

# Digital 7<sup>th</sup> Tradition

## **Virtual Meetings: Best Practices for a Digital 7<sup>th</sup> Tradition**

Although passing the 7<sup>th</sup> Tradition collection basket is straightforward for in-person meetings, what about collections for groups meeting virtually as required during the pandemic? This flyer summarizes information gathered on our fellowship's experience with digital payment applications for 7<sup>th</sup> Tradition collection at AA meetings. See the references at the end of this document for more information on the materials reviewed.

## **Virtual Meetings – Why Continue 7<sup>th</sup> Tradition Collection?**

Groups meeting virtually may continue to incur expenses. Even where group expenses are low, however, the fellowship's supporting service organizations and committees, including districts, local intergroups (e.g., Northern Virginia Intergroup/NVI), area committees (e.g., Virginia Area Committee/VAC) and the General Service Office and General Service Committee (GSO), will continue to incur operating expenses during the pandemic. Examples of such expenses include:

### Groups:

- Monthly cost of virtual meeting platform (e.g., Zoom)
- Banking or PO Box fees
- Cost of books, chips and other supplies once the group can meet again in person
- Rent/utilities for meeting facilities. If a group's meeting facility relies on the group's rent to pay expenses, the group may want to contribute to support the facility through the downturn.

### AA Service Organizations (Districts/NVI/VAC/GSO):

- Phone services (NVI provides phone service for 24x7 Hotline)
- Websites (maintained by various districts, NVI; VAC and GSO)
- Operating expenses (rent/utilities/insurance/employees)

## **Support of Fellowship Needed During the Crisis**

Even where groups' expenses are low during the crisis, the AA fellowship continues to incur expenses that cannot be avoided if the fellowship is to continue providing services once the crisis is over. These service organizations, such as the districts, intergroups, area committees and GSO, provide critical support and information to groups to help them carry the message of AA to the alcoholic who still suffers.

## **Incorporating a Digital 7<sup>th</sup> Tradition**

Our review of our fellowship's experience suggests a three-step process: Review Need, Banking Determination and Group Conscience Approval. See the references at the end of this document for more information.

### Review Need.

- Review current expenses, as well as contributions to AA's supporting organizations
- A poll of members to determine support for digital payment platform and which platforms members currently use, if any.

### Banking Determination – Group Account vs. Personal Account.

- Review group's financial set-up
- Consider election of treasurer if none serving
- Determine what bank account to use with digital payment application. Most digital payment platforms require link to existing bank account or debit card.
- Unless group has its own bank account, review pros and cons of opening a group account or allowing group treasurer, as a trusted servant, to link his/her personal bank account to group's digital payment platform.

Group Conscience Approval. In keeping with the 2<sup>nd</sup> Tradition, the overall decision of incorporating a digital payment platform is up to the group conscience.

(continued on next page)

## ...Digital 7th Tradition continued...

### ***Incorporating of Digital Payment Platform***

Once the decision is made to incorporate a digital payment platform, the next steps are to select and set up the platform(s). (This section copied with permission from Intercounty Fellowship of Alcoholics Anonymous in Northern California, <https://aasfmarin.org>)

#### Select Digital Payment Platform.

Options include [Apple Pay](#), [Cash App](#), [Google Pay](#), [PayPal](#), [Stripe](#), [Venmo](#), and [Zelle](#)

Groups can select one or multiple payment platforms

Compare costs and benefits of each platform, which vary on fees and ease of use. (See attached table for a comparison of various digital payment platforms)

#### Set Up Digital Payment Platform

**Username.** Choose an easy and intuitive group username for group. If username is an email address, avoid using personal email if it reveals individual's full name.

**Password.** Create strong password. Consider enabling two-factor authentication for added security

**Privacy.** Learn payment application's privacy settings. Some digital payment platforms have social components that you may want to disable to protect anonymity. (For example, with Venmo, you can set the Default Privacy Settings to Private (visible to sender and recipient only) to ensure that all group payment information, regardless of the sender's settings, will remain private).

See *Digital Contribution Platform Table below*

#### References (alphabetical):

- The A.A. Group Treasurer, F-96, General Service Office (updated July 2019), accessible at [https://www.aa.org/assets/en\\_US/f-96\\_theaagrouptreasurer.pdf](https://www.aa.org/assets/en_US/f-96_theaagrouptreasurer.pdf).
- Digital Payment Best Practices. See <https://aasfmarin.org/online-contributions-your-digital-7th-tradition-guide-to-best-practices>. NVI thanks the Intercounty Fellowship of Alcoholics Anonymous, California, for generously allowing NVI to copy the information on digital payment best practices for this flyer.
- Self-Support: Where Money & Spirituality Mix, F-3, General Service Office (updated June 2019), accessible at ([https://www.aa.org/assets/en\\_US/f-3\\_selfsupport.pdf](https://www.aa.org/assets/en_US/f-3_selfsupport.pdf))
- Updates on Coronavirus (COVID-19) (including the SMF-223, *FAQ on Practicing the Seventh Tradition at Virtual Meetings*), General Service Office, accessible at [https://www.aa.org/pages/en\\_US/update-on-covid-19-coronavirus](https://www.aa.org/pages/en_US/update-on-covid-19-coronavirus).

Platform	Ease of Use *	Overview	Setup	Support	Security & Privacy	Notes
Apple Pay / Apple Cash	Easy	<a href="#">Apple Pay Overview</a>	<a href="#">Setup Apple Pay</a>	<a href="#">Apple Pay Support</a>	<a href="#">Apple Pay Security &amp; Privacy</a>	Requires Apple hardware.
Cash app (Square)	Moderately Easy	<a href="#">Cash App overview - select vertical navigation bars upper right, next to sign in</a>	<a href="#">Download Cash App to get started.</a> <a href="#">Limited Support.</a>	<a href="#">Cash App Help</a>	<a href="#">Cash App Security</a>	
Google Pay	Easy	<a href="#">About Google Pay</a>	<a href="#">Google Pay Setup</a>	<a href="#">Google Pay Help</a>	<a href="#">Google Safety Center</a>	All you need is an email address (doesn't have to be Gmail) or a phone number.
PayPal	Moderately Easy	<a href="#">PayPal Home</a>	<a href="#">PayPal Setup</a>	<a href="#">PayPal Help Centre</a>	<a href="#">PayPal Safety &amp; Security</a>	Cannot transfer a personal PayPal account. You can only transfer PayPal business accounts.
Stripe	Difficult, geared for business	<a href="#">Stripe Homepage</a>	<a href="#">Stripe Getting Started Support</a>	<a href="#">Stripe Support</a>	<a href="#">Stripe Integration Security Guide</a>	Geared toward business.
Venmo	Easy	<a href="#">How Venmo Works</a>	<a href="#">Venmo Signup</a>	<a href="#">Venmo Help</a>	<a href="#">Venmo Security</a>	Due to policy change, PayPal (which owns Venmo) wants groups to use PayPal for these kind of transactions.
Zelle	Moderately Easy	<a href="#">How Zelle Works</a>	<a href="#">Getting started with Zelle</a>	<a href="#">Zelle FAQ</a>	<a href="#">Zelle Security</a>	Easy to use with affiliated bank or financial institution, which Zelle recommends in the Getting Started. Many people are not aware they already have this option.