



# Nowra Rifle Club Inc.

ABN – 29339159898

President: Cliff Austen  
Vice President/Secretary: Garry Nosworthy  
Treasurer: Marnie Peters  
Pistol Club Captain: Gary Nosworthy

25<sup>th</sup> August 2024

A message from the Nowra Rifle Club Secretary.

## EFT Payments

When members are making EFT payments from your bank to the Nowra Rifle Club account it is imperative that you understand the importance of 'identifying' information being transmitted with your deposit. Here is what you should know;

Most banks have 3 separate information fields in addition to the account number & BSB for you to enter important information that identifies your deposit to you and the beneficiary account.

**“Details”** .....this field is for your information only. It appears on your statement but is NOT transmitted to the beneficiary account.

**“Message to Recipient”** .....this field is for you to enter information for the beneficiary account such as your name, invoice number, membership number, reason for payment etc. When you enter your details info into this field it is transmitted to the beneficiary account so we know who the money is from and what the deposit is for. This is essential for our accounting.

**“Reference”** ..... This field is for a short message to the recipient. It is transmitted to us and appears on our bank statement. There is normally a limited number of numeric or text characters allowed for this field such as 16 characters but it is often enough for most transactions.

As a general rule you should always include your **Surname**, your **Membership Number** and the **Reason** for the deposit such as membership renewal etc. When we get all of this info it allows us to quickly process your payment and to quickly the service you are paying for. Without the info, your payment often gets put to the end of the queue and processing can be delayed for many days while we try to identify the depositor. The club has over 500 members and we only have one part time office administrator. Some banks will offer to send an email confirming the deposit to the beneficiary email address but this is not much help to our administrator when they are reconciling our bank deposits and does not speed the processing time.

When making EFT payments you should double check and then double check again that you have entered the correct BSB & Account numbers. If you make a mistake with an account number and the money ends up going into someone else's account other than the Nowra Rifle Club account, the problem is yours and we can't help you so make sure you get it right.

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