Customer Automated Funds Transfer
CAFT

LAUNCH DEMO

Sunshine Coast Credit Union

What is CAFT?

Is CAFT right for your business?

Benefits

Key features

How does it work?

Product availability

Product support

Sunshine Coast Credit Union

CAFT is a user-friendly web-based application that allows you to apply one-time or recurring Automated Funds Transfer (AFT) transactions

Customer Automated Funds Transfer - CAFT

What is CAFT?
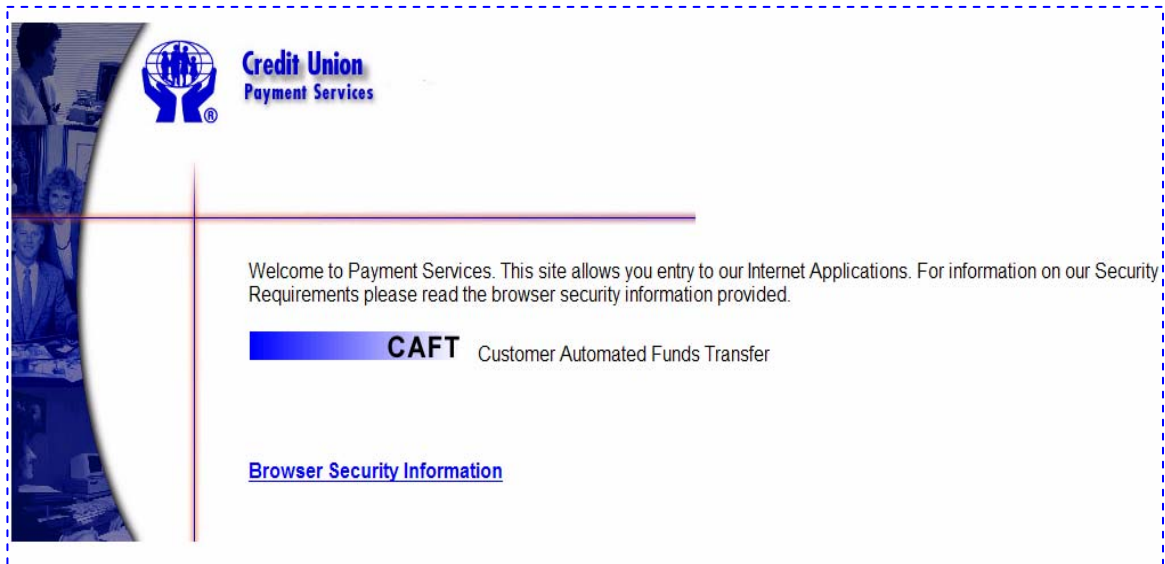
Is CAFT right for your business?

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Sunshine Coast Credit Union

| Main Menu | Log Off | Help |

Customer Automated FundsTransfer ®

Current System Date: 2007-Mar-21   UserID: AGIASSON2

Originator Main Menu

Select the Originator ID: [8090012010-Newcorp Test Ltd ▼] ◆ [GO]

Originator ID: 8090012010   Originator Name: Newcorp Test Ltd   Currency: CAD

Originator Information	View Originator Information
Manage Payor/ Payee Information	View/Update Payor/Payee Information
Manage Payor/ Payee Mass Changes	Perform Mass Updates to Payor/Payee Records
Manage Payor/ Payee Multiple Changes	Perform Multiple Updates to Payor/Payee Records
Upload CAFT Data File	Upload CAFT Data File from PC to CAFT Server
Authorize Uploaded CAFT Files	Authorize Uploaded Files For Release(Dual Authorize Only Users)
View Late File Release	View Late File Release
Authorize Manual Payor/ Payee Release	Release Payor/Payee Records for Transaction Creation
View Late Payor/Payee Records	View Late Payor/Payee Records
Reports Menu	View Reports Menu
Download Central Reports	Download MERG reports from CUCBC
View History File Information	View Transaction History Log
Manage Password	Change Password for Current User
View Activity Log	View Activity Log Information
View Financial Institution Information	View Financial Institution Information
Upload Non STD005 CAFT Data Files	Upload Non STD CAFT Data Files from PC to CAFT Server
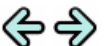
What is CAFT?

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Whether you need to pay employees and suppliers or collect payments from your customers, CAFT is designed to accommodate pre-authorized fund transfer transactions for all types of businesses
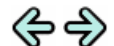
What is CAFT?

