

- Topic 1. Set Up account to use eChequeOut
- Topic 2. How to manage the Trust Account record
- Topic 3. Using eChequeOut to make Mortgage Payout

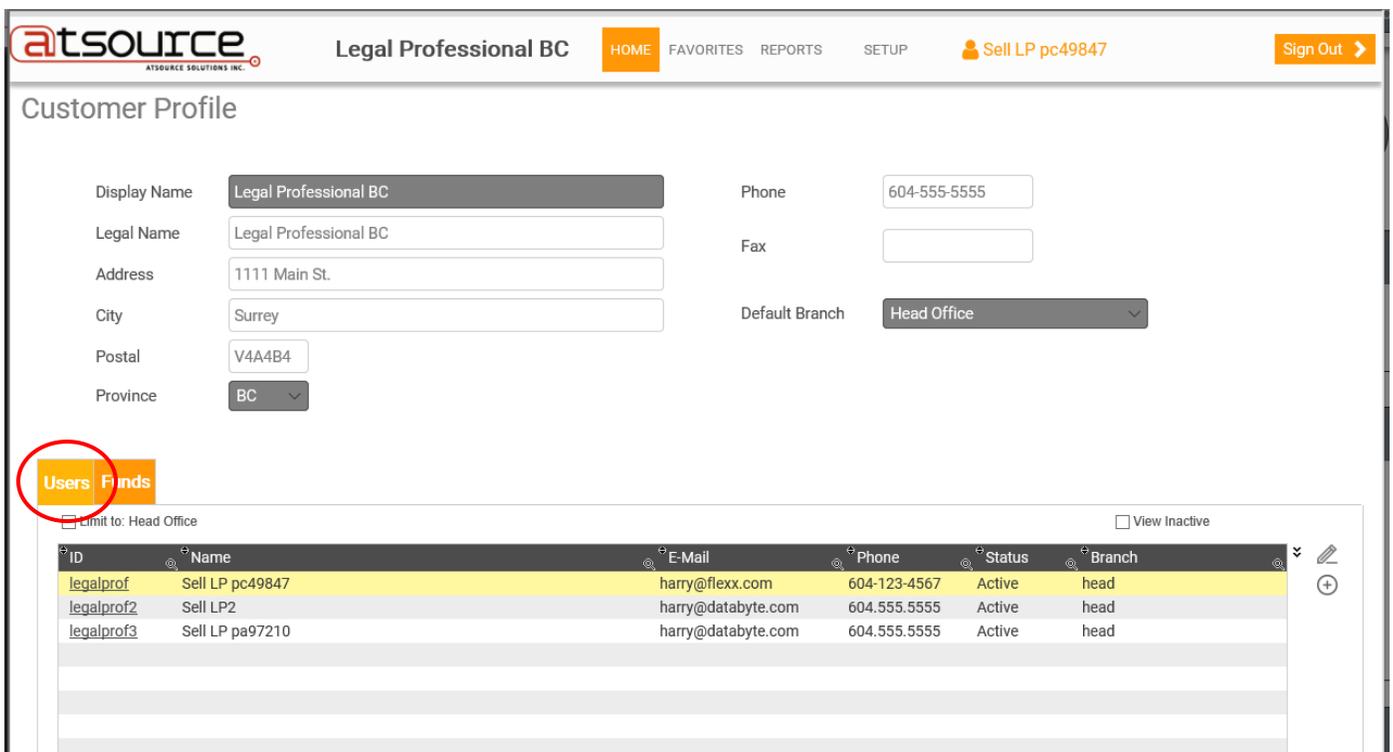
Topic 1. How to Set Up your account to make your first Mortgage payout using eChequeOut

Before you start with this process, it would be recommended that you have all your relevant banking information available (e.g. bank account number, void cheque, etc.) to be prepared for the record entries required.

First, your Legal Professional account at Atsource will need to be set up for an Administrative user to have the permissions to make the required changes to your Customer Profile as discussed below. Please contact Atsource Tech Support, either by telephone (604-538-3221) or email (clientsupport@atsourceinc.ca) to request this change be made to your account.

Simple Three Step Process

1. Set up at least two users for eChequeOut; one user with permission to initiate an eChequeOut transfer and another user to *authorize* the transfer. *The 'authorizing' user must have the proper legal authority to perform the funds transfer (must be a Legal Professional; i.e. Lawyer or Notary).*
If the Legal Professional is a sole practitioner with no additional non-lawyer staff, they can be set up to be able to both *initiate* and *authorize* the transfer (see the Law Society of British Columbia Rule 3-61.1(3)) using 2 separate BCOonline userids and email addresses. Please contact Atsource Support for further assistance with this set up.
 - a. Open an Atsource session in your browser,
 - b. Click the **Customer Profile** link (left navigation column); this will open the Customer Profile page displaying your Atsource account (shown below);



- c. Click the **Users** tab; this will display a list of all users defined to your account;

- d. Click on the user ID you want to authorize the ability to **Initiate** and/or **Authorize** a Funds Transfer; this will open the **User Profile Edit** page. The Security Role will be set to L1 – Legal Professional, and Security Level will need to be 200 – Privileged User indicating them as administrative and being able to make the next changes and entries.

The screenshot shows the 'User Profile Edit' page for user 'legalprof'. The 'Permissions' tab is highlighted with a red circle. The page includes fields for Name, e-Mail, Phone, and Position, as well as dropdowns for Security Role and Security Level. There are also checkboxes for 'On Vacation' and a 'Vacation User' dropdown. At the bottom, there are 'Save' and 'Close' buttons.

Permission	Default	Current Setting	Override
Customer settings			
Manage Account	Off	<input checked="" type="radio"/> On <input type="radio"/> Off	
Funds Transfer settings			
Initiate funds e-transfer	Off	<input checked="" type="radio"/> On <input type="radio"/> Off	
Authorize funds e-transfer	Off	<input checked="" type="radio"/> On <input type="radio"/> Off	
Transaction overall settings			
Rollback Transaction	On	<input checked="" type="radio"/> On <input type="radio"/> Off	
Issue Cancel Request	On	<input checked="" type="radio"/> On <input type="radio"/> Off	

- e. Click the **Permissions** tab; this will display the list of permissions assigned to this user;

The screenshot shows the 'User Profile Edit' page for user 'legalprof' with the 'Permissions' tab selected. A table of permissions is displayed, with the 'Funds Transfer settings' section highlighted by a red circle. The 'Initiate funds e-transfer' and 'Authorize funds e-transfer' rows have their 'On' radio buttons selected and circled in red.

