



ONLINE BANKING

USER GUIDE

USING THIS GUIDE

This guide will help you to navigate and make the most of our online banking service. It provides step-by-step instructions for CAF Bank account holders on how to use our online banking features.

Using our online banking service, you can check balances, transfer funds, pay bills and staff salaries, and manage accounts securely, whenever you want.

Our online banking service requires dual authorisation of all payments, allows you to assign levels of account access and approval limits for each online user, and uses advance encryption to protect your data.

OVERVIEW OF ONLINE BANKING FEATURES

This guide shows you how to:

- Get set up and activate user access
- Manage your account
- Manage your online users
- Manage your beneficiaries (formerly called 'payees')
- Make payments and transfers
- Set up and make bulk payments (formerly called 'group payments')
- Manage cheques
- Send and receive secure messages to and from us

On the Contents page, you will see highlighted 'Quick start sections'. These cover the basics to help you log in for the first time and start using our online banking service.

KEEP YOUR SECURITY DETAILS SAFE

Please don't share your online banking login details with anyone, not even us.

We will never request your username, PIN, One-Time Passcode or full passwords for telephone and online banking.

You can find guidance on keeping yourself and your accounts safe from fraud, and how to report any suspicious activity to us, at:

www.cafonline.org/security-centre

WE'RE HERE TO HELP

You can view a series of short videos and FAQs, explaining how to use the features of our online banking service, at:

www.cafonline.org/onlinebanking

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GETTING SET UP

This section explains how to activate your access to online banking and log in. You can also see where to view or edit your personal details and change your password.

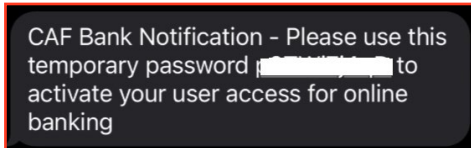
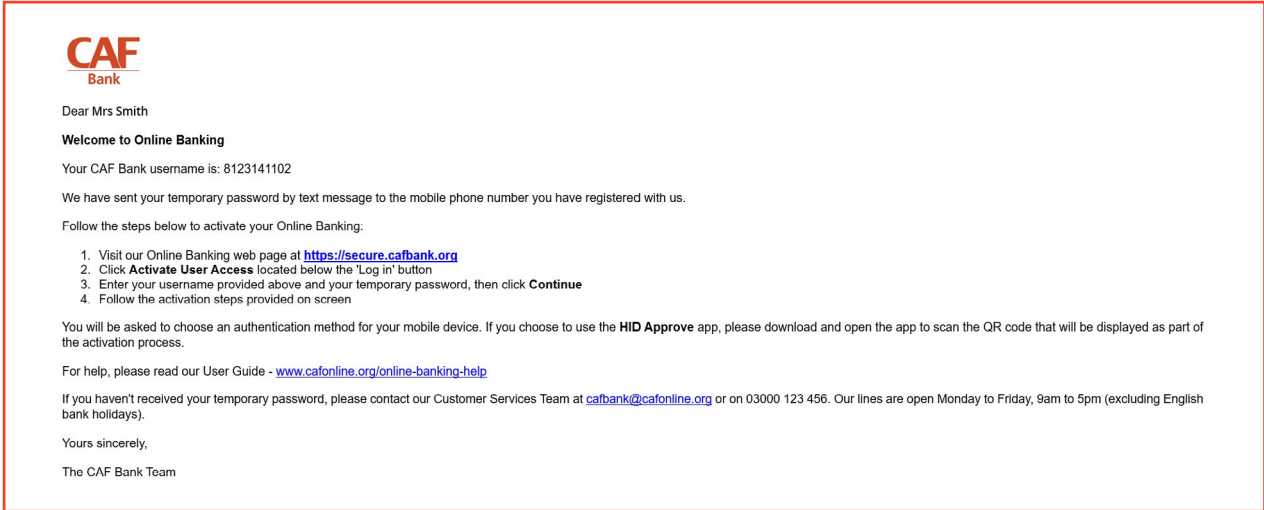
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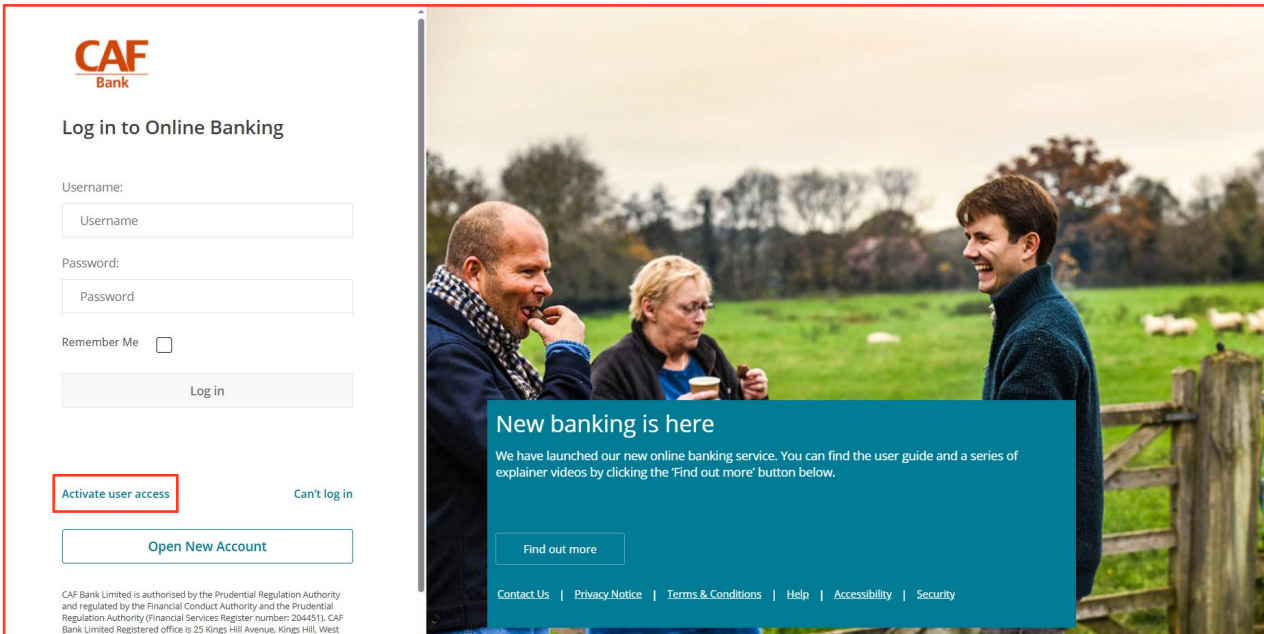


ACTIVATE YOUR USER ACCESS AND LOG IN - Quick start section

- 1 You will receive an email with your username and instructions to activate your account. A text message with a temporary password will also be sent to your registered mobile.



- 2 As instructed via your activation email, go to our Online Banking portal at: <https://secure.cafbank.org>
Click 'Activate User Access' below the 'Log in' button.



- 3 Please enter the 'username' supplied in your email and the 'temporary password' from the text message sent to you. Click 'Continue'.

CAF
Bank

Activate user access

Enter the username emailed to you and the temporary password sent to you by text message.

Enter username

Enter temporary password

Continue

[Cancel](#)

For help please read our [User Guide](#), or call us on +44 (0)3000 123 456 (Monday to Friday, 9am-5pm, except English bank holidays)

- 4 You will now receive a 6 digit One-Time Passcode (OTP), via text message. Please enter this, then click 'Verify'

CAF Bank Notification - Please use this One-Time Passcode [redacted] to verify your mobile phone number. Don't share this code with anyone else.

CAF
Bank

Let's verify your mobile phone number

We've sent a One-Time Passcode (OTP) to mobile number *****323

Enter One-Time Passcode (OTP)

You can request a new OTP in 30 seconds

Verify

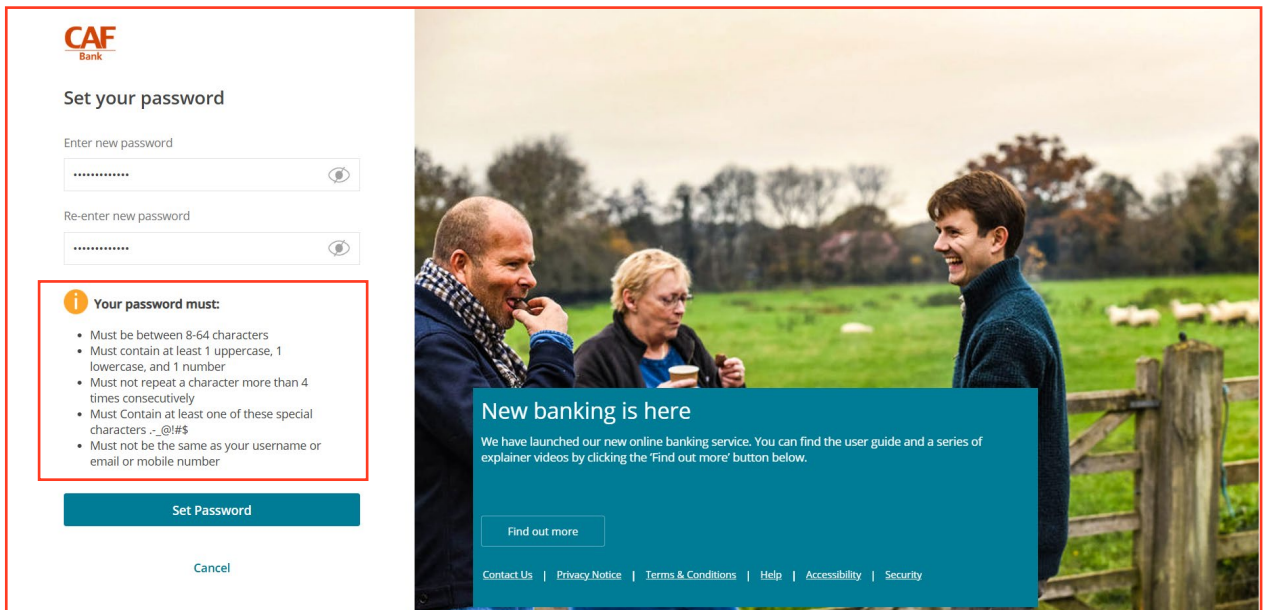
[Cancel](#)

New banking is here
We have launched our new online banking service. You can find the user guide and a series of explainer videos by clicking the 'Find out more' button below.

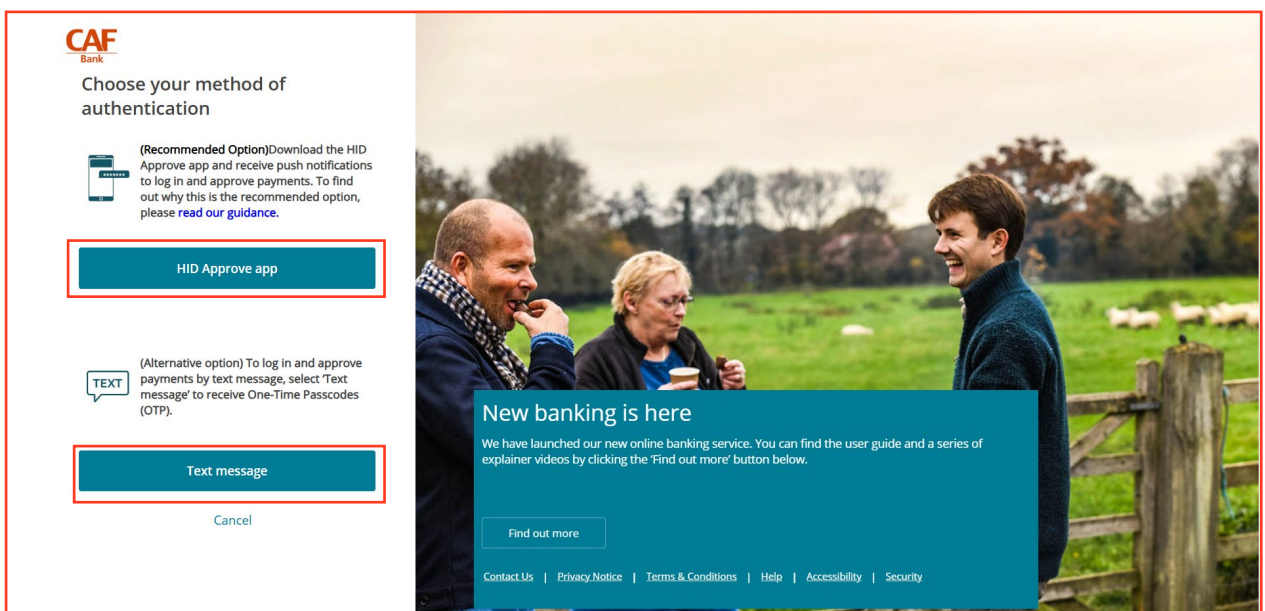
[Find out more](#)

[Contact Us](#) | [Privacy Notice](#) | [Terms & Conditions](#) | [Help](#) | [Accessibility](#) | [Security](#)

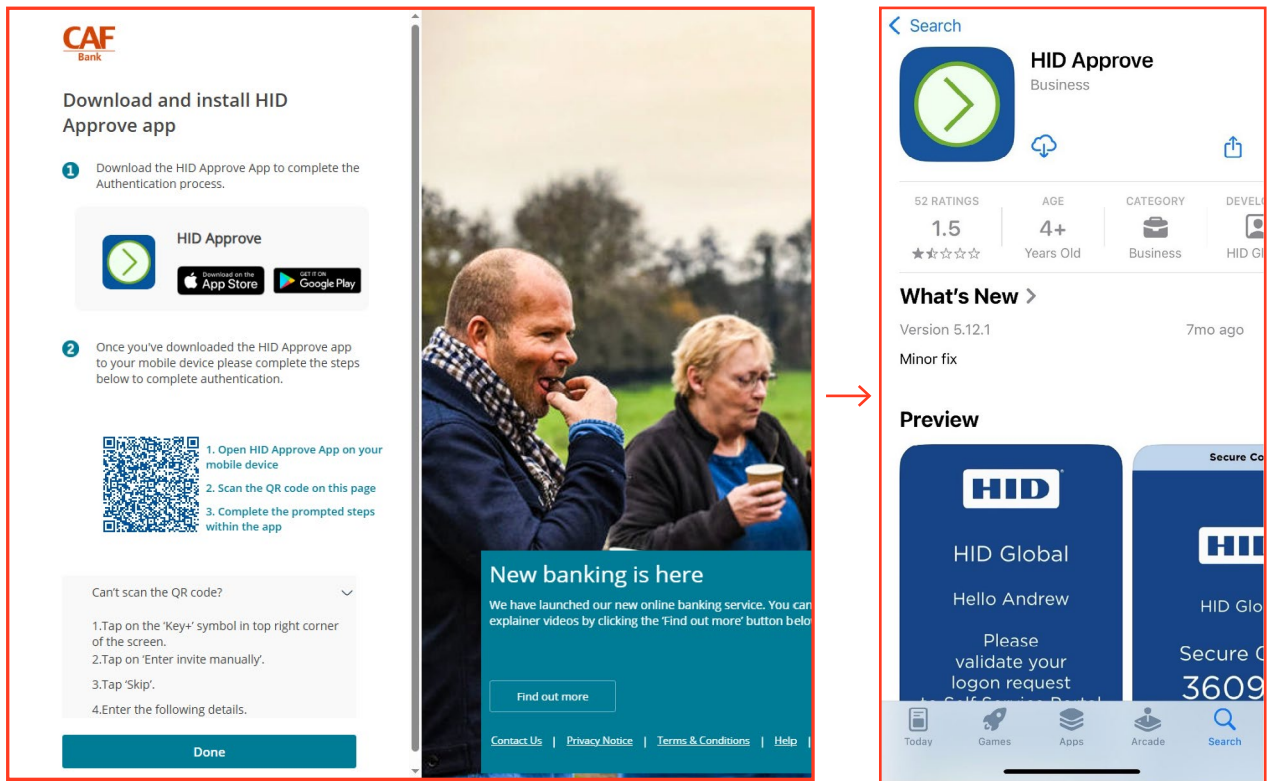
- 5 You can now set the password you will use for future logins. Make sure it meets the requirements listed on the screen.



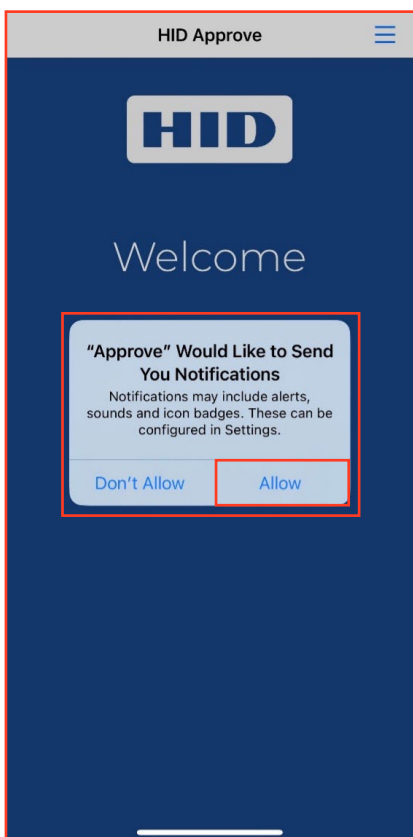
- 6 Select your preferred authentication method. Please note that if you choose 'HID Approve app', you will also be able to log in with a text message as an alternative. However, if you select 'Text message', it will be the only method available to you, when you log in going forward. If you want to switch to the HID Approve app later, you will need to contact the CAF Bank team to reset your profile.



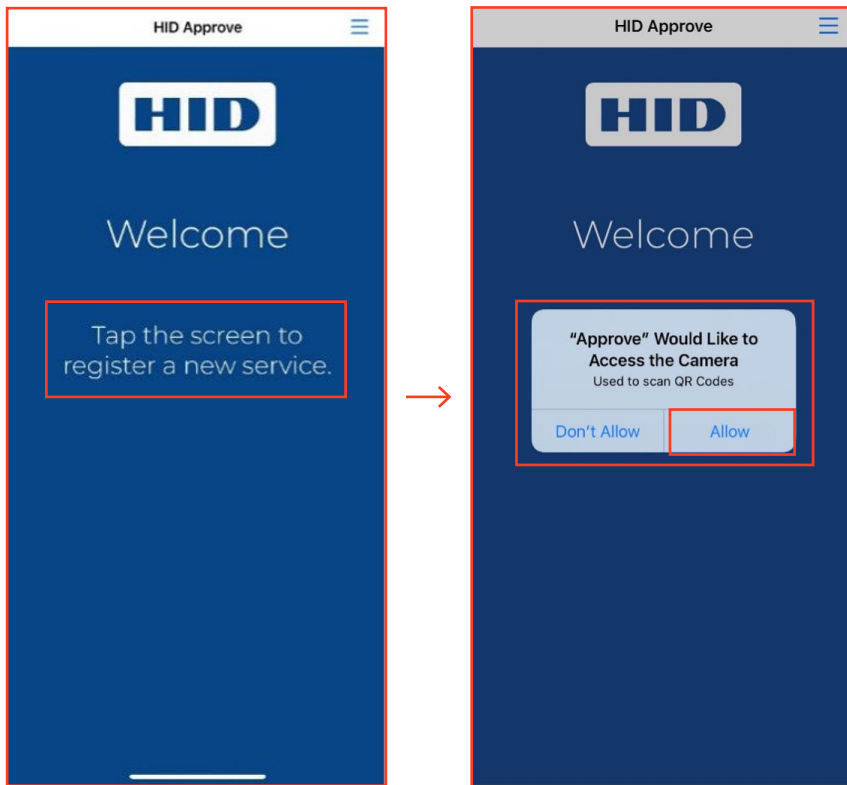
- 7 If you choose to use HID Approve app, go to the relevant app store and search for 'HID Approve app', install it, then open the app.



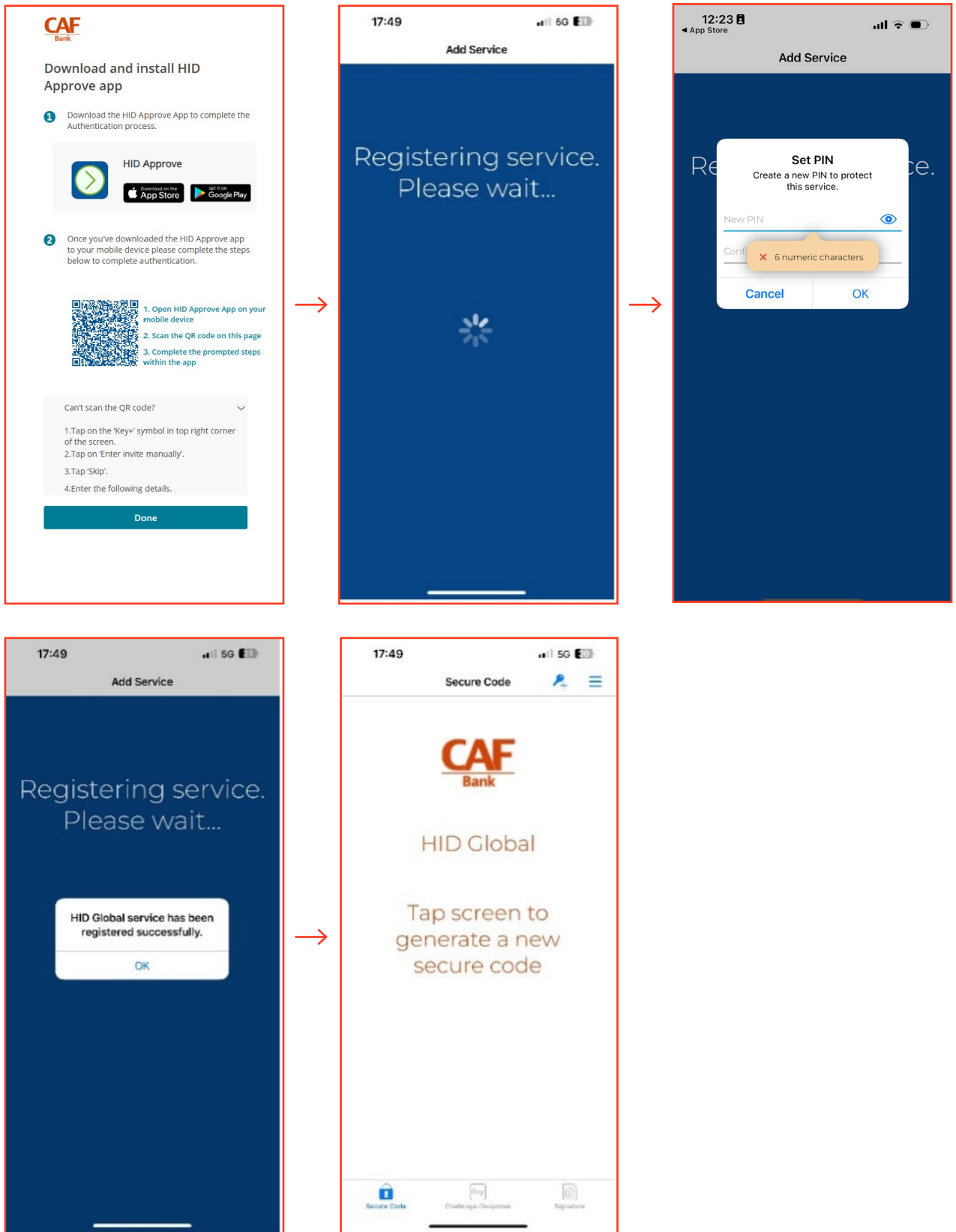
- 8 When you open the app for the first time you may be asked to allow notifications. Select 'Allow'.



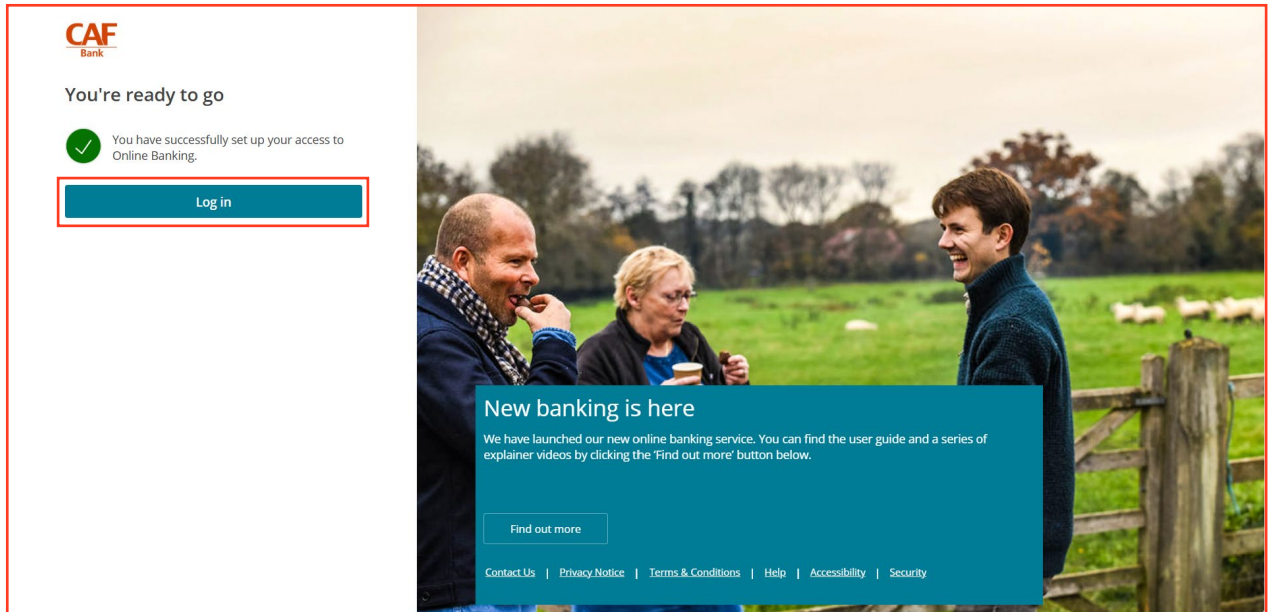
- 9 Tap the screen as prompted to open the camera on your phone so you can scan the QR code. You may be asked to allow access to your camera. Select 'Allow'.



