

From the **St. Louis Business Journal**:

<http://www.bizjournals.com/stlouis/blog/2010/12/salvation-army-turns-to-plastic.html>

## Salvation Army turns to plastic

**St. Louis Business Journal** - by **Kelsey Volkmann**

Date: Monday, December 13, 2010, 12:00pm CST



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Over the past several weeks, I've noticed **The Salvation Army's** bell-ringers brave the winter chill to collect donations outside St. Louis grocery stores.

But each time I walk by, I haven't been able to drop any money into the familiar red kettles because I rarely carry cash anymore.

**Marlene DeNoyer** noticed this, too. Except, she has done something about it.

"My husband calls me a problem solver," she said. "I saw there was a need for something, and I had the background to put together a small business."

DeNoyer reached out to The Salvation Army in October with a solution and started a new company to provide it. Why not supplement the red kettles with credit and debit card swipers so those who prefer plastic can still give back during the annual Tree of Lights campaign? she asked.

She then hooked up with **Denny Kammer** and **Tom Mansfield**, co-founders of ReliantPay, a St. Louis company that provides wireless card terminals and has \$45 million processing volume a year.

Earlier this month, three portable swipers were rolled out as part of a pilot project at several supermarkets, including the **Schnucks** in Des Peres.

The machines can cost anywhere from \$540 to \$1,000, but ReliantPay and DeNoyer's new firm, Charitable Contributions Processing, worked to provide the Salvation Army with the equipment for a deep discount.

The reaction so far has been mixed, with younger people pulling out the plastic more often.

"For the most part, people are intrigued by it," said DeNoyer, who also owns a document scanning company called e-Scan Alliance. "Kettles are a great tradition but as society transitions, it's an alternative for those who want to donate but don't have cash on hand."

**Will Becker**, a spokesman for The Salvation Army, said this year's campaign goal is \$6 million. The organization raised [\\$5.8 million last year](#), falling short of its [\\$6.2 million goal](#).

The bell-ringing started the week before Thanksgiving, and while the kettle donations are on track from last year, corporate giving continues to be down, Becker said.

About 82 cents of every dollar goes into various programs, including utility assistance, community centers and after-school programs.

As for DeNoyer, she said she sees additional opportunities to help more charities with their fundraisers using the card-swipe technology.