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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. Do not bookmark this 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) upper and one (1) lower 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: If I need my password reset, who do I contact?

A: Email PaymentStream_Support@kscu.com from the email address you provided at PaymentStream AFT set-up and provide the completed [support request form](#).

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 with a battery inside.

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 PaymentStream_Support@kscu.com along with a completed [support request form](#) to request a new one, or visit your local branch.

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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. Users 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. Is it 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.

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 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. The business may be forced into the mandatory approval due to combined \$1M monthly limit.

Q: What is a transaction credit or debit limit?

A: These would be the highest individual amounts processed in a single transaction - i.e. a gym membership value or an individual's payroll amount. The amount of an AFT transaction cannot exceed the Corporate Client's (Originator's) set transaction limit.

Q: What is a settlement day credit or debit limit?

A: This would be the total day amount of AFT transactions settled in a single day – i.e. the value of five gym memberships or five payrolls being processed on that particular day. The total amount of AFT transactions settled in a day cannot exceed the Corporate Client's (Originator's) settlement day limit. Transactions due on weekends and holidays will settle on the following Business Day.

Q: What is a monthly limit?

A: This would be the total monthly amount of AFT transactions settled in a calendar month – i.e. if you process payroll 2-3 times per month, you would take the settlement day limit amount and multiply it by 2-3 and that would give you your monthly limit. The total amount of AFT transactions settled in a calendar month cannot exceed the Corporate Client's (Originator's) monthly limit.

Note: If processing payroll bi-weekly, some months will have 3 settlement days; therefore, Corporate Clients (Originators) should account for this when deciding monthly limit.

Q: How do I request a temporary or permanent limit increase?

A: Email PaymentStream_Support@kscu.com along with a completed [support request form](#) for assistance.

Q: If a Corporate Client (Originator) only processes one file on the last day of every month, why would they exceed their monthly limit?

A: This can happen if the last day of the month falls on a non-business day and the last day of the next month falls on a business day. This means both files settle in the same month.

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

A: Yes. A business may choose to set up 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 set up to require approval, then the business will need to have another user set up 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

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- 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 two types of email notifications:

1. Confirmation emails for validation of files or transactions. Users can choose to receive these emails or opt out of them.
2. 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 set up for different Originator IDs.

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.

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: How can I add, modify or cancel a User?

A: Visit or call your local branch or email PaymentStream_Support@kscu.com along with a completed [support request form](#) for assistance.

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: 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 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.

Please note that if a transaction is due on a non-business day, clients may receive a notice stating "Totals below include transactions that may not be processed". This is a generic message, as Central 1 is not able to provide individual messages on the confirmation screen for every scenario, however, rest assured that payments will be processed the following business day.

Q: I have the 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 update expired records in Mass and Multiple Changes?

A: No. Once a record is expired either inputting an expiry date or using the One-Time (OT) frequency, it will not be displayed in the Mass/Multiple Changes. The purpose of an OT record is to take a one-time payment, which is not the same as a recurring record. Mass/Multiple Changes are features for updating recurring records. Users will need to select a different frequency than OT if they require a record to be recurring.

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.

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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 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: Can I customize access to reports by user?

A: No. 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.

AFT Recalls, Error Corrections and Traces

Q: What is the difference between a recall, error correction and trace?

A: A Recall is a request to return an AFT transaction that has not been posted to the receiver's account. A Recall applies to individual Credit Transactions and to AFT files. Recalled AFT files can contain both credits and debits. Individual debits can only be recalled if Central 1 has not sent the transaction to the data centre of the Receiving Financial Institution. A File Recall is when an Originator requests the return of an AFT file that has not yet been processed at Central 1.

An Error Correction is an AFT transaction used to correct an error made by the Originator or the Originating Direct Clearer. An Error Correction corrects a transaction(s) posted to the recipient's account(s) in error. Error Corrections apply to both transactions and AFT files. A File Error Correction is an AFT transaction that is sent to the Processing Direct Clearers to correct transactions that were posted to the recipients' accounts in error. A File Error Correction transaction is generated for each transaction in the original AFT file. A File Error Correction is sometimes referred to as a Mass Error Correction or a File Reversal.

Initiate an AFT Trace Request if an outgoing AFT transaction was expected by the recipient at another financial institution but was not received on the Due Date. The Processing Direct Clearer is not obligated to trace AFT transactions for \$20 or less or to process trace requests received more than 12 months after the transaction Settlement Date.

Initiate an AFT Trace Request to identify an AFT transaction that was posted to a member's account if the identity of the sender is unknown.

Q: Are there any deadlines, or restrictions for processing recalls, error corrections or traces?

A: Yes. Consider the following when initiating recalls for AFT transactions or AFT files:

- **Recalls are processed on a best effort basis.**
- Individual debit transactions cannot be recalled if Central 1 has forwarded the transaction to the receiving financial institution.
- Credit transactions can be recalled as long as they have not been posted to the recipient's account(s) and the request is received on the business day before the due date.
- An AFT file can only be recalled if the file has not been forwarded to the data centres of the receiving financial institution. If an AFT file has been posted to the recipient's account(s) the Originator can request an error correction.
- If Central 1 receives the recall request by 2:00pm PST in BC, 2 business days before the due date, Central 1 will delete the file and it will not be forwarded to the receiving data centres. Transactions in the recalled AFT file will not be reported or settled since the original file was not processed through Central 1's AFT system.

Consider the following when initiating error corrections for AFT transactions or AFT files:

- **Error corrections are processed on a best effort basis.**
- Error corrections do not guarantee the permanent return of funds since they can be disputed within 90 days of the posting.
- AFT returns will be posted to the Originator's account.

Q: Is there a fee to recall, error correct or trace?

A: Yes. There is a fee associated with this request. Please email PaymentStream_Support@kscu.com along with a completed [support request form](#) for more information.

Q: How do I request an AFT recall, error correction or trace?

A: Please email PaymentStream_Support@kscu.com with a completed [support request form](#) for assistance.