



# Digital Contributions & the 7th Tradition



Area 59 Finance Subcommittee

# 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.



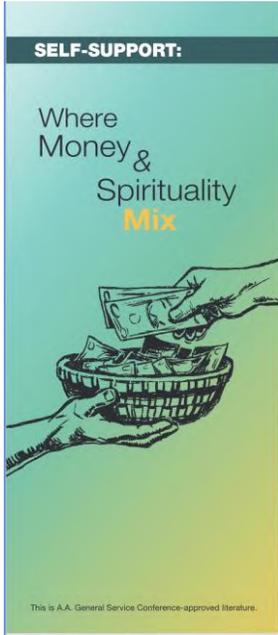
The main goal is to provide information so groups can make an informed decision!



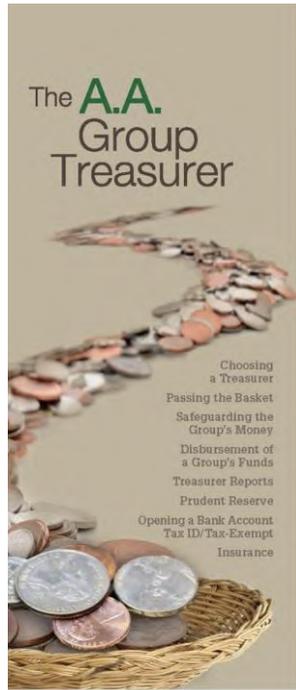
## PLEASE REMEMBER

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



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## SELF-SUPPORT

The Seventh Tradition states that Alcoholics Anonymous is self-supporting through our own contributions. The contributions help to cover the group's expenses. But the Seventh Tradition is more than simply paying for rent and other group expenses. It is both a privilege and a responsibility of individual groups and members to ensure that our organization, at every level, remains forever self-supporting and free of outside influences that might divert us from our primary purpose.

The monetary amount of each contribution is secondary to the spiritual connection that joins us in unity with A.A. groups around the world.

Service Material from the General Service Office

## SOME THINGS TO THINK ABOUT

### Some facts:

- Currently about 43.7% of groups contribute to the General Service Office.
- Costs of Services provided by G.S.O. (as of 2018) are approximately \$7.40 per member per year.
- Gross profit from A.A. literature sales account for over 50% of G.S.O.'s revenue.
- Your contributions help ensure the future of our Fellowship worldwide.

### Personal thoughts:

- What is the value of your sobriety?
- Does your group know that contributions may be made online at AA.org?
- Gratitude, expressed through contributions, reaches the still-suffering alcoholic.

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## 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.

"Now 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 assure 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." Contributions 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.).

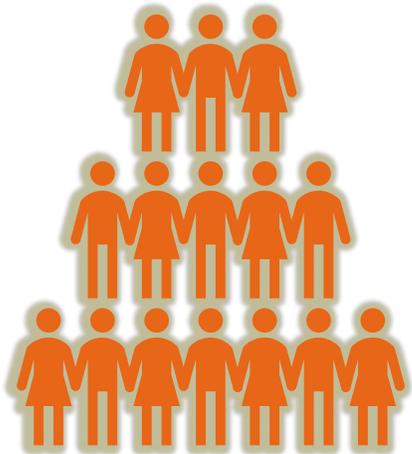
Question: How can groups participate?

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

# Importance of the 7<sup>th</sup> 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 12<sup>th</sup> 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.