Permission	Default	Current Setting	Override
Customer settings			
Manage Account	Off	<input checked="" type="radio"/> On <input type="radio"/> Off	
Funds Transfer settings			
Initiate funds e-transfer	Off	<input checked="" type="radio"/> On <input type="radio"/> Off	
Authorize funds e-transfer	Off	<input checked="" type="radio"/> On <input type="radio"/> Off	
Transaction overall settings			
Rollback Transaction	On	<input checked="" type="radio"/> On <input type="radio"/> Off	
Issue Cancel Request	On	<input checked="" type="radio"/> On <input type="radio"/> Off	

- f. Under **Funds Transfer settings**, click the **On** radio button for *Initiate funds e-transfer* and/or *Authorize funds e-transfer*. Be aware that only a Legal Professional can Authorize a funds eTransfer.
- g. Click the **Save** button to save the entry.
- h. Repeat this for all users that are to have this permission

2. Set up trust accounts on eChequeOut

A **Trust Account** now needs to be set up in your Customer Profile, as follows:

- a. On the Atsource browser session, with the **Customer Profile** displayed, click the **Funds** tab (will be the default screen when the Customer Profile first opens);

The screenshot shows the Atsource web application interface. At the top, the logo 'atsource' is on the left, followed by 'Legal Professional BC'. Navigation tabs include 'HOME', 'TASKS', 'REPORTS', and 'SETUP'. A user profile 'Sell LP pc49847' and a 'Sign Out' button are on the right. The main content area is titled 'Customer Profile' and contains several input fields: 'Display Name' (Legal Professional BC), 'Legal Name' (Legal Professional BC), 'Address' (1111 Main St.), 'City' (Surrey), 'Postal' (V4A4B4), 'Province' (BC), 'Phone' (604-555-5555), 'Fax' (empty), and 'Default Branch' (Head Office). Below these fields is a tabbed interface with 'Users', 'Credit Card', and 'Funds' tabs. The 'Funds' tab is circled in red. Underneath the tabs is a table with columns for 'Description', 'Transit', 'Bank', 'Account Number', and 'Status'. The table is currently empty. To the right of the table are icons for editing, adding, and deleting. At the bottom of the form are 'Save' and 'Close' buttons.

- b. Click the Add icon  (right of Funds section) to enter a new trust account; this will open a new (blank) **Trust Account Edit** screen (see below):

Trust Account Edit

ID: 20 Status: Newly Entered, need scanned cheq

Transit: [] Bank: [] Account: []

Trust Account: []

Description: []

Bank Name: []

Bank Address: []

Bank City: []

Bank Province: [Please Select ...] Bank Postal Code: []

Account Signing: Single Dual

Signature 1: [Please Select ...] Signature 2: [Please Select ...]

Add Authorizations

Financial Institution	Status	Signature 1	PAD	Revoke

Save **Close** **View Terms**

Callout Box: Enter the branch/transit, bank, and bank account numbers for the account. This must match the bank number on your cheques. These numbers are encoded at the bottom of the cheque as follows:
 000267 (Cheque #) ⑆08000 0030 ⑆ (Transit #) ⑆0945 ⑆0288450 ⑆ (Account #)

- c. Enter all relevant required bank data:
- i. ID – this value will be automatically set starting with 1 for the first account record, and incremented as more records are entered.
 - ii. Bank Account details (Transit, Bank, & Account numbers)
 - iii. Description – any user preferred text identifying the record; (e.g. CIBC Trust Account)
 - iv. Bank Name (e.g. CIBC)
 - v. Bank Address – full address of bank where trust account is held
 - vi. Account Signing: click one of the 2 radio buttons:
 - Single – only one signature required
 - Dual – two signatures are required
 - Signature 1 / Signature 2 – select the required Atsource user(s) from the drop-down list (this is the user(s) that has signing authority for this trust account)
 - vii. Click **Save** to save this record.

Note that multiple trust accounts can be defined.

The **Trust Account Edit** screen will now be similar to the following:

Trust Account Edit

ID: 18 Status: Newly Entered, need scanned cheq

Transit: 00502 Bank: 010 Account: 12345678

Trust Account: [] **Browse for Cheque**

Description: CIBC Trust Account

Bank Name: CIBC

Bank Address: 123 Main St.

Bank City: Vancouver

Bank Province: BRITISH COLUMBIA Bank Postal Code: V2T1N2

Account Signing: Single Dual

Signature 1: Sell LP2 Signature 2: [Please Select ...]

Add Authorizations

Authorized Institutions

d. A VOID cheque copy for the bank account to be used also needs to be added to this trust account record:

i. Click the **Browse for Cheque** button;

ii. Locate and select the 'void' blank cheque copy previously saved on your system (if none previously saved, you will need to scan a copy of a blank cheque marked VOID into your system; make note of the folder where it was saved);

iii. Click **Save**

The screenshot shows the 'Trust Account Edit' interface. At the top, it displays 'ID 20' and 'Status Newly Entered, need scanned cheq'. Below this, there are fields for 'Transit' (00502), 'Bank' (010), and 'Account' (12345678). The 'Trust Account' field is also populated with '00502'. The 'Description' is 'CIBC Trust Account', 'Bank Name' is 'CIBC', and 'Bank Address' is '123 Main St'. A 'Browse for Cheque' button is circled in red on the right side of the form.

The **Trust Account Edit** screen will now display the blank cheque added (as shown below)

This screenshot shows the 'Trust Account Edit' screen after a cheque has been added. The 'ID' is now '13' and the 'Status' is 'Approved and Active'. The 'Transit' field is '00502', 'Bank' is '010', and 'Account' is '12345678'. The 'Description' is 'CIBC Trust Account', 'Bank Name' is 'CIBC', and 'Bank Address' is '123 Main St'. A 'Bank City' field is now present with the value 'Vancouver'. A 'VOID' cheque image is displayed in the top right corner, circled in red. The 'Browse for Cheque' button is also circled in red.

