



# Melbourne Rowing Club Inc. Standing Payment Authority Guide

This guide steps you through the process of establishing a Standing Payment Authority with the Club. You must have an active authority if you wish to compete or store equipment in the Club's boatshed, but the Club prefers that you use an authority to automate all payments to the Club.

## Step 1. Obtain and Complete the Standing Payment Authority form.

- The Standing Payment Authority form is available from the Club's website, through links on your member statement, or [here](#). A simple email version is also available from your Membership Account Statement.
- Print off the form, review the requirements and recommendations, and tick the payment types, payment cycle, email and statement options on page 1 of the form.
- Review the authorisation, policy and notes on page 2 of the form.

Pages 3 and 4 of this Guide show three completed example authorities. Page 5 describes the links on your Statement.

Melbourne Rowing Club Inc.  
ABN 83 099 024 944

Member Name: \_\_\_\_\_

This authority commences on the \_\_\_\_/\_\_\_\_/\_\_\_\_

All members intending to compete, or store equipment in the Club's boatshed, must provide an authority to charge a credit card or direct debit bank account. You must also register your credit card or bank account on Westpac's PayWay website (links and notes on the next page) for this authority to be activated.

Only financial members with an active authority are permitted to enter and compete for the Club, or store equipment in the Club's boatshed.

**Standing Payment Authority Scope**  
This authority applies to the following payments types (tick options):

- Annual membership subscriptions
- Regatta entries
- Regatta entries
- Regatta Finer
- Regatta transport
- Boat Storage
- Other fees on my Statement

**Required for:**

- You must select if you intend competing in regattas or storing equipment in the Club's boatshed.
- You must select if you wish to store equipment in the Club's boatshed.

**Recommendation:**

- Grant all payment types to automate all payments to the Club. You can cancel payments at our multiple payment out over multiple days while being authorised as a financial member.
- Receive advance notice of direct debits to your bank account or charges to your credit card.
- Receive notification when charges are made to your bank account or credit card.

**My preferred payment cycle options are (select one):**

- Immediately when amounts are due.
- Charge Weekly when amounts are due.
- Charge Monthly (28 days) when amounts are due.

**My preferred statement options (select one):**

- Immediately charges are applied.
- Monthly
- Quarterly
- Half Yearly

**Email Options (select one):**

- All events
- Charges Applied
- None

**My Standing Authority Checklist**

- I have determined the scope of my authority
- I have provided my current contact details
- I have nominated a payment facility with PayWay and read the accompanying notes.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Step 2. Register your nominated payment facility details on PayWay.

- Click on the PayWay link on the Club's website, your membership statement, or [here](#). If you access PayWay from your membership statement, some required data will be pre-filled.
- Review the DDR Service Agreement and tick the box to agree to the terms and conditions, then click Next.
- Enter your name, email and address details, then click Next.
- Select whether you want the Club to charge your credit card or bank account, and click Next.

Westpac

PayWay Customer Registration - Melbourne Rowing Club Inc.

Follow the steps in this wizard to register to pay Melbourne Rowing Club Inc.

**Registration Steps**

1. Enter your contact details.
2. Choose your payment schedule.
3. Enter your account details.

**Service Agreement**  
You must agree to the terms of the Service Agreement before continuing.

**Customer Direct Debit Request (DDR) Service Agreement**  
This is your Direct Debit Service Agreement with Melbourne Rowing Club Inc. (14211) 83 099 024 944. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.  
Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

**How to Contact Us**  
**Enquiries**  
You can contact us directly or alternatively contact your branch. You may contact us as follows:  
Phone: 02 9528 6143  
I agree to the terms of the Service Agreement.

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PayWay Customer Registration - Melbourne Rowing Club Inc.

Enter your contact details below.

**Step 1 - Your Contact Details**

- \* Customer Name: Demo User
- \* Email Address: demo.user@oppluser.com.au
- \* Phone Number: 01 1234 5678
- \* Address: 1234 Demo Way
- \* City: Demo Town
- \* State: VIC
- \* Post Code: 1234

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PayWay Customer Registration - Melbourne Rowing Club Inc.

Customer Name: Demo User

**Step 2 - Payment Schedule**

Frequency:  Variable Debit

\* Payment Method:  Credit Card  Direct Debit

Surcharges apply: Visa/Mastercard 1.2%

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## Step 3. Provide your credit card or bank account details

- When opting to pay by Credit Card, you will need to provide the standard card information: the card holder name, the card number, expiry date and the CVV.

holder name, the card number, expiry date and the CVV.

