ONLINE BANKING USER GUIDE

Contents

Introduction

This guide provides instructions on how to use CAF Bank online. Further help and support can be found at cafonline.org/help-with-online-banking

Definitions

'Administration Rights' – the permission levels given to a Primary User and any Secondary User. There are four level of permissions, which are described in Section 3.

'CAF Bank online' – CAF Bank's online banking platform, which allows customers to access account information and services relating to their organisation.

'CAF Bank UniqueCode' – a One-Time Password (OTP), consisting of a sequence of numbers, which is sent to an Online Banking user by SMS or generated using our Authenticator App.

'Cleared Funds' – Funds which can earn interest on your account. This could include Business card payments that are authorised but have not yet debited.

'Nominated Account' - an account held with another bank which is in the name of your organisation. We need to be made aware of the account details for it to show as a Nominated Account.

'Password' – the six-to-eight alphanumeric, non-case-sensitive Password used with a User ID, Unique Word and CAF Bank UniqueCode to access CAF Bank online.

'Primary User' – the main online user of CAF Bank online, who is also the account contact. This person is also the main contact for the account.

'Secondary User' is any additional user of the online service. Any payments made through Online Banking to a third party require second authorisation.

'Text Alert' – an SMS message to alert an online user when a payee has been created, changes are made to a payee, or the online user's registered mobile number changes.

'Unique Word' – a 6-10 character, alphanumeric, case-sensitive word used with a User ID, and Password when you log in to CAF Bank online for the first time, and when making some changes to your online preferences.

'User ID' – the 8-16 character unique ID provided by CAF Bank to all online users. This is used in conjunction with the Password, Unique Word and CAF Bank UniqueCode to access CAF Bank online.

Section 1
Services available

CAF Bank online uses dual authorisation for most payments, to help keep your account secure. This means that an authorised user will set up the payment and another authorised user will approve the payment.

Some of the services listed below may not be available to certain online users based on their Administration Rights. These rights are controlled by the Primary User and those with full rights.

The following features are available through CAF Bank online:

1. **View account balances** – for all of your linked accounts.

2. **View account transactions** – covering 12 months of money in and money out account transactions.

3. **Register for and view statements online** – when registered for online statements, three years of statements will be available to view, download and print.

4. **Send money within the UK** – with the Faster Payments service.

5. **Send money to nominated accounts** – on a sole authorisation basis.

6. **Order chequebooks and paying-in books**.

7. **Send a secure message** – to the CAF Bank team.

8. **View Direct Debits** – set up on all of your accounts.

9. **View, create, amend and delete standing orders** – set up on all of your accounts.

10. **View and change details** - including your registered mobile number.

11. **View and change how you receive/generate a CAF Bank UniqueCode.**

12. **Set up and manage other online users** – if you have User Administration Rights.

13. **Application Forms** – Download and complete CAF Bank application forms, such as change of signatory application, or CAF Bank MasterCard® Business card application form.

14. **Receive email notifications** – for authorising requests to send money.

Section 2
Application and log-in

Applying for CAF Bank online

To apply for Online Banking, complete the *Online Banking Application Form*, which you can download at cafonline.org/onlinebanking

Once we have processed your application, an eight character User ID will be provided to the Primary User. The existing main account contact is registered as the Primary User.

When the Primary User logs in to the online service, they can set up Secondary Users.

Important information

You should never delete a Primary User ID, as once deleted it cannot be recovered. If a Primary User leaves the organisation or is no longer operating as the Account Contact, please complete a *Change of Account Contact Details form* so that we can update our records and provide the new account contact with their online banking login details.

CAF Bank UniqueCode

CAF Bank UniqueCode allows you to:

- log in
- view and change your details
- manage online users, if you have the relevant User Authorisation Rights
- authorise instructions to send money within the UK

You must have successfully registered for CAF Bank UniqueCode on first log-in, to access CAF Bank online. You must have to hand the device registered at first log-in, every time you need to generate a Unique Code.

The two methods for generating CAF Bank UniqueCode are:

SMS

Receiving your Unique Codes via SMS relies on your mobile phone signal, Wi-Fi and Service connection.

App

The App is not a mobile banking app; it is a 'code generating app'. Unlike SMS, once the App is downloaded and set up, it is not dependent on mobile phone signal, Wi-Fi or Service connection.

