

Payment Primer

Every month, you will receive an invoice from the dining society informing you of the meal plan fees you must pay. You may also receive additional invoices if, for example, you sign up for lunches. These may all be paid at once before the 1st of the month, subject to a \$25 late fee.

There are two main options paying your meal plan fees: online through Telpay or by dropping payment off in the drop-box in the dining hall.

Online payment option:

The preferred method for paying the meal plan is online through Telpay. You will need a Canadian bank account for this option. Their website is <http://www.telpay.ca/webpay>. Detailed instructions are below. The things you need to know are:

- They ask for a landline, but this requirement is not enforced. **Any phone you can be reached at is sufficient.**
- A **bank statement** (pdf or scan) and the **meal plan invoice** can replace the **void cheque** and **utility bill** requirement.
- The dining society's biller number is 0082794 and your Customer Account Number is your first invoice number.
- Activating an account takes about a week and all payments are subject to a 4 day hold, so plan ahead. Late fees for September are waived, as long as a reasonable effort to pay promptly is made. In following months, a \$25 late fee applies.
- **Note: make sure you have enough in the account Telpay is connected to before payment. Telpay will deactivate your account if there is more than one 'Non-Sufficient Funds' occurrence per year. If that happens, you will have to pay using cheque, money order, or bank draft payments (see below).**

Telpay's website can be confusing so please read the detailed instructions later in this guide thoroughly if you have any trouble.

Cheque or money order in the drop-box:

- Drop a **cheque or money order** into the **secure box in the dining hall** in Graham house, by the utensil counter.
- Make cheques payable to the "Green College Dining Society".
- Please include the invoice number on the memo line or back of the cheque.
- Money orders can be purchased (using cash, credit or debit card) at the post office in the SUB for a fee, if you cannot get cheques from your bank. Also, the cheque doesn't have to come from your account. For example, if your friend has cheques, you can transfer the money to them and they can write out a cheque for you. Just ensure that the memo line of the cheque explains whose meal plan it is paying.

- Post-dated cheques are accepted.
- **Please do not put cash into the drop-box.**

Questions? If you have any questions about your invoice, please contact the GCDS bookkeeper at bookkeeper@gcdining.ca. Please note that they are only in the office once a week, so if your question is time-sensitive please speak with a serving executive of the GCDS.

FAQ

Why Telpay, and not something like Paypal, Google Wallet, etc?

Fees. The transaction fees for most online payment processors (and even in-house point of sale devices to accept credit cards) are high. These fees are often based on a percent of the total transaction. Paying \$10-20 in fees on each month's meal plan paid is expensive (that's \$1000-2000/mo in bank charges for everyone!) and is more than the GCDS felt it could absorb into the price of the meal plan or charge extra for. Telpay charges a very modest fee, that the GCDS can absorb. We felt that avoiding unnecessary price hikes was the most important factor in choosing a payment processor.

Can I pay with my credit card?

Unfortunately, no. Telpay's low fees are because it works bank-to-bank, and avoids the extra credit card processing fees.

What if I don't want to use Telpay?

We know that not everyone wants to use online payments, so we've created a drop-box for cheque, money order, and bank draft payments made out to the "Green College Dining Society" in the dining hall. This drop-box is located near the utensil pickups. This drop-box is not for cash.

Can I pay with cash?

No. Cash is too risky, both for residents and for the GCDS, as it's not traceable. Cash can be miscounted by both parties, with no clear traceable link to the source. In addition to transaction risks, there are physical risks we wanted to avoid. The drop-box can be broken and stolen and holding cash presents a greater risk of break-ins for the kitchen.

Detailed Telpay instructions:

(You can also just click the link in the invoice email and follow the prompts. However, the Telpay website can be confusing so please read the instructions.)

- You will need a Canadian bank account for this option.
- On your next meal plan invoice from the dining society, there will be a link to the Telpay website. Click on this or just enter www.telpay.ca/webpay into your browser of choice.
- Click on "Get started" under "New Users" and choose "An individual paying a business" and click "GO".
- Read the outline of the steps to come and click "Get Started". **They ask for a landline, but this requirement is not enforced. Any phone you can be reached at is sufficient. A bank statement and the meal plan invoice can replace the void cheque and utility bill requirement.**
- Enter your information, including the banking information for the account you wish to link to Telpay. You can find this information on a void cheque or a bank statement or by contacting your bank. You will need a 5 digit transfer number, a 3 digit institution number and an account number of up to 13 digits (mine was 7). I found all this information by looking at my online bank statement and googling "(bank name) transit number" to understand which numbers to put where. In my case, my bank gave me a 4 digit transfer number to which I had to append a digit based on the geographic location of my branch. For a branch in BC, the digit is 0.
- You will receive an email asking you to send them a picture or a scan of a void cheque and a utility bill. Alternatively, you can send them a bank statement instead of a void cheque and a copy of your most recent dining society invoice instead of the utility bill.
- They will then deposit and withdraw a small amount of money into your bank account in the next 3 to 5 days (or less). This is your temporary PIN, eg: if they deposit \$0.21 in your account, your temporary PIN is 0.21. Use this along with the account number they will email you to log into your account. They will require you to make a 5 digit PIN at this point.
- Once logged on to your account, click on "Add a new biller" and enter the dining society's biller number in the first box (0082794). In the second box, where they ask for your "Customer Account Number", enter the invoice number on your first invoice.
- You can now make payments by clicking on "Make a payment" and then clicking on "Green College Dining Society". Enter the amount on your invoice and put a date for the transfer to occur, then click on "next" and "accept" once you verify the information.

If you have any questions about setting up your Telpay account, you can contact them directly using the contact information on their website.