You can hover the cursor over the cheque image to enlarge it for better viewing.

e. **Authorize Financial Institutions**

The Financial Institutions authorized to debit this Trust Account need to be assigned, as follows:

i. Click the **Add Authorizations** button;

The screenshot shows a dialog box titled 'Select Institutions to Authorize'. It has a search bar and a list of institutions. Two institutions are checked: 'Prospera Credit Union' and 'First West Credit Union'. The 'Add Authorizations' button is circled in red. At the bottom, there are 'Save' and 'Close' buttons.

The screenshot shows the 'Authorized Institutions' table. The table has columns for 'Financial Institution', 'Status', 'Signature 1', 'PAD', and 'Revoke'. The 'Add Authorizations' button is circled in red. Above the table, there are 'Account Signing' options (Single, Dual) and two 'Signature' dropdown menus.

ii. From the displayed list of eligible institutions, select those that you want to authorize by clicking the corresponding check-box for each;

iii. Click **Save**

The Trust Account Edit screen will be displayed showing the Financial Institution(s) just authorized (see below).

Trust Account Edit

ID: 18 Status: Wait for Review

Transit: 00502 Bank: 010 Account: 12345678

Trust Account: CIBC Trust Account

Description: CIBC Trust Account

Bank Name: CIBC

Bank Address: 123 Main St.

Bank City: Vancouver

Bank Province: BRITISH COLUMBIA Bank Postal Code: V2T1N2

Account Signing: Single (selected) Dual

Signature 1: Sell LP2

Signature 2: Please Select ...

Authorized Institutions

Financial Institution	Status	Signature 1	PAD	Revoke
Prospera Credit Union	Authorized and Active	<input checked="" type="checkbox"/> Authorized		
First West Credit Union	Newly Entered, need authorization signature	<input type="checkbox"/> Click to sign		

Buttons: Save, Close, View Terms, Add Authorizations, Browse for Cheque

Notice the Status of a just entered institution is *Newly Entered, need authorization signature*; the final step in setting up the Authorized Institutions is to provide a signature for the user identified earlier as the user having signing authority for this trust account (e.g. Signature 1 = Sell LP2)

- i. This “Signature” user will now need to login to Atsource, and access the Trust Account Edit screen by clicking the **Customer Profile** link (as described above in Topic 1, [Step 1](#) – will display the Customer Profile page), then click the desired Trust Account entry and the Trust Account Edit page will be displayed;
- ii. Click the check box under the Signature 1 column; this will set the authorizing signature for this trust account. Note that if there are multiple Financial Institutions authorized, each will need its own authorizing signature checked.
If there are 2 signatures required, a second Signature column will be shown similar to this one, and will also need to be “checked”.
The status will now show “*Authorized and Active*”.
- iii. The PAD for each authorized Financial Institution can now be displayed by clicking the icon in the PAD column.
- iv. Click **Close** to return to the Customer Profile page; will now list the Trust Account(s) just entered.

Note that the **Revoke** function is described below, in Topic 2. **How to manage the Trust Account.**

Also notice the Status of the Trust Account (very top) indicates “*Wait for Review*”. For this trust account to be active, it first needs to be reviewed for accuracy and approved by Atsource staff, including validating the uploaded cheque copy.

If the Cheque is **rejected**, Atsource will put a message on the Trust Account Edit screen indicating the reason for the rejection as show below:

Trust Account Edit

ID 14 Status A problem with the scanner

Trust Account Transit 01234 Bank 123 Account 1234567

Description New Bank [Browse for Cheque](#)

Bank Name New Bank

Bank Address 123 Main st

Bank City Surrey

Bank Province BRITISH COLUMBIA Bank Postal Code V4A1B2

Account Signing Signature 1 Signature 2

Single Dual LP2 Please Select ...

Wrong Copy of Cheque

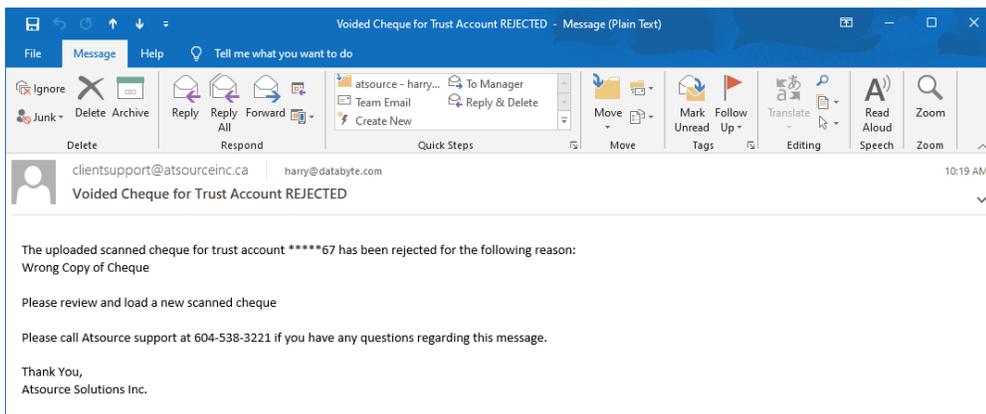
[Add Authorizations](#)

Financial Institution	Status	Signature 1	PAD	Revoke	Seg

View Inactive

[Save](#) [Close](#) [View Terms](#)

Additionally, an email will be sent to the Legal Requester with the rejection reason, similar to the following:



f. Add Financial Institutions

Additional financial institutions can be added to the authorized list for each of the Trust Accounts entered. This is accomplished by clicking the **Add F.I.** button (bottom right of Funds page).

Customer Profile

Display Name: Legal Professional BC Phone: 604-555-5555
Legal Name: Legal Professional BC Fax:
Address: 1111 Main St. Default Branch: Head Office
City: Surrey
Postal: V4A4B4
Province: BC

Users Credit Cards Funds

Description	Transit	Bank	Account Number	Status
CIBC Trust Account	00502	010	12345678	Approved and Active
TD Trust Account	00564	070	45612378	Approved and Active

Add F.I.

