



# Key Facts & FAQs

## Pennies, the digital charity box

Pennies is a charity leading a digital giving movement. Rooted in the payments ecosystem, Pennies works with partners to unlock small change donations through in-store, online and in-app payments.

Collectively, merchants using Pennies 'digital charity box' donation option have collected more than 200 million micro-donations, raising over

£48 million for more than 940 charities since launch.

Kudos Software clients can add Pennies to their user journey to engage their customers and colleagues, and raise funds for the causes they care about. Pennies is quick and cost effective to implement, as Kudos Software and Pennies can switch on the functionality for you at no cost.

## What is Pennies?

Pennies is an award-winning fintech charity with an important mission: to protect and grow micro-donations, ensuring people have digital ways to keep donating the small amounts of money that are so vital for charity.

Pennies has created a movement that encourages giving, helps charities make a greater impact,

and with the 'digital charity box' donation option, gives the public a way to donate without cash, as part of their daily lives.

The donation option appears automatically in the card payment process, just before payment in-app or online, or on the Chip & PIN machine in-store.

## Why use Pennies?

Pennies boosts retailers' fundraising, increasing the amount organisations can raise for charity by tapping into the industry-wide move to digital payments.

### It's easy to join in and maintain

Set-up can be simple. Once live it keeps working, all-day everyday, unless otherwise directed.

### It's flexible

Retailers can choose either 'round up' or a fixed 'top up' donation amount.

### It's cost effective

Significant sums can be raised for charity, whether local or national, without the overheads and security issues attached to traditional charity boxes.

### It's inclusive

Because it's only ever pennies, any customer can afford to join in if they wish and because it's private, there's no pressure to donate.

### It's popular

Everywhere it is introduced, customers donate, with take up as high as 80% in certain retailers.

### Minimal staff involvement

Pennies is technology driven, working quietly in the background with no need for staff to ask the customer for a donation.

## FAQs

### Does it affect transaction time?

Merchants tell us that Pennies has no effect on transaction times, even at peak times, and Pennies doesn't adversely impact friction or abandonment rates. Whether in-store, online or in-app, it's only one click every time.

### What is the cost?

We don't charge for implementing Pennies.

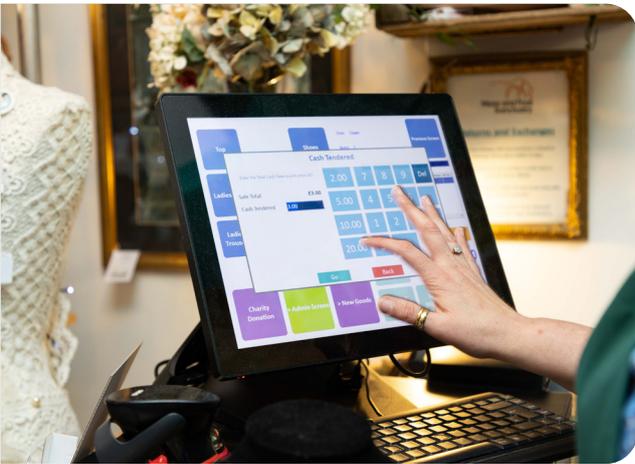
### How long does it take to enable?

Enabling Pennies is often simple. If Pennies capable, as many merchants are, then switching Pennies on can be achieved very quickly. Their Pennies readiness is easily established by a conversation with the Pennies team.

### Who chooses the charity?

Merchants nominate the charity or charities to support, fitting in with their brand.

## Success story



Kudos Software develops and supports software solutions to enable and empower charities to realise the potential of their retail operations. Their long-term relationship with Opayo enabled them to bring Pennies into charity shops for their customers to raise even more funds for their worthy causes.

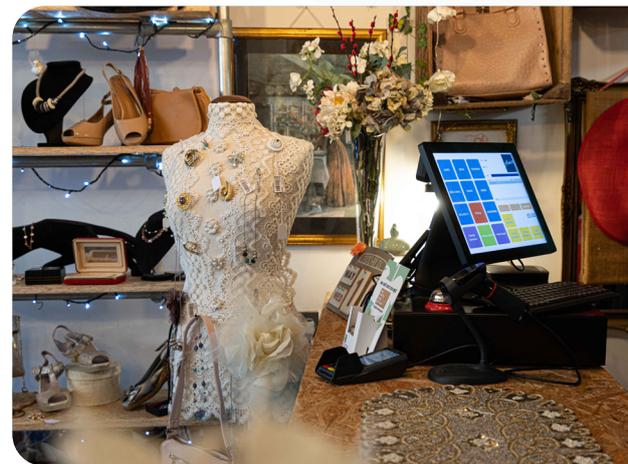
“ Charity shoppers support good causes in a big way in the UK. Offering a simple, small ‘cash’ donation when they buy their pre-loved items has proven very popular at the point of sale.

**Bel Fry, Director of Retail**  
Age Concern Central Lancashire

Team Kudos use technological expertise to create intelligent yet simple solutions for complex problems. Their continued success comes from building long lasting relationships with clients and partners. Kudos Software is dedicated to giving charities an advantage in the competition for sales, donations, and volunteers.

“ Kudos is thrilled to be able to support Pennies in its valuable mission to make micro-donations an integral part of digital platforms. We firmly believe in the power of technology to drive positive change, and this partnership allows us to contribute to a meaningful cause.

**Sarah Dodd**  
Managing Director, Kudos Software



## Get involved

To find out how you can enhance your CSR/ESG in a simple way without slowing down your sales, contact us:

email [info@pennies.org.uk](mailto:info@pennies.org.uk) | call 020 7600 9286 | visit [pennies.org.uk](http://pennies.org.uk)

Pennies is a registered charity in England and Wales (charity no. 1122489), the Republic of Ireland (charity no. 20106331) and Isle of Man (charity no. 1275).

**Pennies!**