TIP: If you choose the SMS option, we cannot guarantee that you will be able to use CAF Bank online at all times. This is because you may be in a geographical location with no signal, or your network provider doesn't allow you to receive these codes via SMS, etc. There may also be network restrictions on the amount of codes a device can receive per hour, for security reasons. Please choose your method carefully.

Logging in for the first time

You will need:

- Your User ID. This will be sent to you by email or letter.
- Your temporary Password. The letter containing your User ID will explain how to obtain this.
- The mobile phone that was registered in the online application form/Secondary User request.

To log in

1. Go to cafonline.org and select 'Log in' and 'CAF Bank'.

2. Enter the User ID and temporary Password provided.

3. Create a Unique Word – this is case-sensitive and must not be the same as the Password. The Unique Word will need to be 6 - 10 characters with at least one upper case character and one number, with no special characters. Recurring numbers will not be accepted.

4. Confirm your Unique Word by entering the requested characters as instructed.

5. Choose the CAF Bank UniqueCode method that suits you best, app or SMS. Make sure that the registered mobile number is correct.

6. Follow the instructions on the next screens to confirm your CAF Bank UniqueCode method.

7. Create a new Password, overriding the temporary Password you originally entered in step 2. Passwords must be 6 – 8 characters with at least one upper case character and at least one number. Special characters and "." will not be accepted.

Subsequent log-ins

To log in

1. Go to cafonline.org, select 'Log in' and 'CAF Bank'

2. Enter your User ID and Password

3. Generate or receive a Unique Code as instructed

4. Enter the Unique Code as instructed

> **TIP:** Please keep your Unique Word safe as you may require this when making changes to your Online Banking preferences.

Section 3
Using Online Banking

Setting up a Secondary User

To send money, at least one Secondary User will need to have access to CAF Bank online and have been granted sufficient Administration Rights, so they are able to authorise online payments.

There are four levels of Administration Rights to choose from. There is also a function to restrict access to particular accounts. Please refer to the Administration Rights section for more information.

To set up a Secondary User

1. Choose the 'Manage users' option in the 'User settings' area.

2. Generate a Unique Code.

3. Select 'Add new user'.

4. Complete steps 1 and 2 of the 'New user' form – ensure you input a UK mobile number, starting with 07. The Secondary User will need to be able to access this mobile number each time they log in, view and change their details, and authorise payments.

5. Select 'Confirm' and make a note of the User ID and temporary Password.

We will notify the Primary User when the request has been processed.

Administration Rights

The Primary User can grant a Secondary User varying levels of access, which we call Administration Rights.

By default, a Primary User has full Administration Rights. A Secondary User can have a combination of Administration Rights.

The Primary User can grant Administration Rights to a Secondary User when they are being set up, or by editing the Secondary User settings.

The four levels of Administration Rights available are:

Account information

View-only access.

Authorisation

Gives the user rights to send money within the UK. This level of access must be granted in combination with 'Instruction set up' rights.

Instruction set up

Gives the user rights to create instructions to send money. A Secondary User with the relevant Authorisation Rights will need to authorise this request.

User admin

Gives the user permission to add, edit and delete other online users and reset Passwords and Unique Words.

Deleting or editing a Secondary User

Please make sure details of your online users stay up-to-date by amending and removing their Administration Rights when needed.

To edit or delete a Secondary User

1. Choose the 'Manage user' option.

2. Generate a Unique Code.

3. Select the user you wish to edit or delete.

4. Select 'Edit' or 'Delete'.

Edit – You can change Administration Rights and the viewable accounts.

Delete – Removes the user from the CAF Bank online service.

Change a User ID

Secondary Users can change their User ID by following the steps below. User IDs must be between 8-16 characters and can be a combination of letters, number and some special characters (-!£$%^()*#@). Primary Users cannot change their User ID, as this is the name of their organisation.

To change a User ID

1. Choose the 'My details' option

2. Generate a Unique Code

3. Select 'Change User ID'

4. Input the new required User ID and confirm

Reset Secondary User credentials

If you have full Administration Rights, or are the Primary User, you can reset another user's Password and Unique Word.

To reset a user's credentials

1. Choose the 'Manage user' option.

2. Generate a Unique Code.

3. Select the user you wish to action the request for and select the credential you wish to reset.

To reset a Password

4. Select 'Reset password'.

5. Provide the user with the temporary on-screen Password. The user will have to create a new Password when they next log in.

