PaymentStream AFT Quick Reference Guide

User IDs, Passwords and Tokens

Q: How do I log in to PaymentStream AFT?

A: The log in URL is: https://www.kscu.com/aft.   Users need to enter their own User ID, a password and a security code from a soft or hard security token. Ensure to bookmark (save in your 'favourites') only the kscu website address (URL). If you bookmark URLs after you've authenticated you will receive an error message the next time you log in.

Q: What are the password requirements for PaymentStream AFT?

 A: When you are prompted to change your temporary password, 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 used

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

Q: What happens if I enter an 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. Will my current User ID and password work for AFT migration?

A: In some instances users will be able to retain their existing User ID. Some users will be provided with a new User ID. All users will be provided with a new password prior to migration.

Q: If I need my password reset, who do I contact?

A: Email ContactUs@kscu.com

Q: How long do I have to wait to use the new password?

A: You will not have to wait as password resets are effective immediately.

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 the use of a physical hard token or a soft token on a smart phone. A token generates a one-time password is required to access the PaymentStream AFT application.

Q: What are hard and soft tokens?

A: A soft token is a 2-Step Security token that is installed on the user's mobile device as a mobile app. A hard token is a physical 2-Step Security token.

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

A: A User's initial hard token will be provided free of charge but subsequent hard token requests will incur a fee. Please email ContactUs@kscu.com to request a new one.

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, iPhone or Blackberry that does not require WI-FI or data connectivity. The data is only used during the initial download of the app to the device.

Q: Can I share my token?

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

Q: What if I enter my security code and I receive a failed attempt message?

A: Do not enter the same token code after there is a failed attempt to log in. Wait for the token code to refresh (about 60 seconds).

Q: What if I enter my security code incorrectly three times?

A: The token will be locked for 30 minutes.

Q: What if I enter my security code incorrectly three more times?

A: The token will be permanently locked and must be unlocked by a KS Security Officer.

Q: Do tokens expire?

A: No. Neither soft nor hard tokens expire.

Q: How long will hard token batteries last?

A: Token battery life depends on usage but expect to get 3 years of life out of a token under normal circumstances. Members are responsible for the cost of replacement tokens.

Q: Can someone have both a hard and soft token?

A: No. people cannot have both token types simultaneously.

Q: What if someone starts using one type of token and wants to switch to another type of token?

A: It is possible to switch to another type of token. However, the current token that is being used will be retired and cannot be reused or reassigned to another user.

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

A: No. For security reasons, there is no option to assign a single token to multiple accounts. If you have access to multiple Originator IDs with different User IDs, a better user experience is to choose soft token and the Google Authenticator app will store your tokens for the various User IDs on a smart phone.

Q: Are hard tokens waterproof?

A: No. Hard tokens should be kept away from water.

Limits, Approvals, Users

Q: What is mandatory forced approval?

A: Mandatory Forced Approval is when a business has one or more Originator IDs and the <u>monthly limit accumulatively exceeds $1 million dollars in either debits or credits.</u> All Originator IDs for that organization will require approval. Mandatory forced approvals are automatically enforced within PaymentStream AFT.
The business 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. A business may choose to setup users to require approval due to the segregation of duties. Approvals are on the User IDs so all users can be set up to require approval or just specific users. If any user is setup to require approval, then the business 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 the 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: Can a user have different rights for different Originator IDs?

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

Q: Are PaymentStream AFT users the same as in CAFT?

A: No. PaymentStream AFT will have 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. A 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.

System Requirements and AFT Service Types

Q: Are there any specific system requirements to use PaymentStream AFT?

A: Windows 8.1 or higher and Internet Explorer 9 or higher is recommended. Having said that, you can still use Windows 7 but you will need to use Chrome instead of Internet Explorer. All other browsers such as Firefox or Safari are also compatible.

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: Are there any changes to submission deadlines?

A: No. Recalls and deadlines will remain the same; only the front end application is changing. As a reminder, the recommended deadline is to have your files/transactions validated by 2pm 2 business days prior to the due date; however, you do have until 11am one business day before. The recalls are done on a best effort basis.

Q: Can I release individual records in PaymentStream AFT?

A: Yes, the system allows users to select all or individually select transactions for release. In CAFT, the system calculated everything within 3 business days or back dated and didn't allow users to unselect a transaction.

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

A: The processing around non-business days is the same in the new system as it was in CAFT. 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.

Q: I have the Automatic File Upload Service Type. Do I need to schedule a test run of my file?

A: **YES!** Please follow the instruction in the PaymentStream AFT Guide for File Upload – pages 6-10.

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

A: No, there is no ability to switch service types in PaymentStream AFT. The common reason for switching from manual to automatic release was temporarily due to vacations/holidays generally around Christmas time. This has been resolved in the new system by allowing the release of transactions up to 14 calendar days in advance.

Q: Can I switch between various AFT types?

A: No. 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 ID request and would be changed 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 store 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: 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 restrictions to reports (database or settlement) as they can see everything in PaymentStream AFT in any case.