Save Close

Clicking **Add F.I.** will open the **Add Financial Institution** window:

Add Financial Institution

F.I. To Add: Please Select ... Select All

Select Accounts to be Authorized					
Account	Description	Bank	Authorizers	Add	Status

Add F.I. Close

Click the **F.I. To Add** drop-down; this will list all eligible financial institutions:

Add Financial Institution

F.I. To Add

Please Select ...
 Prospera Credit Union
 First West Credit Union

Select All

Account	Description	Bank	Authorizers	Add	Status
00502 010 12345678	CIBC Trust Account	CIBC	Sell LP2	<input type="checkbox"/>	
00564 070 45612378	TD Trust Account	TD Canada Trust	Sell LP2	<input type="checkbox"/>	

Select from the list of financial institutions the one to be added; this will list all available Trust Accounts. Click the **Add** checkbox next to the required account (or click the **Select All** checkbox for all accounts), and click the **Add F.I.** button (bottom of window). Click **Close** and the selected financial institution will now be added to the list of Authorized Institutions (Customer Profile – Funds – Trust Account Edit page).

Trust Account Edit

ID: 18 Status: Approved and Active

Trust Account: Transit: 00502 Bank: 010 Account: 12345678

Description: CIBC Trust Account

Bank Name: CIBC

Bank Address: 123 Main St.

Bank City: Vancouver

Bank Province: BRITISH COLUMBIA Bank Postal Code: V2T1N2

Account Signing: Single Dual Signature 1: Sell LP2 Signature 2: Please Select ...

Authorizing a PAD confirms your acceptance of the Terms and Conditions.

Financial Institution	Status	Signature 1	PAD	Revoke
Prospera Credit Union	Authorized and Active	Authorized		
First West Credit Union	Newly Entered, need authorization signature			

As described above (Step e.) this financial institution will now need to have the authorized signature entered under Signature 1 (described [here](#)).

Topic 2. How to manage the Trust Account record

There are several functions that may be required at some time in the future;

- Add another Authorized Financial Institution to an existing Trust Account
- Change an Authorized Financial Institution entry
- Change a Trust Account record

These are performed as follows:

1. To Authorize another Financial Institution to an existing Trust Account, repeat Step e. above for the selected trust account. Note that the Financial Institution must first be defined as eligible to use Electronic Funds Transfer. Otherwise it won't be shown in the Authorized Institution selection list.
2. If the **Trust Account** record needs to be changed for any reason (e.g. bank account changed, PAD document changed, etc.) other than the bank Description text (described in Step 3. below), the entire record will need to be deleted, and a new record entered.

To delete the record,

- a. Open the **Customer Profile** (as in Step 1 above; the **Funds** tab will be displayed by default),
- b. Select (highlight) the record that is to be deleted (click any area of the desired record other than the record Description value),
- c. Click the Delete icon  - will display the following prompt:



- d. Click **Delete**; the record will be deleted from the Trust Account screen.
- e. Add a new **Trust Account** and **Authorized Financial Institution** record.

NOTE:

Be aware that these records cannot be deleted if there are any eChequeOut funds transfers still incomplete or pending using this particular Trust Account.

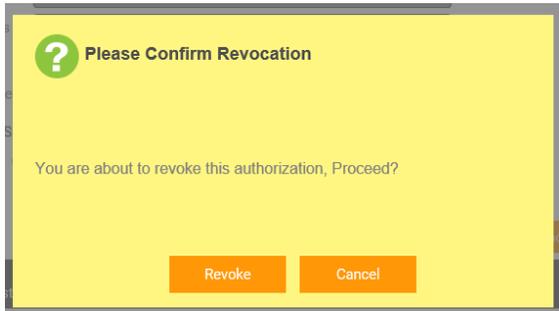
3. To make changes to the Trust Account record:
 - a. **Description** value (no other fields can be changed);
 - i. Open the Customer Profile page (the **Funds** tab will be displayed),
 - ii. Click the **Edit** icon  ; this will open the **Trust Account Edit** screen,
 - iii. Enter the text value desired into the Description field,
 - iv. Click **Save** to save the change,
 - v. The Customer Profile page will reopen showing the change made.

- b. **Revoke** Financial Institution authorization;
- select the required entry,
 - click the **Revoke** icon for that particular entry;

Financial Institution	Status	Signature 1	PAU	Revoke
Prospera Savings & Credit Union	Authorized and Active	<input type="checkbox"/> Click to sign		
First West Credit Union	Newly Entered, need authorization signature	<input type="checkbox"/> Click to sign		

Save Close View Terms

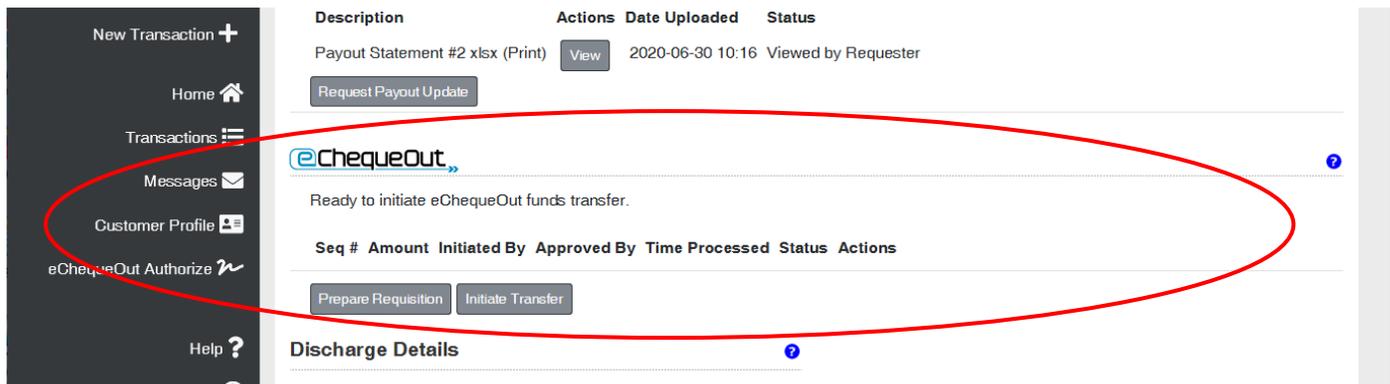
The following screen will be displayed:



