# Banking on Digital Sobriety:

## Survey Results &
## Digital Setup Walkthroughs

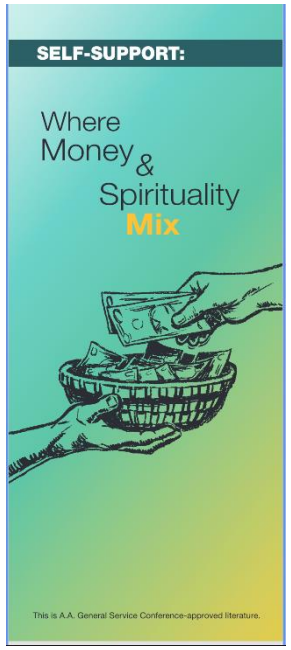
Part 2 of 2

Area 59 Finance Subcommittee

November 2020

Area 59
FINANCE

# AA Literature

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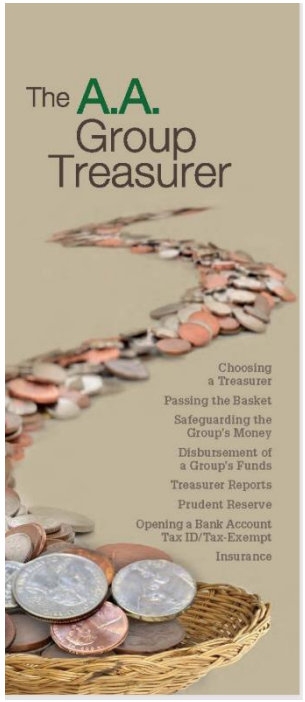



F-96

NEW!

## 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.

"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.).

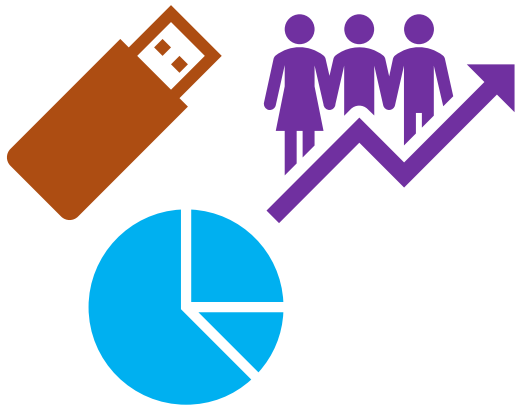
*Question:* **How can groups participate?**

*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

# Finance Subcommittee Resources



NEW!

## Finance Best Practices

## Digital 7th - Part 1

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

Updated!

NEW!

## Digital 7th - Part 2

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

# Banking on Digital Sobriety:
## Survey Overview

- Gather feedback for 2020 EPGSA workshop that highlights new service piece on the virtual basket.
- How can we can best serve Area 59?
  - What topics are most interesting?
  - What information will be the most helpful?
- FAQ on the Virtual Basket:

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 7 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?

# Banking on Digital Sobriety:
## Survey Results

FINANCE

Area 59

Area 59 Finance Subcommittee

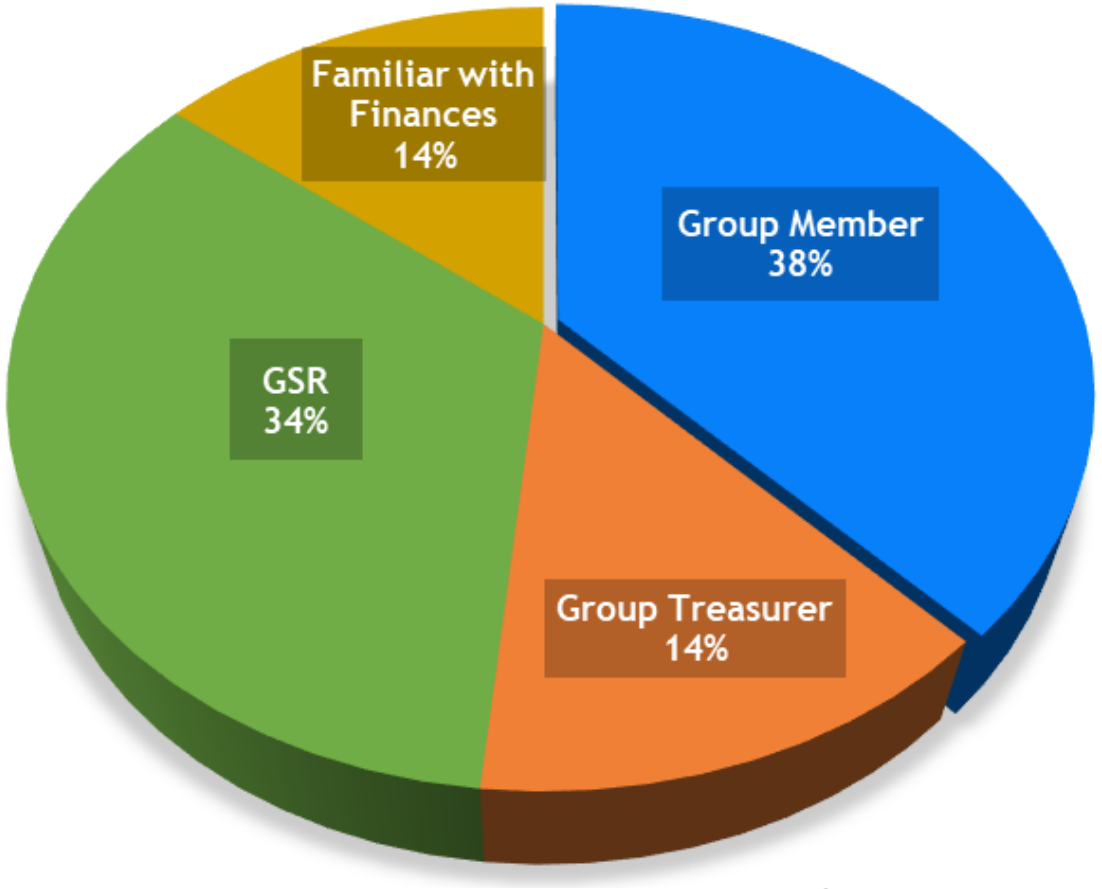
November 2020

# Banking on Digital Sobriety

## Survey Respondents

- What is your role in taking this survey?

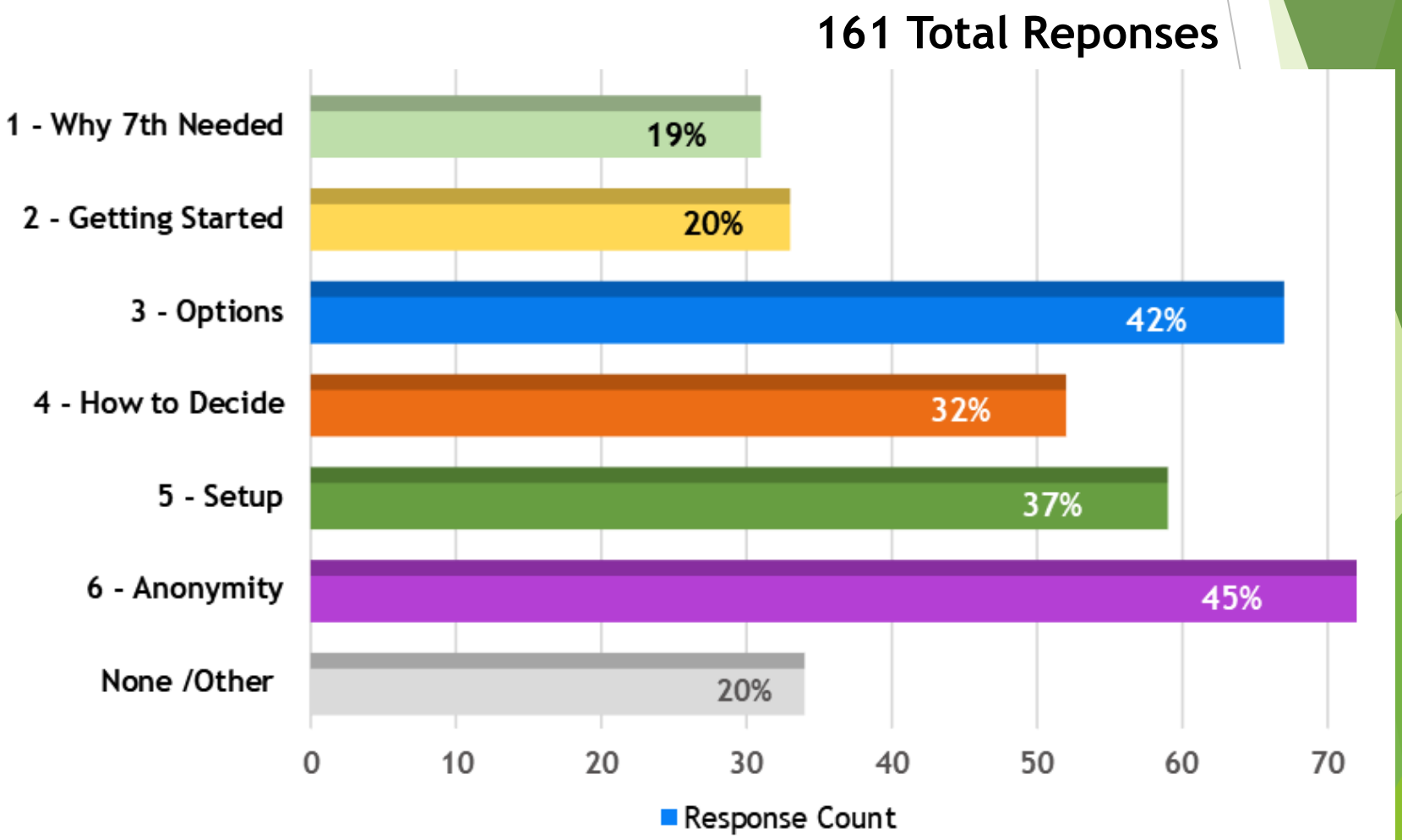
**161 Total Reponses**



# Banking on Digital Sobriety

## FAQ Question Interest

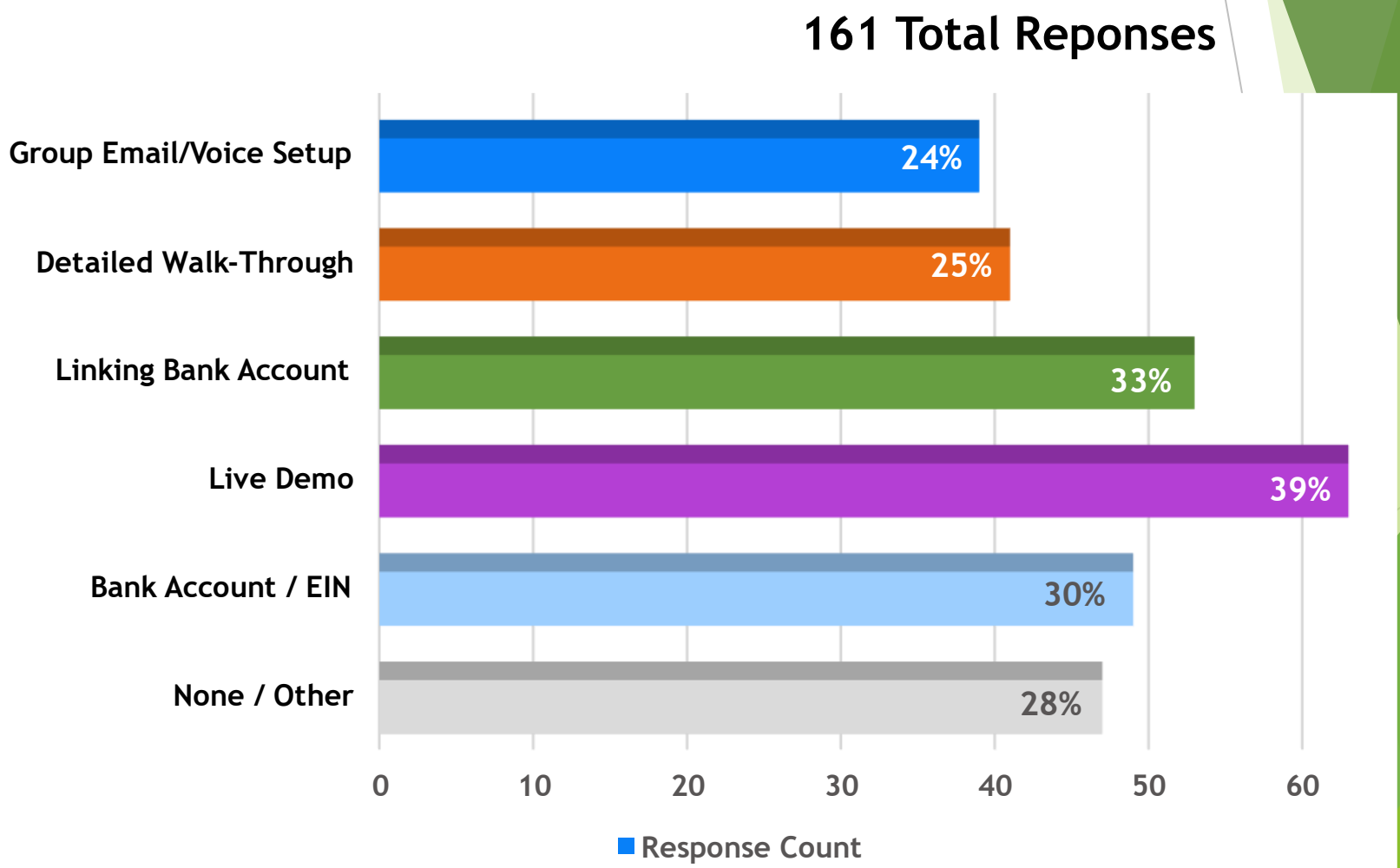
- Which of these topics seem interesting?



# Banking on Digital Sobriety

## Topics to Explore in Detail…

- Which of these would you like to learn about in detail?

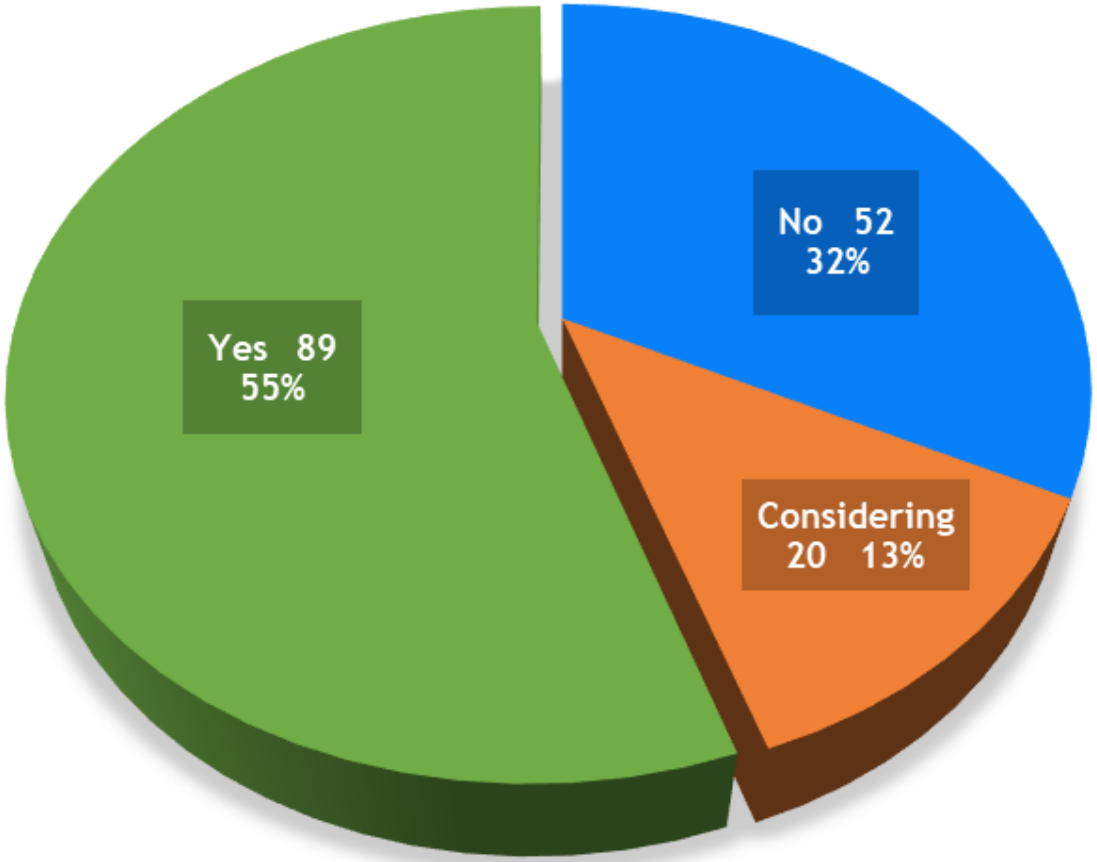


# Banking on Digital Sobriety

## Offer Online Contributions

- Is your group collecting a digital 7th Tradition?