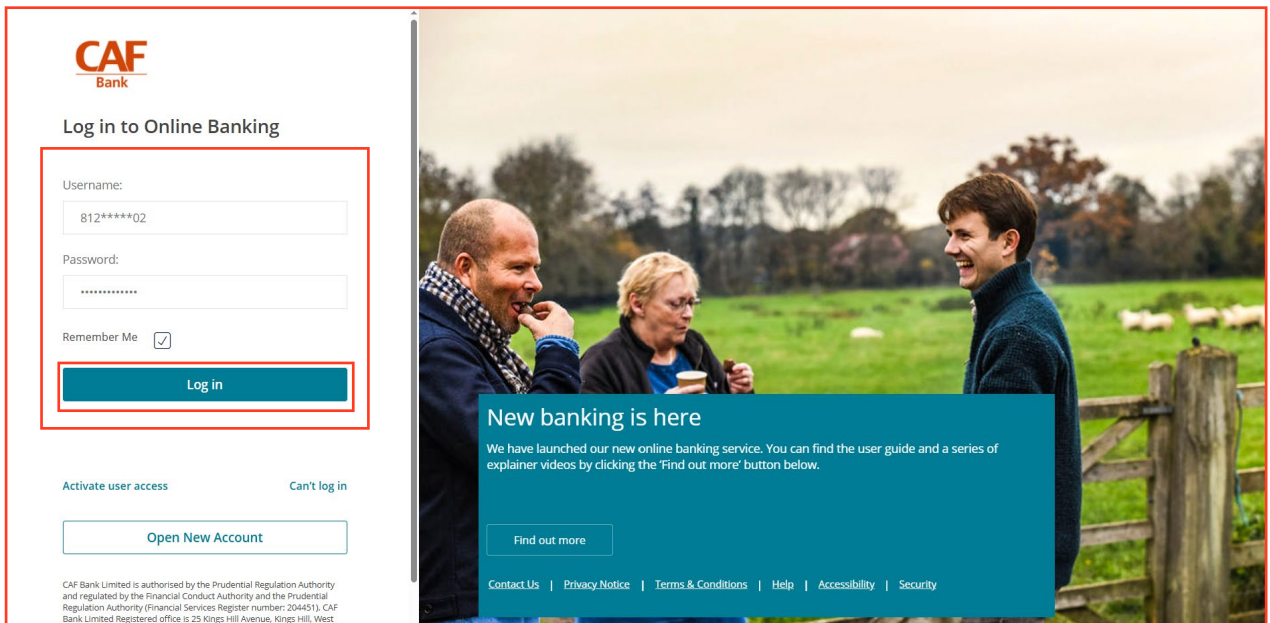
10 You will see the following messages displayed, as the app processes your registration.



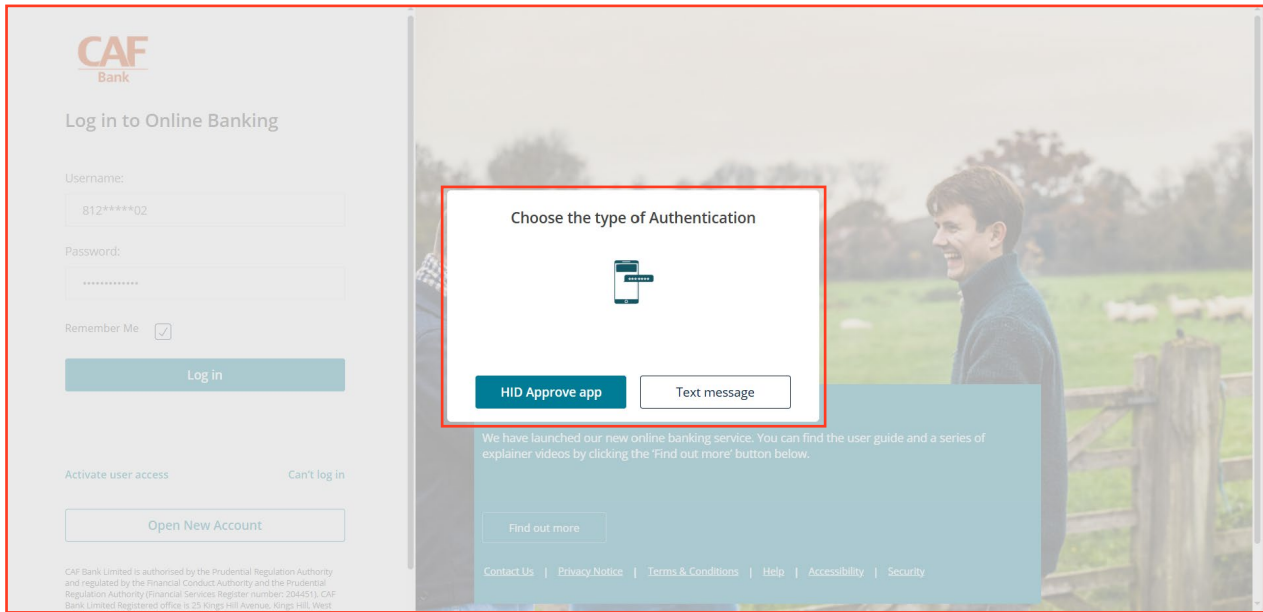
- 11 Once the HID Approve registration process is completed, you are ready to log in. Please click 'Log in' to continue.



- 12 Please enter your 'Username' and 'Password', then tick the 'Remember me' box. This will save your username only. Then, click, 'Log in'.

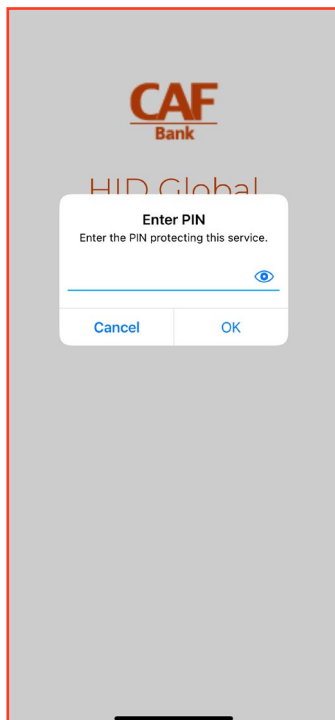
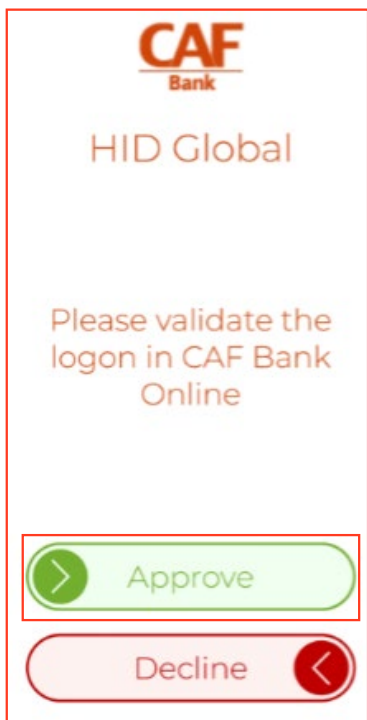


13 Select the authentication method you wish to use for this session.

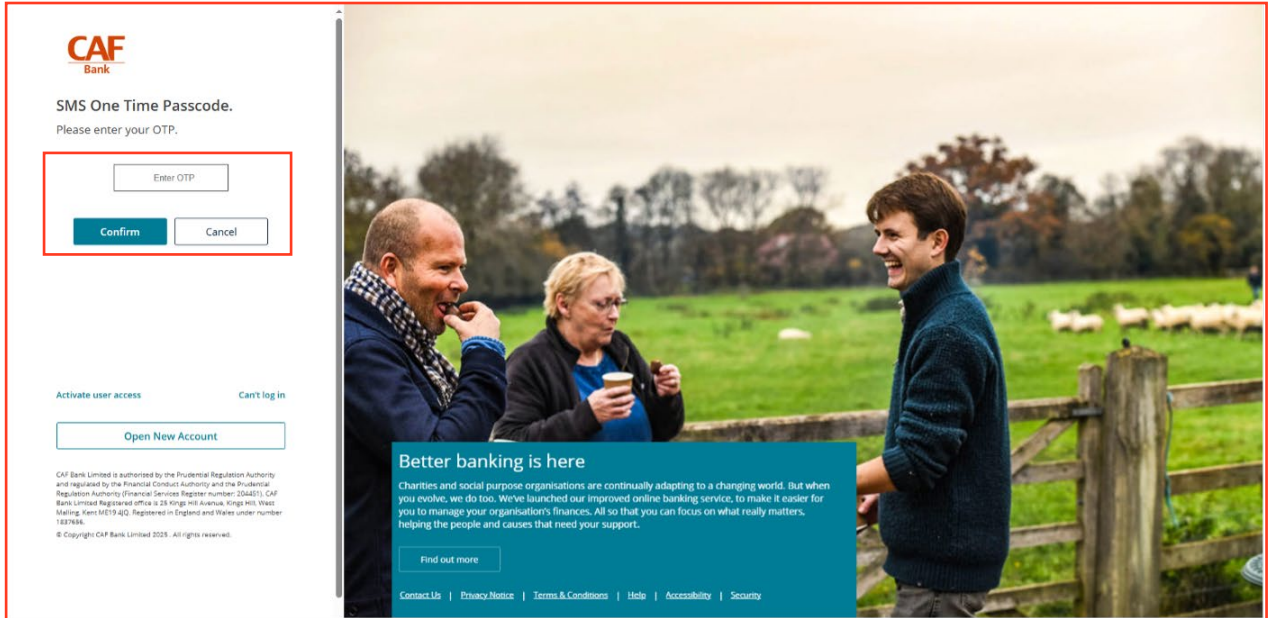


14 If you select the 'HID Approve app', you will need to open the app, enter the 6 digit pin you set during activation, and swipe 'Approve' to continue with your log in.

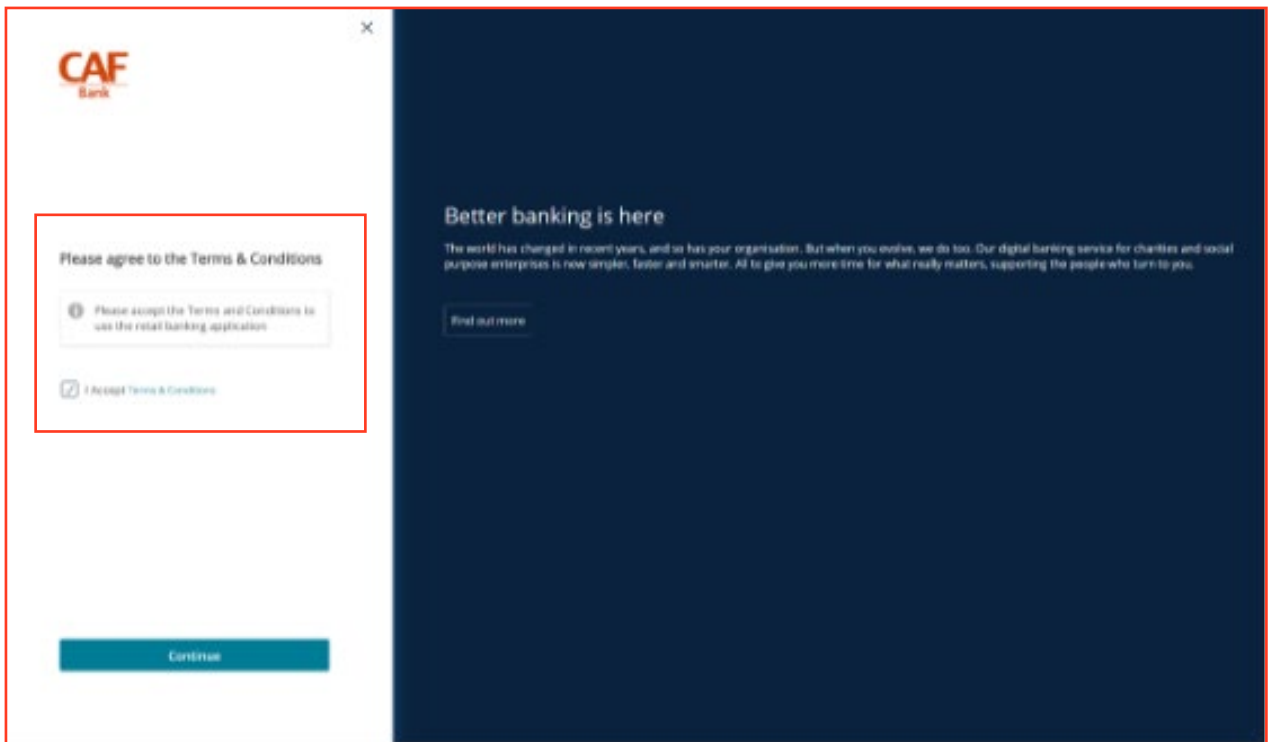
Please note – If you use the HID Approve app for different organisations, you will need to select the relevant organisation when you access the app.



- 15 If you select 'Text message', a One-Time Passcode (OTP) will be sent to your registered mobile number. Type in the OTP on the website and click 'Confirm'.



- 16 As this is your first time logging in, you will need to tick to accept our Terms & Conditions. These can be accessed in full using the link shown on screen. When you are ready, please click 'Continue'.



17

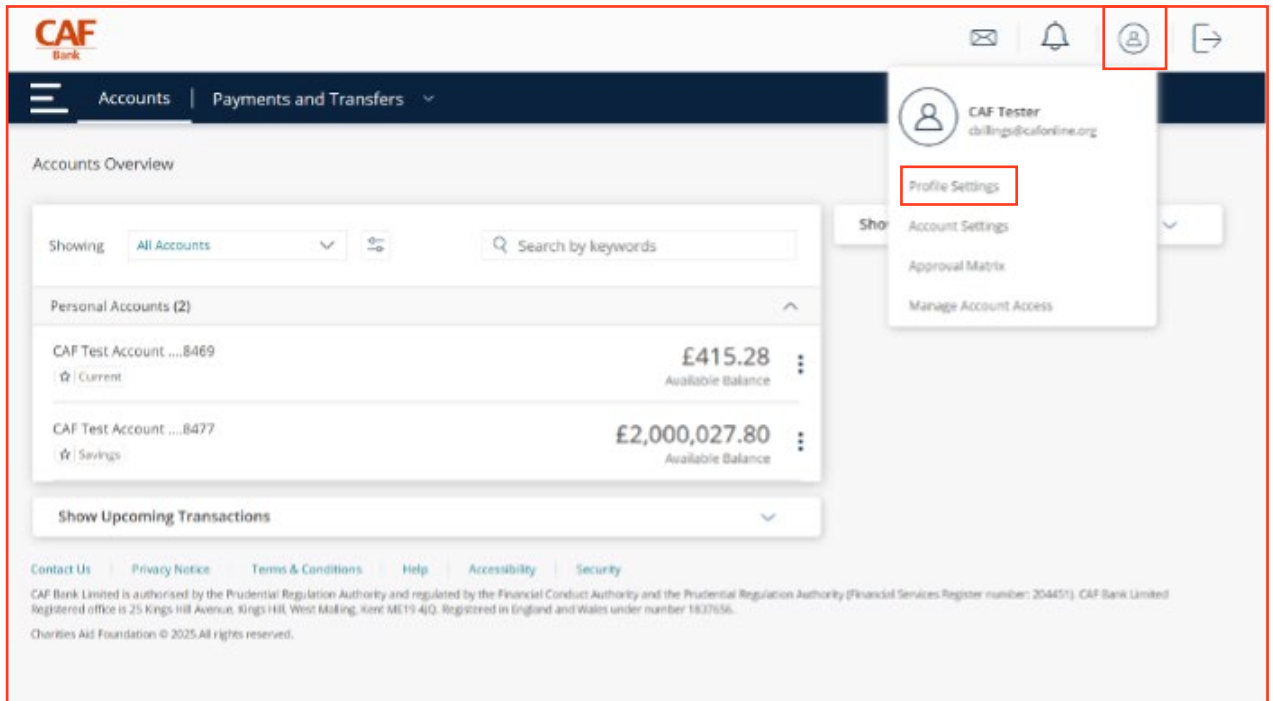
You have now successfully activated your account and completed your first log in.

The screenshot displays the 'Accounts Overview' page in the CAF Bank online banking interface. The page features a header with the CAF Bank logo, navigation menus for 'Accounts' and 'Payments and Transfers', and utility icons for email, notifications, user profile, and a home button. Below the header, the 'Accounts Overview' section includes a filter dropdown set to 'All Accounts', a search bar, and a 'Show Approvals/Requests' button. The main content is a table listing accounts grouped by category:

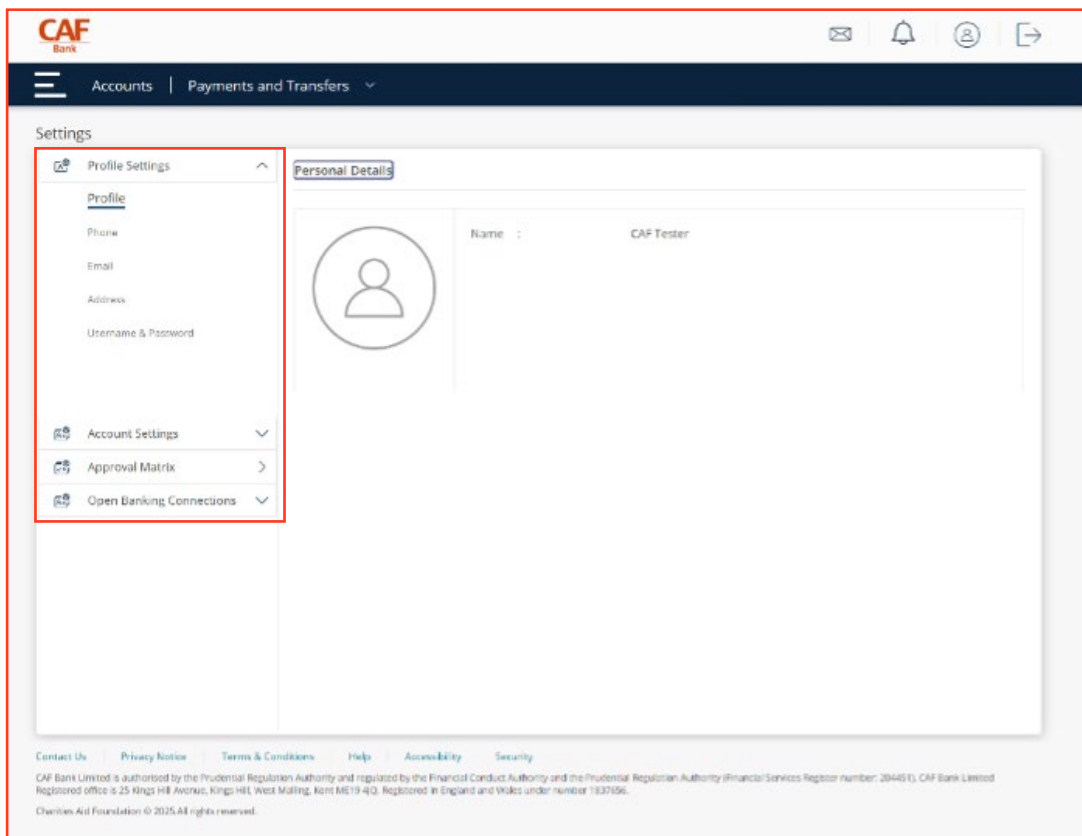
Account Name	Account Type	Available Balance
Staff Training 1 (3)		
Staff Training 17503	Current	£4,498,985.49
Training Slide3535	Current	£3,990.90
Train 017501	Savings	£204,845.62
CAFBank Test Charity (8)		
CAFBank Test Cha5731	Current	£7,763,463.21
CAFBank Test Charity9574	Current	£45,130.89

MANAGE YOUR PROFILE SETTINGS

- 1 Please click the 'Profile Icon' in the top right corner of the screen and select 'Profile Settings'. On the Profile Settings screen, you will be able to view and edit your personal details.

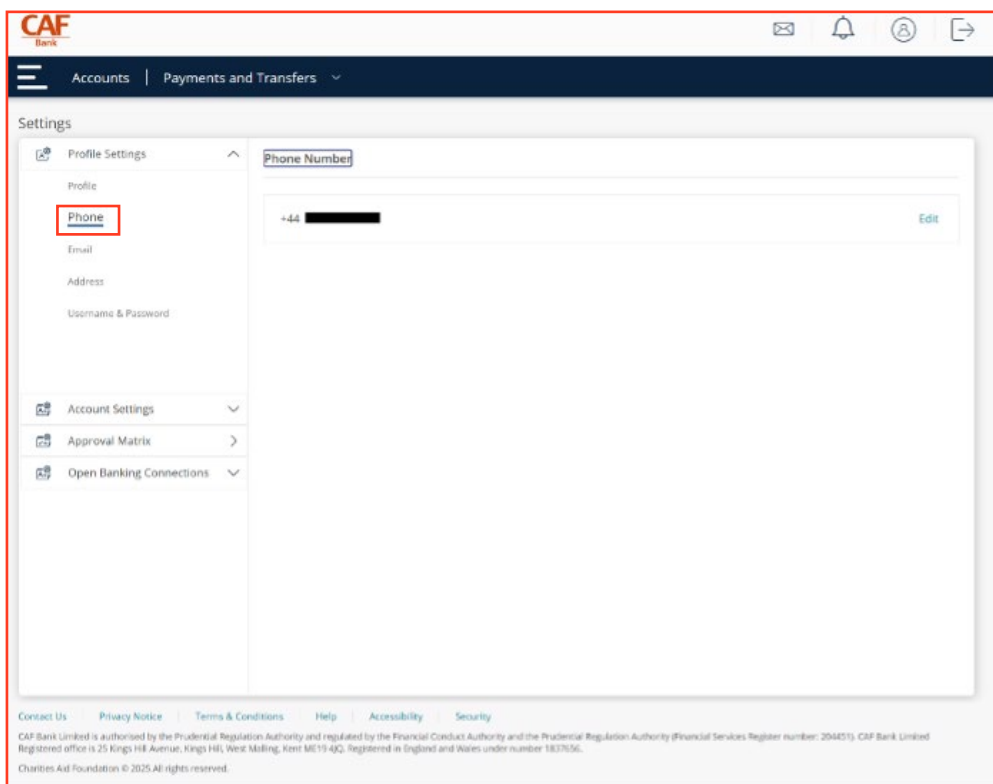


- 2 Your profile name will be displayed on the left side of the screen. From here you can also navigate to view your phone, email, address, username and password details.

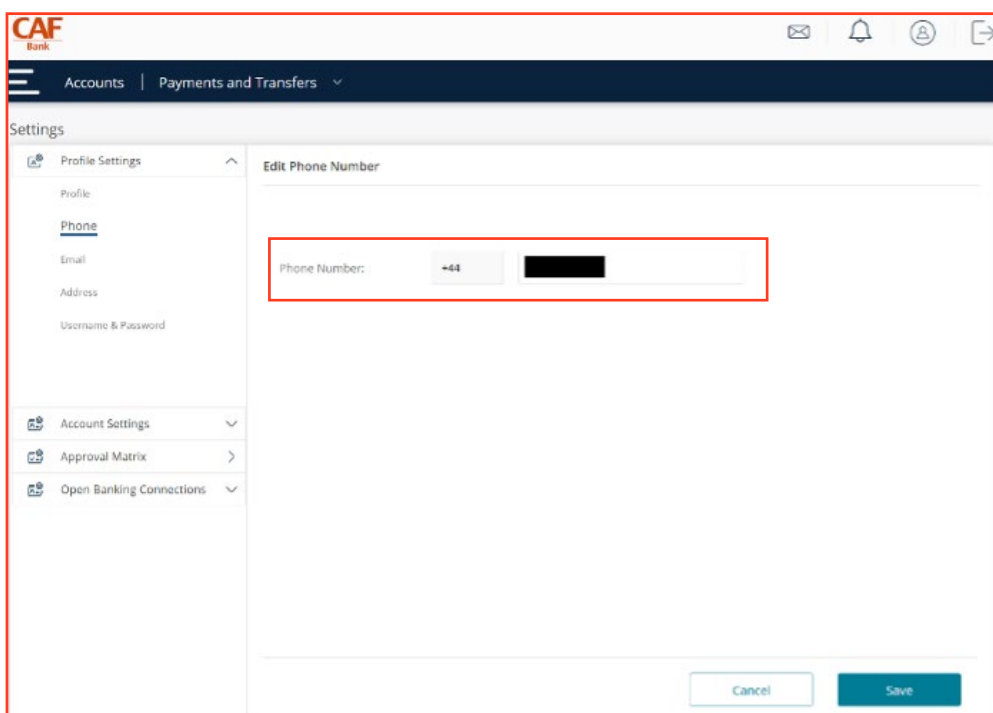


CHANGE YOUR PHONE NUMBER

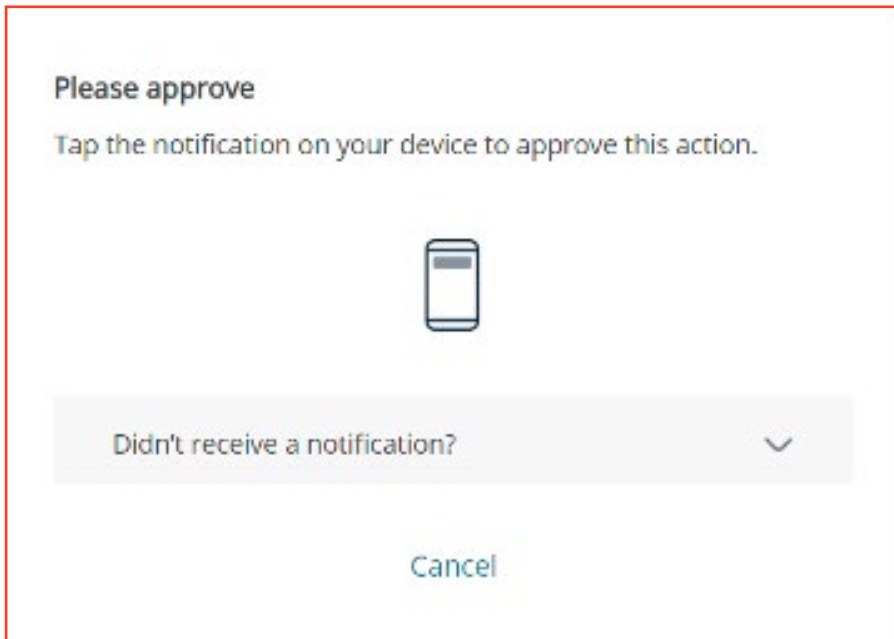
- 1 Please click 'Phone' on the left-hand menu, then 'Edit' on the right of the screen.