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Sunshine Coast Credit Union

Whether you're operating a small business with basic payment needs, or a medium-to-large sized enterprise that has multiple employees, suppliers and customers with more complex payment requirements, CAFT is the ideal solution to help you streamline your payment processes

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Many accounting software packages provide the ability to create a transaction list file that can be transmitted via CAFT, provided the file conforms to the Canadian Payments Association (CPA) Standard 005 file format

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Flexibility and Control
Send payments to suppliers or collect payments from your customers on a recurring or one-time basis, and manage your own payment database

Reduced Operating Costs
Reduce or eliminate the time and cost associated with cheque clearing and production, delivery and reconciliation

Improved Security
Reduce the chance of stolen, lost or forged cheques
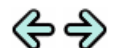
What is CAFT?

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Sunshine Coast Credit Union

Key Features

- CAFT allows you to 'set and forget' your pre-authorized transactions

- Future-date a single transaction and have the system complete the process automatically

- Use a large variety of frequency schedules to set your recurring payments or billing

What is CAFT?

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**Sunshine Coast Credit Union**

Key Features

- Receive payments to and from accounts held at various Canadian financial institutions

- Get access to a complete and detailed set of transaction reports

- Manage the usage and control access according to your authorization and security needs

- Opt for a dual authorization method that reduces security risks by requiring two users to authorize transactions for release or file uploading
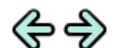
What is CAFT?

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If you are interested in learning more, please click the link below:

How does CAFT work?
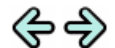
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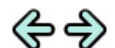
Product availability

Product support

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Processing

AFTs are electronic transactions that are authorized by an account holder to debit or credit an account, usually at regular intervals. The account holder's (recipient's) account may be at virtually any Canadian financial institution

The Originator is the financial institution or corporate member that creates the AFT transactions

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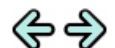
Product availability

Product support

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Processing

Debit transactions are known as pre-authorized debits or PADs and credit transactions are known as direct deposits. Typical examples include strata fee payments, loan payments and payroll deposits

Frequency:	BM - Bi-Monthly
Amount:	
Record Type:	C - Credit Record
	C - Credit Record
Expiry Date:	D - Debit Record
Payor/Payee Last Name:	
Payor/Payee First Name:	
Account Number:	

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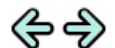Product availability

Product support

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Processing

When AFT transactions are received from the CAFT system, they are sorted into files and sent to the data centre of each receiving financial institution. AFT transaction reports are available on CAFT

CAFT provides a secure method of creating and transmitting AFT transactions on pre-determined dates or at regular intervals

AFT transactions are received on CAFT in one of two ways …

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Processing

The Originator can enter transactions directly into CAFT

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Processing

Alternatively, the Originator can use its own in-house software or a third party application to create AFT files and upload them to CAFT. The file must conform to the Canadian Payments Association's (CPA) Standard 005 file format

Upload Results

Your file has been placed on the CAFT system.

According to the "Z" record(s) in your file it contains:

Originator: 8090012011		File No: 0001	
Number of Debit Items:	31	Number of Credit Items:	1
Value of Debit Items:	$1,191.98	Value of Credit Items:	$1,191.98

If this is correct, Please click: [Accept] -- your file will be validated and processed by the CAFT system

If this is incorrect, Please click: [Decline] -- your file will be removed from the CAFT System. You will need to correct your data and resubmit your file

Total Bytes Written: 13194
Client Name: C:\Documents and Settings\agiasson\Desktop\Testing\CAFT Rel 48\march 15 payroll
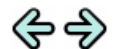
What is CAFT?

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Sunshine Coast Credit Union

Processing

Once created in CAFT, AFT transactions (Payor/Payee records) can be sent in one of two ways: manually or automatically

Originators set up for data entry or file upload on a manual file release option enter their records or upload AFT files into CAFT, authorize release of those records or files and then receive an email confirmation after CAFT releases the transactions for processing on the appropriate dates

Originators set-up for data entry on an automatic file release option enter their records into CAFT and receive an email confirmation after CAFT automatically releases the transactions for processing on the appropriate dates

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Managing Payor/Payee Information

Use the 'Manage Payor/Payee Information' screen to search for, view, add, modify or delete individual records
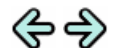
What is CAFT?