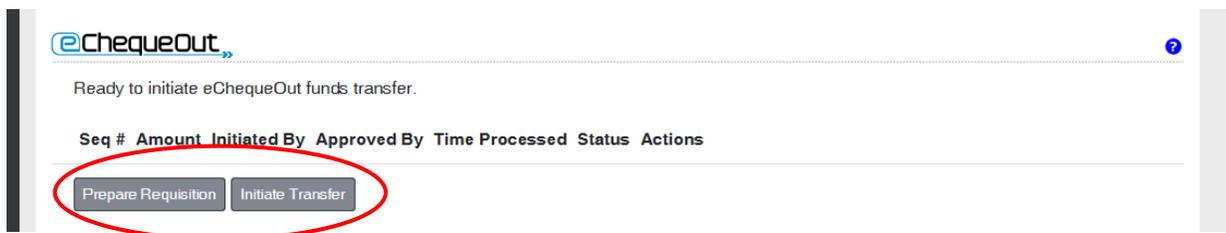
Click **Revoke** and the **Trust Account Edit** screen will be displayed with that institution no longer shown.

Topic 3. Using the eChequeOut Function to make an EFT Mortgage Payout

If the Financial Institution is set up to accept mortgage payouts using the **Atsource eChequeOut** process, the following section will be displayed on the transaction immediately following the Payout Details section:



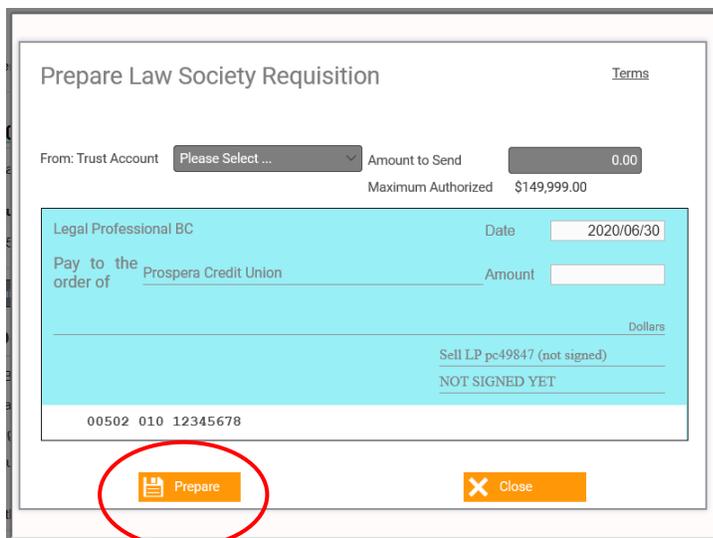
Once the Payout Statements have been added to the transaction, and have been Viewed by the Legal Professional user, the mortgage payout payment can be performed using eChequeOut. The eChequeOut section will now be displayed similar to the following:



The eChequeOut process is performed in 2 steps:

- A Law Society EFT Requisition document is produced,
- The EFT request is initiated

1. Click the **Prepare Requisition** button (button will only be active (lit) for users who have the “Initiate eChequeOut” permission as described in Step 1. d & e); this will open the **EFT Requisition** window as shown below;



- a. Select the **Trust Account** to be used for this transfer; if only one has been defined, only it will be shown. When multiple Trust Accounts are defined, they will be listed in then drop-down box by clicking the down arrow.
- b. Enter the payout amount to be transferred in the **Amount to Send** field (maximum is limited as specified by the **Maximum Authorized** value (e.g. 149,999.00));
- c. Once all fields are entered, click the **Prepare** button; this will prepare the Law Society Requisition for the EFT and present the **Requisition** page similar to the following:

Requisition The Law Society
of British Columbia

Electronic Transfer of Trust Funds 845 Cambie Street, Vancouver, BC, Canada V6B 4Z9
1 804 668 2533 | BC toll-free 1 800 903 5300
1 604 686 9917 | TTY 604 443 5700
Email trustaccounting@lbc.org | lawsociety.bc.ca

Rule 3-64.1 Requires dual password/access code system

PART A: Details of transfer	
Amount	5,555.55 Recipient
Source account	
Financial institution	CIBC Account number 55525 010 123456.67
Destination account	
Financial institution	Prospera Savings & Credit Union Account number 42500 809
Branch address	#500 - 32071 South Fraser Way Abbotsford, BC V2T 1W3
PART B: Client matter	
Client name	Client file number (May be entered into transfer system as customer reference)
pr.02.20.01	Pr.02.20.01

- d. This page can be (or may need to be) printed or saved if needed (for BC, see the Law Society of British Columbia, Rule 3.63.1(g)) (right click to select); otherwise click anywhere on the transaction screen to close this window.
- e. Once the Requisition has been completed, click the **Initiate Transfer** button to initiate the eChequeOut transfer process. The **EFT Request** window will now be shown as shown below, and again all fields need to be entered as were previously in the Requisition request;

EFT Request [Terms](#)

This form is used to initiate an electronic funds transfer from your trust account to the financial institution. A Law Society authorization form must be signed and kept with your records for this transfer. Once this request has been completed a Legal Professional must authorise the transfer.