Please note that the Club is applying a surcharge of 1% for credit card transactions to defray the additional costs that apply. The Club recommends that you pay by bank account direct debit.

- When opting to pay by bank account direct debit, you need to provide the BSB and account number of your bank account.

- After you click Next, you will receive a confirmation screen showing the information that you have entered. Please confirm that the information is correct, enter the security check code and click Save. You will receive a confirmation email.

## Step 4. Submit your Standing Payment Authority

- Review your completed form and complete the checklist at the bottom of the first page, then sign and date. Please note that this guide does not attempt to reiterate all the information on the Standing Payment Authority form.
- Scan or photograph the form and email resulting file to [treasurer@melbournorowing.com.au](mailto:treasurer@melbournorowing.com.au), or mail the form to the Club (delays will occur which may prevent you from competing).
- When received, the Treasurer will record your authority in the Club's membership system, verify that your PayWay registration exists and activate your Standing Payment Authority.

## Step 5. Payment Processing.

Your Standing Payment Authority remains in place until you request it's termination. Any such request will be actioned when all amounts due to the Club have been collected. You will always be able to make additional payments using the other payment mechanisms that the Club offers including BPay, EFT or depositing cheques/cash to the Club's bank account.

The process will retry any failed transaction after seven days. A second failed transaction will inactivate your authority until you take appropriate corrective action which may include updating your Credit Card or Bank Account details in PayWay. You will receive email notification with links to the PayWay website.

You may request that your Standing Payment Authority be inactivated or stopped by emailing the Treasurer at [treasurer@melbournorowing.com.au](mailto:treasurer@melbournorowing.com.au). You may also adjust your authority at any time by submitting a new form, or by emailing the Treasurer advising the changes you would like to make.

# Example Standing Payment Authorities

## Example 1. - Full Payment Automation

The following image shows the selections recommended by the Club to automate payment of all applicable charges made to your membership account in monthly instalments of \$200. This option benefits the Club as it provides certainty of payment for all transactions that occur, and benefits individual members as it spreads, or smooths, payment out over multiple periods, reduces the number of transactions that are made, and does not require any additional action or activity to facilitate payment.

**Melbourne Rowing Club Inc.**  
ABN 83 099 024 944

**Standing Payment Authority** 1/2

Member Name: Demo User

This authority commences on the 23/6/2011

All members intending to compete, or store equipment in the Club's boatshed, must provide an authority to charge a credit card or direct debit a bank account. You must also register your credit card or bank account on Westpac's PayWay website (links and notes on the next page) for this authority to be activated.

Only financial members with an active authority are permitted to enter and compete for the Club, or store equipment in the Club's boatshed.

**Standing Payment Authority Scope**

This authority applies to the following payments types (tick options):

<input checked="" type="checkbox"/> Annual membership subscriptions	<input checked="" type="checkbox"/> Regatta transport
<input checked="" type="checkbox"/> Rowing Victoria affiliations	<input type="checkbox"/> Boat Storage
<input checked="" type="checkbox"/> Regatta entries	<input checked="" type="checkbox"/> Other fees on my Statement
<input checked="" type="checkbox"/> Regatta Fines	

**Required for:**

- You must select if you intend competing
- You must select if you wish to store equipment in the Club's boatshed

**Recommendation**

- Select all payment types to automate all payments to the Club. You can spread payments out over multiple months whilst being deemed to be a financial member.

**My preferred payment cycle options are (select one):**

Minimum Payment authorised: \$ 25 and the Maximum Payment authorised: \$ 200

\* Please note that the default minimum is \$25.00 and the default maximum is \$200 although this may be varied depending on the selected payment types and cycle. Please also note that the process may charge up to 100% of the maximum payment authorised if it will clear all outstanding amounts for the selected payment types so as to reduce the Club's transaction processing costs and any surcharges that you might pay.

Immediately amounts are due.

Charge Weekly when amounts are due.

Charge Monthly (28 days) when amounts are due.

**My preferred statement options (select one):**

Immediately charges are applied.

Monthly

Quarterly

Half Yearly

**Email Options (select one):**

All events

Charges Applied

None

**Recommendation**

- Receive advance notice of direct debits to your bank account or charges to your credit card.
- Receive notification when charges are made to your bank account or credit card.

