

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.