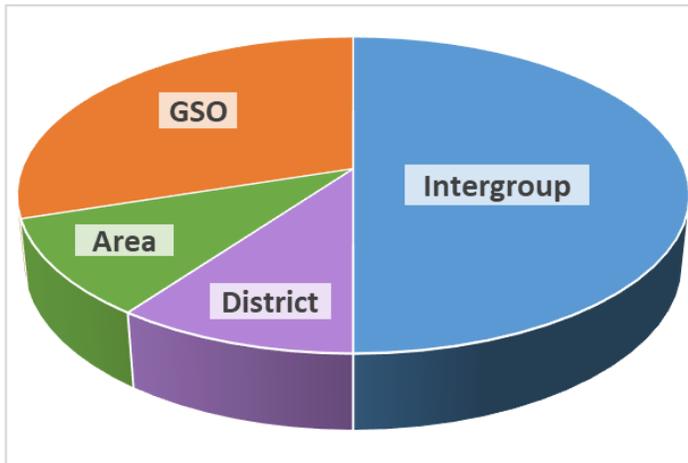


# Splits & Contributions

- ▶ 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](http://aasepia.org/donate)
  - ❖ 1903 South Broad Street -- 2nd Floor  
Philadelphia, PA 19148-2216 - Checks payable to SEPIA
- ▶ **Area 59**
  - ❖ [area59aa.org/contributions](http://area59aa.org/contributions)
  - ❖ Area 59 Treasurer  
14 Casey Drive  
Williamsport, PA 17701 - Checks payable to Area 59
- ▶ **General Service Office**
  - ❖ [contribution.aa.org](http://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 7<sup>th</sup> 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:

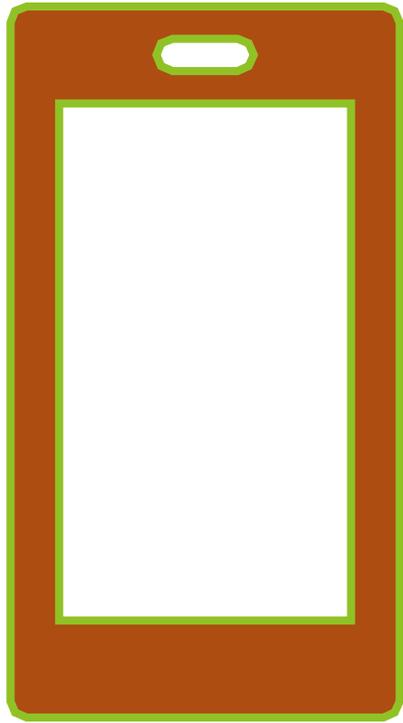
- ▶ Employer Identification Number (EIN)
  - ❖ Banks are now required to obtain an EIN for new accounts.
  - ❖ An EIN is the IRS Tax ID for entities, whether they have employees or not.
  - ❖ Go to [irs.gov](https://irs.gov) - “Apply for an Employer ID Number.” (form SS-4)
- ▶ Social Security Number.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



# Poll on Digital Contributions



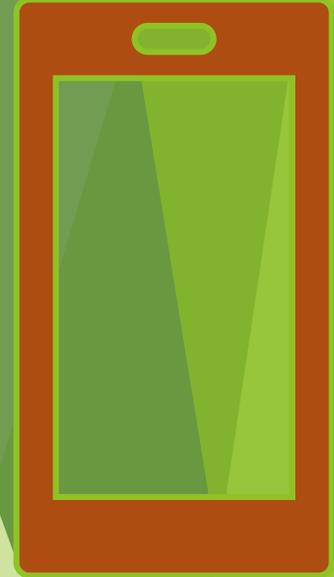
# With All Digital Platforms...



## Key Points to Consider

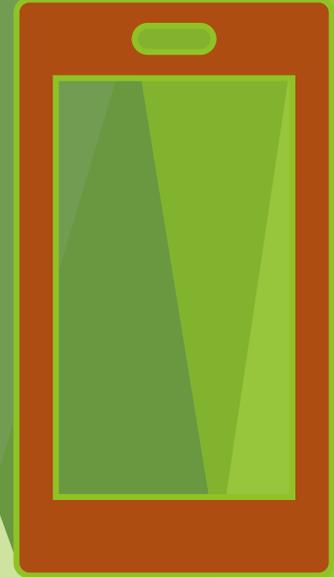
# First Things First

- ▶ 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”.



