

Online payments for non-profits: How the right payment provider supports fundraising

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For a non-profit, every donation matters. Yet a slow checkout, unfamiliar payment method or failed recurring payment can quickly turn a willing donor into a lost donation.

Payment processing is therefore more than a technical function, it is part of the donor experience. The right provider can remove friction, support recurring giving, simplify operations and make donating easier across devices and markets.

Digital fundraising is already central to the sector. A 2025 survey of 751 non-profits across France, Germany, the Netherlands and the UK found that **87%** use digital channels for fundraising and supporter engagement, while **35%** reported an increase in the amount donated online.

This blog explores the key payment considerations for non-profits and fundraising platforms, from improving donation conversion to managing recurring and international payments.

Why payment experience matters in fundraising

Donations are often driven by emotion and urgency. A person may discover a campaign through social media, click through on a mobile device and decide to contribute within a matter of moments. The payment journey must preserve that momentum.

Every additional field, confusing instruction or unexpected transition gives the donor another opportunity to stop. Payment optimisation is therefore not simply about making checkout look better. It is about helping more people complete the action they already intended to take.

The strongest donation journeys usually share several qualities:

- They are easy to understand.
- They work smoothly on mobile devices.
- They offer familiar payment methods.
- They minimise unnecessary steps and redirects.
- They make one-time and recurring options clear.
- They communicate security without creating alarm.
- They confirm immediately that the donation was successful.

A payment provider should help an organisation achieve these outcomes while supporting the operational work behind every transaction.

1. Improving donation conversion

Donation conversion measures how many people who begin the giving process complete their payment. Although the mission, campaign and message create the motivation to give, checkout determines whether that intention becomes a completed donation.

Payment providers can support conversion by helping organisations reduce friction throughout the journey. This may include a shorter checkout, faster page loading, appropriate authentication settings and a smooth return to the organisation's website after payment.

The importance of optimising online donation journeys is reflected in recent fundraising data. In France, digital giving increased by **8.4%** in 2024 and accounted for **33%** of one-time donation income, according to France générosités.

The most important areas to review include:

Reduce unnecessary steps

Ask only for the information that is genuinely needed. Long forms may discourage donors, particularly when they are giving a smaller amount or arriving from a social media campaign.

Maintain visual continuity

A payment page that reflects the organisation's logo, colours and visual identity can help donors feel confident that they are still in the right place. Unexpected branding or an unfamiliar external window may introduce doubt at the most sensitive point in the journey.

Example: Donio payment page

Review the complete payment flow

Small technical details can have a measurable effect. Redirect timing, authentication configuration and the way digital wallets are presented should all be tested rather than treated as fixed components.

*The experience of fundraising platform Donio illustrates this. Working with finby, Donio introduced flexible redirection options and optimised its 3D Secure settings. Its payment success rate in the Czech Republic consistently exceeds **93%**, demonstrating how targeted improvements can support both donor experience and completed donations. Read the full Donio customer story.*

2. Supporting recurring giving

One-time donations meet immediate needs, while recurring giving provides greater continuity and supports long-term planning. It can turn a donor's initial contribution into a lasting relationship with the cause.

Donors should clearly understand the amount, frequency and terms of their recurring gift, receive confirmation and have an easy way to manage or cancel it.

Behind the scenes, organisations need secure tokenisation, reliable payment initiation, donor notifications and effective handling of expired cards, failed payments, refunds and cancellations. Clear reporting should also provide visibility across the recurring-donation lifecycle.

finby supports recurring gifts, helping non-profits build long-term donor relationships while reducing manual administration. Learn more about finby's payment solutions for non-profits.

3. Choosing payment methods for international donations

International donors are more likely to complete a donation when the currency and payment method feel familiar. Cards remain important, but digital wallets and local payment methods can make checkout faster and easier, especially on mobile.

When choosing the right mix, consider:

- Donor location and currency
- Local payment preferences
- Mobile versus desktop traffic
- One-time and recurring donations

More options do not always mean better results. Focus on the methods that matter in each market and review their performance regularly.

