Virtual 7th Tradition

WHY & HOW

Area 59 Finance Subcommittee
EPGSA 2021

Part 1.

Why?

Online & Hybrid Meetings

- No physical basket to pass
- Simpler than mailing a check
- Easily set up with common technology & software
- Minimal cost

In Person Meetings

- Fewer people carry cash
- Common technology supports the donation process
- Ease of Use
- QR code/Group's email passed with the basket

7th Tradition
PayPal
Scan. Pay. Go.
Contributions can be made electronically via Pay Pal by scanning this QR code or by using our groups email address
lits.w630@gmail.com

Part 2.

How?

Necessary Components

Email

Web based

- Gmail
- Yahoo
- Icloud
- …other

Bank Account

- EIN
- Meeting Minutes
- ID
- Group Officers
- Deposit

Platform

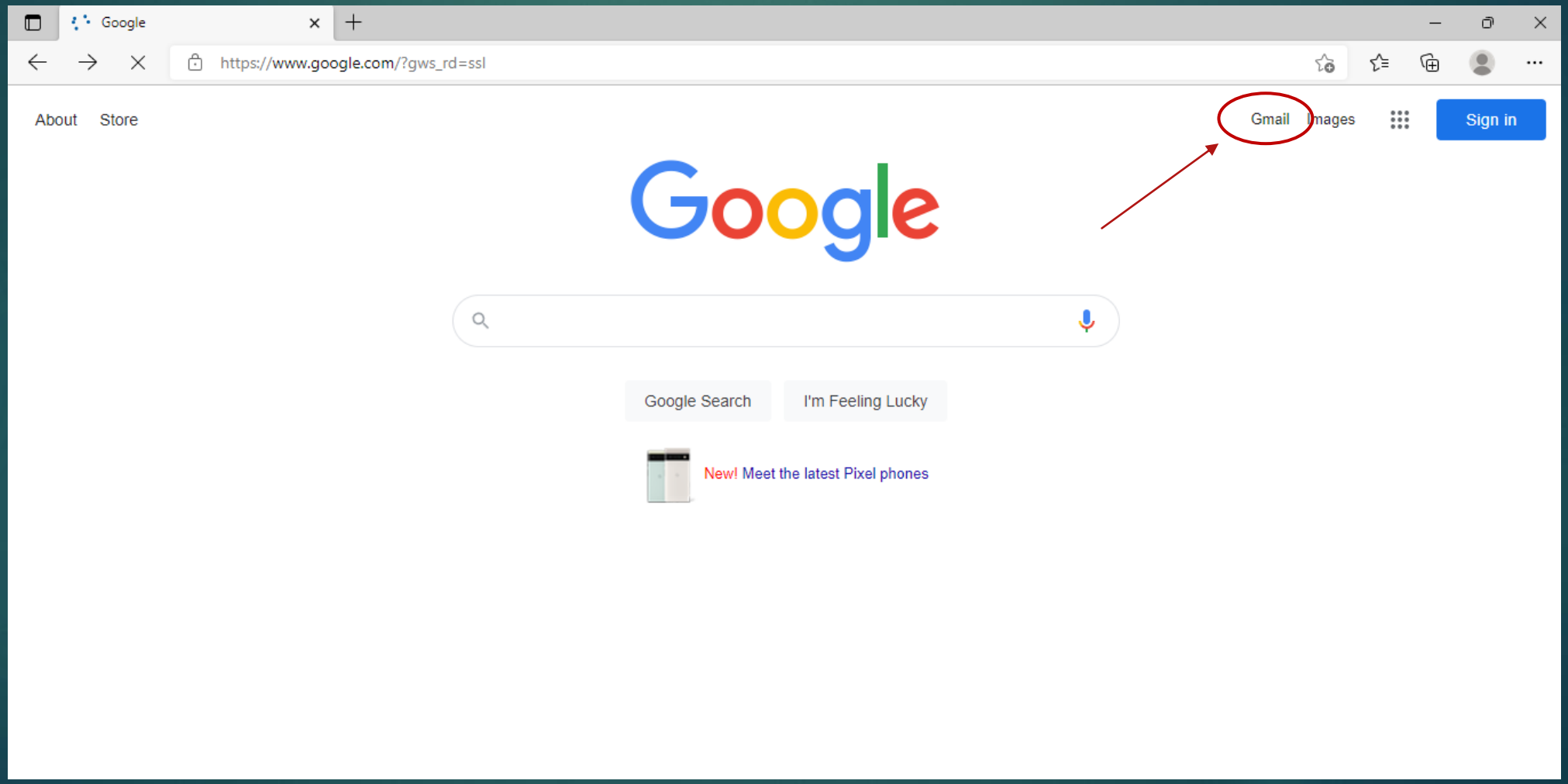
- Paypal
- Venmo
- Cash App
- Stripe
- Givebutter
- Donorbox
- …other

Part 2a

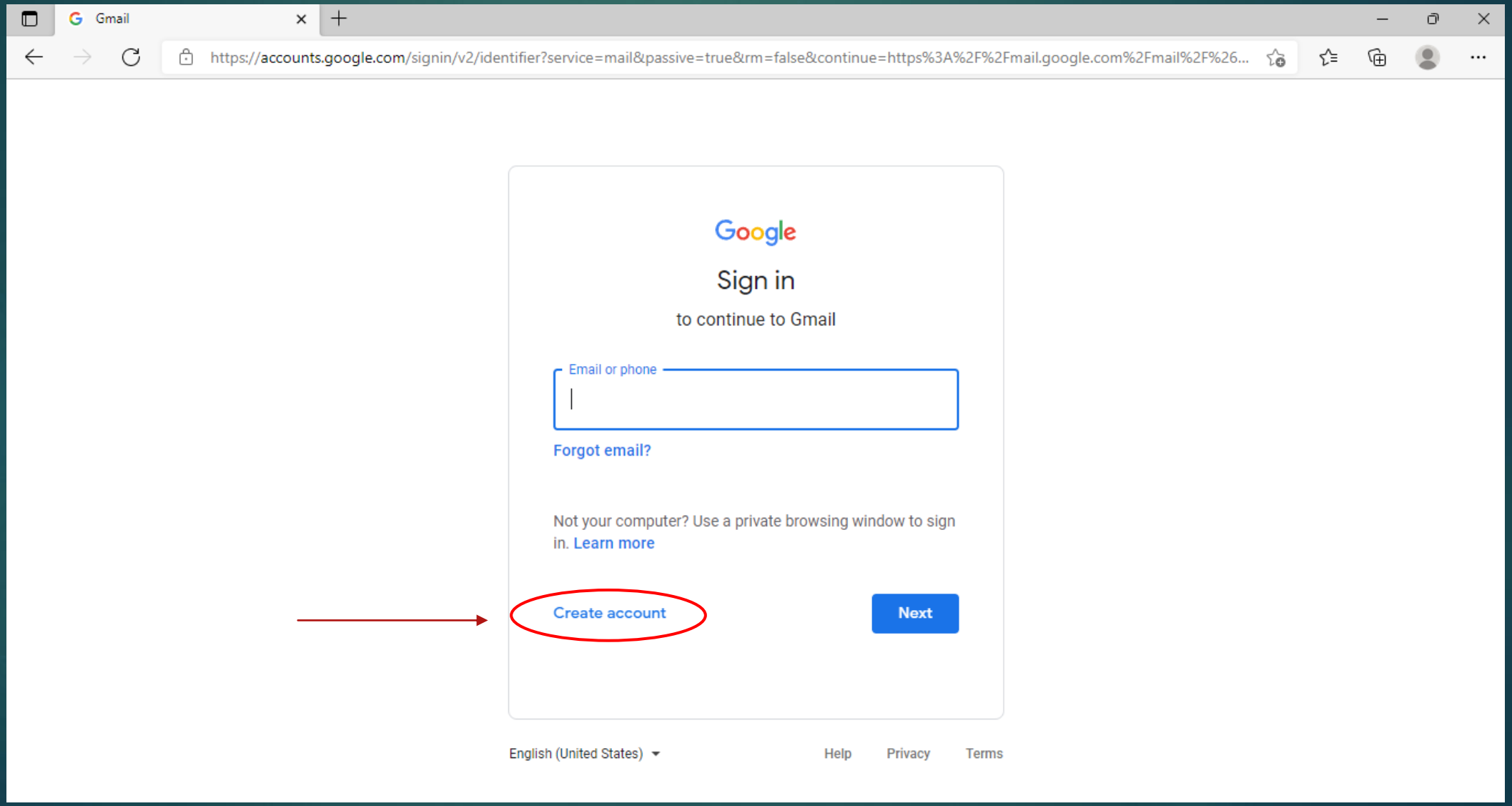
SETTING UP AN EMAIL ACCOUNT

How to Create a Group Email

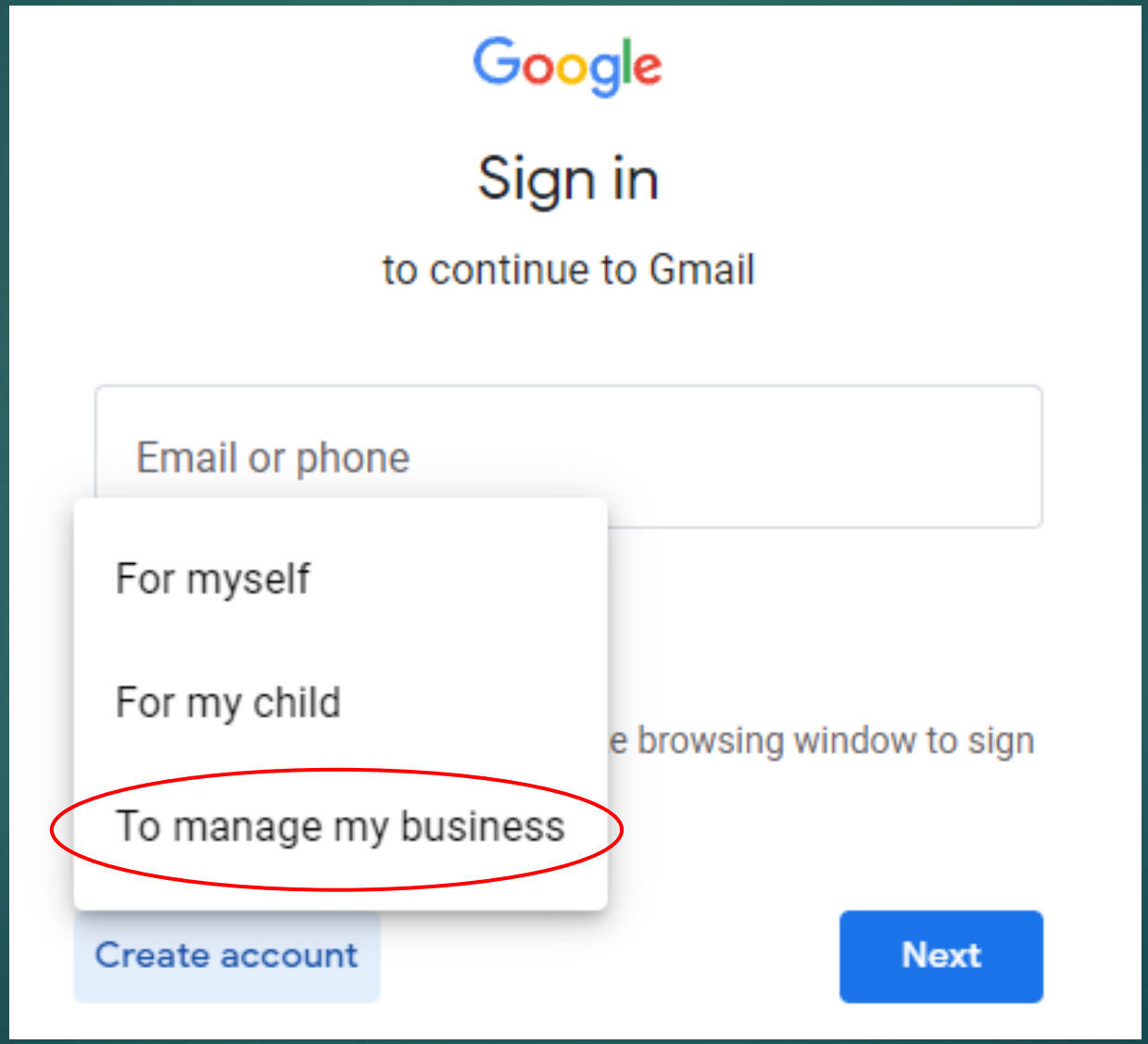
Open a web browser, go to www.google.com & click “Gmail”



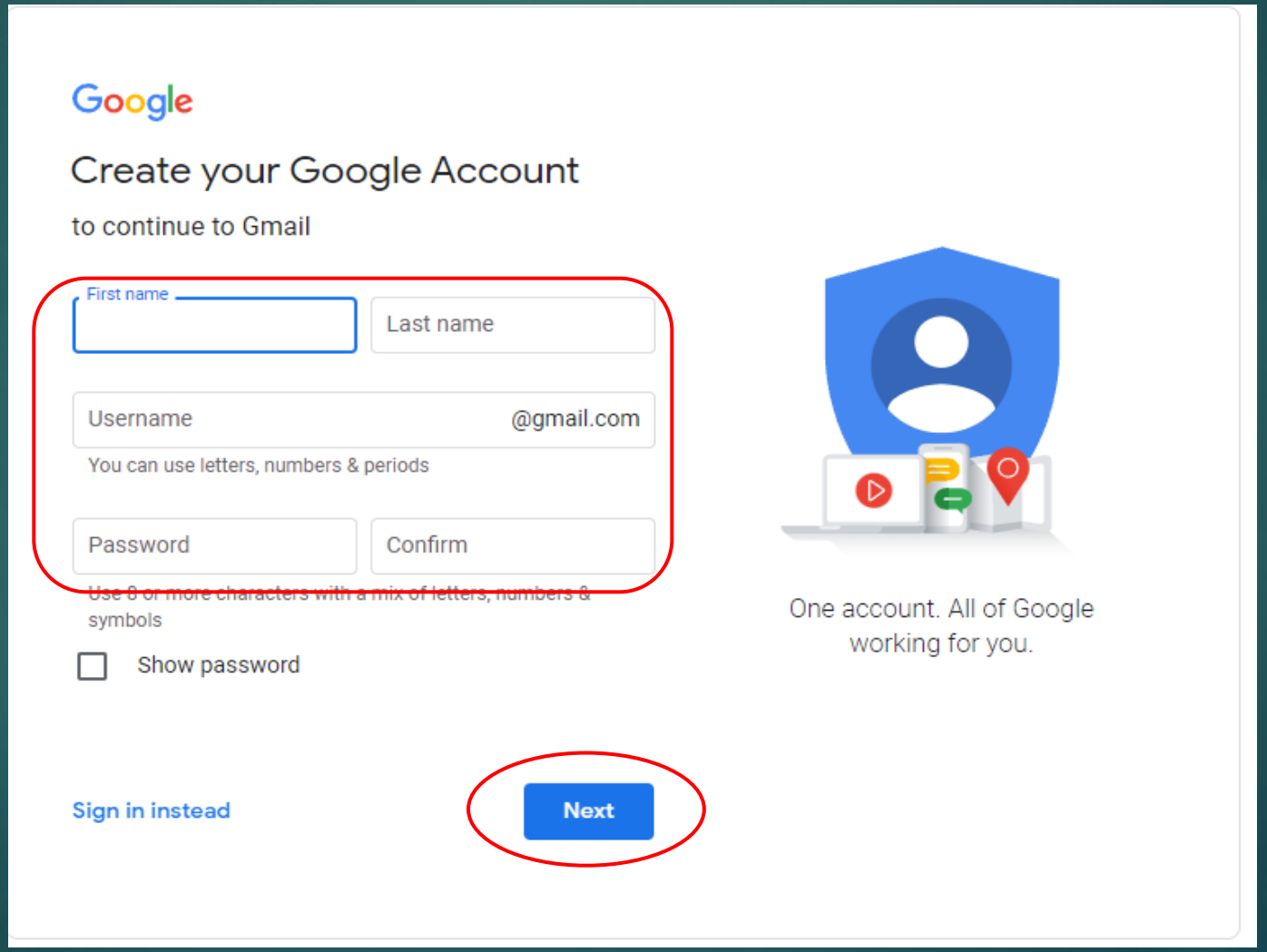
Choose “Create account”



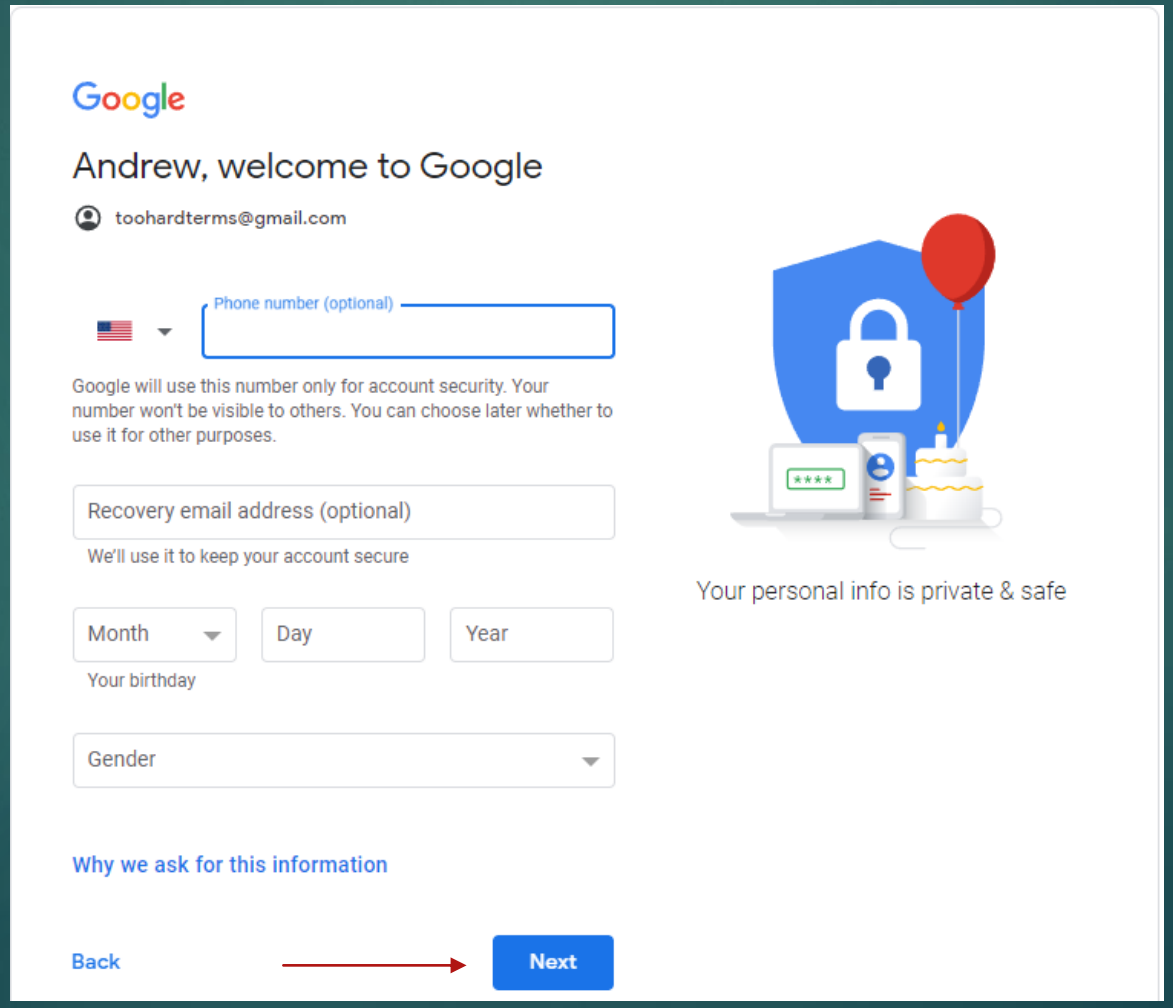
Choose “To manage my business”



Fill out fields – name, desired email, password – click “next”



Continue to provide info, click “next”



Verify phone number or skip

Google

Verify your phone number

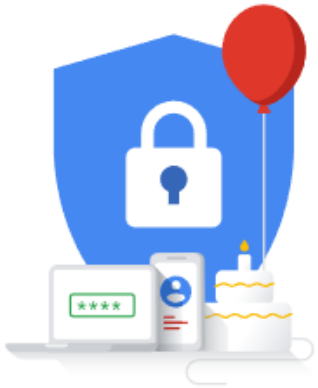
To make sure this number is yours, Google will send you a text message with a 6-digit verification code. *Standard rates apply*

(702) 493-6500

Back

Not now

Send



Your personal info is private & safe

Google

Privacy and Terms

To create a Google Account, you'll need to agree to the Terms of Service below.