- 2 Type in your new phone number and click 'Save'.



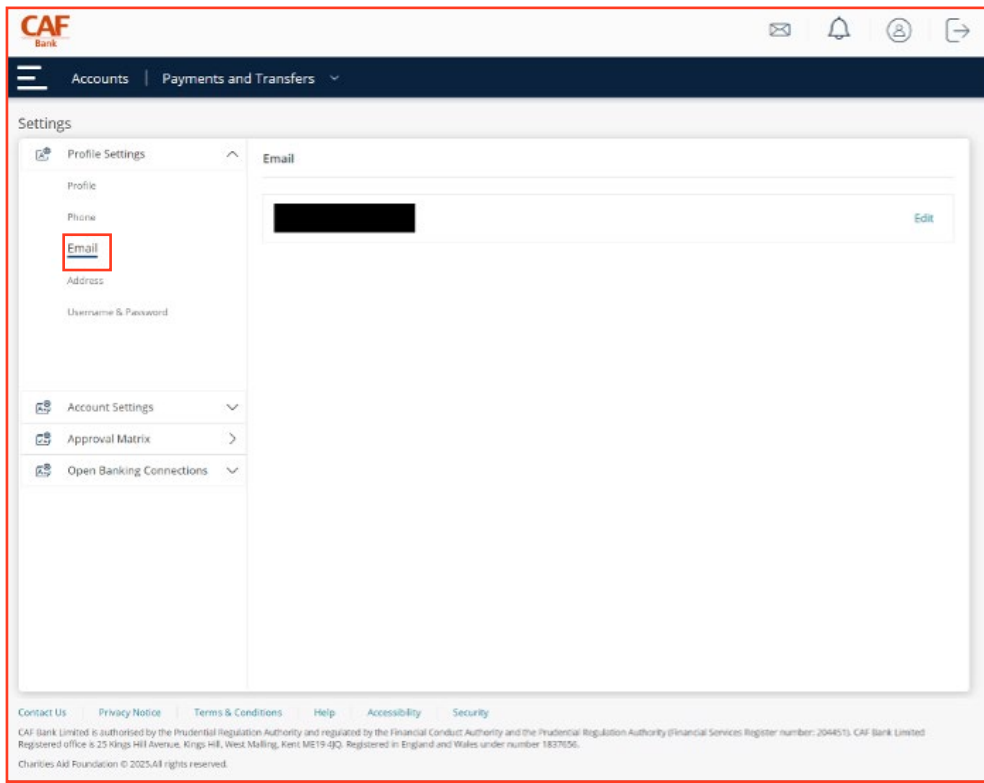
- 3 When asked, please enter the one-time passcode or approve on the HID Approve app.



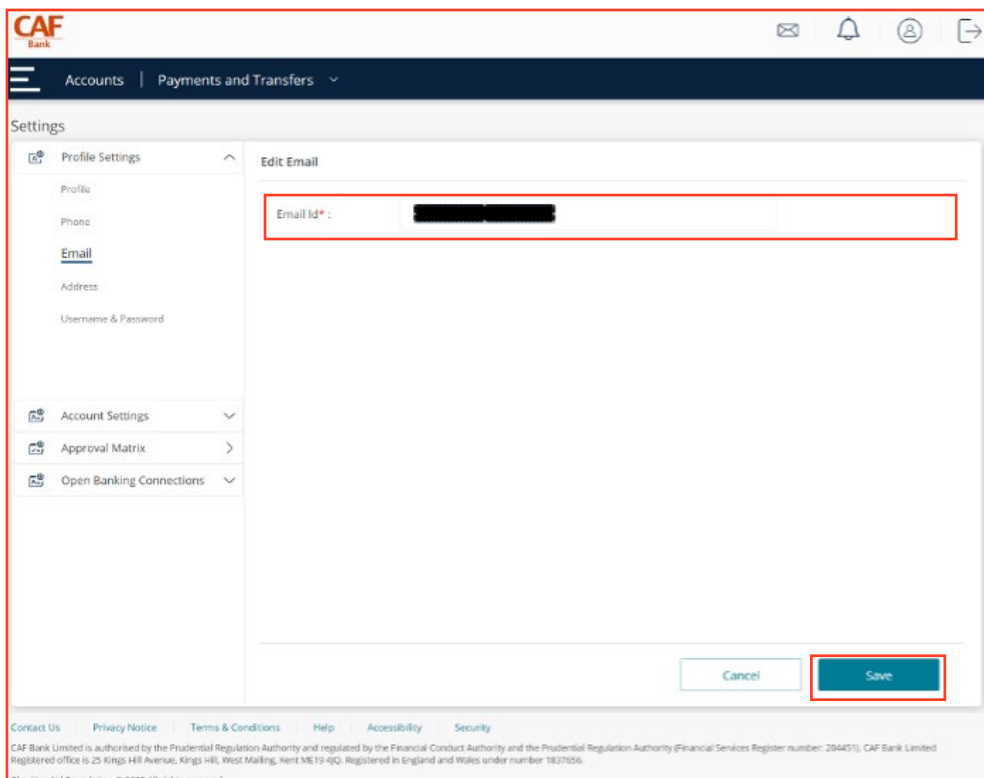
- 4 Once step 3 is successfully completed, your phone number will be updated.

UPDATE EMAIL ADDRESS

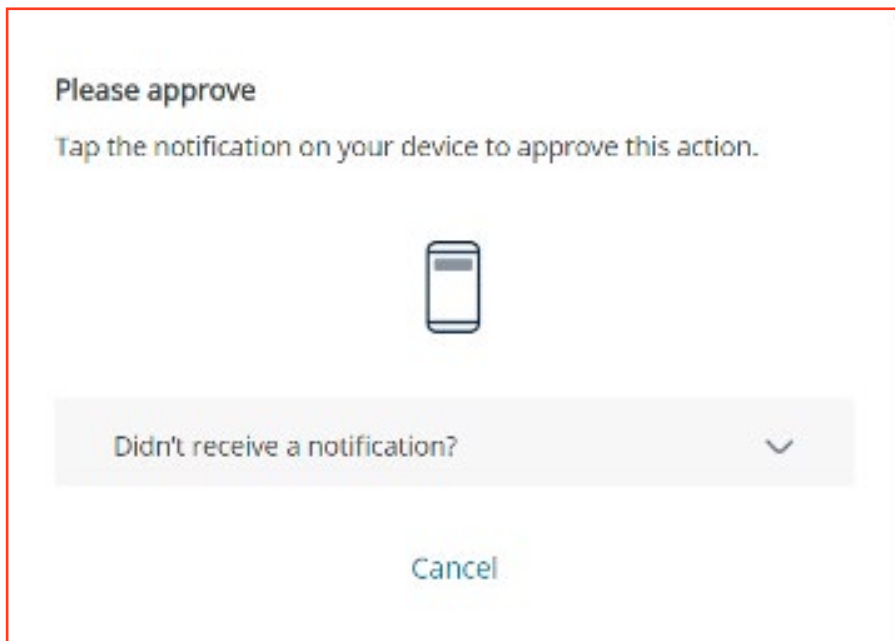
- 1 Please click 'Email' on the left-side menu and then 'Edit' on the right of the screen.



- 2 Please type in your new email address and click 'Save'.



- 3 Please enter the one-time passcode or approve on the HID Approve app.



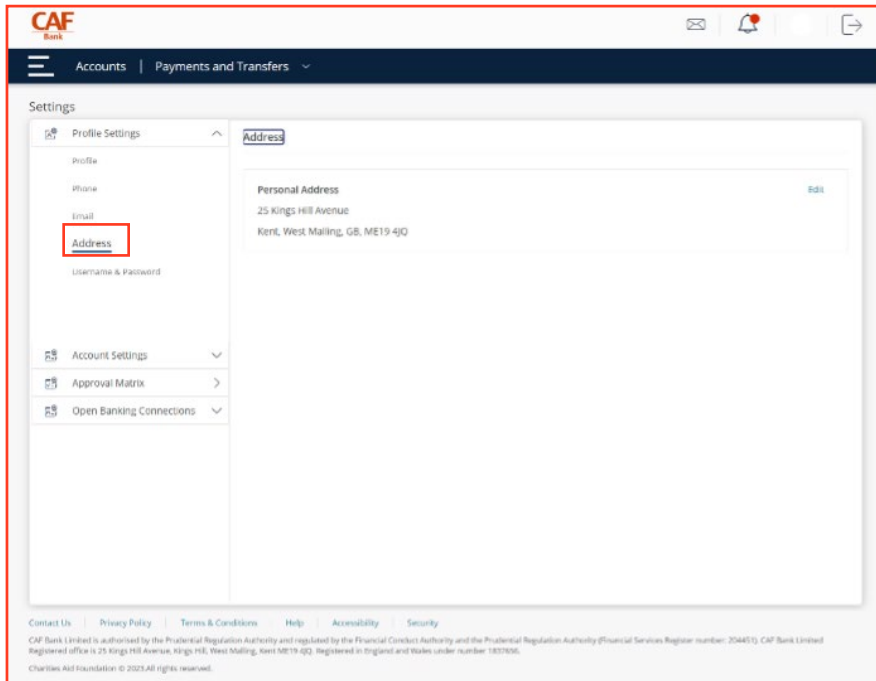
- 4 When this step is completed, your email address will be updated.

UPDATE ADDRESS

1

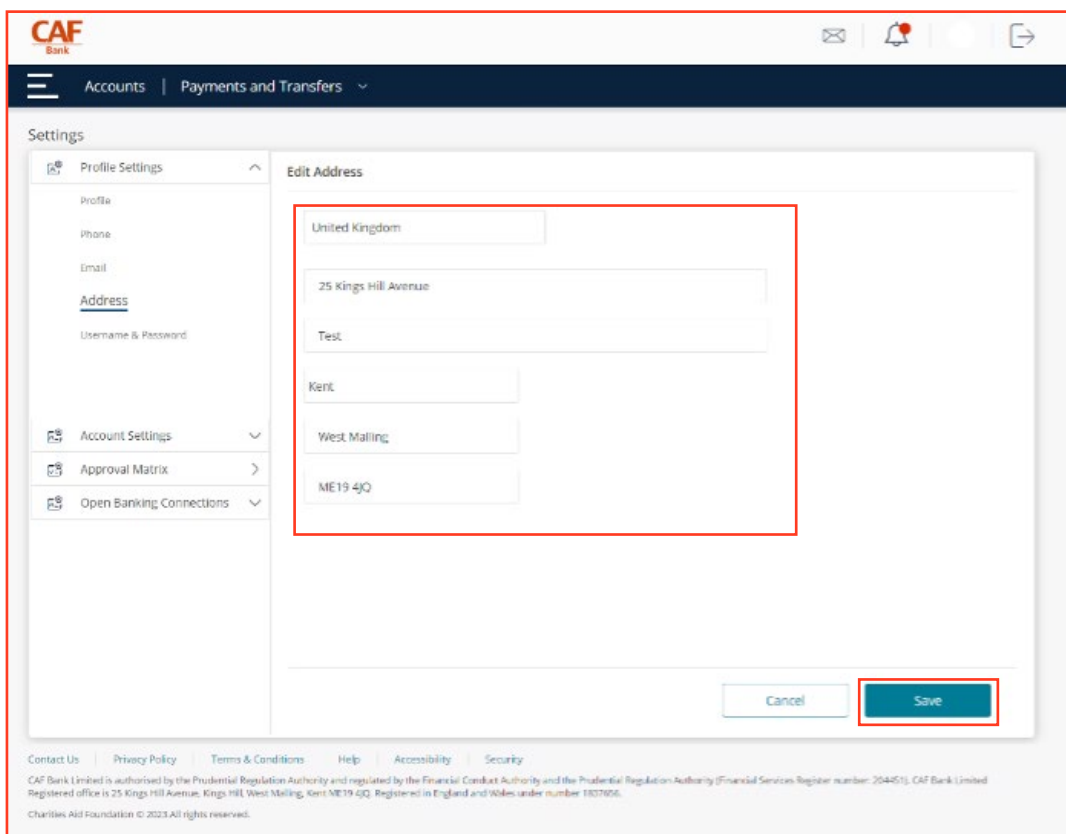
Please click 'Address' from the menu on the left side and then 'Edit' on the right of the screen.

Note: The Edit button will only be displayed if you are not the Account Contact for the charity. If you are the Account Contact, you will need to contact us to update your address.

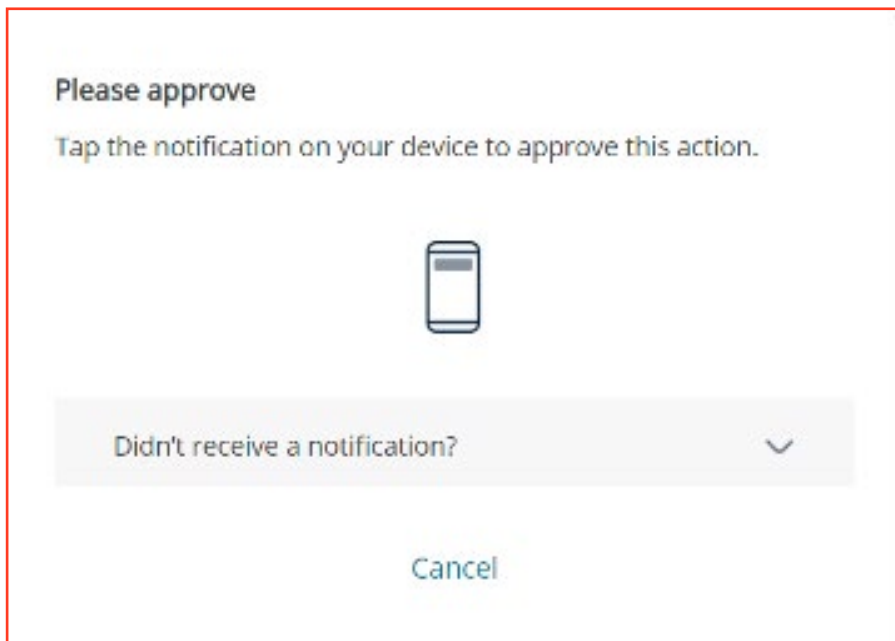


2

Type in your new address and then click 'Save'.



- 3 Please enter the one-time passcode or approve on the HID Approve app.

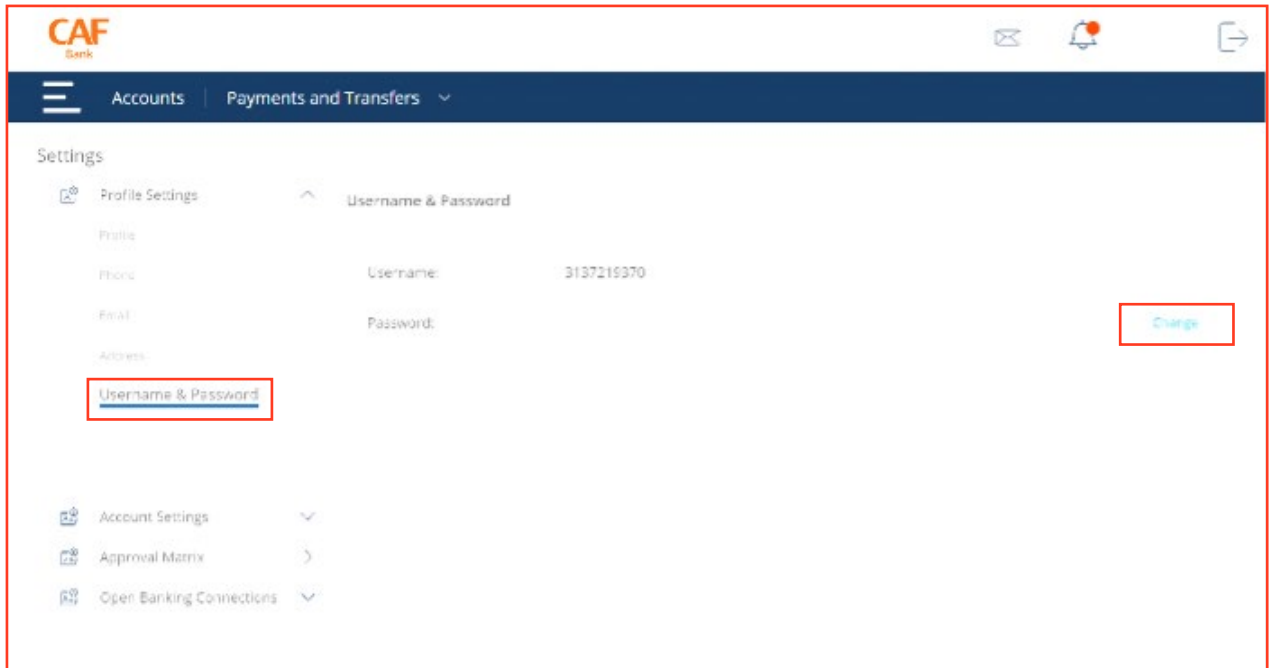


- 4 When step 3 is completed, your address will be updated.

CHANGE YOUR PASSWORD

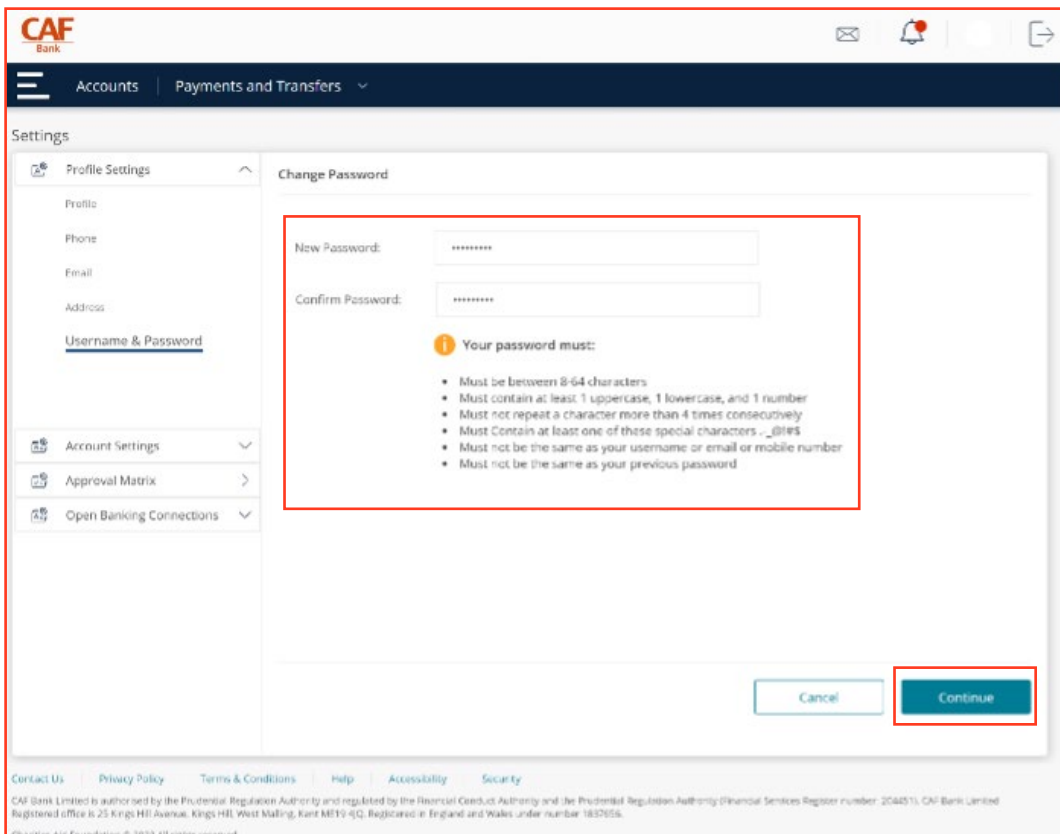
1

Please click 'Username & Password' from the menu on the left side and then click 'Change' on the right of the screen.

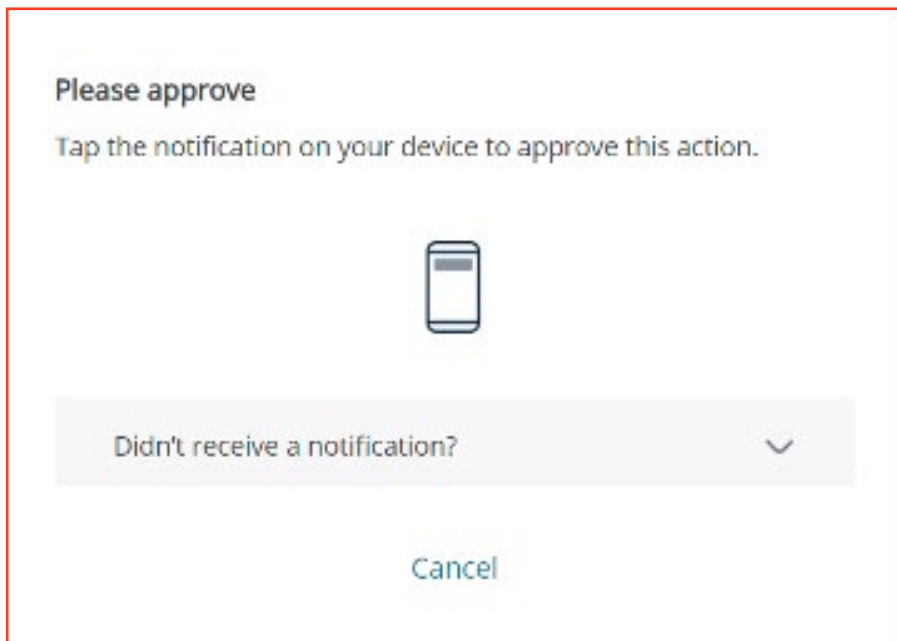


2

Please type in your new password and click 'Continue'.



- 3 Please enter the one-time passcode or approve on the HID Approve app.



- 4 When this step is completed, your password will be updated.



MANAGING YOUR ACCOUNT

Learn where you can view your statements and account transactions in online banking. You can also see how to manage the notifications you receive from CAF Bank, and connections from Third Party Providers to your CAF Bank account data.

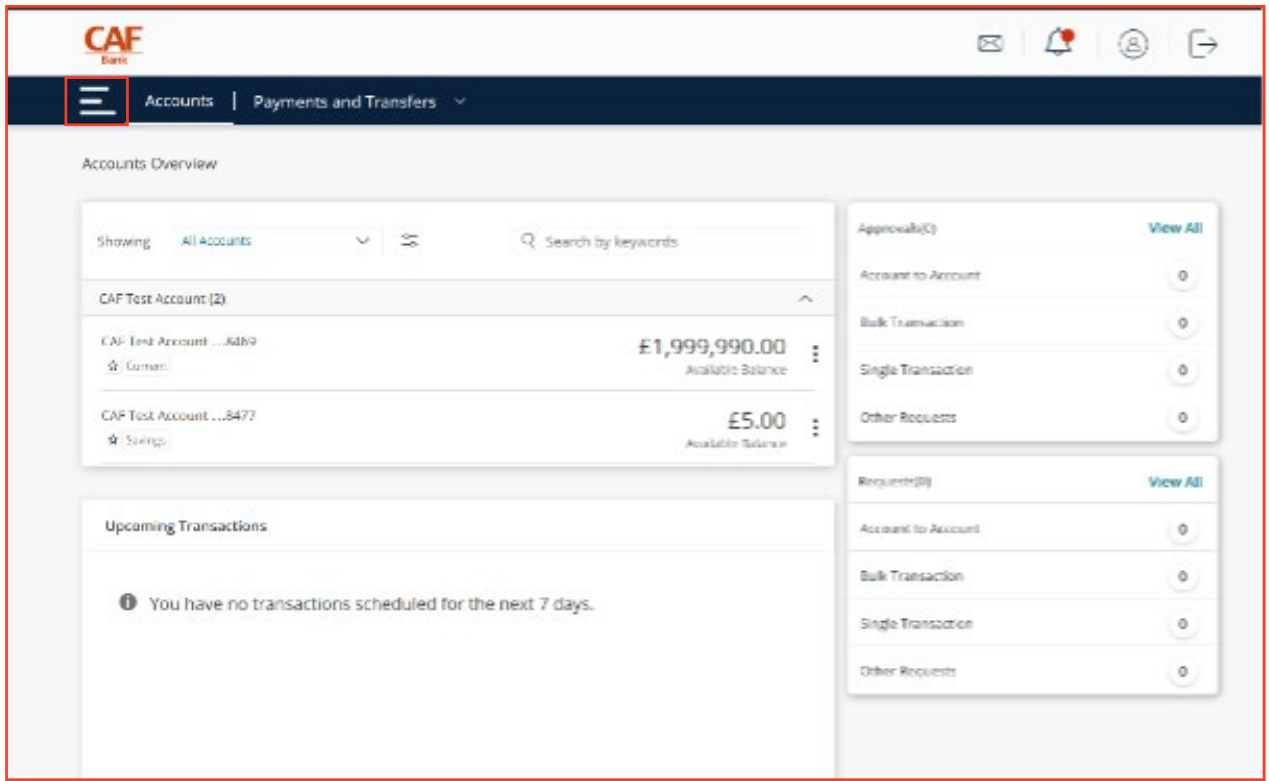
Section contents:

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View transactions after 6 June 2025 - <i>Quick start section</i>	30
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Manage your Open Banking connections.....	36

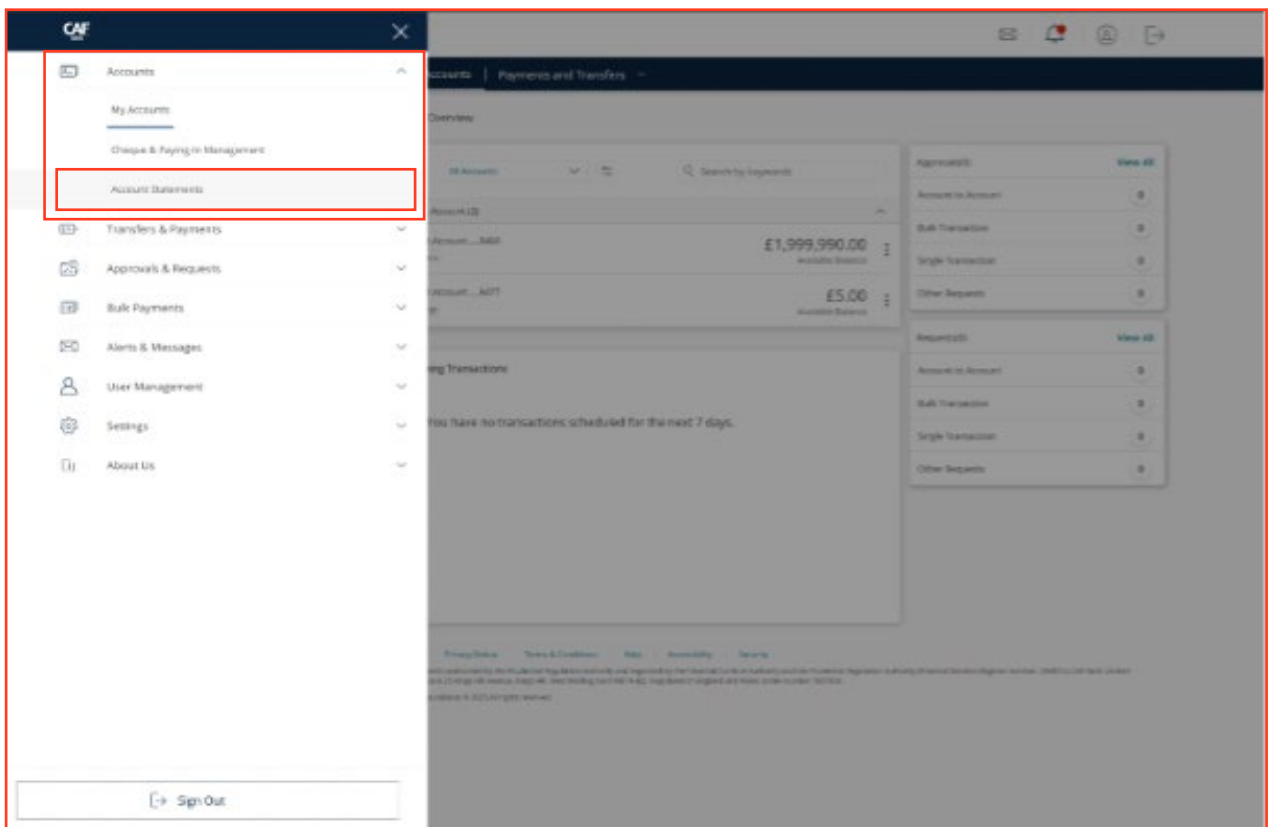


VIEW STATEMENTS

- 1 From the home screen, please click main menu (three horizontal lines on the left side of the screen).

