

# Best Practice Guides

## Going contactless

7 in 10 of us now use contactless in the UK, and the opportunities to use contactless cards and mobile wallets are growing every day.

The decision to increase the spend limit from £30 to £45 in April 2020 was expedited as part of the retail and payments industry response to the COVID-19 outbreak, supporting consumers and colleagues who required less physical contact with cash and PED machines.

This means it's vital to consider offering Pennies donations on contactless transactions, as well as Chip & PIN, especially in busy retail and hospitality environments. Micro-donations can easily be made as part of contactless transactions paid by card or mobile wallets, including Apple Pay, Google Pay and Samsung Pay.

The potential is huge, and can help raise millions more for UK charities when we include contactless micro-donations.



email [info@pennies.org.uk](mailto:info@pennies.org.uk) | call 020 7600 9286  
visit [pennies.org.uk](http://pennies.org.uk) | follow [pennies\\_organuk](https://www.facebook.com/pennies_organuk)

Pennies is a registered charity in England and Wales (charity no. 1122489) and the Republic of Ireland (charity no. 20106331).

## The statistics

82% of all cards in issue in the UK are contactless, with 722 million contactless card transactions made every month. The number of contactless payments made via debit and credit cards in the UK surged by a third in a single year to reach 7.4bn in 2018. It's projected that 64% of all card payments will be via contactless methods by 2027.

**7/10**  
people use  
contactless



**722M**  
contactless transactions  
a month in the UK



## Case study: Fulham Football Club

Through close collaboration with payments providers Optomany and Retail & Sports Systems, Pennies has implemented omnichannel giving – including contactless – in a number of Premiership and Championship football clubs including Wolves and Fulham.

Whether shopping at the ground or online, fans can choose to add a donation to all payments made by card or digital wallet, including contactless transactions. In its first fortnight Fulham FC saw customer donations on 1 in 4 of all purchases through its physical and online stores, in support of the Fulham FC Foundation.

Pennies has formed an integral part of the Official Charity Matchday fundraising, and works seamlessly during these peak trading periods. These funds have supported their aim of building better lives through sport programmes in the community.

## Case study: The Entertainer

Long-term Pennies technology partner Worldpay has helped enable millions of customer donations at The Entertainer, in part through the development of Pennies' first contactless giving option for the toy retailer in 2017– and implementation was simple.

During a brief pilot in one site, The Entertainer saw donation rates double and no adverse reaction from customers or staff. The contactless Pennies option was then rolled out to all remaining stores within a week. The evolution of The Entertainer's in-store offering has meant more chances to give and has directly increased the impact for their charity partners.

The Grand Appeal, based at Bristol Children's Hospital is one of the charity partners to have benefited. Donations continue to fund roles and services such as a Sensory Play Practitioner, which is so important to children who have lost the ability to walk, talk or even swallow through cancer treatment and other conditions.



*"We are so grateful to our customers for their generosity through Pennies at the till. The pennies donated have accumulated to a phenomenal amount of money since we introduced Pennies back in 2011."*

**Gary Grant, Founder and Executive Chairman, The Entertainer**



## Case study: Drake & Morgan

3C Payment integrated Pennies in their payment application in 2019, giving customers of 3C's hospitality, food & beverage, and retail merchants the option add a micro-donation to their purchases – including contactless.

Drake & Morgan were the first 3C client to adopt the technology across their selected London locations, and the first to offer contactless Pennies donations in bars and restaurants.



This has been a valuable addition for Drake & Morgan, significantly increasing donation opportunities in busy, high-volume locations, both at table and for those paying at the bar.

This has meant more vital funding for charity partner Maggie's, who's cancer centres across the UK provide invaluable support to people with cancer and their families.

*"Introducing Pennies in contactless was another turning point for Drake & Morgan, with our customers adopting it swiftly and enthusiastically - meaning we were able to raise even more for our current nominated charity, Maggie's. The innovation is deceptively simple."*

**Jillian MacLean MBE, CEO and Founder, Drake & Morgan**