In addition, when you create an account, we process your information as described in our Privacy Policy, including these key points:

Data we process when you use Google

- When you set up a Google Account, we store information you give us like your name, email address, and telephone number.
- When you use Google services to do things like write a message in Gmail or comment on a YouTube video, we store the information you create.
- When you search for a restaurant on Google Maps or watch a video on YouTube, for example, we process information about that activity – including information like the video you watched, device IDs, IP addresses, cookie data, and location.
- We also process the kinds of information described above when you use apps or sites that use Google services like ads, Analytics, and the YouTube video player.
- Conduct analytics and measurement to understand how our services are used. We also have partners that measure how our services are used. Learn more about these specific advertising and measurement partners.

Combining data

We also combine this data among our services and across your devices for these purposes. For example, depending on your account settings, we show you ads based on information about your interests, which we can derive from your use of Search and YouTube, and we use data from trillions of search queries to build spell-correction models that we use across all of our services.

You're in control

Depending on your account settings, some of this data may be associated with your Google Account and we treat this data as personal information. You can control how we collect and use this data now by clicking "More Options" below. You can always adjust your controls later or withdraw your consent for the future by visiting My Account (myaccount.google.com).

More options

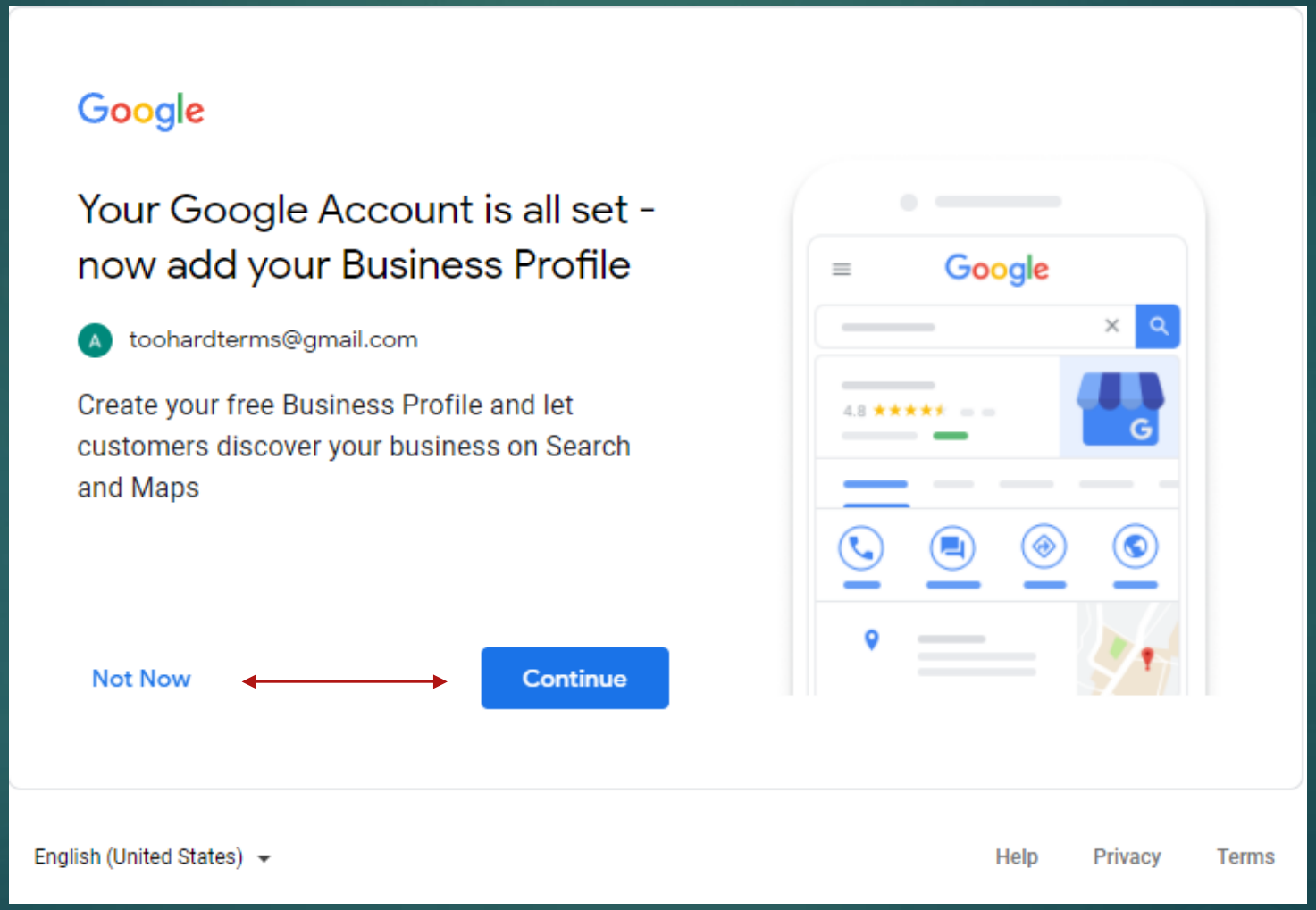
You're in control of the data we collect & how it's used

Cancel

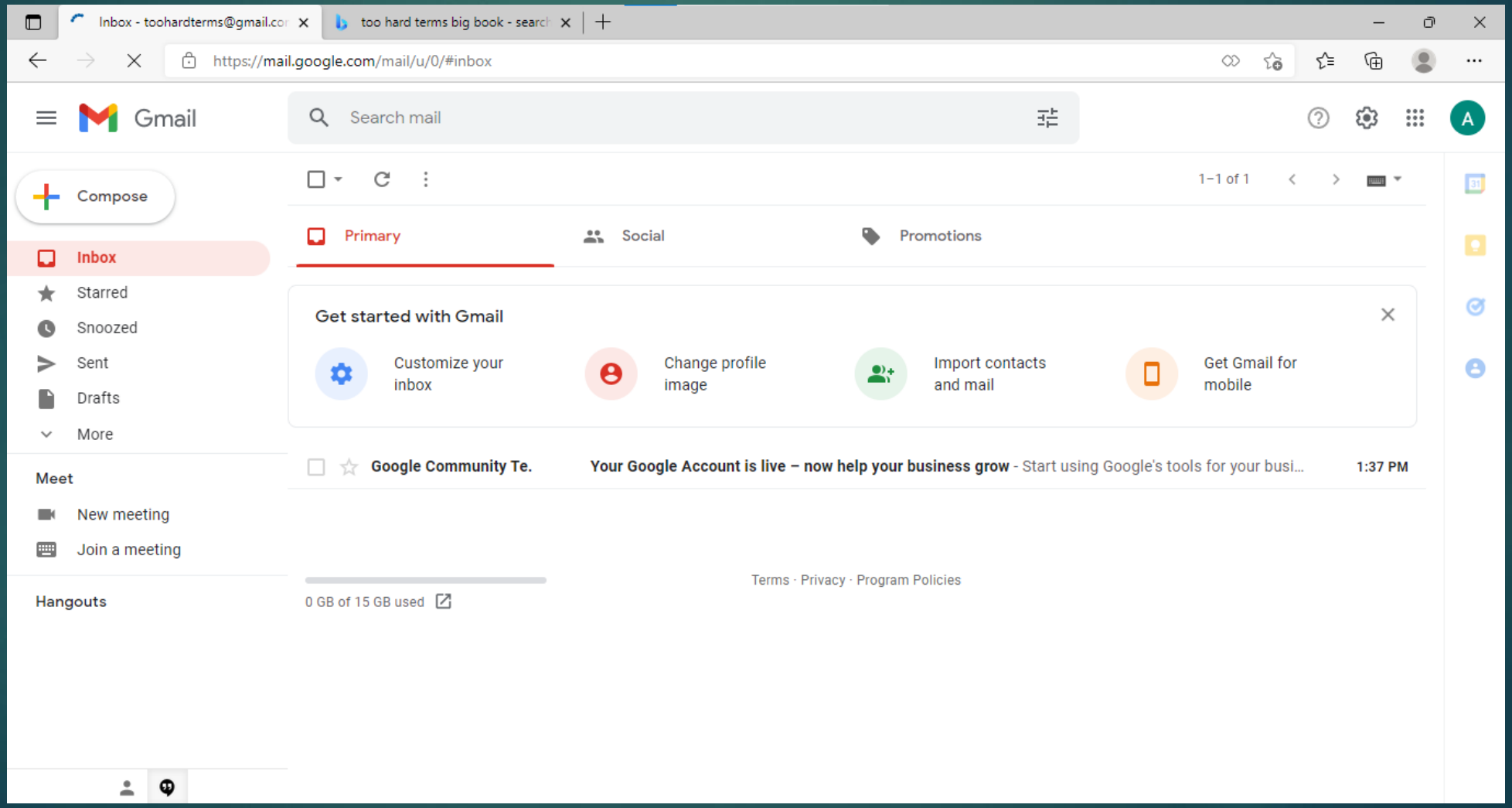
I agree

Agree to terms.

Consider adding group details



Success! You've created an email account.



Now that the group has an email account, lets look at how to get a group bank account…

Part 2b

OPENING A BANK ACCOUNT

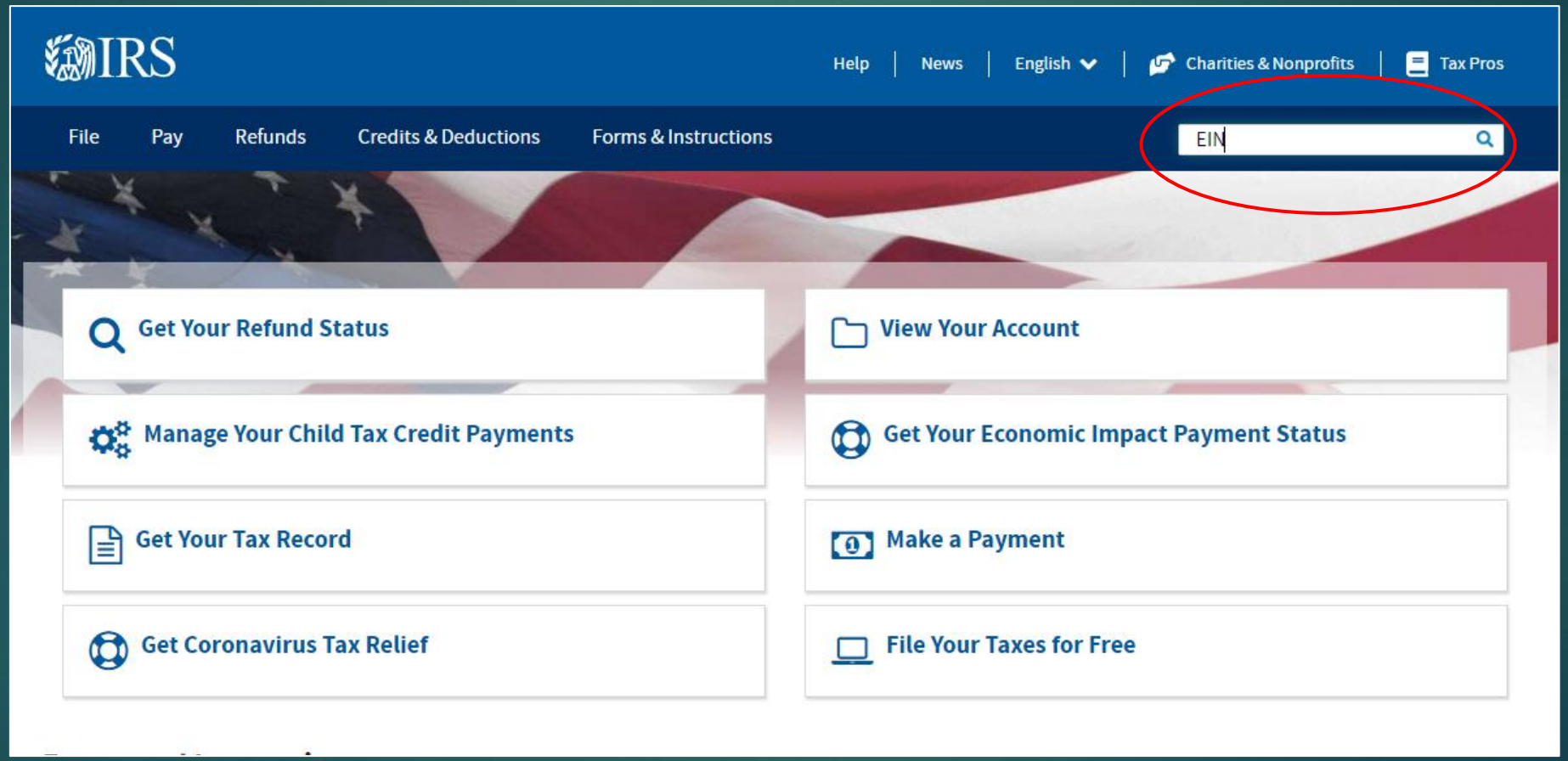
Start by creating an EIN for the group.

