



## **Guide to Collecting Virtual Seventh Tradition Contributions**

Seventh Tradition: *Every A.A. group ought to be fully self-supporting, declining outside contributions.*

### **Introduction**

#### **Step 1: Group Conscience**

#### **Step 2: Setting Up a Bank Account**

#### **Step 3: Setting Up a Virtual Collection Service**

#### **Feedback**

### **Introduction**

With the large number of AA meetings currently held online, groups have increasingly recognized it is vital to establish online Seventh Tradition collections to ensure we can continue to carry the message to the still-suffering alcoholic. Group use contributions to pay expenses and to support the work of local intergroups and the General Service Office of AA. This guide is an introduction to some of existing services for such collections.

Note: We do not recommend any service or bank. The examples included are illustrative only. Some groups use the private account of a group member to collect funds virtually and to make payments on behalf of the group. Other groups require that Seventh Tradition contributions be kept in a separate account. Such arrangements should be decided by Group Conscience. This guide is from a United States perspective.

Information presented is subject to change and we ask that members using this guide verify the information herein.

### **Step 1: Group Conscience**

Your Group Conscience should decide whether it wishes to have a bank account if it doesn't already have one, whether it wishes to set up a method to collect Seventh Tradition contributions, and which service(s) it will use. The group should also decide who will have access to the accounts used, who will be the signatories on any bank account (typically the group treasurer and two other trusted servants), and whether checks will require one signature or two. The Group Conscience should also decide how frequently the treasurer will report to the group on the balance of the account(s) and how the money has been disbursed.



## **Step 2: Setting Up a Bank Account**

If your group does not have a bank account and has decided to get one, the process is covered in detail in the AA General Service pamphlet "[The AA Group Treasurer](#)." The steps are as follows:

a) Get a tax identification ("ID") number ("Employer Identification Number" or "EIN") for your group (such a number is for organizations with or without employees). You may apply for an EIN online [here](#) or via the mail using this [form](#). Details on tax ID's, filing, and other information is in this Internal Revenue Service [publication](#). Your group may want to file for tax-exempt status based on how much it will keep on deposit (if you have questions about filing, we recommend consulting an accountant). Please note even if your group's funds are kept in a non-interest-bearing account, your group may still have to file. Note: Each A.A. group must get its own EIN; there is no one number that applies to Alcoholics Anonymous as a whole.

b) If your group does not already have an email address, one needs to be set up to take advantage of online banking, or to use one or more of the services described below. Note: Your Group Conscience should decide who keeps the password to the email address, any phone number attached to account, and the security questions and answers. It's imperative that more than one group member have this information. Please also ensure you keep a record of your group's EIN.

## **Step 3: Setting Up a Virtual Collection Service**

Groups may use more than one service for Seventh Tradition contributions. Below are some of the services used. Meeting chairs may post the Seventh Tradition contribution information in the chat section of an online meeting. Some groups use a photo of the normal physical location of their meetings as a profile picture. A tax ID (e.g., EIN or a member's social security number) may be required for using these services.

Setting up a contribution collection method generally requires first downloading the app onto a phone or other device.

Note: Ensure your group treasurer studies any app's privacy settings, and encourage your members to do the same. Some digital payment platforms have social components that members may want to disable to protect anonymity. For example, Venmo users should set the default privacy setting for all payments to private (making all transactions visible to the sender and recipient only).



### **Venmo**

Groups using Venmo must have a cell phone with a US phone number that may send/receive text messages. Some groups use the Venmo account of a member of the group. Other groups use a smart phone with a dedicated phone number onto which the Venmo app may be loaded. Sign-up information is [here](#). The group will have a Venmo identifier (e.g., @myhomegroup) into which members may make contributions.

Note: A phone number may only be linked to one Venmo account. The advantage to having a separate group cell phone and number is that the phone may be passed along to the next treasurer (in keeping the principle of service position rotation). If the group has a bank account, it may be [linked](#) to the Venmo account to transfer collections.

Cost: Venmo doesn't charge fees for most transactions.

Anonymity: Group treasurers will be able to see who contributed and how much. Group members who contribute using Venmo should ensure their privacy settings are set to sender and recipient only.

### **PayPal**

Either a personal, "premiere," or business account may be used. Payments may be made to an email address or via a webpage (if the group has one). A bank account may be linked to a PayPal account. Note: Each email address, including both group or personal, may only be linked to *one* PayPal account. Sign-up information is [here](#):

Cost: 2.9% plus 30 cents per transaction (e.g., PayPal will keep 45 cents of a \$5 contribution). Groups may apply to PayPal to try to get a lower percentage fee if they can demonstrate they are a charity. Based on the type of account, there is no charge when contributions are made directly from a bank account.

Anonymity: Group treasurers will be able to see who contributed and how much.

### **Google Pay**

Google Pay requires a credit or debit card to sign up. A member's personal card may be used, or a debit card linked to the group's bank account. Sign-up information is [here](#).

Cost: There are no fees to use debit cards or make bank transfers; payments made by credit card cost 2.9% of the transaction.

Anonymity: Group treasurers will be able to see who contributed and how much.



### **Other Services**

Other options groups may explore include [Apple Pay](#), [Zelle](#), [Cash App](#), [DonorBox](#), [GiveButter](#), and [Stripe](#).

### **Members' Banking Apps**

Many members will have their own banking apps on their smart phone or other device and can make payments directly to a group's bank account if they have the relevant information (generally, bank routing number and group's bank account number). Charges, if any, vary.

### **Using QR Codes**

Payment apps often include the ability to generate and scan QR codes. Groups may wish to simply display the QR Code for a particular digital platform or platforms on screen at the meeting. (Some meetings will have one of the co-hosts screen-share the code during the announcement of the Seventh Tradition.) Meeting attendees may open the app on their phone, read the QR code, and make a contribution. The app needs to be installed on the member's smartphone for this process to occur.

QR codes may also be shared via email or text message.

### **Feedback**

We plan to update this guide regularly. Please send comments on this guide as well as about your experience concerning virtual Seventh Tradition contribution collections to: [ftec@nyintergroup.org](mailto:ftec@nyintergroup.org).

***When anyone, anywhere, reaches out for help, I want the hand of A.A. always to be there. And for that: I am responsible.***

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