To reset a Unique Word

4. Select 'Reset Unique word'.

5. Follow the on-screen instructions to submit the request.

6. CAF Bank will call the Primary User to reset the Unique Word.

Blocked and locked users

Blocked users

If a user's Password is blocked, they will see a message displayed on screen when attempting to log into Online Banking. The user will not be able to log in again until they have been unblocked.

The Primary User or an account signatory will need to contact the CAF Bank Team to unblock the user.

Locked users

If an online user's profile is locked at the UniqueCode stage, the user will need to contact the CAF Bank Team to be unlocked.

View account balances

Once logged in, you will be able to see all your linked accounts. Each account has corresponding balances, Cleared Funds and buttons to make a payment, make a transfer or view activity.

View account activity

Selecting 'View activity' will show 12 months of activities, standing orders and Direct Debits.

Manage payees

In the 'Manage payees' section, you can edit and delete existing payees, if you have the required Authorisation Rights. You can also create the following types of payee:

- Individual external – business or personal

- Group payees

- Nominated Account

- Other CAF Bank customers

To create a new payee:

1. Select 'Manage payees'.

2. Select 'Set up a new payee'.

3. Select 'Add an individual' or 'Add a group' and complete the required information.

4. Accept the required option when presented with a Confirmation of Payee response (see Confirmation of Payee guidance below)..

5. Select 'Add' to create the payee.

To edit or delete a payee:

1. Select 'Manage payees'.

2. Select 'Edit' or 'Delete' in the 'Actions' column of the payee and complete the required task.

3. You will only be able to edit the references for the payee. If you would like to edit the sort code, account number and/ or payee name, then delete the existing payee and create a new one.

Confirmation of Payee (CoP)

When you create a new payee, you will be presented with a Confirmation of Payee response from the recipient's payment service provider confirming whether the name you entered for the payee matches with their records. Responses will be either:

- An exact match according to their records, or
- A close but not exact match, or
- Not a match, or
- Unavailable and a Confirmation of Payee check could not be conducted

Further details about the Confirmation of Payee service can be found in our Help and Support Hub at cafonline.org/caf-bank-help

Payee reference boxes

The payee reference box is the reference the customer will see each time you send money. It can be used for building society roll numbers or invoice numbers. You can edit the reference by selecting 'Manage payees'.

When sending money, the reference box that you complete each time is for your purposes and will be shown on your transaction list and statements.

Sending money within the UK to an individual

Before you can send money, the recipient must be created as a payee. To send money to an individual:

1. On the account you wish to send money from, select 'Make a payment'.

2. Select 'External payees' and complete the request.

> **TIP:** If you are sending money to an existing payee but have a new invoice number, edit the payee and change the payee reference before you make the payment.

Sending money within the UK to a group

Creating a group will help you to make multiple payments, such as staff salaries, more easily.

Before you can send money, the group must be created as a payee. To send money to a group:

1. On the account you wish to send money from, select 'Make a payment'.

2. Select 'Pay a group – QuickPay'.

3. Choose the group you wish to send money to.

4. Select 'List Payees'.

5. Enter the amounts you wish to send to each payee, tick 'Pay' and complete the request.

6. The payment will then need to be second authorised by another user with the relevant Authorisation Rights.

Make a transfer

Send money between your CAF Accounts

1. On the account you wish to make a transfer from, select 'Make a transfer'.

2. Select the account you wish to make the payment to, enter the amount and complete the request.

Nominated Accounts

To set up a Nominated Account, complete and send in a *Change of Nominated Account Form*. This can be found through CAF Bank online's navigation bar, within 'Application forms and user guides'.

Once we have confirmed that your Nominated Account has been set up, add the details as a Nominated Account payee in 'Manage payees'.

To send money to a Nominated Account;

1. On the account you wish to send money from, select 'Make a payment'.
2. Select 'Nominated Account payee'.
3. Choose the Nominated Account you wish to send money to and complete the request.

Other CAF Bank customers

To send money to other CAF Bank customers:

1. On the the account you wish to send money from, select 'Make a payment'.
2. Select 'Other CAF Bank customers' and complete the request.

Authorising an instruction to send money

Payments to an external payee or a group will need to be set up by one online user and authorised to pay by another online user.

To authorise instructions to send money:

1. Click on 'A payment requires authorising', in 'Payment' status.
2. Check all the details to ensure they are correct and genuine.
3. Follow the on-screen instructions to generate a Unique Code.

After five days have elapsed, any instructions that have not been second authorised will not be sent and will show as a lapsed payment.

Register for online statements

To register for online statements, click on 'Go paperless' on the accounts screen and fill in the required details.