How to Create an EIN for Your Homegroup

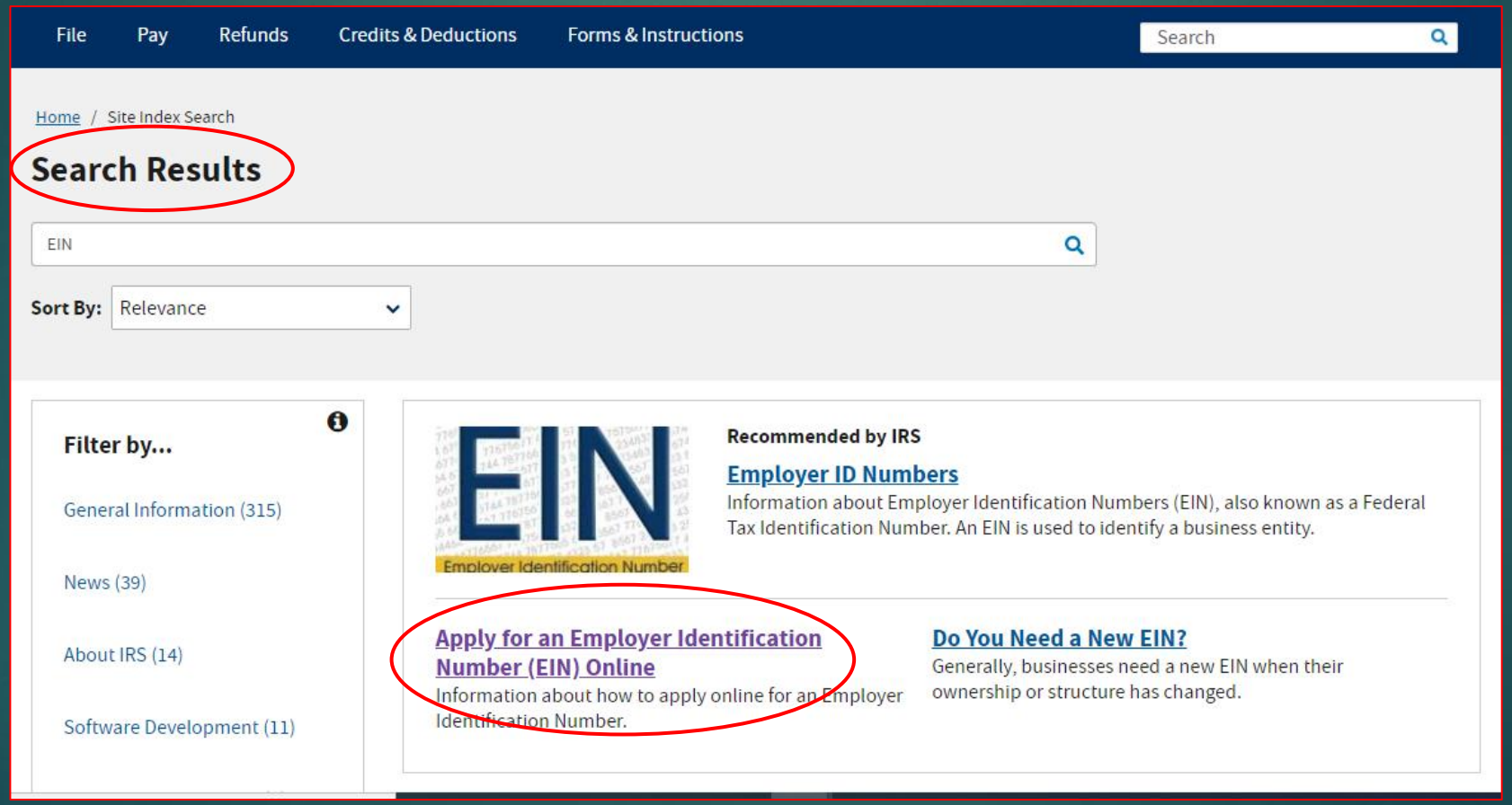
Getting Started

- EIN stands for Employer Identification Number – aka Tax Identification number
- It is **free** to apply for a EIN
- The online application is designed to be completed in less than 15 minutes
- The application is found online at www.irs.gov
- IRS form SS-4 or "Apply for an EIN online"

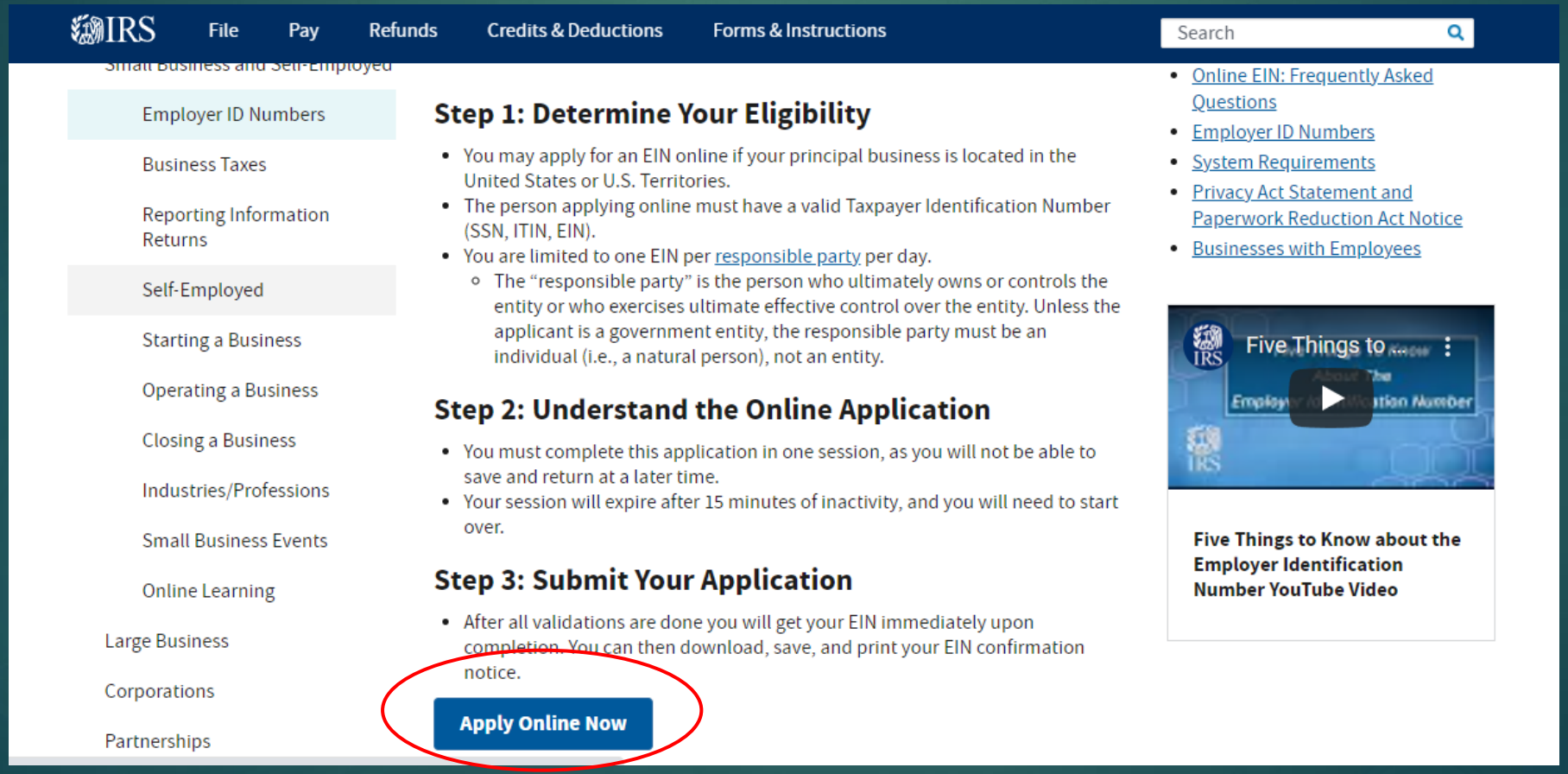
Search for EIN at www.irs.gov



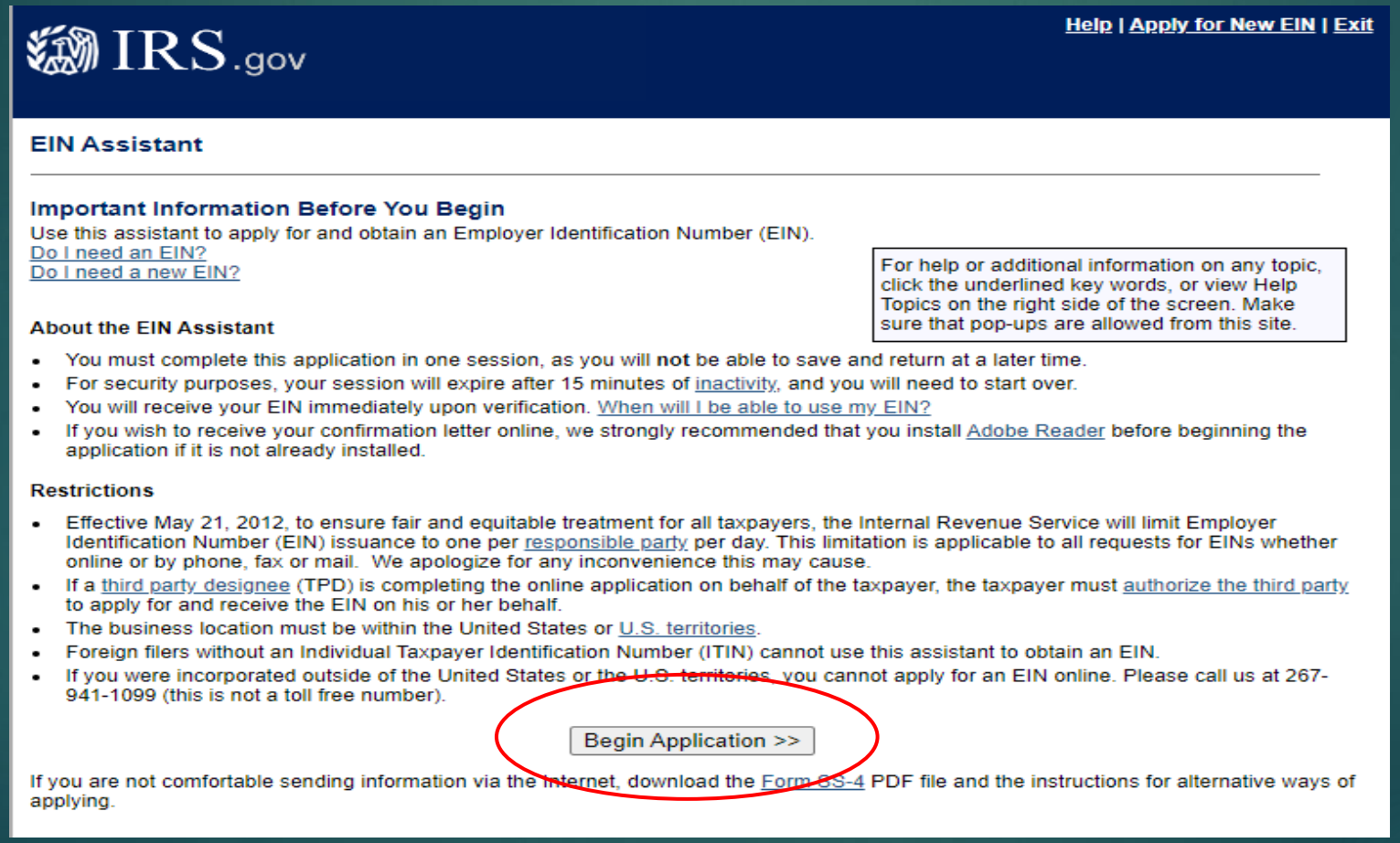
Choose “Apply for Employer Identification Number Online”



Click "Apply Online Now"



Click “Begin Application”



IRS.gov

Help | Apply for New EIN | Exit

EIN Assistant

Important Information Before You Begin

Use this assistant to apply for and obtain an Employer Identification Number (EIN).
Do I need an EIN?
Do I need a new EIN?

For help or additional information on any topic, click the underlined key words, or view Help Topics on the right side of the screen. Make sure that pop-ups are allowed from this site.

About the EIN Assistant

- You must complete this application in one session, as you will **not** be able to save and return at a later time.
- For security purposes, your session will expire after 15 minutes of inactivity, and you will need to start over.
- You will receive your EIN immediately upon verification. When will I be able to use my EIN?
- If you wish to receive your confirmation letter online, we strongly recommended that you install Adobe Reader before beginning the application if it is not already installed.

Restrictions

- Effective May 21, 2012, to ensure fair and equitable treatment for all taxpayers, the Internal Revenue Service will limit Employer Identification Number (EIN) issuance to one per responsible party per day. This limitation is applicable to all requests for EINs whether online or by phone, fax or mail. We apologize for any inconvenience this may cause.
- If a third party designee (TPD) is completing the online application on behalf of the taxpayer, the taxpayer must authorize the third party to apply for and receive the EIN on his or her behalf.
- The business location must be within the United States or U.S. territories.
- Foreign filers without an Individual Taxpayer Identification Number (ITIN) cannot use this assistant to obtain an EIN.
- If you were incorporated outside of the United States or the U.S. territories, you cannot apply for an EIN online. Please call us at 267-941-1099 (this is not a toll free number).

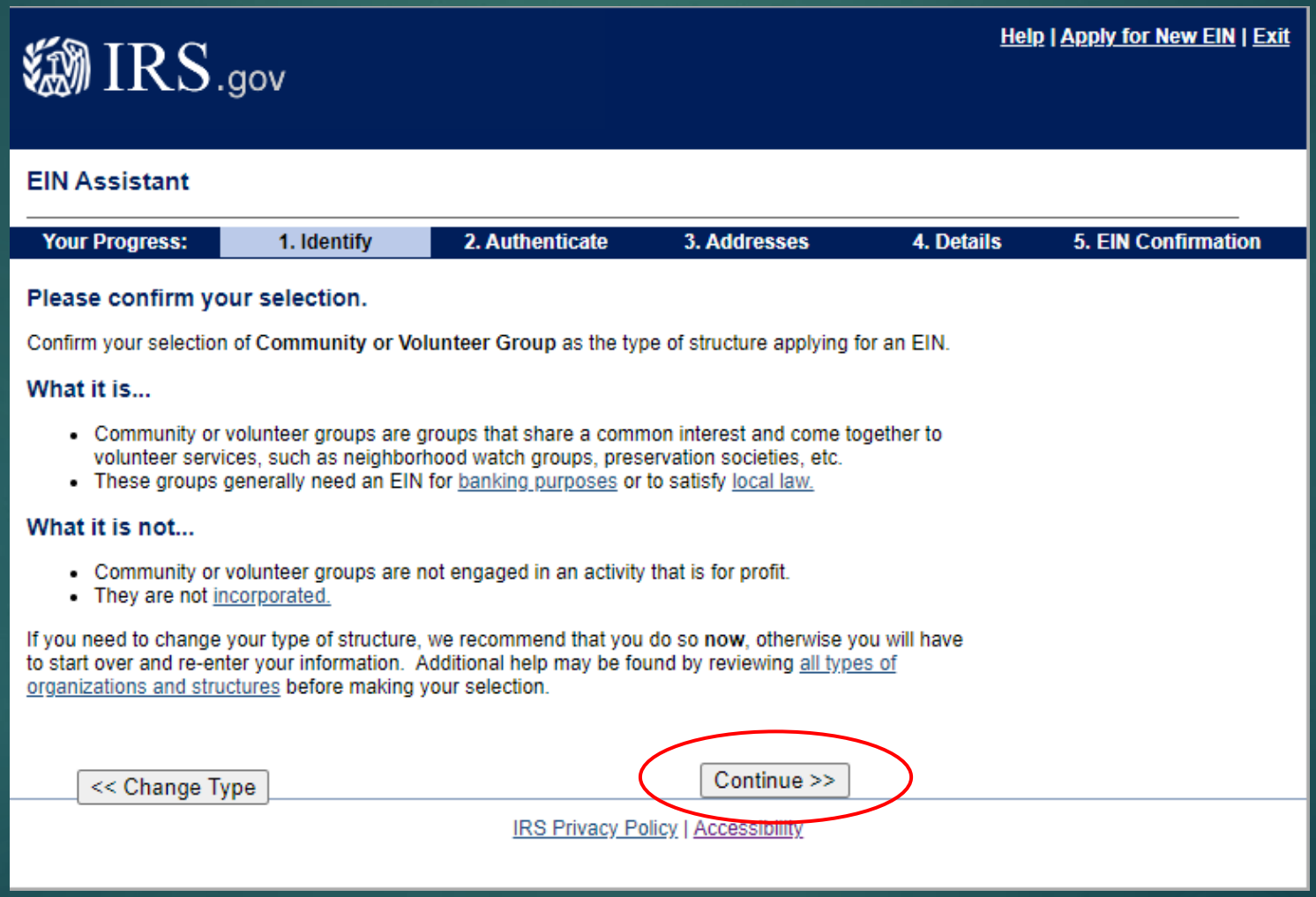
Begin Application >>

If you are not comfortable sending information via the Internet, download the Form SS-4 PDF file and the instructions for alternative ways of applying.

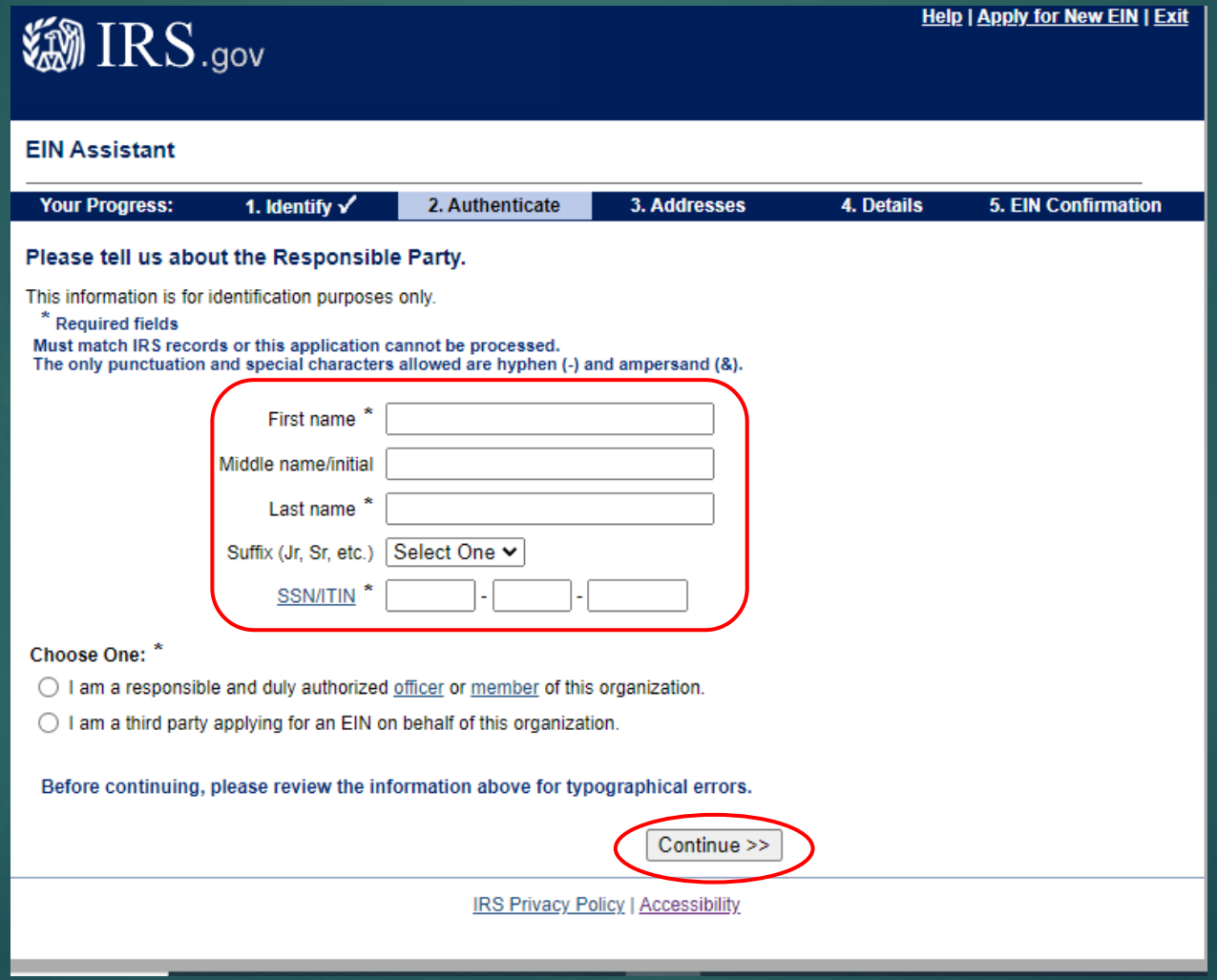
Choose "View Additional Types including tax exempt and government organizations" & click continue

