

Digital Contributions & the 7th Tradition

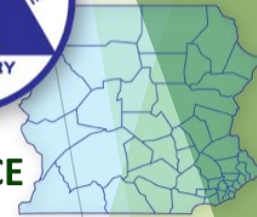
Part 1 of 2



\$\$



FINANCE



Area 59

Area 59 Finance Subcommittee
Summer 2020

Goals of this Presentation



Explain why the 7th Tradition is vital even when most meetings are online.



Share financial best practices and help groups prepare for a transition to online contributions.



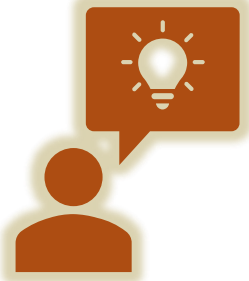
Provide key points to consider when evaluating any digital platform.



Show a high-level overview of some current options for digital contributions.



The main goal is to provide information so groups can make an informed decision!

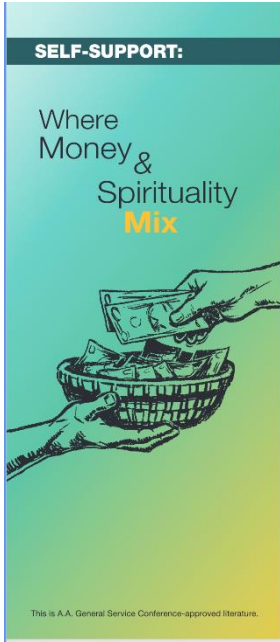


PLEASE REMEMBER

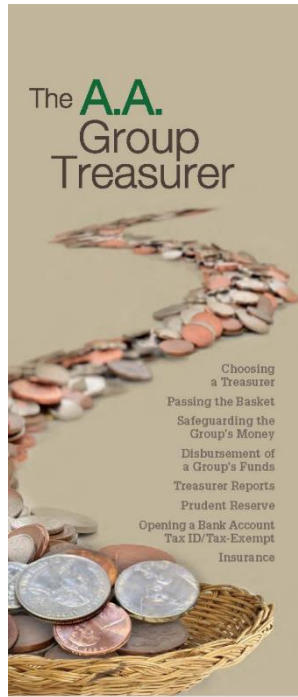
The information in this presentation is offered as shared experience, not as directives or advice.

Our Fourth Tradition states that each AA group should be autonomous, except in matters affecting other groups or AA as a whole. How groups choose to handle their finances is ultimately up to the group conscience.

AA Literature



F-3



F-96

SMF-223

Service Material from the General Service Office

FREQUENTLY ASKED QUESTIONS ON PRACTICING THE SEVENTH TRADITION AT VIRTUAL MEETINGS

In recent years a number of groups have utilized digital payment platforms to provide opportunities for members to make cashless contributions. There are different payment platforms to facilitate this service, and it is up to the group to determine which one to use. Experience suggests that the treasurer is a natural choice to handle digital contributions. Some groups, however, share the responsibilities among trusted servants or even create a new service position to inform group members about digital payment options and assist those who are interested in contributing this way.

1. Our group is meeting virtually as a result of Coronavirus (COVID-19). Our meeting costs are low, so why do we need to take a Seventh Tradition collection?
2. If our group decides we want to “pass the virtual basket” how would we get started?
3. What kind of options are available?
4. How would we decide between them?
5. Once the group decides, then what?
6. What about anonymity?

Rev. 05/20

SM F-223

A.A. Guidelines

Finance

from G.S.O., Box 459, Grand Central Station, New York, NY 10163

A.A. Guidelines are compiled from the shared experience of A.A. members in the various areas. They also reflect guidance given through the Twelve Traditions and the General Service Conference (U.S. and Canada). In keeping with our Tradition of Autonomy, except in matters affecting other groups or A.A. as a whole, most decisions are made by the group conscience of the members involved. The purpose of these Guidelines is to assist in reaching an informed group conscience.

“A.A.’s far-flung Twelfth Step activities, carrying the message to the next sufferer, are the very lifeblood of our A.A. adventure. Without this vital activity, we would soon become anemic; we would literally wither and die.”

“How, where do A.A.’s services — worldwide, area, local — fit into our scheme of things? Why should we provide these functions with money? The answer is simple enough. Every single A.A. service is designed to make more and better Twelfth Step work possible, whether it be a group meeting place, a central or intergroup office to arrange hospitalization and sponsorship, or the world service Headquarters [now the General Service Office] to maintain unity and effectiveness all over the globe.”

“Though not costly, these service agencies are absolutely essential to our continued expansion — to our survival as a Fellowship. Their costs are a collective obligation that rests squarely upon all of us. Our support of services actually amounts to recognition on our part that A.A. must everywhere function in full strength — and that, under our Tradition of self-support, we are all going to foot the bill.”

Bill W., October 1967 Grapevine

One of G.S.O.’s responsibilities is to share A.A. experiences with groups and members who request it. In these Guidelines, we are glad to provide sharing from a variety of sources, though we are aware that actual A.A. practices often vary. So, if your group has found solutions other than those cited in this Guideline, please let us know, so that we may share your experiences with others.

Often-asked questions about finances directed at G.S.O. cover such topics as group rent, bank accounts and insurance; reimbursement for service workers’ expenses; I.R.S. deductions and tax I.D. numbers, and the role of the General Service Board.