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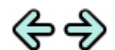**Sunshine Coast Credit Union**

Manage Payor/Payee Information

Select the Originator ID: [dropdown] ◆ GO

OR Add New Payor/ Payee

Originator Payor/Payee List

Originator ID: 8090012010   Originator Name: Newcorp Test Ltd   Currency: CAD

Payor/Payee Search Criteria

Due Date: [ ] - [ ] - [ ]

Route: [ ]

Transit: [ ]

Cross Ref Number: [ ]

Returns Route: [ ]

Returns Transit: [ ]

Transaction Type: [ ]

Frequency: [dropdown] [ ] [ ] [ ] [ ]

Amount: [ ]

Record Type: [dropdown]

Expiry Date: [ ] - [ ] - [ ]

Payor/Payee Last Name: [ ]

Payor/Payee First Name: [ ]

Account Number: [ ]

Search   Sort Order [dropdown]
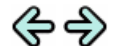
[dropdown] [dropdown]

Number of Payor/Payee Records Found:

What is CAFT?

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Apply Mass Changes to Payor/Payee Records

CAFT allows you to make the same change to a group of Payor/Payee records.

For example, if you have a number of employees who receive a monthly bonus and you want to increase it from $100 to $125.00, the 'Mass Changes' function allows you to update all records simultaneously

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Manage Payor/Payee Mass Changes

Enter the Originator ID: [____] ◆ [GO]

Originator ID: Originator Name: Currency:

Payee/Payor Search Criteria

Due Date:	[____] - [____ ▼] - [____]
Cross Ref Number:	[_____]
Route:	[____]
Transit:	[____]
Return Account Number:	[_____]
Returns Route:	[____]
Returns Transit:	[____]
Transaction Type:	[____]
Frequency:	[_____ ▼] [__] [__] [__]
Amount:	[_____]
Record Type:	[C - Credit Record ▼] ◆
Expiry Date:	[____] - [____ ▼] - [____]

[Search]

Payee/Payor Name	Acc No	Due Date	Cross Ref.	Transit	Freq	Amount	Rec Type	Expiry Date

Number Of Payor/Payee Records Found:

Mass Update

Due Date:	[____] - [____ ▼] - [____]
Route:	[____]
Transit:	[____]
Amount:	[_____]
Expiry Date:	[____] - [____ ▼] - [____]
Return Account Number:	[_____]
Returns Route:	[____]
Returns Transit:	[____]
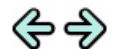
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Making Multiple Changes to Payor/Payee Records

The multiple changes function allows you to update several records at once. Unlike a mass change, the information on each record does not have to be the same.

Use this function to change the amount, route, transit or account number fields on a group of records

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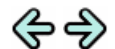Key features

How does it work?

Product availability

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Sunshine Coast Credit Union

Manage Payor/Payee Multiple Changes

Select the Originator ID: [▼] ◆ GO

Originator ID: 8090012010   Originator Name: Newcorp Test Ltd   Currency: CAD

Payor/Payee Search Criteria

Due Date:	[ ] - [▼] - [ ]
Cross Ref Number:	[ ]
Route:	[ ]
Transit:	[ ]
Returns Route:	[ ]
Returns Transit:	[ ]
Transaction Type:	[ ]
Frequency:	[▼] [ ] [ ] [ ]
Amount:	[ ]
Record Type:	D - Debit Record [▼] ◆
Expiry Date:	[ ] - [▼] - [ ]
Sort Order	[▼] [▼] [▼]

[Search]

Payor/Payee Name	Amount	Route	Transit	Account Number	Due Date	Trans Type	Rec Type	Cross Ref
alkkj, MJoe	1.00	809	12010	23873847	2007-Mar-15	450	D	ddddd
Smith, Susan	5.00	809	12010	123456789	2007-Mar-15	450	D	xyz
Testerly, Joe	1.00	809	12010	12385767	2007-Mar-20	450	D	ddddd

Number of Payor/Payee Records Found: 3
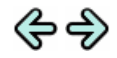
[Update]

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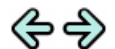
Product support

Sunshine Coast Credit Union

Uploading AFT Files

You can use alternate software to create files of AFT transactions and upload them to CAFT, being sure that data will be secure and promptly processed

Upload CAFT Data File   Upload CAFT Data File from PC to CAFT Server

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Uploading AFT Files

Once you select Upload CAFT Data File from the Main Menu, you will be able browse your computer to locate the AFT file you wish to upload

Upload CPA STD005 AFT Files

Please enter or search for the file name.

File name: \Testing\CAFT File upload\testfile [Browse...] ◆

[Upload Data File]

Receipt of these files will be logged for audit purposes while the file is validated and released for processing

After CAFT has successfully validated your AFT file, the transactions are sent for processing and the file information is placed in the history information log
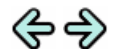
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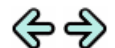
Validation Process

For your security and successful processing, CAFT validates uploaded AFT files before the transactions are released for processing.

