

7th Tradition in a Cashless Society

Suggested guide to opening Bank Account

What you will need

- Hold Group Conscience and decide who the signatories will be, one may be the Treasurer (main point of contact) plus 1-2 other members.
- Signed Group Conscience minutes (See attachment as example), the name of the group on the minutes must be exactly the same as the name you want your bank account to be. Please note do not use AA or Alcoholics Anonymous in the name of your group ie Bonnydoon Big Book Study
 - Your bank may require specific wording on the minutes, check with them
 - The full name of the group members (First and Last names) nominated as signatories may be required as to match the Account Opening Form
- Choose the account – some banks offer low or no fees for not-for-profit or community groups, fill out Account Opening Form, you will find this either on the banks website to download or in the branch
 - name of organisation ie: Group – Bonnydoon Big Book Study
 - details for primary contact person, usually Treasurer
 - a registered office address (not a PO Box) will need to be listed, as per bank's requirements
 - all signatories' full names (including middle name), email address, residential address, and phone number
 - all signatories must also be able to provide preferred contact number and occupation
 - two signatories required to approve transactions
- If signatories don't have an account with the chosen bank, they will need to provide personal identification
 - ID options – Drivers Licence or passport, Birth or citizenship certificate plus Medicare card or recent utilities bill in your name
- All signatories of the account may need to go to the bank together or the form may be sent internally by the bank to different branches to obtain other signatories, this may take a few weeks
- ATO income tax exempt certificate – this may be obtained from the General Service Office
- Let the bank know you would like internet banking – a form may need to be filled out for this service – this will allow members to access the bank account via the bank's website or an App on your mobile phone

How to use the account

1. Once the application is approved by the bank, the bank will let the primary contact know and provide the BSB and Account number details.
2. Signatories can download the bank's app to gain access to the account and using the Access ID provided by the bank, log into the account.
3. To transfer money/pay someone or an organisation, once in the account on the app tap "pay anyone" then tap "new payee" and add their BSB and Bank Account details. Once they are listed as a payee, tap on their details and add the amount being paid, description, reference number and when. Then continue with the payment by confirming.

You will then need to let another signatory know there is a payment waiting to be approved (at this point you could send them a copy of the invoice/bill etc). The second signatory logs into the account and can see a transaction is waiting for approval, check all the details, and then approve if all is correct.

4. Balances, statements, and account transactions can all be viewed via the banking App.
5. People already on the account can be removed from the account after their term by using the same form from the bank used for the application, there is a section for “removing signatories”.

Attachment 1

MINUTES OF MEETING

Group Conscience Meeting of (INSERT NAME OF MEETING: IE ABC AA GROUP):

Held: via Zoom (Meeting ID – insert ID, Password – insert password) at (insert time) on (insert date – day, month, year)

In attendance:

(Insert all attendees present at meeting)

Minutes re: bank a/c for the (Insert name ie: Bonnydoon Big Book Study) an Unincorporated Association

It was proposed by (insert proposer) that the unincorporated association known as (Insert name of group ie : Bonnydoon Big Book Study Group that meets (insert meeting ie daily, weekly, monthly) 3 on (insert day eg: Tuesday) from (insert start time ie: 7.30pm AEST) to (insert end time ie: 9.00pm AEST) (Insert place ie. Bonnydoon Community Hall or via Zoom), should open a bank account.

(Insert seconder) seconded the proposal and the proposal was unanimously approved by vote by the attendees of the meeting.

It was agreed that the signatories for the account will be (insert full name), (insert position ie: Treasurer), (insert second signatory full name), (insert position ie: Secretary) and (insert full name), (insert position ie: Assistant Treasurer).

Signed by attendees:

Name	Signature
(Insert full name), (Insert position ie: Treasurer)	Add signature or electronic signature
(Insert full name), (Insert position)	Add signature or electronic signature
(Insert full name), (Insert position)	Add signature or electronic signature

Options for cashless payments

Idea # 1

The Tap'n'Go facilities

Point of Sale

Point of Sale devices ie Square - come with a charging cable that plugs into your own computer, laptop, or an AC adapter which plugs into a power point. Square and other Point of Sale systems generally do require an ABN for set up. The Group itself would need to decide whether setting up an ABN is feasible for them. Under Australian law there are reporting and auditing requirements

They can also connect to a smartphone through a Bluetooth connection and the smartphone runs the App which can be downloaded for free.

Once it's all set up someone brings the device along to the meeting together with their smartphone with the App. At the end of the meeting the group can announce there are bowls/hats for people to make cash donations together with the technology to accept credit cards. Credit cards can just be tapped on the device as well as mobile phones with connected payment systems.

The Point-of-Sale system company will take a percentage of the payment for its costs.

The systems have reporting facilities, and you can get complete breakdowns of what was paid when. Donors can also get emailed receipts for their donations.

What you will need

- A dedicated bank account (see above for set up).
- An email address. You can easily set this up using gmail for instance groupname@gmail.com
- An ABN – seek advice from a bookkeeper or accountant.

Tap to Pay Mobile App

Whilst AA do not endorse any particular product or organisation we are aware that Westpac have an "Eftpos Air Mobile App" that does not require an ABN and can be set up in the manner below.

Note: If you Group banks with another organisation, please ask your bank if they have a similar product available.

You'll need to be a sole trader, company or association and have a Westpac business transaction account to receive money into.

If you don't have a Business Transaction account, open Community Solutions Account.

The Westpac Community Solutions account, is a business account that AA groups are eligible for.

You do not need an ABN to set it up. See Bank Account set up above. Once you have the Bank Account set up you can apply for an Eftpos Air merchant facility.

One of the bank signatories (suggestion - the primary contact on the bank account) will need to be the merchant facility owner and apply for the merchant facility on behalf of the group.

Apply online on the Westpac website for an EFTPOS Air merchant facility. Approvals are typically received in one business day.

Once the merchant facility is approved, download the EFTPOS Air app to your mobile or compatible device and log in to start taking payments. Monies are received by tapping the members card or phone onto the App on your phone.

Idea #2

Creating a business card with a bar code

This card can be created by a variety of printing companies at a low cost.

This has been done by opening up a personal PayPal account, (not a business account) then connecting a direct transfer to the group's bank account.

You can use a standard transfer which is free and takes about three business days to land in the group's bank account.

A batch of cards can be printed and made available at the meeting venue.

A member simply takes a card and puts it in their wallet or purse like any business card and makes their contribution by scanning the QR code with their phone. Members usually do this at the end of meetings but are free to do it anytime as they always have the card. They would need to have their own Pay Pal account and the Pay Pal App on their phone, so when they scan the QR code it opens up the Pay Pal App and they can make their contribution.