

# Paddle Newfoundland & Labrador

## Overview

Participants for the Skills School now have the option of paying their course fees by Interac e-Transfer (sometimes referred to as Email Money Transfer or EMT). Everything can now be done online by filling in the online application and paying by eTransfer.

Interac e-Transfer is an alternative to sending a cheque or money order to the club. The choice of payment method is up to each participant, and the **amount due is the same regardless of the payment mode you select.**

Payment by Interac e-Transfer is done via your Bank's online banking web site. Additionally, your Bank may charge a fee for providing the e-Transfer service. These fees are typically in the \$1-2 dollar range but do vary between financial institutions and may change at any time. **All fees and other arrangements with the bank are the responsibility of the applicant.**

For more information regarding Interac e-Transfer please see your bank's web site and the Interac web site <http://www.interac.ca/en/interac-e-transfer-consumer.html#sp-expandable-content-wrapper>.

## Procedure

1. Fill in the online application form and submit.
2. Sign on to your bank website to process the email Transfer.
3. Go to eTransfer on your bank website
4. Click on Send money
5. Add a new recipient [pnlpayments@gmail.com](mailto:pnlpayments@gmail.com)
6. Message : Course Registration
7. Enter amount to pay (Note: Course fees are not taxable).
  - Kayaking Basic Skills – Cost \$125.
  - Kayak Level 1 – Cost \$200.
  - Introduction Lake Tandem – Cost \$125.
  - Intermediate Lake Tandem – Cost \$150.
8. Create a security Question (**A common PNL Greeting?**)
9. Answer is (**seeyouonthewater**)

We will process your payment within 10 business days. When your payment is processed you will receive an e-mail from Interac on behalf of your bank indicating your payment was accepted.

## ***Problems***

If your current e-mail address is not on file with your Bank, we may receive your e-Transfer, but you may not receive confirmation notices. Please ensure that your Bank's on-line profile is up to date.

If your Bank does not participate in the Interac e-Transfer program, you will not be able to register for the Annual Skills School via Interac e-Transfer. In that case, you will need to send a cheque or money order along with the Application form to Paddle Newfoundland & Labrador. For assistance with electronic banking see your bank web site or contact their customer service department.