The validation process runs every 30 minutes between 8:50am and 2:00pm on business days

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Validation Process

Once your file has validated, you will receive an email indicating whether the file validated successfully or whether it rejected. If successful, the email contains an attachment summarizing the contents of the file. If unsuccessful, the email states that the file rejected and recommends that you view the activity log for the reason

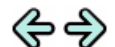**View Activity Log Information**

Activity Log Search Criteria

Select the Originator ID: 8090012010-TESTTESTTEST

Created by User ID:

Activity Date: From: 2007 - Jan - 19 To: 2007 - Jan - 19 Today

Filter: Show All

Search

Date	Created By	Originator ID	Message Type	File Name	Description
2007-Jan-19 9:50	ValidateFile	8090012010	I	tsttstlh.txt	Validation of this file completed successfully
2007-Jan-19 9:50	ValidateFile	8090012010	I	tsttstlh.txt	Validating Originator: 8090012010 File Creation Number: 0001

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Releasing Payor/Payee Records Manually

You can have full control of your AFT transactions opting to manually authorize your transactions for release a maximum of 3 business days prior to the due date

Authorize Manual Payor/ Payee Release   Release Payor/Payee Records for Transaction Creation

Authorize "Manual" Payor/Payee Release

Select the Originator ID: 8090012010 - Newcorp Test Ltd ▾ ♦ GO

Originator ID: 8090012010   Originator Name: Newcorp Test Ltd   Currency: CAD
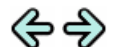
Total Debits for the File:	11.00	Total Credits for the File: 0.00	Total Transactions: 2
Total Debit Record Count:	2	Total Credit Record Count: 0	

Confirm CAFT Transactions   View Detailed List

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Releasing Payor/Payee Records Automatically

You can also opt to have your transactions released automatically

Files Release: ○ Manual ◉ Automatic ◆

On automatic release, CAFT will 'pick up' ready-to-be processed Payor/Payee records 4 business days prior to the due date. Automatic releases are scheduled each business day at 2:00am, 10:00am and 4:00pm PST

The validation process for automatically released records is the same as that for manually released records
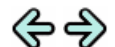
What is CAFT?

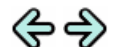Is CAFT right for your business?

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Confirmation

Once the system releases your authorized AFT transactions or validates your uploaded AFT file, you will receive an email indicating whether validation was successful or whether it rejected. If successful, the email contains an attachment summarizing the contents of the file. If unsuccessful, the email states that the file rejected and recommends that the user views the Activity Log for the reason

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Reporting

CAFT provides you with 2 sets of reports:

1. The **Reports Menu** option provides access to various CAFT-generated reports based on data entered into CAFT or AFT files uploaded to CAFT

Reports Menu | View Reports Menu

Reports Menu

- Originator AFT Payor/Payee Report — Lists Payor/Payee Records for an Originator
- Transmitted Transaction Listing — Lists the Transactions Transmitted by File and Organization
- Change Report — Lists the Changes made to the Originator and Payor/Payee
- View NAFT Reports — View the Reports Produced by the National System
- View NOC Received Report — View the NOC Received Report
- Originator User Report Listing — Lists the Users Assigned to Originators in CAFT

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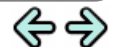**Sunshine Coast Credit Union**

Reporting

2. The **Download Central Reports** option provides access to various reports based on data sent for processing. Use these reports to view and reconcile both accepted and exception AFT transactions
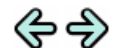
Download Central Reports   Download MERG reports from CUCBC

```
ICSREP    07/14/93  ICRJ 1231           REJECTED TRANSACTION EDIT LIST              PAGE      1
 PROGRAM ICRO2O                                                                     16-47-43
 REPORT RTCS015/1
FROM - RAPCO PHARMACIES              CUSTOMER NUMBER  8090012300       TO -   C.C.C.S / B.C.C.U.
  FILE CREATION NO 0004   CREATION DATE  093166                             DATA CENTRE LOCATION 0000086900

F.I. ID.   CROSS REFERENCE NO PAYEE/DRAWEE NAME DUE DT  TRAN AMOUNT  ITEM TRACE NUMBER      INVALID FIELD NO.

0809 21130 0012310BBPY1KA0214 KAWALACHUK. A.    093197  200  801.59C 8690 86900 0000 134526789 07
0809 89150 0012310BBPY1VA0201 VARANSKI. JOE     093197  200  745.91W 8690 86900 0000 123456789 1443013

                          D E B I T S                  C R E D I T S
                   TRANSACTION     NUMBER AMOUNT NUMBER AMOUNT
          ACCEPTED     TOTAL              1    5039.95       5     4238.36
          REJECTED:    JULY 16                               1      801.59
          REJECTED     TOTAL              0       .00        1      801.59
          GRAND        TOTAL              1    5039.95       6     5039.95

FIELD NO.            FIELD NAME

      04     TRANSACTION TYPE
      05     AMOUNT
      06     DUE DATE/DATE FUNDS TO BE AVAILABLE
      07     INSTITUTIONAL IDENTIFICATION NO.
      08     PAYOR/PAYEE ACCOUNT NO.
      09     ITEM TRACE NO.
      10     STORED TRANSACTION TYPE
```

