

If you've already read our [PaymentStream AFT Guides and Training Videos](#) and find yourself needing help, just look through these questions and answers.

I am currently using CAFT. Why is the migration to AFT necessary?

CAFT is being decommissioned by Central 1 in 2020 as it has reached its limit for ongoing enhancements and capabilities. *PaymentStream*™ Automated Funds Transfer (AFT) is a new and improved replacement product for CAFT (Customer Automated Funds Transfer). It facilitates processing and settlement of pre-authorized debits and direct deposit transactions.

Is the migration from CAFT to AFT mandatory?

Yes, the migration is mandatory, as CAFT is expected to be decommissioned in 2020.

What are the benefits of *PaymentStream* AFT?

- Continued AFT service types: file upload, data entry with manual release, data entry with automatic release
- Enhanced originator ID limits for transactions to assist with risk mitigation
- Real-time file validation during file upload and release process; allows users to receive immediate notification if file upload or release is unsuccessful, or if there are rejections of any individual transactions within the file
- For File Upload and Manual Release email confirmations sent only when a file is validated successfully
- Added risk controls for dual authorization and two-step security
- 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 history for up to 18 months

How do I login to *PaymentStream* AFT?

Login to <https://www.npscu.ca/aft> using the username, password, and security token provided to you.

Will my current User ID and password work?

No, all users will be provided with a new password prior to migration. Users will also be required to use security tokens.

What are the password requirements for *PaymentStream* AFT?

The password requirements are:

- must be a minimum of 8 characters in length,
- must contain at least one upper case character,
- must contain at least one non-alphanumeric character,
- must contain at least one numeric character, and cannot be the same password used as one of the last 24 passwords.

What is 2-Step Security?

2-Step security is a user authentication process that uses two factors: a username and password plus security token. Users have the choice between a physical Hard Token or a Soft Token on a mobile device.

What are Hard Tokens and Soft Tokens?

Tokens are part of the 2-step authentication method required to access PaymentStream AFT. It ensures that only an individual with AFT login credentials, as well as a registered token can access PaymentStream AFT. Users can choose to use either a hard or soft token, but not both.

- A Hard token is a physical device that generates a random one-time password when activated. The one-time password refreshes every 60 seconds. Hard Tokens can be obtained from NPSCU. Please note that hard tokens have non-replaceable batteries that have a lifespan of approximately 3 years. Members are responsible for purchasing replacement tokens.
- A Soft token is a security token installed on the user's mobile device. The device must have an authentication app installed for the security process to work. NPSCU recommends using the Google Authenticator app.

Is there a fee for tokens?

There is no charge for Soft Tokens. NPSCU will cover the fee for hard tokens issued at migration. Replacement tokens are subject to a fee (see Fee Schedule for details).

Can tokens be shared or reassigned?

No. Tokens cannot be shared or reassigned to another user.

Can someone have both a hard and soft token?

No, users cannot have both tokens simultaneously. If someone wishes to switch to a different type of token, the existing token must be deactivated and the new token type assigned.

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

Please [contact us](#) to get a new token assigned to your user.

What do I do if I forgot my password?

To reset your password for PaymentStream AFT, please [contact us](#)

Is there a User Guide for PaymentStream AFT?

Yes, user guides and training videos are available on our website [here](#).

What is an Originator ID?

An Originator ID is the 10-digit number assigned by Central 1 to a business member to identify the origin of an AFT file or transaction. Each Originator ID is associated with a specific settlement account. If a member would like to process AFT transactions out of more than one account, an additional Originator ID would be required.

What are the enhanced Originator ID limits for transactions?

There are three types of PaymentStream AFT limits available in AFT to mitigate risk. Limits will be confirmed with business members prior to migration.

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

Where can I view my AFT limits?

You can view your transaction, settlement and monthly limits in the Originator Information screen. This screen will also display your accumulated monthly debit and credit limit.

What is the difference between File Upload and Data Entry AFT service?

The File Upload method is used by businesses that have the ability to create transaction files from their accounting or payroll software. The file must comply with Canadian Payments Association (CPA) standard 005 in order to work. File Upload is manual release only.

Data Entry is used by businesses which do not have the ability to upload files generated by their accounting or payroll system. This method requires a business member to enter their transactions into AFT manually. The Data Entry service is available as Manual Release or Automatic Release.

What is the difference between Automatic Release and Manual Release?

Automatic Release means that once a transaction has been added to AFT with a transaction date, AFT will automatically release any transaction on the set date.

Manual Release means that the AFT user must perform an additional step in AFT to “release” a single or range of transactions up to 14 business days in advance. If approval is required, an AFT file must be approved after the user releases the transactions.

Can I switch from Manual Release to Automatic Release and vice versa?

Business members may apply to permanently switch from Data Entry (Manual Release) to Data Entry (Automatic Release) or vice versa through their Business Account Manager. Please note that fees may apply. *PaymentStream* AFT may be able to migrate your records.

Can I switch from Data Entry to File Upload and vice versa?

No, it is not possible to switch between these two services. This would require a new Originator ID setup, and deletion of the existing Originator ID. Your AFT records would not be retained and setup fees would apply.

Will I get email notifications?

PaymentStream AFT sends out an email notification for file or transaction validations. Users with approval permissions will receive emails whenever a task or transaction has been added in AFT that requires approval.

Can I setup my users to require approval for transactions in PaymentStream AFT?

Yes, you can choose to setup users to require approvals for their tasks and transactions. Approvals are set at the

user level, meaning that you can setup all of your users to require approval or just specific users. If any users require approvals, then at least one user will need to be setup with the ability to approve transactions for other users.

How will approvals work for File Upload, Data Entry (Manual Release) and Data Entry (Automatic Release)?

Users with approval permissions receive an email when a task in PaymentStream AFT requires approval.

- File Upload: Approvals are required per uploaded file – one approval per file.
- Data Entry-Manual Release: Approvals are on the release of transactions – one approval per release
- Data Entry-Automatic Release: Approvals are on Add or Edit of a record. Approval can be applied to an individual transition or a batch.

Can a user also be an approver?

Yes, a user can add transactions or be an approver, or both. A user with approval permissions can approve or reject transactions created by other users. No one can approve their own transactions, but a user can be setup to not require approval.

Can I release individual records in PaymentStream AFT?

Yes, users can select all or individual transactions for release.

What are the system requirements for using PaymentStream AFT?

PaymentStream AFT is accessible by all browsers including Safari (MAC). The recommended browser version is Internet Explorer 9 or higher.

What are the submission deadlines for AFT?

You can find the submission deadlines on our website under PaymentStream AFT [Origination Deadlines](#).

How will payments be processed if they fall on a non-business day?

Transactions that have due dates that falls on a non-business day will be processed the next business day. PaymentStream AFT has a “business day only” option (credit records only), which if it is selected and the due date of a records falls on a non-business day, the due date will be recalculated to be previous business day. This feature is mainly for payroll purposes, and allows the transactions to always fall on a business day.

The system shows the option to release 3 days prior to the due date but the User Guides states that you can submit up to 14 days in advance?

By default, the system will display available transactions up to three business days in advance. To release transitions up to 14 calendar days in advance, search by “date range” or use the “Advanced Options”.