

Pre-Authorized Debit

Pre-Authorized Debit is an agreement between two parties that allows one party to debit funds via the Canadian Electronic Funds Transfer Network directly from another party's bank account. All EFT transactions within Canada are governed and facilitated by the [Canadian Payments Association \(CPA\)](#).

Pre-Authorized Debit has been fully integrated into MMS. This is a big deal! There are few systems on the market that provide such a fully integrated solution and it can mean no more cheque handling for you organization. It is certainly more efficient for both you and your members and may also have less direct costs to your organization and to your member.

When you activate your Peloton Account, members will be able to pay you via PAD.

Step 1: Member selects PAD for payment

Note: This step assumes you have claimed your Peloton Account and it is configured in MMS.

- A member navigates to the payment screen after joining a program or from viewing and unpaid invoice and selecting pay online.

The screenshot shows two parts of the MMS interface. On the left is the registration confirmation page, and on the right is the membership and invoice overview.

Registration Confirmation:

- Success! Your registration submission is complete.
- 2015 Fall Skating Program
- Once your registration has been activated you will receive an email confirming your enrollment in your selected program or membership along with your membership number.
- Start Date : 2015-09-09
- 2015 Fall Skating Program
- Pay Online Now** (highlighted with a blue oval)
- This membership includes membership in the following organizations:
 - Test BC Speed Skating Club
 - British Columbia Speed Skating Association
 - Speed Skating Canada
- Is your contact information current - click on "Continue to My Account page" to update your info.
- Buttons: Join another?, My Account, Log Out

Membership Table:

Organization	Program	Waiver	Status	Start Date	End Date
Calgary Speed Skating Club	Speed Skating Day of Fun!	Waiver	Pending	2015-11-07	2015-11-08
Test BC Speed Skating Club	2015 Fall Skating Program	Code of Conduct	Pending	2015-09-10	2015-09-22

Invoice:

- This invoice has an outstanding amount of \$105.00.
- Pay Online Now** (highlighted with a blue oval)
- Test BC Speed Skating Club
- Print button
- Search field: cattwill@peloton-technologies.com
- Invoice Number: 1099
- Invoice Date: 2015-09-10
- Invoice Amount: \$105.00

- When a member chooses to pay online they are presented with the available options. Currently PAD is the only available option and Visa, MasterCard and Amex will be supported soon.

The screenshot shows the 'Select Payment Method' screen with a red header bar containing '<< Invoice'.

Select Payment Method

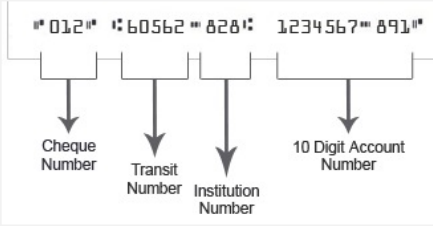
- Major credit cards accepted
- Credit Card Payment Launching Soon...**
- Pre-Authorized Debit from Canadian bank account
- Icon: A house with a green circular arrow around it, symbolizing a debit or payment cycle.

Step 2: Member uploads banking information and agrees to PAD terms

- When a member selects PAD for method of payment they will be presented with an electronic PAD agreement that was designed to the standards of the CPA.

This debit will show on your bank account as withdrawn by "Skating/Peloton" or "Speed Skating / Peloton".

Bank Account Details



Transit Institution Account

01239 219 1234567 01

Bank Account Owner

Craig Attiwill

Please upload a void cheque image or official bank document that clearly shows the account numbers and the account owner.

Authorization



I, **Craig Attiwill**, authorize a **one-time personal debit** from my bank account on the **next business day** following the completion of this request. I acknowledged that I am the owner of the banking information provided, that I have reviewed it and it is correct.

I comprehend the information and provide my consent.


- The agreement informs the user as to the name they will see on their bank statement withdrawing the funds.
- The member enters their information and uploads a cheque image or official bank document that shows them as the owner of the account.
- The member then provides the authorization to debit their account for the noted funds by clicking the consent checkbox and then "Submit".
- The information is then transmitted to the organizations Peloton Account and the payment information is automatically recorded in MMS and displayed to the member.