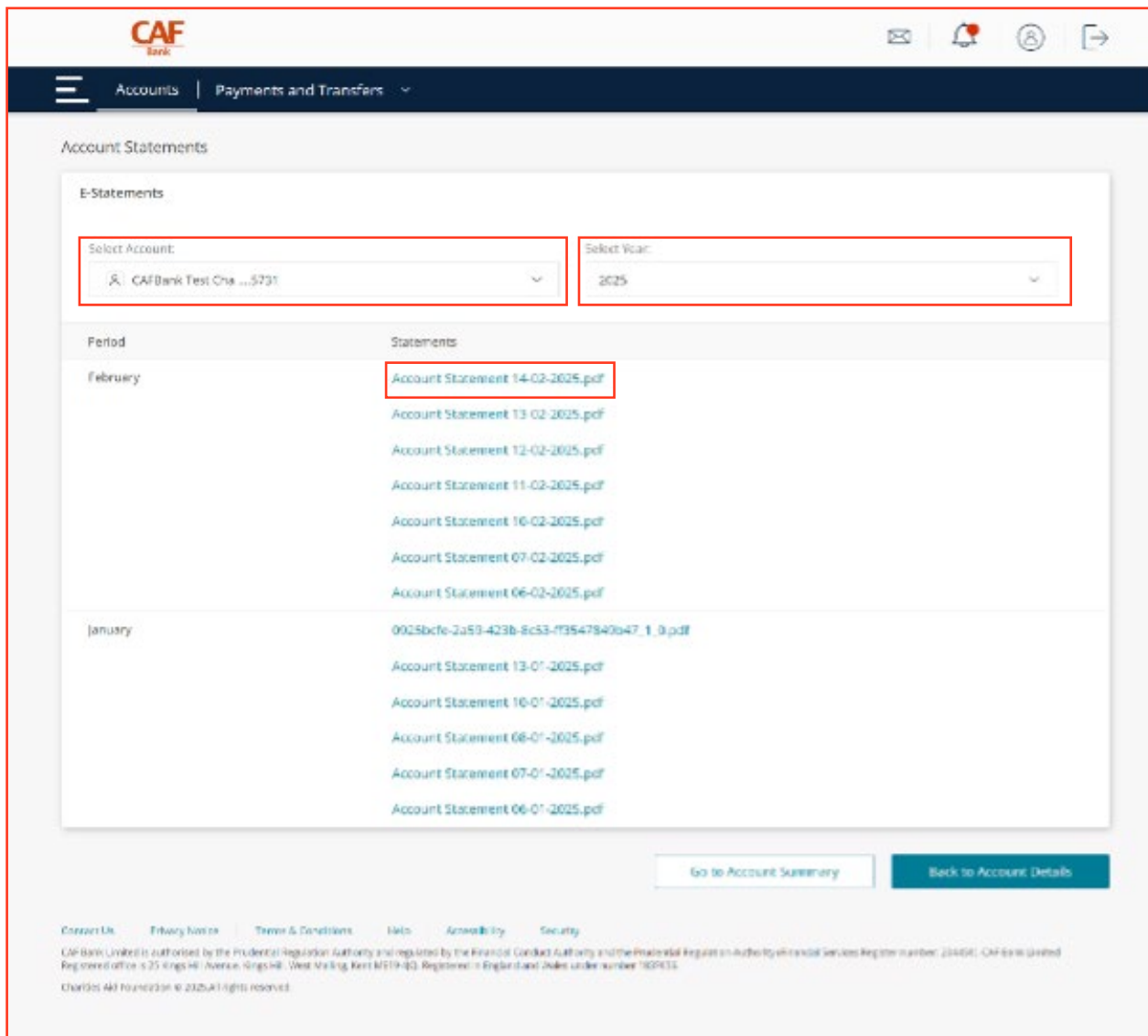


- 2 Please click on 'My Accounts' to expand the selection and then click 'Account Statements'.



3

All your available statements will be shown on the Account Statements screen. Use the filters to select your account and the year. Click the link to download the statement as a PDF.



VIEW TRANSACTIONS POSTED UP TO 6 JUNE 2025 - Quick start section

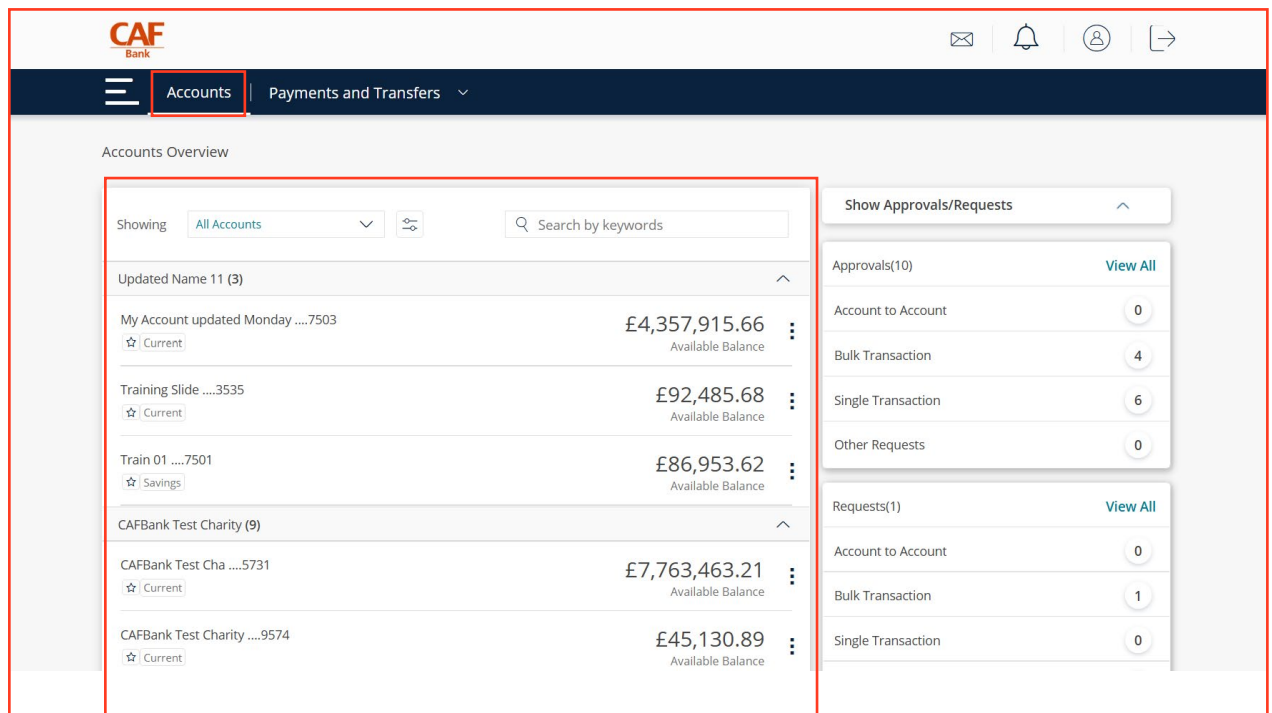
Please note: The Historical Transactions feature is only for customers who have transferred from the previous version of CAF Bank’s online banking system. When available, it displays up to 18 months of transaction history up to 6 June 2025.

Historical information going further back than 18 months is available upon request.

The transactions shown in the ‘Historical Transactions’ section can be searched in 31-day ranges and downloaded via a CSV file.

If you are a new customer, who did not use CAF Bank’s previous online banking service, you will access your transactions within the Accounts Overview section.

- 1 After logging in, click on ‘Accounts’ to open the ‘Accounts Overview’ page and then select the relevant account.



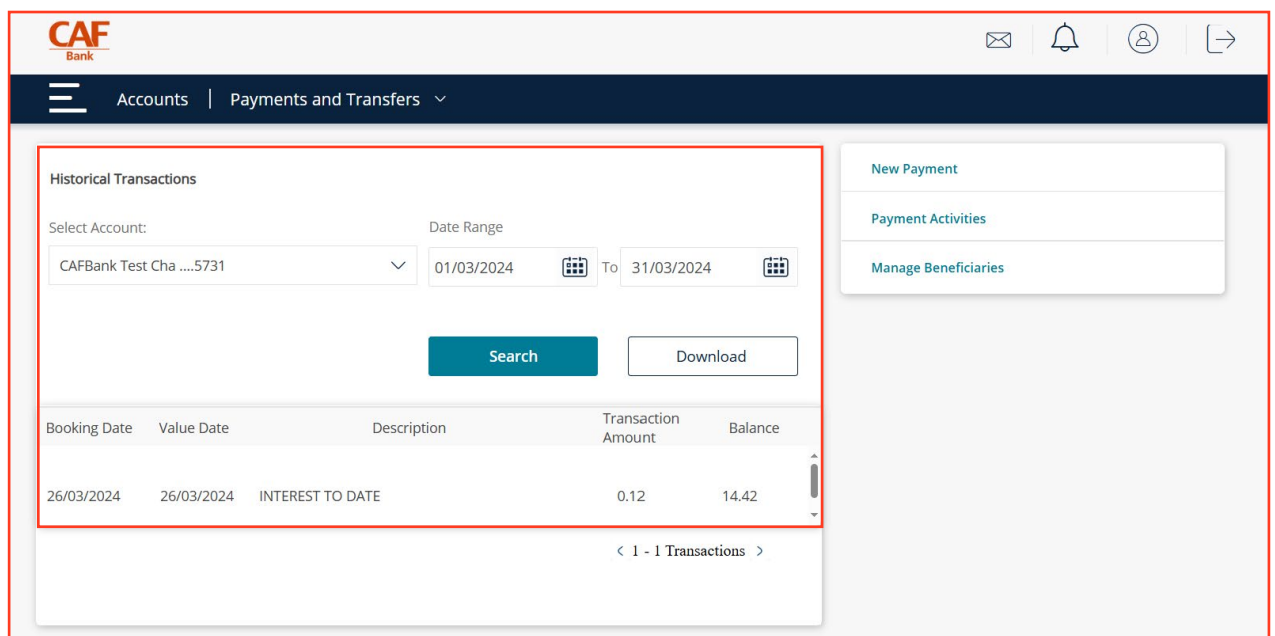
2 To view information about historical transactions transferred from CAF Bank’s previous online banking system, click ‘Historical Transaction’.

The screenshot displays the CAF Bank online banking interface. At the top, the CAF Bank logo is on the left, and navigation icons (mail, notifications, profile, and share) are on the right. Below the logo, there are tabs for 'Accounts' and 'Payments and Transfers'. The main content area is titled 'Account Details' for 'CAFBank Test Cha...5731' as of 06/08/2025. It features three sub-sections: 'Account Summary', 'Interest Detail', and 'Account Info'. The 'Account Summary' section shows the product name 'CAFBank Test Cha', pending deposit and withdrawals of £0.00, and a current balance of £7,964,247.79. The available balance is £7,763,463.21. To the right, there are three action buttons: 'Transfer Money between Accounts', 'Make External Payment', and 'Historical Transaction', which is highlighted with a red border. Below this is a search bar and a dropdown menu labeled 'What else do you want to do?'. The 'Transactions' section is visible below, with tabs for 'All', 'Transfers', 'Deposits', 'Cheques', 'Withdrawals', and 'Pending Transactions'. A table of transactions is shown, with one transaction listed: '15/07/2025 Charge - Capitalise Monthly Ac...' with a type of 'Others', an amount of '-£5.00', and a balance of '£7,964,247.79'.

3 From here, please specify a date range (up to 31 days) and click ‘Search’. The transactions completed before the transfer will be shown on the Historical Transactions screen.

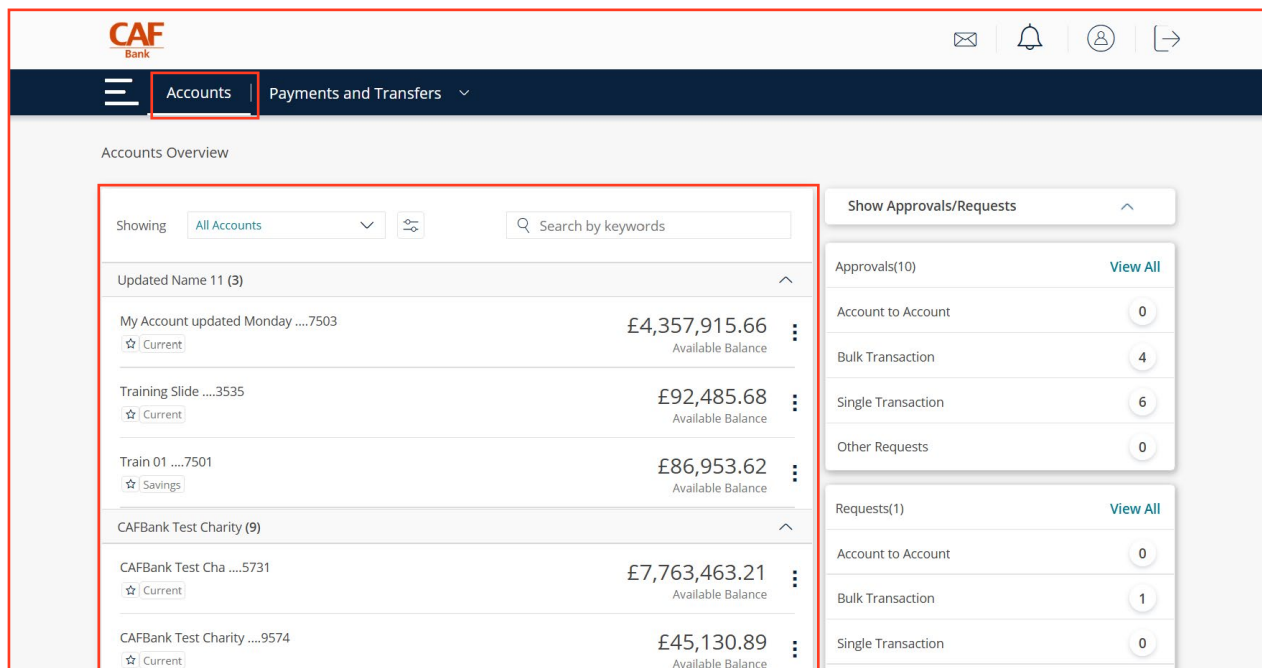
Alternatively, you can download the transactions by clicking ‘Download’ to export them as a CSV file or PDF.

The display will show up to 499 transactions at a time. Please note that only the last 18 months of data from our previous online banking system will be available to search.



VIEW TRANSACTIONS POSTED AFTER 6 JUNE 2025

- 1 To view transactions made in the online banking service since 6 June 2025, visit the Account home screen and click on the relevant account.



2 Your recent transactions will appear under Transactions. You can filter these results by clicking on the relevant tab, including ‘Transfers’, ‘Deposits’, and ‘Cheques’.

To change the number of results per page, use the drop-down menu at the bottom of the screen or click the arrow to view the next page of transactions.

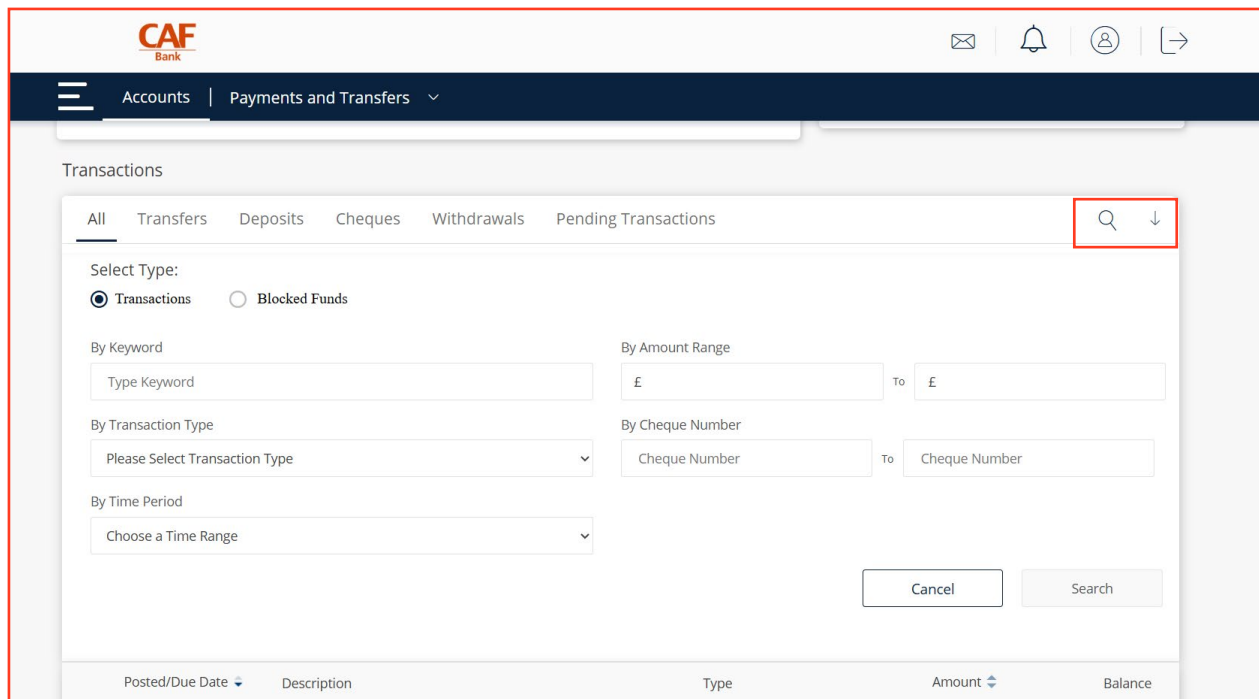
Up to 30 transactions can be displayed per page.

The screenshot displays the CAF Bank online banking interface. At the top, there is a navigation bar with 'Accounts' and 'Payments and Transfers' tabs. Below this, the 'Account Details' section for 'CAFBank Test Cha...5731' is shown, with a current balance of £7,964,247.79 and an available balance of £7,763,463.21. To the right of the account details are buttons for 'Transfer Money between Accounts', 'Make External Payment', and 'Historical Transaction'. Below the account details is the 'Transactions' section, which includes a filter menu with 'All' selected, and a table of transactions. The table has columns for 'Posted/Due Date', 'Description', 'Type', 'Amount', and 'Balance'. The transactions listed include various charges and transfers. At the bottom right of the screen, there is a 'View: 20 Per Page' dropdown menu and a pagination control showing '1 of 2 Pages'.

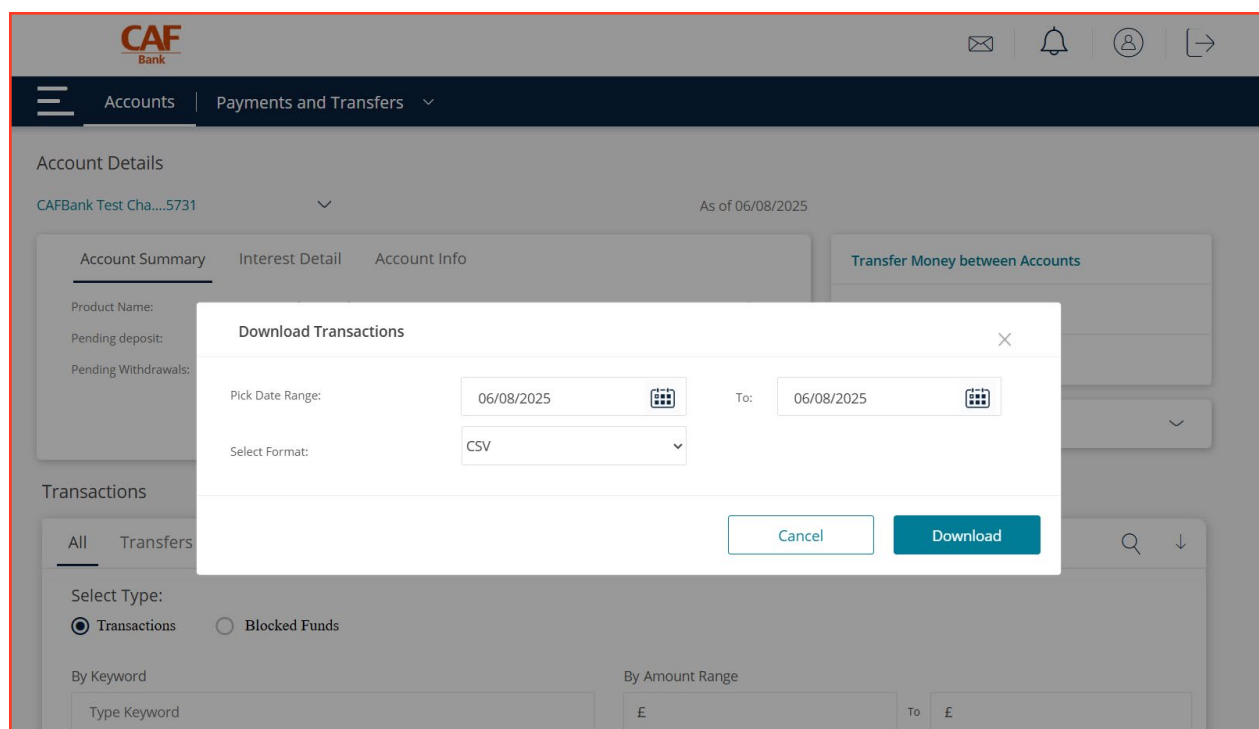
Posted/Due Date	Description	Type	Amount	Balance
15/07/2025	Charge - Capitalise Monthly Ac...	Others	-\$5.00	£7,964,247.79
14/05/2025	Internal Transfer-Charges	Others	£43,652.33	£7,954,772.13
14/05/2025	Tfr from 73010440	Transfers	£10.00	£7,911,119.80
13/05/2025	Internal Transfer-Charges	Others	£12,785.27	£7,911,109.80
13/05/2025		Others	-\$100.00	£7,898,324.53
13/05/2025		Others	-\$100.00	£7,898,424.53
12/05/2025	Internal Transfer-Charges	Others	£12,442.23	£7,898,524.53
12/05/2025	Internal Transfer-Charges	Others	£9,981.45	£7,886,082.30
12/05/2025	Audit Letter Charge	Others	-\$29.17	£7,876,100.85
12/05/2025	Audit VAT Charge	Others	-\$5.83	£7,876,130.02
28/04/2025	Online transfer to Bentest my ...	Others	-\$3.28	£7,876,135.85

- 3 If you want to search within a specific date range or download the data, please use the 'Search' or 'Download' buttons.