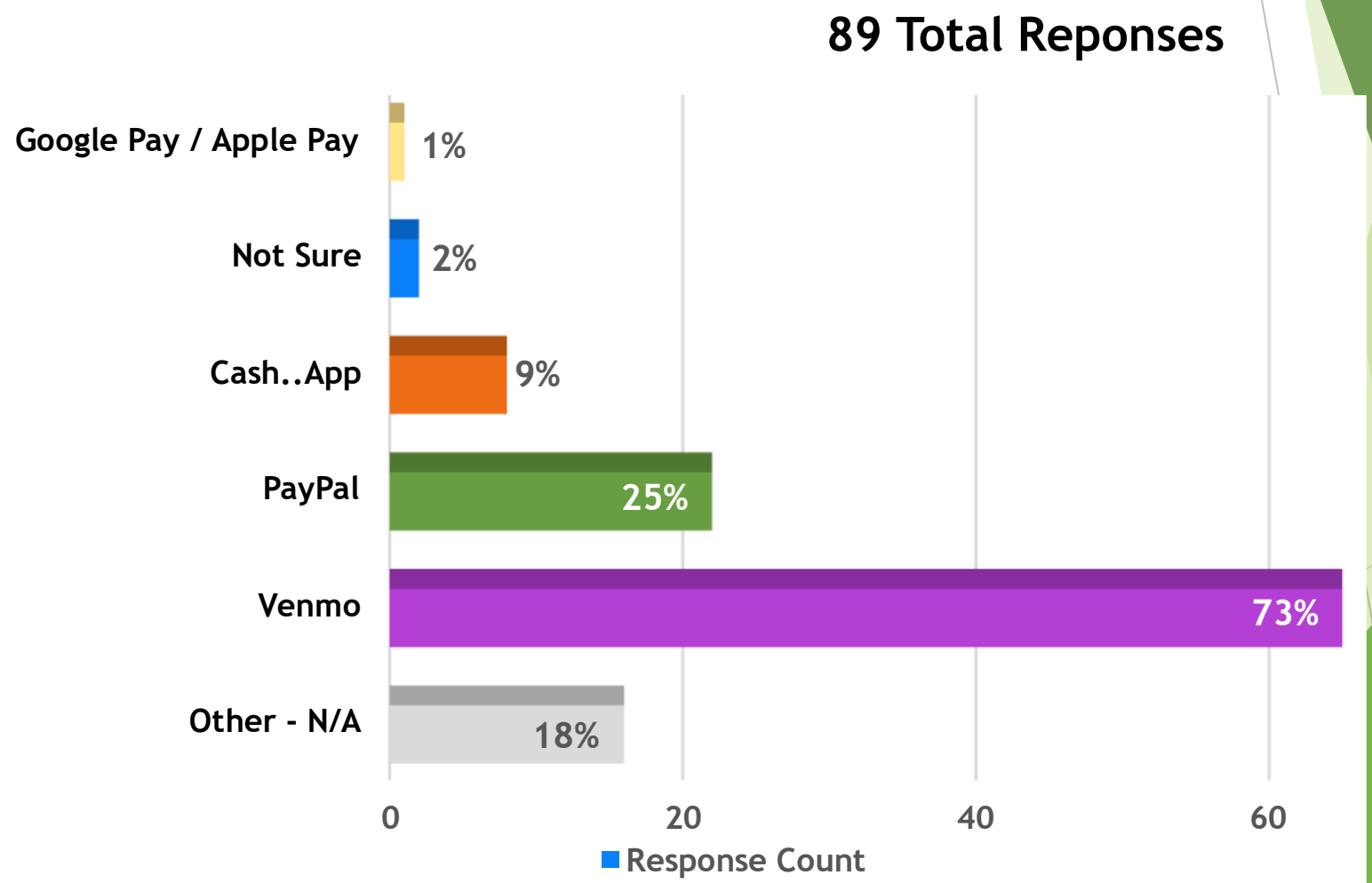
161 Total Reponses



# Banking on Digital Sobriety

## Digital Options Offered

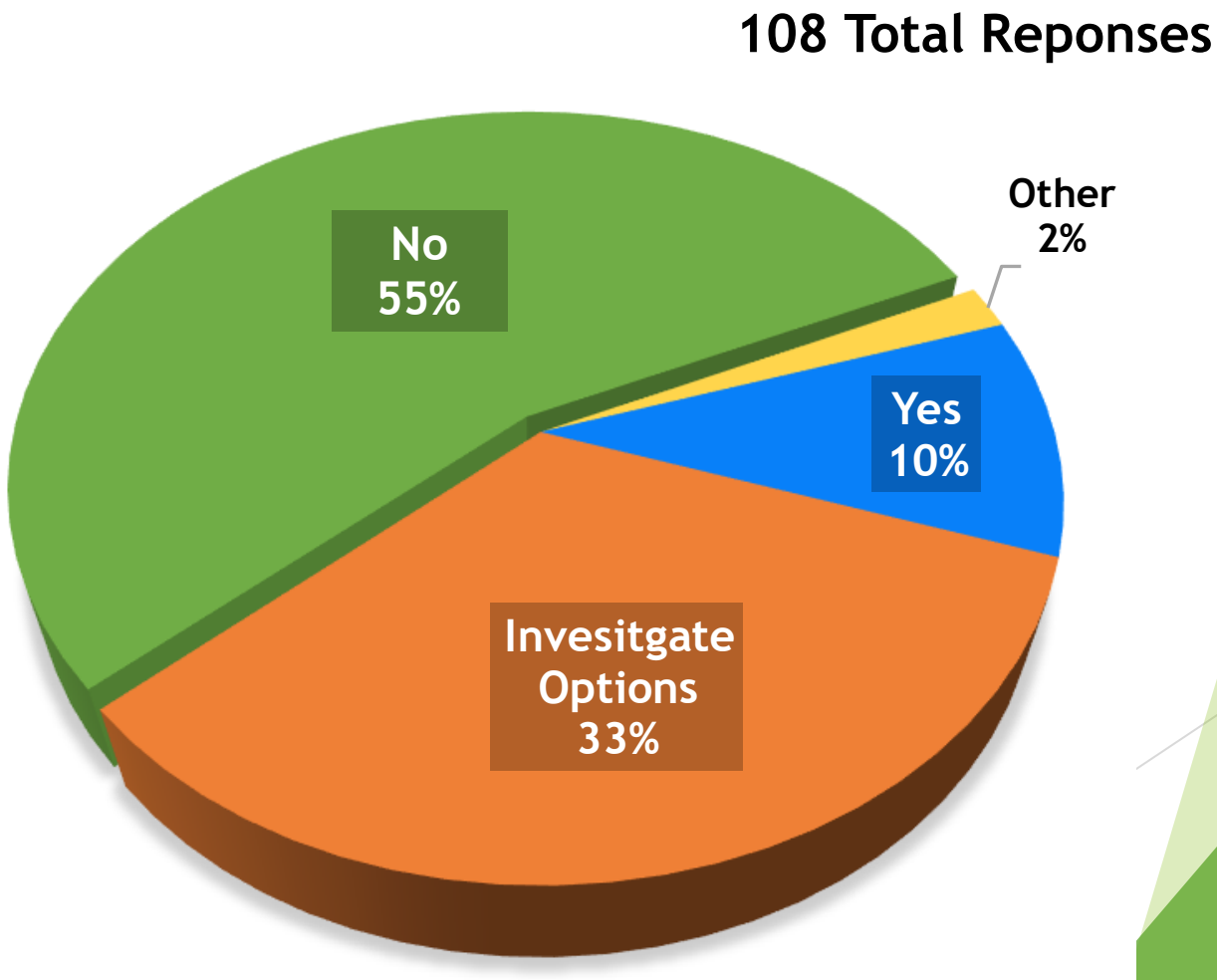
- What digital contribution methods are offered by your group?



# Banking on Digital Sobriety

## Do You Want Other Options?

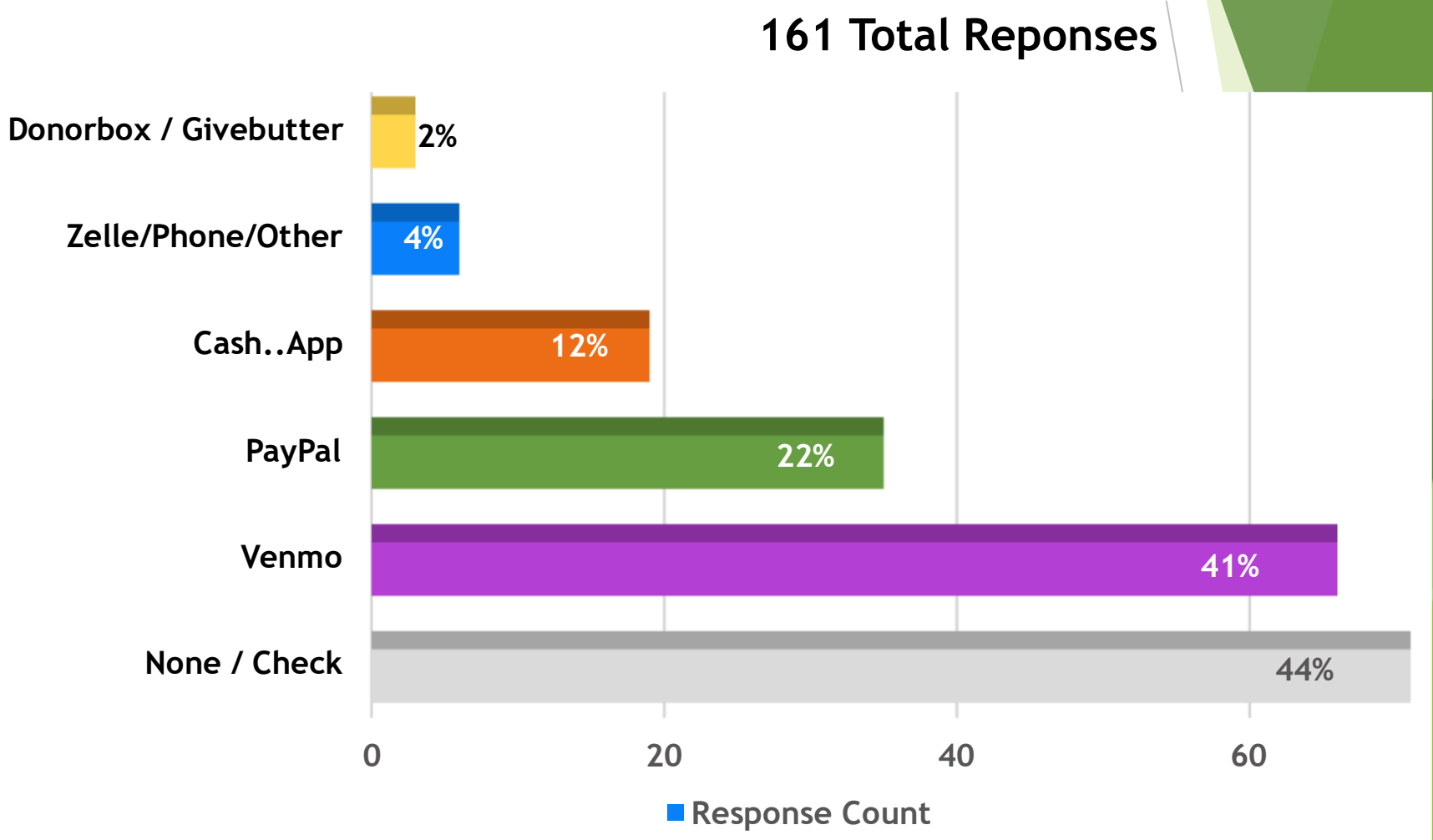
- Are you happy with what your group offers, or would you like to use something else?



# Banking on Digital Sobriety

## Online Options Personally Used

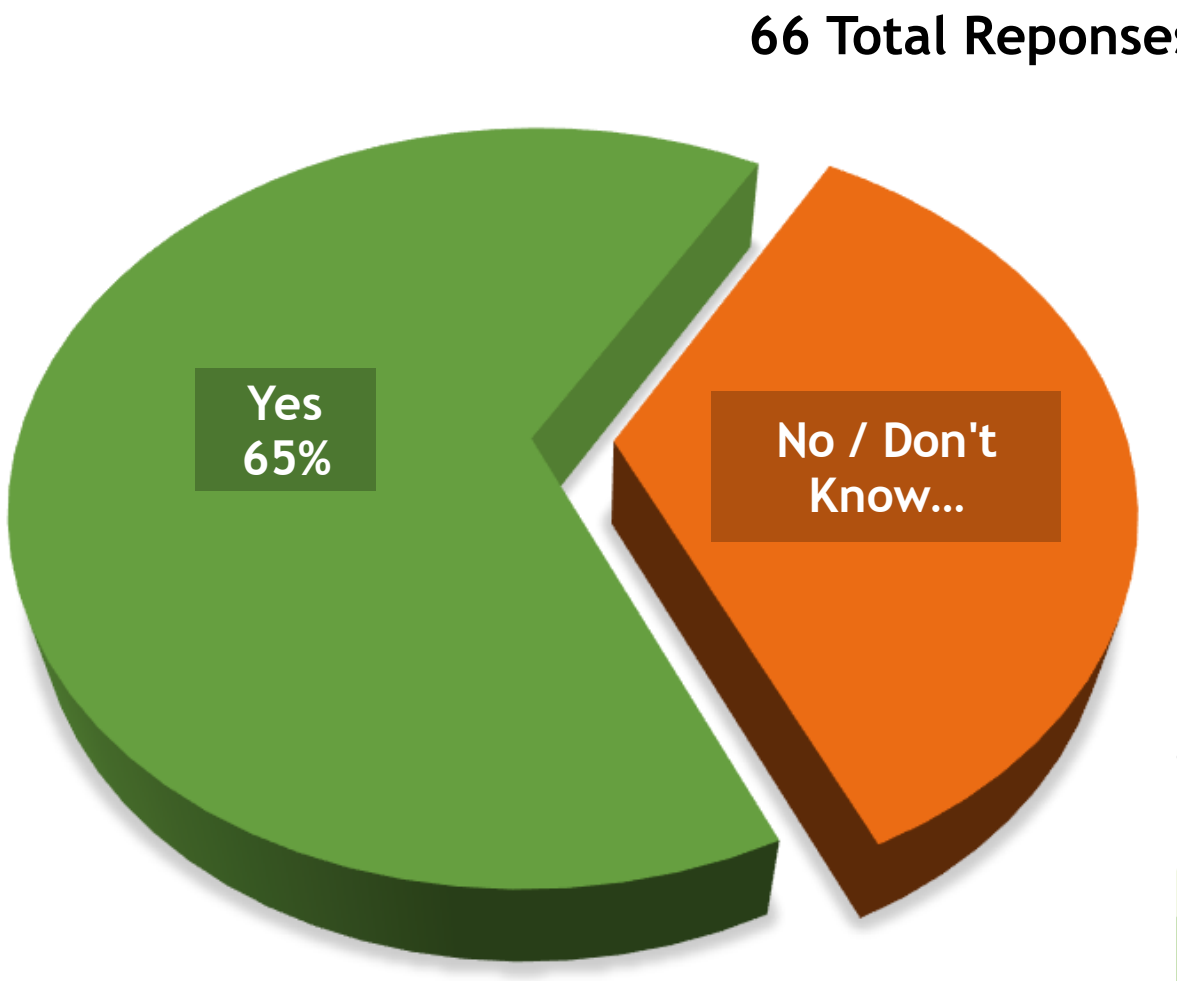
- What online options have you used for the 7th Tradition?



# Banking on Digital Sobriety

## Personal Venmo Private?

- Are your personal Venmo transactions private?

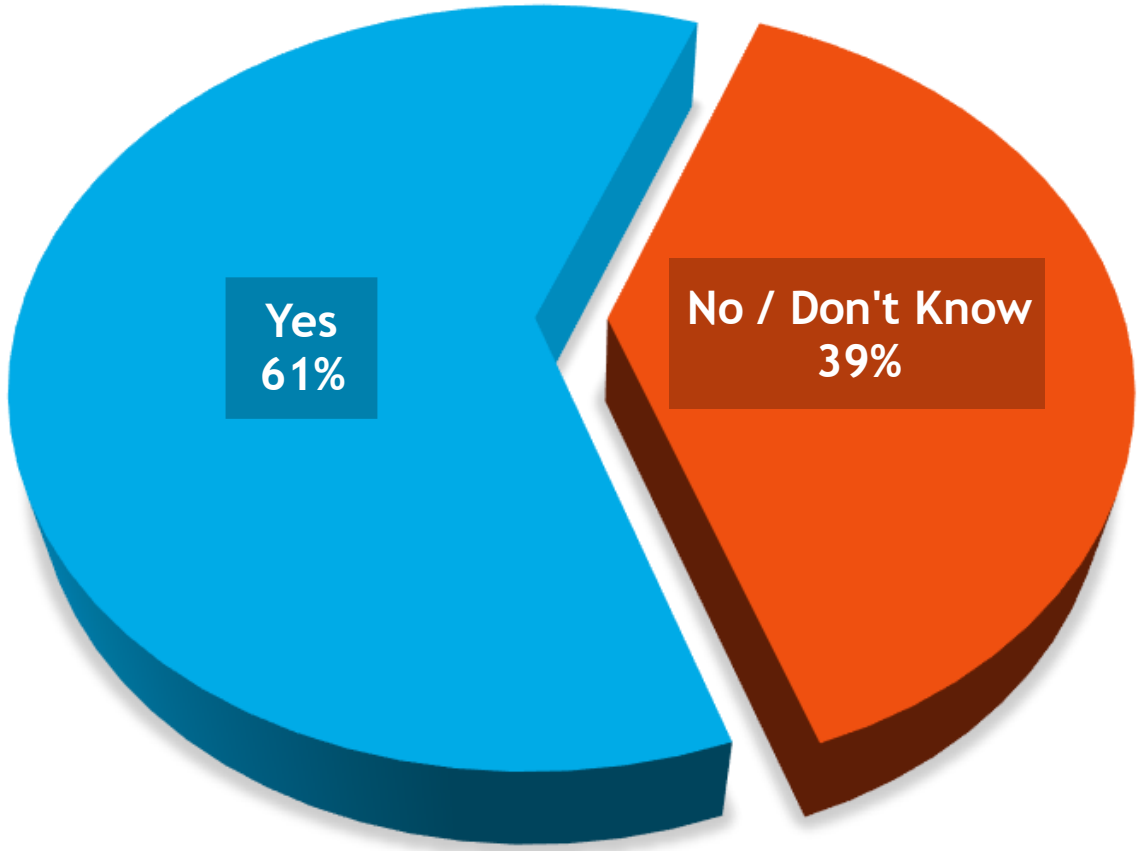


# Banking on Digital Sobriety

## Group's Venmo Private?

- Are your group's Venmo transactions private?
  - ✓ Only Treasurers of a group using Venmo answered this question.

18 Total Reponses

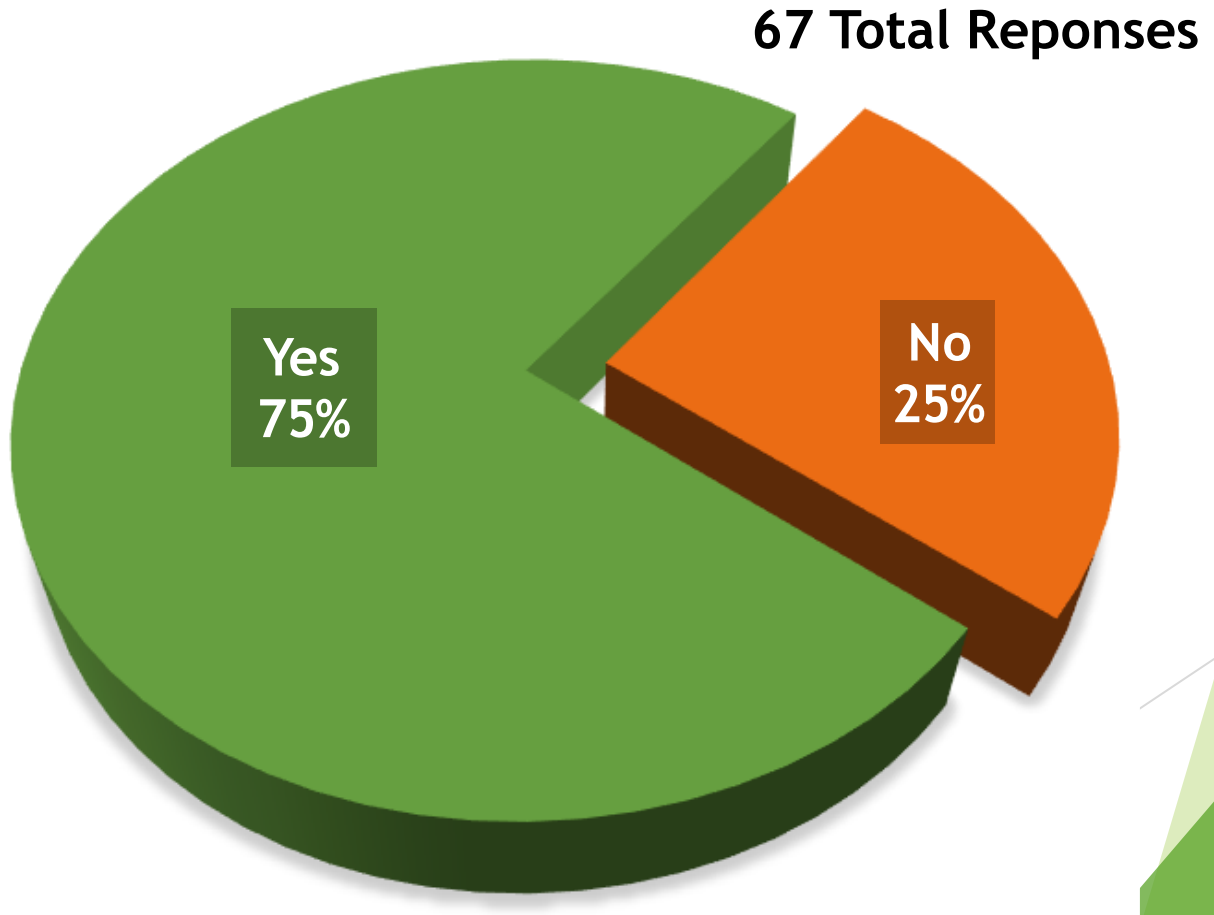


# Banking on Digital Sobriety



- Do you know the default Venmo settings can break your anonymity?

