

# Prospera Credit Union

## Automated Funds Transfer FAQ

### How do I login to PaymentStream AFT?

Visit [prospera.ca/aft](https://prospera.ca/aft) and enter your user ID, password, and security token code.

### Is there a User Guide for PaymentStream AFT?

Yes, there are several guides and [videos available here](#).

### What are the features of PaymentStream AFT?

With PaymentStream AFT you can:

- Send (originate) same-day AFT credits
- Mitigate risk with enhanced originator ID limits
- Receive email confirmations when files are uploaded, released, or if a transmission rejects
- Take advantage of added risk threshold controls and added risk controls for dual authorization
- Originate Canadian or USD transactions so long as the recipient's account is held at a Canadian financial institution
- Release an individual record
- Release AFT transactions up to 14 calendar days in advance
- Download AFT product reports
- Access up to 18 months history for most reports

### What is the retention history for PaymentStream AFT reports?

#### Automatic Release and Manual Release

- Record change report - 18 months
- Activity log report - 3 months
- Originator change report - 12 months
- Release history - 18 months
- Transaction history report - 18 months

#### File upload

- Activity log report - 3 months
- File history report - 18 months
- Transaction history report - 18 months
- Originator change report - 12 months

### What are password requirements for PaymentStream AFT?

Your password must be

- Minimum of eight (8) characters
- Contain at least one (1) opposite case character
- Contain at least one (1) non-alphanumeric character
- Contain at least one (1) numeric character
- Must not be the same password used in the last 24 months

**Note:** if you have not accessed your account in 12 months, your account will be removed for inactivity

### What happens if I enter incorrect password at login?

If you enter an incorrect password on 7 consecutive attempts, you will be locked out of your account for 30 minutes.

### What is 2-Step Security?

2-Step Security is an additional way to protect your account by confirming and authenticating your identity. This means you will need your username and password (step 1) and then an additional security token (step 2) to access the new PaymentStream AFT.



**PROSPERA**  
BUSINESS BANKING

# Prospera Credit Union

## Automated Funds Transfer FAQ

### What are security tokens?

Security tokens are a way to ensure extra security when you login to your account. You can use a soft token, like Google Authenticator, which is installed on your smartphone or tablet or a hard token, which is a physical device you can get directly from Prospera.

### Do I have to pay for a token?

There is no charge to use a soft token on your own device. If you require a hard token, fees apply.

### If I use the Soft Token on my smartphone will I be charged for data usage?

The Google Authenticator app is completely free and does not require wifi or data. You will need to use data for the initial app download.

### Can I share my token?

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

### We just had an employee leave and another employee start, can we assign the token to the new employee?

No. Tokens are security devices and cannot be shared or reassigned. Please contact your local business advisor and we will be happy to assist.

### Do tokens expire?

No, tokens do not expire. However, hard tokens have a non-replaceable battery that is designed to last approximately 3 years. Members are responsible for purchasing a replacement token when needed.

### Can someone have both a hard and soft token?

No, you can not have more than one active token at a time.

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

It is possible to switch to another type of token. However, the current token that they are using will be retired and can never be reused or re-assigned to another user.

### 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?

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

### Are hard tokens waterproof?

No. Hard tokens should be stored on a key chain and kept away from water.

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

Please contact your local business advisor.

### Does the Originator ID display field have a character limit in PaymentStream AFT?

PaymentStream AFT Originator ID field has 30 characters limit as per CPA Standard 005 specifications. CPA005 file format specifications can be downloaded from [PaymentStream AFT page](#).



**PROSPERA**  
BUSINESS BANKING

# Prospera Credit Union

## Automated Funds Transfer FAQ

### What are the PaymentStream AFT Originator ID limits?

PaymentStream AFT has the following limits:

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

### What is mandatory forced approval?

Mandatory Forced Approval is when an organization has one or more Originator ID 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.

You 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).

### Can I choose to have approvals on my originator ID(s)?

Yes, you may choose to setup users to require approval due to the segregation of duties. Approvals are on the user IDs so you can set up all users to require approval or just specific users. If any user is setup to require approval, then you will need to have another user setup with approval permissions

### How will approvals work for manual release, automatic release and file upload?

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 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.

### Will I get an email notification?

Yes. You will receive an email for validation of files or transactions and can choose to opt out of these emails. You will also receive an email notification of action required. These emails are mandatory and can not be opted out of.

### What are PaymentStream AFT users types?

- **Read only:** you can view all authorized screens. Every user will have Read Only access by default. This user can also be an approver.
- **Can perform all tasks/transactions:** This user can also be an approver.
- **Approver:** Can approve tasks/transactions for the Originator ID.

### Can a User also be an Approver?

Yes, all users have Read Only access by default. A user can perform tasks/transactions or be an approver, or both. Note, users cannot approve their own work. When setting user rights, consider the frequency or file releases and the number of users available to perform and/or approve tasks/transactions to ensure there is coverage for vacations and absences.

### Can I use the application on a Mac or an iPad?

Yes, PaymentStream AFT will work on a Mac. The application will also work on an iPad, so long as you are using Safari as your browser.



**PROSPERA**  
BUSINESS BANKING

# Prospera Credit Union

## Automated Funds Transfer FAQ

### Can I customize access to reports by user?

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 a restrictions to reports (database or settlement) as they can see everything in PaymentStream AFT in any case.

### Can I release individual records in PaymentStream AFT?

Yes, the system allows users to select all or individually select transactions for release.

### How does processing around non-business days work?

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. For this feature to work, it must be selected in PaymentStream AFT.

### Can a user have different rights for different Originator IDs?

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

### Can I switch from Data Entry manual to automatic release or from automatic to manual?

Yes, it is possible to switch between these two service types in PaymentStream AFT.

### Can I switch between Data Entry (manual or automatic) and File Upload or vice versa?

No, such switch is not possible as these are two different AFT service types. 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 request and would be charged as such.

### If I proceed with an application to switch from Data Entry to File Upload or vice versa, can you migrate my records?

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.

### If I proceed with an application to switch from Data Entry Manual to Automatic release or vice versa, can you migrate my records?

Yes since the records for Data Entry whether Manual or Automatic are stored in PaymentStream AFT.

### 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 file can be submitted up to 14 days prior to the due date. Check "Advanced" and select 14 days.

### Who do I contact if I have any additional questions?

Please contact the your local business advisor and we will be happy to assist with any inquiries.



**PROSPERA**  
BUSINESS BANKING