

Capturing Generosity That Was Walking Out the Door

How the Basilica of St. Mary Star of the Sea achieved a \$44 average gift with contactless giving

Executive Summary

The headline: a \$44 average donation. When the Basilica of St. Mary Star of the Sea in Key West placed a Give 2 Nickels contactless “tap-to-give” device in its vestibule, the average gift came in at \$44 — far above the small cash offerings typical of walk-in giving. The device captured generosity from tourists and weekday visitors who never attended a Sunday Mass and, in most cases, carried no cash.

The problem is real and measurable. Cash has fallen to about 14% of U.S. transactions, roughly 41% of Americans make zero cash purchases in a typical week, and 64% of donors say they would like to give more. For a historic tourist church that depends on visitor generosity, every cashless visitor who wants to give but can’t is revenue lost permanently.

The evidence says contactless works. Church of England pilots reported a 97% increase in donations after introducing contactless plates, and contactless gifts run about three times the size of cash gifts. Give 2 Nickels’ visible, frictionless device applied that proven model to an American Catholic parish — and the \$44 average shows the visitor-giving gap can be closed.

\$44

Average gift at
St. Mary Star of the Sea

3x

Contactless gift size
vs. cash (CofE)

97%

Donation increase in
CofE contactless pilot

64%

Of donors want to
give more (Fidelity)

The Setting: A Historic Tourist Church

The Basilica of St. Mary Star of the Sea is the oldest Catholic parish in South Florida and the oldest parish in the Archdiocese of Miami. The first parish church in Key West was dedicated on February 26, 1852, destroyed by arson fire in 1901, and rebuilt in 1905 as the American Victorian structure that stands today. The church was added to the National Register of Historic Places in 1971, and on February 11, 2012, Pope Benedict XVI elevated it to a minor basilica.

The parish’s champion for this project is its pastor and rector, **Father Christopher Marino, V.F.**, who arrived in Key West in June 2024. Father Marino has embraced the parish’s role as a destination for the whole community, reviving traditions and investing in modernization.

Key West’s tourism scale is the crucial backdrop. The island receives approximately **one million visitors annually**, and the wider Florida Keys recorded over 4.45 million overnight trips in 2023 with visitor spending of approximately \$3.5 billion. For a landmark church on that itinerary, visitors are not incidental — they are a core constituency of potential givers.

The Problem: The Visitor-Giving Gap

Every historic, tourist-facing church faces the same quiet erosion: goodwill arrives, but cash does not. Per the Pew Research Center, roughly 41% of Americans say none of their purchases in a typical week are paid for using cash, up from 24% in 2015. Federal Reserve data put cash at an all-time-low 14% of transactions.

“A visitor walks through your church lobby on a Tuesday afternoon. They’re moved by your mission. They want to give... no cash. They look around — no one to ask, no way to give. That moment of generosity? Gone. Forever.”

This is not a lack of desire. Fidelity Charitable’s study of more than 3,200 donors found that **64% of respondents would like to give more** — the barriers are practical, not spiritual.

The Catholic-Specific Context

Catholic parishes have a particular reason to act. Per CARA (Georgetown), U.S. Catholics report giving about \$9–\$10 per household per week, and the average share of income Catholics give to their Church is about 1% — the lowest of any major denomination. Gallup finds weekly Mass attendance among Catholics has fallen from about 75% in 1955 to under 40% in recent years.

But the upside is clear. In the 2026 Ministry Brands/Parable Group parish report, among Catholic parishes reporting increased giving, nearly half (**49%**) **credited growth to digital giving**, and Catholic parishes offering digital wallets were **2.6x more likely** to see increased generosity from donors ages 18–29.

The Solution: A Visible, Frictionless Tap

Give 2 Nickels is a contactless, unattended tap-to-give device built by Key West-based Sales Sense Payments, a firm with more than 25 years of processing experience. It is led by founder **Michael D. Krause, CPP** (Certified Payments Professional, McGraw-Hill author, CMO of Give 2 Nickels and President of Sales Sense Payments) and **John Clark**, Chief Revenue Officer.

The device accepts Apple Pay, Google Pay, and any tap-to-pay card in about two seconds, requires no app and no account, operates 24/7 on Wi-Fi or cellular, and carries **no monthly fee or contract** (5% + \$0.05 per transaction). Crucially, it takes no hidden “tips” from donors — every dollar the donor taps is the donor’s intended gift.

The Result at St. Mary Star of the Sea

Placed in the Basilica’s vestibule — visible to every visitor entering or leaving the historic church — the Give 2 Nickels device captured donations from Saturday visitors, tourists, and community members, many of whom never attended a Sunday service and would otherwise have left without giving.

\$44

AVERAGE DONATION

Putting \$44 in context:

- The average U.S. one-time church gift is roughly \$157–\$205 — but it is dominated by committed members, not walk-in visitors.
- On-site cash offerings are far smaller: UK data pegs average cash donations at about £3.80; U.S. per-person weekly giving is about \$29.63.
- The average contactless gift in Church of England data is about £9 — and contactless donations average three times the value of cash donations.

Against those numbers, a **\$44 average from spontaneous, unattended visitor giving is remarkable**. It is money that, by definition, was not being collected before — generosity that was quite literally walking out the door.

Recommendations

- 1 Start where the foot traffic is.** Place a single, highly visible device in the vestibule, narthex, or exit path — wherever visitors naturally pause. Visibility is the single biggest driver of use.
- 2 Make the ask, and make it specific.** Pair the device with a short, mission-focused message and suggested amounts. Suggested amounts anchor giving and materially raise both participation and gift size.
- 3 Lead with the tourist and weekday opportunity.** The device's unique value is capturing the generosity of people who will never be in a pew on Sunday. Treat it as net-new revenue, not a replacement for the offertory.
- 4 Measure against the right baseline.** Compare device gifts to your prior visitor/candle-box cash income, not to committed members' pledges. The relevant question is how much visitor generosity you were leaving uncaptured.
- 5 Protect donor trust.** Choose a provider with transparent, all-in pricing and no hidden donor tips. A guilt-free experience preserves the goodwill that motivated the gift.
- 6 Reassess at 90 days.** If the average gift and total captured meaningfully exceed prior visitor cash income, expand to additional locations.

A NOTE ON EVIDENCE

The \$44 average and deployment results are first-party figures reported by Give 2 Nickels from its device dashboard for the St. Mary Star of the Sea installation; they have not been independently audited. National and UK benchmarks are drawn from named third-party sources: Giving USA/Lilly Family School of Philanthropy, the Church of England, Pew Research Center, Gallup, the Federal Reserve, Fidelity Charitable, Ministry Brands/Parable Group, and CARA.

Results vary by context. St. Mary's benefits from an unusually high-traffic, high-goodwill, tourist-heavy setting. The 97% Church of England figure comes from early pilot reporting (BBC News, January 2019) promoted in part by the technology vendor and should be understood as pilot-stage results. The "three times cash" multiple is more consistently reported across independent dioceses.

Ready to capture the generosity walking through your doors?

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