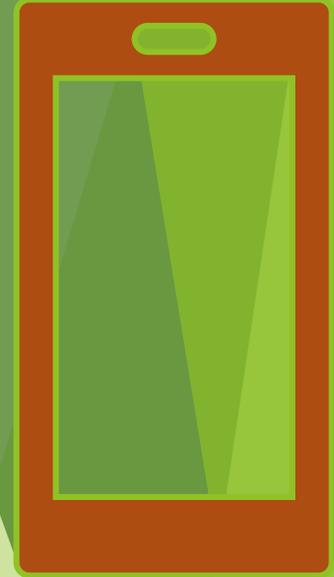
# Communication

- ▶ 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] **A Miracle**  
April [redacted] 2020, [redacted] 8 AM 🌐  
7th tradition

♡ [redacted] **A Miracle** likes this.

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

♡ Be the first to like this.

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

♡ Be the first to like this.

 J [redacted] paid [redacted] **A Miracle**  
April [redacted] 2020, [redacted] 9 AM 🌐  
7th tradition

♡ [redacted] **A Miracle** 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 [redacted] **Bid**  
March [redacted] 2020, [redacted] 3 PM 🌐  
7th Tradition

♡ Be the first to like this.

# You Really Ought To...



 J [redacted] paid [redacted] **A Miracle**  
April 2020, 8 AM 🌐  
**7th tradition**

♡ [redacted] **A Miracle** likes this.

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

♡ Be the first to like this.

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

♡ Be the first to like this.

 J [redacted] paid [redacted] **A Miracle**  
April 2020, 9 AM 🌐  
**7th tradition**

♡ [redacted] **A Miracle** likes this.

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

♡ Be the first to like this.

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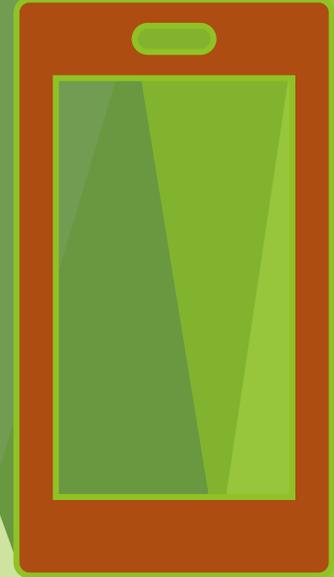
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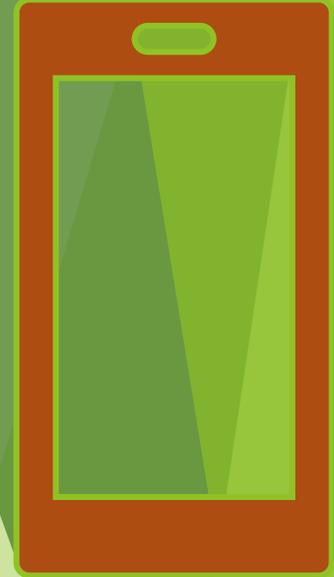
# Ease of Setup & Management

- ▶ 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 treasures.
- ▶ 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?
  - ❖ Does money need to be transferred from one account to another?
  - ❖ How quickly will the group have access to funds?



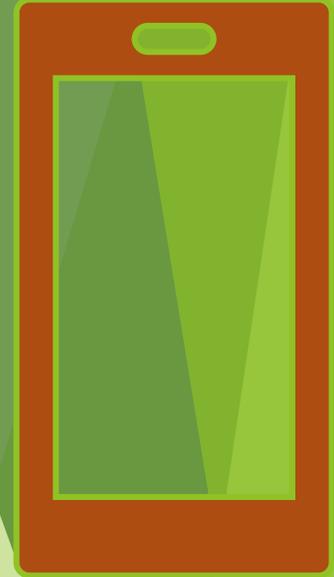
# Member Ease of Use

- ▶ 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, usually those that simplify the setup and management.
- ▶ Is there an option for the user to cover the transaction fees?
- ▶ 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



