Online Payments

The online payment platform your society uses is dependent on different factors. While arguably the most important of these is cost, you might consider other elements, such as user-friendliness (for both members buying tickets and the society to maintain) or compatibility with existing tools, such as a website.

Before you start, it is important to distinguish between the tools for accepting payments (Stripe, Paypal) and ones that provide a whole payment platform service (Tilt , Eventbrite).

For societies that have a website

The most cost-efficient would be Stripe, at a 2% charge (VAT + Stripe fee) for Irish cards. This will vary of course for International cards, as the VAT charged differs.

Stripe, though easier to set up than Paypal, can still be more difficult to set up than ready-solutions like Tilt/Eventbrite, especially when taking into consideration that the website too must be adjusted to accept payments. If you are using Wordpress for your website, then solutions like WooCommerce are easy enough, however you might then need an SSL or TLS cert to ensure security of user data.

Complete payment acceptance solutions

For a solution that doesn't require a website, two very popular ones are Tilt and Eventbrite. Both have a 3% transaction fee, however, with *Tilt if you are not limiting an event in terms of numbers, there are no fees at all*. That means if you're organising a ball or event with no number restrictions, you can sell the tickets through Tilt without being charged, ie. The member is charged 10 euro, 10 euro land in the society bank account.

Both Tilt and Eventbrite are relatively easy to use and to set up, though it is my opinion that Tilt is more suitable for university societies.

Tilt

- Collecting money if free - perfect for group trips, socials, merchandise
- It's simple and versatile - it can be used for everything from 1:1 payments to charity fundraisers to tickets
- You can set up events from your phone or laptop. Members do not need to download the app to sign up.
- All of the information is automatically stored and updated for the organiser - who's paid, emails and any other info you want to collect
- You can ask for additional info (dietary preference, tshirts size etc.)
- There's a 3% fee for selling tickets. In return, you get QR codes, the ability to set maximum amounts and ask extra questions
- You can connect your account straight to your CSC bank account so the money will automatically be deposited.

<u>For societies that don't have a website but want to use Stripe</u>

You can still use Stripe, which seems to be the cheapest solution out there. However, without a website or a platform, this will be hard. There are different hosts out there, such as ti.to, however these will charge you, therefore bringing the cost per transaction well above the 2% mark.

	Stripe	Tilt	Eventbrite	Tito
Website	stripe.com	tilt.com	eventbrite.com	ti.to
Fee per transaction	2%	3%	3%	9-10%
Ease of setting up	Can be difficult if non techie	Simple - takes minutes	Simple - takes minutes	Simple - takes minutes
User-friendliness (for members)	Professional, and easy to use	Must sign up, but easy	Must sign up, but easy	Doesn't require sign up
User-friendliness (from society perspective)	Arguably hardest to manage	Easy to manage	Easy to manage	Easy to manage
Unique Selling point	Cheapest (if you have an existing website)	Use the FREE of charge tickets - (best for events where attendance isn't limited)	Can choose who takes the hit with credit card charges	Very easy to use, more options compared to Tilt/Eventbrite