eBusinessCAFT
Roles and Responsibilities

ENCOMPASS
CREDIT UNION

- CAFT (Customer Automated Funds Transfer) is a secure web-based application that is used by Business Members to originate electronic direct deposit credit transactions and pre-authorized debit transactions
- Business Members would use the CAFT system for payroll (credit transactions), accounts receivable (debit transactions) or accounts payable (credit transactions)
- Business members must have basic computer skill, internet access and email address
- Business member must have adequate firewall protection on their computers including 128 bit encryption to access the CAFT system
- Business Members are responsible for their own security when using the CAFT system for example: protecting their USER ID's and passwords, choosing staff responsible to manage the CAFT system, set up of permissions levels for staff and structure
- Complete the contract agreement (s) with the Credit Union
- Designate Contact personal to liaise between branch
- Ensure your personnel are trained in the use of the CAFT (Customer Automated Transfer System) and settlement procedures
- Business Members are responsible to read, understand and follow the User Guide for either Date Entry User (Manual Entry Users) or File Upload Users (Using computer program to upload files)
- Update and authorize records that are manually managed through the data entry facility for release at least three business days prior to the due date. Originator files set up as automatic release also process within this time frame (Refer to User Guideline Booklet)
- Upload transaction files created from accounting software packages at least three business days in advance of due date (Refer to User Guideline Booklet)
- Deliver transaction files to financial institutions according to CPA established guidelines for clearing processing (Refer to User Guideline Booklet)
- Receive National Automated Funds Transfer (NAFT) reports from CAFT and take appropriate action in regards to error correction, transaction rejects and reconciling settlement of the transactions. (Refer to User Guideline booklet)
- Forward payment recall requests directed to Automated Funds Transfer department due to the time sensitivity (Refer to User Guideline booklet)
- Use the Help Menu with in the CAFT system to assist with answering questions you may have or troubleshooting
- Ensure that you are following proper procedure as stated in the User Guidelines regarding files creation date **no less than 3 days prior to file due date** and file
- Ensure that you are aware of file limit amount and stay within it to prevent file rejection
- Ensure that your contact information is kept current with the Credit Union and notify your Business Account Manager of any changes or updates
- Make sure you log into CAFT and register for the great new Self-Serve Password Reset Service that makes resetting passwords convenient and in your control. Alternately, you can contact your Business Account Manager if you get locked out of CAFT system as we will be able to reset your password
- Ensure that you wait to receive notification that your file has been sent successfully. Check the reporting within the CAFT system to confirm that the status of the file sent has been accepted. Any files that are rejected must be fixed by you, the originator, and the file must be sent again by you, the originator
- Ensure you are checking the reporting for any returns so that you may deal with them
- Ensure provided PAD pre-authorized debit agreements are completed by originator with proper wording for Debit originators. In the event of a change, regarding dates or amounts (for example) it is recommended that a new agreement should be signed. These PAD's need to be kept by originator and be available for the Business Account manager to review up request
- Complete CAFT checklist with your Business Account manager on an annual basis
- Ensure that Credit Union Payment Services and Canadian Payment Association rules and regulations are adhered to
- For CUPS assistance phone number 1-403-259-7505 - option 2