**My Standing Authority Checklist**

I have determined the scope of my authority

I have provided my current contact details

I have nominated a payment facility with PayWay and read the accompanying notes.

Demo User Signature      23/6/2011 Date

In this example, Boat Storage was not selected as the Demo User does not need to store a private boat. All other payment types are selected.

In this example, Demo has adopted the default minimum and maximum amounts to be charged monthly if amounts are due

In this example, Demo wants to be notified when a payment is processed together with an updated membership statement.

As noted on the Standing Payment Authority form, where members decide to pay by direct debit, the Club recommends that you select the Email Option of 'All events'. The process will provide at least 5 days notice of the pending direct debit transaction so that you can ensure that you have adequate funds in your bank account to cover the transaction.

## Example 2. - Competition Related Payments

The following image shows the payment types that must be selected if you intend on competing. This allows the Club to automatically collect regatta entry fees and boat transport costs incurred because you

have competed at regatta's, together with any regatta fines that you might incur.

You will need to remit payment by EFT, BPay, or adhoc credit card payment for any amounts not included in the scope of your authority, such as Subscriptions and RV Affiliations.

Member Name: Demo User  
This authority commences on the 23/6/2011  
All members intending to compete, or store equipment in the Club's boatshed, must provide an authority to charge a credit card or direct debit a bank account. You must also register your credit card or bank account on Westpac's PayWay website (links and notes on the next page) for this authority to be activated.  
Only financial members with an active authority are permitted to enter and compete for the Club, or store equipment in the Club's boatshed.

**Standing Payment Authority Scope**  
This authority applies to the following payments types (tick options):  
 Annual membership subscriptions  
 Rowing Victoria affiliations  
 Regatta fines  
 Regatta transport  
 Boat Storage  
 Other fees on my statement

**Required for:**  
 You must select if you intend competing  
 You must select if you wish to store equipment in the Club's boatshed

**My preferred payment cycle options are (select one):**  
Minimum Payment authorised: \$ 25 and the Maximum Payment authorised: \$ 200  
 Immediately amounts are due.  
 Charge Weekly when amounts are due.  
 Charge Monthly (28 days) when amounts are due.

**My preferred statement options (select one):**  
 Immediately charges are applied.  
 Monthly  
 Quarterly  
 Half Yearly

**Email Options (select one):**  
 All events  
 Charges Applied  
 None

**My Standing Authority Checklist**  
 I have determined the scope of my authority  
 I have provided my current contact details  
 I have nominated a payment facility with PayWay and read the accompanying notes.

Signature: Demo User Date: 23/6/2011

In this example, Demo User only wants to automate the payment of competition related payment types.

Demo will need to pay all payment types not included in the scope of this authority via one of the other payment facilities that the Club offers. Failure to pay these items in a timely manner will prevent Demo from competing.

## Example 3. - Competition and Boat Storage Related Payments

The following image shows the payment types that must be selected if you intend on competing and storing private equipment in the Club's boatshed. This allows the Club to automatically collect competition related

expenses incurred along with the boat storage charges that you will incur.

As with the above example, you will need to remit payment by EFT, BPay or adhoc credit card payment for the payment types that you have not included in your authority.

Member Name: Demo User  
This authority commences on the 23/6/2011  
All members intending to compete, or store equipment in the Club's boatshed, must provide an authority to charge a credit card or direct debit a bank account. You must also register your credit card or bank account on Westpac's PayWay website (links and notes on the next page) for this authority to be activated.  
Only financial members with an active authority are permitted to enter and compete for the Club, or store equipment in the Club's boatshed.

**Standing Payment Authority Scope**  
This authority applies to the following payments types (tick options):  
 Annual membership subscriptions  
 Rowing Victoria affiliations  
 Regatta fines  
 Regatta transport  
 Boat Storage  
 Other fees on my statement

**Required for:**  
 You must select if you intend competing  
 You must select if you wish to store equipment in the Club's boatshed

**My preferred payment cycle options are (select one):**  
Minimum Payment authorised: \$ 25 and the Maximum Payment authorised: \$ 200  
 Immediately amounts are due.  
 Charge Weekly when amounts are due.  
 Charge Monthly (28 days) when amounts are due.

**My preferred statement options (select one):**  
 Immediately charges are applied.  
 Monthly  
 Quarterly  
 Half Yearly

**Email Options (select one):**  
 All events  
 Charges Applied  
 None

**My Standing Authority Checklist**  
 I have determined the scope of my authority  
 I have provided my current contact details  
 I have nominated a payment facility with PayWay and read the accompanying notes.

