



## **PaymentStream™ AFT (Automated Funds Transfer)**

### **Frequently Asked Questions**

#### **Q: How do I login to PaymentStream AFT?**

A: The log in URL is: <https://www.stridecu.ca/aft>. Users need to enter their own User ID, a password and a code from soft or hard token security token (refer to 2-Step Security guides).

#### **Q: Is there a User Guide for PaymentStream AFT?**

A: Three User Guides and several training videos are available and can be downloaded from the [PaymentStream AFT](#) page.

- *PaymentStream* AFT, Guide for Manual Release
- *PaymentStream* AFT, Guide for Automatic Release
- *PaymentStream* AFT, Guide for File Upload

#### **Q: What are the features of PaymentStream AFT?**

A: PaymentStream AFT features include:

- Ability to send (originate) same-day AFT credits
- Enhanced originator ID limits to assist with risk mitigation
- Real-time file validation during file upload and release process
- For File Upload and Manual Release email confirmations sent only when a file is validated successfully. Automatic release will still get email confirmation if a transmission rejects.
- Added risk controls for dual authorization
- Added risk threshold controls
- Canadian or U.S. dollar transactions can be originated as long as the recipient's account is held at a Canadian financial institution
- Ability for individual record release
- Ability to release AFT transactions up to 14 calendars days in advance
- Ability to download AFT product reports in CSV and PDF formats
- Retention of up to 18 months history for most reports (details below)

#### **Q: What is the retention history for PaymentStream AFT reports?**

A: Please refer to the tables below.

#### **Automatic Release and Manual Release**

Record Change Report	18 months
Activity Log Report	3 months
Originator Change Report	12 months
Release History	18 months

Transaction History Report	18 months
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### File Upload

Activity Log Report	3 months
File History Report	18 months
Transaction History Report	18 months
Originator Change Report	12 months

### Q: What are password requirements for *PaymentStream AFT*?

A: The password requirements are:

- Must be a minimum of eight (8) characters in length
- Must contain at least one (1) opposite case character
- Must contain at least one (1) non-alphanumeric character
- Must contain at least one (1) numeric character
- Must not be the same password used as the last 24

Note: A user that has not accessed the system will be removed after 12 months of inactivity.

### Q: What happens if I enter incorrect password at login?

A: After 7 consecutive, unsuccessful password login attempts, users are locked out for 30 minutes, even if the login attempts are made over several days.

### Q: What is 2-Step Security?

A: 2-Step Security is a method of authenticating a user by confirming two factors of authentication: a username and password and a physical Hard Token or Soft Token on a smart phone. The token is required to access the new *PaymentStream AFT* application.

### Q: What are Hard and Soft Tokens and are they mandatory?

A: Tokens are mandatory; users require 2-Step Security to access *PaymentStream AFT*. **Soft Token** is installed on user's trusted device, Smartphone, tablet or iPad. For instructions, please refer to document titled "2 Step Security, Soft Token Guide" located on the [PaymentStream AFT](#) page. The device must have a Google Authenticator app installed for the security process to work.

**Hard token** is a physical device that can be obtained from Stride Credit Union. Users can choose to use either soft or hard tokens.

**Q: Do I have to pay for a token?**

A: There is no charge for Soft Tokens. Hard tokens are free for originators at time of set up. If a replacement is required a fee of \$10.00 will be charged.

**Q: If I use the Soft Token on my smartphone will I be charged for data usage?**

A: The Google Authenticator is a free app for Android and iPhone that does not require WIFI or data connectivity (i.e. in Airplane Mode). The data is only used during the initial download of the app to your device.

**Q: Can I share my token?**

A: No. Tokens are security devices and cannot be shared or reassigned.

**Q: We just had an employee leave and another employee start, can we assign the token to the new employee?**

A: No. Tokens are security devices and cannot be shared or reassigned. Please contact [CAFT@stridecu.ca](mailto:CAFT@stridecu.ca) and we will be happy to assist.

**Q: Do tokens expire?**

A: Neither soft tokens nor hard tokens expire.

**Q: I lost my token, how do I get a new one?**

A: Please contact Stride Credit Union.

**Q: I have multiple different AFT accounts that I use for different purposes. Is it possible to get a single token assigned to all of them?**

A: For security reasons, there is no option to assign a single token to multiple accounts. If you have access to multiple Originators IDs with different User IDs, the Soft Token and the Google Authenticator app will store all your tokens for the various User IDs on your smart phone.

**Q: Does the Originator ID display field have a character limit in *PaymentStream* AFT?**

A: *PaymentStream* AFT Originator ID field has 30 characters limit as per CPA Standard 005 specifications. CPA005 file format specifications can be downloaded from [PaymentStream AFT](#) page.

**Q: What are the *PaymentStream* AFT Originator ID limits?**

A: *PaymentStream* AFT has the following limits:

- Transaction Debit and/or Credit Limit – highest amount of any single transaction
- Settlement Day Debit and/or Credit Limit – total combined amount of all transactions settled on a given day
- Monthly Debit and/or Credit Limit – total combined amount of all transactions settled in a calendar month

**Q: What is mandatory forced approval?**

A: Mandatory Forced Approval is when an organization has one or more Originator ID and the monthly limit accumulatively exceeds \$1 million dollars in either debits or credits. All originator IDs for that organization will require approval. Mandatory forced approvals are automatically enforced within *PaymentStream* AFT.