Fundraising platforms should also discuss onboarding, fund flows, reporting, refunds and chargebacks with their payment provider before entering a new market.

4. Designing for mobile checkout and digital wallets

Many donors discover campaigns through social media, messaging apps or email on their phones. A slow or complicated mobile checkout can quickly cost a donation.

The experience should load quickly, require minimal typing, work smoothly across mobile browsers and display the most relevant payment methods first. After paying, donors should return seamlessly to the campaign.

Apple Pay and **Google Pay** reduce manual entry by using payment details already stored on the donor's device, creating a faster and more familiar experience.

finby supports Apple Pay and Google Pay for non-profit payment journeys, including an embedded wallet experience without additional pop-ups or unnecessary steps. The results achieved with Donio show the potential impact: **approximately half of its donors now use Apple Pay or Google Pay, while up to 83% of donors who see the Apple Pay option choose it.** The wallets are integrated directly into Donio's website, allowing donors to complete their contribution without an external window or redirect.

Because wallet availability depends on the donor's device, browser and market, organisations should also provide an effective alternative payment journey.

5. Recovering failed payments

A failed donation does not always mean the donor changed their mind. Expired details, insufficient funds, authentication issues or temporary technical problems can all interrupt a payment.

For one-time donations, donors should be able to retry or choose another payment method without starting again. For recurring gifts, timely retries and simple ways to update payment details can prevent a temporary issue from ending a long-term relationship.

Organisations should choose a provider that offers clear decline insights and appropriate retry options. Any donor communication should remain timely, respectful and consistent with the

organisation's mission.

6. Managing fraud and chargebacks

Non-profit payments can be affected by fraudulent card use, account takeover, refund abuse and disputes. However, overly strict controls may also block genuine donors. The goal is to identify suspicious activity without creating unnecessary friction.

Effective protection combines transaction monitoring, risk-based authentication, behavioural checks, appropriate 3D Secure settings and chargeback monitoring. Where permitted, lower-friction authentication can help protect payments while maintaining a smooth donor experience.

Organisations should understand how disputes are handled, what evidence is required and who is responsible for responding. Clear payment descriptions, confirmations, refund policies and donor support can also help prevent avoidable chargebacks.

7. Simplifying reporting and reconciliation

After a donation is approved, finance and operations teams need to connect it with the correct donor, campaign, fees, refunds and settlement. Clear, exportable data makes reconciliation faster and reduces manual work.

Fundraising platforms may require additional detail across multiple campaigns or beneficiaries. Consistent transaction identifiers help connect payment data with fundraising and accounting systems.

With finby's **Merchant Portal**, organisations can monitor transactions and payment performance, access reports and manage key payment settings in one place.

Before choosing a provider, organisations should review its reports and exports to ensure they are clear and practical for everyday use.

8. Supporting fundraising-platform integrations

Fundraising platforms often support multiple campaigns, experience sudden traffic peaks and need real-time payment updates. Their integration must therefore serve both the donor journey and the platform's operational model.

Key requirements include flexible APIs, hosted or embedded checkout options, webhooks, recurring payments, digital wallets, clear transaction identifiers, reliable testing and the ability to scale. Onboarding, fund flows, legal responsibilities and reporting should also reflect how the platform operates.

Collaboration should continue after launch. finby and Donio, for example, kept improving redirection, authentication and wallet integration to create a smoother payment experience.

The right payment partner supports the mission

Payment processing may happen behind the scenes, but its impact is visible. A fast and familiar checkout can help a donor complete their gift. Reliable recurring payments can sustain a longer relationship. Effective reporting can reduce administration. Thoughtful risk controls can protect

revenue without creating unnecessary barriers.

The right payment provider brings these elements together. It should support the organisation's current fundraising needs while providing the flexibility to improve, expand and respond as donor behaviour changes.

finby provides payment solutions tailored to charities, fundraising platforms and mission-driven organisations. We help organisations make giving easier while keeping more of every donation focused on their cause.

Discover payment solutions for non-profits or contact finby to discuss your fundraising payment requirements.

<https://finby.com/blog/online-payments-for-non-profits-how-the-right-payment-provider-supports-fund-raising>