WHERE MONEY AND SPIRITUALITY MIX

Members celebrate sobriety by giving time, energy and money in support of our Twelfth Step—carrying the message—the basic service that the A.A. Fellowship offers. Members insure that group expenses are paid by putting money into the basket passed at each meeting. It is each member’s responsibility to support the services that have been requested by the A.A. Fellowship, to help facilitate A.A.’s vital Twelfth Step. Contributions are made in a spirit of sacrifice, and they honor A.A.’s code of “love and service.”

Contributors also underscore the spiritual nature of our Fellowship and our mutual love and trust. We have found that these contributions are as important to each member as they are to the service centers supported.

SUPPORTING A.A.’s STRUCTURE

Question: Why do A.A. groups support A.A.’s essential services?

Answer: Because the services benefit all A.A. groups. Our Seventh Tradition states that “Every A.A. group ought to be fully self-supporting, declining outside contributions.”

A.A.s want our Fellowship to endure, and to be readily available for the still-suffering alcoholic to come. An A.A. group makes this possible by taking care of its basic group expenses: rent, refreshments,

A.A. literature, etc. After meeting these basic group expenses and providing a meeting place, many groups participate by supporting the central or intergroup office in their locale, the area and district general service committees, and the General Service Office (G.S.O.).

Question: How can groups participate?

Answer: To help support A.A.’s essential services, the General Service Conference suggests that individual groups, through an informed group conscience, adopt a specific contribution plan tailored to meet the group’s financial situation. Once the basic group expenses have been taken care of (rent, refreshments, A.A. literature, local meetings lists), and a “prudent reserve” has been set aside to cover unexpected expenses, the group may decide to further carry the message by sending money to the following A.A. service entities:

- The local district, which communicates directly with the groups, providing the district group conscience for the area assemblies, and serving as a link between the area delegates and the G.S.R.s.
- The area committee, which coordinates vital A.A. activities over a broad geographic area, sends a delegate to the annual General Service Conference; holds area assemblies to deter-

MG-15

Finance Subcommittee Resources



Finance Best Practices



Digital 7th - Part 1

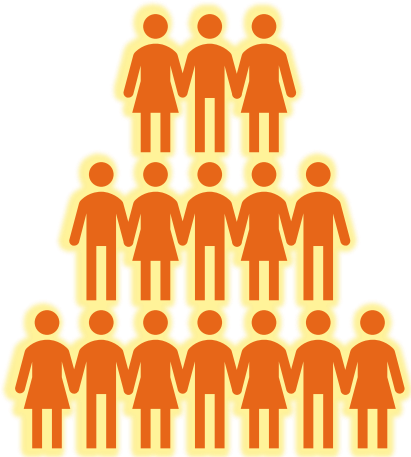
- ❖ Getting started
- ❖ Overview of types of options
- ❖ Platform comparison



Digital 7th - Part 2

- ❖ Detailed walkthroughs of:
- ❖ Group Email, Group Phone, \$Cash.App
- ❖ Banking on Digital Sobriety Survey Results

Importance of the 7th Tradition



Services
Make
AA
Tick

Vital AA Services

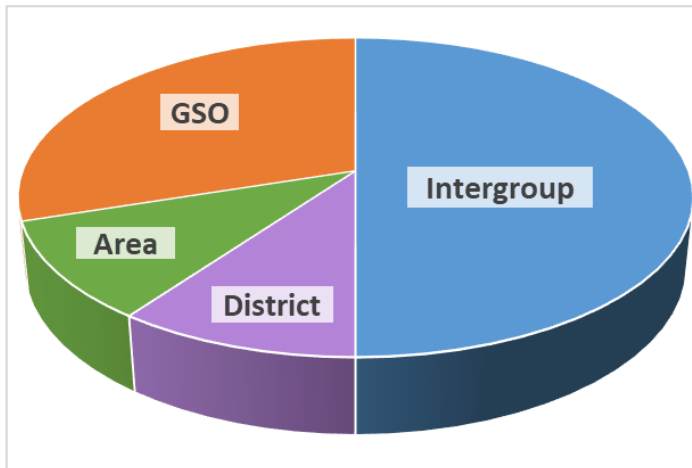
- ▶ Even with most meetings online, services entities beyond the home group are always working to reach the still suffering.
- ▶ Intergroups, Districts, and Areas are now offering more services online to all members.
- ▶ Contributions beyond the home group are essential to carry the message!
 - ❖ Your **local Intergroup** (if you have one), which provides many services and direct support to groups and alcoholics.
 - ❖ Your **local District**, which serves as a link between your home group, the Area, and all of AA. Particularly in places without an Intergroup, its 12th step work is essential.
 - ❖ Your **Area**, which coordinates vital activities over a broad geographic area. Area 59 (EPGSA) covers all of Eastern PA.
 - ❖ AA's General Service Office, which functions as a storehouse of AA information and communicates with members and groups around the world.