Payment

Test BC Speed Skating Club

	<input type="text" value="cattiwill@peloton-technologies.com"/>	
Receipt Id	1099-17	
Payment Date	2015-09-10	
Payment Reference	(Pending)	
Processing Reference	0233057cdd5c4c05b60d7fcc225425	
Payment Method	Electronic Transfer	
Payer	Craig Attiwill	
Amount	\$105.00	
Billed to	Craig Attiwill #1209 - 751 Fairfield Road Victoria, BC V8W4A4 Canada cattiwill@peloton-technologies.com 250 589-4485	
Paid to	Test BC Speed Skating Club 1234 Somewhere Street Kamloops, BC Z9Z9Z9 Canada slidewest-club@gmail.com 250 589-4485	
Organization Name	Test BC Speed Skating Club	
Program	2015 Fall Skating Program	
Start Date	2015-09-09	
End Date	2015-09-22	
Member Number	500055	
Participant Name	Attiwill, Craig	
Date of Birth	1977-11-03	

Invoice

Number	Date	Amount	Owing	
1099	2015-09-10	\$105.00	\$0.00	

- The bank account requires verification and the transfer of funds cannot complete until the information has been verified by a Club Administrator.
- The Payment will display a "Processing Reference" and the "Payment Reference" will be pending until the banking information is verified.

Step 3: Organization Administrator verifies bank account

- When PAD information is upload an email is sent to the Organization’s email address providing notification that a payment is pending and verification is required.
- The organization Administrator logs into MMS and navigates to administration site and then selects the “Manage” >> “Profiles” >> “Bank Accounts” menu item.

Bank Account Profiles

Include Verified

Bank Account Owner	Created	Created By	Verified	Verified By
Darryl Anderson	2015-09-09 06:02:50	darrylandersonmember	<input type="checkbox"/>	<input type="checkbox"/>
Darryl Anderson	2015-09-09 06:12:50	darrylanderson	<input type="checkbox"/>	<input type="checkbox"/>
Craig Attiwill	2015-09-10 07:04:52	cattiwill	<input checked="" type="checkbox"/>	<input type="checkbox"/>

- The organization Administrator then selects “Verify”.

Verify Bank Account

[<< Back](#)

001

Your Name
123 Any Street
Your Town, AB T4P 1Y5

DATE

PAY TO THE ORDER OF \$

ATB Financial
444 Main Street
Your Town, AB T4L 4L1

MEMO

⑈00⑈ ⑆0⑆239⑈ 2⑆9⑆ ⑆234567⑈ 0⑆⑈

Transit # Institution# Account #

Transit Institution Account

Bank Account Owner

I have verified the information and understand there are costs to my organization for submitting incorrect information.

[Verify](#)

- The uploaded image and entered bank account information is display.
- The Administrator should ensure that the Bank Account Owner matches the uploaded image and that the information was entered correctly.
- The Administrator can adjust the information is required and then “Verify” the bank account.

Bank Account Profiles

Bank account for Craig Attiwill successfully verified. ✕

Include Verified

Bank Account Owner	Created	Created By	Verified	Verified By	
Craig Attiwill	2015-09-10 07:04:52	cattiwill	Craig Attiwill	2015-09-10 07:28:58	
Darryl Anderson	2015-09-09 06:02:50	darrylandersonmember			Verify
Darryl Anderson	2015-09-09 06:12:50	darrylanderson			Verify

- MMS will record who verified the account.

Step 3: The systems do their thing!

- MMS will communicate with the organization's Peloton Account.
- MMS will email the member informing them of the date that the debit will take place.
- The organizations Peloton Account will now show the bank account as verified and it will receive the default limits.

The screenshot shows the Peloton Account interface. At the top, there is a navigation bar with icons for Home, Calendar, Add Account, Search, Y, Bank Accounts (circled in blue), Profile, Clock, and Settings. Below the navigation bar, there is a search bar with "State: - All -" and "Search for:" followed by a "Go" button and a link to "Bank Account Report".

NAME	OWNER	TYPE	INSTITUTION	BRANCH	ACCOUNT	STATE	CREATED	
Craig Attiwill	Craig Attiwill	Chequing	828	60562	1234567891	Verified by Client	2015-09-07 02:11:10	✕
Craig Attiwill	Craig Attiwill	Chequing	219	01239	123456701	Verified by Client	2015-09-10 00:04:52	✕
Darryl Anderson	Darryl Anderson	Chequing	219	01239	123456701	Verified by Client	2015-09-08 17:15:43	✕
Darryl Anderson	Darryl Anderson	Chequing	219	01239	123456701	Verified by Client	2015-09-08 18:32:39	✕
Darryl Anderson	Darryl Anderson	Chequing	219	01239	123456709	Verified by Client	2015-09-08 20:48:57	✕

Results Per Page: << 1 2 3 4 5 >>

CRAIG ATTIWILL (219 01239 123456701)

Withdraw From Peloton / Deposit to Bank: **Yes** Limit: **\$500.00** [Request Limit Increase](#)

Deposit To Peloton / Withdraw From Bank: **Yes** Limit: **\$10,000.00** [Request Limit Increase](#)

Bank Account Id: 68b3c5dec4584abea0f7eefbac534d

Reference 1: 2015 Fall Skating Program
Reference 2: Craig Attiwill
Reference 3: InvoiceId: 1099

Document To Add: [Browse...](#)

[Add Document](#)

[Download](#) 2015-09-10 00:04:52 ATB Financial Cheque Image.jpg ✕

- The banking information is stored securely in the Peloton Account and not in MMS.
- The Peloton Account also references the Program, Participant Name and the Invoice Id on the Bank Account and Schedule used for this payment.

