments.
- ❑ Keep clean records of what came in and from whom.

✓ One rule to hold onto

Pick the simplest thing that covers how your group collects money. Fancy features a volunteer can't run on a Saturday morning aren't worth the fees.

Start with a reader and a phone

For most groups, the whole answer is a small tap reader paired with a volunteer's phone. It's the cheapest, simplest way to take a card, and it fits in a pocket.

You download a free app, pair a little reader that takes a tap or chip, and you're taking cards. Square, Shopify, and Clover all make a pocket reader like this — the Square Reader, Shopify's Tap and Chip Reader, and Clover Go are the usual names (confirm current models and prices with each).

That's genuinely enough for a bake sale, a festival booth, a car wash, or passing a reader down a pew. No contract, no monthly fee on the basic tiers, and a new volunteer can learn it in minutes. Don't let anyone talk your group into more than that until you actually need it.

★ I'll get your first reader going

If your group just wants to take cards at the next event and doesn't know where to start, that's a quick, happy visit for me. I'll help you set up a reader, test it, and show a couple of volunteers how to run it. Call (330) 200-8042.

Lower rates for registered nonprofits

Here's good news a lot of volunteer groups miss: if your organization is a registered nonprofit, you may qualify for better rates or special tools made for giving.

Many processors and donation platforms offer discounted processing or nonprofit features for registered 501(c)(3) groups. The exact rate, who qualifies, and what paperwork they want vary from one provider to the next and they change over time — so I won't quote a number here. Ask each provider directly what they offer nonprofits right now.

To take advantage, you'll usually need proof of your nonprofit status. Your treasurer or the officer who handles the group's paperwork will have that. It's worth a few phone calls, because over a year even a small rate difference adds up to real money for your cause.

! Confirm eligibility and the rate — don't assume

A nonprofit rate is never automatic and the figure moves, so don't budget around a number you saw once. Call each provider, confirm your group qualifies and what they need, and get the current rate in writing before you choose.

The ways a group can collect

A reader is the start, but giving happens in a lot of settings — in the room, at home, month after month. Here are the tools that fit each.

At an event or in the room

A tap reader and phone, or a donation kiosk — a tablet in a stand that lets people tap a card and pick an amount themselves. A kiosk is nice for a lobby or a festival table where a line forms.

From a phone, anywhere

Text-to-give lets someone donate by sending a text, and a QR code on your bulletin or flyer opens a donation page on a phone. Both let people give from the pew or the parking lot without you handling a card at all.

Month after month

Recurring dues and pledges let members set up an automatic monthly gift or dues payment. Our guide on deposits and cards on file covers setting these up safely so a card is stored securely, not scribbled in a notebook.

✓ Pick the few that match how you collect

You don't need all of these. A church might want recurring pledges and a QR code; a festival booth just wants a reader. Choose the couple that fit how your people actually give.

Donation kiosks and QR codes

Two low-fuss tools deserve a closer look, because they let people give on their own while your volunteers do other things.

A donation kiosk is a tablet in a stand, set to let someone tap a card and choose a gift amount. Put one in a church lobby, a museum entrance, or a festival table and it quietly collects all day. The trade-off is a bit of hardware and keeping it charged and watched.

A QR code is even simpler and nearly free: print the little square on your bulletin, flyer, or a table tent, and anyone can scan it to open your donation page and give from their phone. It leans on good Wi-Fi or cell signal, so test it where you'll use it.

✓ QR codes cost almost nothing to try

A QR code to a donation page is the cheapest tool in this guide — often free to set up. If you're not sure whether your folks will give by phone, a QR code is a low-risk way to find out before you buy any hardware.

Recurring dues and pledges

For a club with members or a church with pledging families, recurring payments are the quiet workhorse — set up once, they collect month after month.

A member or donor enters their card once and authorizes a regular monthly or yearly charge for their dues or pledge. It saves your treasurer from chasing checks, and it gives your group steady, predictable income you can plan around.

The one thing to get right is where that card is kept. It must live in your processor's secure vault, never written on paper or in a spreadsheet. Our guide on deposits and cards on file walks through storing a card safely and setting up a recurring charge the right way.

! Make canceling easy and honest

A recurring gift is a kindness, not a trap. Make it simple for a member to change or cancel their dues or pledge, and never make them jump through hoops. Trust is everything for a volunteer group.