From: Trust Account **CIBC Trust Account** Amount to Send **5,555.55**
Maximum Authorized \$149,999.00

Legal Professional BC Date **2020/06/30**

Pay to the order of **Prospera Credit Union** Amount **\$5,555.55**

Five Thousand Five Hundred And Fifty-five Dollars And Fifty-five Cents

Sell LP pc49847 (not signed)
NOT SIGNED YET

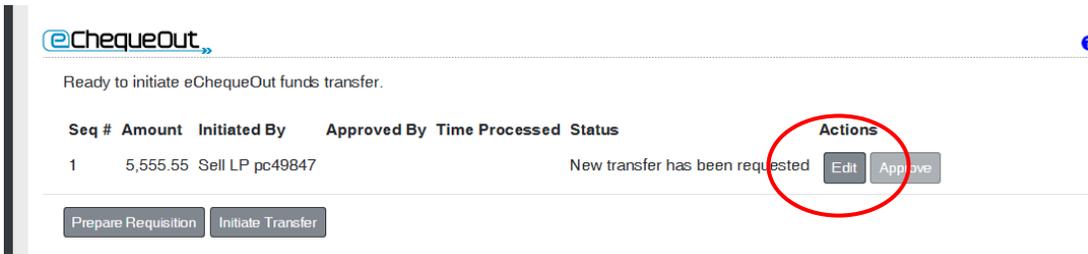
00502 010 12345678

Not Saved

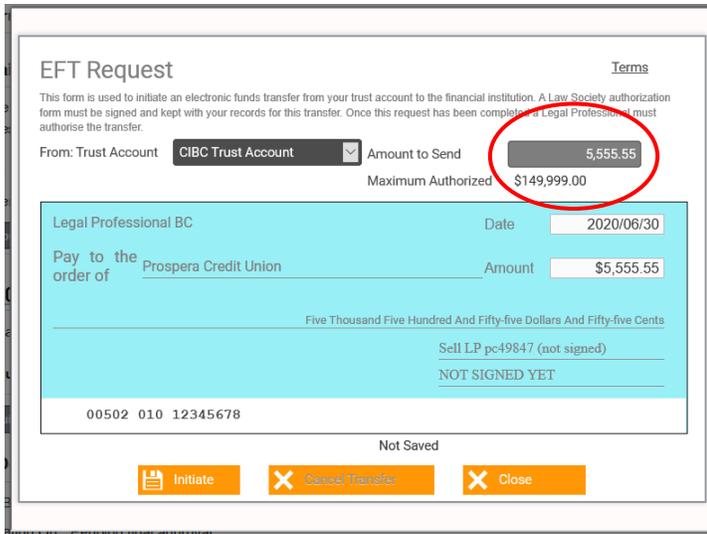
📄 Initiate
✖ Cancel Transfer
✖ Close

- f. Click the **Initiate** button to perform the EFT.
- g. If required, multiple transfers can be initiated as above, each producing a **Requisition** page and a separate EFT.

h. The eChequeOut section on the transaction will now show the funds transfer record, as below:



i. If changes are to be made to the payment, click the **Edit** button; this will again display the **EFT Request** window where the values can be re-entered;

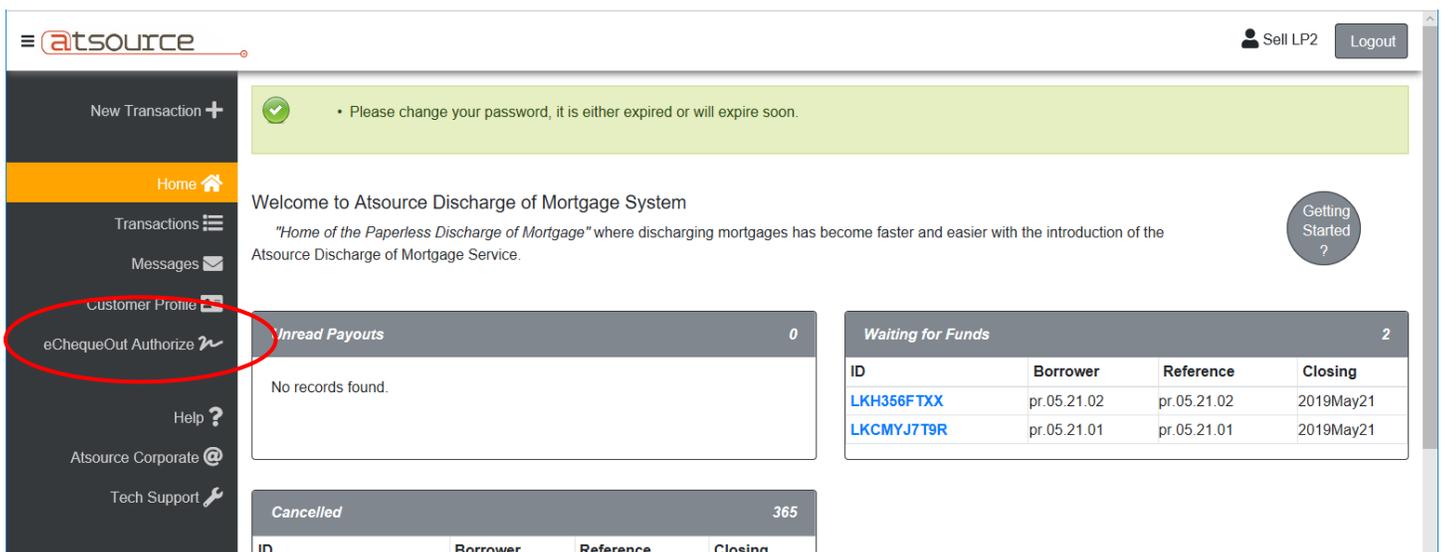


Repeat steps a. through h. above to initiate the transfer.

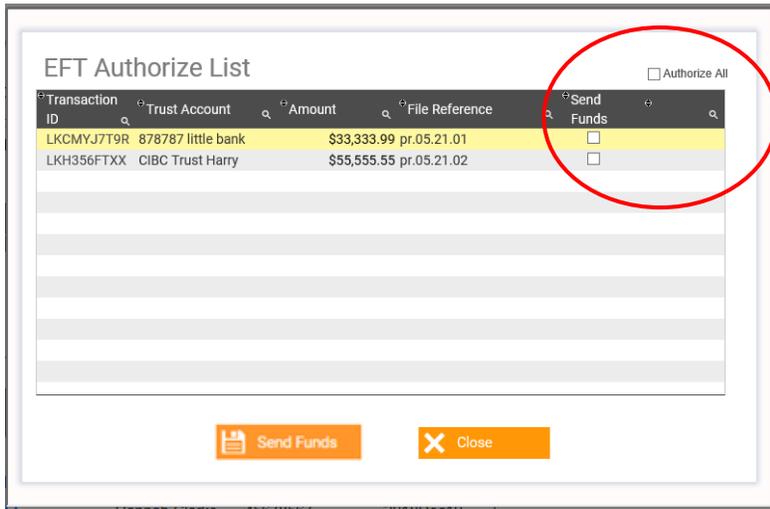
j. The transfer can also be cancelled, but only if it has not yet been 'approved', by clicking the **Cancel Transfer** button on the EFT Request screen.

