Platform	Ease of use	Transaction Fees	Privacy	Ownership/account structure	Member mgmt	Transferability of ownership	Additional Notes
Venmo	Very easy to use. Meetings could either establish a direct link which directs the group member directly to a payment window with privacy settings and recipient treasurer pre-loaded, or make their account name known to the group and payment within the app is easy and straightforward	None for individuals to group treasurer.	Venmo's privacy policy is here: https://venmo.com/w/legal/us-privacy-policy/ Of key interest, Venmo does not share your personal information with third parties for promotional or marketing purposes although it is shared with 3rd parties for myraid other reasons of which would not seem likely to break Tradition 12	Venmo has a "Group Accounts" feature that enables to use of Venmo's digital wallet functionality to send and receive money as a group. Details of this are here: https://help.venmo.com/hc/en-us/articles/217042878-Group-Accounts-FAQ	Group Account Owners can establish the three manager logins	Group Accounts can be facilitated by a group "owner" and a maximm of 3 "managers". Owners can change managers and ownership can be transfered.	
PayPal	Easy to set up with email adress, credit card and bank account.	None (There are transaction fees associated with PayPal - 2.9% + .30 cents)	Private (The users email and name are recorded in the back end of PayPal so the amount contributed can be seen by the admin of the account.)	one owner attached to email and password	None	None . Although can be set up to be transferable with the owners permission.	
Square Cash	Very easy: Sign up just requires cell phone and debit card # (Not even a name). Asks if you're using personal or business	None stated	Seems completely private - I can't see anyone else's transfers but my own. Requires you to put in your name to the system, but does not share it externally	Every person has a personal account identified by a phone # or email and "Cashtag" which allows ppl to find them easily	None - this is a p2p service	None, each person has a personal account that is unique to them. Could explore business option	
Tilt	Once the app is downloaded and the user is connected to the Tilt for the group contributions it's a one step solution through the app.	There are no fees for membership but there is a transaction fee like with most apps. They subsidize the transaction fee when users pay with a debit card, but there is a 3% fee if someone uses a credit card.	You can create a private campaign, and contributions are anonymized.	The creator of the Tilt/campaign owns the Tilt.	To use Tilt a user would need to download the app, and have credentials to verify who you are through Facebook or email. Members can be invited through a link, a text, an email or via contacts.	I am waiting to hear back from a Tilt representative about this.	
Txt2Give	Account creation via mobile or desktop browser. No app necessary. 1st donation is setup via browser, and subsequent donations are completed via text. Good for non-smartphone users.	$25/month + 1% for the service. CC processing fees are not included. A separate payment gateway must be used. First $50k in donations is processed FREE.	All donations are completed privately. There is no public interface unless a separate feature is activated that can show overall donation totals.	Owned by initial account creator.	Member registrations is done via URL or QR code,	Waiting on a response back from Txt2Give's support team	Allows for recurring giving.
GiveByCell		Although transaction fees are waived, up front costs are prohibitive ($1k minimum): http://givebycell.com/service/pricing/					Allows for recurring giving.

From: San Francisco and Marin County Intergroup's Technology Committee