Signature: Demo User Date: 23/6/2011

In this example, Demo User only wants to automate the payment of competition related payment types and boat storage.

Demo will pay the payment types not included in the scope of this authority via one of the other payment facilities that the Club offers. Failure to pay these items in a timely manner will prevent Demo from competing or storing his boat in the Club's boatshed.

# Membership Account Statement Links

Your membership statement provides links to the Standing Payment Authority guides and forms, and to Westpac's PayWay website so you can register, and maintain, your credit card or bank account details in highly secure environment. As outlined in this guide, you need to nominate your preferred payment method on Westpac's secure PayWay website, and advise the Club what payment types you want to include in the scope of your authority along with the minimum and maximum payment


amounts, payment cycle, notification and statement options you select.

## The Easy Way

The easy way to do this is to follow the two links on your statement header. Click on PayWay Registration to register your preferred payment facility and click on Authority Email to create an email to the Treasurer. The initial email shows the Club's preferred/default selections (refer page 3 above), so adjust the email as necessary then send it to the Treasurer. You will receive a copy of the email for your records.

## The Harder Way

The slightly harder way is to complete the Standing Payment Authority form. Click on Westpac PayWay Registration to register your preferred payment facility, and click on Standing Authority Form to obtain a copy, then follow the steps as outlined in this guide.



**Melbourne Rowing Club Inc.** Reg. No:- A03271  
**Members Account Statement**  
 Season: 2011 (1/05/2011 - 30/04/2012)

Statement Run Date: 23/06/2011  
**Tax Invoice**  
 ABN: 83 099 024 944

**Easy Standing Authority Set-up**

Authority Email
PayWay Registration

Payway Biller Code: 100008  
 Reference Number: 7201000168

	Subs	VRA	Entries	Fines	T/port	Ins.	Accom.	Social	Other	GST	Sub Total	Prepaid	Total
<b>Opening Balance</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2011 Season's Transactions</b>													
1/05/2011 2011/12 RV Affiliations - RCO			56.00							5.60	61.60		61.60
1/05/2011 2011/12 Subscriptions - Senior Member	410.00									41.00	451.00		451.00
2/05/2011 BPay Receipt - 7201000169												-512.00	-512.00
3/05/2011 Contra - 3/5/2011	-410.00	-56.00								-46.00	-512.00	512.00	
<b>2011 Season Total</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60	0.60	0.00	0.60
<b>Closing Balance</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60	0.60	0.00	0.60

You do not have a standing authority in place. You need one if you wish to compete, store equipment in the Club's boatshed, or automate payments to the Club.

**Standing Payment Authorities:**

If you intend on competing or wish to store private equipment in the Club's boatshed then you must have an active standing authority in place covering Regatta Entries, Fines, Boat Transport, and where relevant Boat Storage. If you also include Subscriptions and RV Affiliations in your authority, you will be considered to be financial even though there may be amounts outstanding that will be paid off over time. The Club prefers that members pay all due amounts through this flexible proven process and enjoy the automation and payment smoothing benefits it provides you.

The Standing Authority process uses Westpac's PayWay System to charge the Credit Card or Bank Account that you register via the above link. The PayWay System is secure and PCI DSS compliant. Consequently, the Club will no longer request, or wish to receive, credit card details from you, or any other member.

**Remittance Advice:** Balance of \$0.60 is immaterial. No payment required.

**Standing Authority Links**

[Standing Authority Guide](#)  
[Standing Authority Form](#) or [Standing Authority Email](#)  
[Westpac PayWay Registration](#)

Payway Biller Code: 100008  
 Reference Number: 7201000168

Statement Run Date: 23/06/2011

**Pay by Credit Card:**  
 Credit card payments can be made online at Westpac's PayWay website [www.payway.com.au](http://www.payway.com.au) or by clicking on this icon below.

Payway Biller Code: 100008
Reference Number: 7201000168

**Pay by BPay:**

Biller Code: 857581
Reference: 7201000168

BPAY® this payment via Internet phone banking. © Registered to Bpay Pty Ltd ABN 66 079 137 518

**Pay by Cheque/Money Order:**

Deposit your cheque at Westpac  
 Account: Melbourne Rowing Club Inc.  
 BSB: 033-000  
 Account No: 210738  
 Aux serial No: 0100016

Please do not send cheques to the Club