

Subsplash vs Pushpay — The Comparison Sheet

A free decision sheet from ChurchCreation.com

The full feature face-off

	SUBSPASH	PUSHPAY	WINNER
Custom church app	Industry benchmark, CarPlay/TV	Strong, giving-first	Subsplash
Online & recurring giving	Polished, Tap-to-give	Adoption-optimized, failed-gift recovery	Pushpay
Text-to-give & kiosk	Yes + NFC Tap-to-give	Yes, mature	Tie
Media: sermon/podcast/video	Core strength, auto-distribution	Not a focus	Subsplash
Live streaming	Native integrated	Resi (broadcast-grade)	Pushpay
Member management (ChMS)	Maturing (Subsplash People)	Church Community Builder (deep)	Pushpay
Website builder	Functional but basic	Weak / minimal	Subsplash
Card processing fee	2.3% + \$0.30 (full platform)	~2.9% + \$0.30	Subsplash
ACH / bank fee	1% + \$0.00	~1% + \$0.30	Subsplash
Pricing transparency	Quote-based; giving solo	Fully opaque, demo-gated	Subsplash
Contracts	~12–24 months	Annual, often 2–3 years	Subsplash
Ease of setup & support	Higher-rated, lighter	White-glove but heavier	Subsplash
Integrations	Unified suite	80+ partner integrations	Pushpay
Capterra rating	4.5 (~135 reviews)	4.2 (183 reviews)	Subsplash
Best-fit church	Media-heavy mid–large	Mega / multisite	By profile

Verdict: Subsplash wins on app/media depth, lower fees, contract flexibility & satisfaction ratings. Pushpay wins on giving-adoption tooling, enterprise ChMS (CCB), broadcast streaming (Resi) & integration breadth. Both are premium, quote-based platforms for 300+ churches.

The Card-Fee Gap & Who Should Pick What

2026 — fees from providers; monthly pricing is reported by churches, not official

The card-fee gap, in dollars

Subsplash full-platform cards run ~2.3% vs Pushpay ~2.9%. ACH is ~1% on both, so the gap applies to the card slice. Annual card-fee comparison:

ANNUAL CARD GIVING	SUBSPASH (2.3%)	PUSHPAY (2.9%)	YOU SAVE
\$250,000	\$5,750	\$7,250	~\$1,500/yr
\$500,000	\$11,500	\$14,500	~\$3,000/yr
\$1,000,000	\$23,000	\$29,000	~\$6,000/yr

Figures use the full-platform 2.3% rate (giving-only is 2.99%) and exclude the per-gift \$0.30 and Subsplash's GrowCurve rebates, which widen the gap. Weigh this against the platform-subscription difference — Pushpay+CCB typically costs more per month than Subsplash.

Who should pick what

Pick Subsplash if...

- ☐ Media is a ministry (sermons, podcast, video)
- ☐ You want the benchmark custom app
- ☐ You're cost-aware and want lower card fees
- ☐ You want a more flexible contract

Pick Pushpay if...

- ☐ Giving growth is your #1 KPI
- ☐ You need enterprise ChMS depth (CCB)
- ☐ You're a mega / multisite church
- ☐ You want Resi streaming + 80+ integrations

On a tighter budget? Tithe.ly offers an all-in-one suite (incl. app) from \$119/mo with no contract — better for churches under ~250. Also consider Planning Center. See our Tithe.ly vs Pushpay guide and Subsplash review.