- The one-time schedule that was created will move from “pending” to “active” upon verification.

Navigation icons: Home, Calendar, Document, Upload, Y, Bank, User, **Currency** (circled), Settings.

Search: New Payment Type: State: Keyword:

or download: [Payment Schedule Report](#)

SCHEDULE ID	NAME	MODIFIED	PAYMENT TYPE	STATE	SCHEDULE TYPE	CALC TYPE	AMOUNT
0233057cdd5c4...	Craig Attiwill	2015-09-10	Bank Account (EFT)	Complete	One-Time Payment	Fixed Amount	105.00

Results Per Page: << 1 2 3 4 5 >>

SCHEDULE NAME: Craig Attiwill / SCHEDULE ID: 0233057cdd5c4c05b60d7fcc225425

Description: Occurs once on 2015-09-10 at 01:00:00

End Date: --

Next Schedule Date: --

Next Action Date: --

Action: Debiting Bank Account Owner Craig Attiwill : Craig Attiwill (219 01239 123456701)

Bank Account Id: [68b3c5dec4584abead0f7eefbac534d](#)

Reference 1: 2015 Fall Skating Program

Reference 2: Craig Attiwill

Reference 3: Invoiceld: 1099

Reference 4:

Reference 5:

Occurrences:

#	DATE	TRANS REF #	AMOUNT	STATE
1	2015-09-10 00:40:00	bdd9123-8f57-e511-80ca-005056a927b9	105.00	Complete

- Shortly afterwards the schedule will execute and become “Complete” and an EFT Debit transaction will be created.
- EFT transactions are processed once a day only on business days.
- The EFT will show as a complete occurrence on the schedule.

- The EFT will also show in the Pending area on the My Account screen.
- Within 24 hours the EFT will be processed and move into the History area.

ACCOUNT SUMMARY

Balance	960.98
Authorized (Pending) Funds	0.00
Security Deposit / Holdback	200.00
Available Balance	760.98
Free Withdrawals Remaining	1
Free Deposits Remaining	0

FEE SUMMARY

Withdraw Funds	1.68
Deposit Funds	1.68
Transfer Funds	1.58
Make a Payment	0.00

MONTHLY ACTIVITY

This Month | 2015 | September | Go

Starting Statement Balance	960.98
Sales	--
Deposits	--
Withdrawals	--
Transfers	--
Payments	--
Card Fees	--
Withdrawal Fees	--
Deposit Fees	--
Transfer Fees	--
Payment Fees	--
Monthly Account Fee	--
Ending Statement Balance	960.98

[Activity Report for September](#)
[Sales Report for September](#)
[Transaction Detail Report for September](#)

WITHDRAW FUNDS - REVIEW - COMPLETE

Available Balance (CAD): 760.98

To Account:
 Craig Attwill (828 60562 1234567891)

Amount (CAD): Reference 1:

Withdraw

PENDING WITHDRAWALS / TRANSFERS / PAYMENTS

Sep-10	bbdd9123-8f57...	EFT	From	219 01239 123456701	105.00		
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HISTORY WITHDRAWALS / TRANSFERS / PAYMENTS

DATE	TRANS REF #	STATE	TYPE	AMOUNT
2015-Sep-08	34ae5c04-aa56...	Cancelled	EFT From 219 01239 123456709	360.00
2015-Sep-08	33ae5c04-aa56...	Cancelled	EFT From 219 01239 123456701	360.00
2015-Sep-07	23ebd560-4055...	Cancelled	EFT From 828 60562 1234567891	125.00

Results Per Page: 5 << 1 2 3 4 5 >>

- Depending on the target financial institution it can take up to 3 days to receive the payment.
- During this time the funds will be shown as Authorized (Pending) Funds.
- MMS communicates with the Peloton Account each night and will update the state of the payment and the payment reference.
- In the event that the EFT payment does not succeed MMS will reverse the payment and send a notification to both the member and the organization via the email address on file.