



HEADQUARTERS COLORADO WING
CIVIL AIR PATROL
UNITED STATES AIR FORCE AUXILIARY
325 West Hamilton Avenue, Building 133
Peterson Air Force, CO 80914



3 January 2022

MEMORANDUM FOR COWG MEMBERS

FROM: COWG/CC

SUBJECT: Electronic Payment for Member Funded Flying

1. Starting Fiscal Year 2022, Colorado Wing has implemented a new process for collecting payment for the maintenance portion of member funded flying B and C-Missions. This new process will decrease, potentially eliminate, the need to process physical checks as well as decrease the time and workload of payment processing.

Moving forward, the primary form of payment for COWG Member-Funded flights will be via the Zelle app. Submission of checks will still be an acceptable method of payment but should only be used as an exception. Should a member choose to pay by check, the member is responsible for mailing the check to wing finance. CHECKS WILL NO LONGER BE LEFT IN AIRPLANES.

NOTE:

This document provides basic instruction and is not inclusive of all bank procedures. Each bank will present Zelle in a slightly different manner.

Please contact your bank for Zelle technical support.

2. COWG Pilots should setup the ability to send funds via your bank (Zelle) prior to making a Member-Funded flight.

This step will ensure that your bank allows for Zelle payments, your payments are sent to the proper Zelle Recipient, and that your banking app allows for Memo information to be sent with your payment.

This 'pre-flight' process will consist of three steps.

- Finding if your bank uses Zelle & Configuring Zelle Payments
- Adding the "COWG Pilot Payments" recipient in your banking App
- Ensuring the availability of Transaction Memos

- a. Utilize the following portal to review if Zelle is available through your bank or credit union.

- <https://www.zellepay.com/get-started>

Follow the link to your bank on the Zelle site and the instructions on configuring your bank account to send and receive payments via Zelle.

- b. Sending and receiving funds via Zelle will require that a recipient be setup in your banking app. The Colorado Wing Finance team has setup an account to receive these payments. The following configuration will ensure your payments are properly delivered.

Follow the online banking steps to add payment recipient with Zelle using the following information.

- Payment Recipient Email = pilotpayments@cowg.cap.gov

After adding the payment recipient, click 'Send Money'. You should receive a confirmation of sending money to "COLORADO WING, CIVIL AIR PATROL".

Adjust the recipient information or contact your bank if this recipient information does not match.

- c. To ensure the proper processing of your payment, the COWG Finance Team must receive information about your sortie (*discussed later*). This information will be transmitted as a 'payment memo'. If your banking interface does not include a memo field (e.g. some Mobile Apps), please try a web portal or contact your bank for assistance.

Example from Wells Fargo Bank

The screenshot shows the 'Send Money' interface from Wells Fargo. It includes the following fields and elements:

- Send to:** COWG Pilot Payments
- From account:** Select Account (with a dropdown arrow)
- Amount:** \$ 0.00
- Memo (Optional):** A yellow highlighted field with a question mark icon. A blue arrow points to this field from the right.
- Include a message for your recipient:** Text below the memo field.

3. Member funded payments are calculated based on the latest "Aircraft Rates" memorandum. This document can be found on the Colorado Wing Operations website - <https://cowg.cap.gov/staff/operations>

Calculating the aircraft rate is based on aircraft type and the membership charter of the pilot (COWG vs Non-COWG). Please refer to the "Aircraft Rates" memo for details on calculating the reimbursement cost.