

Individual Charging of Entries

There is general recognition that the Club's entry process is both time consuming, and demanding for the Captain, and less so, the Treasurer. It is effective in ensuring that only eligible members compete and that the Club is not left with uncollectible debts at the end of each season.

But there is ongoing dissatisfaction with the process, particularly around the cash transfers that occur between crew members and the individuals who are paying for each entry.

The 2008/09 season presents an opportunity to transform the Club's entry process to take advantage of:

1. Enhancements to ROMS which will allow members to make regatta entries. These entries will be reviewed and approved by a super user, who is likely to continue to be the Club Captain or their delegate.
2. Enhancements to the Club's membership system to support automated card processing based on individual members authorities to charge their credit cards, or their agreement to maintain a credit balance on their account.

The following outlines the expected benefits and requirements of the proposed process. Subsequent pages show the process with explanatory notes.

Benefits

The expected benefits include:

1. Removing, or at least significantly reducing, the large number of cash transfers that occur between crew members, and the members that ultimately pay for entries at each regatta.
2. Streamline the entry process by removing the need to collect and track cheques, credit card authorisations and direct debit payments.
3. Streamline the accounting for entries by removing the matching that currently occurs. It will also automate card processing, reducing data-entry to Westpac's card processing system, and improve the comprehensibility of members statements.
4. Remove the need to transfer card details in emails and files.
5. Continue to provide a consistent approach across all squads.

Requirements

The core requirements for the proposed approach include:

1. All members wishing to compete will need to provide a standing authority which either a) authorises the Club to charge the specified credit card for specified transaction types, or b) commit to maintaining a credit balance of \$50 or more on their member account with the Club. A copy of the authority is included later in this paper.
2. All members will need to provide an email address so that they can receive various emailed advices which will describe actions that are being taken on their account or card. For those few members that do not have an email address, they may agree with a fellow crew or squad member to use their address instead.

Controls

The proposed process has a number of controls which allow members to adjust the amount of correspondence they receive, and the amount that can be charged to their card. The controls include:

1. Members may change or inactivate their authority at any time by emailing the treasurer. But members will not be able to enter regatta's without an active authority.
2. Authorities will be automatically inactivated should Westpac reject a card transaction. Members will be asked to provide a new authority, and will not be able to enter regatta's until this occurs.
3. Members have control over the transaction types that can be charged to their card, along with the minimum and maximum amounts that can be charged. But members need to be aware that they must maintain an overall financial status at all times to be eligible to be entered.

4. Authorities remain in force till the end of the Club's financial year, or the cards expiry date. Members will be requested to renew the authority during the last 30 days it is in-force.

Process

The new process, and the supporting functionality, is similar to the current process. The following process map shows the steps and who performs them through-out the process. The following notes provide additional information.

Members cards will generally be charged a few days after each regatta occurs, but this may vary, particularly when several regatta's occur on the same weekend as Rowing Victoria need to complete post regatta processing. Similarly, the Treasurer may hold back processing around end of month, or when following through issues with regatta invoices.

Occasionally, particularly where crew changes have not been made, the incorrect member will be charged with entries. In the event that this occurs, the Treasurer will make corrections as advised and will either reverse the transaction on the members card (if that is the applicable option) or leave a credit on the members account.