Search screen:



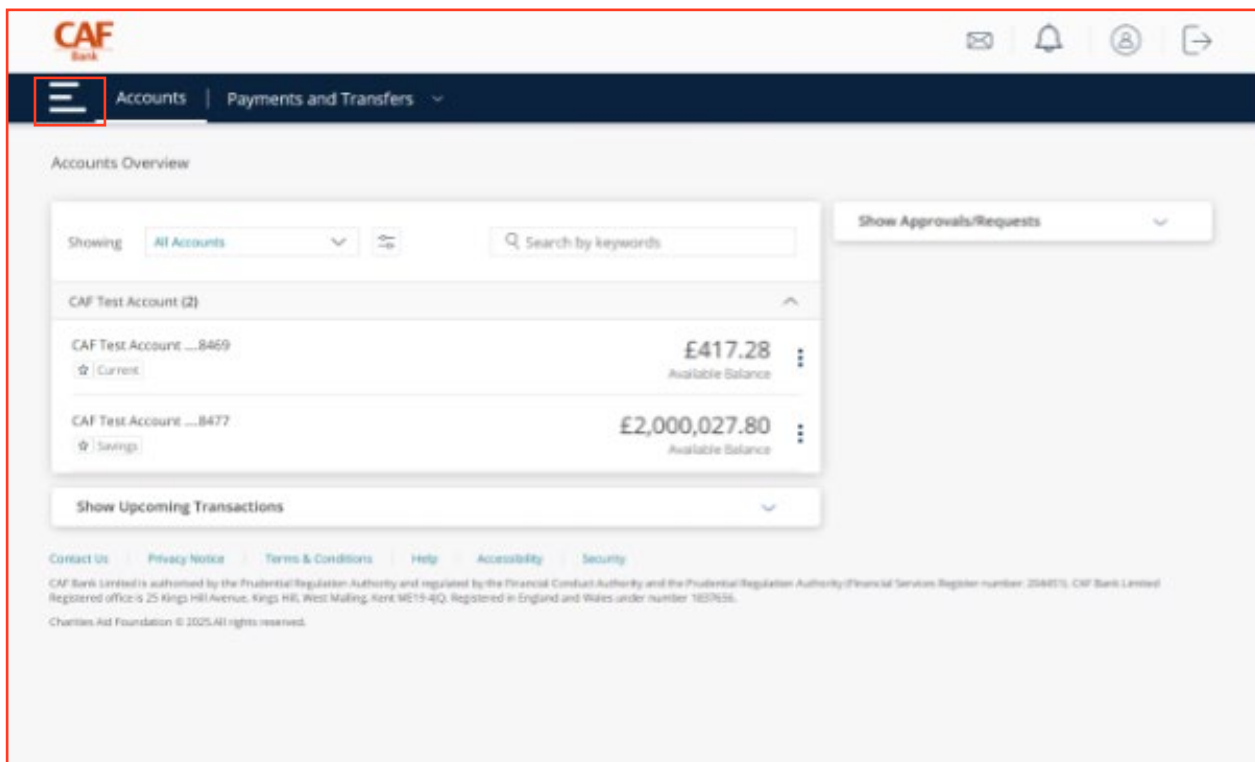
Download screen:



MANAGE YOUR ALERTS

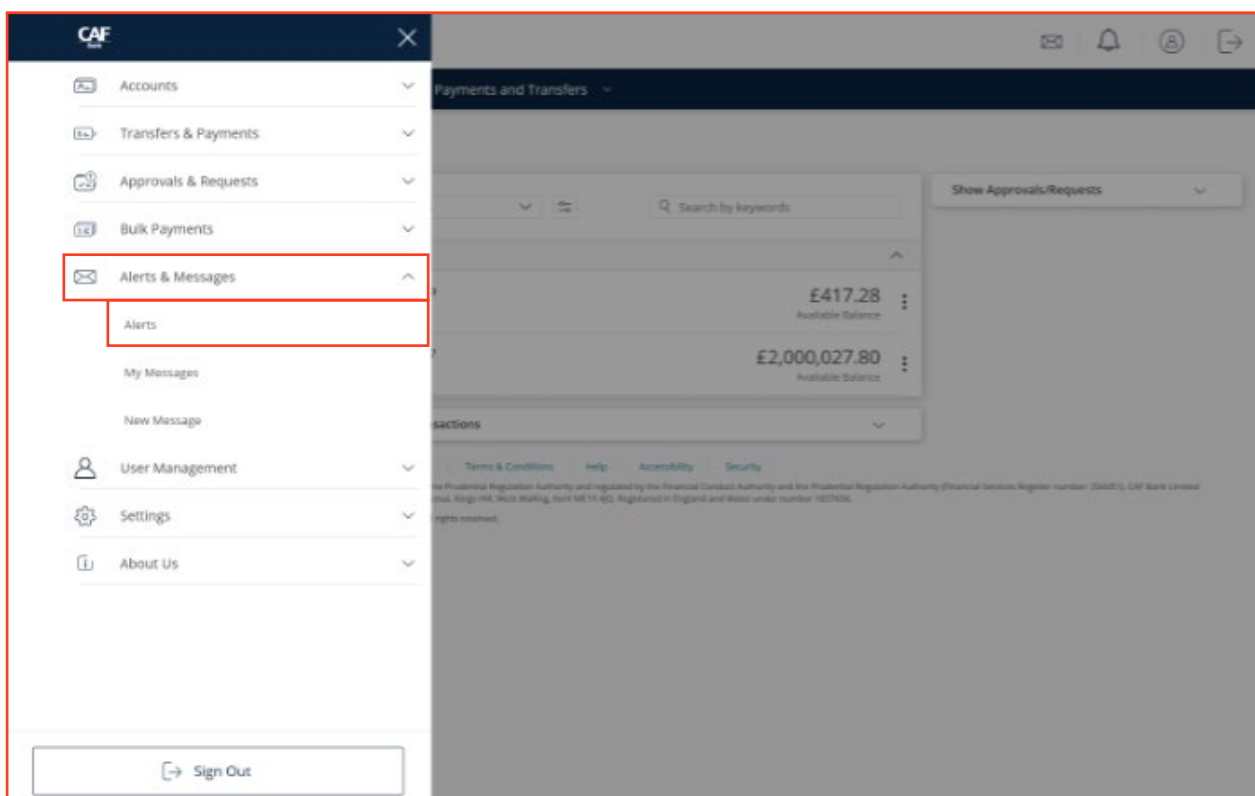
1

From the home screen, select the menu icon (three horizontal lines on left side of the screen).

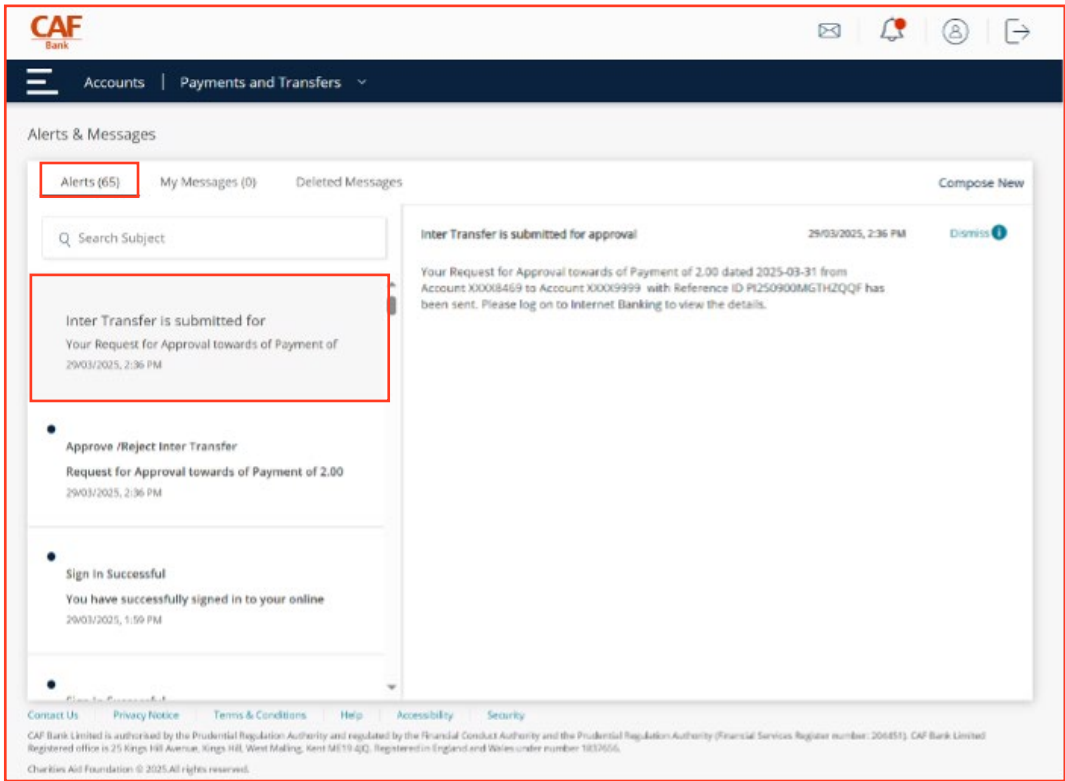


2

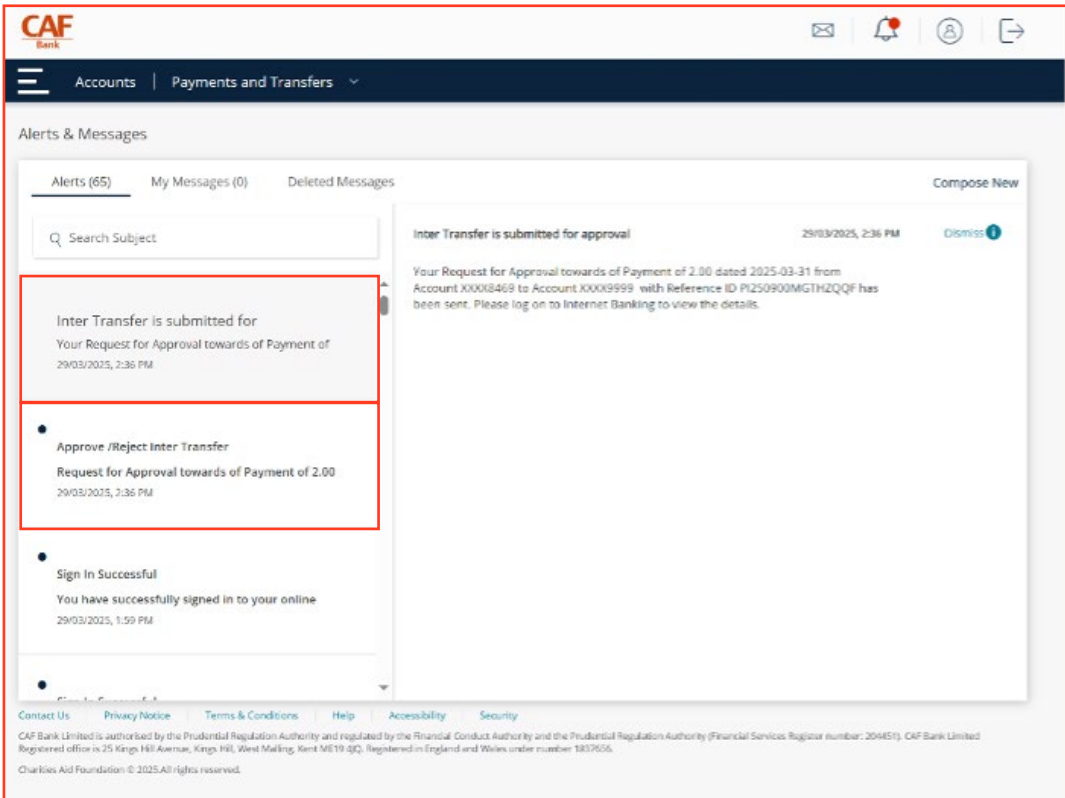
Please click on 'Alerts and Messages' to expand the selection and then click 'Alerts'.



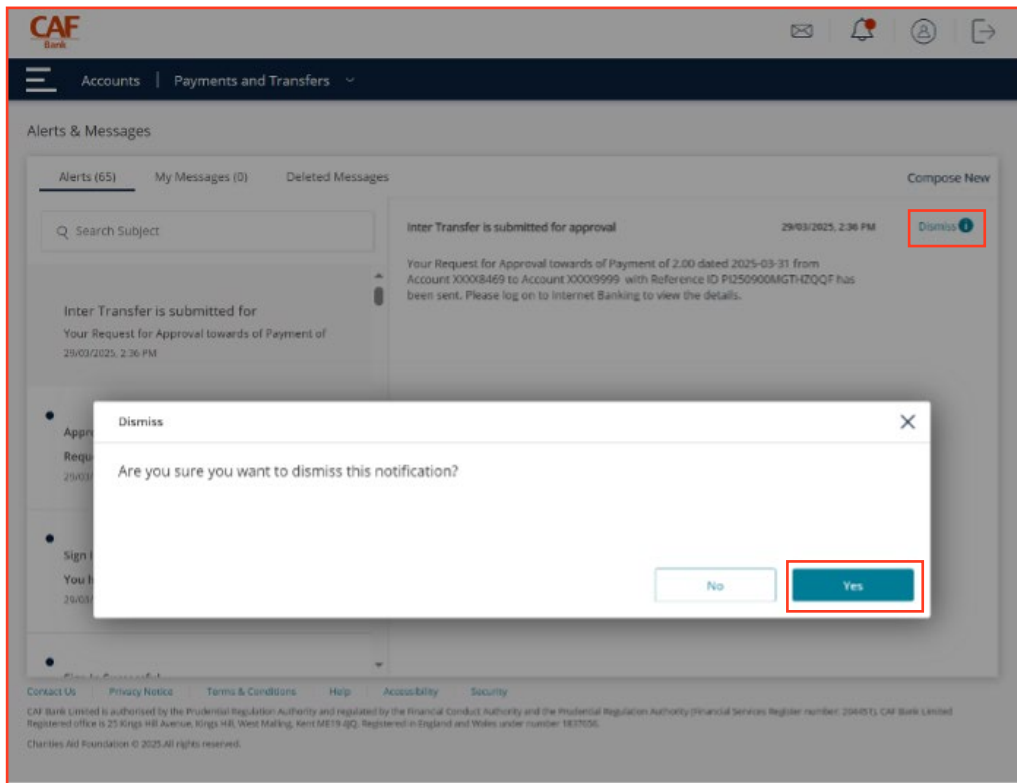
3 You will see all your received alerts, along with the total number.



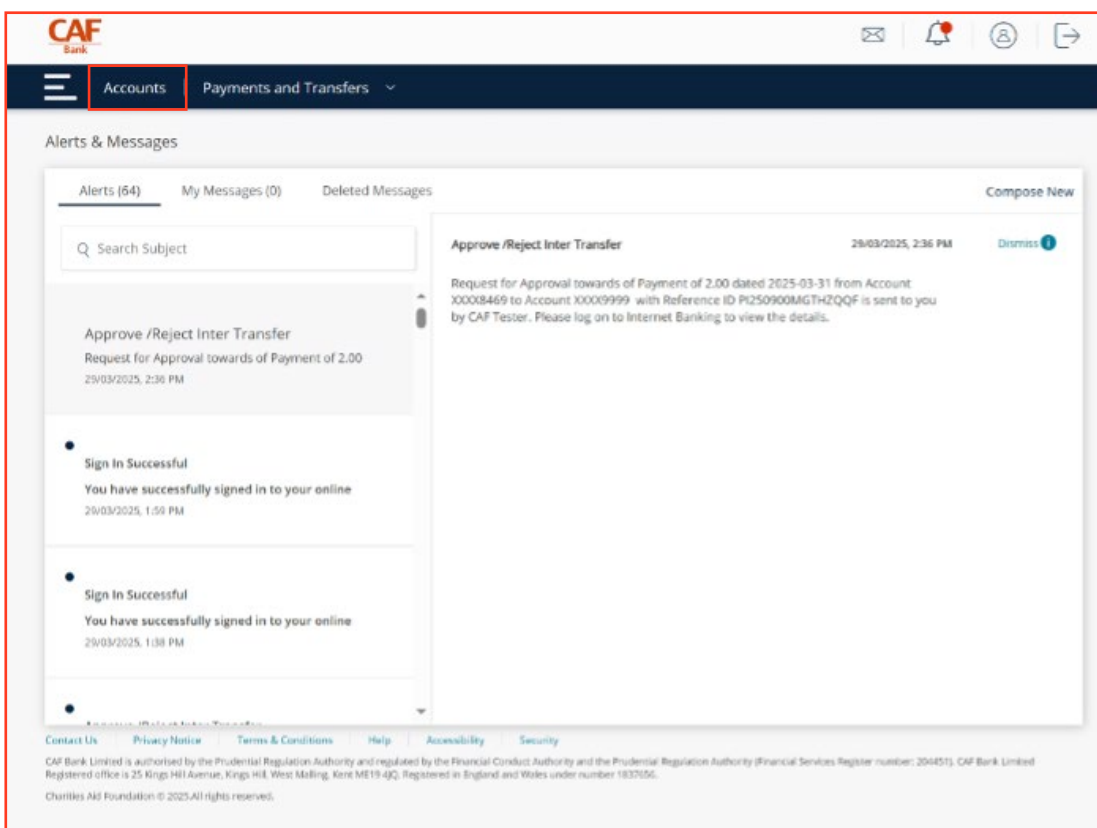
4 When you select an alert from the left-side pane, the details will be displayed on the right side of the screen. The circle symbol will be removed to indicate that the alert has been read.



- To delete the alert, select 'Dismiss'. You will be asked to confirm your choice. To proceed, select 'Yes'.

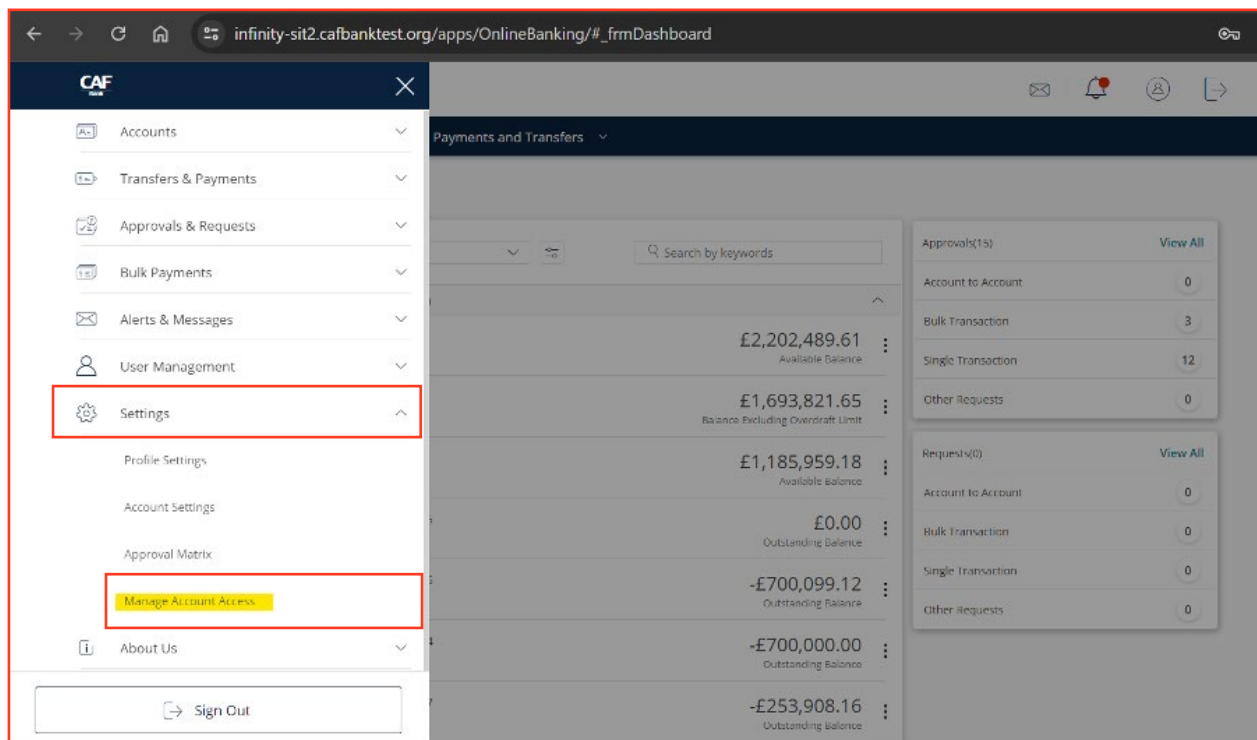


- You will return to the Alerts screen, where the alert count will be updated. Use the 'Accounts' button to return to the Accounts summary screen.

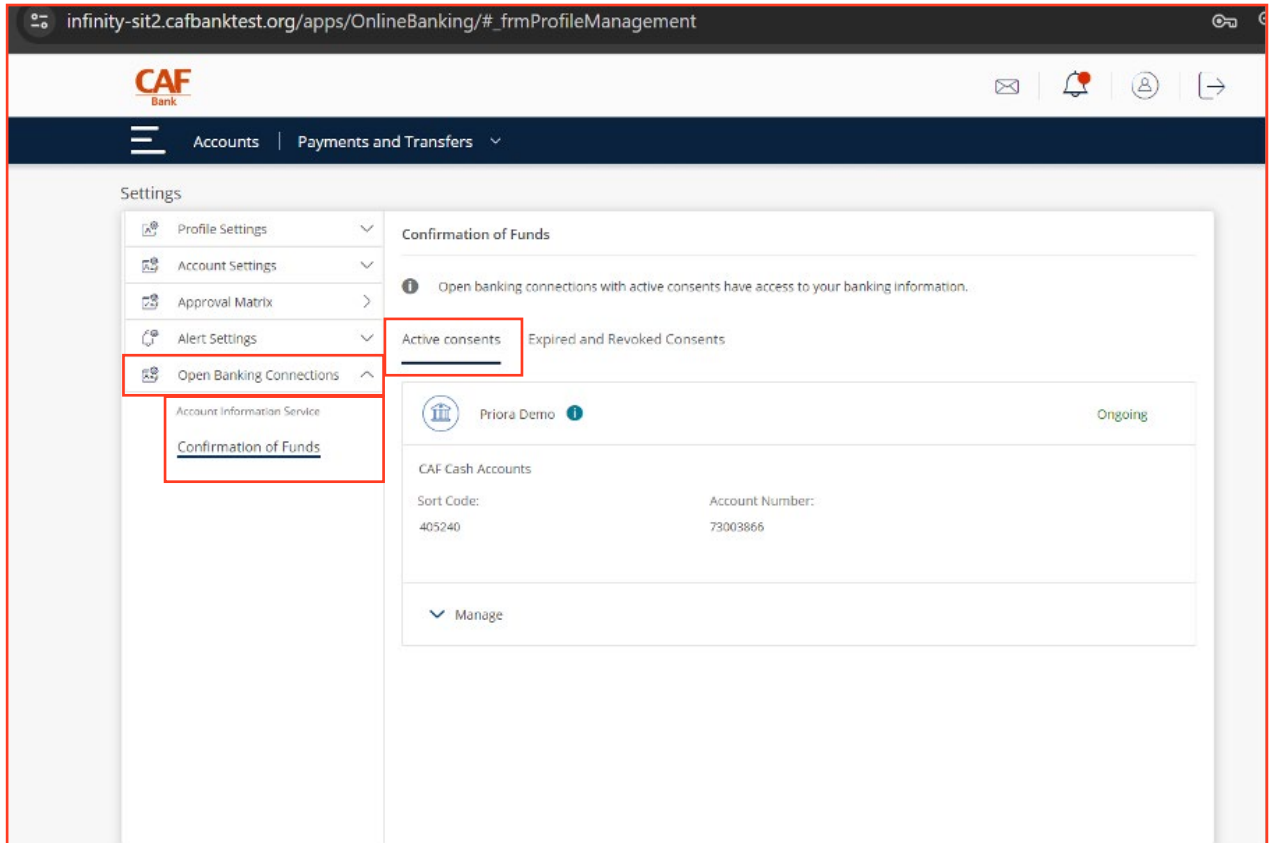


MANAGE YOUR OPEN BANKING CONNECTIONS

- 1 From the home screen, please select the menu icon (the three horizontal lines on the left of the screen) and click 'Manage Account Access'.

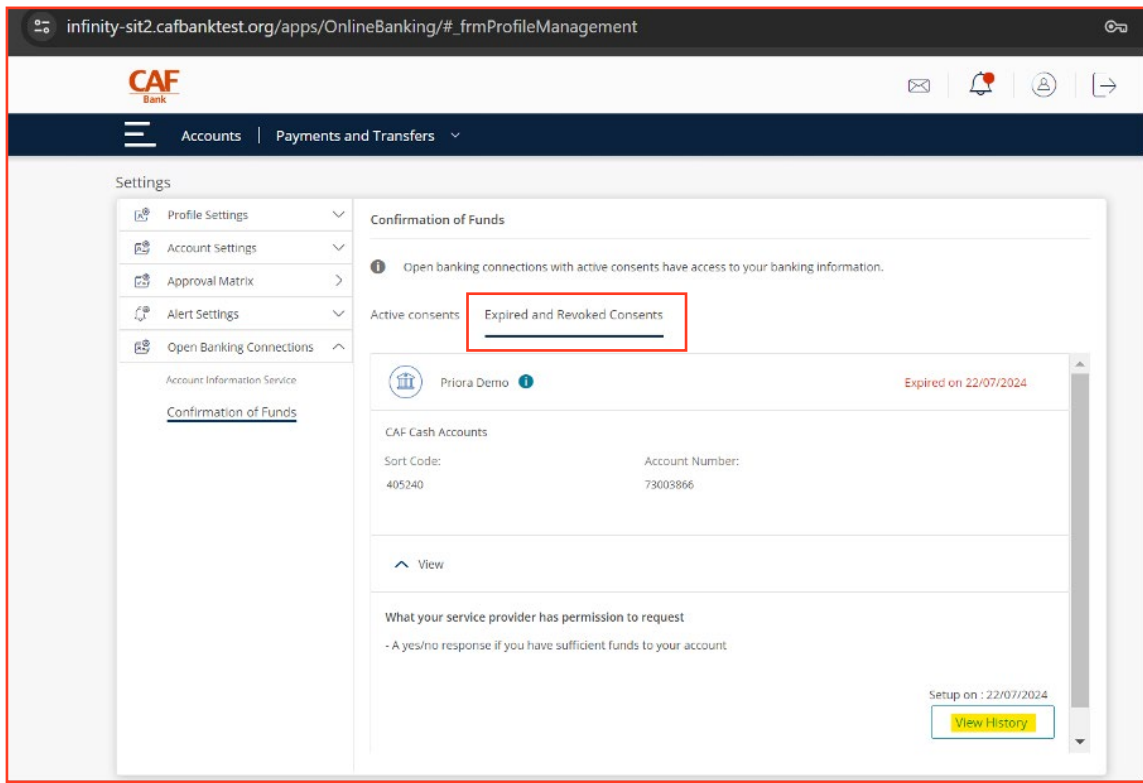


- 2 Click on 'Open Banking Connections' from the menu on the left and select either:
 - a. Account Information Service - for those Third Party Providers who enable you to see information for all your bank accounts in one place.
 - b. Confirmation of Funds - for those consents where a Card-Based Payment Instrument Issuer has checked whether a specific amount of funds was available for a transaction.