2. The EFT will now need to be approved by a user assigned in Atsource as having **Authorization** permission (see Topic 1. above).

a. The "authorized" user will login to Atsource; this will display the Atsource Home screen similar to the following:

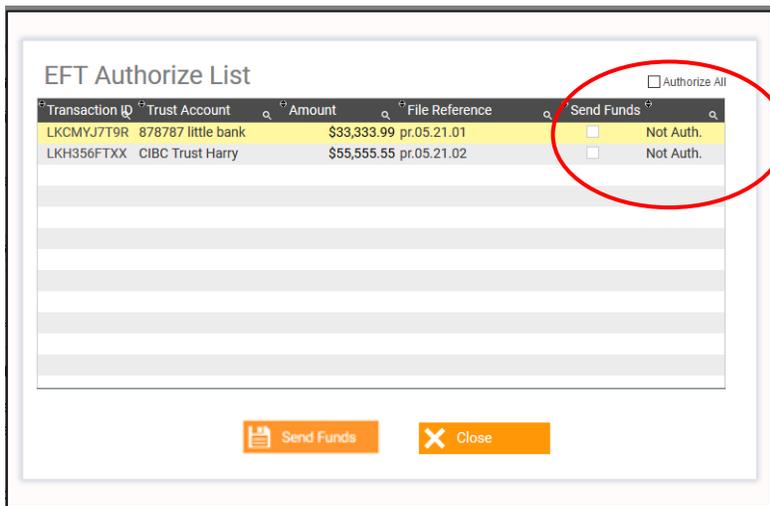


- b. Click the **eChequeOut Authorize** link on the left Action bar; this will open the **EFT Authorize List** window listing all EFT's requiring authorization (similar to as show below):



- c. The user can then select the transactions individually by clicking the “Send Funds” checkbox for each transaction, or collectively for all transactions by clicking the “Authorize All” checkbox.
- d. Click Send Funds to complete the authorization.
- e. Click Close to return to the Atsource screen.

Note that if the logged in user does not have the proper permission setting in Atsource to perform the Authorization, the EFT Authorize List will be displayed as above, but with the additional column entry stating “Not Auth.” and the checkboxes will be inactive (greyed), as shown below.



This completes the EFT authorization of all transactions selected from a “batch” list.

Alternatively, the EFT Authorization can also be performed individually as described below.

3. Each EFT Authorization can be performed individually on each transaction, as described in the following steps.
 - a. The “authorized” user will login to Atsource and display the transaction awaiting approval;
 - b. The eChequeOut section will now show the transfer with both the **Edit** and **Approve** buttons. The user can make changes to the transfer using **Edit** as described in Step 1.f above (but only if he also has “EFT initiate” permission).

eChequeOut

Ready to initiate eChequeOut funds transfer.

Seq #	Amount	Initiated By	Approved By	Time Processed	Status	Actions
1	5,555.55	Sell LP pc49847			New transfer has been requested	Edit Approve

Prepare Requisition **Initiate Transfer**

- c. To approve the transfer, click the **Approve** button; this will display the **EFT Authorize** window showing the transfer amount (see below);

EFT Authorize [Terms](#)

This screen is used to authorize the funds transfer. This authorization should be made by a Legal Professional. As well, a Law Society authorization form must have been printed and signed prior to using this form to send the funds. Upon clicking the Send Funds button, this transfer will be started immediately and can no longer be cancelled.

From: Trust Account CIBC Trust Account
 Status of Transfer New transfer has been requested

Legal Professional BC	Date	2020/06/30
Pay to the order of	Prospera Credit Union	Amount
		\$5,555.55
Five Thousand Five Hundred And Fifty-five Dollars And Fifty-five Cents		
Sell LP pc49847		
Sell LP2 LP200 (not signed)		

00502 010 12345678

Send Funds
 Cancel Transfer
 Close

- d. If everything is correct, click the **Send Funds** button which will result in the following confirmation pop-up screen to be displayed;

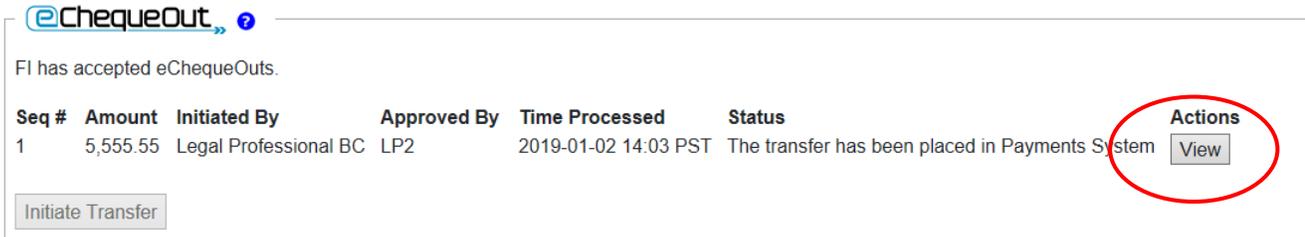
Please Confirm Transfer

You are about to send **\$55,555.55** trust funds to **Prospera Savings & Credit Union**. Once approved it cannot be cancelled, Proceed?