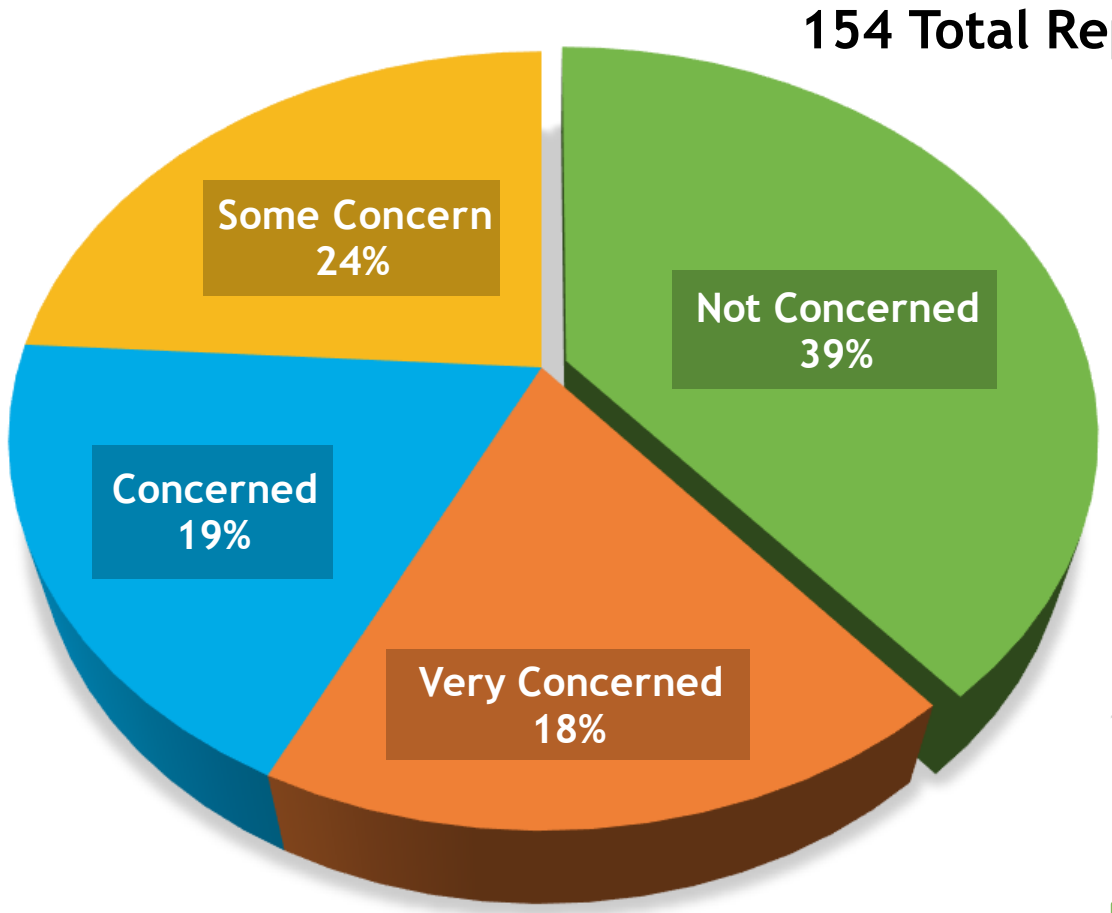
## Know Default Venmo Settings Can Break Anonymity?



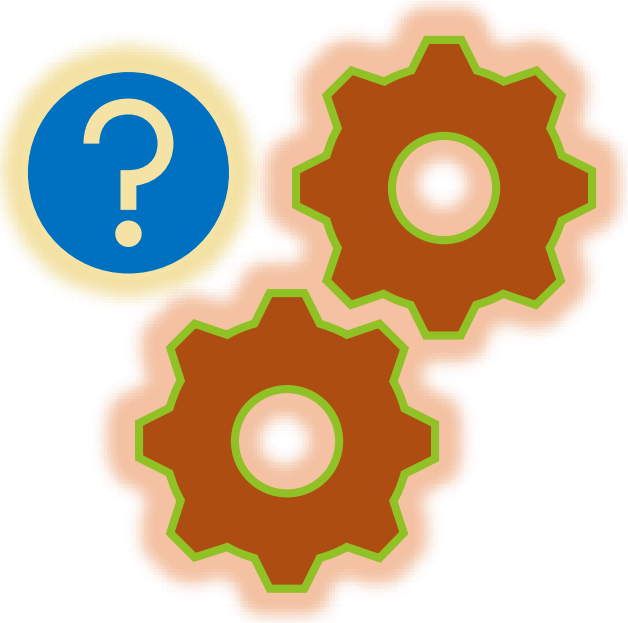
# Banking on Digital Sobriety

- Please rate your level of concern regarding anonymity and online contributions?

## How Concerned are you about Anonymity & Online Contributions?



# Setup Details & “How-To”



Group Email

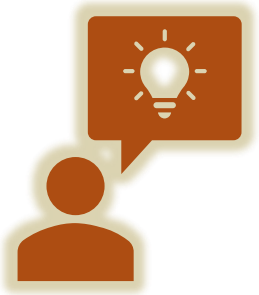
Group Phone

Cash.App

The Area 59 Finance Subcommittee is providing this information as an *example* of how a group *might* set up specific accounts.

Each group should carefully evaluate its options before using any platform.

Area 59
FINANCE



# 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.

Area 59
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# Why a Group Email?

- Security & Simplicity
  - Less risk since not a personal account.
  - Multiple officers can have access to the account.
  - A single email address can be used for all group business/accounts.
  - Easier to rotate between treasurer/officers.
  - Group emails not mixed with personal.
- Suggested Best Practices:
  - Change password when officers rotate.
  - Use multiple recovery or backup email addresses – other group officers.
  - Have multiple recover phone numbers –other group officers.
  - Make sure multiple officers have the password.
- All financial accounts should use group email address!

# Gmail Setup

## Overview

- Gmail was selected due to ease of use, popularity, and integrated services such as Google Drive.
- Other options:
  - Outlook.com
  - Yahoo Mail
  - AOL Mail
  - Yandex Mail
  - Many more….
- How to begin:

**accounts.google.com/signup**

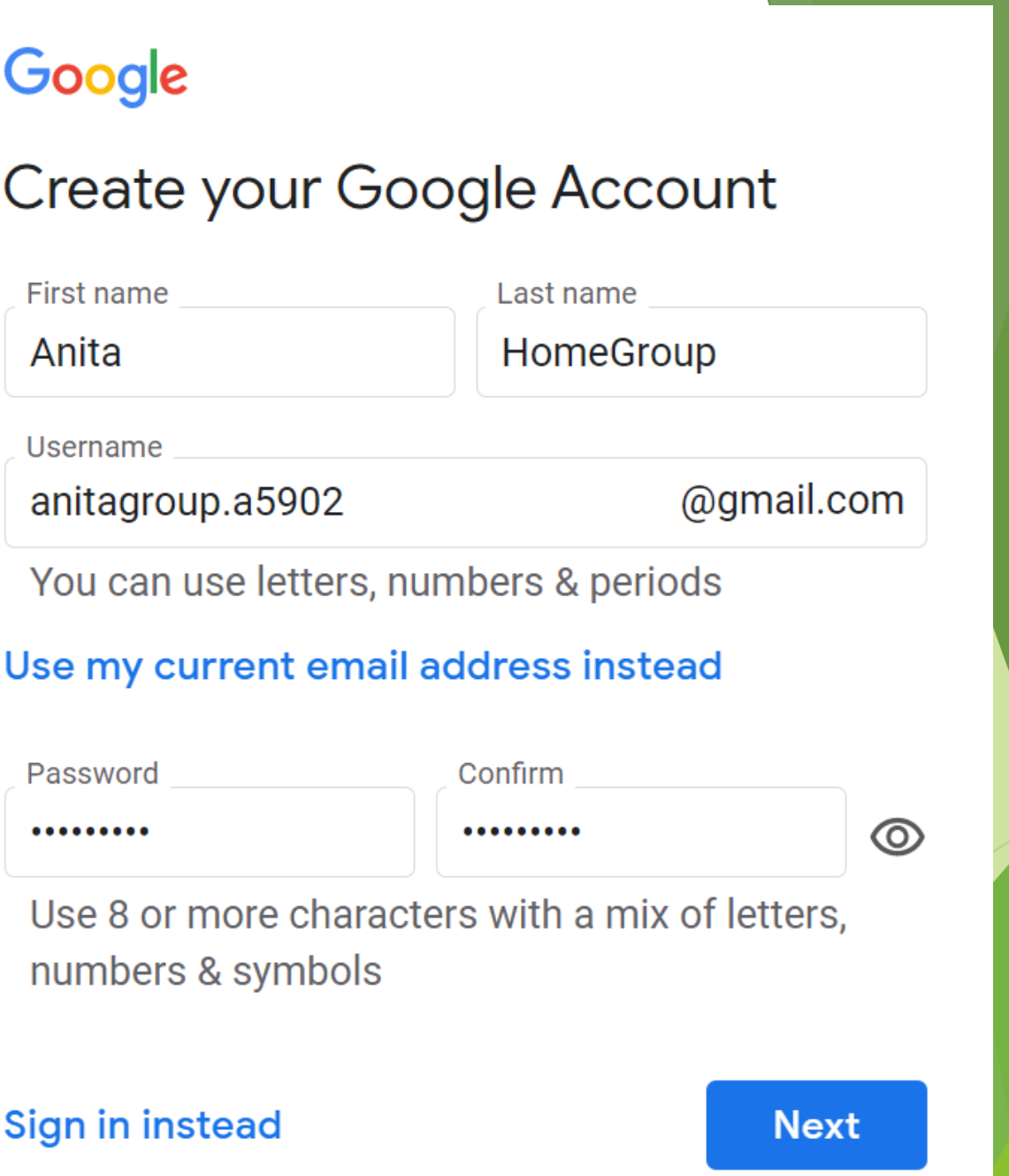
Area 59
FINANCE

# Gmail Setup

## Email Address:

- ✓ Suggest making email address related to group name.
- ✓ Choose something easy to remember.
- ✓ Up to group conscience to decide how “AA” the email address is.
- ✓ Use a strong/complex password!

“onedayatatime” is **not** a good password.



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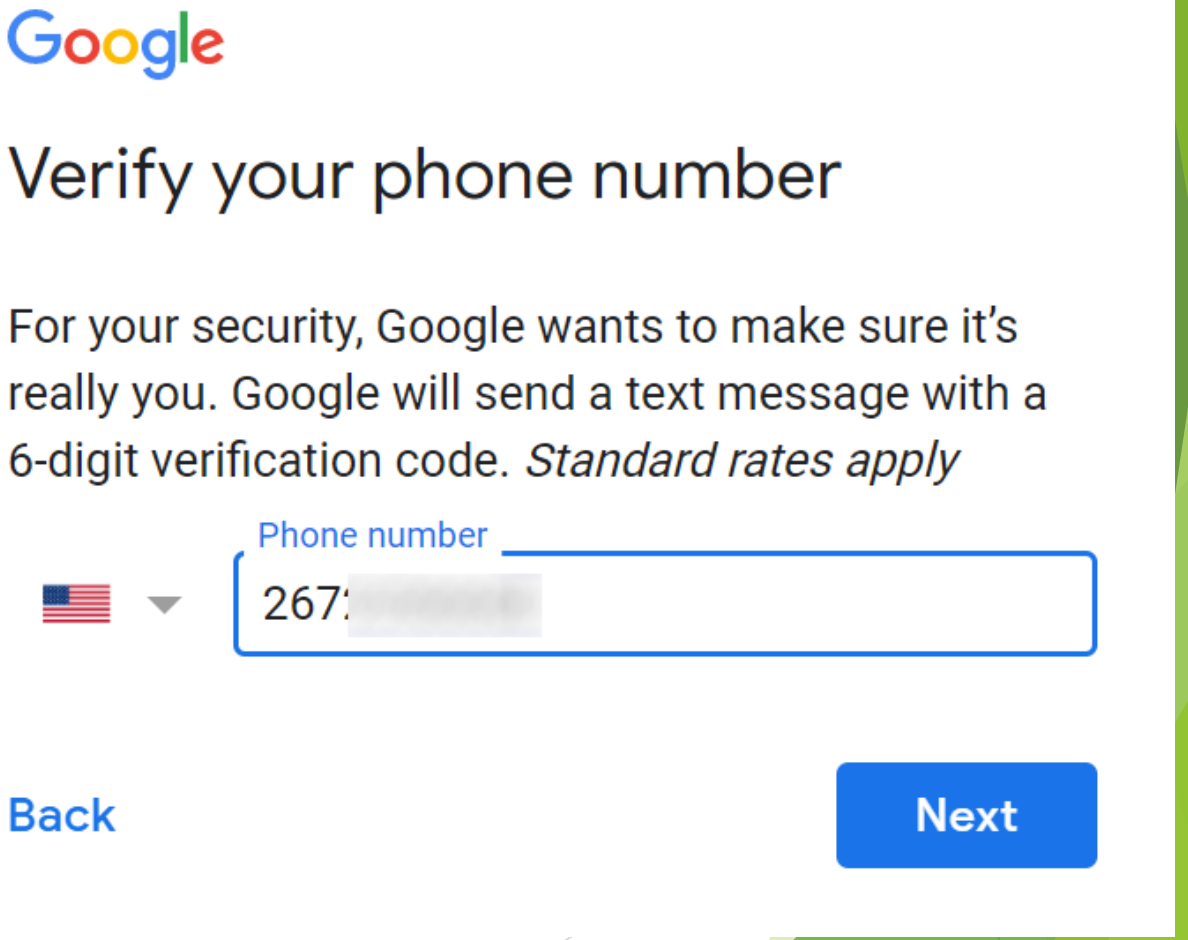
# Gmail Setup

## Phone Number:

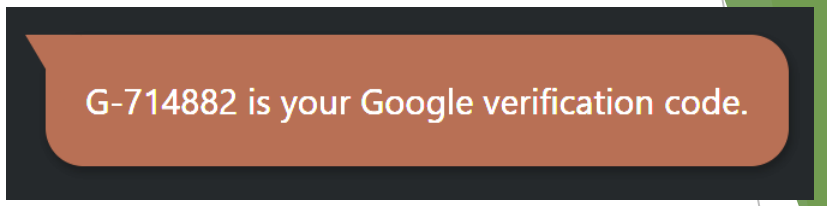
- ✓ Required only for initial setup – can change later.
- ✓ One-time code will be sent as a text to your phone.
- ✓ Remember to keep multiple recover/backup phone numbers on the account.



# Gmail Setup

## Phone Verification:

- ✓ Simply enter the code sent via text!
- ✓ Note there is a “call” option if you don’t want a text message.




Google

Verify your phone number

For your security, Google wants to make sure it’s really you. Google will send a text message with a 6-digit verification code. *Standard rates apply*

(267) 408-3090

Enter verification code

G- 714882

Back

Call instead

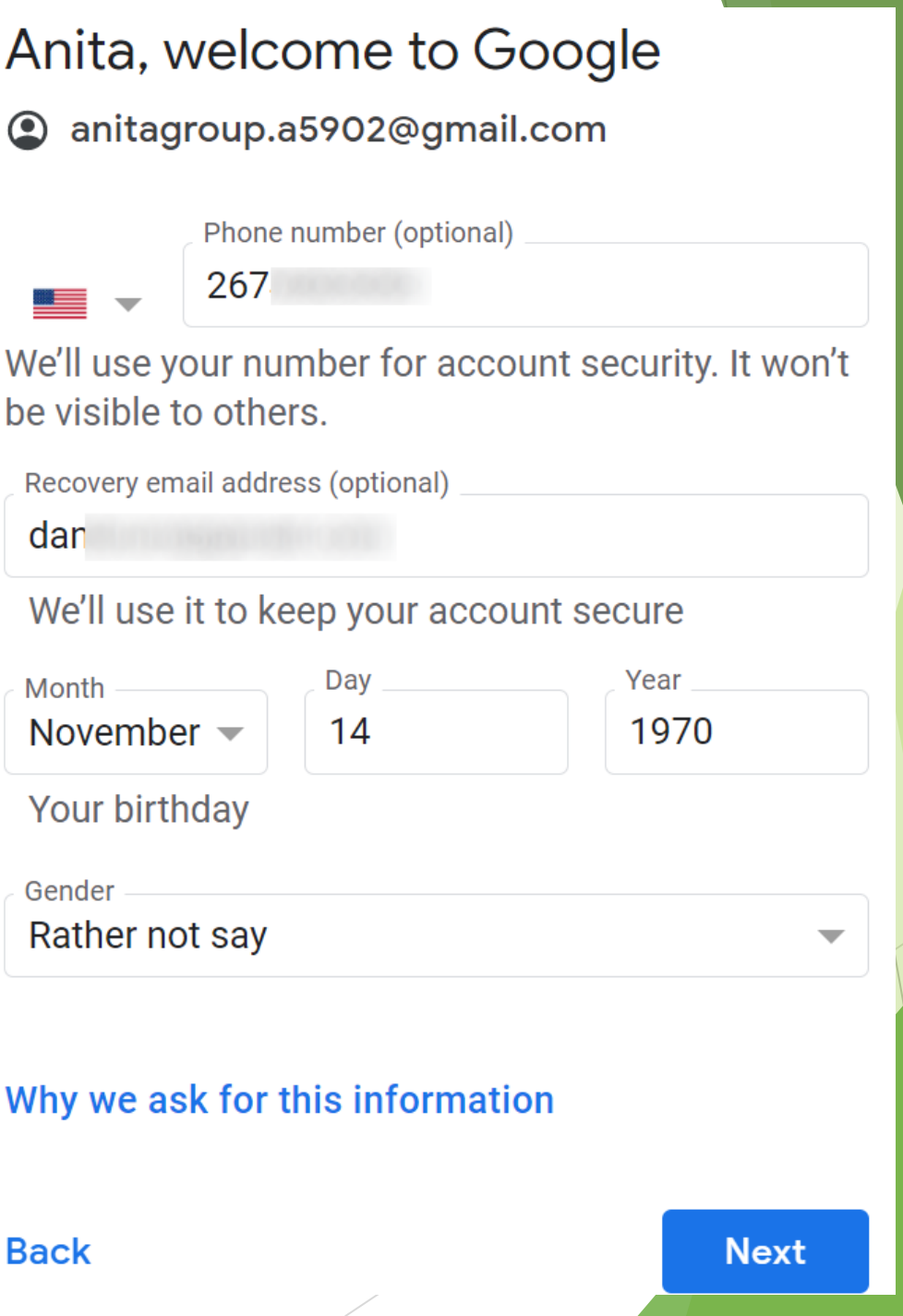
Verify

Area 59 FINANCE

# Gmail Setup

## Account Details:

- ✓ Suggest keeping the phone number or at a minimum adding one later.
- ✓ Definitely add a recovery email address. Other officer addresses should be added later.
- ✓ Can enter anything you want for the other fields!



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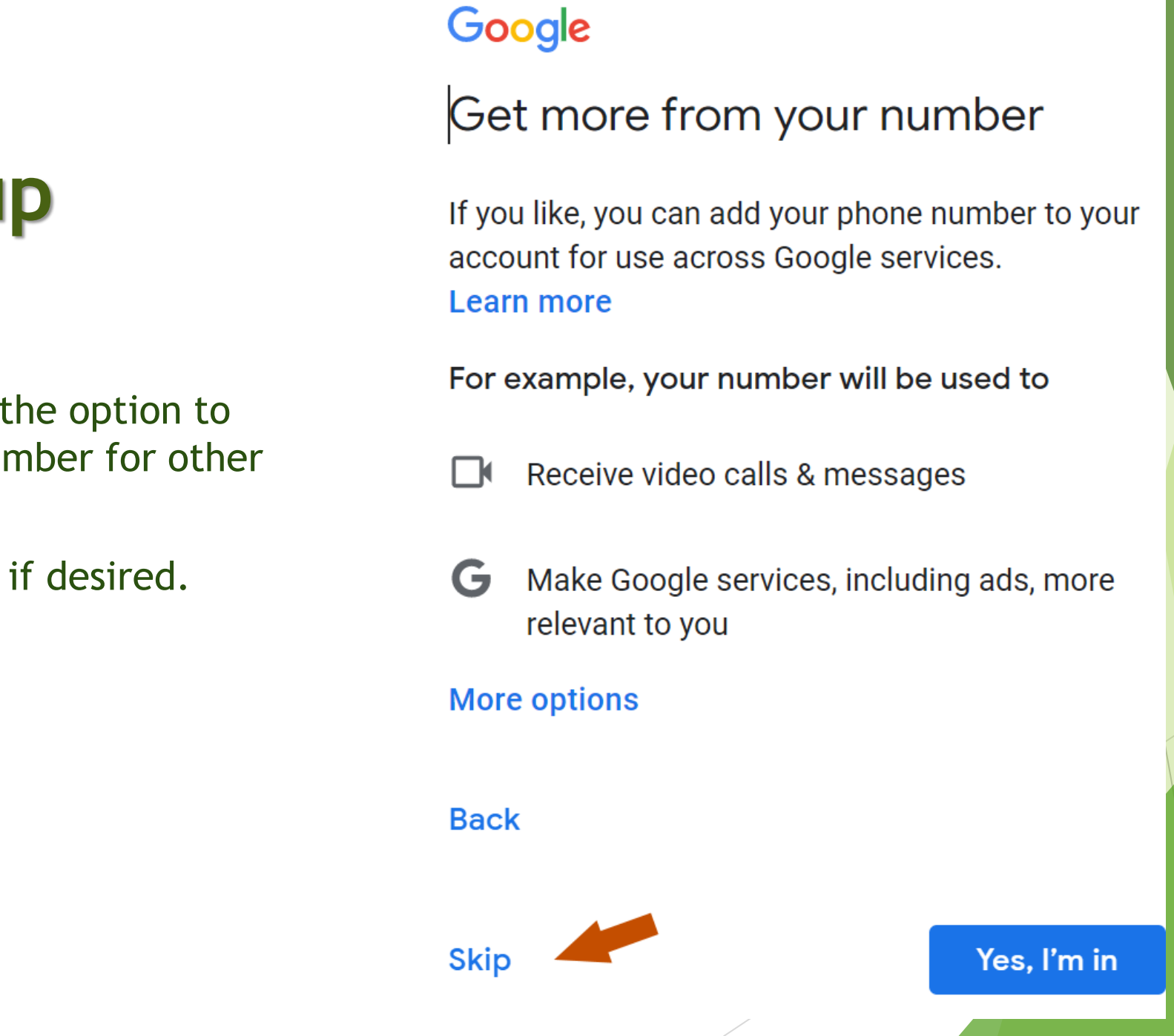
# Gmail Setup

## Other Setup:

- ✓ Suggest skipping the option to use the phone number for other Google services.
- ✓ Can change later if desired.