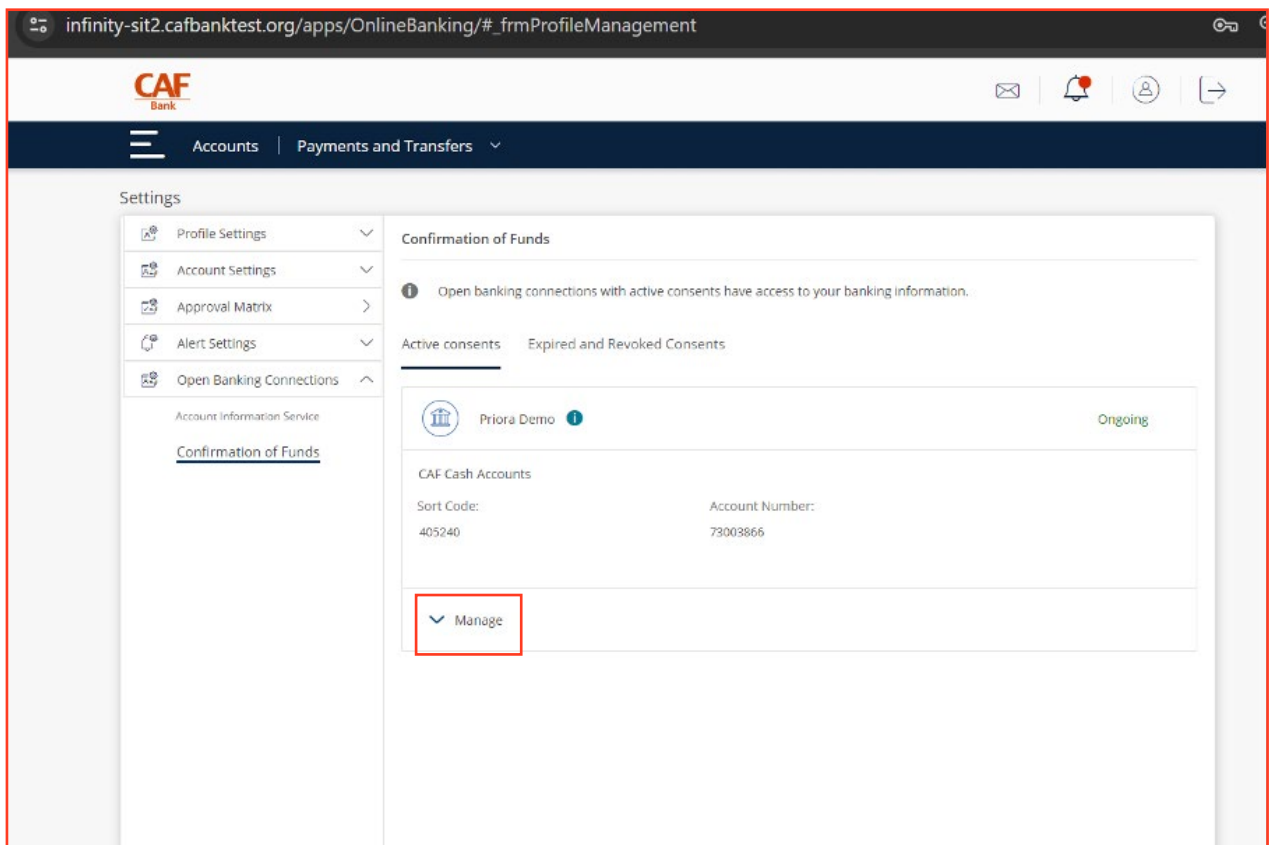


- 3 Click 'Active consents' to see the list of all current consents granted to Third Party Providers.

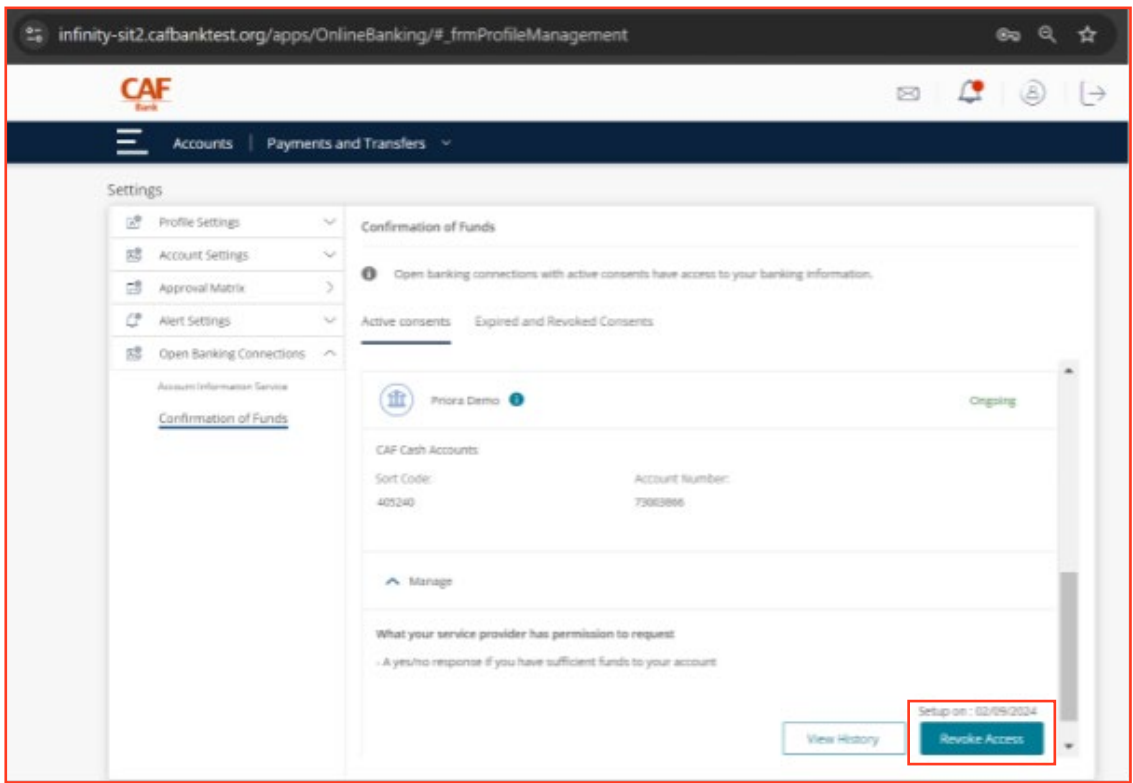
- 4 Click 'Expired and Revoked Consents' for a list of all historical, non-current consents granted to Third Party Providers.



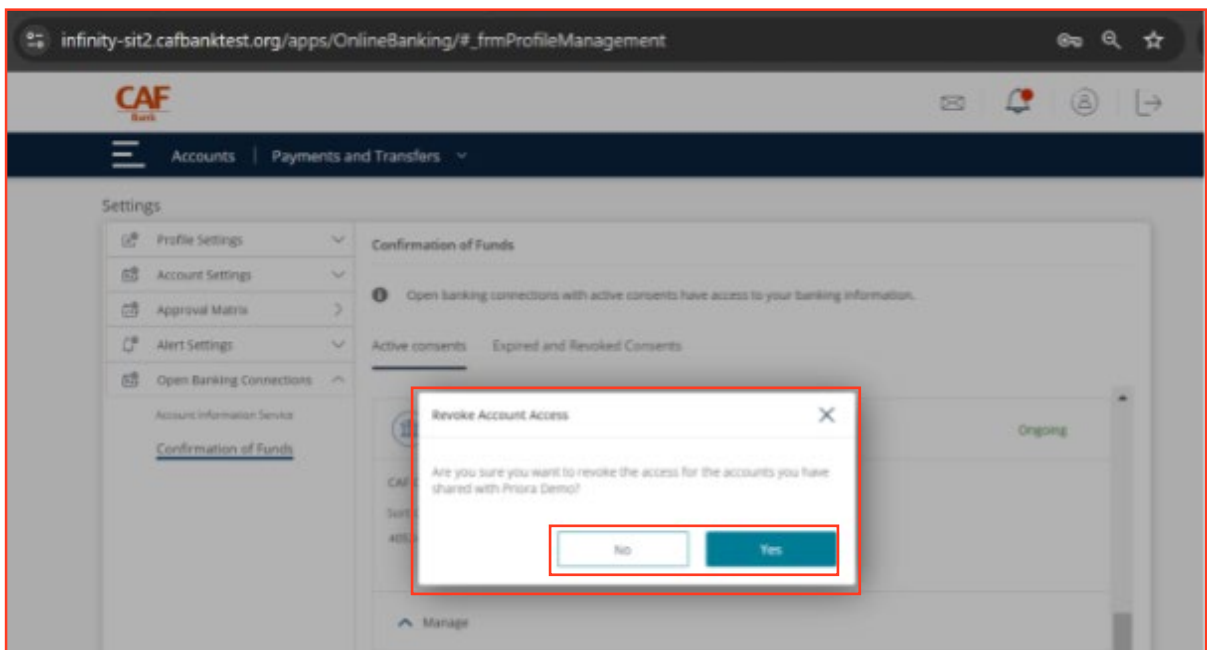
- 5 To Revoke Access, navigate to a current consent and click on the 'Manage' arrow to expand the details of the selected consent.



6 Click on 'Revoke Access'.

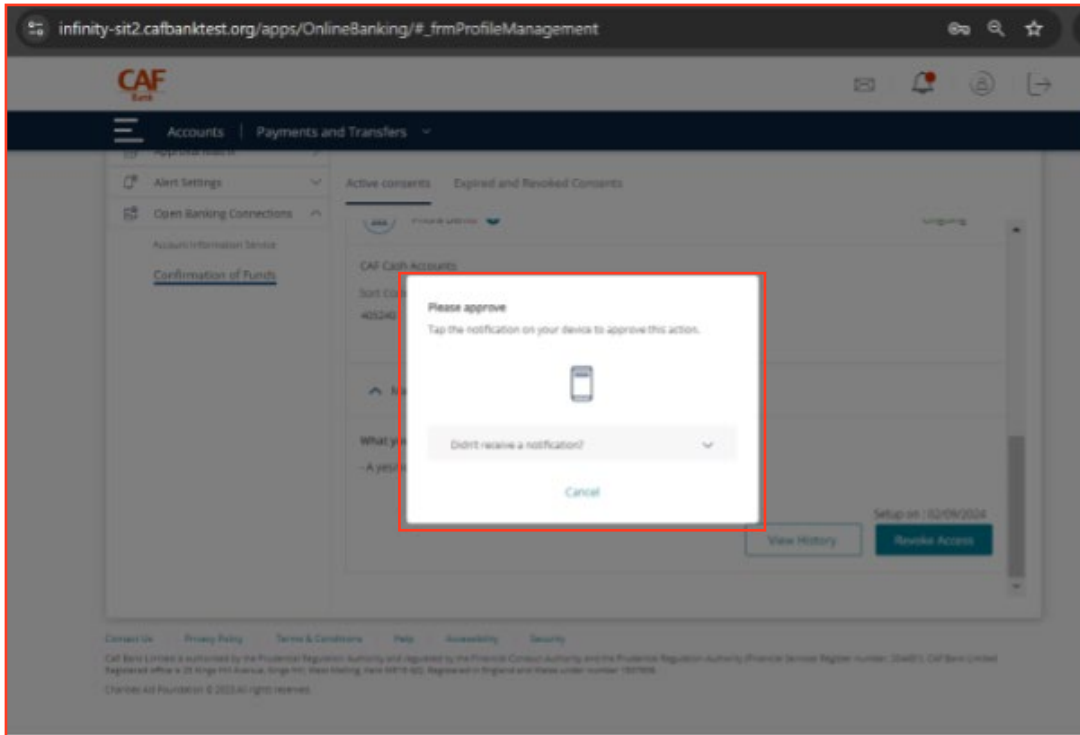


7 A message will appear that reads: "Are you sure you want to revoke the access for the account you have shared with [Third Party Provider Name]?"

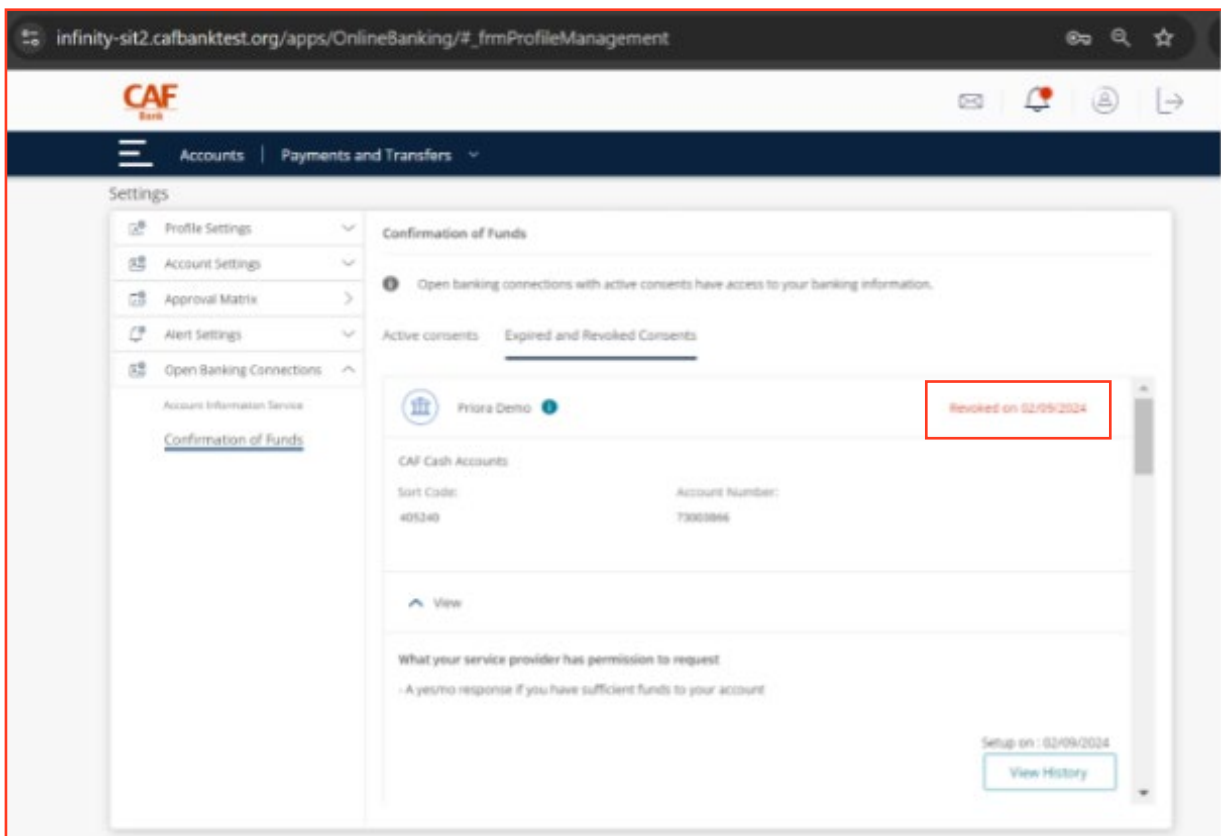


8 Click 'Yes' to revoke the access or 'No' to cancel.

- 9 Please enter the one-time passcode or approve on the HID Approve app.



- 10 Once approved, a 'Revoked on [DATE]' message will appear against the consent.





APPROVAL MATRIX

This section shows you how to manage online user permissions using the Approval Matrix. It's a feature which gives you control over who can approve payments, for which accounts and their transaction authorisation limits.

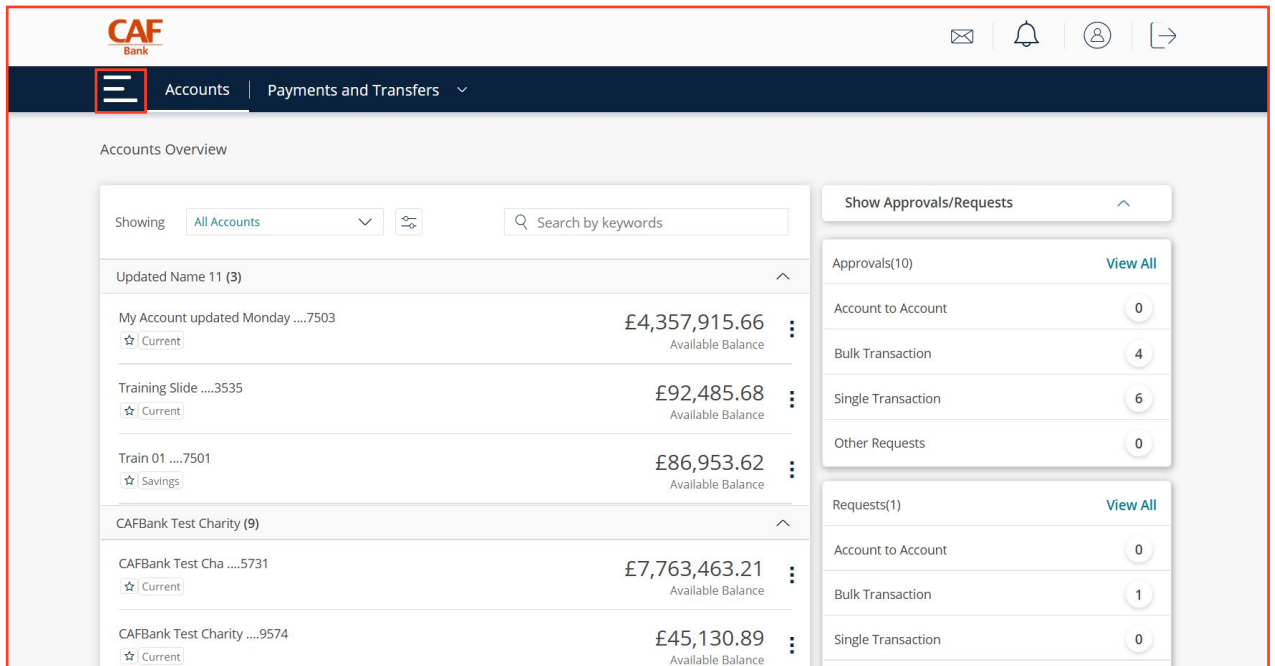
Section contents:

Setting up your Approval Matrix - <i>Quick start section</i>	42
Updating your Approval Matrix	51

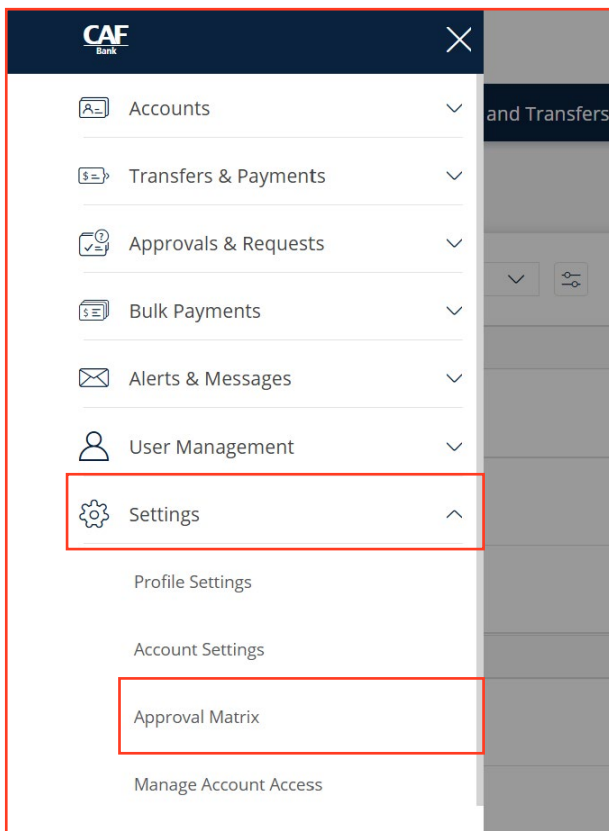


SETTING UP YOUR APPROVAL MATRIX - Quick start section

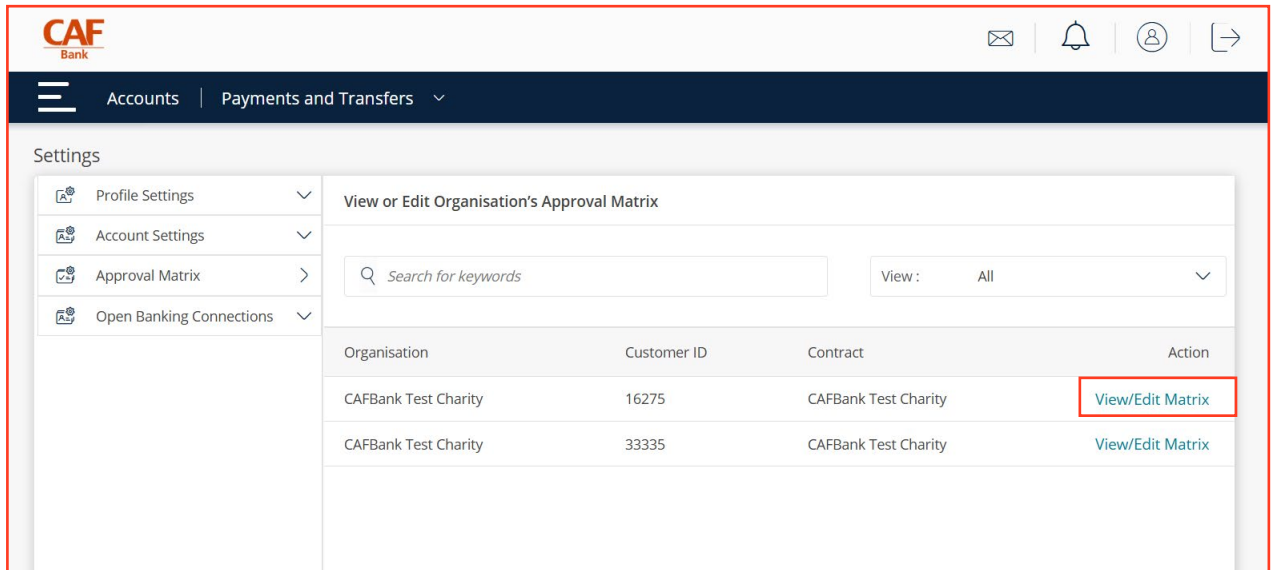
- 1 From the home screen, please click the menu icon (the three horizontal lines on the left side of the screen).



- 2 Please click on 'Settings' to expand the selection and then click 'Approval Matrix'.



3 To establish or change an organisation’s Approval Matrix, please click ‘View/Edit Matrix’ next to its name.



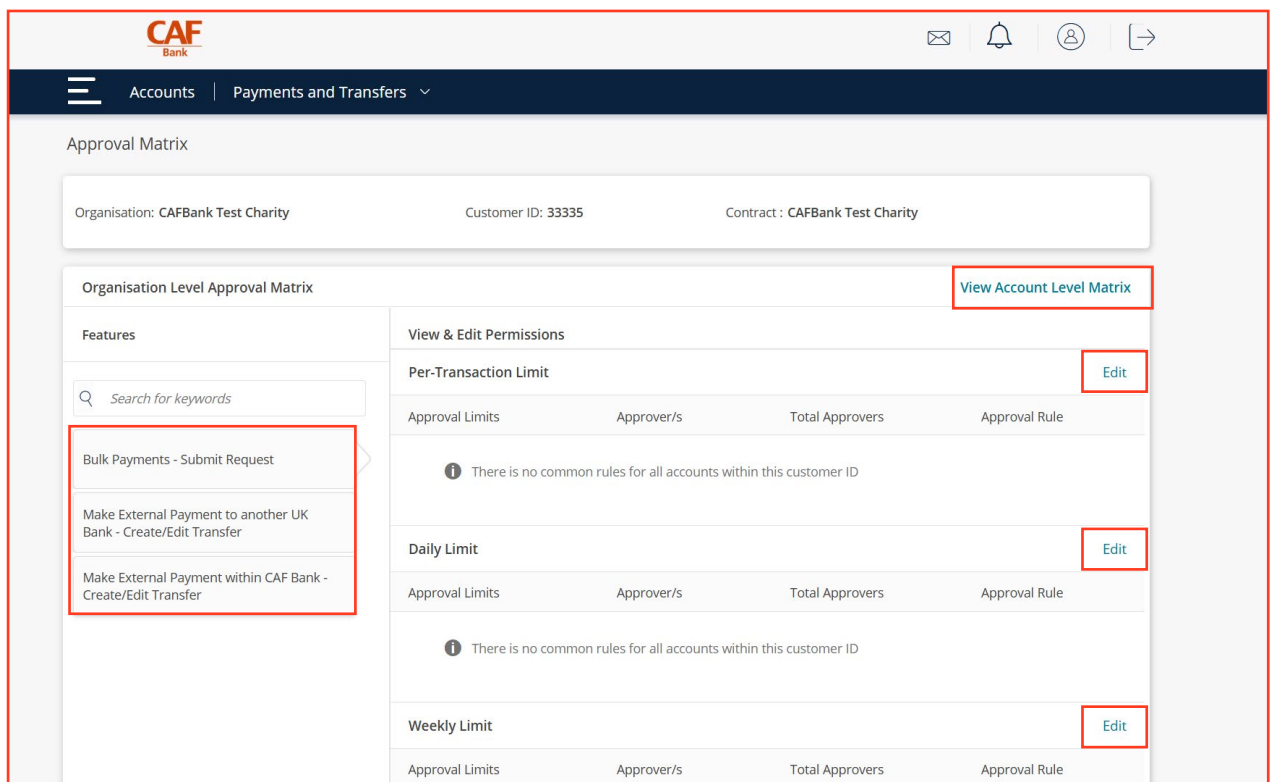
4 On the left side of the Approval Matrix screen, you will see the different payment types to set up.

When clicked, each payment-type tab has three limits to establish: 'Per Transaction Limit', 'Daily Limit' and 'Weekly Limit'.

