

October 27, 2017

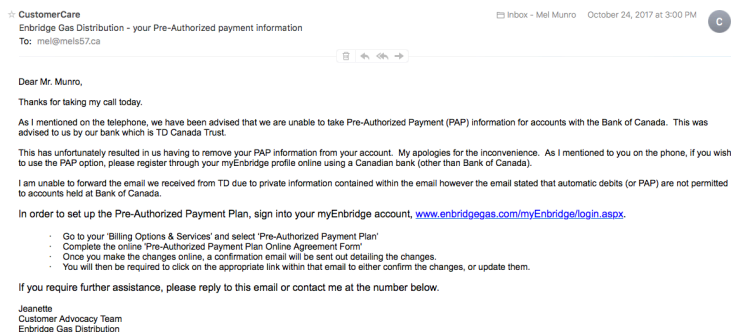
In a previous blog I mentioned the success I'd had accessing my Account where two bills were paid using the Bank of Canada. My Cell bill with Virgin and my natural gas bill with Enbridge had been set up in September with pre-authorized payments and paid on October 14th and 17th respectively.

Late morning on October 24th I got a phone call from Jeanette, a Customer Care Advocate with Enbridge. I woke up with a real sore back that morning from long term back issues and had been laying on the living room floor on a yoga mat for an hour or so when the phone rang.

When I answered Jeanette asked, "Is this DAVID MELVIN MUNRO and I responded yes. She asked if I was aware that the account I used to set up pre-authorized payments from was with the Bank of Canada and I answered yes adding that we all had Accounts with the Bank of Canada. She said, "Oh, really!" with a surprise in her voice. Yes, I said. She told me they received an email from their bank, TD Canada Trust, that the bank was not able to accept payment from the Bank of Canada and that I'd have to change my pre-authorization account.

I told her my situation with my back and I was groggy from meds and asked if she could forward me the email. She said that she didn't see any problem with that.

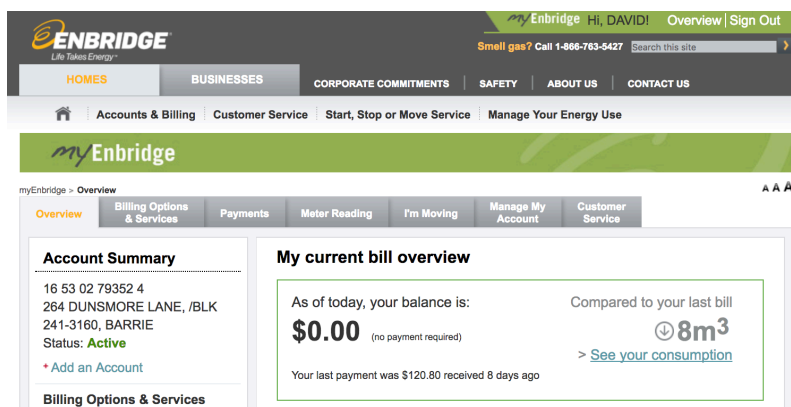
In my career as a Biomedical Technologist there's one thing I learned and it was due diligence. One of the machines I worked on was a perfusion machine, also known as a heart lung machine, the device used to keep natural persons alive while performing cardiac surgery. I know the importance of documentation. That spilled over into conversations with other Professionals and became the norm, for our own protection ... CYA ... for any requests or business related communication we would only use email and copy each other and emails. Basically it kept everything honest and there was no hearsay involved. This is why I asked for email.



A couple of hours went by ... hours spent prone on the yoga mat on the living room floor.

BING ... I've got mail!

In the email Jeanette says that she was sorry but because of privacy concerns she couldn't forward me the email. and that I'd have to change the payment account. On the email it now says they aren't allowed to receive payments from Bank of Canada Accounts. ... HHHhhmmnnn... got me scratching me head now.



I monitor the account two or three times a day over next few days to see if there's any change ... reversals ...of the payment. Of course I did screen captures ... using metadata for my uses ... each picture has it's own DNA. The balance remained at \$0.00.

On October 26 I checked and the account shows a new balance and the previous payment remained at \$120

I now have a question for Enbridge. If they aren't allowed to accept payments from Bank of Canada Accounts why then was my previous invoice still marked as paid? Wasn't the payment I had previously made from the Bank of Canada Account accepted? Why could they accept it once but not again?

I also monitored my Virgin account and it have remained at a balance of \$0.00 where screen captures were recorded. I'm expecting to see a new balance on the account soon as the new billing cycle is imminent.

This will provide me with more proof that my Bank of Canada Account is accepted by other financial institutions. Enbridge and TD Canada Trust has no other option than to accept it.

Another reason I ask for email is that it allows clear headedness taking away any chance of falling into dishonour. It gives time to get over any potential anger, I AM a Living BEing after all. Part of a Living BEings psyche and make up is emotions after all.

My next step is to, in choosing words wisely and always remaining in honour, craft a response to Jeanette's email. I will ask her those questions. I'll tell her that all the information on the account were valid including the NAME the Institution Number, Transit Number and Account Number which is MY Social Insurance Number. I'll tell her that I've had my Virgin cell phone bill paid using that account. I will tell her that I AM Authority over that Account. I will respectfully ask what gives Enbridge the authority to not accept payment from this account when they already have once.

Peace, Love, Understanding and as always In Honour.