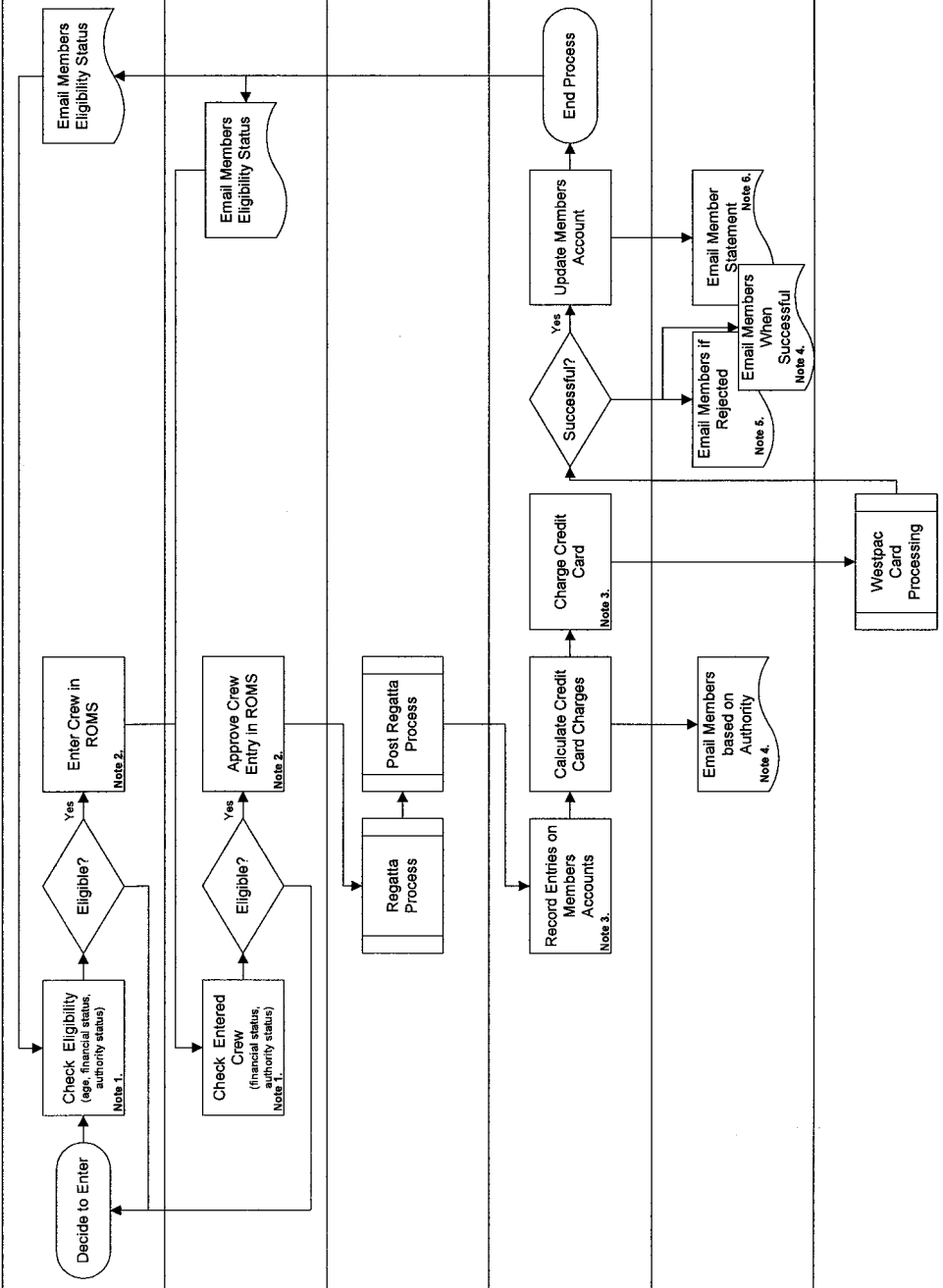
- Note 1. Coaches and members entering crews will need to check the proposed members age, rowing score, financial status and authority status using information available from ROMS and the Treasurer. This will ensure that only eligible crews are entered, and that late changes do not need to occur as a result of the Captain's review of the entry.
- Note 2. Coaches and members enter the crew in ROMS following the instructions that are provided by Rowing Victoria Inc on the ROMS website. The Captain will approve eligible crews after reviewing each entry.
- Note 3. Following the completion of each regatta, Rowing Victoria Inc. provides an invoice and details of each crew that was entered, and the final crews based on crew changes made at the Regatta. This information is used to update member accounts.

After member accounts are updated, the Club's membership system determines the amounts to be charged to members cards based on each members authority. These charges are extracted and loaded into Westpac's card processing system. Once loaded, each transaction is validated, with successful transactions being added to members account. Unsuccessful transactions are deleted and the members authority is inactivated which will prevent the member being entered in regatta's until resolved.