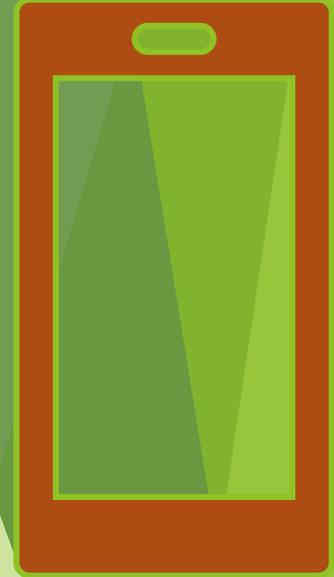
Easy Does It



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
- ▶ 4 *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)
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](#)

⋮

# 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.



# 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 form intuitive.
- ❖ 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.

### ▶ Fees

- ❖ 2.9% per transaction + \$.30, (Non-profit 2.2%)
- ❖ If over \$1,000 contributions per month, additional 1.5% fee per transaction.
- ❖ Offers e-check option with .8% transaction fee.
- ❖ Stripe and PayPal process your payments directly.



## Payment Form



Donate

### 7th Tradition

Choose amount ● ○ ○ →

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 →

# Donorbox.org

## What It Looks Like



## Dashboard



**\$4.78**  
Gross Donations

**\$2.39**  
Average Donation

**2**  
Donations

### 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	<a href="#">7th Tradition</a> (Anonymous Donor)	<a href="#">7th Tradition</a>	\$2.39	google_pay Monthly		+ Add notes	<a href="#">Show</a> <a href="#">Receipt</a> <a href="#">Refund</a>
04/28/2020 11:21:15	<a href="#">7th Tradition</a> (Anonymous Donor)	<a href="#">7th Tradition</a>	\$2.39	stripe		+ Add notes	<a href="#">Show</a> <a href="#">Receipt</a> <a href="#">Refund</a>

# Donorbox.org

## Summary



- ▶ Robust 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 is slightly more complicated than PayPal, requiring additional accounts.
- ▶ Platform is designed for charitable contributions.
  - ❖ Payment form creation and managing contributions is easier than PayPal.
  - ❖ Recurring contributions can be set up by credit card, unlike PayPal.
- ▶ Offers more options to users on mobile.
- ▶ Standard industry fees apply, plus 1.5% per transaction if over \$1,000 in contributions per month.
- ▶ Offers .8% fee e-check.

# 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 Co. \$2

7t

Private

Request | Pay

÷	1	2	3
×	4	5	6
+	7	8	9
-	.	0	✕

### Transactions

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

# 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...

.

# 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

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9

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0

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Request
Pay

### Transactions

Transaction ID	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...
ygvwv15	2020-04-30 13:47:44	Received P2P	USD	(\$5)	\$0	(\$5)	PAYMENT REFUNDED	testtttt N	Meow
ygvwv15	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...

.

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

**The Area 59 Finance Subcommittee does NOT suggest, endorse, or recommend any specific payment option.**

# 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 choose.**

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). Further research suggested to compare against other website alternatives.
DonorBox	Website Mobile Payments	PayPal Debit/Credit E-check Google/Apple Pay	Initial setup more complex. Offers more features.			Most flexible and configurable website-based option. Has payment e-check option with .8% fee. Further research required.
GiveButter	Website Mobile Payments	PayPal Debit/Credit Google/Apple Pay Venmo	Initial setup less complex. Offers fewer features.			Simplest website to get started quickly. Payment forms default to donating 10% to givebuter.com, which may confuse users. Further research required.
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 required.
Google Pay Apply Pay	Mobile App	Debit/Credit Bank Account	Further data required.			Some groups have reported using these successfully; further research required.
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.

# Additional Resources



- ▶ [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](#)
- ▶ [SF-Marín Intergroup - Digital 7<sup>th</sup> Tradition Best Practices](#)

# Key Points to Consider



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?



# Questions?

**Area 59 Finance Subcommittee**