## Passing the (Digital) Basket

Box 4-5-9, Winter 2017

About two years ago, Stephen H. assumed the service job of treasurer for the Ninth Avenue Group, a well-attended meeting in Manhattan. The Ninth Avenue Group meets in two different locations in the Chelsea area, with three meetings apiece on Monday and Wednesday evenings, and nine meetings on Friday night — a total of 15 meetings a week.

Stephen says, "It was a cash-intensive job. I would ask everyone to funnel money to the Friday night meetings, where I would collect all the envelopes, but 15 envelopes is a lot of money to keep track of until you can get it into the bank." And that was only part of it. "You still had to tally up how much money came from each meeting and keep a detailed spreadsheet in order to make treasurer's reports."

An active treasurer, Stephen did what he could to streamline the process. He arranged for online bill paying in the group's bank account so that group expenses — like rent for the church and contributions to G.S.O., the area and intergroup — went out automatically. Lots of groups do this, but Stephen went a step further. At a Ninth Avenue Group business meeting, he suggested that the group pass a digital Seventh Tradition basket alongside the actual one by employing the mobile payment service Venmo. After a group conscience, it was agreed that they would.

The group took this step not just because of the problem of keeping track of money from 15 different meetings, Stephen says. "So many people just are not carrying cash anymore. They use cards or mobile devices. You look around the room during a meeting, and they pass the basket on because they literally don't have any physical money on them. We wanted to find another way for people to contribute."

Area 45 delegate Andrew L. came to the same conclusion a year and a half ago at his southern New Jersey home group, the Monday night Lifeline Group. "People use cards for everything — coffee, newspapers — almost nothing is too small."

After a business meeting, the Lifeline Group agreed to try a digital payment platform, in this case PayPal, as a way to increase contributions from the cashless. The process has been successfully incorporated into the meeting itself.

"As the basket is being passed," Andrew says, "the treasurer gets up and stands by the coffee. And if you want to contribute that way, you go back there and he swipes your card with the card reader. You get sent an electronic receipt. It's very quick."

Digital contributions themselves are nothing new in A.A. In 2010, G.S.O. launched its Contributions Online system, a web-based Internet application that allows both groups and individual members to make recurring contributions to the U.S./Canada General Service Board of Alcoholics Anonymous via credit card or e-check. And now, many A.A.s feel that reaching for your smartphone during the Seventh Tradition break at your home group will in the future be as natural as pulling a couple of bucks out of your pocket and depositing them in the basket.

Helping chart this largely unexplored territory is James O., chair of the tech committee at San Francisco/Marin intergroup (officially known as the Intercounty Fellowship of A.A., serving both San Francisco and Marin Counties). He began to explore using mobile payment platforms about nine months ago, he says, because of a "personal pain point. I just don't carry cash on me these days, and I regularly forget to bring any to a meeting. So, at our monthly business meeting at intergroup, I mentioned that someone should look into the idea of digital contributions. Of course, that someone turned out to be me."

James formed a digital contributions working group at SF/Marin intergroup to explore the idea. "Ultimately, we realized that what we wanted to do," he says, "was to produce a document that answers a lot of questions — a user's guide for any group that has the need, want, interest or desire to implement a digital contributions solution at their meeting."

That document can now be found on the SF/Marin intergroup's website at www.aasf.org/digitalcontributions. It guides potential users through the pros and cons of six different platforms (Venmo, Paypal, Square Cash, Tilt, Txt2Give and GiveByCell), each of which would be tied in to the group's bank account. "We don't endorse one platform over another," James says, "so as not to break with Tradition Six. It's up to groups to decide for themselves."

James and his working group felt that Venmo was the best fit for them. It was decided to put digital contributions to a three-month test, both at James's home group (which agreed to the trial) and at the monthly business meeting at SF/Marin intergroup. The main concern people had with using mobile platforms was anonymity. James explains that anonymity is not an issue: your Venmo payment (and most payments made via other mobile platforms) is simply made to the name of your group. (Venmo does not provide your name to third parties for marketing purposes.)

But people had other worries. Could their accounts or identities be hacked or stolen? Well, possibly, but that can happen to any user of any credit card or to anyone who shops or banks or even browses online. Would a meeting treasurer have access to people's account numbers? No. Would a treasurer have access to the cash that was deposited (usually once a month) by Venmo in the group's bank account? Yes, but treasurers already do with regular cash-only meetings. (Many, in fact, still use their own personal bank accounts for group business.) And one advantage of Venmo and other mobile payment platforms is that multiple admin users can be set up for additional oversight.

After three months, both the SF/Marin intergroup business meeting and James's home group decided to keep the electronic Seventh Tradition indefinitely. "It has been running at my home group for nine months," James says. "Mobile payment contributions represent one-third of our overall contributions, with 10 to 20 percent of our meeting attendees contributing that way. We have a time in the meeting agenda where we talk about the Seventh Tradition and announce, 'If you prefer to contribute digitally, you can find the group name on Venmo and contribute that way.' That's all it takes."

Maury P., office manager at SF/Marin intergroup, emphasizes that the digital contributions are meant "to supplement the basket, not supplant it." In order to further spread the word about their experiment, James and Maury took their research to a workshop at the National A.A. Technology Workshop and have asked their inter- group reps to make sure groups are aware of it. "The idea is that groups who want to do this don't have to reinvent the wheel every time," Maury says.

And how did the digital Seventh Tradition work out for Stephen H., the treasurer surrounded by piles of cash at the Ninth Avenue Group? Well, Stephen has rotated out of the treasurer job at this point, but digital contributions are announced as an option at every meeting. Most of the money is still cash in the basket, but people tell him they like the idea of a second option, and a minority are using their smartphones to pay.

Many expect that minority to increase across the Fellowship in general as the electronic Seventh Tradition becomes more common. It does seem to be the wave of the future. As the Area 45 delegate Andrew L. puts it, "Look at it this way: Would you rather live with the Jetsons or the Flintstones?"

It's something to think about.