Members receive emails through-out this process if requested. Where transactions are rejected, the member will receive an authority form, so that they can provide a replacement authority.

- Note 4. Members may receive emails when it is determined that their card will be charged and when their card is charged. Members also receive updated statements.
- Note 5. Where a card transaction is unsuccessful, members will be advised and receive a new authority form to complete and return. Members may also advise the Treasurer to re-activate their authority, which will be used the next time the process is run. Members who have opted to maintain a credit balance will be advised if their balance is over (\$50.00).
- Note 6. Members will receive statements as requested on their authority. Members will also receive statements as a result of the existing end of month process. Those members that have opted to maintain a credit balance will also receive statements at this point.

Melbourne Rowing Club Inc. Regatta Entry Processing



Crew/Coach
Captain
Rowing Victoria
Treasurer
Member
Westpac

Melbourne Rowing Club Inc.

ABN 83 099 024 944

Standing Credit Card payment authority

This authority commences: ____/____/____ and ceases on the: ____/____/____

Minimum Payment authorised: \$____ and the Maximum Payment authorised: \$____

(Suggest minimum of \$25.00. Maximum will depend on the payment types authorised below)

This authority applies to the following payments. Payments can be automatically deducted (tick options):

- | | |
|--|---|
| <input type="checkbox"/> Annual membership subscriptions | <input checked="" type="checkbox"/> Regatta transport |
| <input type="checkbox"/> Rowing Victoria affiliations levies | <input type="checkbox"/> Boat Storage |
| <input checked="" type="checkbox"/> Regatta entries | <input type="checkbox"/> Other fees recorded on my Statement |
| <input checked="" type="checkbox"/> Regatta Fines | <input checked="" type="checkbox"/> Suggested selections (refer note 2) |

Preferred payment options (select one):

- Immediately amounts are due (Use if Regatta Entries and Regatta Transport selected above). Specified Minimum Payment will be charged each time.
- Charge when amounts greater than nominated minimum are due.
- Charge Weekly when amounts are greater than nominated minimum.
- Charge Monthly when amounts due are greater than nominated minimum.
- Maintain Credit Balance of \$50.00 on account.

Statement Options (select one):

- Immediately charges are applied to statement
- Monthly
- Quarterly
- Half Yearly

Email Options (select one):

- All events
- Charges Applied
- None

Contact details:

Your Name: _____

Your preferred contact number: _____

Contact email address: _____

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Melbourne Rowing Club Inc.
Jeffries Parade
Princes Bridge
MELBOURNE Vic 3004
Ph: 9654 7754

Melbourne Rowing Club Inc.

ABN 83 099 024 944

My Credit Card details are:

Visa Mastercard or I will maintain a credit balance of \$50.00 (refer note 3)

Card Number: _____ Expiry Date: ____ / ____

Card Holder: _____ Signature: _____

Notes:

1. The objective for this authority is to simplify and reduce the effort associated with processing small amounts (such as those associated with entering and competing at Regatta's) of money for a large number of members.
2. All members intending to compete this season need to complete this authority. At a minimum, you should authorise the payment of Regatta Entries, Fines and Regatta Transport.
3. You may either charge a Visacard or Master Card, or maintain a credit balance of \$50.00 on your membership account.
4. You may specify minimum and maximum payment amounts. Inappropriately low amounts may restrict your ability to compete, or require supplementary payments via BPay.
6. You must provide an email address. The Club will notify you when payments have been charge to your credit card or your credit balance is less than \$50.00, and will also notify you should any payment be rejected, unless you request no emails.
7. The Club will contact you when your card expires or is rejected to request an updated authority.
8. You can vary your authority at any time by providing a new authority. These can be downloaded from the Club's web site, or obtained from the Treasurer.
9. You can terminate your authority at any time by emailing the Treasurer on treasurer@melbournerowing.com.au. Your authority automatically expires at the end of the current season.

