

## Checklist for each type of pre-authorized debit (PAD)

The following table is based on the documents provided by the Payments Canada.

	Fixed interval PADs		Sporadic PADs
	Fixed amount	Variable amount	Fixed or variable amount
Payor's PAD Agreement	<b>Always mandatory</b>		
<b>Written confirmation of an electronic Payor's PAD Agreement</b>	<b>Mandatory</b> <ul style="list-style-type: none"> <li>Includes, at least, all the mandatory elements of the Payor's PAD Agreement and waiver clauses, if applicable</li> <li>15 days before the 1st PAD</li> <li>Lead time may be reduced to 3 days with the payor's consent</li> <li>The payor cannot completely waive it</li> <li>May be deemed a pre-notification before the 1st PAD</li> </ul>		
Pre-notification before 1st PAD	<ul style="list-style-type: none"> <li>10 days before the 1st PAD</li> <li>The payor can waive it</li> </ul>	<ul style="list-style-type: none"> <li>10 days before the 1st PAD</li> <li>The payor can waive it</li> </ul>	Must obtain authorization before each PAD
<b>Authorization</b> before each PAD	<b>Not necessary</b>	<b>Not necessary</b>	<ul style="list-style-type: none"> <li><b>Mandatory</b></li> <li>The payor cannot waive it</li> </ul>
Pre-notification before each PAD	<b>Not necessary</b>	<b>Necessary</b> <ul style="list-style-type: none"> <li>10 days before each PAD</li> <li>The payor can waive it</li> </ul>	Must obtain authorization before each PAD
Pre-notification before next PAD <b>If amount or date change</b>	<ul style="list-style-type: none"> <li>10 days before next PAD</li> <li>The payor can waive it</li> <li>Not necessary if the change is due to reduction in a tax</li> </ul>	<b>Necessary</b> <ul style="list-style-type: none"> <li>10 days before each PAD</li> <li>The payor can waive it</li> </ul>	Must obtain authorization before each PAD
Advance notice before next PAD <b>If name of business changes or termination of Payor's PAD Agreement</b> (including a collection agency)	<ul style="list-style-type: none"> <li>Written notice 10 days before next PAD</li> <li>The payor cannot waive it</li> </ul>		
<b>Waiver</b>	Waiver provisions may be included in a separate document or in the Payor's PAD Agreement. If they are included in the Payor's PAD Agreement, they must be prominent (e.g., highlighted, underlines or in bold) to ensure that the payor is aware of it.		
<b>Standard model Payor's PAD Agreement</b>	<b>Model for fixed interval PADs</b> (most common): <ul style="list-style-type: none"> <li><a href="#">Word version</a> (236 KB)</li> <li><a href="#">PDF version</a> (600 KB)</li> </ul>		<b>Model for sporadic PADs:</b> <ul style="list-style-type: none"> <li><a href="#">Word version</a> (72 KB)</li> <li><a href="#">PDF version</a> (560 KB)</li> </ul>