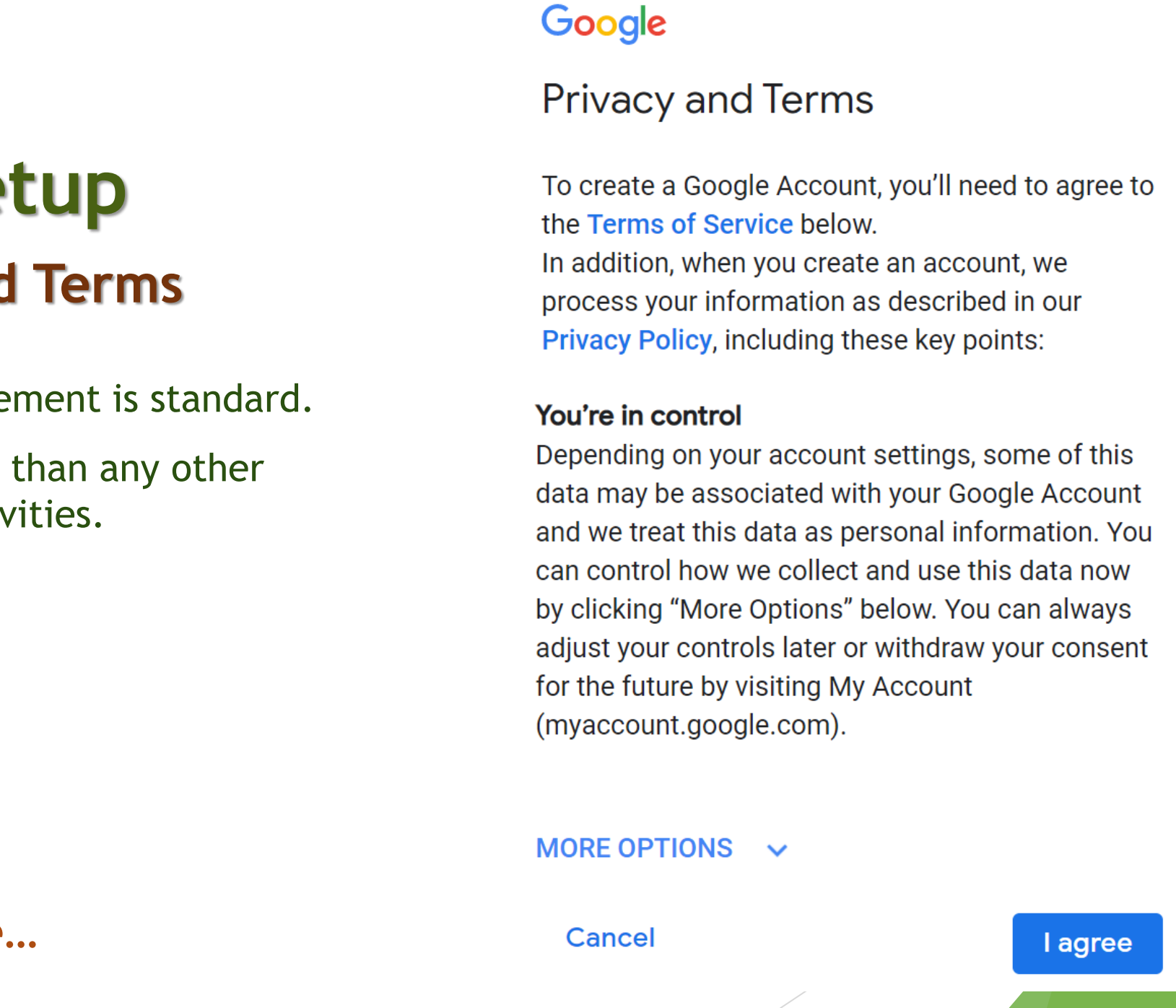
Area 59 FINANCE

# Gmail Setup

## Privacy and Terms

- ✓ Privacy agreement is standard.
- ✓ No more risk than any other internet activities.

Almost done…



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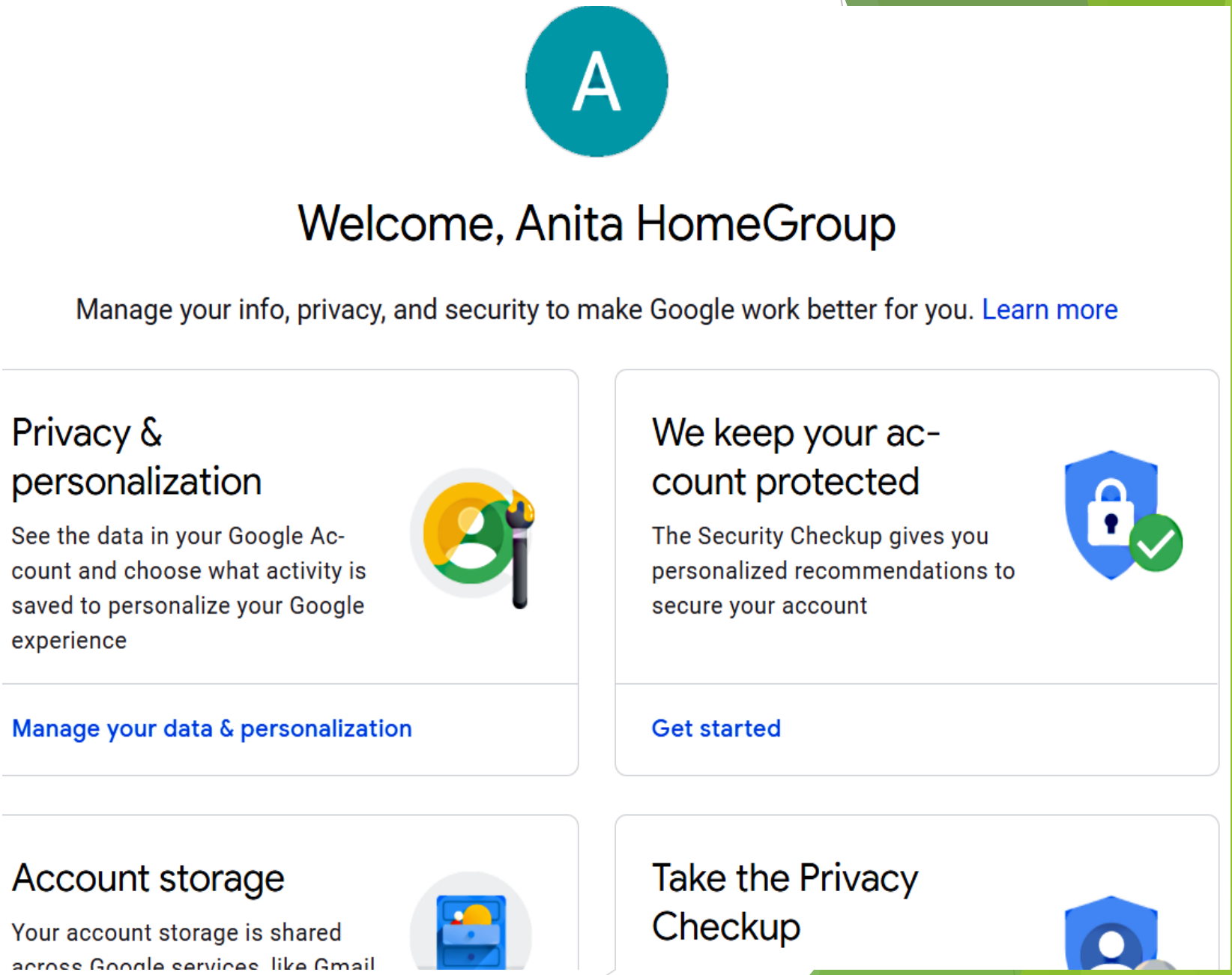
# Gmail Setup

## Done!

- ✓ Suggest going through various settings to review.
- ✓ Run security checkup under “We keep your account protected”!



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# Why a Group Phone?

- Security & Simplicity
  - Allows use of a non-personal mobile number for some payment options like Cash.App.
    - Not all platforms will accept phone numbers from Google Voice or similar provider.
  - Less risk since not a personal phone.
  - Could be accessed by multiple officers.
  - A phone number can be used for all group business/accounts.
  - Easier to rotate between treasurer/officers.
- Suggested Best Practices:
  - Link to group email account.
  - Make sure next officer can access the app or website used by the service provider.

# Google Voice Setup

## Overview

- Google Voice was because it's the best free option and can easily be connected to a group Gmail account.
- There are some other relatively low-cost services, but generally they lack features and could be more complicated to use.
  - Dingtone
  - Research required for using other services…
- How to begin:

**voice.google.com**

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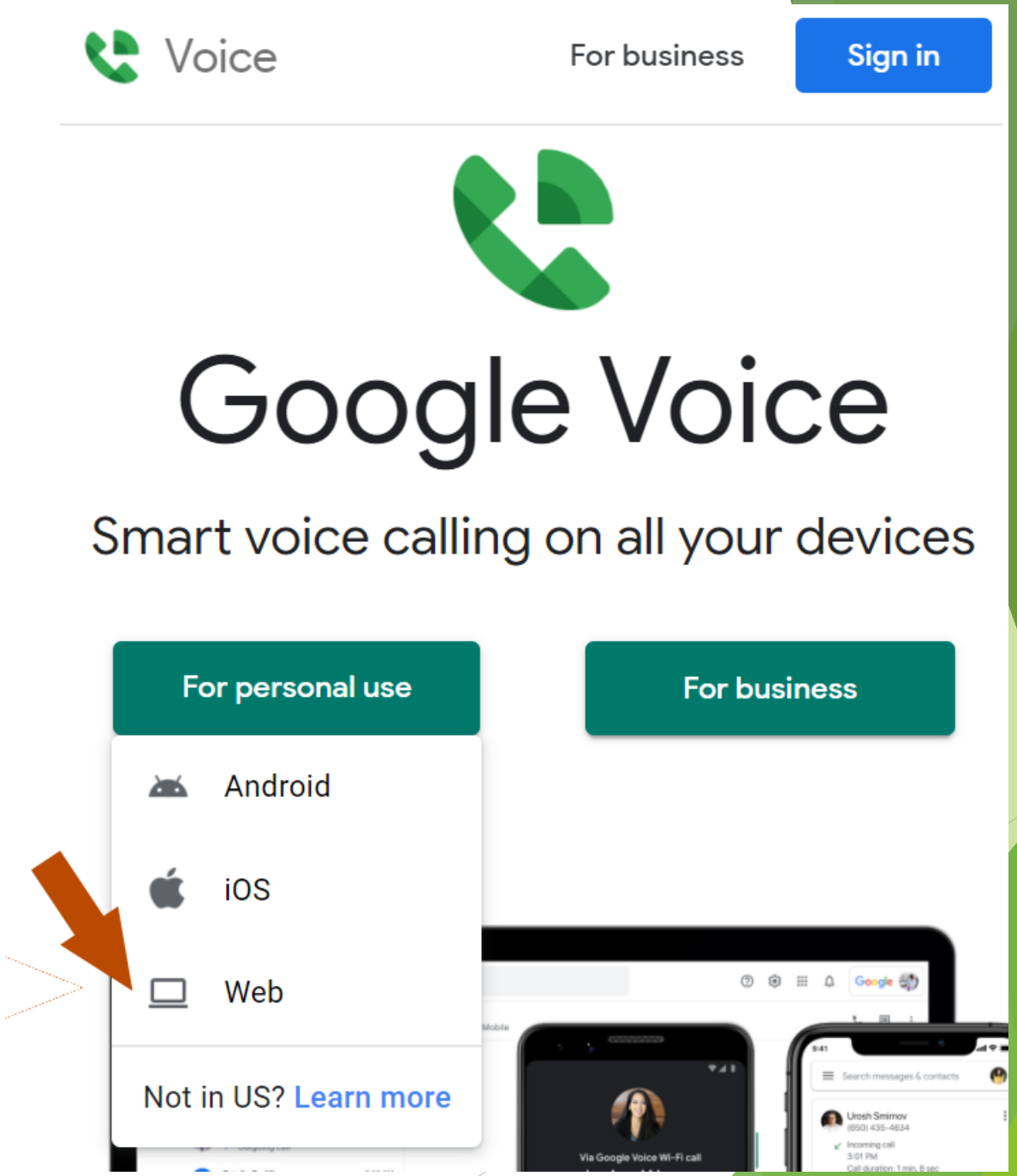
# G-Voice Setup

## Getting Started:

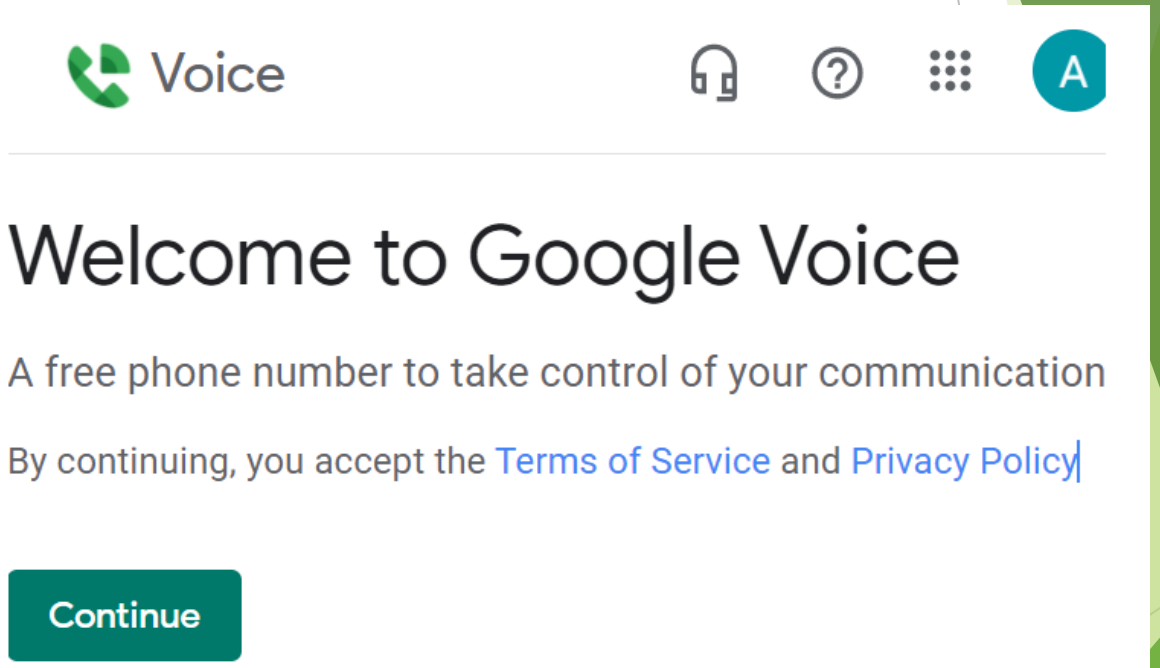
- ✓ Select “For personal use” - “Web”.



# G-Voice Setup

## Terms of Service:

- ✓ Select “Continue”.



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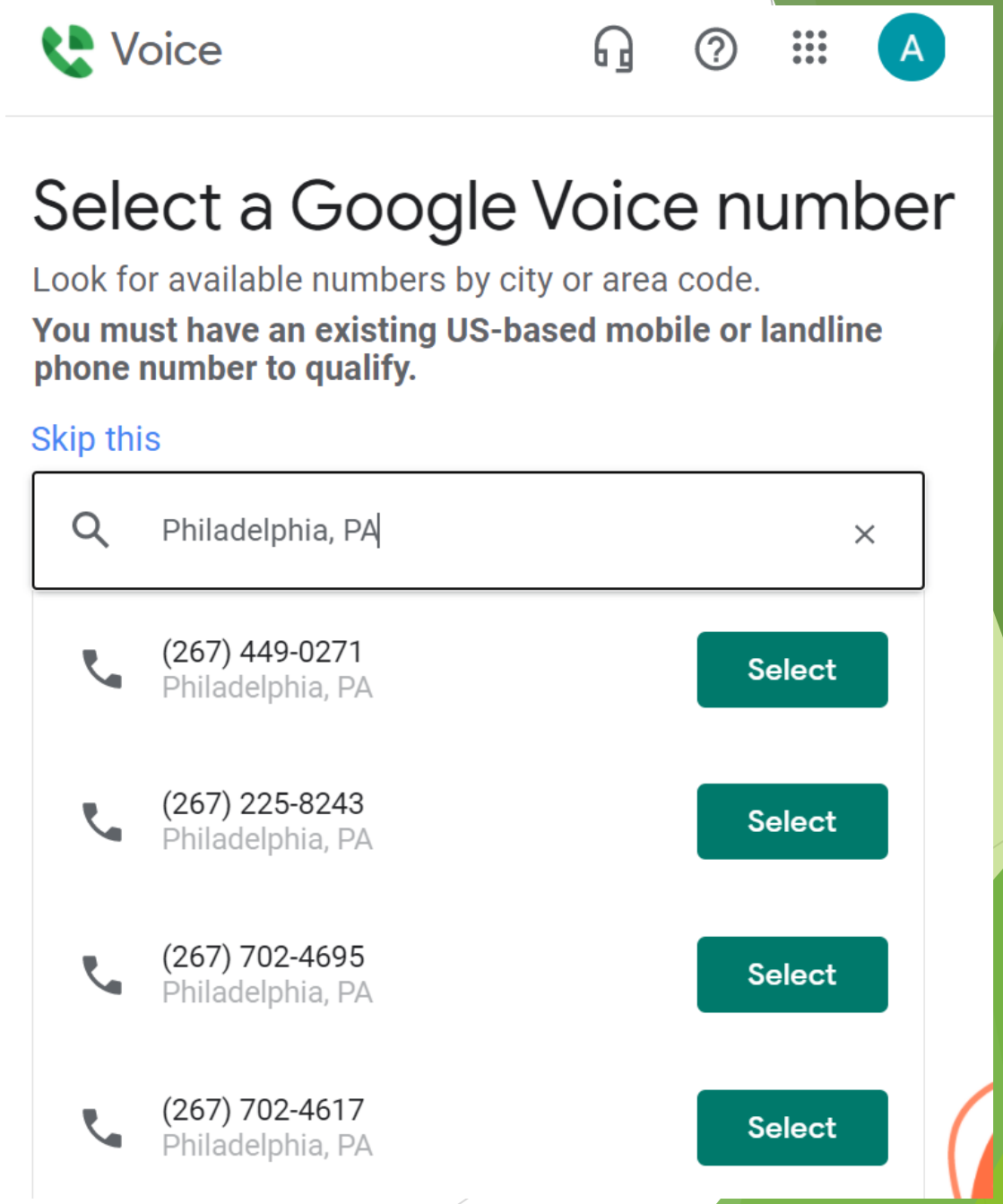
# G-Voice Setup

## Select Number:

- ✓ Can change cities.
- ✓ Can select area code.
- ✓ Can view multiple numbers.
- ✓ Suggest browsing until you find a number that's semi-easy to remember.



