

Customer Automated Fund Transfer

CAFT

Scroll for info



Customer Automated Fund Transfer - CAFT

What is CAFT?

Is CAFT right for your business?

Benefits

Key features

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Product support

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



Credit Union
Payment Services

Welcome to Payment Services. This site allows you entry to our Internet Applications. For information on our Security Requirements please read the browser security information provided.

CAFT Customer Automated Funds Transfer

[Browser Security Information](#)



Getting You There™

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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

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

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



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- 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
- 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



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Processing

Automatic Funds Transfers (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

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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amount:	<input type="text"/>				
Record Type:	C - Credit Record				
Expiry Date:	C - Credit Record	<input type="text"/>			
Payor/Payee Last Name:	D - Debit Record	<input type="text"/>			
Payor/Payee First Name:	<input type="text"/>				
Account Number:	<input type="text"/>				

When Credit Union Central (CUCBC) receives AFT transactions from the CAFT system, it sorts them and sends a file to the data centre of each receiving financial institution. AFT transaction reports are available on CAFT

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Processing

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:

The Originator can enter transactions directly into CAFT

The screenshot shows a web application interface for "Customer Automated Funds Transfer". At the top, there are navigation buttons for "Main Menu", "Log Off", and "Help". The current system date is "2007-Mar-15" and the user ID is "AGIASSON2". The main heading is "Manage Payor/Payee Details". Below this, the originator information is displayed: "Originator ID: 8090012010", "Originator Name: Newcorp Test Ltd", and "Currency: CAD". The "Account Information" section is highlighted in blue. The form contains various fields for account and payee details, including "Account Number", "Institution" (with dropdowns for ID, Route, Transit, and Bank), "Payee/Payor First Name" and "Surname", "Due Date", "Cross Ref Number", "Amount", "Frequency", "Expiry Date", "Lead Time", "Record Type", "Transaction Type", "Returns" (with dropdowns for ID, Route, Transit, and Bank), "Return Account Number", "Originator Sundry Information", "Dormant" (with "From" and "To" date pickers), "Comments", "Authorization 1", "Date Added", and "Last Changed". There are "Add" and "Look Up" buttons throughout the form. A "Back to Payor/Payee List" button is located at the bottom right.

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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

The screenshot shows the CAFT web interface. At the top, there are navigation buttons for "Main Menu", "Log Off", and "Help". Below these is a header bar with the text "Customer Automated Funds Transfer" and a globe icon. The main content area is titled "Upload Results" and contains the following text: "Your file has been placed on the CAFT system. According to the 'Z' record(s) in your file it contains:". Below this is a table with the following data:

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

Below the table, there are two buttons: "Accept" and "Decline". The "Accept" button is highlighted. Below the buttons, there is a message: "Total Bytes Written: 13194 Client Name: C:\Documents and Settings\lgiasson\Desktop\Testing\CAFT Rel 48\march 15 payroll".

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Once created in CAFT, AFT transactions (Payor/Payee records) can be sent to CUCBC for processing 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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Main Menu Log Off Help

















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

Originator Main Menu

Select the Originator ID: 8090012010-Newcorp TestLtd

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

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Current System Date: 2007-Mar-15 UserID: AGIASSON2

Manage Payor/Payee Information

Select the
Originator ID: OR

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:

Amount:

Record Type:

Expiry Date: - -

Payor/Payee Last Name:

Payor/Payee First Name:

Account Number:

Search

Number of Payor/Payee Records Found:

Managing Payor/Payee Information

Use the 'Manage Payor/Payee Information' screen to search for, view, add, modify, or delete individual payor or payee records

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Apply Mass Changes to Payor/Payee Records

Manage Payor/Payee Mass Changes

Enter the Originator ID:

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: - -

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:

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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Making Multiple Changes to Payor/Payee Records

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:

Expiry Date: - -

Sort Order:

Payor/Payee Name	Amount	Route	Transit	Account Number	Due Date	Trans Type	Rec Type	Cross Ref
alkkj, MJoe	<input type="text" value="1.00"/>	<input type="text" value="809"/>	<input type="text" value="12010"/>	<input type="text" value="23873847"/>	2007-Mar-15	450	D	dddd
Smith, Susan	<input type="text" value="5.00"/>	<input type="text" value="809"/>	<input type="text" value="12010"/>	<input type="text" value="123456789"/>	2007-Mar-15	450	D	xyz
Testerly, Joe	<input type="text" value="1.00"/>	<input type="text" value="809"/>	<input type="text" value="12010"/>	<input type="text" value="12385767"/>	2007-Mar-20	450	D	dddd

Number of Payor/Payee Records Found: 3

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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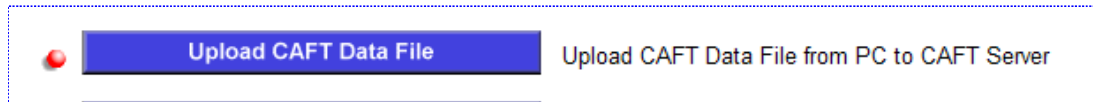
Product availability