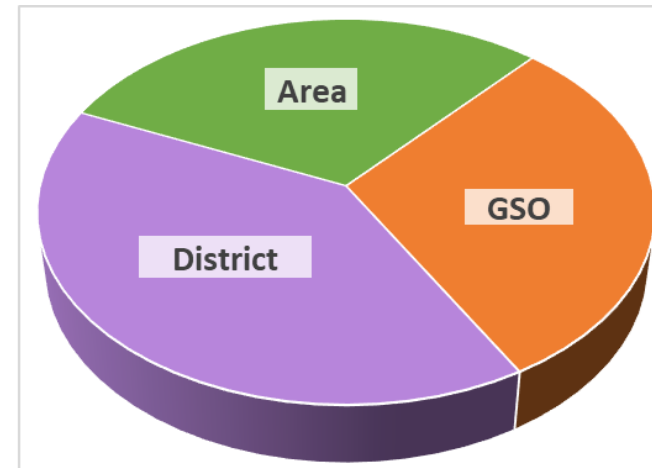
Splits & Contributions

- ▶ Each AA group determines for itself, through the group conscience, how much to contribute to other service entities.
- ▶ Pie charts are examples only to show *possible* ways of splitting contributions.
- ▶ Groups typically contribute the amount of money in their group account that exceeds their prudent reserve.
- ▶ Consider setting up a regular contribution schedule, whether quarterly, semi-annually or annually.

Example with Intergroup



Example without Intergroup



How to Make Contributions

- ▶ Local District - Contact your GSR
- ▶ Intergroup (Sepia)
 - ❖ aasepia.org/donate
 - ❖ 1903 South Broad Street -- 2nd Floor
Philadelphia, PA 19148-2216 -Checks payable to SEPIA
- ▶ Area 59
 - ❖ area59aa.org/contributions
 - ❖ Area 59 Treasurer
<current address on website>
* Make checks payable to EPGSA.
- ▶ General Service Office
 - ❖ contribution.aa.org
 - ❖ General Service Office, Box 459
Grand Central Station
New York, NY 10163 - Checks payable to General Service Office



Some Group Questions

- ▶ Since we are not meeting at our usual facility, should we pay rent?
 - ❖ Ask your landlord.
 - ❖ You will need a meeting space once restrictions are lifted.
 - ❖ Do you have supplies stored?
- ▶ Who should pay for our Zoom account?
 - ❖ If it's a group expense, it should be paid for by the group.
 - ❖ It's recommended no one person control the account.
 - ❖ A member who wished to donate the account could simply make a normal contribution.
- ▶ Should we donate to the church, since they aren't accepting rent?
 - ❖ Consult AA literature and the 7th Tradition.
 - ❖ Ultimately, it's up to the Group Conscience.



Group Finances



**Suggested
Best
Practices**

Best Practices



- ▶ Utilize a group bank account
 - ❖ Personal accounts put both the treasure and group at risk.
 - ❖ Multiple officers should be on all accounts.
- ▶ Create all online accounts in the group's name.
 - ❖ Create a group email address and use it for all accounts.
 - ❖ Consider getting a free Google Voice number. (Useful for online payments.)
- ▶ Have annual budget by group conscience
 - ❖ Maintain a prudent reserve
 - ❖ Save funds to send GSR to EPGSA
 - ❖ After group expenses, determine amount to contribute to service entities.
- ▶ Treasurer should have a reasonable amount of sobriety
 - ❖ Should be capable of writing checks and managing online payments.

Group Bank Accounts



Account Type:

- ▶ Business/nonprofit checking no fee account.
 - ❖ Many banks will waive account fees for community groups.
- ▶ Have two signatures on account.
 - ❖ Consider requiring two signatures to write checks.

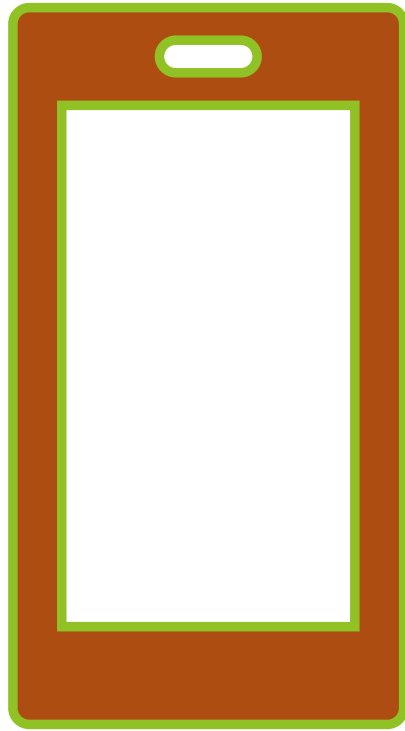
Set-up procedures vary by bank, but most require:

- ▶ Employer Identification Number (EIN)
 - ❖ Banks are now required to obtain an EIN for new accounts.
 - ❖ An EIN is the IRS Tax ID for entities, whether they have employees or not.
 - ❖ Go to [irs.gov](https://www.irs.gov) - “Apply for an Employer ID Number.” (form SS-4)
- ▶ Social Security Number.
- ▶ Meeting Minutes or Bylaws.
 - ❖ AA 12 Traditions can often suffice.

Poll on Digital Contributions



With All Digital Platforms...



Key Points to Consider

First Things First

- ▶ Will this be for online meetings only or a long-term solution for the group?
 - ❖ Long-term solutions require longer-term planning.
- ▶ Will the group be using its own bank account?
 - ❖ If not, contemplate the implications of digital transactions being linked to a personal account.
 - ❖ Consider extra precautions to protect the group and ensure accountability.
- ▶ How organized is your treasurer?
 - ❖ Will the treasurer be able to handle the additional effort of reconciling digital contributions?
- ▶ Does your group really need online contributions?
 - ❖ Members can just set aside cash in an “AA piggybank”.