When you receive an activation email, follow the instructions.

> **TIP:** To help keep you safe, registration for online statements is independent of CAF Bank online, and separate log in credentials are used to access online statements.

Secondary Users – online statements

Once registered, the Primary User can set up Secondary Users to access online statements.

1. From the 'Online statements' home screen, select the 'Secondary User' button.
2. Enter the secondary user email address and select the 'Welcome email' button.
3. To allow the Secondary User access, go into the account and tick the box for that user's name to allow the user to view statements.
4. The Secondary User will receive an email and will need to follow the instructions provided.

View, download and print online statements

On the accounts screen, select 'View your online statements' and log in using your online statements credentials. This will allow you to view, download or print three years of statements.

Set up and maintain standing orders

To set up a standing order

1. On the account you wish to set up a standing order, select 'View activity'.
2. Select 'Standing orders'.
3. Select 'Set up standing order'.
4. Complete the request.

To amend or cancel a standing order

1. On the account you wish to amend or cancel a standing order, select 'View activity'.
2. Select 'Standing Orders'.
3. Select the standing order you wish to cancel or amend, by selecting the reference number and choosing 'Amend' or 'Delete'.

Second authorising a standing order

1. Click on the account for which the standing order is being created/amended.
2. Select the relevant standing order.
3. Click on 'Authorise'.

Standing orders that are not authorised within five days will not be created/ amended, and will show as lapsed. Once lapsed, amended standing orders will continue to pay as previously set up. New standing orders which have lapsed will not be paid.

Section 4
Additional features

Viewing and changing CAF Bank UniqueCode preferred method

(including registered mobile phone number)

To change your preferred method:

1. On the accounts screen within 'User settings', select 'My details'.
2. Generate a Unique Code.
3. Select 'UniqueCode settings'.
4. Review your current settings and select 'Amend your settings', should you wish to make a change.
5. Register and confirm your mobile number. If your mobile number has not changed, please complete using your current registered number. Otherwise, register and confirm your new mobile number.
6. Choose your CAF Bank UniqueCode preferred method.

SMS

7. Enter the six-digit code that has been sent to you by SMS, when prompted.
8. Follow the on-screen instructions.

App

7. Download the app, following the instructions displayed on the log-in screen.
8. Launch the app and scan the QR code, by following the instructions displayed.
9. Create a PIN. This is a 4-8 digit PIN that will be needed every time you wish to access the app.
10. Follow the on-screen instructions.

> **TIP:** If you do not have access to your registered mobile phone number, for example, because you have a new mobile number, you will need to call us.

Text Alerts

We will use the registered mobile number to notify an online user via SMS when:

- A payee is created
- Changes are made to a payee
- The registered mobile number for the user changes

Text Alerts are user-specific, so will notify an online user when they have made the above changes.

Email notifications

Users can receive email notifications when an instruction to send money has been created, which ensures payment instructions are authorised before they lapse. Primary Users are automatically enrolled for email notifications.

Email notifications can be set up:

When setting up a Secondary User
There is a tick box option for the online user to receive email notifications.

Ad-hoc
A user can opt in to email notifications by selecting 'My details', and ticking the 'Email notifications' box.

To opt out of email notifications, the tick box in 'My details' will have to be un-ticked.

Ordering chequebooks

To order a chequebook

1. Select 'Cheque and paying-in book ordering' from the account screen.
2. Select the account you wish to order the chequebook for, using the drop-down box.
3. Select the quantity of books required.
4. Submit your request.

Ordering paying-in books

To order a paying-in book

1. Select 'Cheque and paying-in book ordering' from the account screen.

2. Select 'Paying-in book'.

3. Select the account you wish to order the paying-in book for, using the drop-down box.

4. Select the quantity of books required.

5. Submit your request.

Cancelling a cheque or stopping a paying-in book

It is not possible to cancel a cheque or to stop a paying-in book on CAF Bank online. To do this, the Account Contact or a signatory will need to call us.

Session notifications

An online user has a continuous session limit of 5 minutes, after which a pop-up will ask if you wish to extend your session.

Logging out

When you have finished using CAF Bank online, please make sure you select 'Log out', to help prevent fraudulent access and to make sure you receive secure messages.

We're here to help

If you have any questions about using CAF Bank online, you can find further help and support at cafonline.org/help-with-online-banking

T: 03000 123 456

E: cafbank@cafonline.org

W: cafonline.org/caf-bank

CAF
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