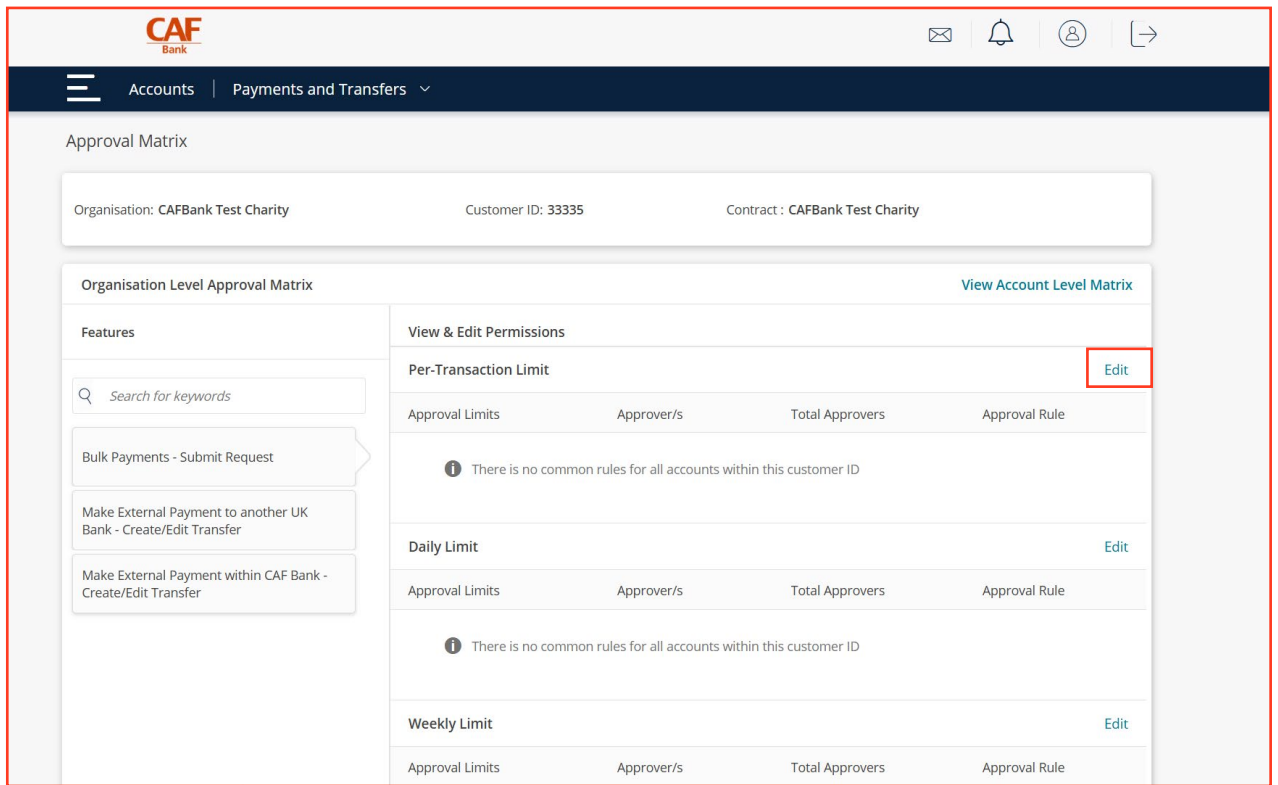
Note: Changes made here apply to all accounts in the organisation and will override any custom approval matrices set at the account level.

To set up an individual account, please click 'View Account Level Matrix', select the relevant account, and follow the same steps.

If an account has a custom matrix, the organisation-level matrix will be blank. This is because these organisational-level settings no longer apply universally.

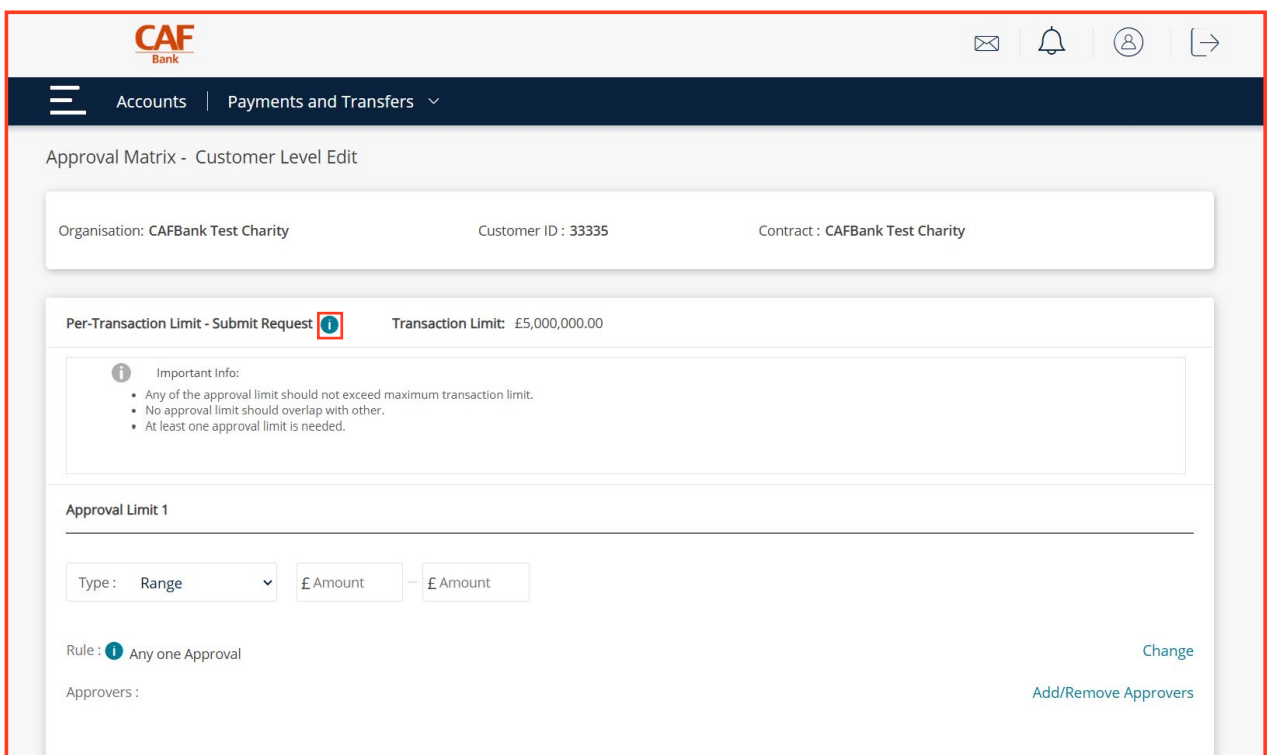


5 Under View & Edit Permissions on the right side of the screen, please click 'Edit'.



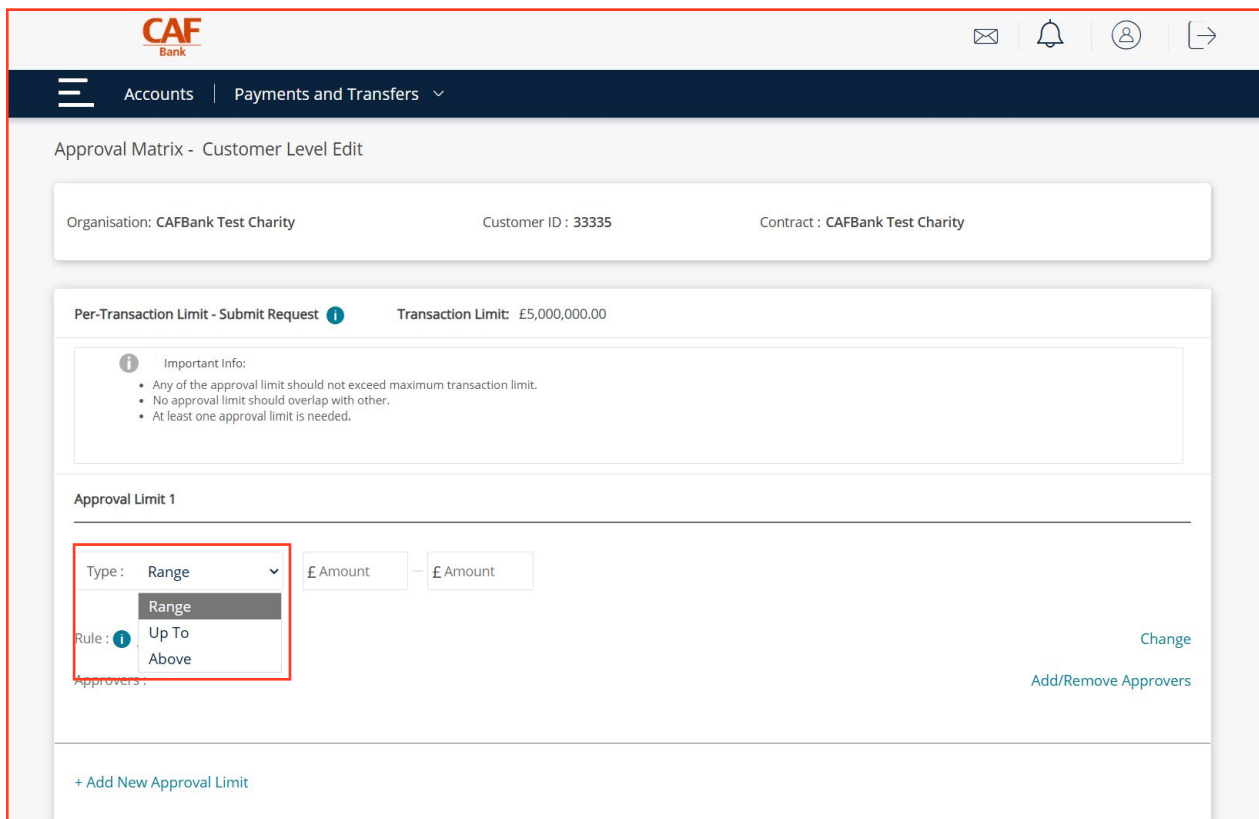
6 This is where you need to set up your transaction limits, assign your approvers and select your approval rule.

You can click the 'i' (icon button) for more information.

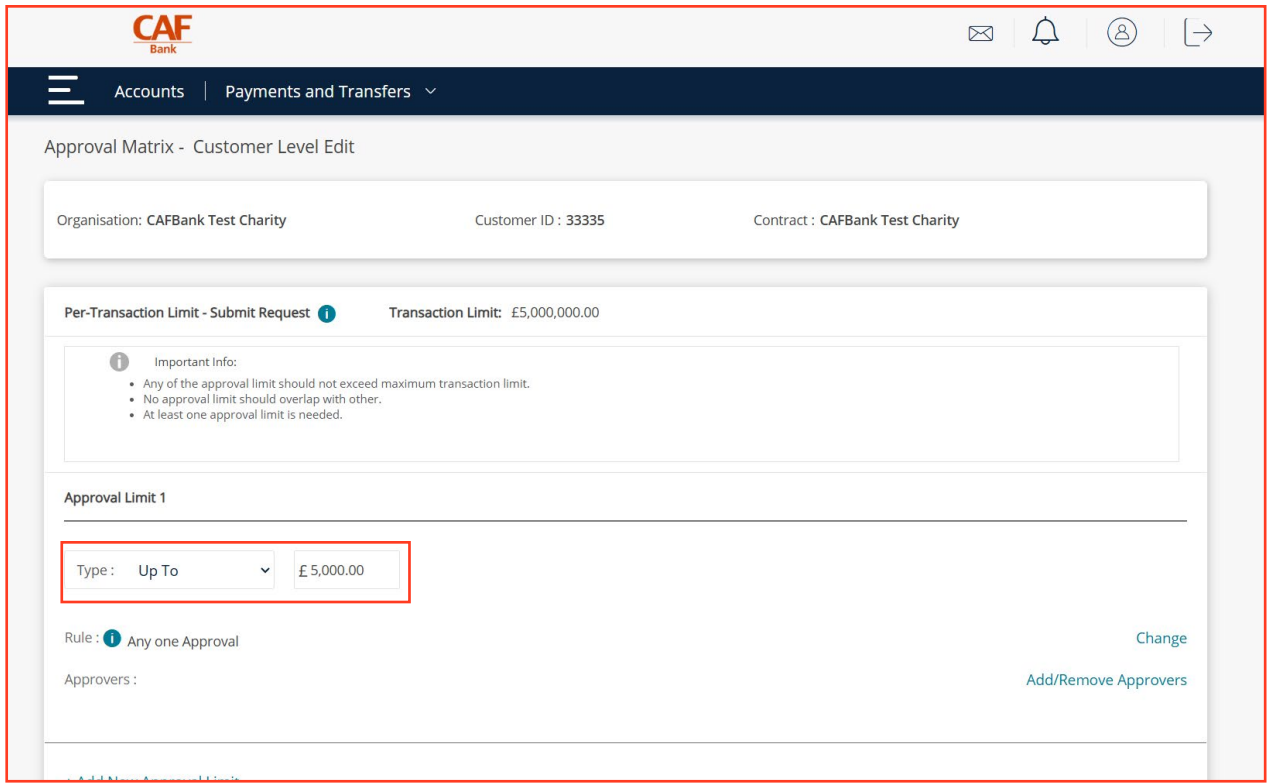


7 Under Approval Limit 1, you will find three options available:

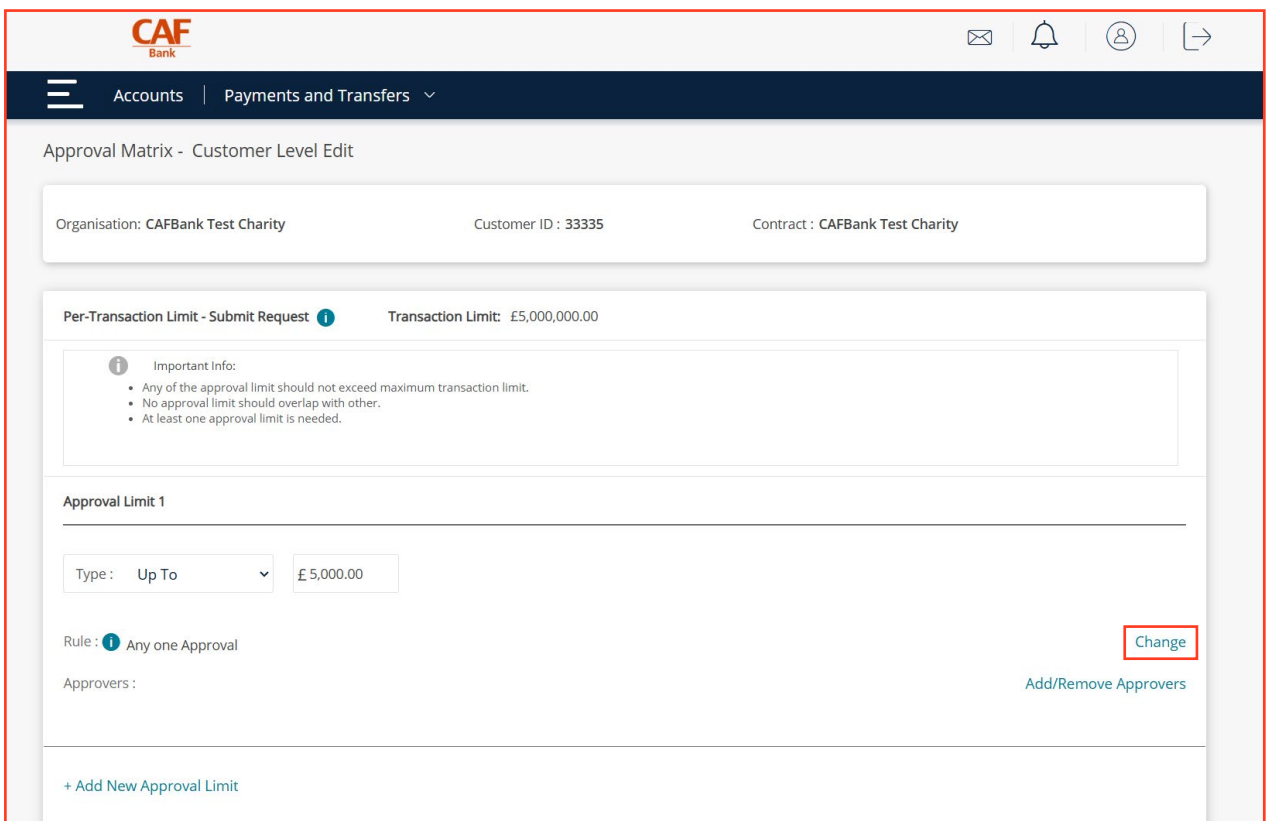
- Range
- Up To
- Above



- 8 For a simple set up, select 'Up To' and enter the amount to match the overall transaction limit for each transaction.



- 9 Please click 'Change' to select the rule you want to apply.



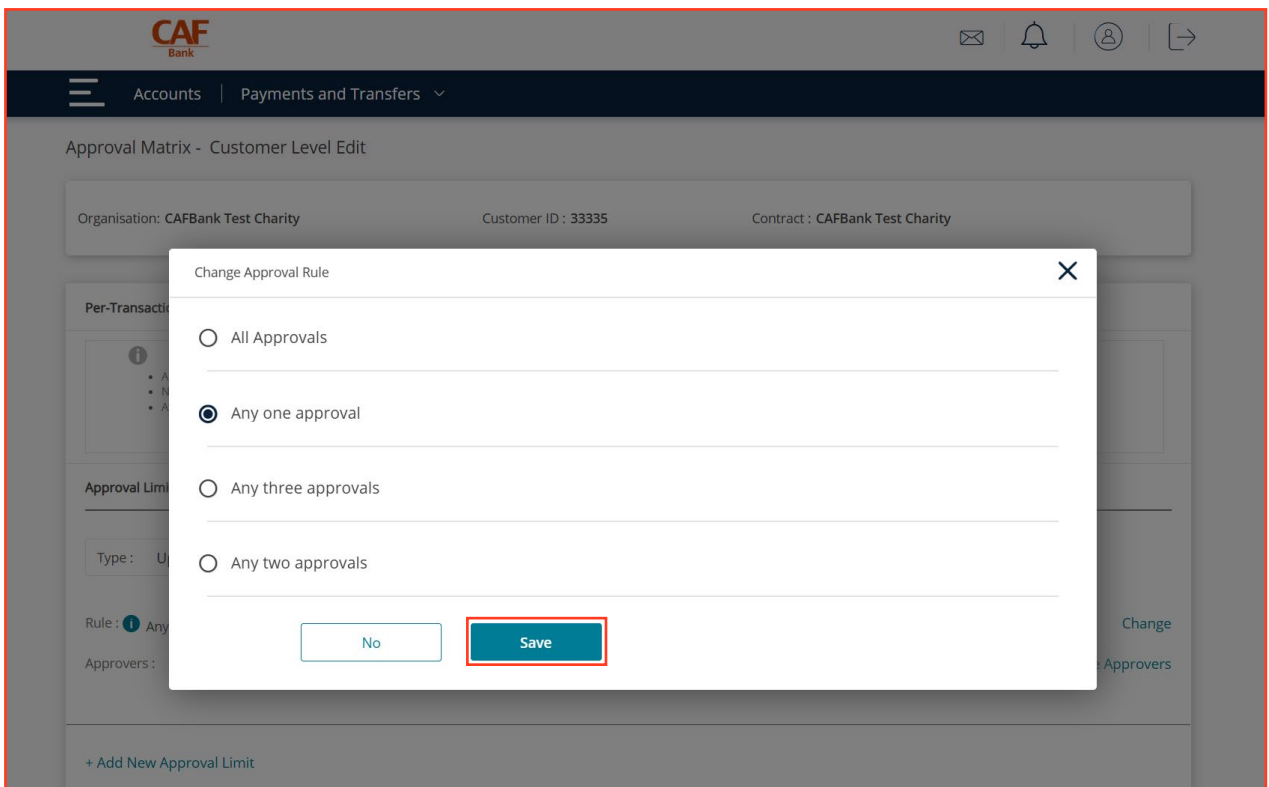
10

There are four options available:

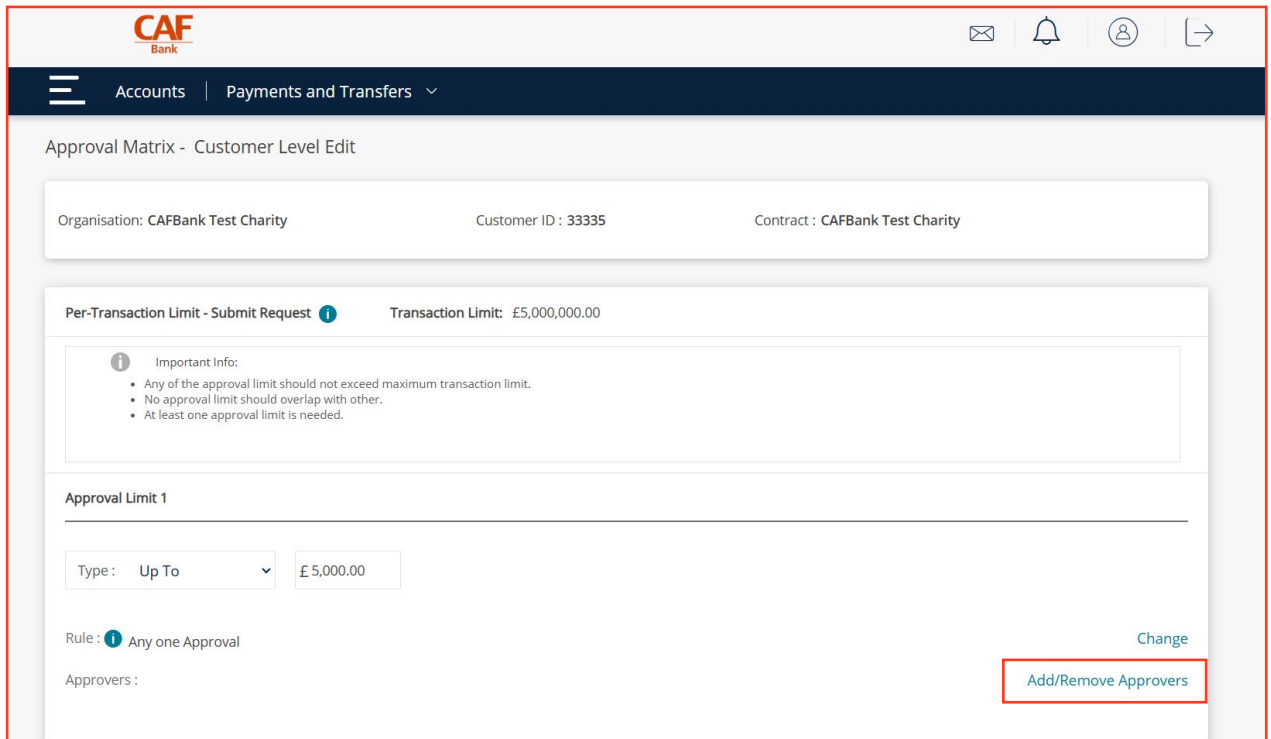
- All approvals: All designated approvers will need to approve the payment.
- Any one approval: One other online user (approver) will need to approve the payment.
- Any two approvers: Two other online users (approvers) will need to approve the payment.
- Any three approvers: Three other online users (approvers) will need to approve the payment.

Select ‘Any one approval’ and please click ‘Save’.

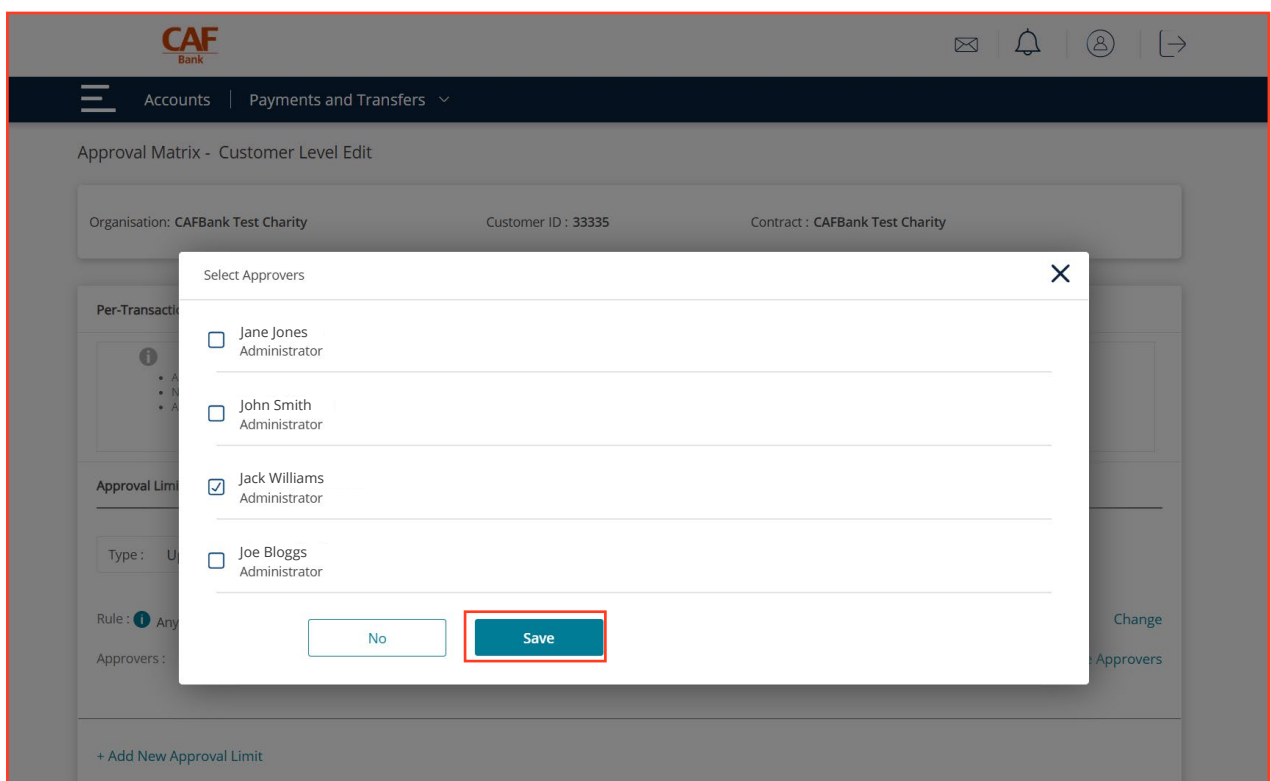
The approval will need to take place after the payment instruction has been created, meaning after the first authorisation.



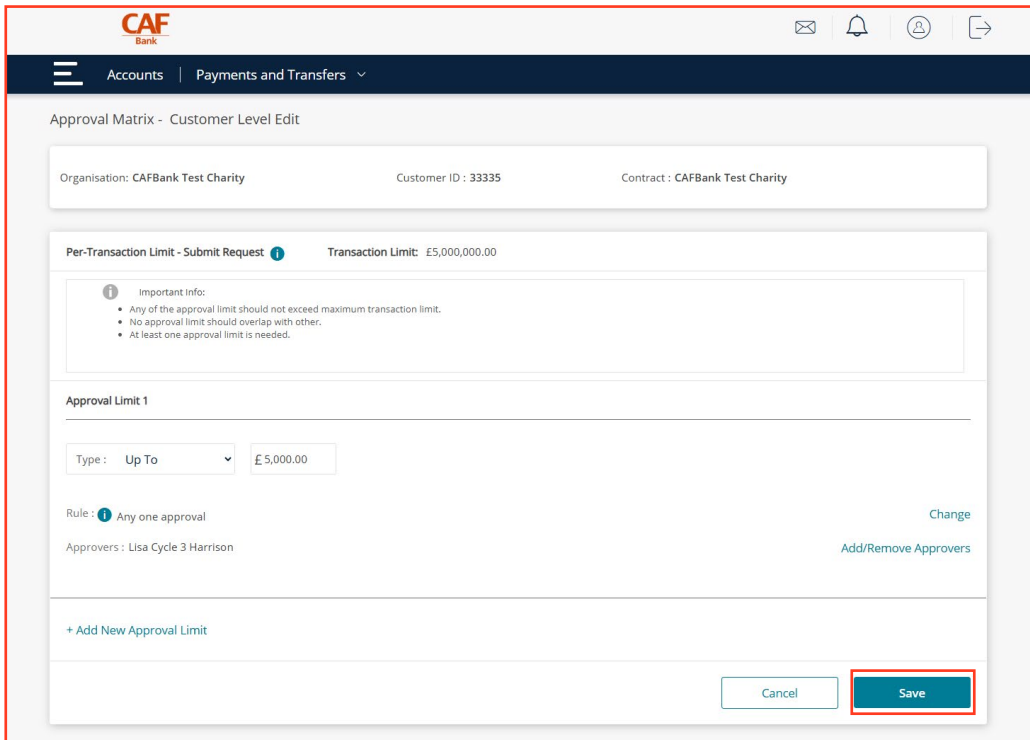
- 11** You will now need to select the approvers. This must be a user who is either an authoriser, or an administrator. Please click 'Add/Remove Approvers.' You will not be able to approve your own payments.