Receipts — always give one

Every donor should walk away with a receipt. It's good manners, good record-keeping, and for tax-deductible gifts it matters a great deal.

The systems make this easy: they'll email or text a receipt automatically when you set it up. For a simple purchase at a bake sale, that ordinary receipt is plenty. For a tax-deductible donation, though, the IRS has specific rules about what a proper acknowledgment must say, especially above certain amounts.

That's where I hand you off, because I'm a tech helper, not an accountant. Your group's treasurer or CPA knows the IRS rules on donor acknowledgments, and the IRS publishes them plainly. Get the wording right with them, then let your system send it automatically.

! Tax-deductible receipts have rules — ask your treasurer

A thank-you is not the same as a proper tax receipt. For deductible gifts, have your treasurer or CPA confirm the wording and what the IRS requires, then set your system to send that. Don't guess at it.

Keeping clean records

Good records protect your group, your volunteers, and the trust of your donors. The nice part is that a card system keeps most of them for you.

Every card gift is logged automatically — the amount, the date, and often the donor's email. That gives your treasurer a tidy report at the end of an event or a month, far better than a shoebox of cash and scribbled notes. Add a simple note for cash and checks and you've got the whole picture in one place.

Keep track of	Why it matters
Amount and date	Clean books for the treasurer
Donor and contact	Receipts and thank-yous
Recurring pledges	Steady, predictable income
Cash and checks too	The full picture, not just cards
Fees paid	Know the true cost of giving

✓ **Hand the treasurer a report, not a shoebox**

At the end of an event, your system can hand your treasurer a clean summary of every card gift. Pair it with a quick tally of cash and checks and the books practically balance themselves.

Two kinds of small business, two setups

How your group collects shapes what you should set up. A group with a home base and a group working events out in the community lean on different tools.

If you sell from a fixed counter or shop

You have a home base — a church, a lodge, a clubhouse — where people gather regularly. Giving happens in the room and month after month, so steady tools fit best.

- A donation kiosk in the lobby collects quietly all week.
- Recurring dues and pledges give steady income (see our cards-on-file guide).
- A QR code on the bulletin lets people give from the pew.
- Ask your processor about nonprofit rates for your registered group.

If you sell on the go — markets, trucks, house calls

You work events out in the community — a festival booth, a bake sale, a car wash, a 5K. Power is a battery, signal is a phone, and your crew changes every event.

- A pocket tap reader and a phone is all you need to set up in minutes.
- Keep it simple enough that a brand-new volunteer can run it.
- A QR code to your donation page is a free backup if signal is spotty.
- Give every donor an emailed or texted receipt on the spot.

★ A bit of both?

Lots of groups have a home base AND work events — a church with a festival booth, a club with a clubhouse and a 5K. Tell me how your group collects and I'll help you cover both simply, without paying for extras. Call (330) 200-8042.

Choosing your setup, step by step

Here's the calm way for a volunteer group to land on the right setup without getting oversold. You can do this over a couple of phone calls.

- **List how you collect:** at events, in the room, recurring, by phone. That points you at the tools you need.
- **Start with a reader** for in-person giving — it's the simplest and cheapest piece.
- **Ask about nonprofit rates** if you're registered, and confirm eligibility and the current figure with each provider.
- **Add a QR code** for phone giving — it's nearly free to try.
- **Add recurring dues or a kiosk** only if your group genuinely needs them.
- **Set up receipts**, and sort tax-deductible wording with your treasurer.

★ Let's keep it to what you'll use

The joy of helping a volunteer group is that the right answer is usually cheap and simple. Tell me how your group collects and I'll help you set up just what you'll use — no more. Call or text (330) 200-8042.

Keeping it easy for rotating volunteers

This is the make-or-break for a volunteer group. The best system in the world fails if only one person can run it and they're out sick on event day.

Aim for a setup any willing volunteer can learn in a few minutes. Keep one simple written card of instructions with the reader, use plain item names anyone recognizes, and don't bury the common task under a pile of options nobody uses.

A few habits that save your Saturdays

- A one-page 'how to take a card' sheet kept with the reader.
- More than one volunteer who knows the basics, never just one.
- Chargers and a spare reader packed with the event kit.
- A quick test run before the doors open, not after the line forms.

✓ Never rely on one person

If only your tech-savvy member can run the reader, you don't have a system — you have a single point of failure. Teach two or three volunteers the basics so the show always goes on.

