

Cash App - A Good Cashless/Digital Option for Contributions to a Group

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Setting up Cash App for a Group

1. The group must have a bank account that has online banking enabled. Don't use a member's bank account.
2. The group must also have its own email address. Don't use a member's email address.
3. Create an account at <https://cash.app> using the group's email address. Using a phone number is an option; don't do it.
4. Connect the Cash App account with the group's bank account.
5. Test contributing and transferring funds.
6. When you're ready, LAUNCH!

Additional Resources & Thoughts

- Cash App Review (and tutorials) – The Easiest Way to Send and Receive Money - <https://www.online-tech-tips.com/software-reviews/cash-app-review-the-easiest-way-to-send-and-receive-money/>
- Cash App Support - <https://cash.app/help>
- Cash App Security - <https://cash.app/security> (Cash App is offered by Square. They're good.)
- If a contributor uses a debit card, there is no fee for contributing (for either party). If the contributor uses a

credit card, there is a 3% fee added to the contribution (no fee for the group).

Transferring Funds from Cash App

- I recommend logging into <https://cash.app> in a browser.
- Once logged in, a transfer to the bank can be initiated. A standard transfer is free and takes 2-3 business days.
- Cash App offers other financial services. Research them if you're interested in them.

Addressing Privacy Concerns

- While creating the account, you'll create its payment ID (cashtag). I recommend something like the group's name with nothing identifying the fellowship.
- The group's treasurer and other trusted servants who have access to the Cash App account will be able to see who donated and how much. Provided we trust our trusted servants, this is not a reason to be concerned.
- The debit or credit card issuer of people contributing will see the ID/cashtag of the recipient - just like they see the business name of every purchase using a credit/debit card. This is the cost of convenience and is not an anonymity issue
- There is no social feed for Cash App. No one other than the contributor, the contributor's card issuer, and the recipient can see anything about transactions.

Why not use Venmo?

- Venmo has a social feed. It can be turned off, but it's turned on by default.
- Venmo requires a phone and phone number to work. You can't game it with a Google Voice or other VOIP number that can receive texts. Unless your group wants to own a phone and pay for phone service, this is a block.
- If the group's Venmo account uses a member's phone number and phone, then the member cannot have their own Venmo account using their phone number. It also adds unnecessary complication when it's time to rotate service positions.
- Venmo used to offer an option for multiple administrators that was perfect for groups, but they discontinued that feature.