Select “Community or Volunteer Group”

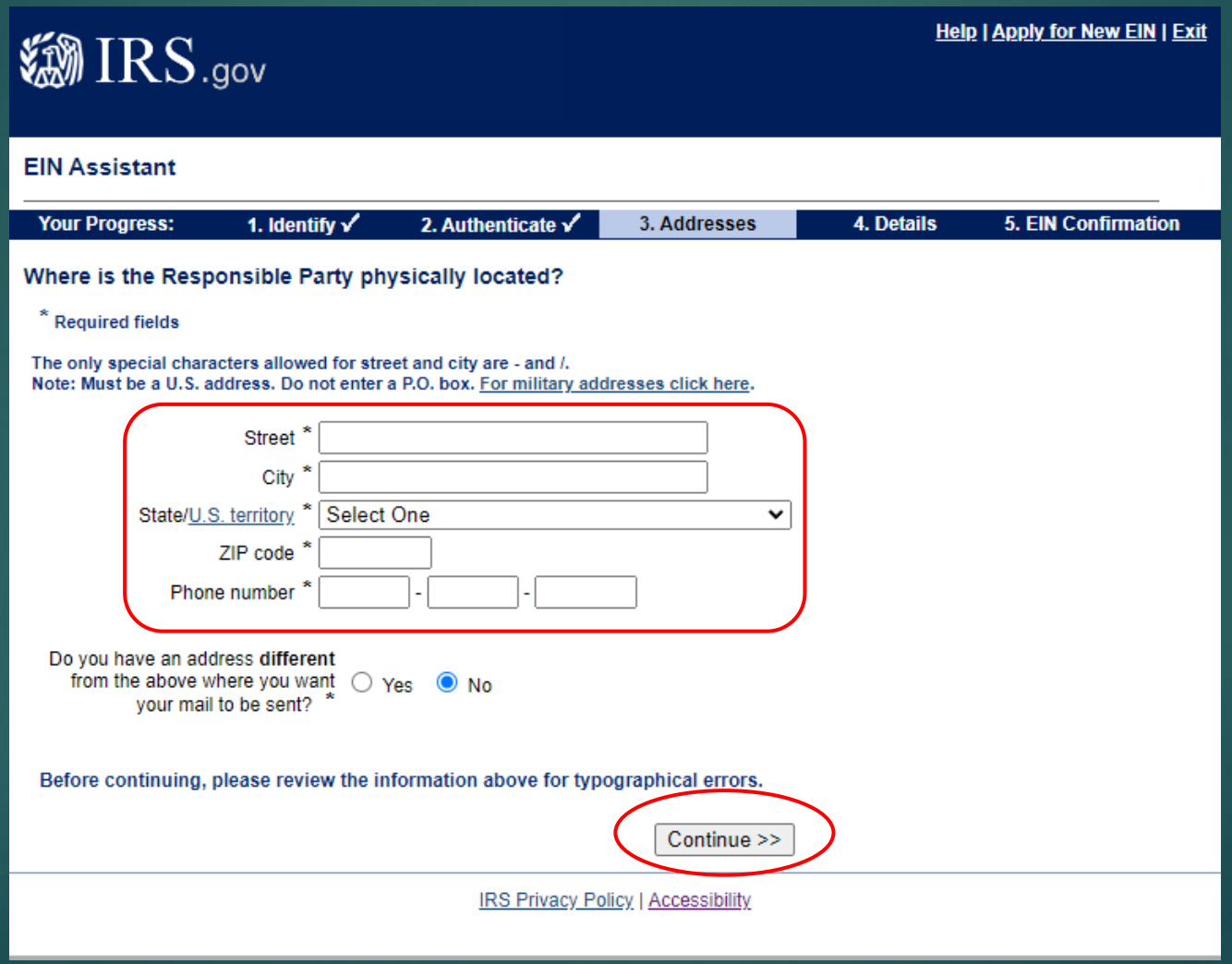
Click "Continue"



Fill out fields & click “Continue”

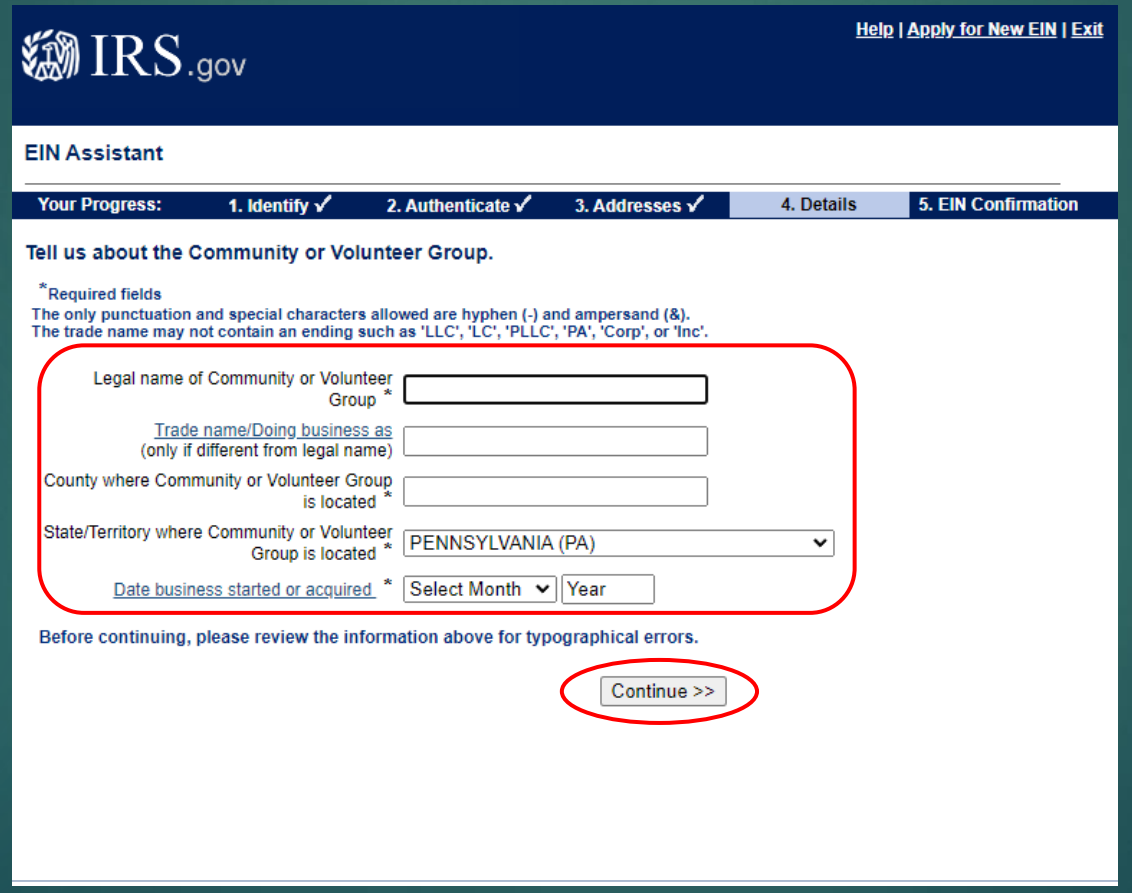


Fill out fields & click “Continue”

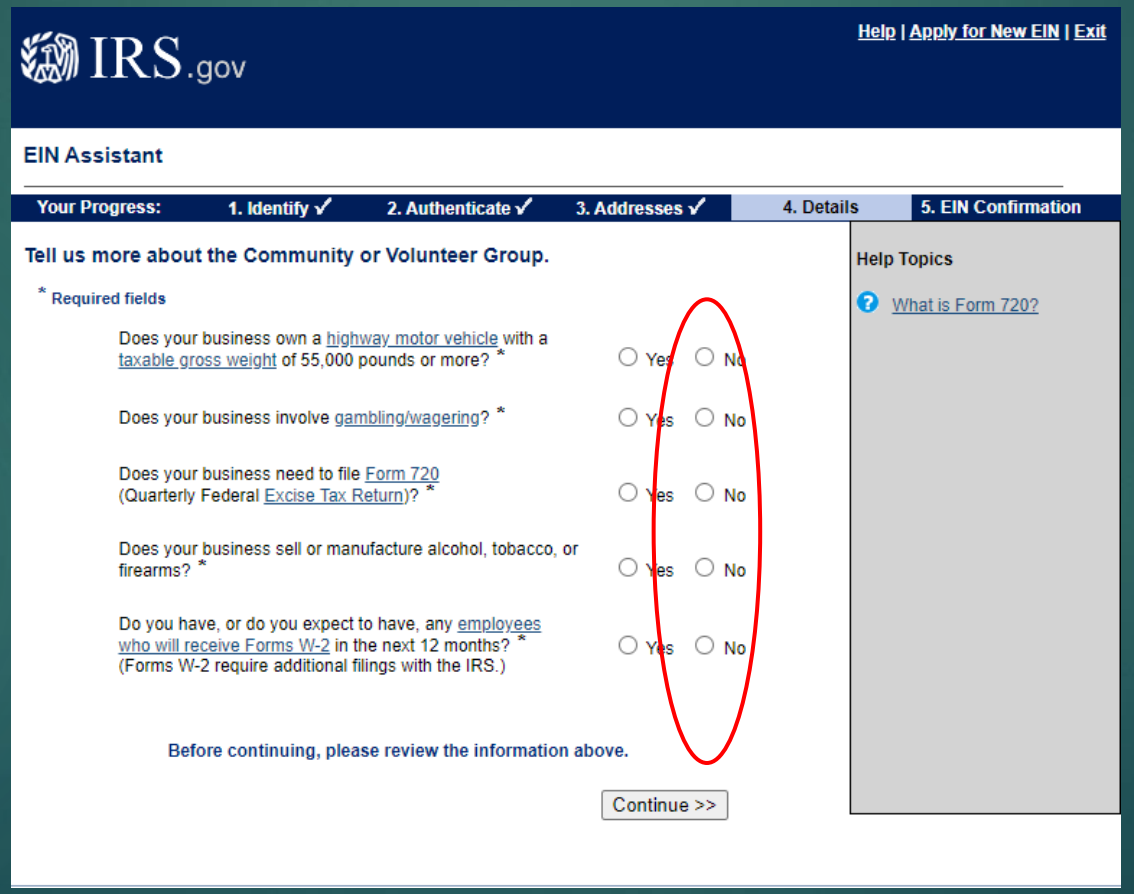


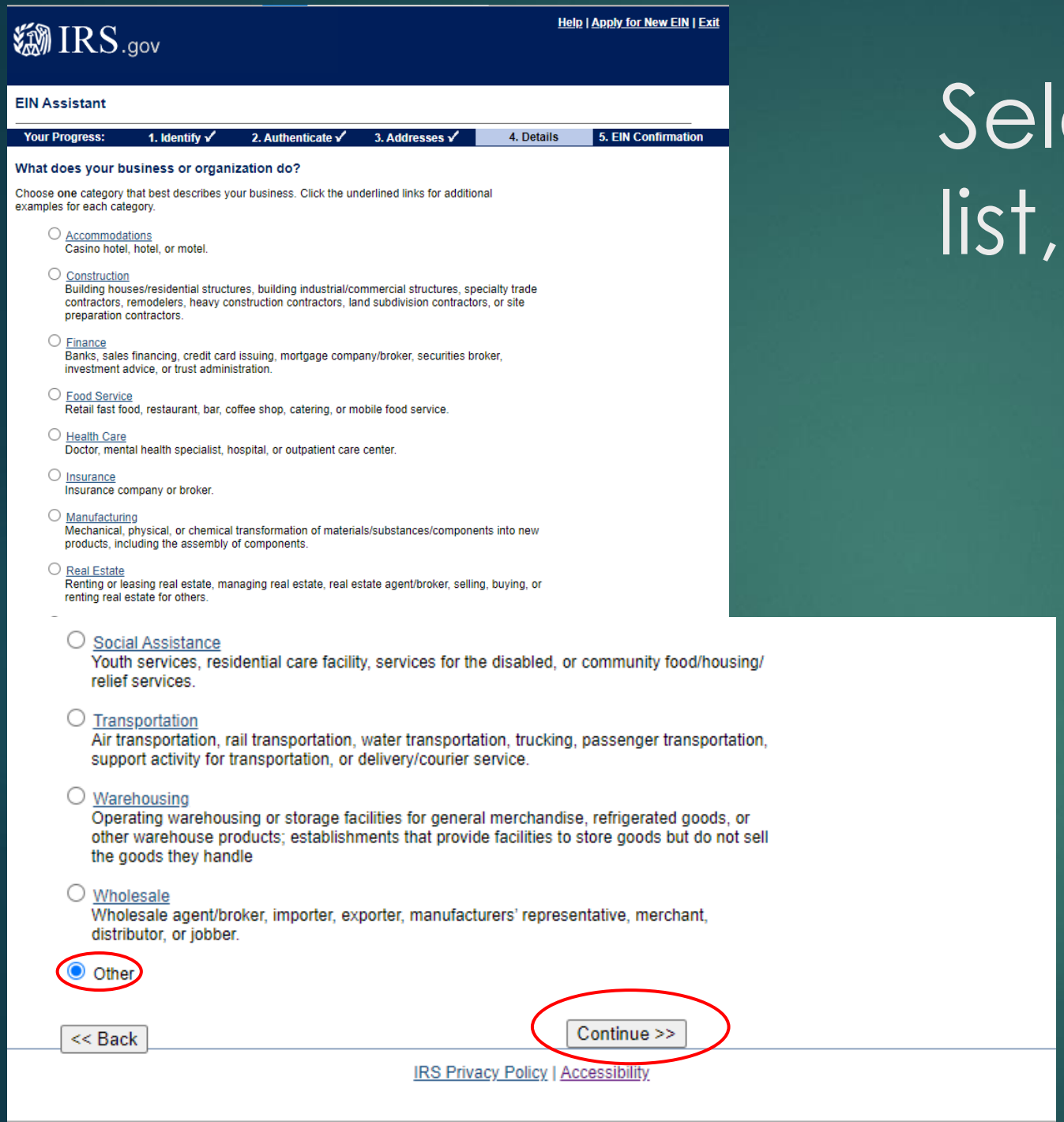
Fill out fields & click “Continue”

Fill out group information, click continue



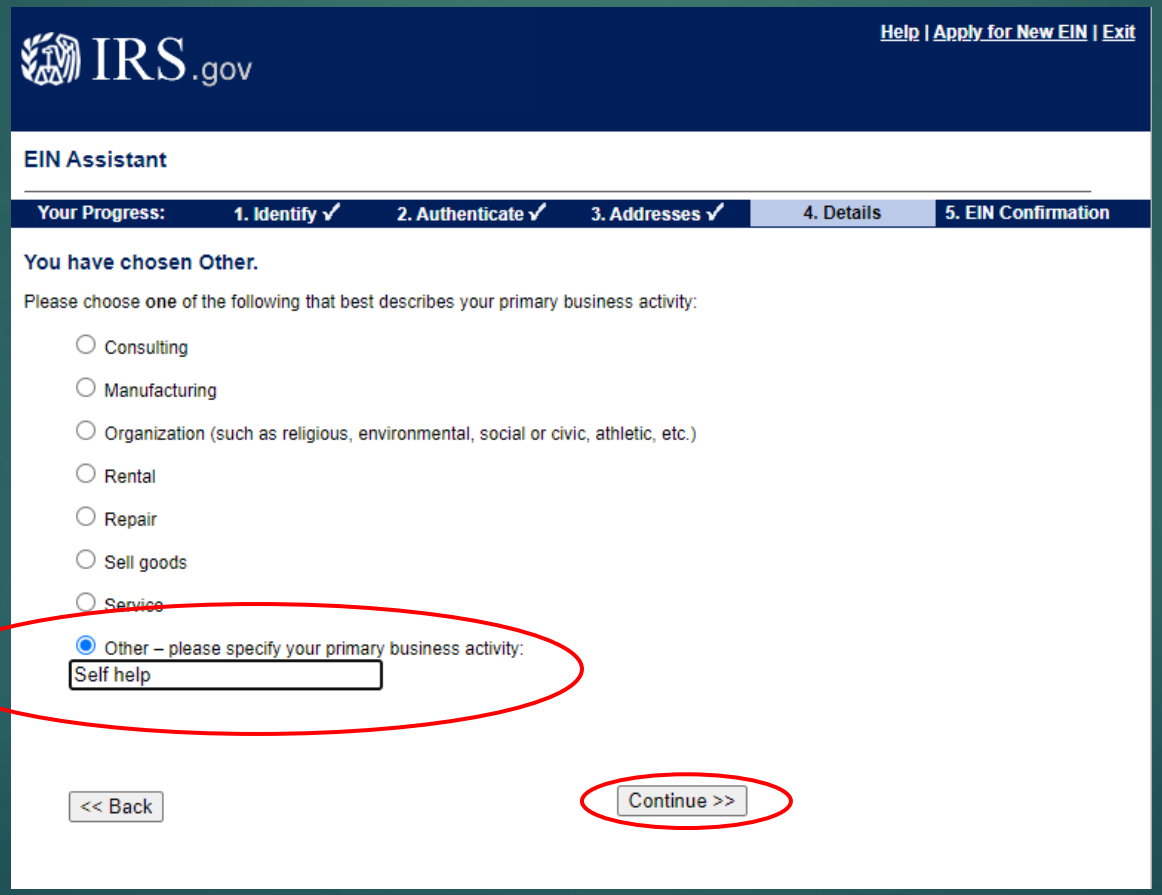
Select “No” for each option, click continue