Understanding the fees, plainly

Yes, taking a card costs a little. Here's how to think about it so it never feels like the processor is eating your cause.

Every card gift pays a small processing fee — a percentage plus a few cents, same as any business. On the basic tiers of Square, Shopify, and Clover Go there's usually no monthly fee, so a group that only collects now and then pays only when money actually comes in. Confirm each system's current rate before you choose.

Two ways to soften it: ask about nonprofit rates if you're registered, and consider letting donors choose to cover the fee — many systems offer a little 'add a bit to cover processing' checkbox, and plenty of donors happily tick it. Never require it, but offering it is fair.

✓ Weigh the fee against the gifts you'd miss

A small fee is almost always worth it, because the card gifts you'd otherwise turn away are far bigger than the percentage. The fee isn't a loss — it's the cost of saying yes to the donor who only has a card.

Getting the money to your group's account

The gifts you collect need to land in the group's bank account, cleanly and in the right name. A little care here keeps your treasurer happy and your records straight.

Set the account up in the organization's name, not a volunteer's personal account — that keeps the money clearly the group's and makes the treasurer's job and any audit far simpler. Most systems deposit to your linked bank account in a business day or two; confirm the timing for the one you pick.

If your group also sends invoices — for an annual dues notice, a sponsorship, or a pledge reminder — a payment link lets the recipient pay online with a click. Our guide on invoices and payment links covers setting those up simply.

! Use the group's account, never a volunteer's

Running donations through a volunteer's personal account muddies whose money it is and can create real tax and trust problems. Open the account in the organization's name and keep it separate from anyone's personal finances.

Keeping donors' trust and details safe

Donors hand you their trust along with their card. A few simple habits keep that trust and keep their details safe.

Let the system do the heavy lifting on security: the reader and the vault handle card data so your volunteers never write a card number down. Use strong, unique passwords on the group's account, and turn on two-step sign-in so a lost phone doesn't mean a lost account.

Be plain with donors about what their gift supports and give them a clear receipt. Collect only the details you need, keep them inside your system, and never share or sell a donor list. Treat their information the way your group would want its own treated.

✓ Let the vault hold the card

No volunteer should ever write a full card number on paper. The reader and the processor's vault keep card details safe so your people don't have to — which protects both your donors and your volunteers.

Questions to ask a provider

Whether you're calling a processor or asking me, these questions get a volunteer group to a simple, fair setup.

Q: Do you offer nonprofit or discounted rates, and do we qualify?

Ask directly, and confirm what proof of status they need and the current rate — in writing. It's never automatic, and the figure changes, so don't assume.

Q: Is there a monthly fee, or do we only pay per gift?

For a group that collects now and then, a no-monthly-fee basic tier is ideal — you pay only when money comes in. Confirm it before you sign up.

Q: Can we take recurring dues and pledges, and send receipts automatically?

Most systems do both. Make sure recurring payments store the card securely, and that receipts can be set up to send themselves.

Q: How quickly does the money reach our bank, and can the account be in the group's name?

Confirm the deposit timing and set the account up in the organization's name, never a volunteer's personal account.

✓ No question is too basic

Volunteers aren't payment experts, and nobody expects you to be. If a rep makes you feel silly for asking a plain question, that's a reason to call another provider — or to call me.

Common mistakes groups make

A few avoidable slip-ups cause most of the headaches I see with volunteer groups. Now you'll know them in advance.

- **Buying more than you need** — a fancy system when a reader and a phone would do.
- **Letting one volunteer be the only one** who can run it, then scrambling when they're away.
- **Assuming a nonprofit rate** without confirming eligibility and the current figure.
- **Running money through a personal account** instead of the group's own account.
- **Treating a thank-you as a tax receipt** without checking the IRS rules with the treasurer.
- **Writing card numbers on paper** instead of letting the vault hold them.

! The two that cause real trouble

The costliest mistakes are running gifts through a personal account and getting tax-deductible receipts wrong. Both are easy to avoid: use the group's account, and sort the receipt wording with your treasurer or CPA.

A simple starter setup for most groups

If you want a plain recommendation to carry into your next meeting, here's a sensible starting point that fits most volunteer groups.

Begin with one basic tap reader and a phone for in-person giving, a QR code to a donation page for phone gifts, and automatic emailed receipts. Open the account in the group's name, and if you're a registered nonprofit, ask each provider about nonprofit rates before you settle.