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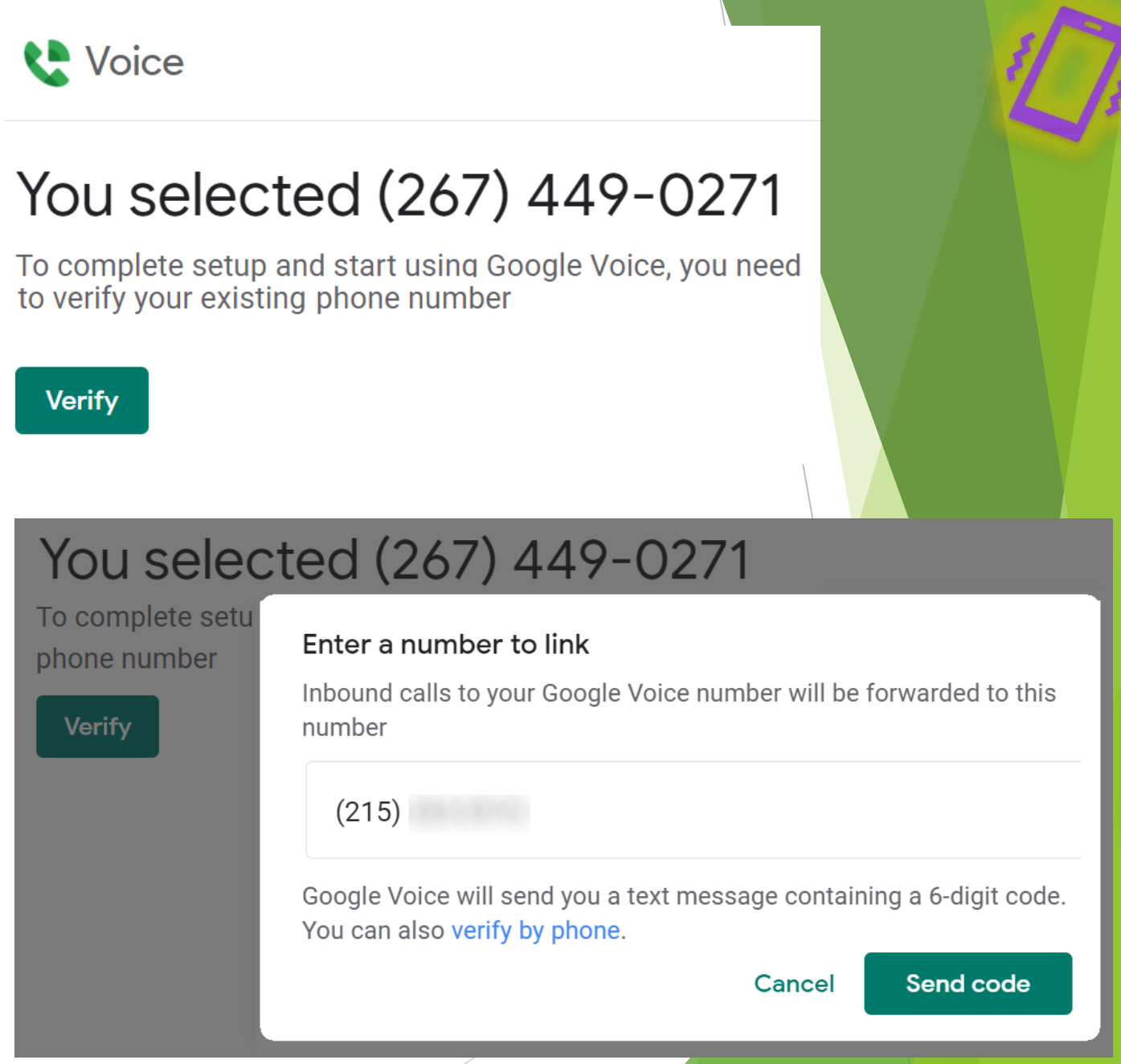
# G-Voice Setup

## Verification Phone:

- ✓ Mobile number or home phone required for initial setup.
- ✓ You can change the number later.
- ✓ A linked number allows you to forward calls and text messages.



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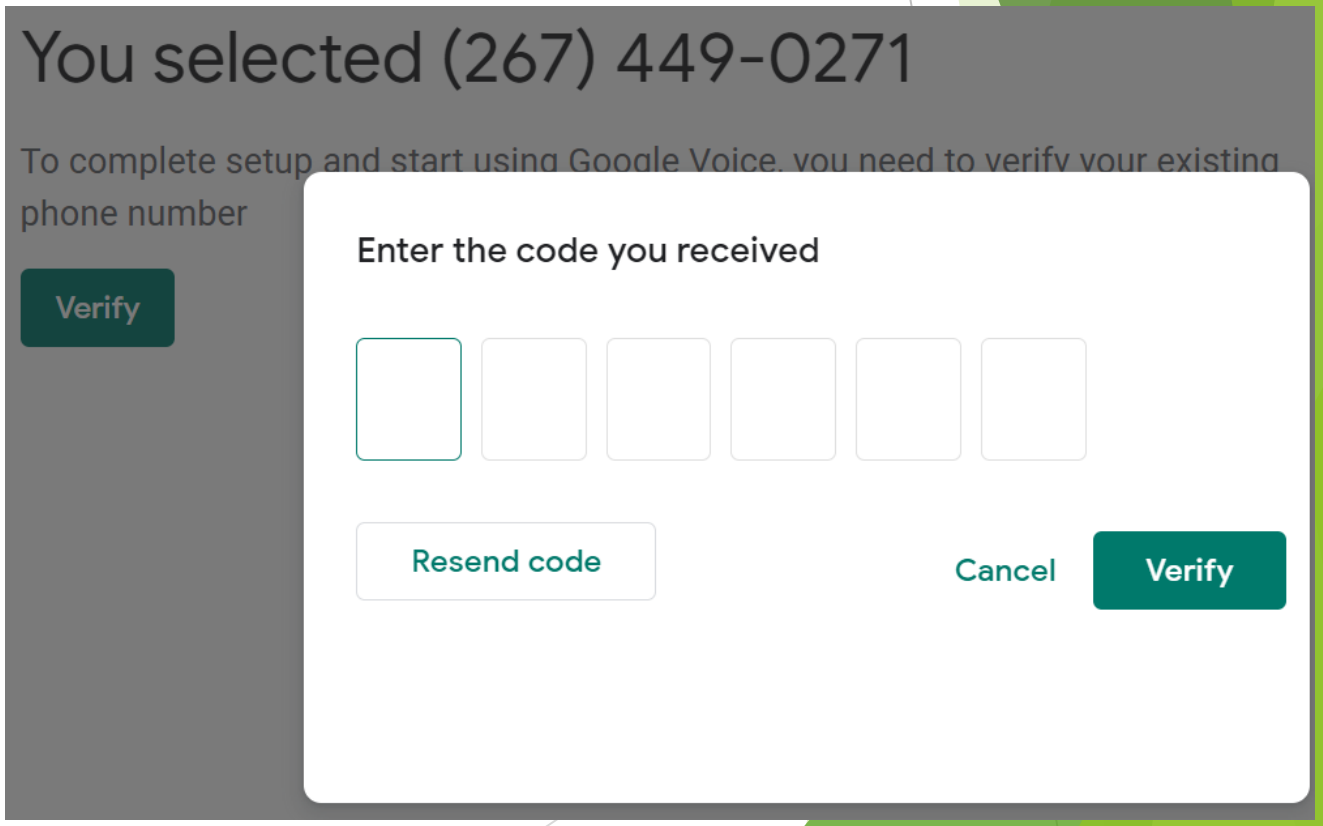
# G-Voice Setup

## Verification Code:

- ✓ Like the email address setup, simply enter the code that was sent via text message.
- ✓ There is also an option to receiver a phone call..



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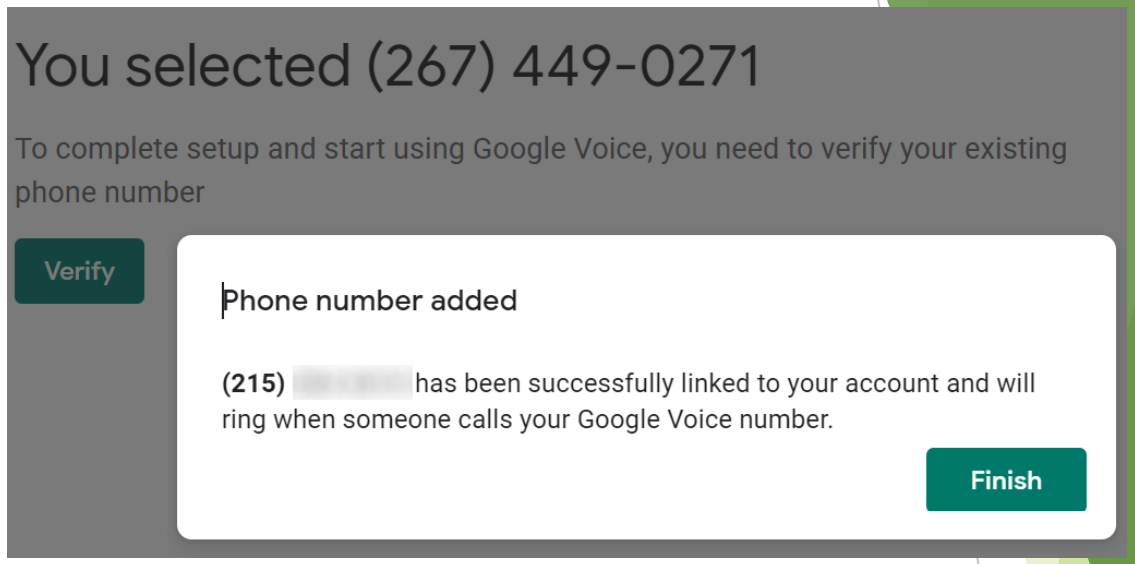
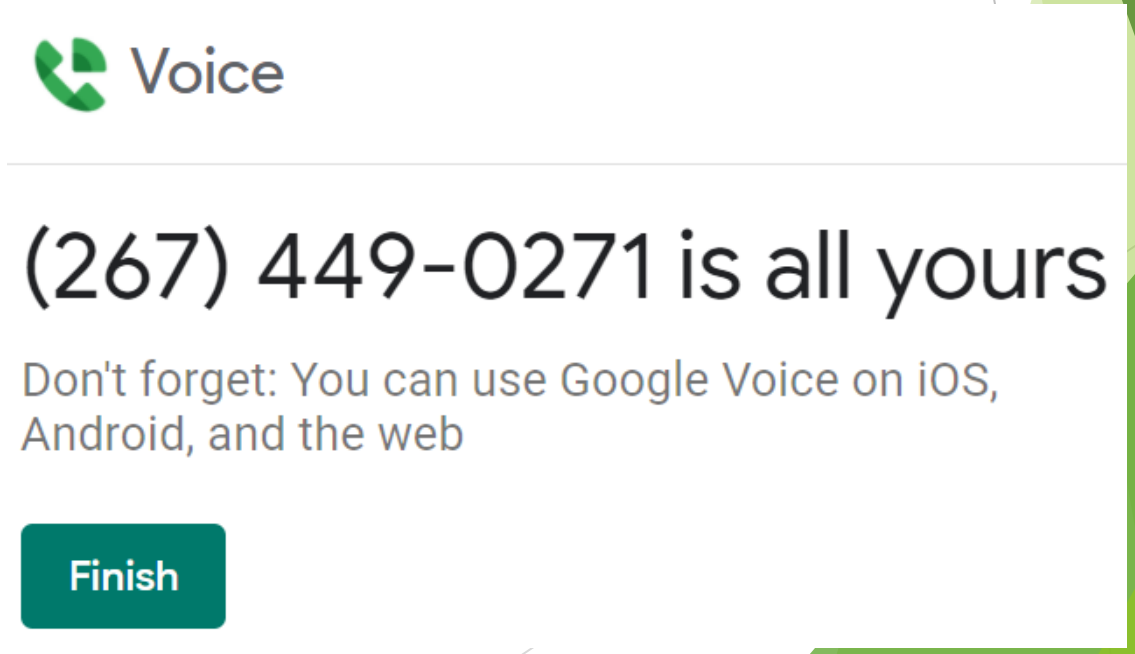
# G-Voice Setup

## Finish Setup:

- ✓ Reminder: you can use Google Voice on the web and with an app on Android and iOS.




Almost done…

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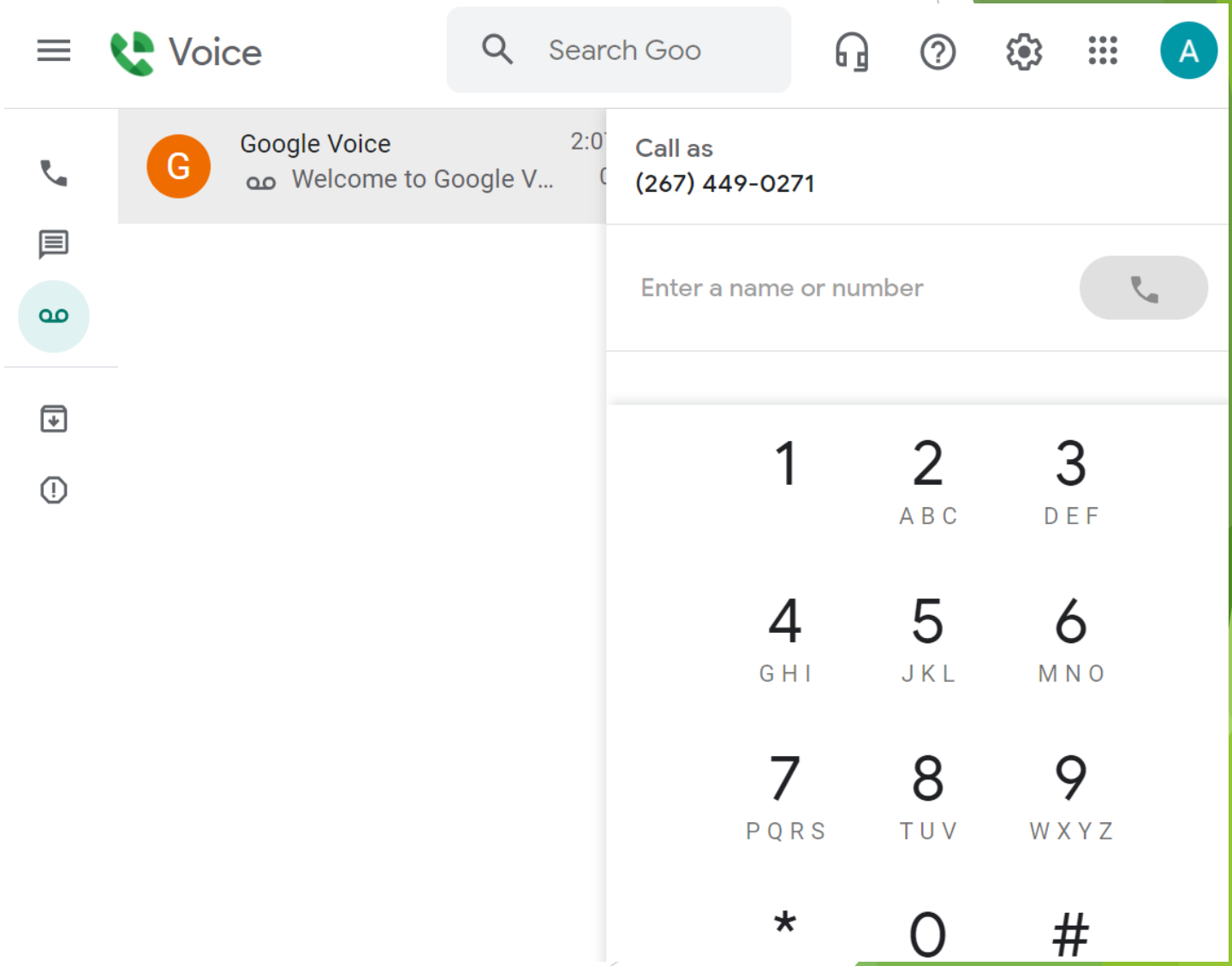
# G-Voice Setup

## Done!

- ✓ Google voice can be accessed using a web browser.
- ✓ There is also an android and iOS app.
- ✓ When you rotate treasurers/officers, you can easily change the linked phone.
- ✓ The app can be installed on multiple devices.



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# Why Cash.App?

- Anonymity, Security, and Simplicity
  - Anonymity concerns reduced considerably; no social feed as in Venmo.
  - Very similar to Venmo, easy to use, and can be setup quickly.
  - Users can be as anonymous as they want when creating an account or sending payments.
  - Does not require a phone number; can use of Google Voice numbers, unlike Venmo.
  - Easier to rotate between treasurers.
  - Group finances not mixed with personal.
- Suggested Best Practices:
  - Create a separate account for just the group's use – do not re-use a personal account.
  - Let members know the basics for setup and payment.
  - Provide guidance on anonymity when using Cash.App and in general for online contributions!

# Cash.App Setup
## Overview

- Cash.App is being presented as an ***alternative*** to Venmo:
  - Most like Venmo in ease of use.
  - Significantly less anonymity concerns compared to Venmo.
- The Area 59 Finance Subcommittee is only ***suggesting*** it as an option worthy of consideration.
- Groups should still fully investigate the available options and research each platform in detail before using.

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FINANCE

# Cash.App Setup

## Getting Started

Download the App

Cash.App Website

Android / Google Play Store

iOS / Apple App Store

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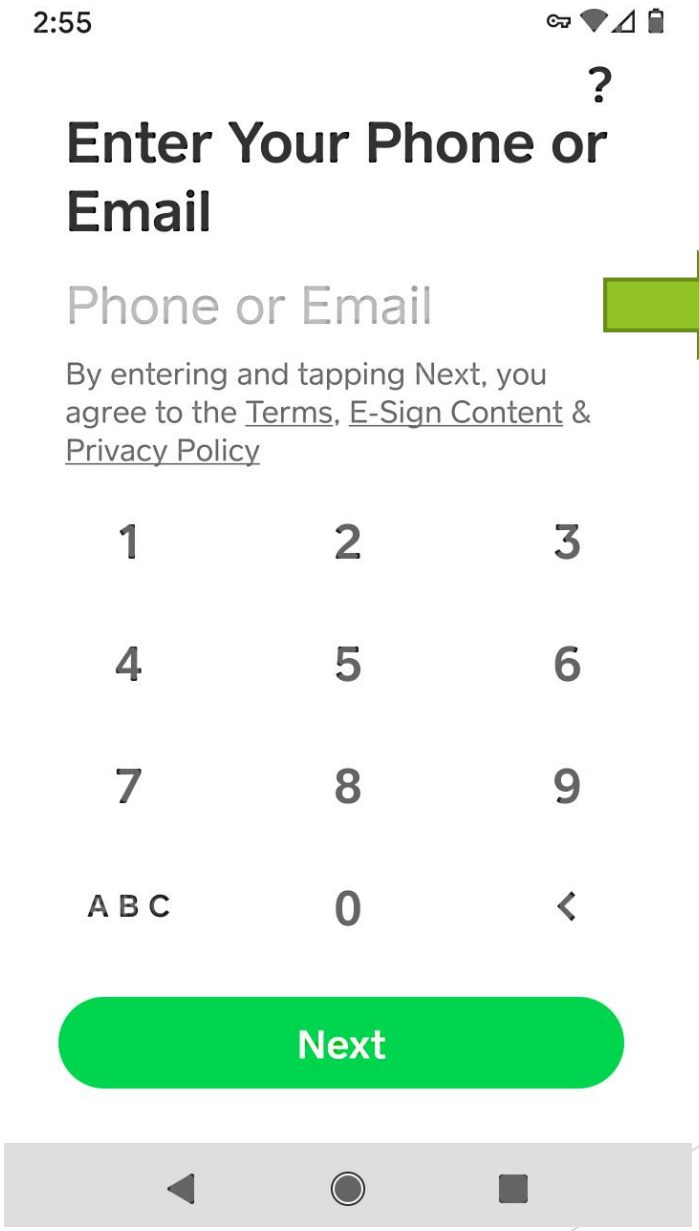
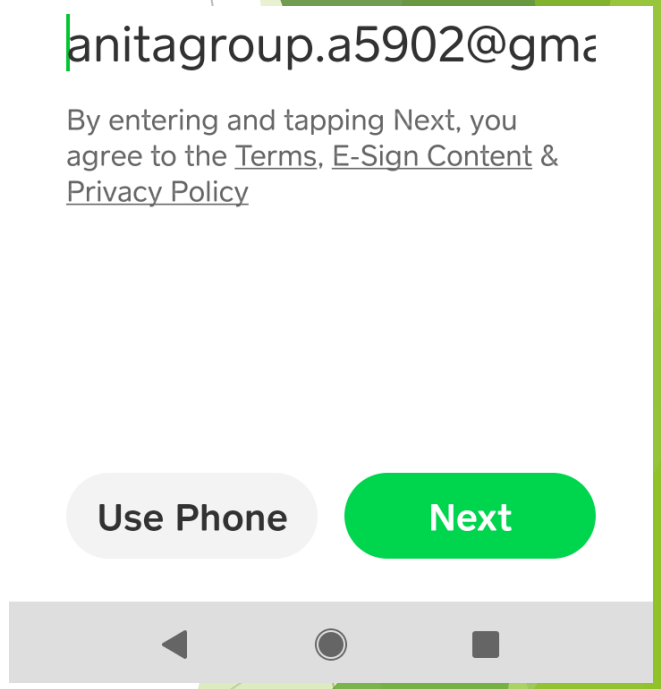
# Cash.App Setup

## Link to Email or Phone:

- ✓ Suggested to link with an email to start.
- ✓ Phone can be added later.
- ✓ Press “ABC” on the keypad to type an email address.