Communication

- ▶ When during the meeting will you announce the 7th tradition collection?
 - ❖ Consider keeping contribution information available throughout the meeting.
- ▶ How will you communicate?
 - ❖ Chat window?
 - ❖ Screen share at end of meeting?
 - ❖ URL, QR Code, etc.
- ▶ What information will you share?
 - ❖ Do not forget options for those without online payment ability.
 - ❖ Remember to post links/information for other service entities, such as Intergroup, District, Area, and GSO!



Anonymity

- ▶ Almost all digital payment options require sacrificing some anonymity.
 - ❖ At a minimum the treasurer will know the user’s “name” in the payment app, and likely the email address.
 - ❖ Apps with “social” feature like Venmo often share transactions with the user’s “friends” by default.
 - ❖ Be prepared to offer guidance to members on how to protect their anonymity with whatever platform you choose.

- ▶ Treasurer has greater anonymity concerns:
 - ❖ Treasurer could break personal and member anonymity, depending on how the option has been set up.
 - ❖ Does your group need to create a policy around storing the transaction history of those who give contributions?

- ▶ Members or Treasurer may not be comfortable with online contributions
 - ❖ Decision is ultimately up to the Group Conscience and personal choice.



A Cautionary Tale...

J [redacted] paid [redacted] Recovery
April [redacted] 2020, [redacted] 8 AM 🌐
7th tradition

♡ [redacted] Recovery likes this.

M [redacted] paid L [redacted]
April [redacted] 2020, [redacted] 5 PM 👥
7t

♡ Be the first to like this.

E [redacted] paid AA O [redacted]
April [redacted] 2020, [redacted] 5 PM 🌐
7th Tradition

J [redacted] paid [redacted] Recovery
April [redacted] 2020, [redacted] 9 AM 🌐
7th tradition

♡ [redacted] Recovery likes this.

P [redacted] paid T [redacted]
April [redacted] 2020, [redacted] 2 PM 🌐
7th Trad

♡ Be the first to like this.

Z [redacted] paid T [redacted]
April [redacted] 2020, [redacted] 4 PM 🌐
7th tradish

♡ Be the first to like this.


D [redacted] paid Bid [redacted]
March [redacted] 2020, [redacted] 3 PM 🌐
7th Tradition

♡ Be the first to like this.




You Really Ought To...




 J [redacted] paid [redacted] Recovery
April [redacted] 2020, [redacted] 8 AM 🌐
7th tradition


♡ [redacted] Recovery likes this.

 J [redacted] paid [redacted] Recovery
April [redacted] 2020, [redacted] 9 AM 🌐
7th tradition


♡ [redacted] Recovery likes this.

 M [redacted] paid L [redacted]
April [redacted] 2020, [redacted] 5 PM 👥
AA 7th


♡ Be the first to like this.


 P [redacted] paid T [redacted]
April [redacted] 2020, [redacted] 2 PM 🌐
7th Trad

♡ Be the first to like this.

 D [redacted] paid [redacted] Bid
March [redacted] 2020, [redacted] 3 PM 🌐
7th Tradition

♡ Be the first to like this.

 E [redacted] paid [redacted] AA O [redacted]
April [redacted] 2020, [redacted] 5 PM 🌐
7th Tradition

 Z [redacted] paid T [redacted]
April [redacted] 2020, [redacted] 4 PM 🌐
7th tradish

♡ Be the first to like this.

Ease of Setup & Management

- ▶ What level of technical expertise is required to setup and manage payments?
 - ❖ Ensure option chosen does not rely on one member's knowledge.
 - ❖ Consider how easy it will be for future treasurers.
- ▶ Are additional accounts required to take different payment types?
 - ❖ Bank, PayPal, Stripe, email, Google voice, etc.
 - ❖ How easy will it be to transfer all the accounts when treasurer rotates?
- ▶ What is the process for managing payments?
 - ❖ Reports, transactions, and financial transparency?
 - ❖ Does money need to be transferred from one account to another?
 - ❖ How quickly will the group have access to funds?



Member Ease of Use

- ▶ Payment Methods
 - ❖ Credit cards, PayPal, Bank, Venmo, etc.
- ▶ How will members make contributions?
 - ❖ Website, mobile app, or both?
 - ❖ What are most members already comfortable with?
 - ❖ Do not forget the needs of those with limited access to online options!
- ▶ How easy is the setup for the person making the contribution?
 - ❖ If online site, is the payment form intuitive?
 - ❖ Does the user need to install an app?
 - ❖ How do they link their bank account or credit cards?
 - ❖ Do they need to create an account for the service?



Fees

Transactions & Account



- ▶ Is there an account maintenance fee?
 - ❖ Some platforms are free, some have a fixed fee, some charge per transaction.
- ▶ What are the transaction fees?
 - ❖ Standard rate for PayPal and other payment processors such as Stripe:
 - ❑ 2.9% per transaction plus \$.30
 - ❑ Nonprofit rate is 2.2% + \$.30
 - ❖ Some platforms charge an additional transaction fee (1 - 1.5%), usually those that simplify the setup and management.
- ▶ Is there an option for the user to cover the transaction fees?
(Can they edit how much to cover?)
- ▶ Have you done the math?
 - ❖ \$1,000 in contributions would have approximately \$35 - \$45 in fees.
 - ❖ Greater impact if many transactions of a small amount.