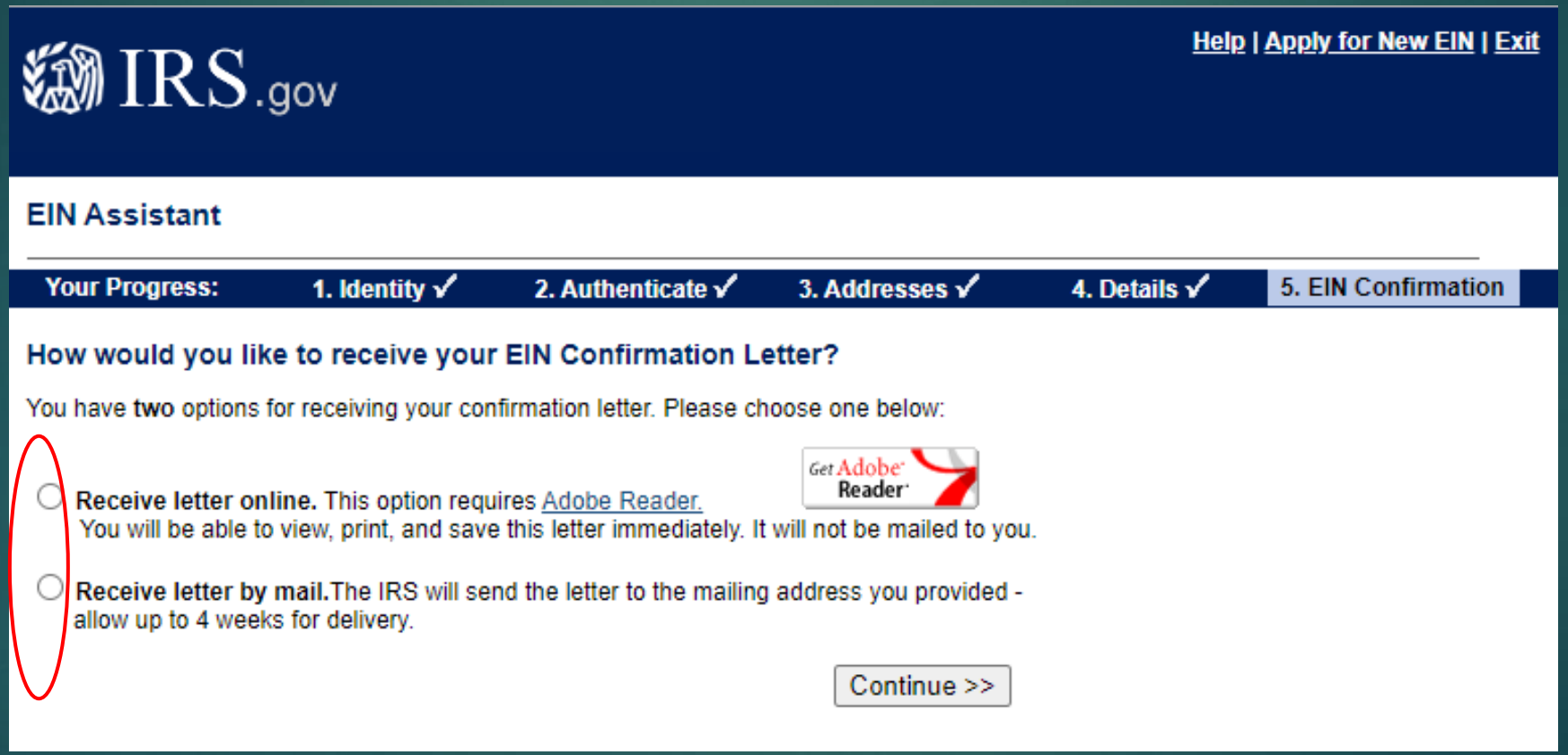


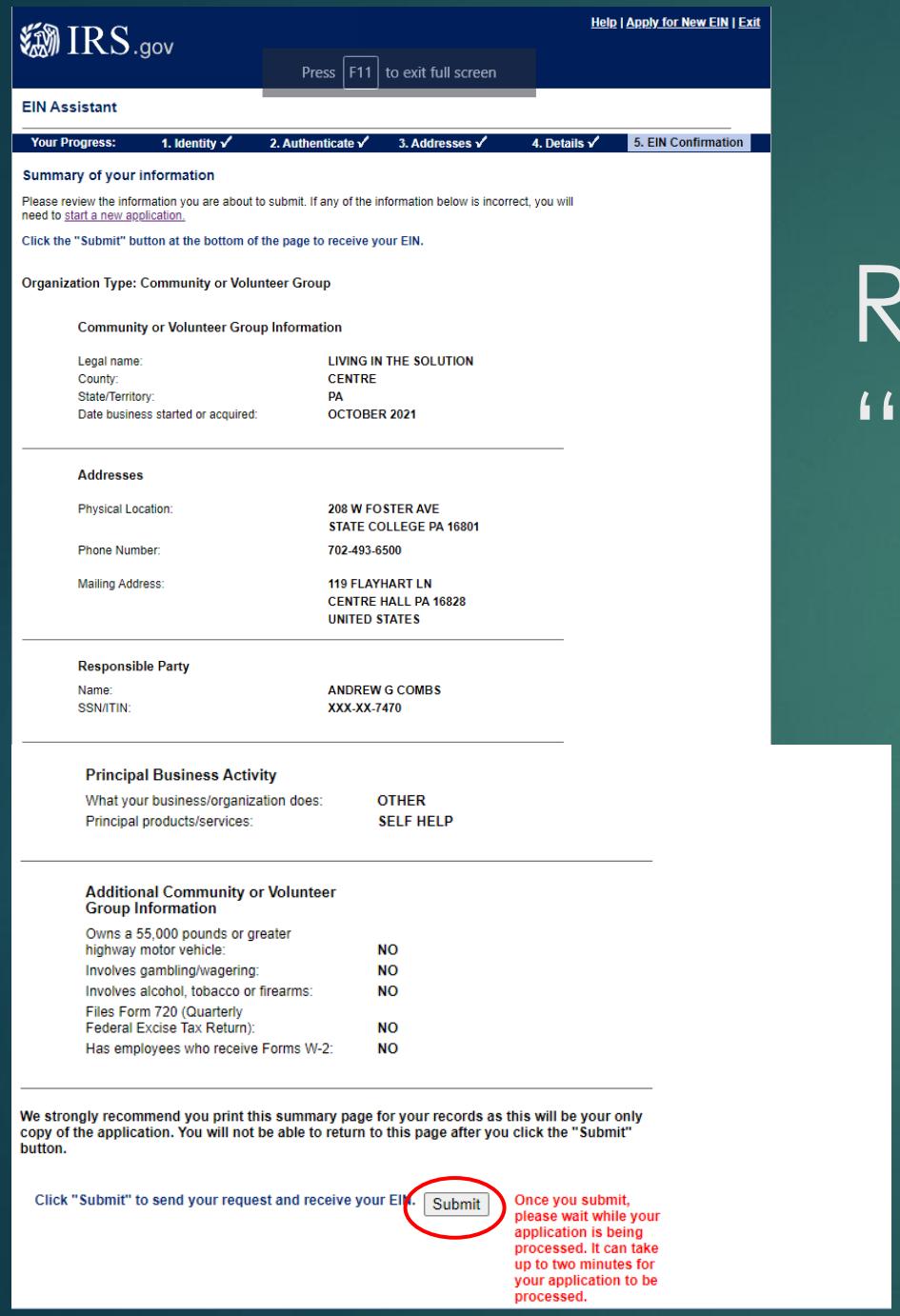
Select other from the list, click "continue"

Specify your group's primary business activity, click "continue"



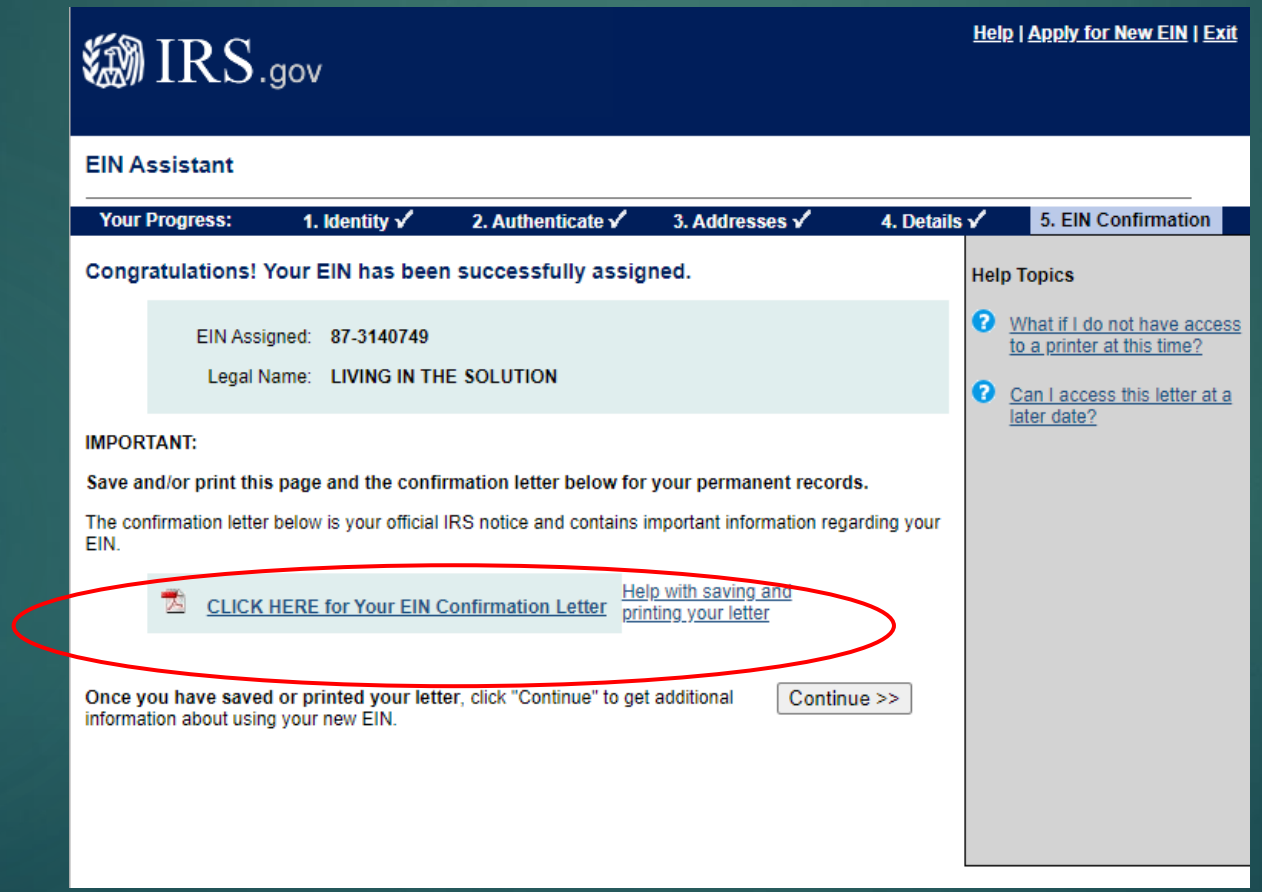
Choose to have the EIN letter printed or mailed, click “continue”



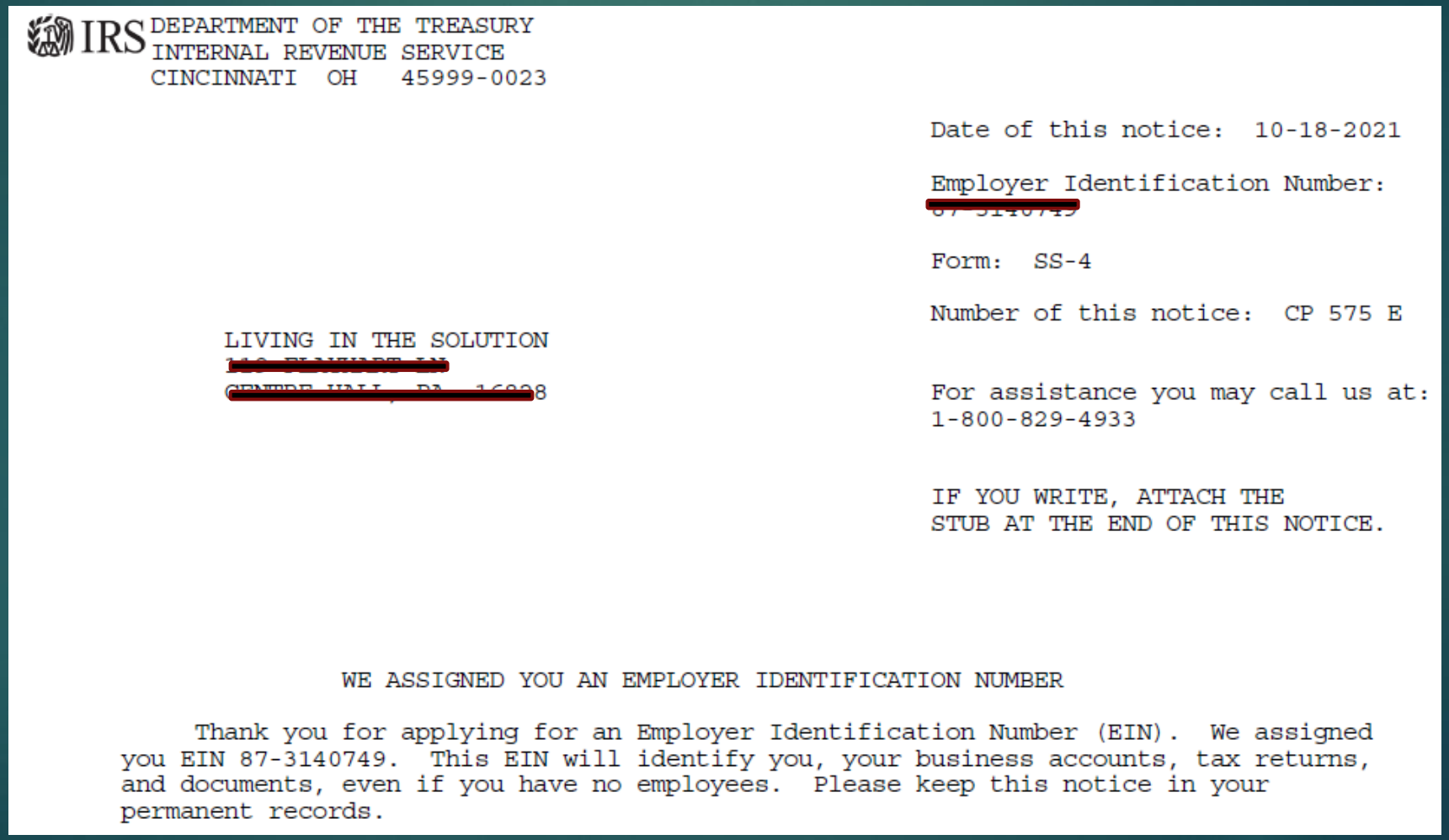


Review information, click “submit”

Success! Print the EIN letter.



The IRS confirmation letter



IRS DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
CINCINNATI OH 45999-0023

Date of this notice: 10-18-2021

Employer Identification Number:
[redacted]

Form: SS-4

Number of this notice: CP 575 E

LIVING IN THE SOLUTION
[redacted]

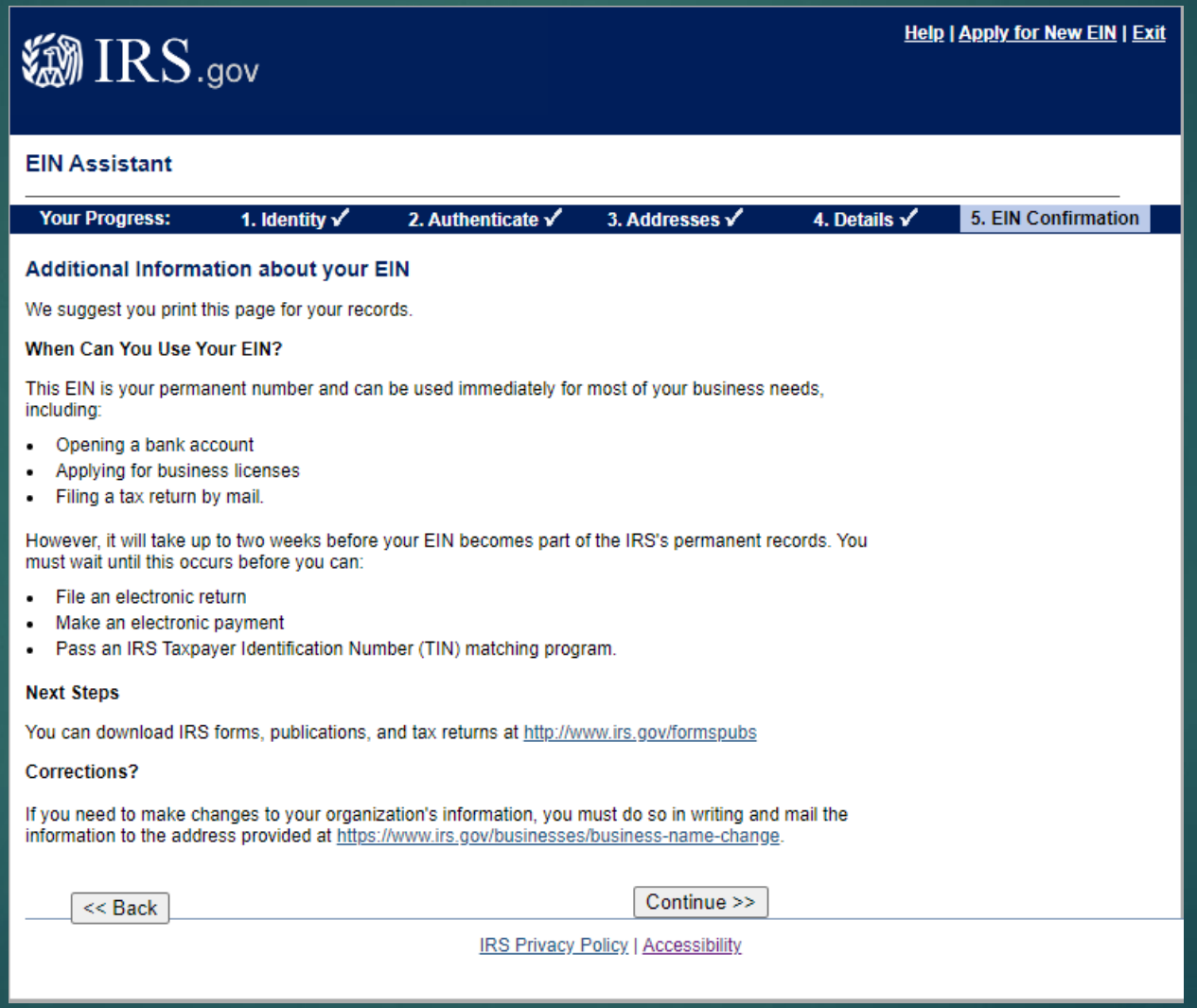
For assistance you may call us at:
1-800-829-4933

IF YOU WRITE, ATTACH THE
STUB AT THE END OF THIS NOTICE.

