Western Washington Area 72

Electronic Payments of 7th Tradition Contributions FAQ

This is a compilation of the shared experience of Area 72 homegroups and districts on electronic payment systems. Area 72 does not recommend nor endorse accepting 7th Tradition contributions by any particular means.

Frequently Asked Questions:

- Can my home group set up a system to allow members to make 7th Tradition contributions electronically?
  - All groups are autonomous, so each group, depending upon its group conscience, can decide whether or not to collect 7th Tradition contributions by electronic payments.

- Are there any home groups in Area 72 which collect 7th Tradition contributions by electronic payments?
  - Yes, there are home groups in Area 72 which allow/facilitate 7th Tradition contributions by electronic payments.

- Where do we start if our home group wants to consider setting up electronic payments?
  - Since each home group is both unique and autonomous, you may want to start by discussing the matter at your next business meeting. For instance, each home group may decide to begin by polling its members to determine how many members are willing to donate electronically. If you have discussed the matter at your business meeting, you may want to contact either the Treasurer or the Alternate Treasurer who can put you in contact with other groups who are accepting 7th Tradition contributions electronically. Area 72 has not investigated and does not monitor, in any way, the process used by individual home groups and is not in a position to endorse any particular vendor or procedure.

- Does accepting payments electronically violate any traditions?
  - Each home group is autonomous and must follow its group conscience. There are several traditions which should be considered: Tradition Four, Tradition Six, Tradition Seven and Tradition Twelve.

- Is there a charge associated with using electronic payments?
  - It depends on the terms of service of the individual vendor, the payment platform selected by the group and how the monies are contributed by the group member. If your home group chooses a credit card reader based platform, then, yes, most vendors charge either the group member or the home group fees with each 7th Tradition digital contribution. If

your home group chooses a smart phone app based platform, then most vendors do not charge a fee IF the payment is made directly from the group member's bank account or by debit card. However, IF the payment is made by the group member's credit card, a fee is typically charged.

The fees vary so it is recommended each home group research the terms of service of individual vendors.

- Is the money collected immediately available to our home group?
    - No, most third party vendors "hold" the monies for a period of time before disbursing monies to the connected bank account. The length of the "hold" varies depending upon vendor and user history.

- Can Area 72 recommend a vendor? (Updated 4/2020)
    - Area 72 cannot provide recommendations about specific vendors. There are several vendors in the market. These include, but are not limited to, Apple, Clover,Google Pay, Payanywhere, Paypal, Shopify, Square (Cash app), Stripe, Sumup, Venmo and Zelle.

- Can Area 72 recommend a payment platform? (Updated 4/2020)
    - Area 72 cannot provide recommendations about specific payment platforms. At this time, there appear to be three different payment platforms being utilized to accept contributions.
        - The first system is a credit card reader based payment platform. Square Card Reader is a typical example. A mechanical device is attached to a mobile phone which is then used to "read" credit cards or debit cards which are "swiped" through the device. The device is linked to the home group's bank account. There is typically a fee associated with use of the machine.
        - The second system is a smart phone app based payment platform. Venmo is a typical example. The group member and the home group must both have the platform downloaded to their mobile phone. The group member uses his or her phone to transfer money to the home group. The home group's phone number is linked to the home group's bank account.
        - The third system is an intra-bank system, Zelle is an example. The home group must have a bank account and a taxpayer identification number. The home group attaches an email to the bank account. The group member then contacts their bank to arrange payments to the home group's bank account. There is no charge associated with this system and it is available at most banks.

- Can Area 72 facilitate payments?
    - No, Area 72 does not provide payment collection services to individual home groups. The task of tracking payments and disbursing payments would be monumental.

- Do you need a Federal Taxpayer Identification Number (TIN) to collect payments?
    - Groups will need a tax id number to establish a bank account.

- Do you need a bank account to accept electronic payments?
  - Yes, you need a bank account to accept electronic payments. Each home group must decide, by group conscience, whether to use its existing bank account or to create a bank account exclusively for use with electronic payments. Since most banks charge fees, this decision should only be made after the home group investigates/researches both vendor fees and bank fees associated with setting up an electronic payment option.

- Can we use our District bank account/tax ID number?
  - That would be decided by a district group conscience, but generally each group is autonomous and should collect, protect and disburse its own funds.

- Can we use the Area 72 bank account/tax ID number to facilitate payments?
  - Currently the Area does not allow the use of the Area tax ID number by groups based on advice from our tax accountant.

- Is accepting electronic 7th Tradition contributions safe/secure?
  - Every electronic transfer carries risks. As part of the home group's due diligence, each vendor's privacy protocols should be reviewed. In general, each home group should weigh the benefits and risks associated with using a third party vendor to accept 7th Tradition contributions.

- What name shows up on the credit card bill?
  - This depends on the service you use to process your 7th Tradition contributions and must be investigated by your home group. Some vendors do not show the name of the business/non-profit which can cause confusion or chargebacks when the donor is reviewing their credit card bill at the end of the month. Another concern is some donors do not want a name such as "alcoholics anonymous" to appear on their credit card statements. Cash is the only truly anonymous means of 7th Tradition contribution.

- Does Area 72 accept electronic 7th Tradition contributions?
  - Yes, for example, you can make your birthday 7th Tradition contribution and/or other 7th Tradition contributions to Area 72 online at area72aa.org subject to the individual maximums established by GSO.

- Is Area 72 considering implementing electronic 7th Tradition contributions?
  - Although Area 72 allows Electronic 7th Tradition contributions to Area 72, Area 72 is not implementing an electronic basket for use by home groups. You may visit Area72aa.org to view the electronic options available for use on the Area 72 website.

Additional Resources (added 4/2020)

AA Intergroup of San Francisco & Marin:
Enter "aasfmarin.org digital contribution platforms" into your search browser.

This will take you to a "Digital Contributions Platforms" page. It's a comprehensive resource that provides a matrix on fee structures, ease of use, setup, etc. allowing you to compare Apple Pay,/Apple Cash, Cash app (Square), Google Pay, PayPall, Stripe, Venmo and Zelle.
Reviewing this information may help your group decide which of the various platforms is best for your homegroup.

Shared Experience, Comments and Ideas from Members Regarding Venmo
(Venmo is not being promoted or endorse by the Area. It is a commonly used platform so additional feedback has been provided by members)

In order to set up Venmo, it requires a unique email address and phone number. The challenge is that many members have a personal Venmo account that is already tied to their personal email and cell phone number.

Some solutions that groups have utilized include:
Phone Number:
Ask a member with an unused phone number to create the Venmo account. This could be a business-related cell phone number. Or a device, like an Ipad, where the individual already pays a monthly fee to get internet access for that device but hasn't use the associated cell phone number.

Adding an additional line to their account (I-phones only) - this does not require a separate device. There is typically a second line charge. This solution does not work with Android phones.

The homegroup can purchase an inexpensive burner phone with internet capabilities and pay as they go.

Email:
Set up a homegroup email account (gmail is a commonly used email service)

Use the GSRs email for the Venmo account. It is important to remember to change the email address when a new GSR rotates into the position.

Other Experiences Shared:
Use a trusted servant's Venmo account, and have them set up the group bank account as a second account on Venmo, and transfer money periodically to group account.

Money transferred from a Venmo account is free of charge if you use the 1-3 business day transfer option.