

Recommendation Regarding Electronic Payment of Seventh Tradition in AA Groups

The Finance Committee has discussed the utility of digital payment platforms being used by AA Groups within Greater Vancouver Intergroup Society. After discussion, we have identified no conflict with AA Traditions, but urges caution when selecting a solution.

Why would our group accept digital contributions to the seventh tradition?

With the significant increase in the use of electronic funds transfers, many AA members do not carry cash. Each AA group is autonomous, and it is entirely up to the individual member groups whether they wish to facilitate digital seventh tradition contributions. Our experience suggests that a digital contribution method would serve well in addition to, but not replacing passing a basket for cash contributions.

Does this violate AA Traditions?

We believe that using a digital payment platform to collect 7th tradition contributions does not violate AA's 12 Traditions when appropriately implemented and managed.

Diligence in planning is urged, as some platforms do have social sharing features which can indicate an association with Alcoholics Anonymous. Caution and diligence is advised to ensure proper privacy settings are enforced.

Are there fees associated with using a electronic payments to contribute?

When a group member makes a 7th tradition payment to their group, there are typically no fees associated with most payment platforms if they make the payment using a debit card or directly from their bank account. Fees are typically charged to the group member when making a payment using a credit card. Each group should carefully research the fees associated with their chosen contribution method.

Are other groups already accepting digital contributions for their 7th tradition?

Groups and Intergroups across North America are beginning to explore and use electronic 7th Tradition contributions. Reports of groups in the lower mainland adopting various digital contributions solutions suggest that there are many groups within GVIS already accepting digital contributions.

The use of Electronic Payment platforms is an individual group decision. Greater Vancouver Intergroup Society already permits the use of credit and debit cards at central office. It is up to individual groups to explore which options are most appropriate for their individual group.

Who is responsible to implement and administer a electronic payment platform at my group?

Each AA group is autonomous and through informed group conscience must answer this question for itself. Experience would suggest that the treasurer is the most likely choice to be the group account administrator. Some groups may determine it wise to add more than one trusted member to share the responsibilities. Alternately, a new service position specific to understanding the implementation of a

digital payment platform and assisting other members who are interested in contributing digitally could make sense.

Which electronic payment solution should we use?

Each AA group is autonomous, and their choice of payment solutions is up to the individual group. We do not recommend or endorse any specific solution. Some solutions that groups have used are listed. This list is by no means exhaustive, and does not indicate endorsement by Greater Vancouver Intergroup Society.

Square - <https://squareup.com/ca/en>

Venmo - <https://venmo.com/>

Paypal - <https://www.paypal.com/ca/home/>

How do we decide which is the appropriate electronic payment solution?

Each AA group must determine this for themselves. The points below, recommended by the *San Francisco and Marin County Intergroup’s Technology Committee* provide a framework which could be helpful for groups when evaluating a solution.

	RED	YELLOW	GREEN
EASE OF USE	Requirement to sign up or contribute via desktop browser. No mobile capabilities.	Requirement to use checking account which necessitates the depositing of verification amounts that need to be confirmed	Sign up and contribute via app (android + iOS) with debit card.
TRANSACTION FEES	Any monthly fees or signup costs beyond a 2.9% fee + \$0.30 per transaction, or anything above a 3% fee	Approx. 2.9% + \$0.30 per transaction.	Free for all users with bank acct/debit or 3% with a credit card.
PRIVACY	Unable to hide name for any transaction	Able to hide name from public, but not from group/friends	Able to hide name from anyone: completely private transaction except with group owner/assignee
OWNERSHIP/ACCOUNT STRUCTURE	Inability to add any additional administrators to manage the account	One account owner has access to all account preferences and settings whereas other administrators have more	Ability for multiple administrators (3 or more is ideal) to manage all account

	beyond account creator	limited access to the full suite of preferences and settings.	preferences and settings. If applicable, multiple account admins can login at the same time
PLATFORM USAGE / RECOGNITION	Minimal usage amongst members	Some AA members already use the payment platform	Already existing ubiquitous usage
TRANSFERABILITY OF OWNERSHIP	Account set up requires personalized information which ties to an individual and offers no ability to transfer ownership from the original account creator	Ability to add unlimited administrators/account owners even if original account creation requires personalized information	Account creation either does not require any personalized information and thus, login credentials can be simply passed on to the next trusted servant OR if account creation does require personalized information, there is the ability to completely transfer account ownership with relatively minimal effort
FEATURE SETS WHICH ADHERE TO AA TRADITIONS	Conflicts with >3 Traditions	Conflicts with 1-3 Traditions	Conflicts with No Traditions
MEMBER MGMT	To make a payment, users must be approved by the account owner for each payment and/or there are multiple steps in order to finalize.	To make a payment, users must be invited or approved by the account owner	Payments can be made from any member on the platform

PROSPECTIVE LONGEVITY OF PAYMENT PLATFORM	The business which facilitates the payment platform is an early stage startup with minimal invested capital	The business which facilitates the payment platform has been in operation for many years, exists as a private company and has raised investment	The business which facilitates the payment platform has been in operation for many years, has been acquired by a larger stable public company or is publicly traded on a major stock exchange
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Our thanks to the *“San Francisco and Marin County Intergroup’s Technology Committee”* for their work which is the framework of these recommendations.