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN 87-3140749. This EIN will identify you, your business accounts, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

Additional Information



IRS.gov

Help | Apply for New EIN | Exit

EIN Assistant

Your Progress: 1. Identity ✓ 2. Authenticate ✓ 3. Addresses ✓ 4. Details ✓ 5. EIN Confirmation

Additional Information about your EIN

We suggest you print this page for your records.

When Can You Use Your EIN?

This EIN is your permanent number and can be used immediately for most of your business needs, including:

- Opening a bank account
- Applying for business licenses
- Filing a tax return by mail.

However, it will take up to two weeks before your EIN becomes part of the IRS's permanent records. You must wait until this occurs before you can:

- File an electronic return
- Make an electronic payment
- Pass an IRS Taxpayer Identification Number (TIN) matching program.

Next Steps

You can download IRS forms, publications, and tax returns at http://www.irs.gov/formspubs

Corrections?

If you need to make changes to your organization's information, you must do so in writing and mail the information to the address provided at https://www.irs.gov/businesses/business-name-change.

<< Back

Continue >>

IRS Privacy Policy | Accessibility

Once the EIN has been assigned, a group bank account can be opened…

How to Make a Bank Account for a Group or District

What do I need?

- EIN: EMPLOYER IDENTIFICATION NUMBER
- PERSONAL IDENTIFICATION
- BUSINESS FORMATION DOCUMENTS (GROUP MINUTES)
- LIST OF OFFICERS
- MINIMUM BALANCE

EIN: EMPLOYER TAX IDENTIFICATION NUMBER

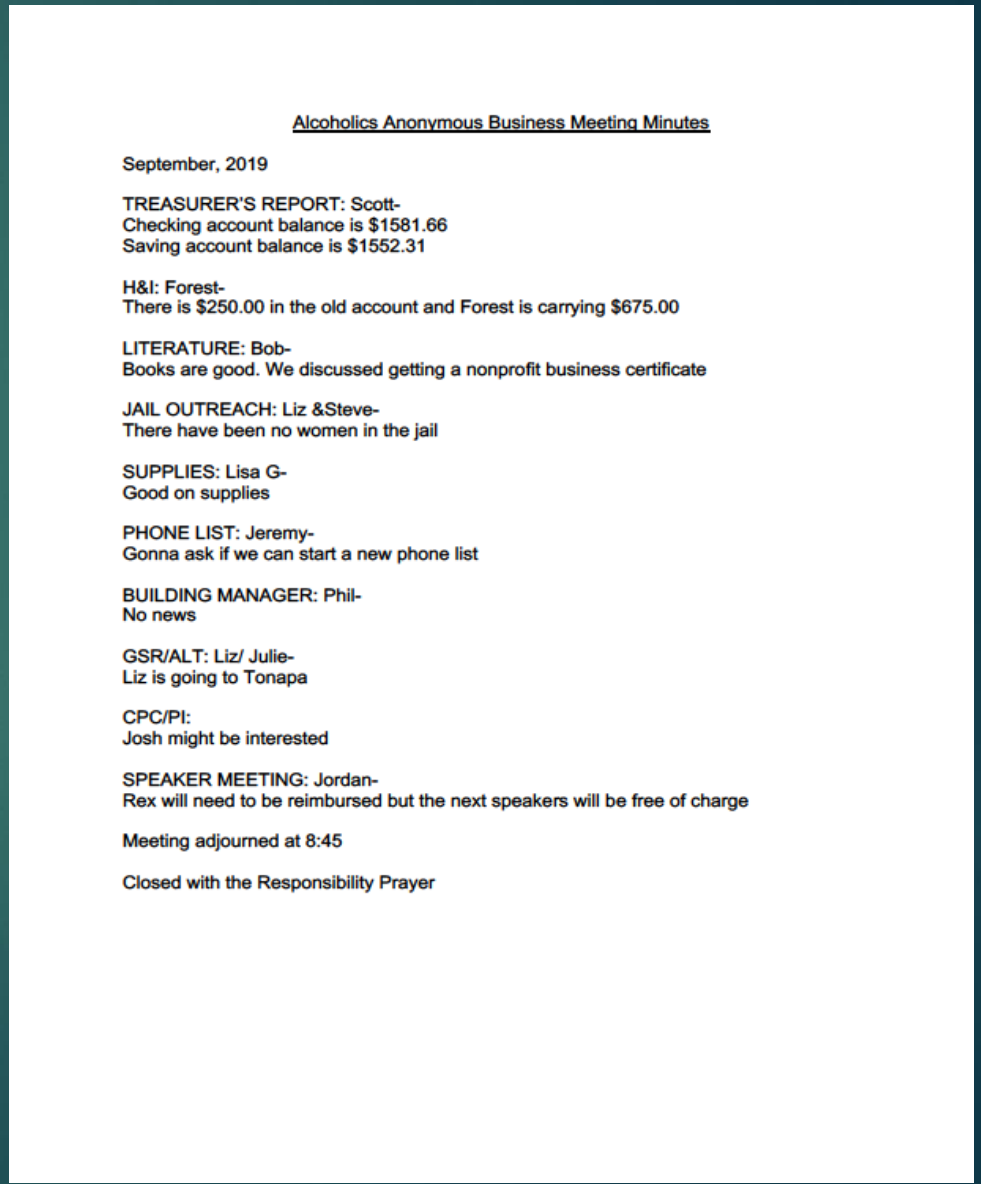
- Form SS-4 can be filled out on the IRS.gov website.

PERSONAL IDENTIFICATION

- Although AA is a program of anonymity, just as when you open a personal bank account, your bank will want to see a driver's license, passport, or another form of state-issued identification to prove you are who you say you are.
- Districts and home groups alike will want to vote in a business meeting on who's names will be included in the account. For a District, it is typically the DCM, and Treasurer. For Home Groups, it may be smart to add an additional name aside from the Treasurer such as the Secretary, IGR or GSR. Each group should decide for themselves in a business meeting.

Business formation Documents

- In order to start a business account, the bank will ask for some proof that the business/ organization exists. In the case of an AA bank account, two meeting minutes transcripts can be printed and brough to the bank at the time of signing up.



Alcoholics Anonymous Business Meeting Minutes

September, 2019

TREASURER'S REPORT: Scott-
Checking account balance is $1581.66
Saving account balance is $1552.31

H&I: Forest-
There is $250.00 in the old account and Forest is carrying $675.00

LITERATURE: Bob-
Books are good. We discussed getting a nonprofit business certificate

JAIL OUTREACH: Liz &Steve-
There have been no women in the jail

SUPPLIES: Lisa G-
Good on supplies

PHONE LIST: Jeremy-
Gonna ask if we can start a new phone list

BUILDING MANAGER: Phil-
No news

GSR/ALT: Liz/ Julie-
Liz is going to Tonapa

CPC/PI:
Josh might be interested

SPEAKER MEETING: Jordan-
Rex will need to be reimbursed but the next speakers will be free of charge

Meeting adjourned at 8:45

Closed with the Responsibility Prayer

List of officers

- The bank will want to see the names of people in significant roles. As roles change, updated lists of officers should be brought to the bank to ensure up to date information.

DCM
GSR
IGR

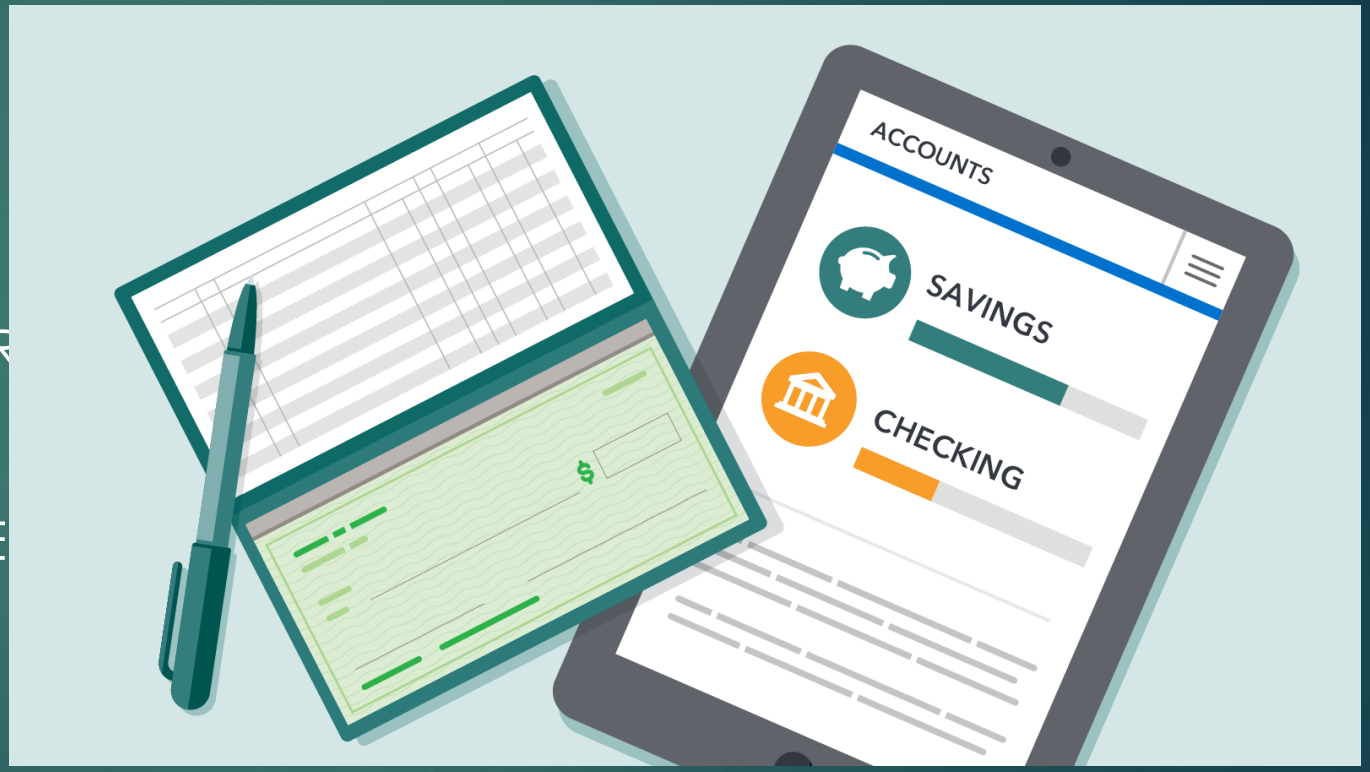
ADCM
SECRETARY
TREASURER

Minimum balance

- Most banks will require an initial deposit to open an account. Make sure to vote on this amount in your business meeting to ensure that your group or district have the funds necessary. Some banks will charge a monthly service fee, which should be set aside each month.

Decide which account your group needs

- MOST GROUPS SIMPLY OPEN A CHECKING ACCOUNT.
- A SAVINGS ACCOUNT MAY BE BENEFICIAL FOR GROUPS THAT WOUL PREFER THEIR PRUDENT RESERVE IN A SEPARATE LOCATION.



Select the bank

- WHEN SELECTING THE BANK YOUR GROUP WILL USE, KEEP IN MIND THE FOLLOWING:
- FEES
- INTEREST RATES
- ACCESIBLE BRANCH LOCATIONS
- ACCOUNT MANAGEMENT TOOLS

Apply for the account

- MOST BANKS WILL ALLOW YOU TO APPLY FOR A BUSINESS ACCOUNT ONLINE, HOWEVER GROUPS MAY FAVOR GOING TO THE BANK IN PERSON. AS LONG AS YOU HAVE ALL OF THE REQUIRED PAPERWORK IN ORDER, THE ACCOUNT WILL BE OPENED IN LESS THAN AN HOUR.
- THE ONLY DOWNFALL ABOUT APPLYING ONLINE WOULD BE THAT ONE PERSON WILL HAVE TO GATHER OTHER GROUP MEMBERS PERSONAL DOCUMENTS, AND GROUP MEMBERS MAY NOT BE COMFORTABLE WITH THIS.

DEPOSIT YOUR FUNDS

- YOU'RE ALL SET! PUT YOUR INITIAL DEPOSIT IN, AND HAVE YOUR TREASURER DEPOSIT ANY INCOMING CHECKS ON A WEEKLY OR MONTHLY BASIS.
- TREASURER REPORTS ARE A MUST AT DISTRICT AND BUSINESS MEETINGS!

Once you've set up a group email and have opened a bank account, it's time to start looking at donation platforms…

Part 2c

CHOOSING A PLATFORM

Virtual Platform Options

Virtual Platforms- Which one to use?

- Some considerations
  - Anonymity
  - Ease of Use
  - Banking Compatibility
  - Transaction fees
  - Payment types
  - Setup

PayPal

- Anonymity
  - User information (name on PayPal account or credit/debit card) will be seen by treasurer
- Ease of Use
  - Can use on computer or mobile device
  - Straightforward payment
- Bank Compatibility
  - No issues
- Transaction Fees
  - 2.90% + 0.49 per transaction (2.2% for nonprofit)
  - Additional fee for instant deposit
- Payment Types
  - PayPal account
  - Credit/Debit card
- Setup
  - Easy to set up
  - Business account is free and requires bank account
  - Can have various payment options

Venmo

- Anonymity
  - Has social aspect
  - Must be sure privacy settings are set to private
- Ease of Use
  - Mobile use only
  - Business accounts include free QR kit
- Bank Compatibility
  - No issues
- Transaction fees
  - 1.9% + 0.10 per transaction
- Payment Types
  - Credit/debit card
- Setup
  - Requires a mobile device (phone number)
  - Does not require bank account, but group/business bank account is recommended

Cash App

- Anonymity
  - Can create user name
  - No social aspect
- Ease of Use
  - Simple to pay and link accounts
  - Can set up QR codes
- Bank Compatibility
  - No issues
- Transaction fees
  - No fees for accepting/sending money
  - Fee for instant deposits
  - 3% fee for using credit card
- Payment Types
  - Credit/debit
- Setup
  - Requires mobile device (phone number)
  - Does not require bank account, but group/business bank account is recommended

Stripe

- Anonymity
  - User information will be seen by treasurer
- Ease of Use
  - Mobile or Website use
  - Recurring payments available
- Bank Compatibility
  - No issues
- Transaction Fees
  - 2.9% + 0.30 per transaction (2.2% for nonprofit)
- Payment Types
  - Credit/debit
  - Apple/Google pay
- Setup
  - Requires email and bank account- online banking for account is needed
  - Business accounts are necessary

Givebutter

- Anonymity
  - User information will be seen by treasurer
- Ease of Use
  - Can use on computer or mobile device
  - Recurring payment option
- Bank Compatibility
  - No issues
- Transaction Fees
  - 2.9% + 0.30 per transaction
  - 1% platform fee (unless using tips) per transaction
- Payment Types
  - Credit/debit
  - PayPal, Venmo
  - Google/Apple pay
- Setup
  - Requires email and Stripe (guided)
  - No separate PayPal account required

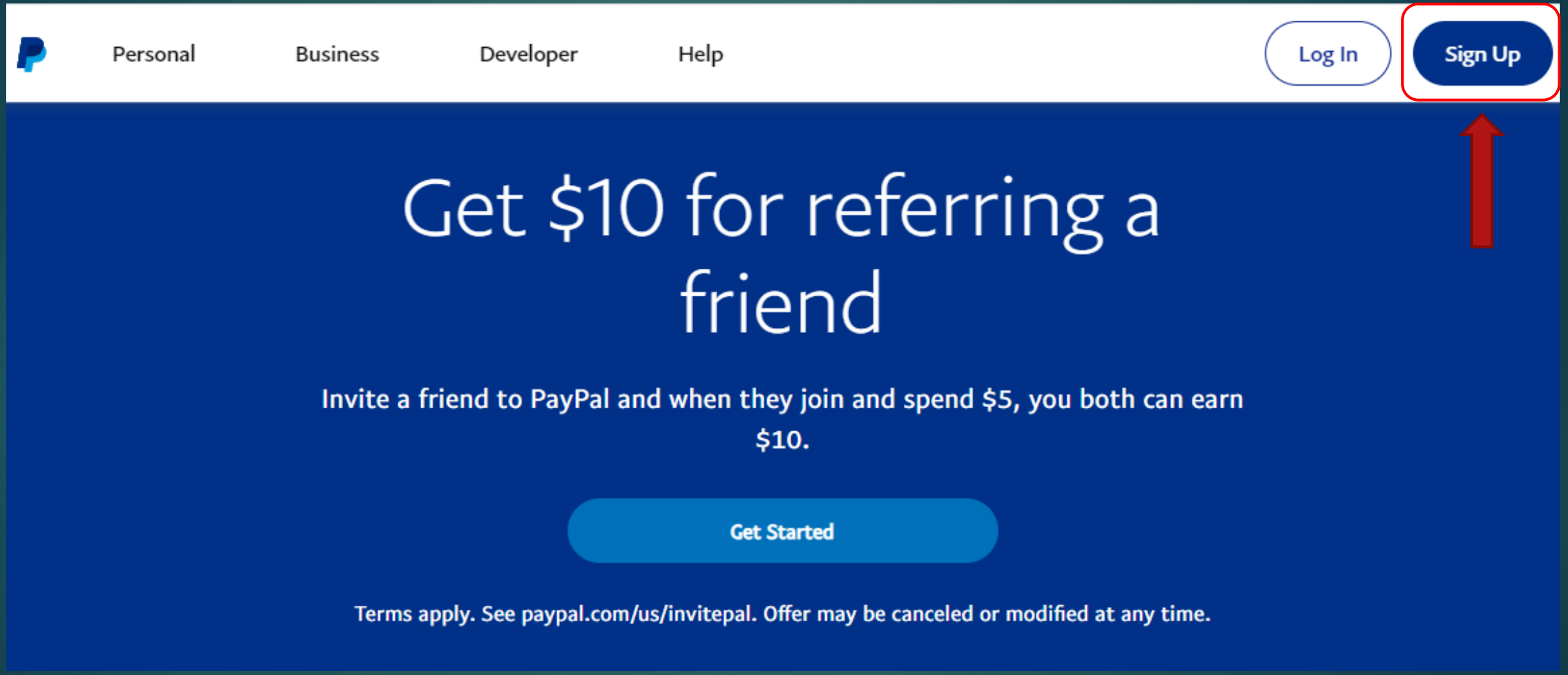
Donorbox

- Anonymity
  - User information will be seen by treasurer
- Ease of Use
  - Can use on computer and mobile device
  - Recurring payment option
- Bank Compatibility
  - No issues
- Transaction fees
  - 2.9% + 0.30 per transaction (2.2% for nonprofit)
  - 1.5% platform fee per transaction
  - 0.8% on e-checks
- Payment Types
  - Credit/debit
- Setup
  - Requires email, Stripe, and PayPal accounts
  - Easy to create forms

