



# Cents Case Study

Leveraging **Tap on Phone** for  
Fundraising opportunities across the  
Italian Market, enabled by Mastercard

In partnership with:

**cents**

April 2025

**EUROPE**



# Tap on Phone supports fundraising initiatives by partnering with Cents, a Fintech for Good in Italy



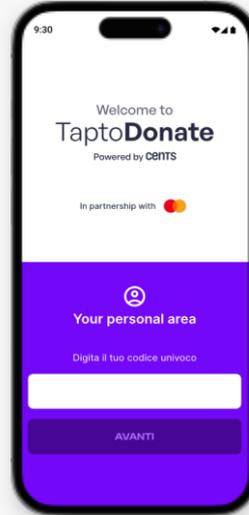
## Context and Challenge

- Despite being a digitalised country, with **40% of purchase volume made via digital payments<sup>1</sup>**, there are still **€2.2B of donations that are made in cash in Italy<sup>2</sup>**
- Non-profit organisations face logistic limitations in distribution of acceptance devices, while expensive and convoluted solutions limit capability
- **Cents, a Fintech for Good**, works with businesses to develop innovative end-to-end donation platforms and fundraising technologies that align with their needs
- They **partnered with Mastercard** to better understand how SoftPOS\* could mitigate these challenges and offer an end-to-end solution

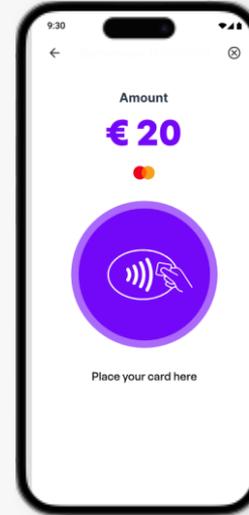


## The solution: Cents Tap to Donate App

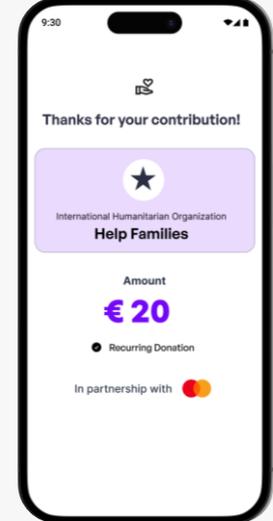
- The Cents Tap to Donate app offers an easy-to-use experience for partners, with an end-to-end solution that turns volunteers' mobile devices into donation terminals.



Volunteer or staff member onboarding to the app via unique code provided to charity



Once donation amount is chosen, cardholder can pay on the phone



Donation confirmation screen including Mastercard branding

1. Polimi Innovative Payments observatory, 2023  
2. Vita: Italy Giving Report 2024

\*SoftPOS(Software POS is a solution that allows businesses to accept card payments directly on smartphones or tablets without needing additional hardware, turning the device into a payment terminal.



# Cents Tap to Donate app improved donation conversion and fundraising outcomes for charity vertical leading to an 18% increase in donations compared to standard POS

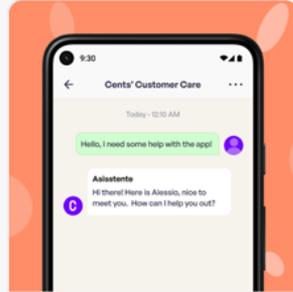


## Key Features of Tap to Donate

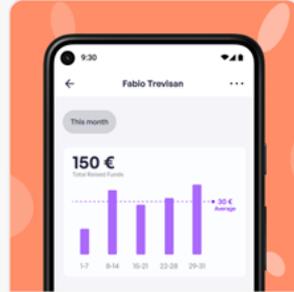
- ✓ **Intuitive Interface:** improves the fundraising experience for volunteers with 1 tap and 2 steps to donate
- ✓ **Dedicated 24/7 support**
- ✓ **Back Office Management:** data collection integrated into the giving process allows campaigns and recurring support to be managed via dashboards



Intuitive Interface



Dedicated 24/7 Support



Back Office Management



## Outcomes and Results

- Cents Tap to Donate app was leveraged at a large-scale event with one of the biggest and most well-known organisations in Italy, being used to collect 19% of total donations received (approx. €24,000 over 3 days)
- The Tap to Donate app enables charities' volunteers become **more familiar with digital payments**
  - Overall digital fundraising volumes for Cent's partners' increased from 2023 to 2024 after the introduction of Cents Tap to Donate

190x

More donation volumes collected via 120 volunteers equipped with Cents' Tap to Donate vs QR code<sup>1</sup>

+18%

Increase in digital payments after introduction of Cents: Tap to Donate App with one organisation<sup>2</sup>

1. Cents app collected 19% of total donations via 120 volunteers in 30 locations, vs 0.1% collected via QR code in 3000 locations, 2. Cents collected volumes compared with other POS based solutions used by the charity at the same event in the same locations.



# Next Steps

For more information, please contact your account representative.

Learn more about Tap on Phone here: [Tap on Phone \(EUR\)](#)

## Europe

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