

CHECKLIST

Nonprofit Digital Fundraising: Mitigate Risk While Maximizing Impact

As digital giving becomes the preferred method for donors, nonprofits are embracing online platforms to grow support, increase impact and streamline operations. But with this shift comes new legal, financial and cybersecurity risks — from [data breaches to AI misuse](#) — that can threaten your mission.

Use this checklist to help your nonprofit implement smarter fundraising strategies, mitigate digital risks and safeguard donor trust.

1. Protect donor data and prevent cyber threats.

- Use secure donation platforms that are payment card industry (PCI) compliant and encrypt data end-to-end.
- Evaluate third-party payment vendors for security standards and liability protection.
- Update systems regularly, enforce strong passwords and limit access to sensitive donor data.
- Train staff and volunteers to detect phishing, social engineering and ransomware schemes.
- Develop and test an incident response plan for data breaches at least annually or following major infrastructure or system changes.

2. Prevent copyright violations in digital content.

- Confirm you have the right licenses for all photos, music, videos and content used online.
- Review AI-generated materials for accuracy and potential plagiarism.
- Establish internal review processes for all marketing and fundraising materials.
- Educate staff and volunteers on proper sourcing and content attribution.
- Monitor website and social media activity for compliance with usage guidelines.

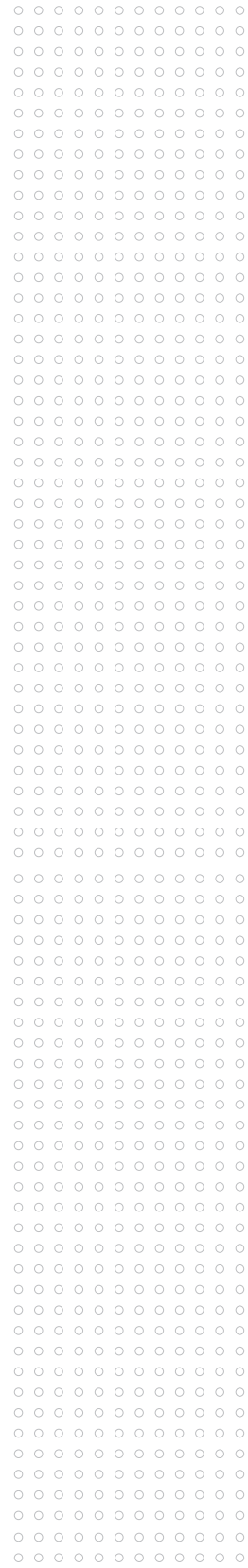


3. Use artificial intelligence (AI) with care.

- Be aware of evolving legal risks tied to the use of generative AI.
- Monitor how AI is used to interact with donor data and fundraising tools.
- Establish clear policies for how AI tools are used across departments.
- Implement processes to protect sensitive information before using AI platforms.

4. Align insurance coverage to modern digital risks.

- Assess your **cyber liability** needs, including protection against phishing and ransomware.
- Consider media liability coverage to manage digital content-related exposures such as copyright infringement.
- Evaluate **commercial crime insurance** with social engineering and donor fraud protection.
- Work with your broker to fill any gaps related to third-party platforms and digital giving.
- Ensure policies are tailored for nonprofits and reviewed regularly as risks evolve.



Prepare Your Nonprofit for the Digital Era of Fundraising

Digital tools have opened powerful new doors for nonprofit fundraising, but they need to be balanced with strong risk management strategies. At HUB, we help nonprofits like yours safeguard donor trust, reduce exposure and stay focused on the mission.

For a deeper look at digital fundraising risk strategies, read our whitepaper, [The Era of Online Giving: Balancing the Risks and Benefits of Nonprofit Digital Fundraising](#), or contact a HUB nonprofit insurance specialist today at hubinternational.com/nonprofit to get started.