Add recurring dues or pledges when your members want them, and a kiosk only if you've got a lobby or a steady event table that would use it. That modest kit covers the great majority of churches, clubs, and fundraisers without a dollar wasted.

★ Let's build your starter kit together

Bring this page to me and we'll turn it into your group's exact setup in one sitting — the right reader, a QR code, receipts, and a couple of trained volunteers. \$99 flat for a visit, 30-day come-back-free. Call (330) 200-8042.

When something goes wrong at an event

Technology picks the worst moment to act up. A little planning means a glitch never stops your group from accepting a gift.

Pack a backup: a charged spare phone, a second reader if you have one, and your QR code printed on a card so people can give from their own phones if a reader fails. Know how the signal is where you'll be — a fairground can be spotty — and check your system's rules before you rely on it in a dead zone.

And have an old-fashioned fallback ready: a way to take cash and checks, with a simple notebook to log them, so nobody who wants to give ever walks away empty-handed. Our offline-mode guide covers taking cards when the signal drops.

✓ A local hand before the big event

If your group has a big fundraiser coming, have me help you set up and test everything a few days ahead — not the morning of. We'll make sure the readers, receipts, and backups all work while there's still time to fix anything.

Setting honest expectations

A card setup is a tool to help your cause, not a burden on your volunteers. Knowing what it will and won't do keeps everyone happy.

It will let you say yes to the donor who only has a card, keep tidy records for your treasurer, and collect steady dues and pledges without chasing checks. It won't erase processing fees — everyone pays a little to accept cards — and it won't replace the warmth of your volunteers, which is what makes people give in the first place.

Expect a short learning stretch, a small fee on each gift, and a little setup to get receipts and rates right. A couple of events in, it'll feel like second nature, and you'll wonder how your group ever managed cash-only. That's normal, and worth it.

✓ The tech serves the mission

Keep the gear in its place: it's there so your people can spend less time fussing with money and more time doing the good work your group exists to do. Simple and reliable beats fancy every time.

Common Questions

The questions I hear most from churches, clubs, and fundraisers, answered plainly.

Q: What's the cheapest way for our group to start taking cards?

A basic tap reader and a volunteer's phone, on a free app from Square, Shopify, or Clover Go. On the basic tiers there's usually no monthly fee, so you pay only when a gift comes in. That's plenty for a bake sale or booth.

Q: We're a registered nonprofit — do we get a better rate?

You might. Many processors and donation platforms offer nonprofit rates or tools for 501(c)(3) groups, but it's never automatic and the figure changes. Ask each provider directly, confirm you qualify, and get the current rate in writing.

Q: Can we give donors a tax-deductible receipt?

Your system can send a receipt automatically, but a proper tax-deductible acknowledgment has specific IRS rules. I'm not an accountant — have your treasurer or CPA confirm the wording, then set your system to send it.

Q: Can members set up automatic monthly dues or pledges?

Yes — recurring payments let a member authorize a regular charge once. Just be sure the card is stored in the processor's secure vault, which our deposits-and-cards-on-file guide walks through.

★ Here to help your good work

Helping a church, club, or fundraiser take cards is some of my favorite work, because it goes straight to a good cause. Call or text me at (330) 200-8042 and we'll get your group set up simply, with nothing to sell you.

You don't have to figure this out alone

You just have to remember that a friendly, patient person who speaks plain English is one call away.

I hope this guide made donations and dues feel a little less daunting and a lot more doable. Keep it with your other business papers, come back to a page whenever you need it, and don't feel you have to memorize a thing.

When you'd rather have a hand, that's exactly what I do. I come to your shop or your kitchen table, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't sell payment processing and I earn no commission from any company — so the advice you get is just honest advice. For the tax and legal fine points, I'll point you to your accountant or attorney.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Ways a Group Can Collect