✉ See [Group Email Setup] for creating a group account.



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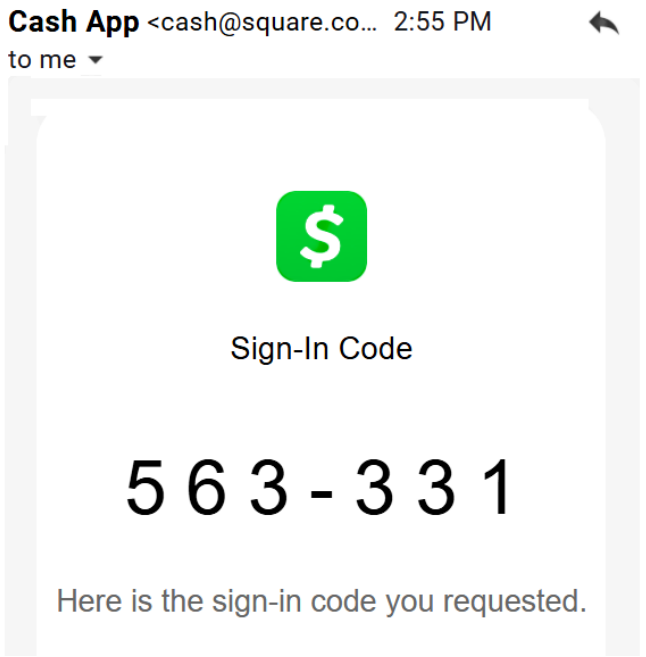
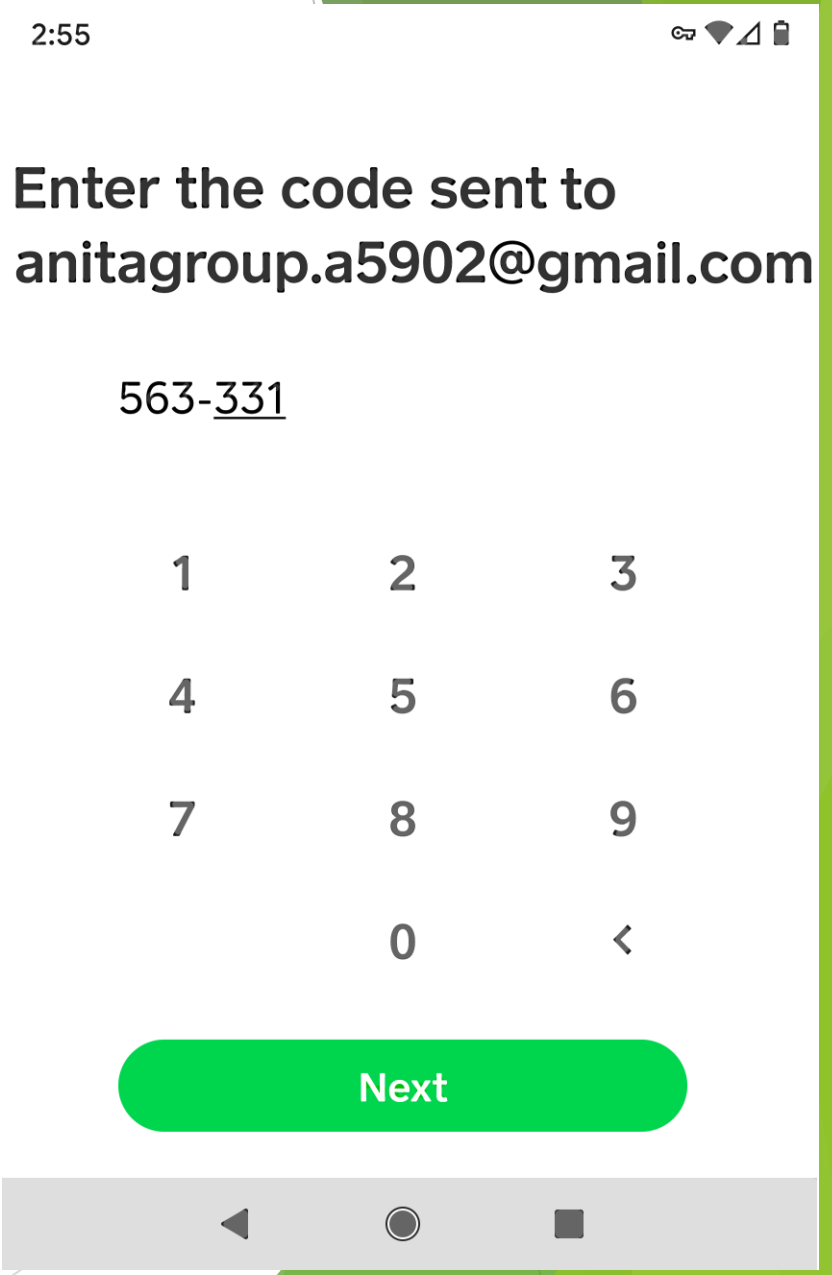
# Cash.App Setup

## Verification Code:

- ✓ Check email for code from Cash.App.
  (Text Msg if using phone #)
- ✓ Enter it in the app.
- ✓ Next!



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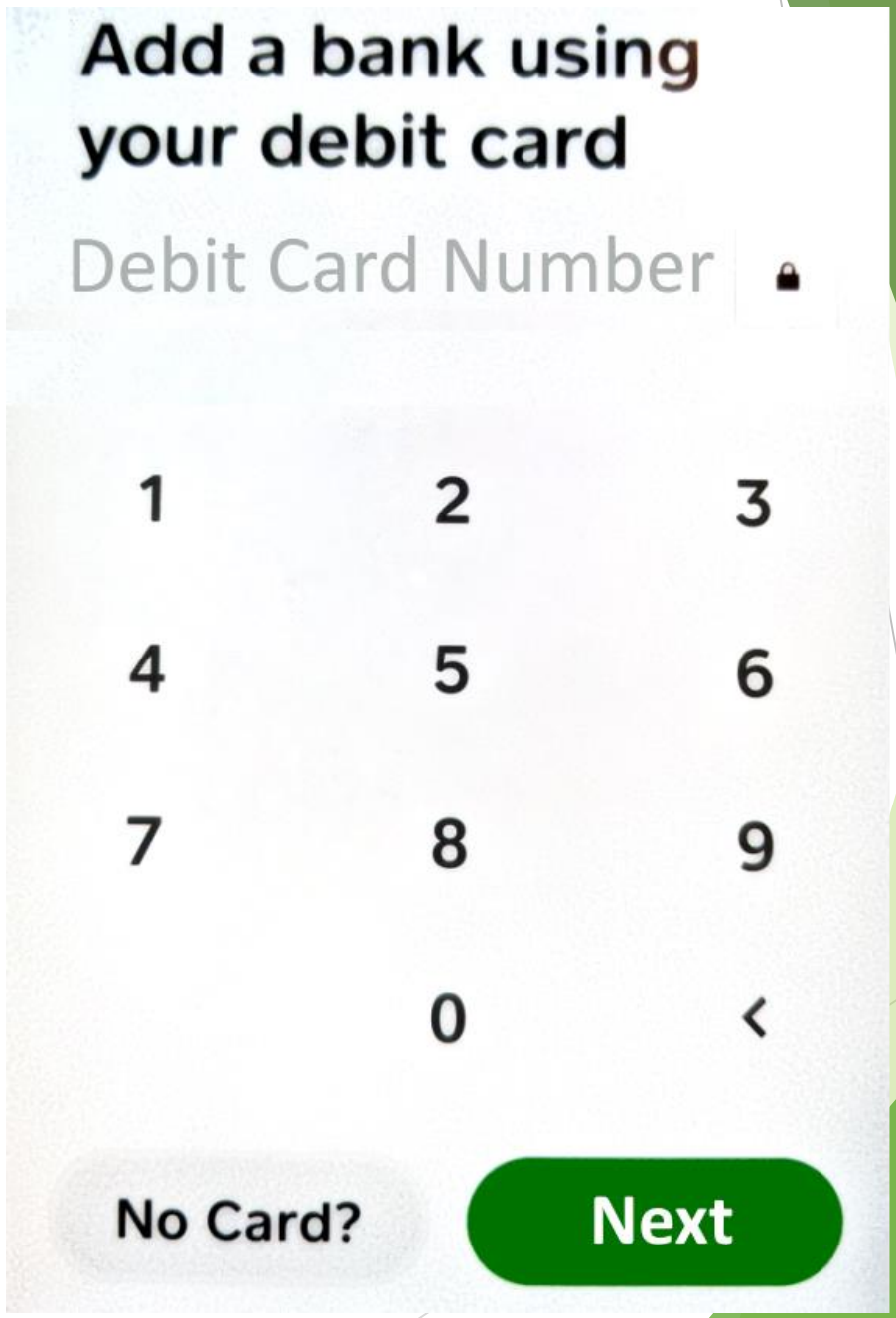
# Cash.App Setup

## Link to Bank Account:

- ✓ Enter your bank debit card number.
- ✓ Next!

- ❑ (Note: You can link directly to you bank account without a debit card after the account has been set up.)



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# Cash.App Setup

## Confirm Bank Account:

- ✓ Enter expiration date, security code, and ZIP code for your debit card.
- ✓ Next!

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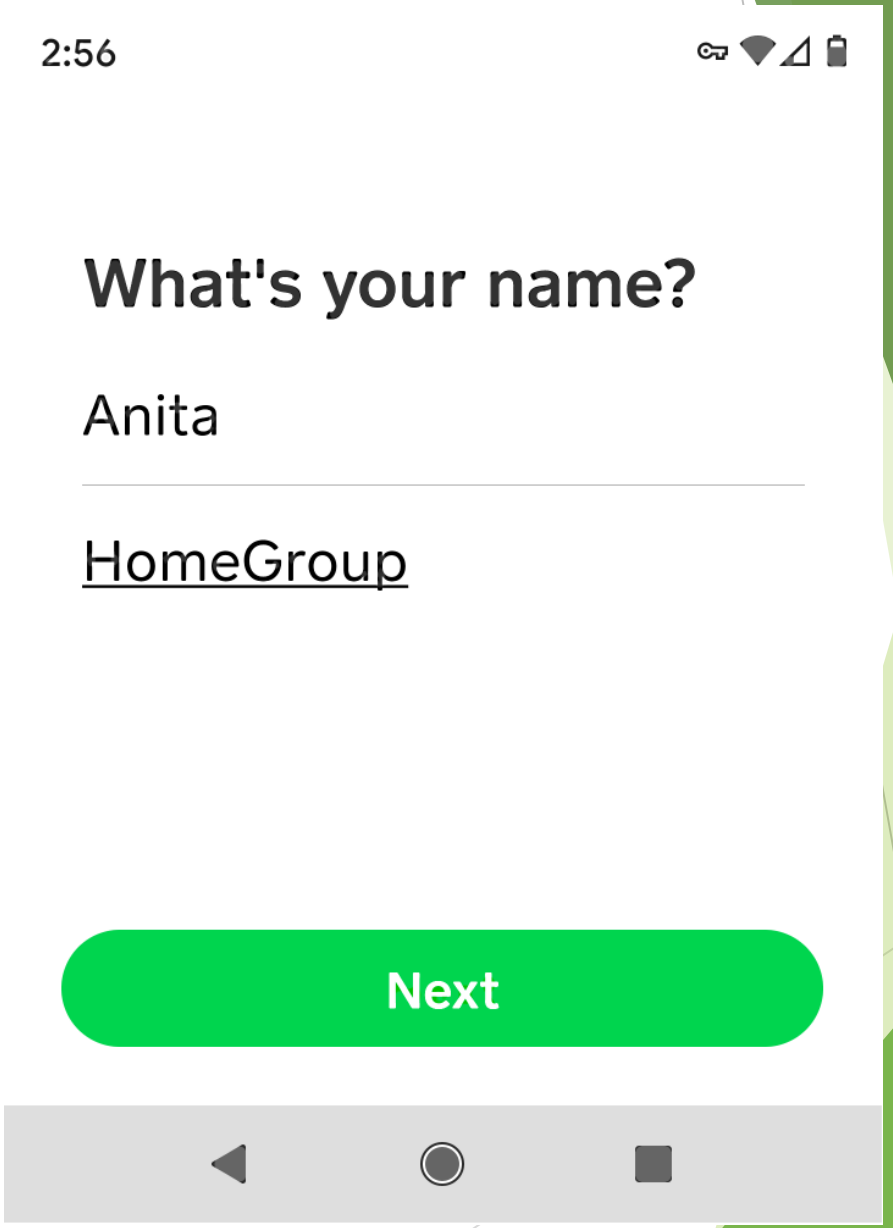
# Cash.App Setup

## Name:

- ✓ Your name that is seen when sending or receiving payments.
- ✓ For more anonymity, you don’t need to use your real name when setting up the account.
- ✓ For a group account, suggested to use a name somewhat related to that of the group.



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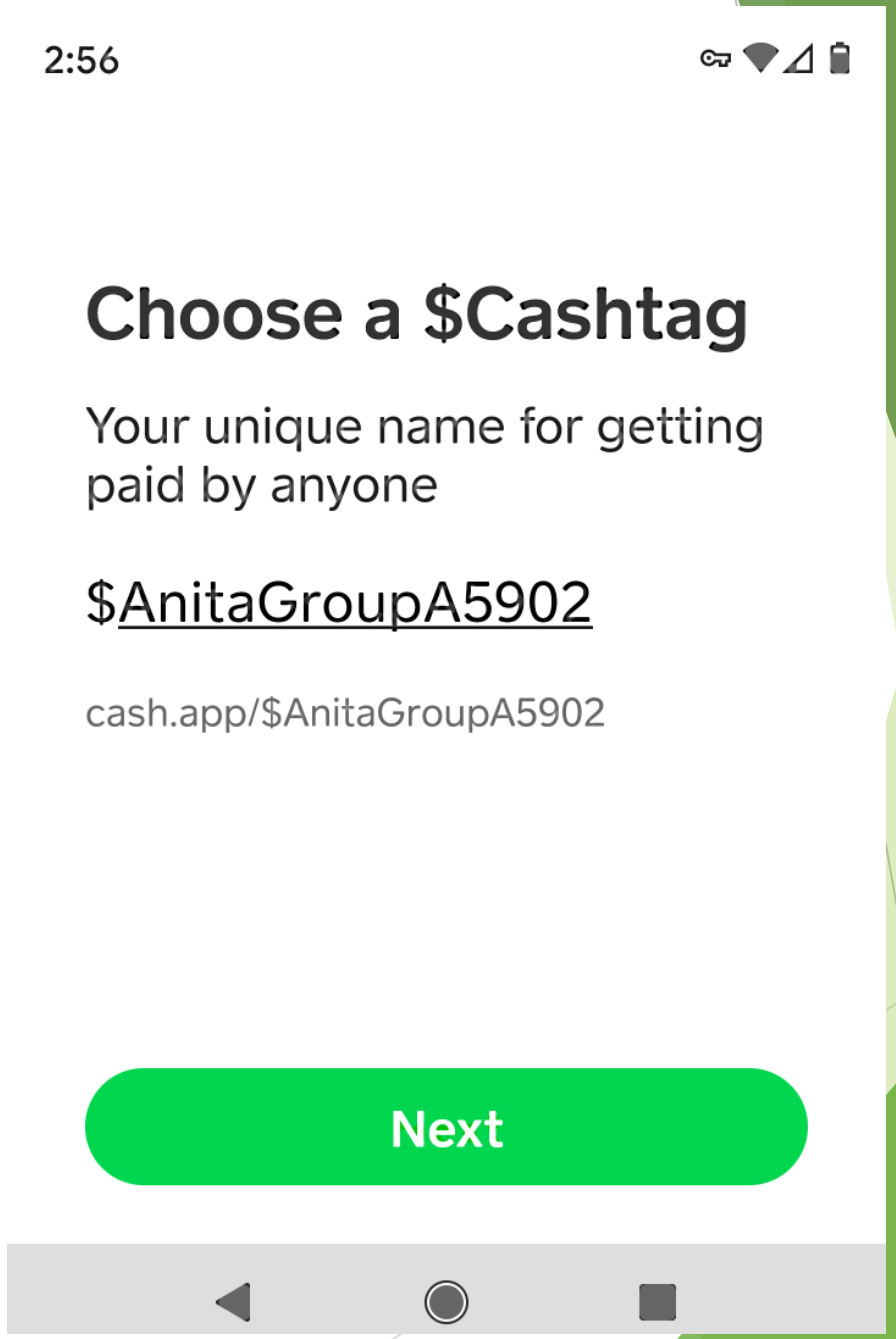
# Cash.App Setup

## $Cashtag:

- ✓ Your name for receiving payments in Cash.App.
- ✓ For a group account, suggested to use a name related to that of the group.
- ✓ To protect personal anonymity, don't use your name as the $Cashtag.