Final Considerations



Easy Does It



Act “As If”



Think! Think! Think!



Overview of Digital Options



Websites



Mobile Apps



Bank Services

Website Payments



- ▶ Offer forms where users can enter payment details.
 - ❖ PayPal.com, Donorbox.org, Givebutter.com
 - ❖ Many also offer mobile apps.
- ▶ Typically offer more management of contribution and transaction history.
 - ❖ Slightly higher cost due to transaction fees, but that is often offset by greater accountability in managing contributions.
 - ❖ High volume of small contributions will result in more fees.
- ▶ Usually not too complex to set up but do require some effort.
 - ❖ May require additional accounts for certain payment types.
- ▶ Potentially well suited for a longer-term solution:
 - ❖ Group bank accounts, email accounts etc. are generally easier to use with these platforms vs. mobile only.
 - ❖ Likely easier to rotate between treasurers.

Mobile Apps



- ▶ Users make contributions from an app on their phone.
 - ❖ Venmo, Cash.App, Google Pay, Apply Pay
 - ❖ Typically simple to use.
- ▶ More anonymity concerns, depending on the app its setup.
 - ❖ Venmo requires changing the default settings to protect your anonymity.
 - ❖ Apps are often linked to user's mobile phone number, although some allow use of a Google Voice #.
- ▶ Easy for a group to set up, but there is a price...
 - ❖ Less accountability and contribution management.
 - ❖ Treasurer rotation and accountability could be more difficult.
 - ❖ Potentially less suited for longer-term solution.
 - ❖ Fully research the details; not all options have the same risk.
- ▶ Use of group accounts strongly suggested!

Bank Services



- ▶ Uses a service offered by a member's own bank.
 - ❖ Many banks offer free ways to pay others.
 - ❖ Zelle is one of the most common.
- ▶ Banks often have free option to send physical checks from their online service.
 - ❖ If group already has a mailing address, could be a simple option.
- ▶ Relatively easy to set up and use, but not all banks offer the service.
- ▶ Not all members may know about these options.
- ▶ Anonymity and other concerns are roughly equivalent to that of writing a check.

Comparison of Options

Listed are a few of many...

- ▶ Websites
 - ❖ PayPal.com
 - ❖ Donorbox.org
 - ❖ Givebutter.com
- ▶ Mobile Apps
 - ❖ Venmo
 - ❖ Cash.App
 - ❖ Google Pay / Apple Pay
- ▶ Bank / Other Payment Services
 - ❖ Zelle
 - ❖ Stripe
- ▶ **5 possible options will be compared**
 - ❖ We are not recommending use or disuse of any option.



PaPal.com



Overview

- ❖ PayPal is a website/service that enables you to pay, send money, and accept payments.

▶ Anonymity Considerations

- ❖ Information is captured based on the user's PayPal account or name they enter when making a credit card payment.
- ❖ Only the treasurer or those with access to the PayPal account will have access.

▶ Payment Types

- ❖ PayPal account
- ❖ Debit/Credit

▶ Ease of Use

- ❖ Works on a desktop/laptop, or mobile.
- ❖ Payment form straightforward
- ❖ Basic forms do not offer mobile integration.

▶ Setup

- ❖ Recommended to create a business PayPal account to meet terms of service, allow for easier treasurer rotation, and payment tracking.
- ❖ Business account is free, and not difficult to set up and link to a bank account.
- ❖ Offers basic payment forms with fixed amounts, variable amounts, and recurring contributions.
- ❖ Also integrate with web sites for more sophisticated options.

▶ Fees

- ❖ 2.9% per transaction + \$.30, (Non-profit 2.2%)



PayPal.com

What It Looks Like



Payment Form



Donate to
Dan Brumbaugh

Make this a monthly donation [?](#)

or

Dashboard

Money More >
Available
\$9.61

Start an invoice in seconds.



Solutions to help keep your business going

It may not be business as usual, but we can help you adapt to the changing environment.



Recent activity

PayPal Activity

[Payments received](#) [Payments sent](#) [Activity \(including balance & fees\)](#)

Date	Description	Amount
Apr 30, 2020	Recurring payment from Daniel Completed	\$1.00 USD
Apr 26, 2020	Payment from Dan B Completed	\$2.00 USD
Apr 26, 2020	Payment from Daniel Completed	\$2.00 USD
Apr 26, 2020	Payment from Daniel Completed	\$2.00 USD
Mar 30, 2020	Recurring payment from Daniel Completed	\$1.00 USD

[View all](#)



Tax documents and other reports



PayPal.com

Summary



- ▶ Suitable choice for longer-term online contributions
 - ❖ Offers basic options for payments forms, probably adequate at the group level.
- ▶ Setup is not difficult.
- ▶ Many people are already familiar with PayPal, and payment is simple.
- ▶ Anonymity concerns are the same as any other business-type platform.
- ▶ Fees are standard for the industry, with non-profit discount.

Givebutter.com



Overview

- ❖ Givebutter is a powerful fundraising platform designed for charitable contributions, with easy setup.