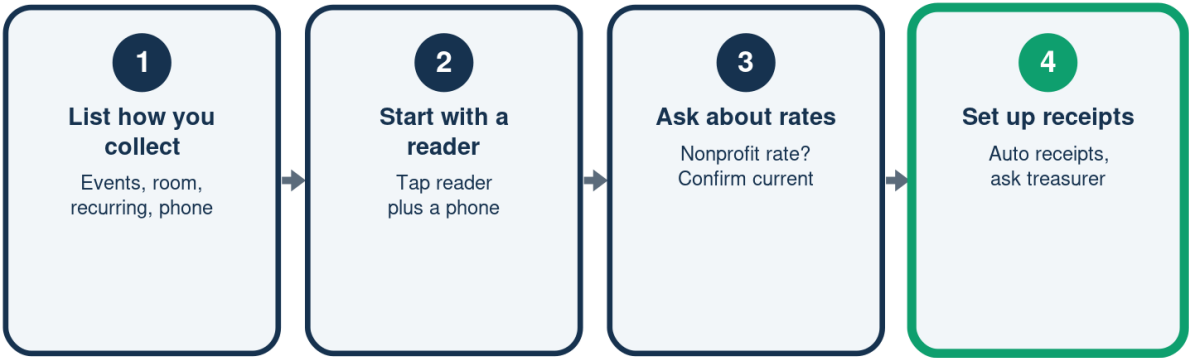
Match the tool to how your people give

	What it is	Best for
Tap reader	Phone plus reader	Events, booths
QR code	Scan to give	Pews, flyers
Donation kiosk	Tablet in stand	Lobbies
Recurring dues	Auto monthly	Members, pledges

Pick the few that fit how your group actually collects.

Getting Your Group Started

A calm path a couple of phone calls can cover



Add recurring dues or a kiosk only if your group needs them.

Do This, Not That

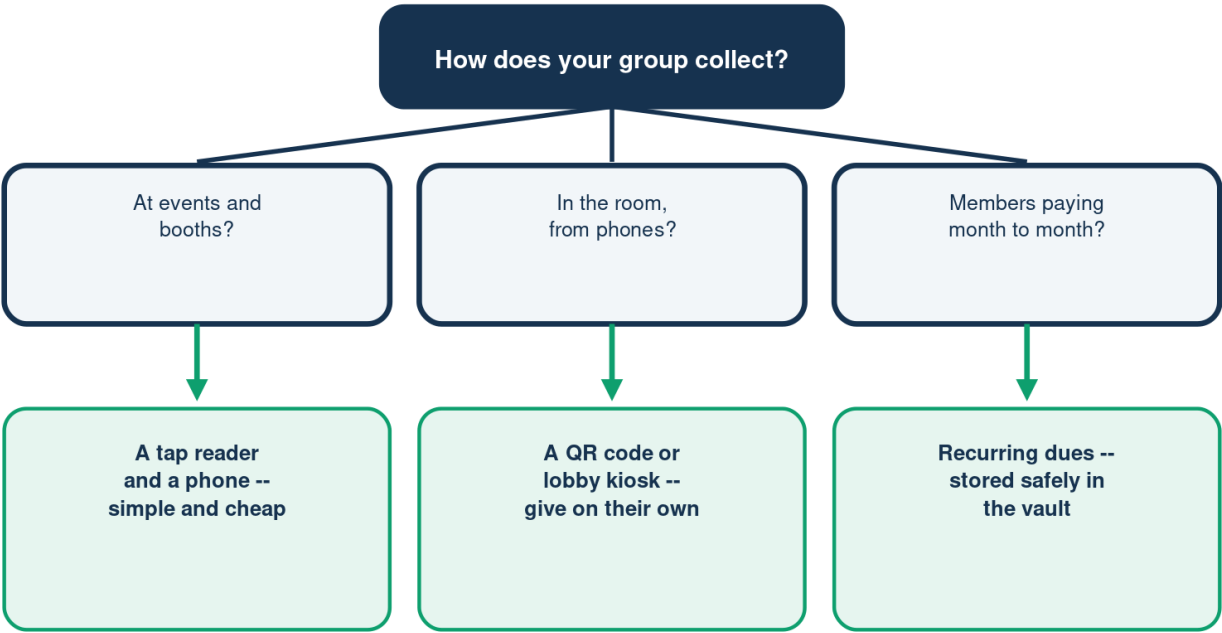
Simple habits that protect your group

	Do	Not
The account	Group's name	A volunteer's
Card on file	In the vault	On paper
Tax receipts	Ask treasurer	Guess at it
Who can run it	Two or three	Just one

Clean habits keep donor trust and make the treasurer's job easy.

Which Tool Does Your Group Need?

Let how you collect point the way



Nonprofit rates exist but aren't automatic -- confirm with each provider.

Illustration - a schematic, not to scale. Your setup may differ.



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A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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