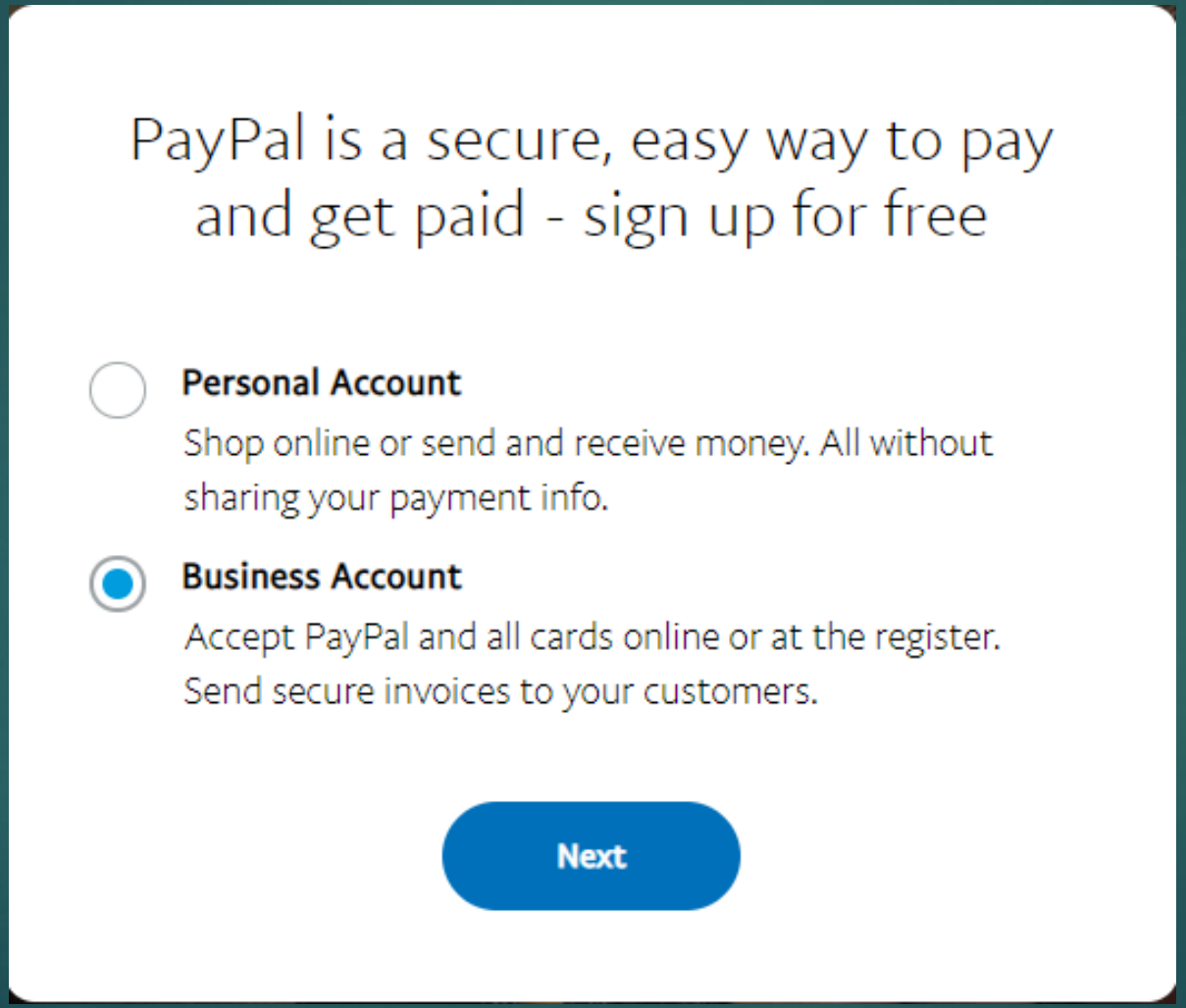
Platform Setup

How to Set up a PayPal Account

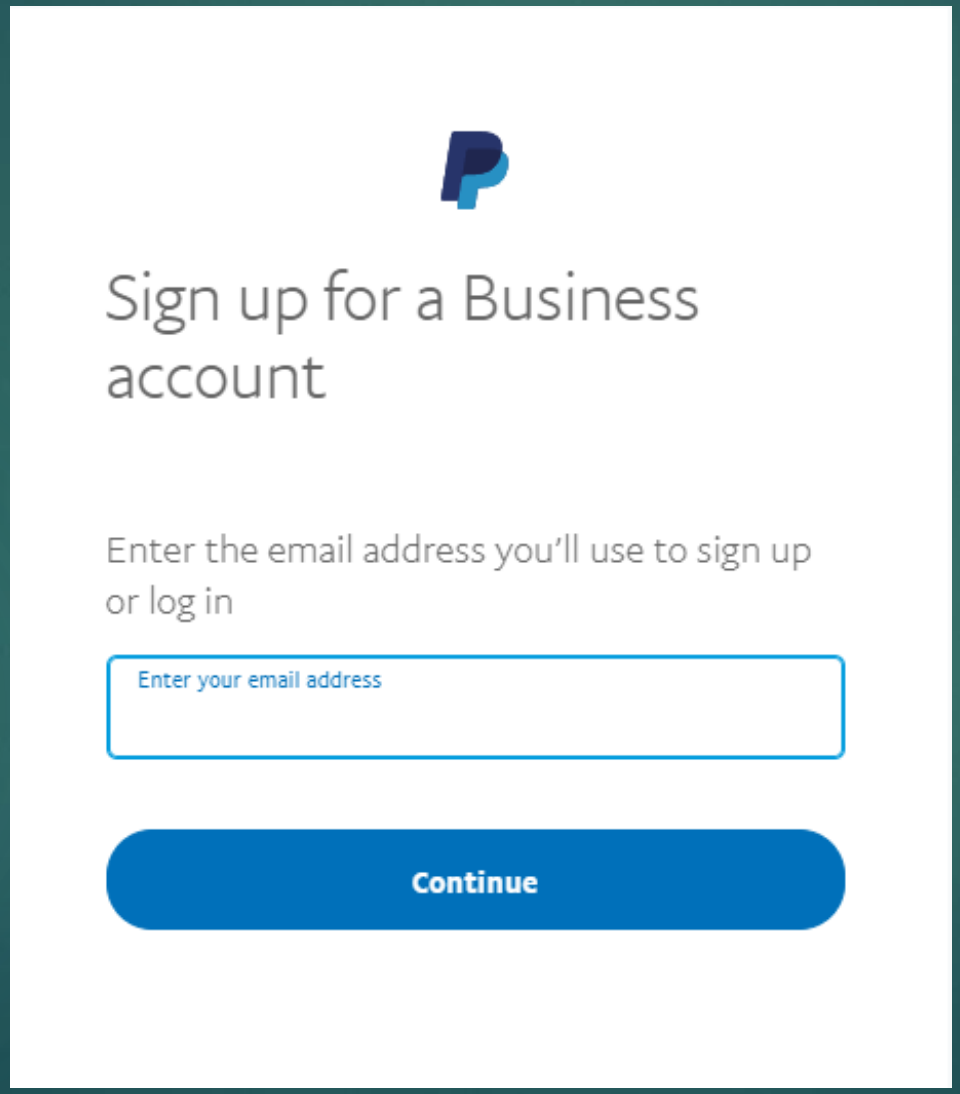
www.paypal.com



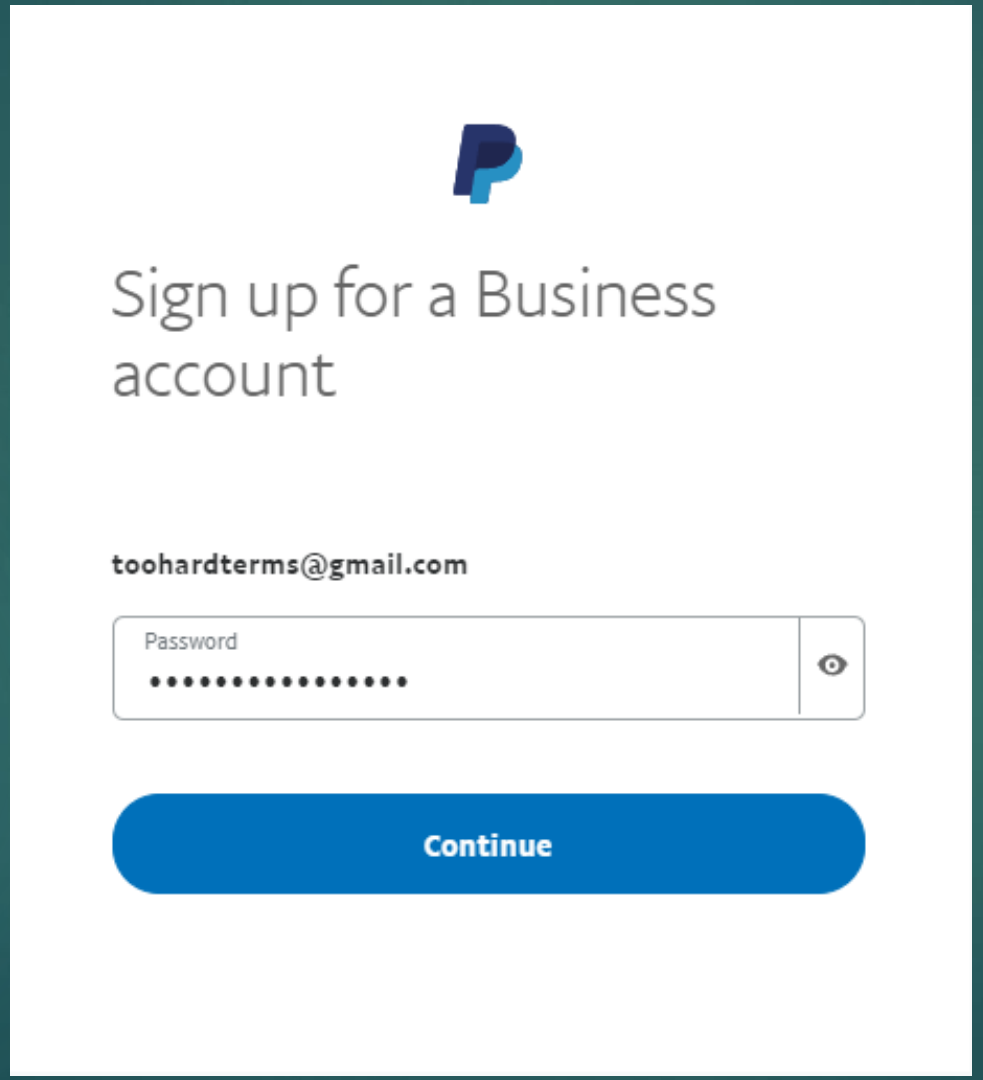
Choose ‘business account’