► Anonymity Considerations

- ❖ Information is captured based on the user's PayPal account or name they enter when making a credit card payment.
- ❖ Only the treasurer or those with access to the Givebutter account will have access.

► Payment Types

- ❖ PayPal account; Debit/Credit
- ❖ Google Pay/Apple Pay on mobile
- ❖ Venmo on mobile

► Ease of Use

- ❖ Works on a desktop/laptop, or mobile.
- ❖ Payment forms intuitive and simple; recurring option.
- ❖ Fees are more transparent (and obvious).
- ❖ Integrated mobile payments.

► Setup

- ❖ Requires Stripe account (with guided setup).
- ❖ Does not require separate PayPal account.
- ❖ Total of 2 accounts to manage including Givebutter.
- ❖ Very simple to create attractive payment forms with many customizable options. User can cover fees.
- ❖ Probably easiest website-based option.
- ❖ Can have multiple users on account.

► Fees





- ❖ 2.9% per transaction + \$.30, (**No** non-profit discount)
- ❖ 1% platform fee per transaction. Free option but requires checkbox to “tip” Givebutter)
- ❖ Givebutter processes your payments directly.
- ❖ Must manually move funds to bank account after 3 days.
- ❖ Verified non-profits have auto-deposit to bank account.

Givebutter.com

What It Looks Like



Payment Form

District 27 AA →    





District 27

7th Tradition Contribution

\$2	\$5
\$10	\$15
\$20	\$ Other
One-Time	Monthly

+ Add a message or comment

Continue

District 27 AA →    

< Back

Additional information

I am an AA member.*

Contribution Type*

Group

Group Name / GSO ID

For group contributions, please include your Group Name/ID. | For other contributions, please add a comment if desired.

Type here...

Continue


< Final details


Donation \$2.00

Total transaction fees \$0.39


So 100% of your donation goes to District 27 AA. [Edit](#)

Select a payment method

Pay now 

 Pay with card

venmo

 PayPal

Finish (\$2.39)



Givebutter.com

What It Looks Like



Dashboard

Campaigns

Showing 3 campaigns



Title	Goal	Raised	Supporters	URL	Edit
District 27	\$0.00	\$0.00	0	https://givebutter.com/d27aa	Edit
z 7th Trad Test 2	\$0.00	\$2.00	1	https://givebutter.com/zAA7trad2	Edit
z 7th Trad Test 1	\$0.00	\$16.00	8	https://givebutter.com/aa7trad1	Edit

Transactions

Showing: 3 of 3 campaigns

[+ Add Filter](#)

Showing 10 transactions

Amount	Status	Name	Email	Campaign	Date
\$2.00	Succeeded	Dan B	[redacted]	z 7th Trad Test 1	May 25, 2020
\$2.00	Succeeded	7th Trad	[redacted]	z 7th Trad Test 2	Apr 26, 2020

Recurring Payments

\$0.00

Total

0

Recurring payments

\$0.00

Average

Amount	Status	Name	Campaign	Next Bill Date
\$2.00	Cancelled	Dan B	z 7th Trad Test 1	Jun 25, 2020

[Cancel plan](#)

Givebutter.com

Summary



- ▶ Fine choice for longer-term online contributions, especially if you want extra features for payments and contribution tracking:
 - ❖ Additional customization options *could* be very beneficial at the District or Area level.
- ▶ Initial setup comparable to PayPal; guided setup for Stripe account.
- ▶ Designed as platform for charitable contributions.
 - ❖ Payment form creation is very easy; overall management simpler than PayPal.
 - ❖ Recurring contributions can be set up by credit card, unlike PayPal.
 - ❖ Offers donor and contribution management.
- ▶ Accepts almost all payment types, including Venmo.
- ▶ Standard industry fees apply (2.9%, **no** non-profit discount).
Additional 1% platform fee per transaction.
- ▶ Likely simplest website-based option (further research suggested).

Donorbox.org



Overview

- ❖ Donorbox is a powerful fundraising platform designed for charitable contributions.

▶ Anonymity Considerations

- ❖ Information is captured based on the user's PayPal account or name they enter when making a credit card payment.
- ❖ Only the treasurer or those with access to the Donorbox account will have access.

▶ Payment Types

- ❖ PayPal account
- ❖ Debit/Credit
- ❖ Google Pay/Apple Pay on mobile

▶ Ease of Use

- ❖ Works on a desktop/laptop, or mobile.
- ❖ Payment forms intuitive; recurring option.
- ❖ Requires entering name /email before payment.
- ❖ Integrated mobile payments.

▶ Setup

- ❖ Requires a separate PayPal account for PayPal, Stripe account to take Credit/Debit cards.
- ❖ Stripe account is not difficult to setup.
- ❖ Total of 3 accounts to manage including Donorbox.
- ❖ Simple to create attractive payment forms with many customizable options. User can cover fees.
- ❖ Most flexible and customizable option.
- ❖ Can have multiple users on account.

▶ Fees

- ❖ 2.9% per transaction + \$.30, (Non-profit 2.2%)
- ❖ 1.5% platform fee per transaction.
- ❖ Offers e-check option with .8% transaction fee.
- ❖ Stripe and PayPal process your payments directly.

Donorbox.org

What It Looks Like



Payment Form



Donate

7th Tradition

Choose amount

\$ 2

\$ 3

\$ 4

\$ 5

\$ 10

\$ 20

\$

I am an AA member.