You may be forced into the mandatory approval due to combined \$1MM monthly limit or you may choose to setup users with second approval required due to the segregation of duties (please refer to next question).

**Q: Can I choose to have approvals on my originator ID(s)?**

A: Yes, you may choose to setup users to require approval due to the segregation of duties. Approvals are on the user IDs so you can set up all users to require approval or just specific users. If any user is setup to require approval, then you will need to have another user setup with approval permissions

**Q: How will approvals work for manual release, automatic release and file upload?**

A: Approvals are assigned at the user level (not the Originator level). Approvals are based on the type of AFT being used:

- Manual Release: approvals are on the release of transactions – one approval per release
- File Upload: approvals are on the uploaded file – one approval per file
- Automatic Release: approvals are on Add or Edit of a record. There is option to approve individual transactions or as a batch. There is an automatic email generated for each change processed. This email is sent to all users who have approver rights.

**Q: Will I get an email notification?**

A: There are 2 types of email notifications:

- Confirmation emails for validation of files or transactions. Users can choose to receive these emails or opt out of them.
- Email notifications of action required. Users with approval rights will receive an email advising of tasks that require attention. Users cannot opt out of these email notifications.

**Q: What are *PaymentStream* AFT users types?**

A: *PaymentStream* AFT has the following user types:

- **Read Only** - can view all authorized screens and can also be an Approver. Every user will have Read Only access by default.
- **Can Perform all Tasks/Transactions.** This user can also be an Approver
- **Approver** –Can Approve Tasks/Transactions for Originator ID

**Q: Can a User also be an Approver?**

A: Yes. All Users have access to **Read Only** by default. An user **Can Perform Tasks/Transactions** or be **Approver** or both. Each user can also be set to either require approval or not require approval; however, users cannot approve their own work.

Scenario A: User 1 and User 2 both require approval. Therefore, both users can be set as **Can Perform Tasks/Transactions** and **Approver**.

Scenario B: User 1 requires approval and User 2 does not require approval. User 1 will be set as **Can Perform Tasks/Transactions** only. User 2 can be set as just **Approver** or **Can Perform Tasks/Transactions** and **Approver**.

Scenario C: User 1 and User 2 do not require approval. Therefore, both Users will be set with **Can Perform Tasks/Transactions**.

Note: When setting user rights, you should consider the frequency of file release and number of users available to perform and/or approve tasks/transactions at any given time to provide coverage for vacations and absences.

**Q: Can I customize access to reports by user?**

A: There is no option to customize access to reports by user. All users with permissions to an Originator ID will automatically have access to view the Settlement Reports. The logic is that if a user has access to an Originator ID there should not be a restrictions to reports (database or settlement) as they can see everything in *PaymentStream* AFT in any case.

**Q: Can I use the new application on a MAC computer?**

A: Yes, *PaymentStream* AFT is MAC compatible.

**Q: Can I use the new application on an iPad?**

A: Yes, provided you have Safari browser.

**Q: Can I release individual records in *PaymentStream* AFT?**

A: Yes, the system allows users to select all or individually select transactions for release.

**Q: How does processing around non-business days work?**

A: If the due date falls on a non-business day then the payment will be processed on the next business day. There is a business day only option available in the new system for credit records only. If selected, and a due date falls on a non-business day, the system will calculate the payment to be due on the business day before. This is mostly for payroll purposes and allows the user to leave it to the system to always ensure the payments are delivered on business days. For this feature to work, it must be selected in *PaymentStream* AFT.

**Q: Can a user have different rights for different Originator IDs?**

A: Yes, a user can have different rights setup for different Originator IDs.

**Q: Can I switch from Data Entry manual to automatic release or from automatic to manual?**

A: Yes, it is possible to switch between these two service types in *PaymentStream* AFT.

**Q: Can I switch between Data Entry (manual or automatic) and File Upload or vice versa?**

A: No, such switch is not possible as these are two different AFT service types. In order to subscribe to a different AFT type, your current Originator ID would need to be closed and a new application would need to be initiated for a different AFT type. This would be considered an additional Originator request and would be charged as such.

**Q: If I proceed with an application to switch from Data Entry to File Upload or vice versa, can you migrate my records?**

A: No, there is no such option since Data Entry records are stored in *PaymentStream* AFT and File Upload records are stored in your accounting software.

**Q: If I proceed with an application to switch from Data Entry Manual to Automatic release or vice versa, can you migrate my records?**

A: Yes since the records for Data Entry whether Manual or Automatic are stored in *PaymentStream* AFT.

**Q: The system shows option to release 3 days prior for the due date but the User Guide states you can submit up to 14 days in advance?**

A: A file can be submitted up to 14 days prior to the due date. Check "Advanced" and select 14 days.

**Q: Who do I contact if I have any additional questions?**

A: Please contact us at [CAFT@stridecu.ca](mailto:CAFT@stridecu.ca) and we will be happy to assist with any inquiries.