

# TASKFORCE ON CASHLESS MEANS OF PAYMENT KNOWLEDGE BASED DECISION MAKING FORM

## **Topic:**

To develop specific recommendations for making cashless donations and registrations possible at the Area level in addition to cash methods.

## **FRAMING:**

Delegates at the Fall AWSC were asked to bring the following question to their Areas: How are your groups/areas dealing with a cashless society? Many forms of cash transfers that were mentioned (PayPal, Venmo, Debit Cards/Credit Cards). Subsequently a thought force was formed that recommended we move forward with creating a taskforce to recommend specific actions to allow the acceptance of cashless payments, in addition to cash payments, at the area level.

## **BACKGROUND INFORMATION:**

**What we know:** WSO collects donations and accepts payment for literature and registrations by credit card and through PayPal. Additionally, 22 of 59 Area and Intergroup sites in the US accept non-cash payments through their websites and some at their events.

**Historical perspective:** Our area has not historically accepted cashless payments. Recently, with online meetings replacing in-person group meetings, some groups have begun using Venmo or Paypal to collect donations and sell literature.

**Existing Motions that appertain to this topic:** None

## **What do we know about our member's or prospective member's wants, needs, and preferences that are relevant to this discussion?**

Members have expressed a desire to make secure cashless payments. Many groups in the area are accepting cashless payments while meetings are being held online, and some have indicated that they intend to continue to allow both cash and cashless payments going forward to support the common welfare of the group.

Members making cashless payments, want simple, secure, trusted payment options. Because of this. Considering anonymity concern and potential for misuse, social-based payment platforms were not considered.

## **What do we know about the capacity and strategic position of the organization relative to this issue?**

We have the intelligence and technical capacity to implement and support cashless payments. We also know that to be supported by a volunteer organization, the payment system used must be easy to set up, maintain, track and use.

**What do we know about the current realities and evolving dynamics that are relevant to this discussion?**

The COVID-19 crisis made cashless payments even more relevant. Online meetings and events benefit from having online payments. Even when meeting in person, handling cash is not sanitary.

More and more people make payments online and not by check or cash. Having a cashless means of payment online may increase contributions.

**What are the ethical implications of our choices (pro and cons)? This includes consideration of how the Legacies apply. Identify both pros and cons.**

We recommend that we adopt cashless forms of payment for contributions, registrations, and Ohio Area Convention (OAC) Ways and Means and literature. Specifically, we recommend using Paypal to collect payments via credit card, debit card or member Paypal accounts.

Pros:

- By accepting cashless forms of payment, we may allow more members to contribute and participate in Ohio Area events.
- Paypal is widely used and trusted.
- Paypal offers fraud protection without any extra fees.
- Paypal offers discounted non-profit rates.
- Paypal offers both online payments and in-person payments using hand-held devices.
- Paypal is easy to build into the website.
- Paypal will allow us to collect payment for multiple purposes – donation, registration and literature at OAC.

Cons:

- There may be resistance from less technical members.
- Our treasurer will have to track and reconcile both cash-based and cashless payments.
- Payments can be interrupted if there is a technical, fraud, or credit issue.
- This may make it more difficult to find members to volunteer for registration and treasurer positions.

**What do we wish we knew, but don't?**

- Will it be easier for the treasurer?

- Will it require extra support for the OAC and Assembly registration committees and treasurers?
- Will it make it more difficult to recruit volunteers for Area treasurer or OAC treasurer?
- Will more people donate to the area or register for Area events?

**Need for a motion?** None

**Presented By:**

Taskforce for Cashless Means of Payment

Sheri B, Chair; Ginny C, Jo S, Mary Jo M, Sally S, Kay J, Lisa W, GINNY M