Contribution Type

Group Contribution Individual Contribution

Group name or GSO ID

Required for group contributions.

Write us a comment

One-time

Monthly

Quarterly

Annually

Next →

Information

First Name

First

Last Name

Last

Make donation anonymous

Email

test@test.com

Next →

Powered by Donorbox

Payment

Donate

CARD

PAYPAL

BANK TRANSFER



Card Number

Expiration MM / YY

CVC Code

Billing Postal Code

Optionally add \$0.39 to cover processing fee

Donate \$2.39 One-time



Donorbox.org

What It Looks Like





Dashboard



\$4.78 Gross Donations	\$2.39 Average Donation	2 Donations
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Donations

All Time Paid All Intervals All Sources Amounts & Currencies

Search name or email  

Date	Name	Campaign	Amount	Type	Comment	Notes	Action
04/28/2020 14:19:18	7th Tradition (Anonymous Donor)	7th Tradition	\$2.39	google_pay Monthly		+ Add notes	Show Receipt Refund
04/28/2020 11:21:15	7th Tradition (Anonymous Donor)	7th Tradition	\$2.39	stripe		+ Add notes	Show Receipt Refund

Donorbox.org

Summary



- ▶ Reasonable choice for longer-term online contributions, especially if you want extra features for payments and contribution tracking:
 - ❖ Additional customization options *could* be very beneficial at the District or Area level.
- ▶ Initial setup more complex than PayPal, requiring both PayPal and Stripe accounts.
- ▶ Designed as platform for charitable contributions.
 - ❖ Payment form creation and managing contributions is easier than PayPal.
 - ❖ Recurring contributions can be set up by credit card, unlike PayPal.
 - ❖ Has the most features for managing donors and contributions.
- ▶ Offers more options to users on mobile.
- ▶ Standard industry fees apply (2.2% for non-profits)
Additional 1.5% platform fee per transaction.
Offers .8% fee e-check.
- ▶ Further research suggested.

Venmo

Overview

- ❖ Venmo is a “social” mobile payment app, designed for paying friends and family. Also known as “peer-to-peer” payments.



▶ Anonymity Considerations

- ❖ Default settings share your payments with “friends” or contacts.
- ❖ Easy to break anonymity without realizing it.
- ❖ It is simple to change your settings and keep transactions private.

▶ Payment Types

- ❖ Credit/Debit.

▶ Ease of Use

- ❖ Simple to pay and link with personal accounts.
- ❖ Large number of people already use it.

▶ Setup

- ❖ Requires a mobile phone number and bank account.
- ❖ Terms of service state it cannot be used for charitable contributions, however this does not appear to be enforced for group meetings.
- ❖ Strongly suggested at a minimum to use a group bank account.

▶ Fees

- ❖ No fee to receive money.
- ❖ 3% fee charged to user for credit cards.

▶ Other Notes

- ❖ Rotation of treasurer could be problematic since account is linked to a personal mobile phone.
- ❖ Prudence required to use safely.

Venmo

What It Looks Like



Payment

← Pay or Request

Sober and [blurred] \$2

7t

Private

	Request		Pay	
÷	1	2	3	
×	4	5	6	
+	7	8	9	
-	.	0	✕	

Transactions

Datetime	Type	Status	Note	From	To	Amount
2020-04-09T23:46:22	Payment	Complete	D27	[blurred]	[blurred]	[blurred]
2020-04-16T01:23:02	Payment	Complete	7th Tradition	[blurred]	[blurred]	[blurred]
2020-04-19T01:10:04	Merchant Transaction	Complete		[blurred]	[blurred]	[blurred]
2020-04-25T20:21:49	Merchant Transaction	Complete		[blurred]	[blurred]	[blurred]
2020-04-26T16:34:49	Payment	Complete	As promised...	[blurred]	[blurred]	[blurred]

Venmo

Summary



- ▶ Official statements from Venmo say it's only supposed to be used for payments from friends and family.
- ▶ Popular and easy to use.
- ▶ Has more anonymity concerns than other options.
- ▶ Needs to be linked to a personal mobile number, making it more difficult to use with group accounts.
- ▶ Groups are using it without issue but...
- ▶ Caution warranted - further research suggested.

Cash.App (Square)



Overview

- ❖ Is a peer-to-peer mobile payment app like Venmo, but without the social feed and its issues.

▶ Anonymity Considerations

- ❖ Does not share transactions with “friends” or contacts.
- ❖ Your display name can be anonymized.

▶ Payment Types

- ❖ Credit/Debit.

▶ Ease of Use

- ❖ Simple to pay and link personal accounts.
- ❖ Also offers a personalized link or QR code to make payments.
- ❖ No more difficult than Venmo.

▶ Setup

- ❖ Requires a phone number, but will accept Google Voice, unlike Venmo.
- ❖ Can be set up completely with group owned accounts.

▶ Fees

- ❖ No fee to receive money.
- ❖ 3% fee charged to user for credit cards.

▶ Other Notes

- ❖ Terms of service make no mention of whether or not charitable contributions are permitted.

Cash.App

What It Looks Like



Payment

\$2

1

2

3

4

5

6

7

8

9

.

