

Tithe.ly vs Pushpay — The Comparison Sheet

A free decision sheet from ChurchCreation.com

The full feature face-off

	TITHE.LY	PUSHPAY	WINNER
Online & recurring giving	Free, 6 ways to give	Adoption-optimized, failed-gift recovery	Pushpay
Text-to-give	Yes	Yes + QR	Tie
Giving kiosk / check scanning	Kiosk; lighter scanning	Kiosk + check scanning	Pushpay
Per-transaction fees	2.9% + \$0.30 / 1% ACH	~2.9% + \$0.30 / 1% ACH	Tie
Mobile church app	Custom-branded	Premium, multicampus push	Pushpay
Member management (ChMS)	Modern, lighter	Church Community Builder (deep)	Pushpay
Live streaming	None (embed)	Resi (owned)	Pushpay
Website builder	Tithe.ly Sites \$19/mo	None / weak	Tithe.ly
Donor analytics	Solid reporting	Engagement scoring, lapsed-donor ID	Pushpay
Ease of setup	Self-service, live this week	Sales-led, demo required	Tithe.ly
Support	Self-serve + standard	Dedicated rep / white-glove	Pushpay
Contracts	Month-to-month, none	Annual, often 2–3 years	Tithe.ly
Pricing transparency	Fully public	Opaque — quote only	Tithe.ly
Capterra rating	4.7 (693 reviews)	4.2 (183 reviews)	Tithe.ly
Best-fit church size	Small–mid (under ~500)	Mid–large / multisite / mega	By size

Verdict: Tithe.ly wins on price, transparency, no-contract flexibility, the website builder & satisfaction ratings. Pushpay wins on giving-adoption optimization, app polish, deep ChMS (CCB), native streaming (Resi) & white-glove support. Per-transaction fees are a wash.

What It Costs & Which Fits Your Church

2026 — Pushpay figures are reported by churches, not officially published

Pricing & fees

Tithe.ly (public)		Pushpay (reported)	
Giving	\$0/mo	Public pricing	None
Sites	\$19/mo	Reported monthly	\$199–\$1,500+
Church Management	\$72/mo	Contract	Annual, 2–3 yr
Church App	\$89/mo	Setup fee	Reported
All Access	\$119/mo	Card fee	~2.9% + \$0.30
Contract	None	ACH fee	~1% + \$0.30

Per-transaction fees are essentially the same on both. Pushpay's premium is the **subscription + multi-year contract**, justified by its claim of higher giving adoption.

Total cost & the break-even, by size

CHURCH	TITHE.LY	PUSHPAY (REPORTED)	LEAN TOWARD
~150 attendees · ~\$150k/yr giving	All Access \$119/mo (~\$1.4k/yr) + processing	Custom quote — usually not worth the premium	Tithe.ly
~500 attendees · ~\$500k/yr giving	Free–\$119/mo + processing	Reported low-hundreds–\$1k+/mo + contract	Model it
~2,000+ · \$1.5M+/yr giving	\$119/mo + processing	Reported \$1k–\$1.5k+/mo + contract	Pushpay can pay off

The break-even rule of thumb: Pushpay's premium plausibly pays for itself above roughly **\$1–2M/year** in digital giving (a small adoption lift = real dollars). Below about **\$500k/year** it rarely earns its cost back on adoption alone — so smaller churches usually win with Tithe.ly. Also cross-shop Subsplash, Planning Center Giving & Givebutter.