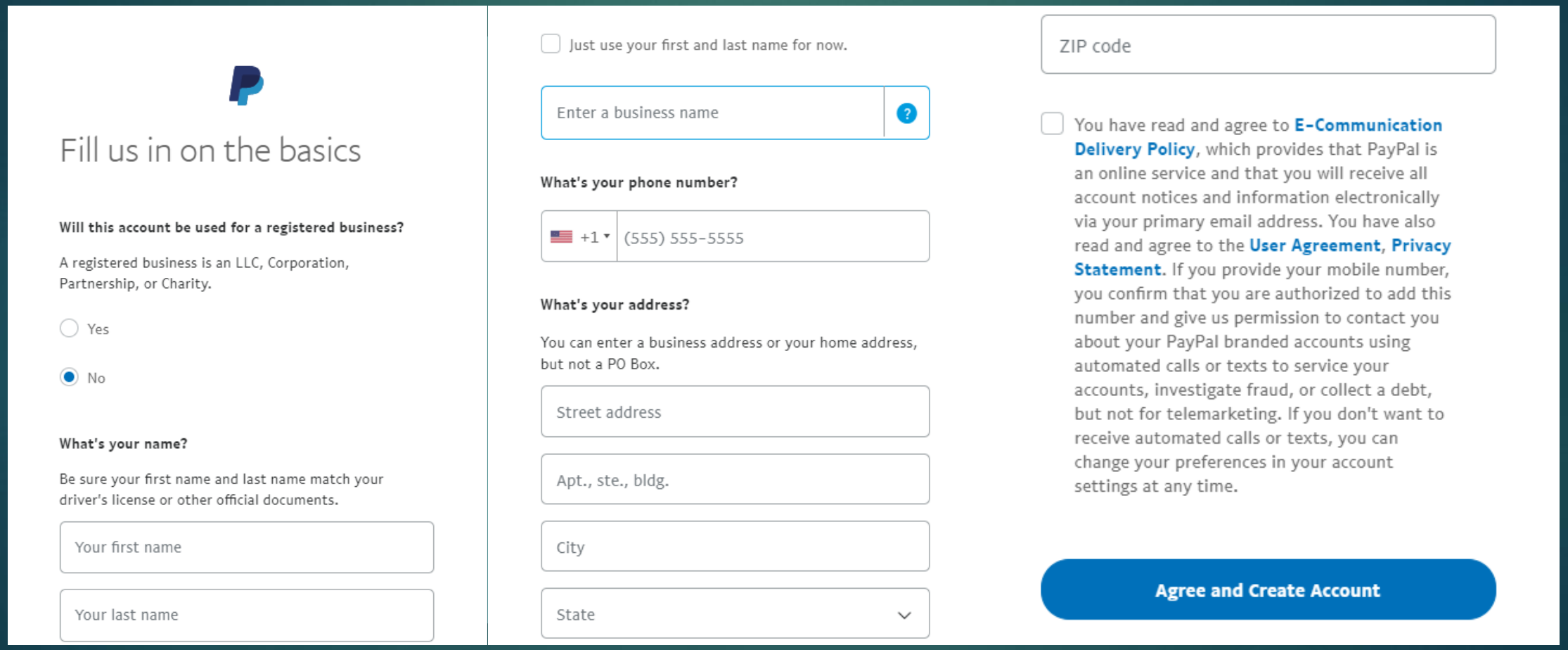
Enter your group's email address

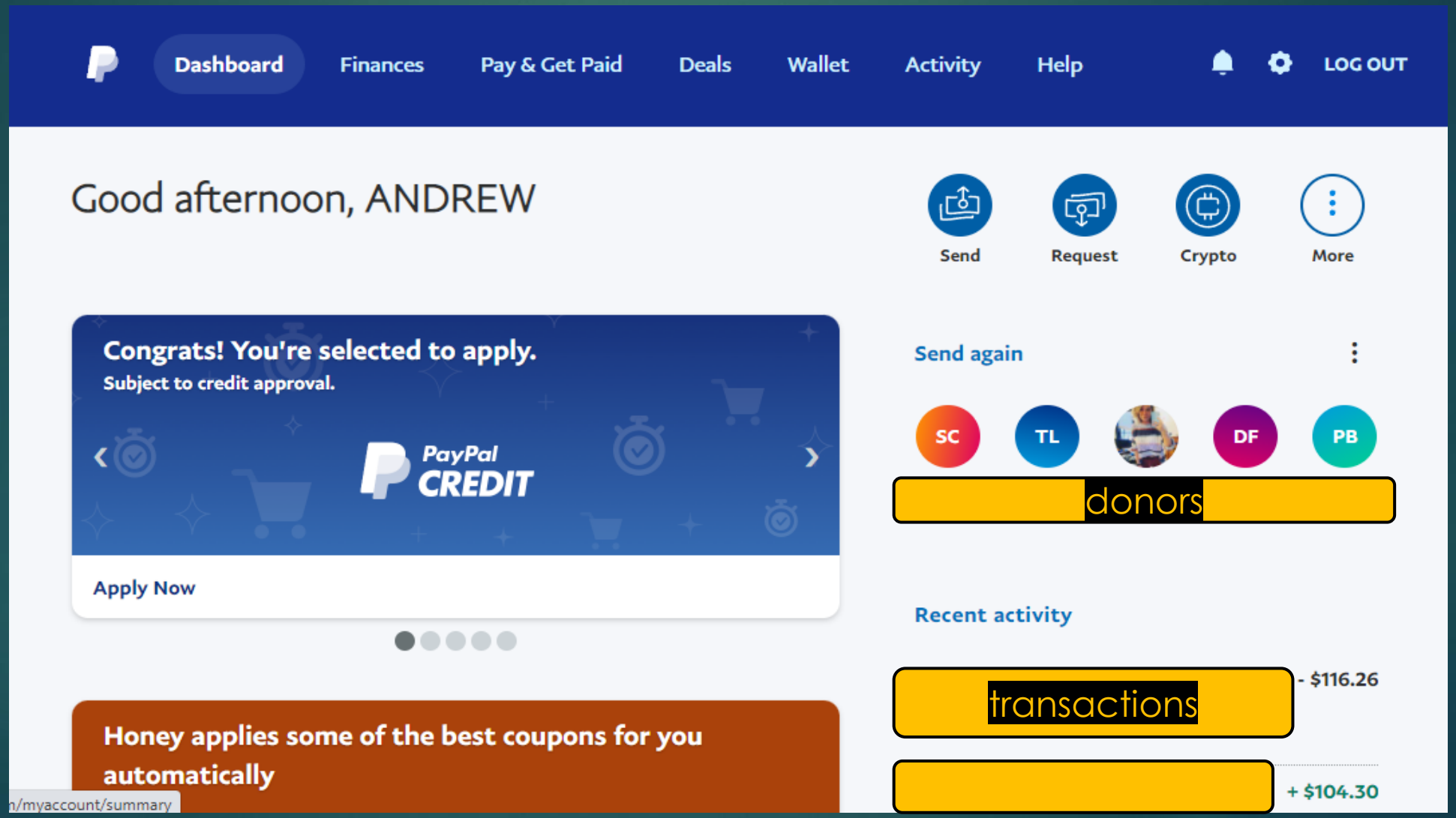


Create a password

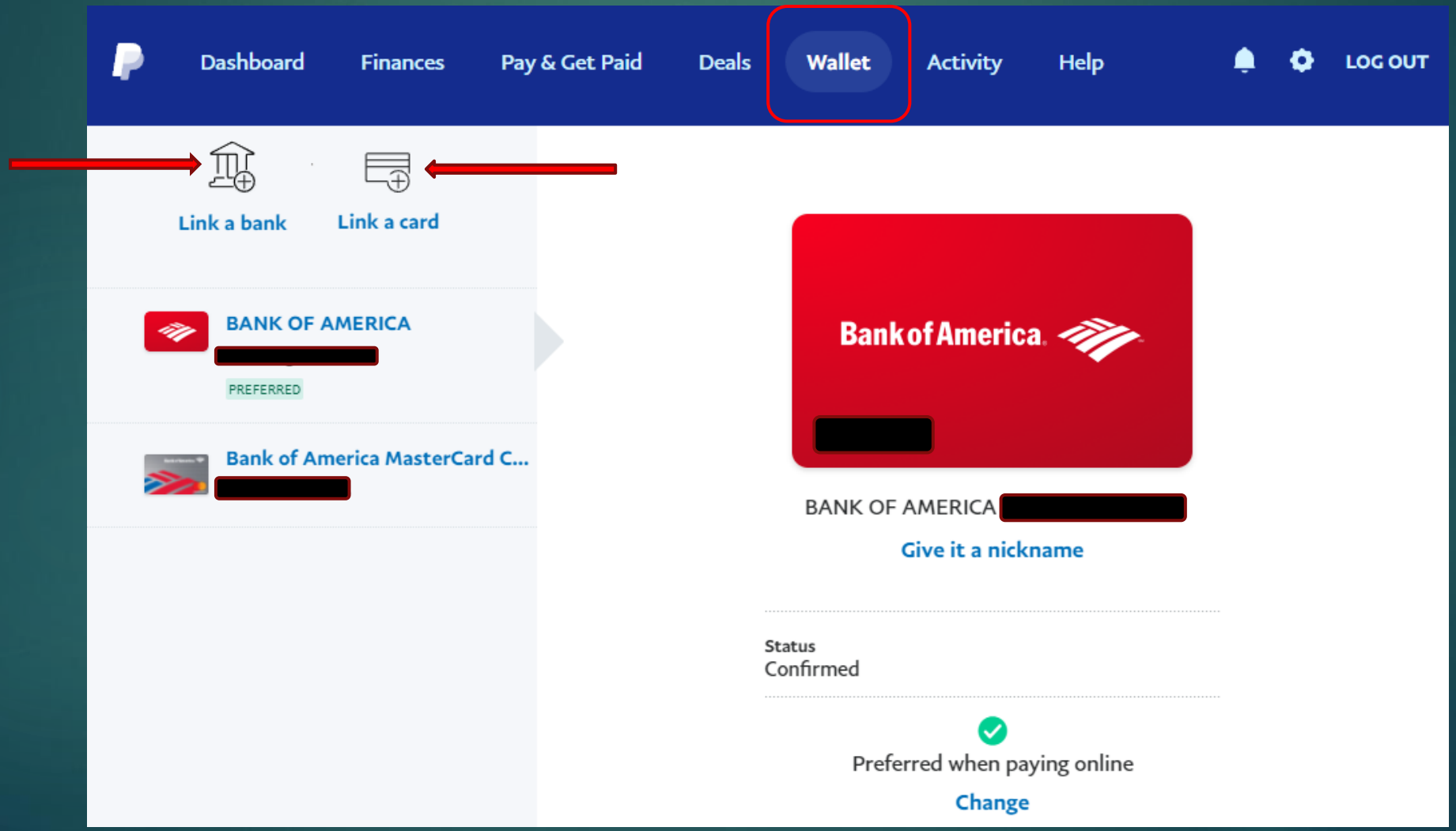


Fill out your details



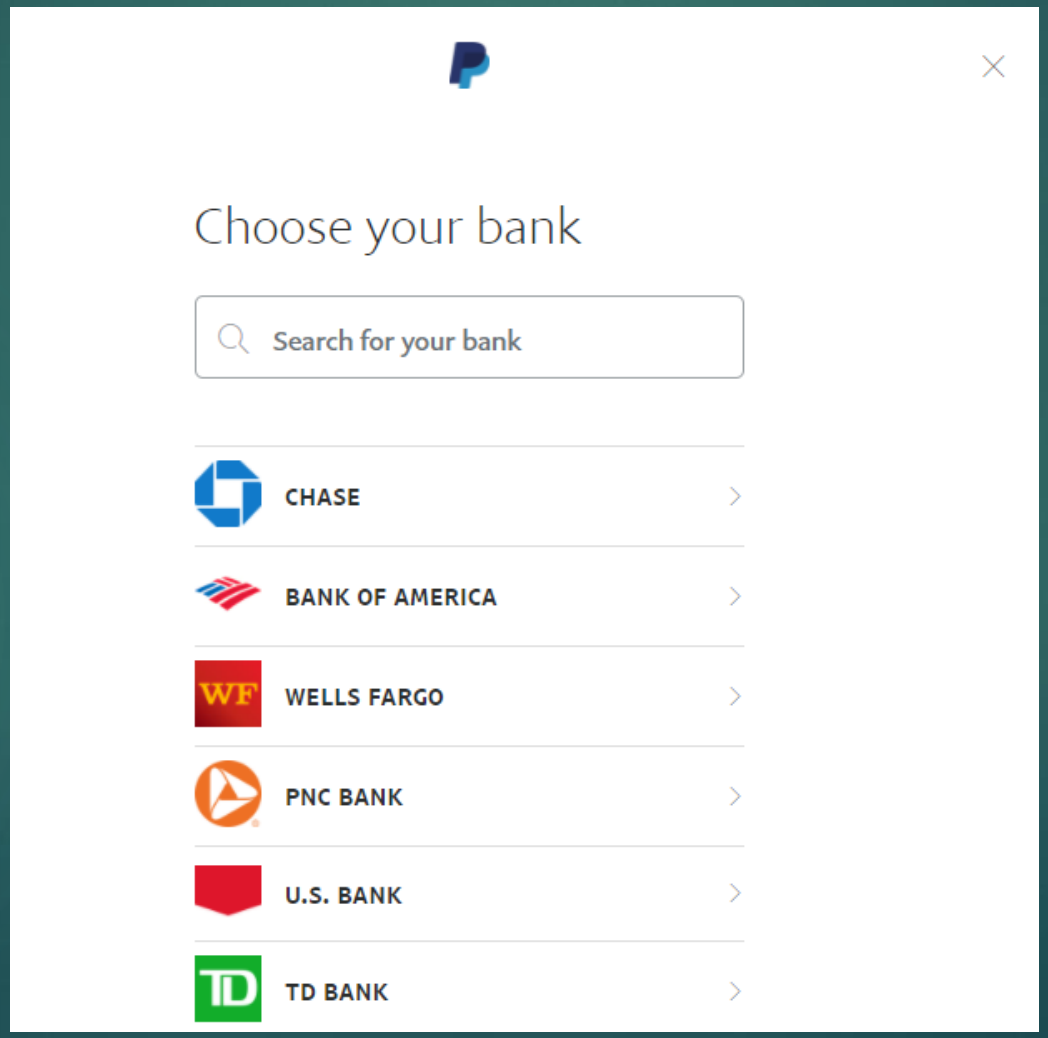

Dashboard
Finances
Pay & Get Paid
Deals
Wallet
Activity
Help
LOG OUT
Good afternoon, ANDREW
Send
Request
Crypto
More
Congrats! You're selected to apply.
Subject to credit approval.
PayPal CREDIT
Apply Now
Send again
SC
TL
DF
PB
donors
Recent activity
transactions
- $116.26
+ $104.30
Honey applies some of the best coupons for you automatically
n/myaccount/summary

Link your bank account in the "wallet" section

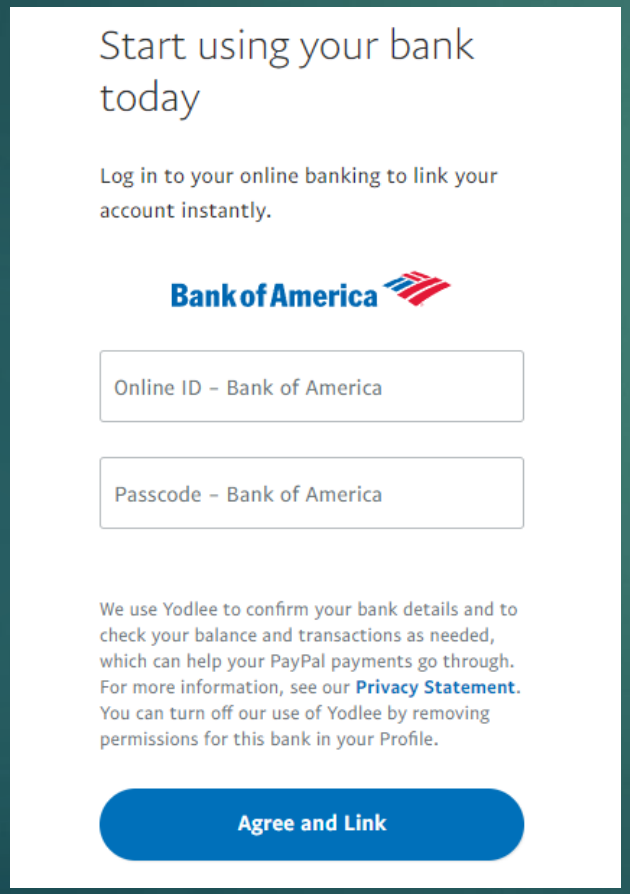


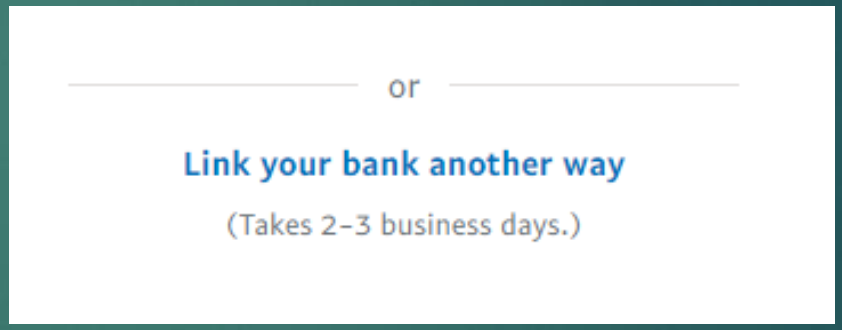
Find your bank in the list.

Note: this picture only shows 5 of the many banks to choose from

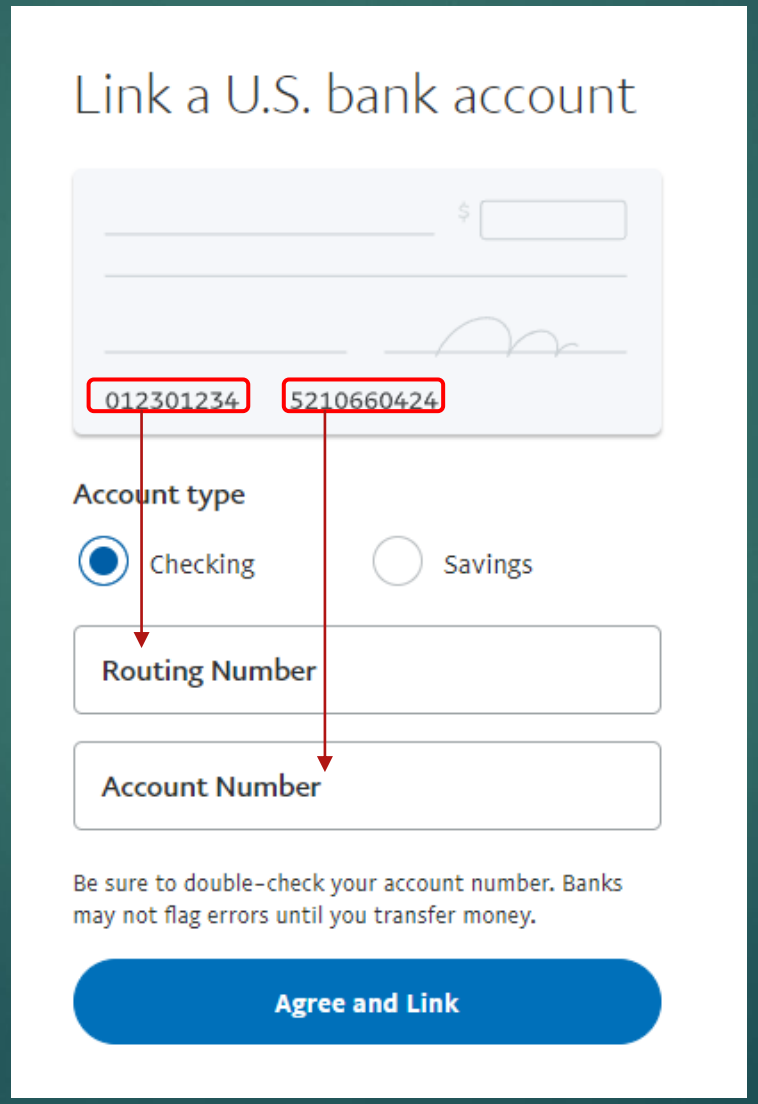


Use your online banking credentials to link to PayPal.





Use a check to link to PayPal.

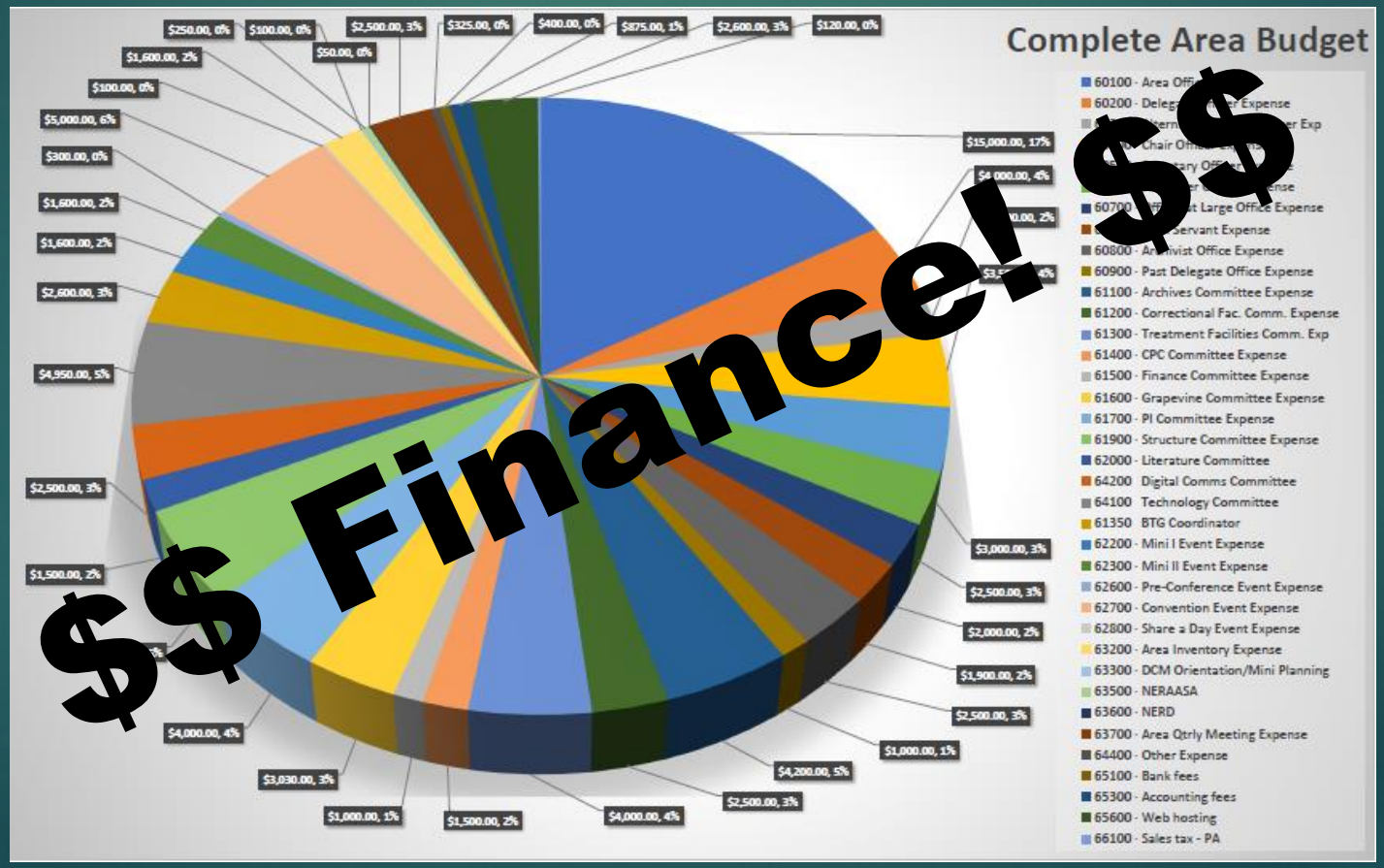


Once your group's checking account is linked to your PayPal account, funds can be moved between your bank and PayPal accounts.

In Conclusion

We've showed you:

- How to create a group email
- How to get an EIN
- How to open a group bank account
- Details to consider when choosing a virtual donation platform
- How these components are linked in the virtual donation account creation process

Questions?

Submitted in Love and Service by the Area 59 Panel 71 Finance Subcommittee.