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Audit Trails and View History Features

Use the Activity Log to search for and view a list of CAFT activities including the details of file processing errors. Data is retained on the Activity Log for 90 days

View Activity Log   View Activity Log Information

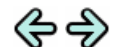**View Activity Log Information**

Activity Log Search Criteria

Select the Originator ID:	8090012010-TESTTESTTEST
Created by User ID:	
Activity Date:	From: 2007 - Jan - 19 To: 2007 - Jan - 19 Today
Filter:	Show All

Search

Date	Created By	Originator ID	Message Type	File Name	Description
2007-Jan-19 9:50	ValidateFile	8090012010	I	tsttstlh.txt	Validation of this file completed successfully
2007-Jan-19 9:50	ValidateFile	8090012010	I	tsttstlh.txt	Validating Originator: 8090012010 File Creation Number: 0001

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Product support

Audit Trails and View History Features

Use the View History File function to search for and view files that have been released from CAFT for processing. Data is retained on the History File for 120 days

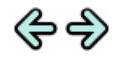View History File Information | View Transaction History Log

View History File Information

Transaction History Search Criteria

Select the Originator ID: [8090012010-Newcorp Test Ltd]◆

File Creation Number: [ ]

File Name: [ ]

File Creation Date: From: [2007] - [Jan] - [1] To: [2007] - [Mar] - [31] [Today]

[Search]

Originator ID	Originator Name	File Creation Date	File Creation Number	Currency	DR Total	CR Total	Source Type
8090012010	Newcorp Test Ltd	2007-Mar-20 10:42	0001	CAD	1.00	0.00	M
8090012010	Newcorp Test Ltd	2007-Mar-02 14:58	0001	CAD	4,314,953.64	4,314,953.64	U
8090012010	Newcorp Test Ltd	2007-Feb-28 16:54	0001	CAD	4,314,953.64	4,314,953.64	U

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Sunshine Coast Credit Union

What is CAFT?

Is CAFT right for your business?

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Audit Trails and View History Features

Use the 'Change Report' function to search for and view database changes that were made online. Data is retained on the Audit Log for 60 days.

🔴 Change Report   Lists the Changes made to the Originator and Payor/Payee

Change Report

Originator Payee/Payor Search Criteria

Originator ID:	8090012010 - Newcorp Test Ltd
Changed Date From:	2007 - Mar - 21 Changed Date To: 2007 - Mar - 21 Today
Changed By:	
Source of Change: (Only for Payor/Payee Changes)	
Sort Order:	

PP - Manage Payor/Payee
MS - Payor/Payee Mass Changes
ML - Payor/Payee Multiple Changes
NU - Payor/Payee NOC Update
AU - Authorise Manual Payor/Payee Release
CO - Conversion
FC - Transaction File Creation
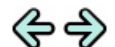
Create Report

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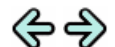
Signing up for CAFT

If you are interested in using CAFT, please contact your branch representative to discuss the setup options that fit your needs

Your branch representative will help you to complete the service forms for setup

It typically takes 2 weeks to process a request once the forms are received. Delays may occur if the application forms are completed incorrectly or if pertinent information is omitted

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Signing up for CAFT

Once a service request has been processed, the necessary User ID(s) and password information is sent to your branch representative who will arrange for you to pickup.

A CAFT User Guide and related documentation is emailed to your primary contact as listed on the Application for AFT Service form

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Product Availability

Originators can update files and input data 24 hours a day, 7 days a week. When possible, planned system unavailability periods are advertised on the CAFT 'Logon' screen

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CAFT Support

Once you have signed up for CAFT service, a specialized support team is available by telephone to assist you Monday through Friday on business days between 6:30am and 5:00pm, Pacific Standard Time

Thanks for taking the CAFT demo tour

Contact your branch representative
for more information about CAFT

Sunshine Coast Credit Union