# 7 Reasons e-Transfers Are Costing Your Church More Than You Realize

**And why Tithe.ly is the better long-term solution**

### 1. No Fund Reporting
Your donors may try to include a memo in the e-Transfer, but without structured fund designations, you're left guessing. One donor writes "Tithe," another writes "Tithes," another writes "Tithing"—you're now manually interpreting and reconciling donations.

### 2. No Pledge Tracking
With no way to assign donations to specific individuals or pledge campaigns, you lose the ability to measure progress on key initiatives like missions giving, capital campaigns, or building funds.

### 3. No Recurring Giving
Recurring givers give 6x more than one-time givers. With e-Transfers, your donors must remember to give every single time. Most don't. You're losing revenue just to save a few transaction fees.

### 4. Manual Admin Work
Every e-Transfer means your admin team has to:

- Open the church bank account
- Cross-reference donor names
- Manually enter donations into your church management system
- Reconcile funds with no consistent naming

You're still paying for those "free" transactions—just in staff hours and headaches.

### 5. No Donor Contact Data
Need to send out tax receipts? Good luck. e-Transfers don't capture mailing addresses. If you haven't collected that data some other way, you're stuck tracking down donors one by one.

### 6. No ChMS Integration
Unlike Tithe.ly, e-Transfers can't integrate with your church management system. That means every donation must be manually entered and assigned, which introduces errors and increases workload.

### 7. It Doesn't Scale with Growth
What works when you're collecting a few hundred dollars a week quickly breaks down when you're managing multiple funds, hundreds of donors, and year-end reporting requirements. You can't scale your ministry on a system designed for informal money transfers.

**Tithely simplifies giving** and **reduces admin work** so you have more time for what matters most, ministry. Try Tithely Free for 30 days.