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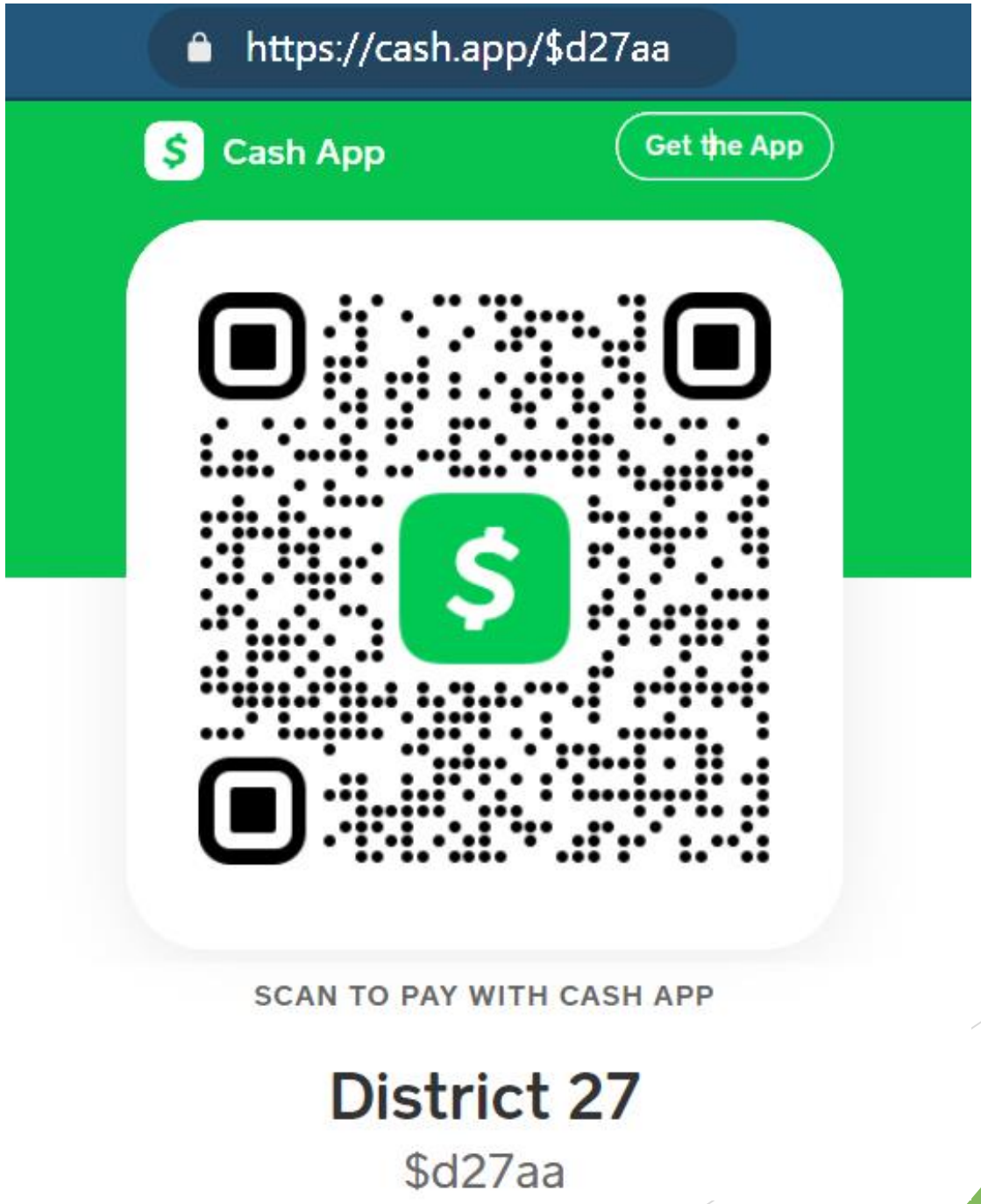
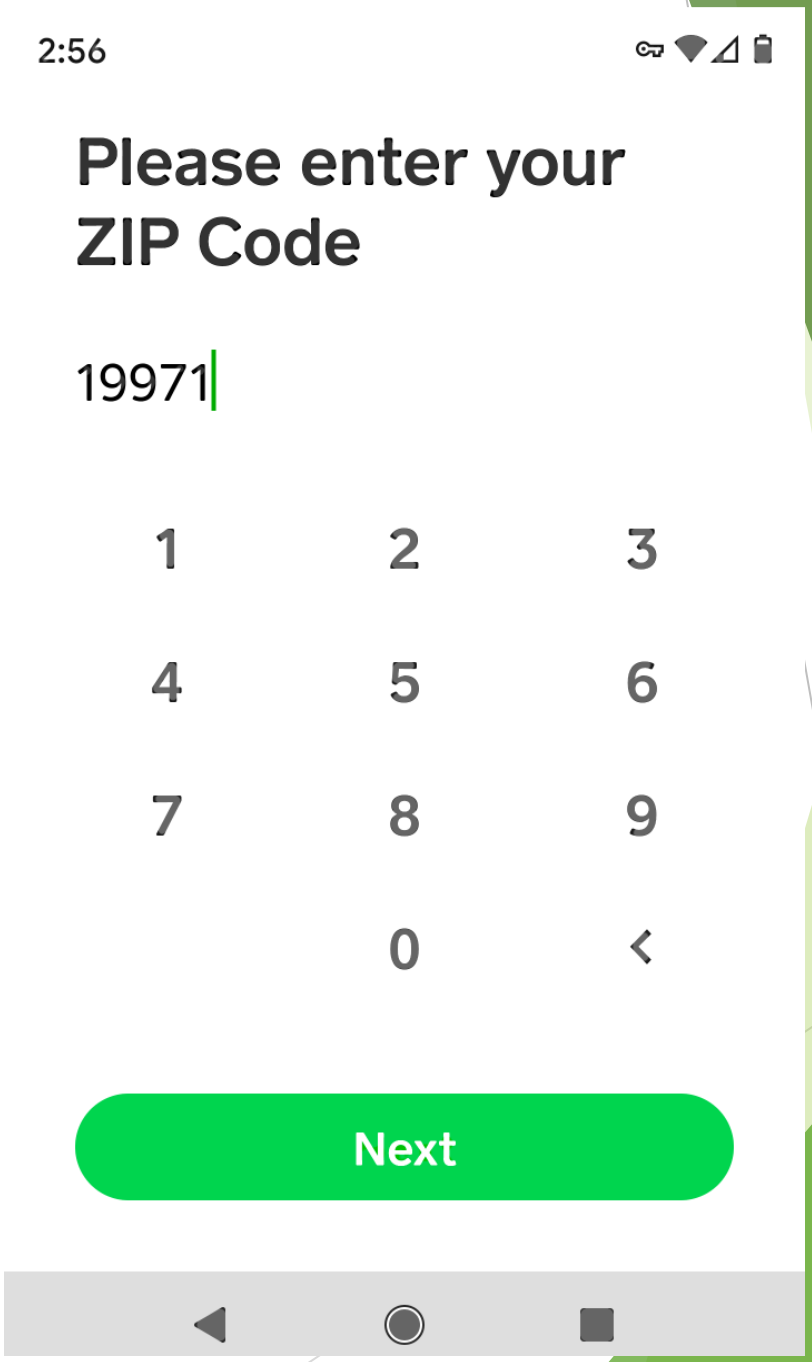
- ✓ Could easily share link for QR code during a virtual meeting during the 7th Tradition.



# Cash.App Setup

## ZIP Code:

- ✓ You can enter anything you want here.
- ✓ It is separate from the ZIP linked to the debit card.




Almost done…

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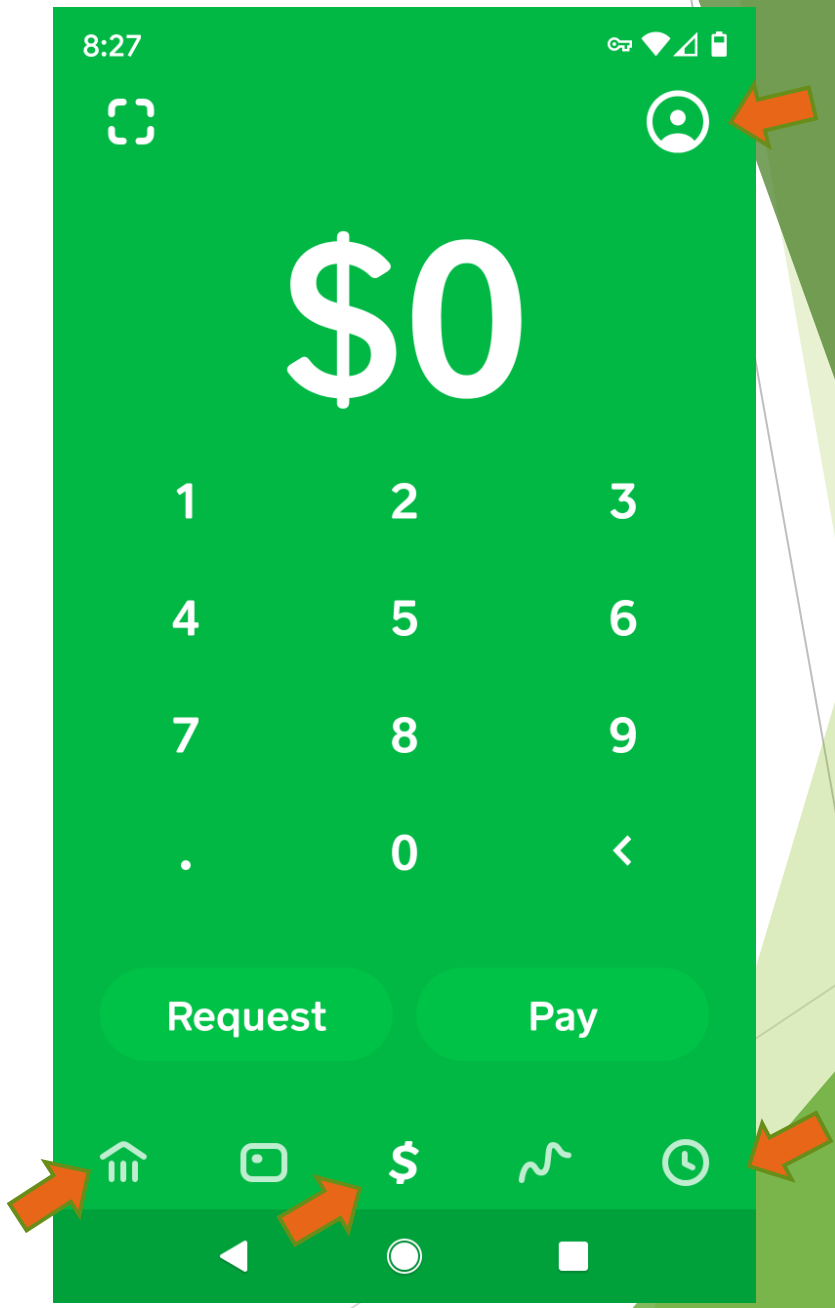
# Cash.App Setup

## Done!

- ✓ Now what?
- ✓ Bottom Row Icons:
  - Left = Banking
  - Middle = Pay / Request
  - Right = Transactions
- ✓ Use to the top-right “picture” icon to access account settings.



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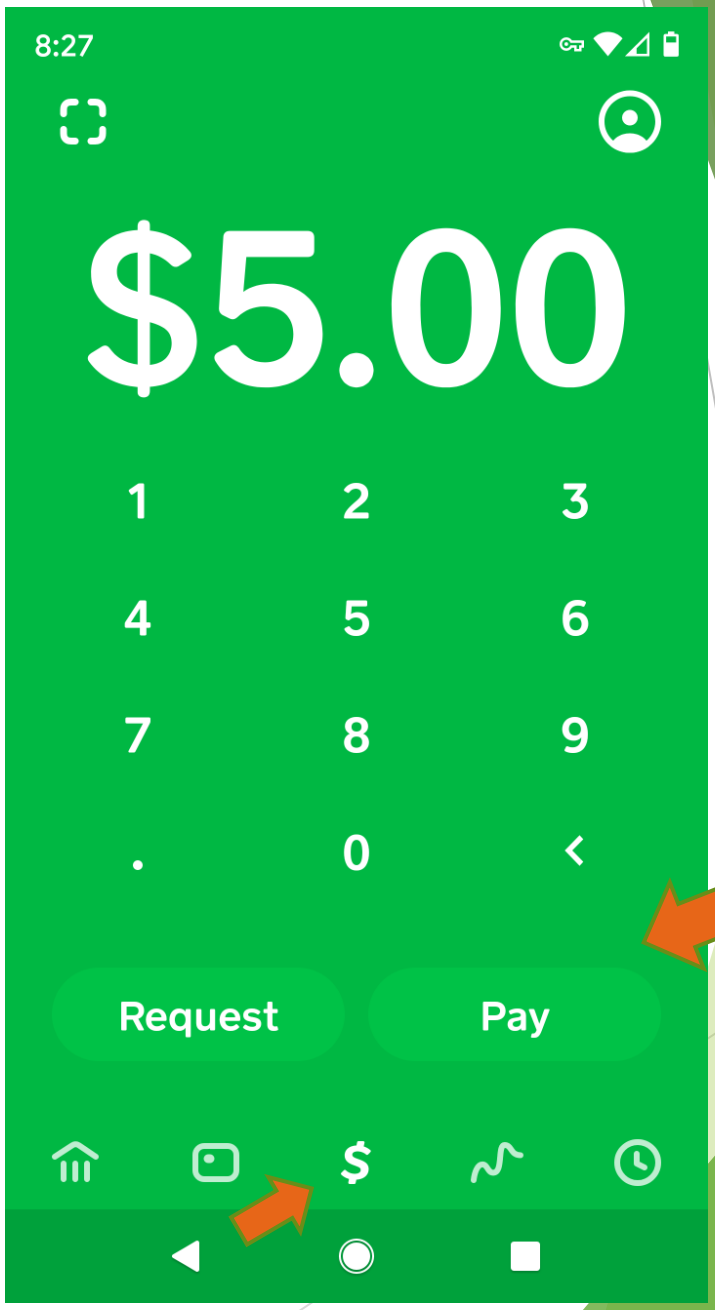
# Cash.App Basics

## Sending Money:

- ✓ Select the $ icon.
- ✓ Within app, type the amount…
- ✓ Pay!



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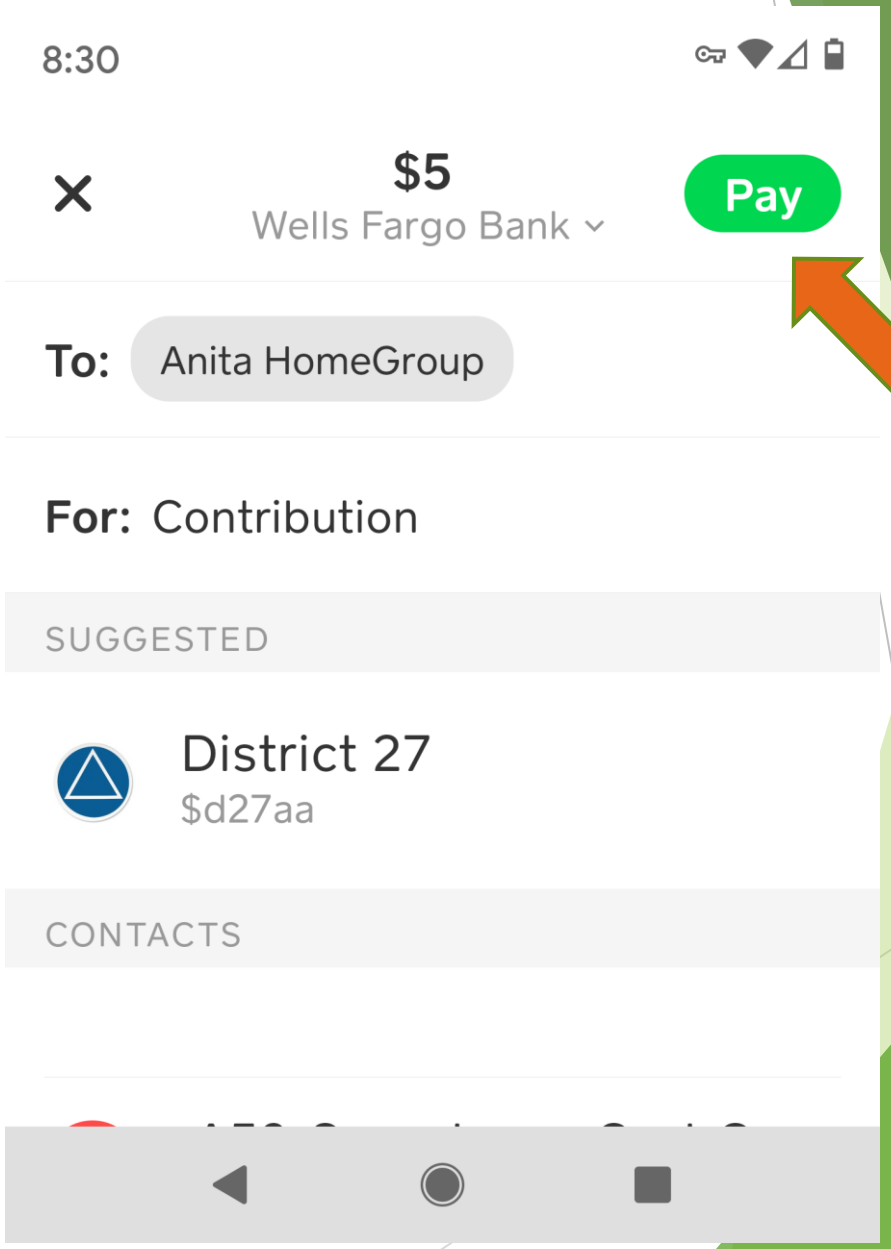
# Cash.App Basics

## Select Payee:

- ✓ Select the person by email, $Cashtag, or phone, or name.
- ✓ Note: name will show up if in your contact list or paid before.
- ✓ Pay and done!



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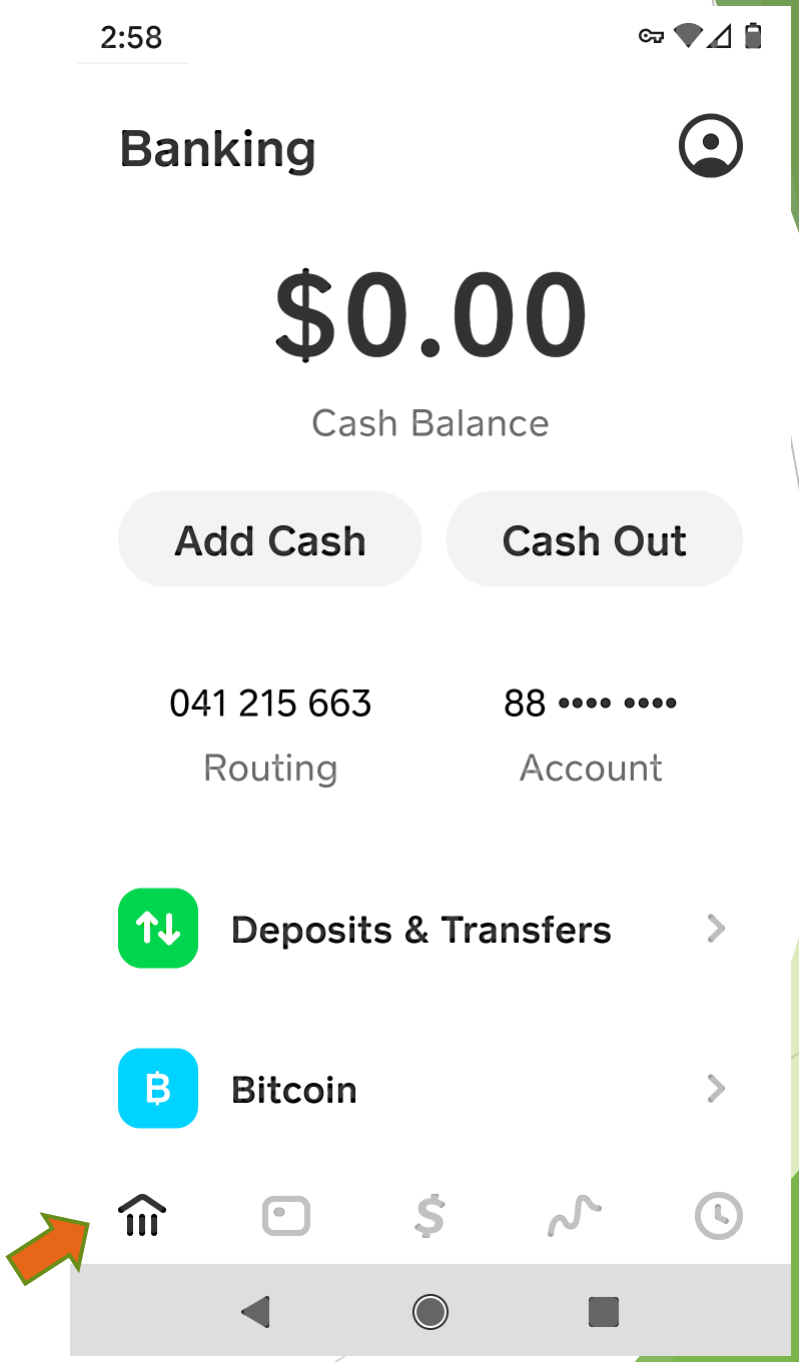
# Cash.App Basics

## Transfer Money to Bank:

- ✓ Select the **Bank** icon, then "Cash Out".
- ✓ You can then move money from Cash.App into the bank account linked earlier.