0

<

Request
Pay

Transactions

Transactio	Date	Transaction Type	Currency	Amount	Fee	Net Amount	Status	Notes	Name
7qxha6j	2020-04-30 17:26:23	Received P2P	USD	(\$2)	\$0	(\$2)	PAYMENT REFUNDED	d27 7 T	V
7qxha6j	2020-04-30 17:25:01	Received P2P	USD	\$2	\$0	\$2	PAYMENT DEPOSITED	d27 7 T	V
7gthfpx	2020-04-30 14:18:56	Received P2P	USD	(\$2)	\$0	(\$2)	PAYMENT REFUNDED		B
7gthfpx	2020-04-30 14:14:18	Received P2P	USD	\$2	\$0	\$2	PAYMENT DEPOSITED		B
yaxwny7	2020-04-30 13:48:35	Received P2P	USD	(\$5)	\$0	(\$5)	PAYMENT REFUNDED	testing	N
ygvw15	2020-04-30 13:47:44	Received P2P	USD	(\$5)	\$0	(\$5)	PAYMENT REFUNDED	testtttt N	Meow
ygvw15	2020-04-30 13:35:09	Received P2P	USD	\$5	\$0	\$5	PAYMENT DEPOSITED	testtttt N	Meow
yazway1	2020-04-30 13:28:58	Received P2P	USD	\$5	\$0	\$5	PAYMENT DEPOSITED	inviting N	Cash T
yaxwny7	2020-04-30 13:28:45	Received P2P	USD	\$5	\$0	\$5	PAYMENT DEPOSITED	testing	N
4xzbth	2020-04-30 12:55:21	Received P2P	USD	\$10	\$0	\$10	PAYMENT DEPOSITED		T

×

\$2

Wells Fargo Bank ▾

Pay

To: District 27

For: 7t

Cash.App

Summary



- ▶ Not as popular as Venmo, but just as easy to use.
- ▶ Does not have anonymity concerns of Venmo.
- ▶ Could be fully used with group owned accounts.
- ▶ Can be set up quickly.
- ▶ Can use links or QR codes for one-click payments.
- ▶ Probably a better choice than Venmo, but...
- ▶ Further research suggested.

This chart is to be used **only as a starting point** for researching digital payments and does not include all possible options.

Digital Platforms

Example Comparison Grid

- This is a *sample* of how groups may want to evaluate different platforms.
- Colors represent **estimations** of differences between platforms during the time of initial research and limited testing.
- These are **not ratings**, but only an example to show some of the many options available.
- Each group should reach its own conclusion, only after careful consideration of the points raised in this presentation.

The Area 59 Finance Subcommittee is **NOT** endorsing or suggesting which platform any group should use or not use.

Platform	Type	Payment Methods	Treasurer / Group Use	Member Ease of Use	Anonymity Concerns	Notes
PayPal	Website Mobile Friendly	PayPal Debit/Credit	Setup effort is baseline for comparisons.			PayPal business account suggested (free). Basic but adequate payment forms. Further research suggested for comparison.
DonorBox	Website Mobile Payments	PayPal Debit/Credit E-check Google/Apple Pay	Initial setup more complex. Offers most features.			Very flexible and configurable website-based option- requires separate Stripe and PayPal accounts. 1.5% platform fee with option for user to cover. 2.2% non-profit transaction fees. Further research suggested.
GiveButter	Website Mobile Payments	PayPal Debit/Credit Google/Apple Pay Venmo	Initial setup less complex. Offers many features.			Simplest website to get started quickly, with feature set approaching Donorbox. No separate PayPal required plus easier to link to Stripe. 1% platform fee with option for user to cover. Further research suggested.
Venmo	Mobile App	Debit/Credit			Default settings can break anonymity.	Service terms say payments are for “friends and family”; charitable contributions not supported. This leaves groups in a grey area, since it is clearly not strictly enforced. Caution warranted.
Cash.App	Mobile App	Debit/Credit			No “social” feed” as in Venmo.	Very much like Venmo, without “social” aspect. Can be set up with Google Voice and group email. Worth <i>investigating</i> as Venmo alternative. Further research suggested.
Google Pay Apply Pay	Mobile App	Debit/Credit Bank Account	Further data required.			Some groups have reported using these successfully; further research suggested.
Zelle	Bank Website Mobile App	Bank Account				Available from many larger banks, but many members not aware of option.
Bank Online Check	Bank Website	Bank Account				Almost all banks offer this; simple option if group currently accepts checks.

Somewhat Worse
 Average
 Somewhat Better

Colors represent **subjective estimations** of differences between platforms based on **limited** testing. The comparisons will differ based on your individual situation.

Key Points to Remember:



The 7th Tradition is still vital.



Assess the current state of your group finances.



Much to consider before online contributions.



What are the options and how do they compare?

Additional Resources



- ▶ [AA FAQ on the Virtual Basket \(SMF-223\)](#)
- ▶ [SF-Marín Intergroup - Digital 7th Tradition Best Practices](#)
- ▶ [NY Intergroup - 7th Tradition Best Practices](#)
- ▶ [AA Where Money and Spirituality Mix Pamphlet \(F-3\)](#)
- ▶ [AA Group Treasurer Pamphlet \(F-96\)](#)
- ▶ [AA Finance Guidelines \(MG-15\)](#)
- ▶ [AA Service Manual \(BM-31\)](#)
- ▶ [aa.org](#)
- ▶ [area59aa.org](#)



Questions?

Area 59 Finance Subcommittee