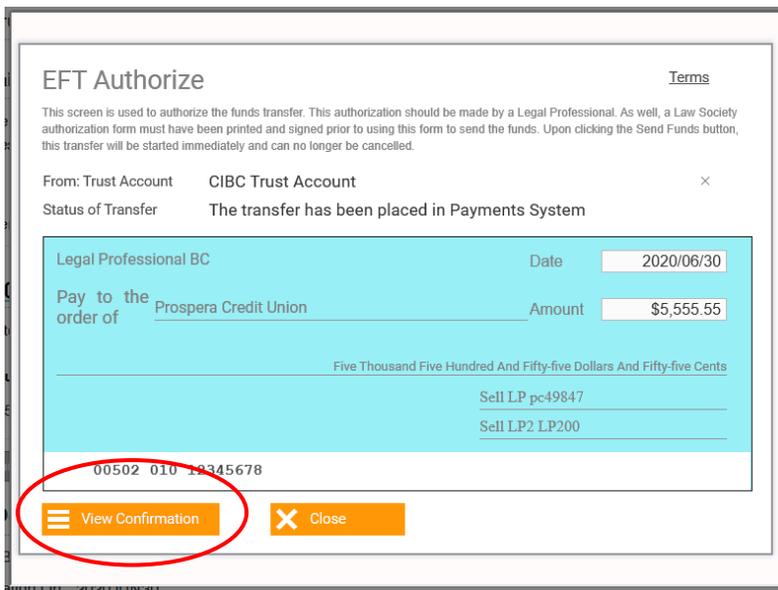
Proceed
Cancel

- e. Click **Proceed** to confirm the transfer which will cause the transfer to be sent to the clearing institution to be forwarded to the mortgage holder (bank, credit union, etc.).
- f. Click **close** on the **EFT Authorize** window to return to the transaction page. This completes the mortgage payout process.

The eChequeOut section will now display the **View** button (see below).



- g. The transfer record can be reviewed by clicking the **View** button which will re-display the **EFT Authorize** window (see below).



Once the EFT has been processed (i.e. Time Processed shows a date/time entry), the EFT Authorize window will have the **View Confirmation** button available.

- h. Click the **View Confirmation** button to display the details of the EFT Transfer (as shown below):

This confirmation document will be part of the Digitally Signed Standard Undertaking package provided by Atsource, and includes a confirmation page for each EFT performed (Financial Institution electronic receipt), Mortgage Payout Statement(s), and Payout Statement Update(s), digitally signed by Atsource with a Notarious certificate.

Contents of the package shown below will be similar.

1. Financial Institution Receipt

There will be one of these pages for each eChequeOut (EFT) transfer completed.

Electronic Funds Transfer Confirmation	
This document is confirmation that the following Electronic Funds Transfer (EFT) was successfully received by the destination Financial Institution (shown below).	
Person Authorizing Transfer:	
Legal Professional:	Sell LP2 LP200
File Number:	
Amount of Transfer:	\$44,444.99
Purpose of Transfer:	Payout of Mortgage
Source of Funds:	
Trust Account Name:	CIBC Trust Account
Trust Account Number:	00502 010 12345678
Name of Financial Institution:	CIBC
Destination of Funds:	
Name of Account:	Prospera Credit Union
Name of Financial Institution:	Prospera Credit Union
Branch Name:	Prospera Division
Address of Financial Institution:	123 Main St. Abbotsford, BC
Number of Account:	42500 0809 102591253
Funds Transfer Processing Institution:	
Name of Financial Institution:	Central One Credit Union
Time and Date Transfer Data Received by the Financial Institution:	Wednesday 2020/07/08 02:21:56 PT
Time and Date Confirmation from Financial Institution Sent to the Legal Professional:	Wednesday 2020/07/08 02:21:56 PT
LKPVY5EPPN	

Digitally Certified by



powered by  notarius

This document has been digitally signed by Atsource systems. To authenticate this document, open in Adobe reader.

2. Financial Institution Payout Statement



**MORTGAGE PAYOUT STATEMENT
FOR DISCHARGE PURPOSES**

Borrower:	John and Mary Adams		
Property Address:	123456 1st Street		
PID:	001-234-567		
Account No.:	456789-01	Loan No.:	1
Interest Rate:	5.95%	Payout Date:	October 29, 2007

Principal Balance:	\$61,927.43
Less Expected Payments:	\$0.00
Accrued Interest:	\$99.59
Sub Total	\$62,027.02
Prepayment Penalty:	\$921.17
Incentives Due:	\$0.00
Discharge Fee:	\$75.00
Additional Mortgage Secured Loans to be Paid Out:	
Principal and Accrued Interest:	\$0.00
Principal and Accrued Interest:	\$0.00
Principal and Accrued Interest:	\$0.00
Total Balance Due	\$63,023.19
Per Diem Interest:	\$9.96

Additional Message:

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Conditions of this Statement:

- 1 Please forward payout proceeds to the following address:**
Please forward payout proceeds directly to the branch.
- 2 Prospera Credit Union will arrange to prepare, execute and register a discharge of mortgage upon receipt of payment in full.
- 3 This Payout Statement is conditional upon all payments up to and including the last regular payment date being made and honoured.
- 4 The amount of prepayment penalty indicated above is calculated based on the lender's rates in effect on this preparation date. This figure is subject to change in the event that the lender's rates change between the date of this statement and the date of the actual payment.
- 5 Funds received after 4:30 P.M. of the proposed payout date will be subject to an additional daily interest charge \$9.96 until paid.
- 6 This Payout Statement is issued subject to errors and omissions. Adjustments will be necessary if any entries are reversed and/or if sundry items are paid.

3. Payout Statement Updates

Payout Statement Updates

This Electronic Funds Transfer represents payment in full of the mortgage(s) in accordance with your payout statement(s) and payout update(s) attached to this transaction. These funds are paid to you on the condition that you will provide a registered Discharge of Mortgage within 30 days of today's date. If you are unable to comply with this condition for any reason, please immediately contact the writer.

No updates were found in the Atsource system

 Page 1 of 1

Once the documents have been generated and first displayed, they can be re-displayed by clicking the **Confirmation PDF** button now displayed in the transaction eChequeOut section, as below:

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FI has accepted eChequeOuts.

Seq #	Amount	Initiated By	Approved By	Time Processed	Status	Actions
1	5,555.55	Legal Professional BC	LP2	2020-09-24 06:37 PDT	The transfer has been placed in Payments System	View

[Prepare Requisition](#) [Initiate Transfer](#) [Confirmation](#)

Discharge Details ?