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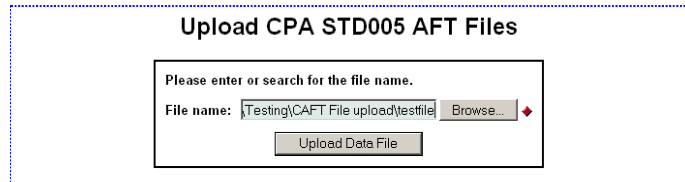


Uploading AFT Files

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



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



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 12:50pm and 6:00pm on business days

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

The screenshot shows the CAFT web interface. At the top, there are navigation buttons for "Main Menu", "Log Off", and "Help". The page title is "Customer Automated Funds Transfer" with a logo. The current system date is "2007-Mar-20" and the user ID is "AGIASSON2". The main heading is "View Activity Log Information". Below this is a section for "Activity Log Search Criteria" with a search bar. The search criteria include: "Select the Originator ID:" with a dropdown menu showing "8090012010-TESTTESTEST"; "Created by User ID:" with an empty text box; "Activity Date:" with "From:" and "To:" dropdowns set to "2007" and "Jan" for "19", and a "Today" button; "Filter:" with a dropdown menu showing "Show All"; and a "Search" button. Below the search criteria is a table with the following data:

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



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Current System Date: 2007-Mar-20 UserID: AGIASSON2

Authorize "Manual" Payor/Payee Release

Select the Originator ID:

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 6:00am, 2:00pm and 8:00pm AST

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

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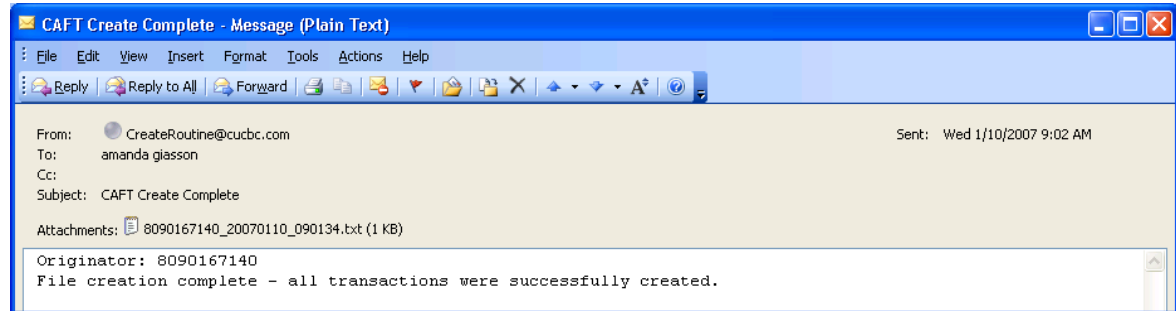
How does it work?

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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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```
8090167140_20070110_090134.txt - Notepad
File Edit Format View Help
Print Date: 2007 Jan 10 Report ID: CAFT004
Credit Union Central of BC
Print Time: 09:01:34 Originator Automated Funds Transfer
Credit Union Central Phone: (604) 737-5962
Credit Union Central Fax: (604) 737-5078
SUMMARY OF DATA DELIVERED ACKNOWLEDGEMENT REPORT
Originator Name: TEST ORIGINATOR ID
Originator Email: agiasson@cucbc.com
Originator Fax:
Originator Contact: AMANDA GIIASSON
File Creation Number: 0001
File Creation Date: 007010 (10 Jan 2007)
DUE DATE DR Txns DR Amt CR Txns CR Amt
007010 (10 Jan 2007) 0 $000.00 1 $763.54
007012 (12 Jan 2007) 0 $000.00 9 $4,850.00
Totals: 0 $000.00 10 $5,613.54
```

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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

The screenshot shows a blue button labeled "Reports Menu" with a red dot on the left and a hand cursor pointing to it. To the right of the button is the text "View Reports Menu". Below the button, a dropdown menu titled "Reports Menu" is open, listing six options with red dots and hand cursors:

- [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

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

The screenshot shows a blue button labeled "Download Central Reports" with a red dot on the left and a hand cursor pointing to it. To the right of the button is the text "Download MERG reports from CUCBC".

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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



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Current System Date: 2007-Mar-20 UserID: AGIASSON2

View Activity Log Information

Activity Log Search Criteria

Select the Originator ID:

Created by User ID:

Activity Date: From: - - To: - -

Filter:

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

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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 Transaction History Log

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View History File Information

Transaction History Search Criteria

Select the Originator ID:

File Creation Number:

File Name:

File Creation Date: From: - - To: - -

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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Change Report

Originator Payee/Payor Search Criteria

Originator ID:

Changed Date From: - - Changed Date To: - -

Changed By:

Source of Change:
(Only for Payor/Payee Changes)

Sort Order:

- 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

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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 and forward them to CUCBC for setup

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

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 10:30am and 9:00pm, Atlantic Standard Time



Getting You There™

The background of the slide features a blurred image of a computer monitor with a blue screen and a network cable plugged into a port on the side of the device.

Thanks for taking the CAFT Demo Tour

**Contact your branch representative for more
information about CAFT**