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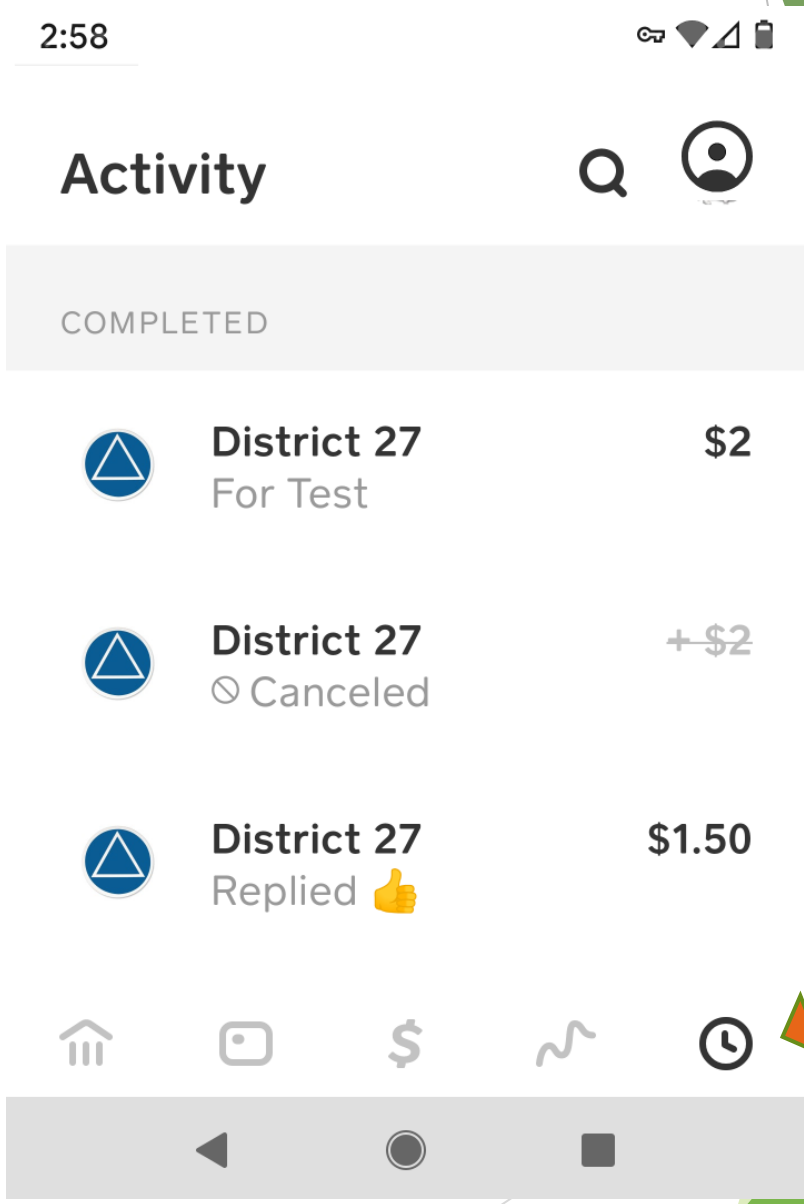
# Cash.App Basics

## Transaction History:

- ✓ Select the **Clock** icon to see your transaction history.
- ✓ It is always private, since there is no social feed.



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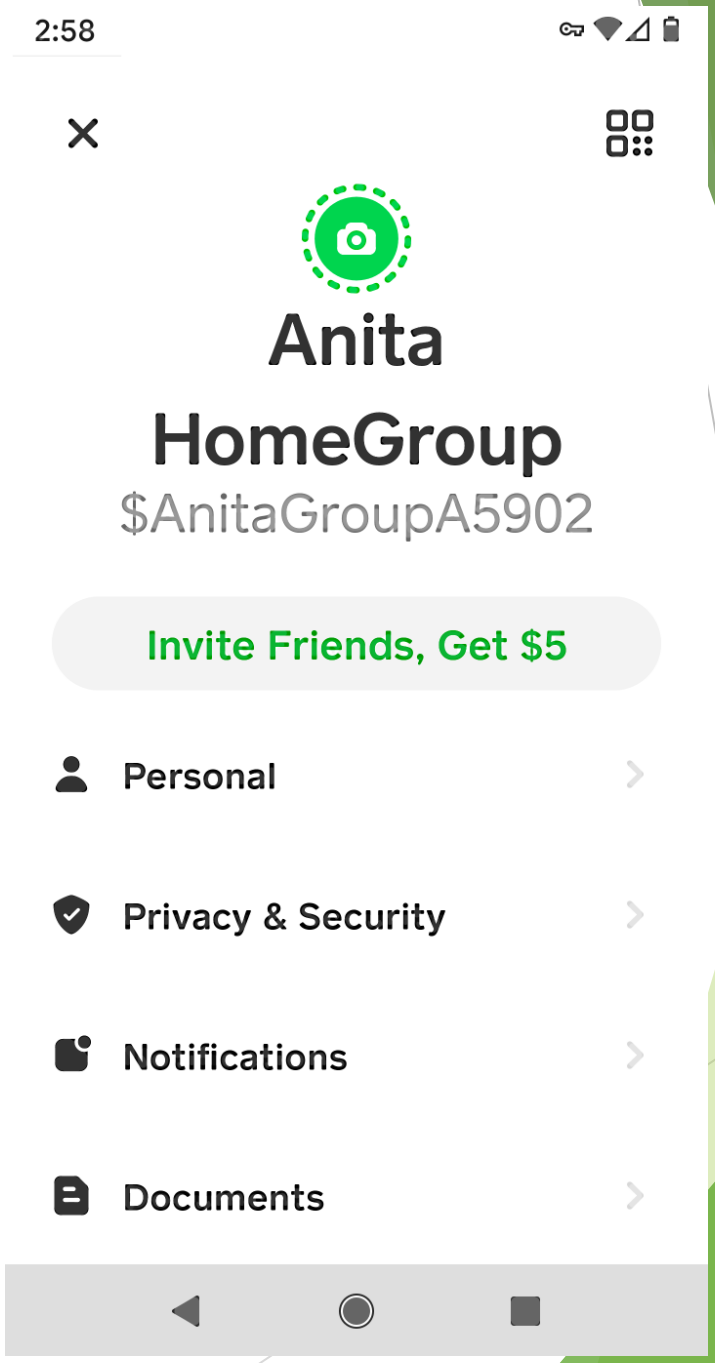
# Cash.App Basics

## Account Info:

- ✓ Select the **Picture** icon on the top-right to get to the account settings screen.
- ✓ From here you can change your email, phone, etc.



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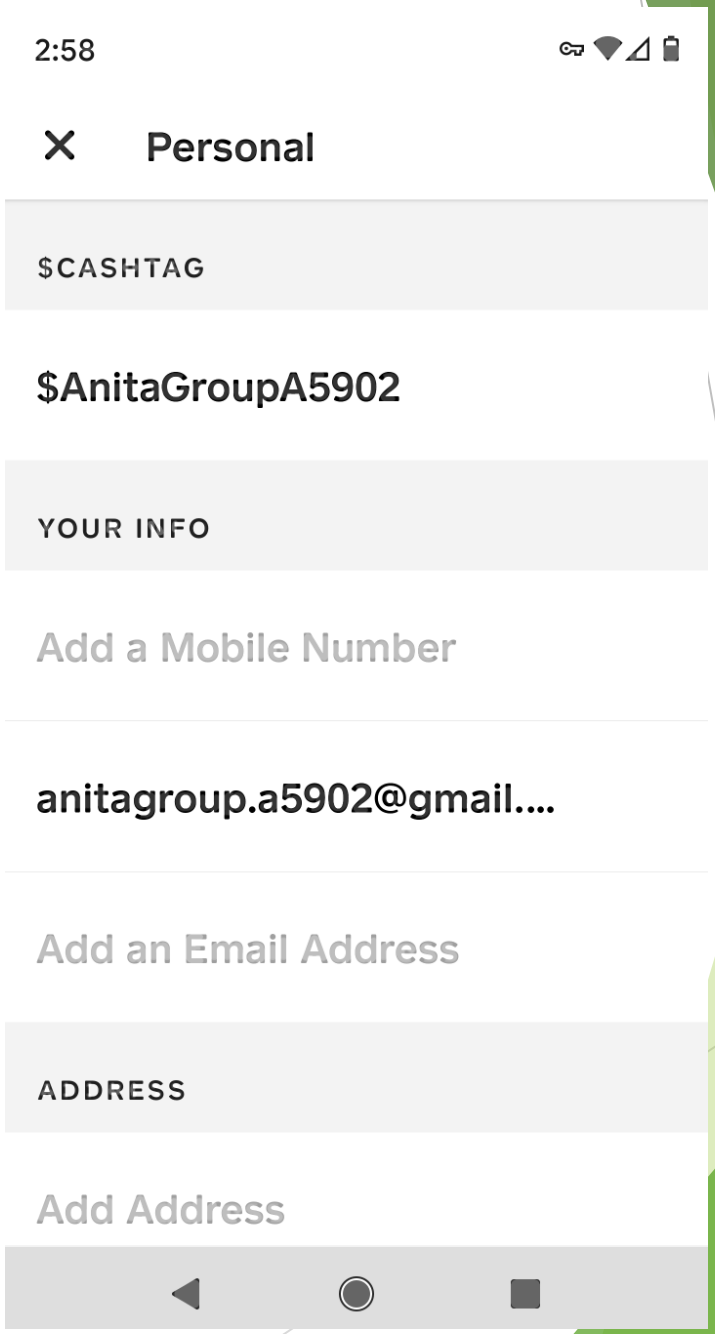
# Cash.App Basics

## Personal Info:

- ✓ Easy to change personal information if rotating positions.



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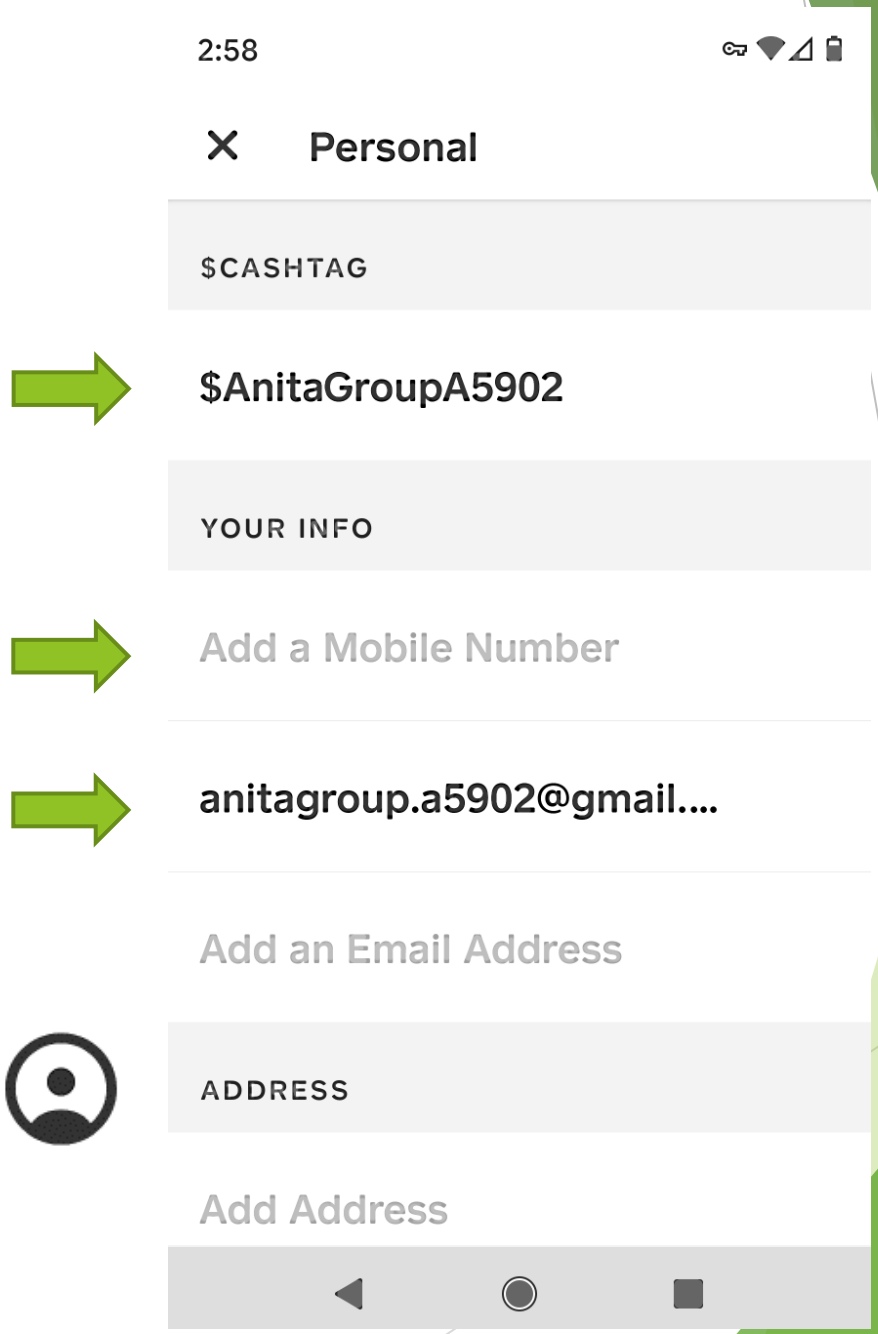
# Cash.App Basics

## Receiving Money:

- ✓ Within the app using your $Cashtag.
- ✓ Within the app using your email address.
- ✓ Within the app using your phone number.
- ✓ On the web by going to [cash.app/$Cashtag](cash.app/$Cashtag)



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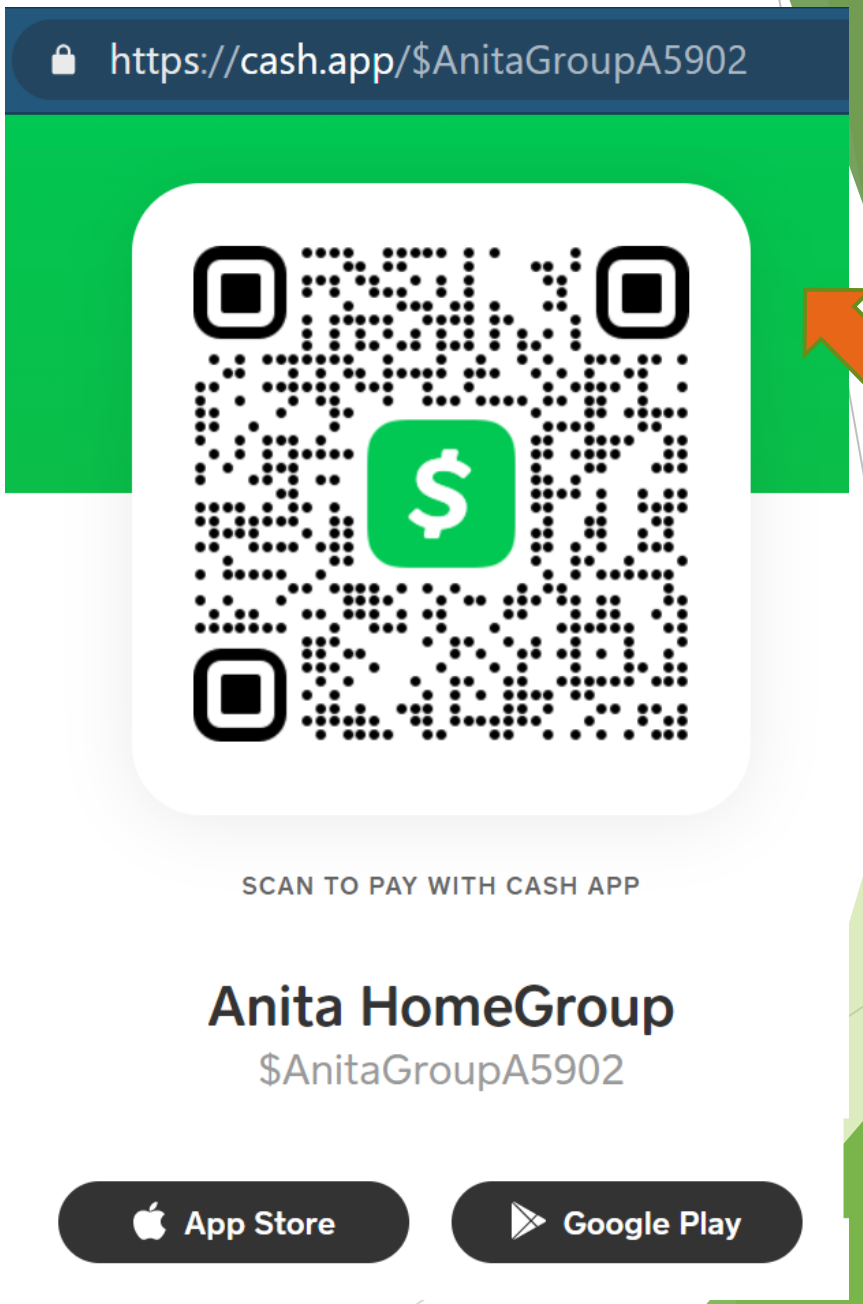
# Cash.App Basics

## Pay Online:

- ✓ On the web by at [cash.app/$Cashtag](cash.app/$Cashtag).
- ✓ QR code can be scanned.
- ✓ Download links for app.




Almost done…

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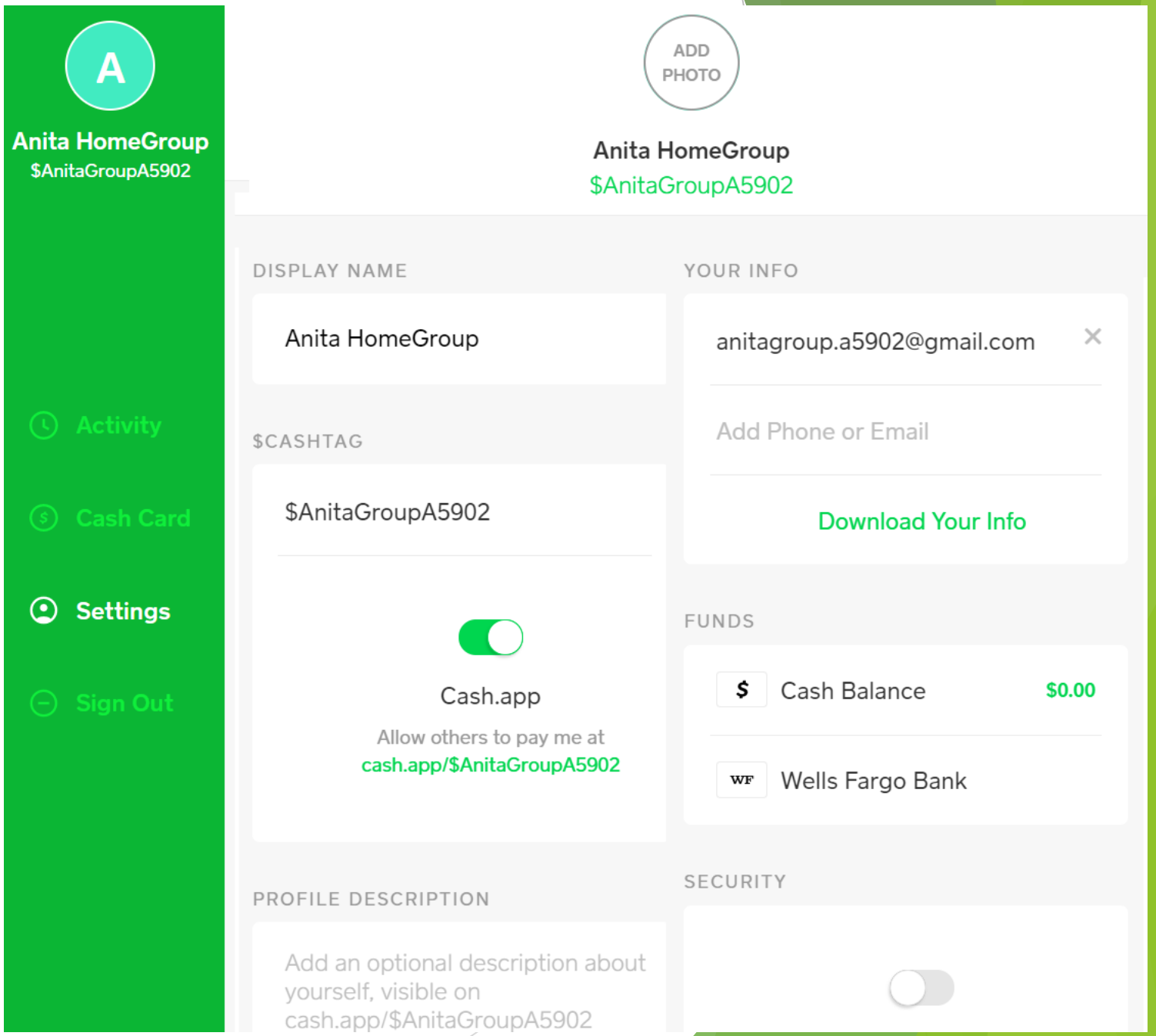
# Cash.App Basics

## Manage Online:

- ✓ Can manage account at [cash.app](cash.app).
- ✓ Can login with any 2 linked accounts:
  - Email Address
  - Phone Number
  - Debit Card Number
- ✓ Full info at: [cash.app/help](cash.app/help).



# Additional Resources

- AA FAQ on the Virtual Basket (SMF-223)
- SF-Marin 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

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FINANCE

# Questions?

Area 59 Finance Subcommittee