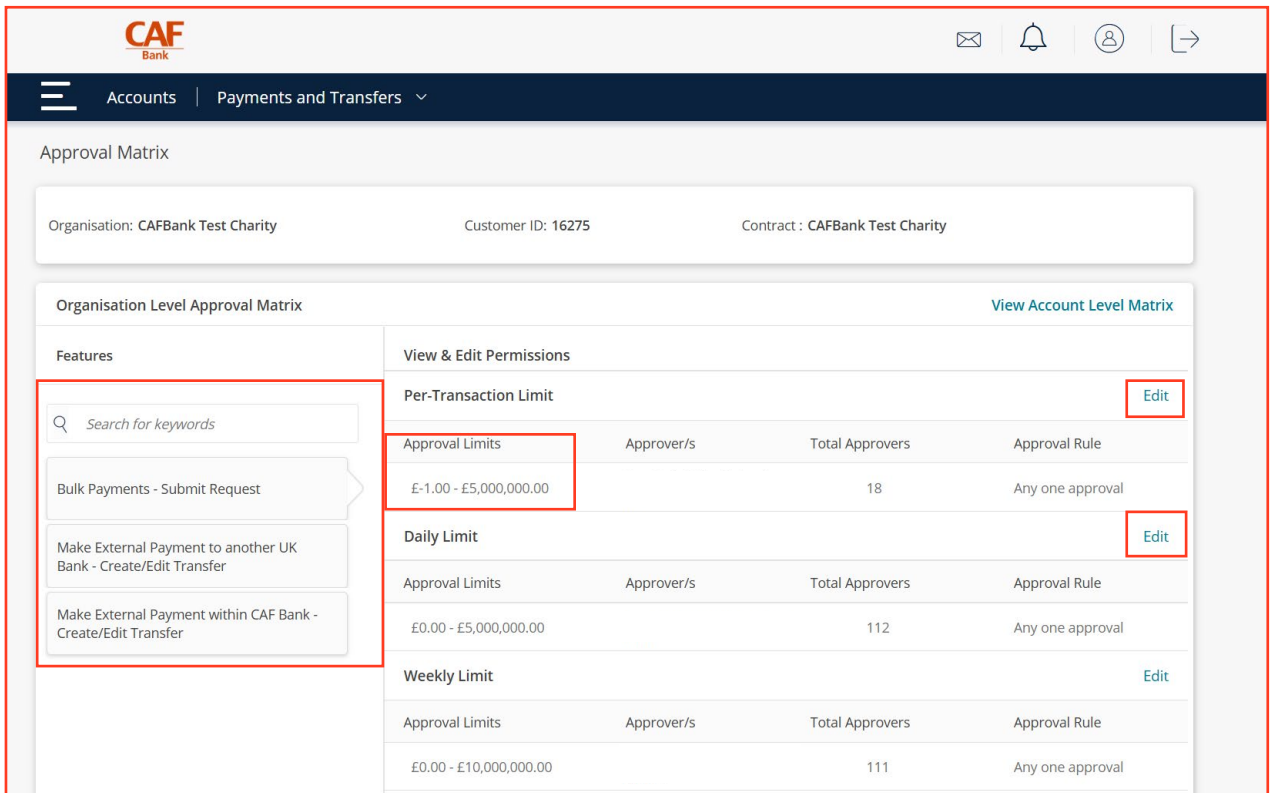
- 12** Select the approvers for payments as displayed on the pop-up screen and please click 'Save'.



13 Review the details shown for your limits and approvers, then click ‘Save’.



14 When saved, the screen will show the Approval Limits that have been set. You will need to repeat these steps for each of other payment types/tabs, covering Daily Limit and Weekly Limit.



UPDATING YOUR APPROVAL MATRIX

1 If you need a more complex Approval Matrix, you may want to set limits in brackets for certain approvers.

Simply click ‘Add New Approval Limit’ to add additional rules to your Approval Matrix.

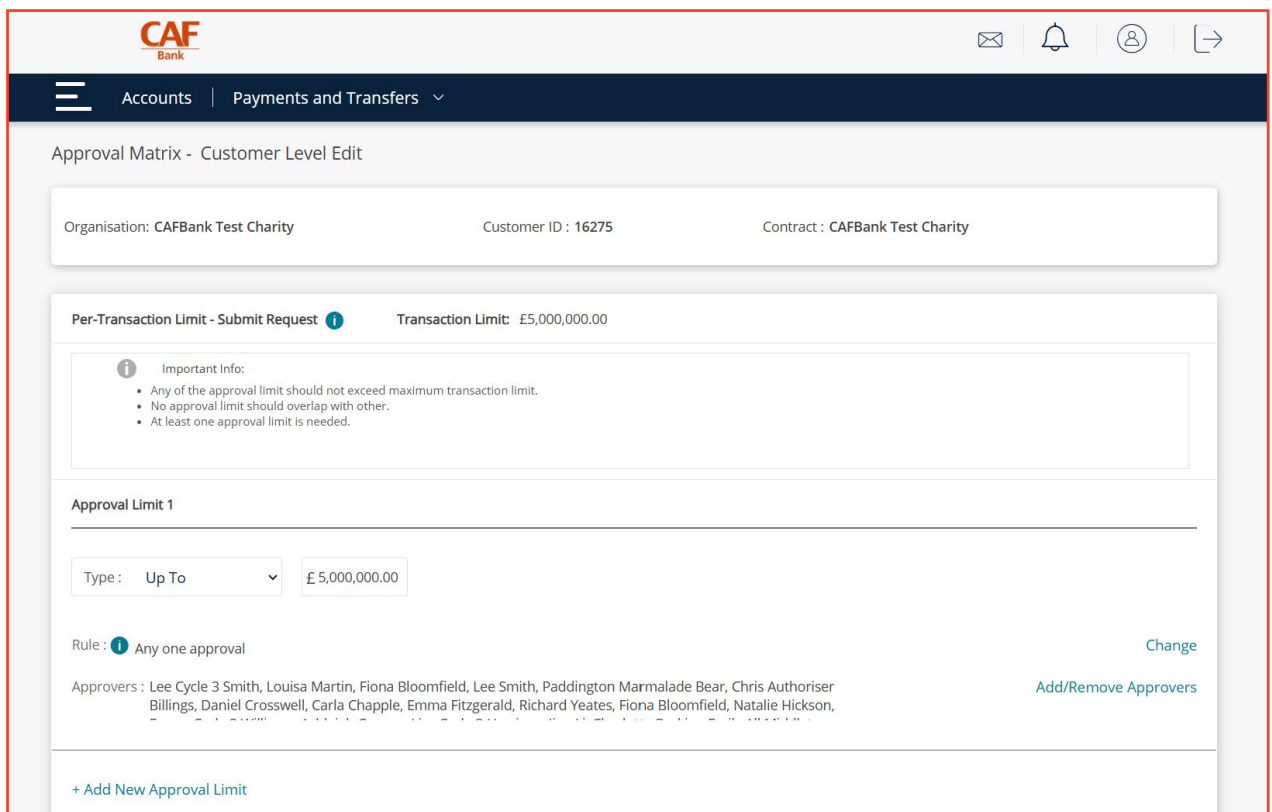
Please note – approval limits cannot overlap, not even by £0.01 e.g. select up to £49,999.99, then the next approval limit would begin from £50,000.00. If the approval limits do overlap; you will receive the error message, ‘Intervals should be exclusive & exhaustive’.

See the following two examples for further information.

Example One

Payments up to £10,000.00 require approval from any one of the approvers listed.

Payments above £10,000.00 may only be approved by the selected approver.

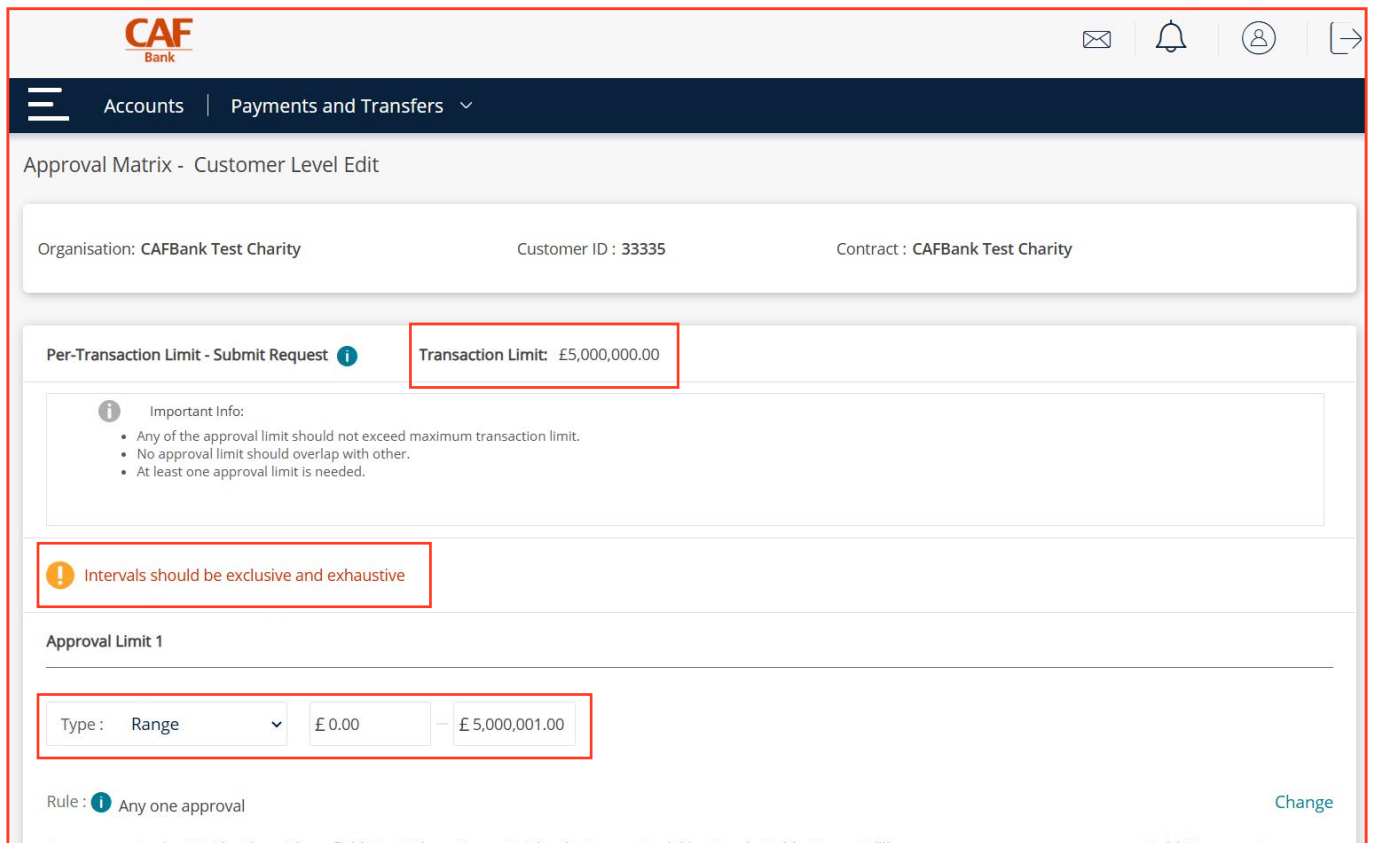


Example Two

Payments up to £10,000.00 require approval from any one of the approvers listed.

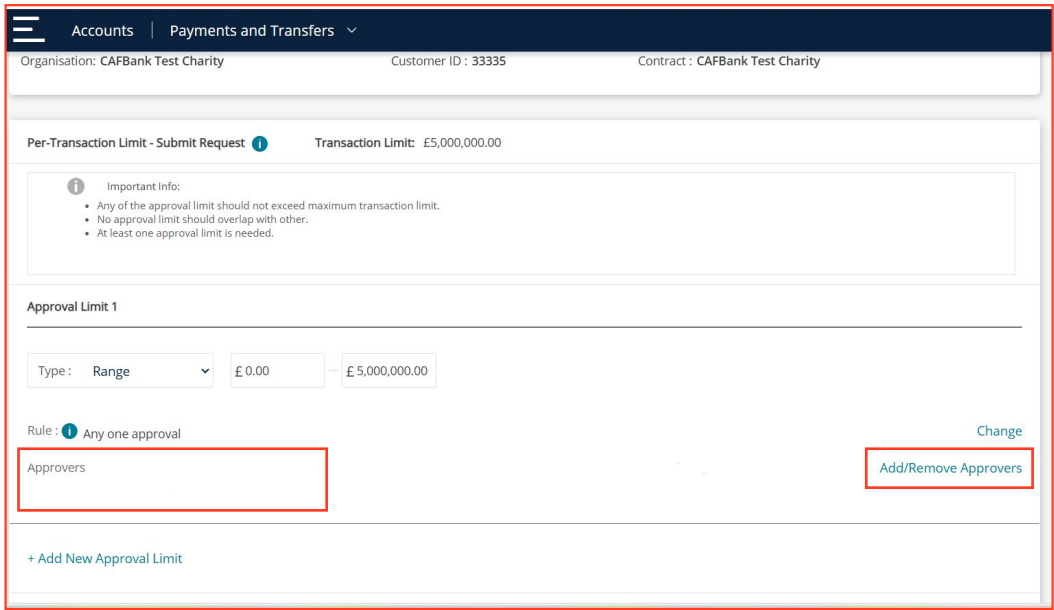
Payments ranged between £10,000.00 - £50,000.00 may only be approved by the select approvers.

Payments ranged between £50,000.00 - £5,000,000.00 require both approvers to approve the payments.

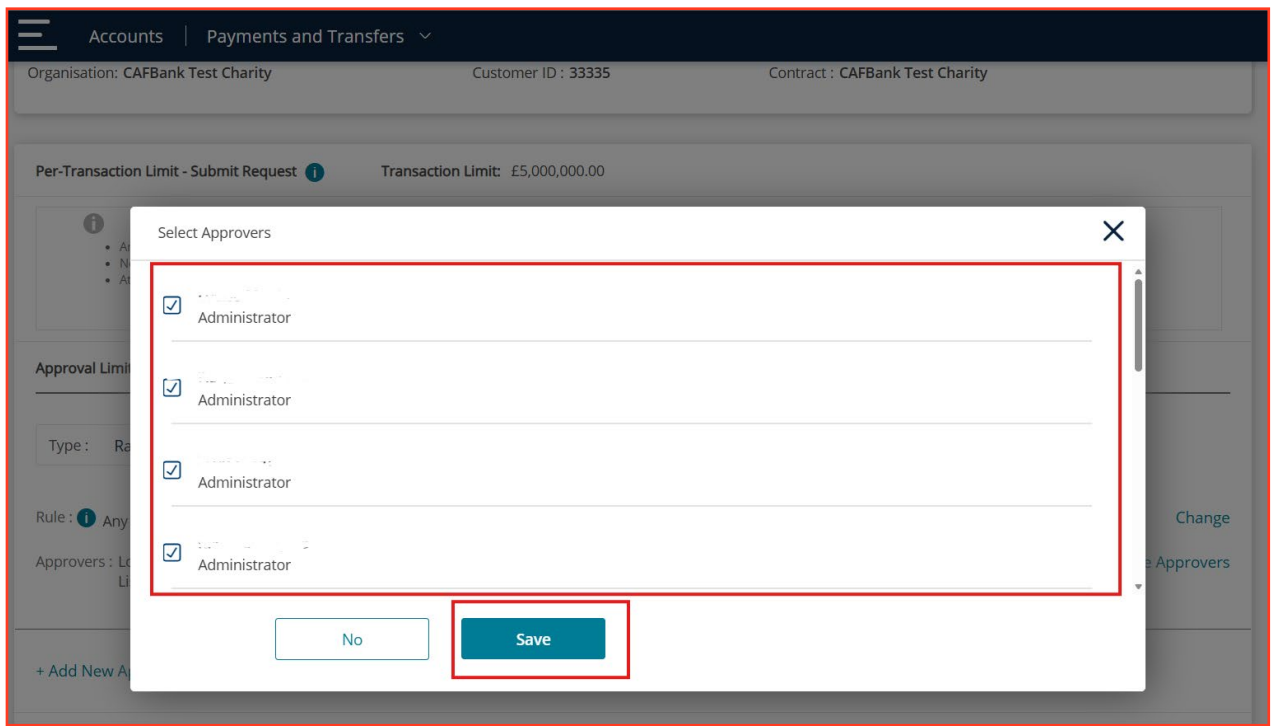


2 If an online user has had their role changed from Administrator or Authoriser to a Creator or Viewer, an error message will appear advising: ‘Given approvers have no authority’. This means there is an online user in the existing Approval Matrix settings that has had their role amended to creator or viewer and is unable to continue to be an approver within the Approval Matrix settings.

To correct this, click ‘Add/Remove Approvers’



3 Untick the online user you wish to remove and click ‘Save’.



4 Click 'Save'. Please note, you will need to complete this action for each payment type and limit type the online user was assigned to.

Accounts | Payments and Transfers

Per-Transaction Limit - Submit Request **1** Transaction Limit: £5,000,000.00

i Important Info:

- Any of the approval limit should not exceed maximum transaction limit.
- No approval limit should overlap with other.
- At least one approval limit is needed.

Approval Limit 1

Type: Range -

Rule: **1** Any one approval [Change](#)

Approvers: Louisa, Fiona, Scott [Add/Remove Approvers](#)

+ Add New Approval Limit



MANAGING YOUR USERS

How to create a new online user, and to edit or suspend an existing online user’s access to your accounts.

Section contents:

- Create new user - *Quick start section*..... 57
- Edit or suspend a user - *Quick start section* 64
- Send login details to another user 69



USER ROLES

Each user will be assigned to one of these roles, as shown in the table below:

ROLE NAME	ROLE PERMISSIONS
Viewer	View-only account access
Creator	Creates payments and will provide the first authorisation (only of payments they create)
Authoriser	Creates and authorises payments. All payments must be authorised by at least two individuals
Administrator	Manages changes to other online users. Can also create and authorise payments

WHAT PERMISSIONS DOES THE 'CREATOR' ROLE HAVE?

Anyone with a 'Creator' role will also act as the first authoriser for any payment instruction they create. This means one additional user's approval will be needed to meet the minimum requirement for dual authorisation.

WILL DUAL AUTHORISATION STILL BE REQUIRED FOR ALL PAYMENTS?

Yes. The payment creator will be the first authoriser of a payment. At least one additional user's approval will be required before a payment leaves your account.

CAN I AMEND ROLE PERMISSIONS, SO A 'CREATOR' CAN SET UP PAYMENTS BUT NOT AUTHORISE THEM?

No, but you can use the Approval Matrix to set up additional 'Authorisers' to an account. This feature allows you to set the required number of approvers and identify those people who can authorise a payment after it's created. You can choose to set this by account, payment amount, daily or weekly totals, if you so wish.

Examples: You could allow any Authoriser to approve payments up to a specified amount. Alternatively, you may choose to enhance your controls for larger payments and set up more than one Authoriser.

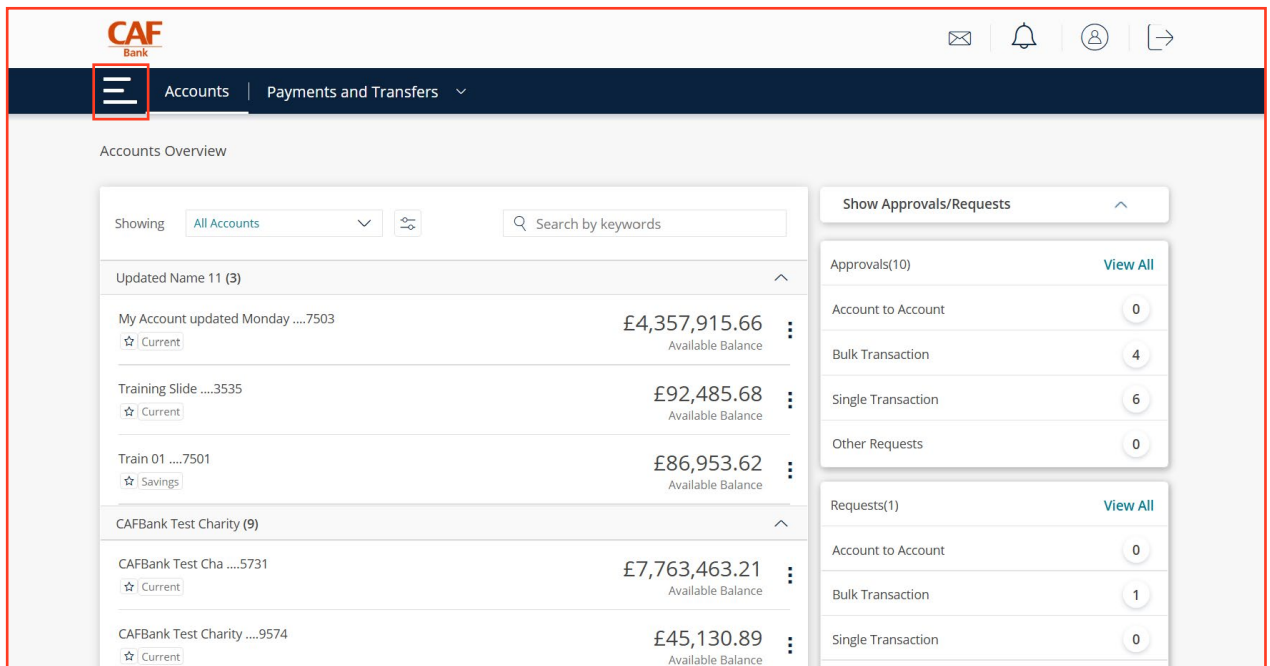
In all cases, the number of Authorisers is in addition to payment creation, whether initiated by a Creator, Authoriser or Administrator. This means that if two Authorisers are set up in the Approval Matrix to approve payments of any criteria, three users' approvals will be needed.

WHAT ARE YOUR OPTIONS?

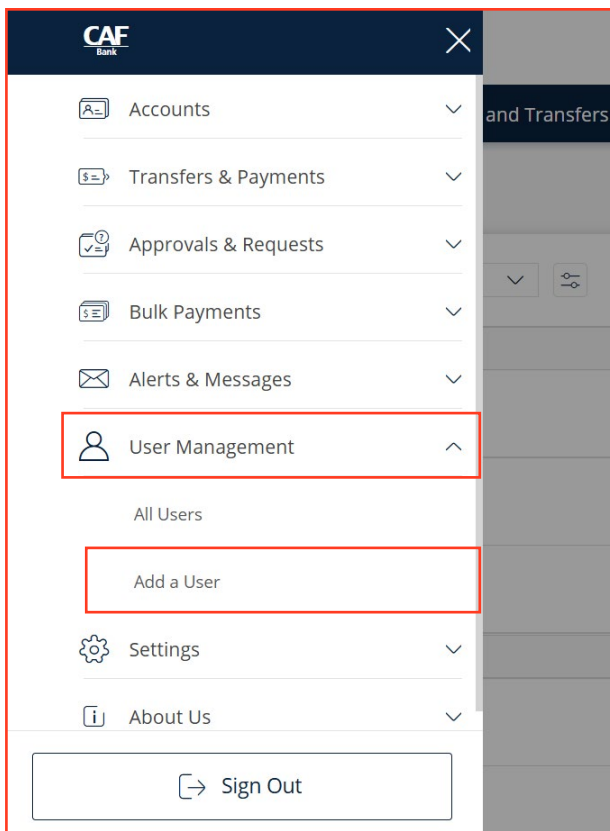
1. If you accept a user assigned to a 'Creator' role will be first authoriser, no action is needed. This will apply only for payments created by that person.
2. Otherwise, you can add another 'Authoriser', so that two Authorisers are required to approve each payment after its creation. Please refer to the 'Approval Matrix' section in this user guide, or our "Manage Approval & Authorisation Limits" explainer video, which show you how to create online users, edit or suspend their account access.

CREATE NEW USER - Quick start section

- 1 Please click on the main menu icon (the three horizontal lines shown on the left of the screen).



- 2 Under 'User Management', please select 'Add a User'.



- 3 'Select 'Create a new user', in 'Select Charity' choose the charity you want to add the user to, then provide the personal details requested, and click 'Continue'.

Registering a UK mobile number (country prefix: +44) with us will help to prevent potential restrictions on your use of our services

The screenshot shows the 'Add New User - User Details' form in the CAF Bank interface. The form is divided into several sections: 'Add User', 'Personal details', 'Communication details', and 'Personal address'. The 'Add User' section has two radio buttons: 'Create a new user' (selected) and 'Add an individual already related to the Organisation'. The 'Personal details' section includes a 'Select Charity' dropdown menu (highlighted with a red box) with 'this is Us' selected, a 'Title' dropdown, and text input fields for 'First Name (Including Middle Names)', 'Last Name', 'Date of Birth' (with a calendar icon), 'Nationality', and 'Other Nationality (Optional)'. The 'Communication details' section has text input fields for 'Email' and 'Mobile'. The 'Personal address' section has a text input field for 'Country'. At the bottom right, there are 'Cancel' and 'Continue' buttons.

- 4 You will be asked to review the user’s details on the confirmation page. Please take the time needed to review as any incorrect information provided may cause delays in processing your request. To make changes, please click ‘Back’ button. If all the details are correct, click ‘Submit’ to proceed.

Add new user - Confirmation

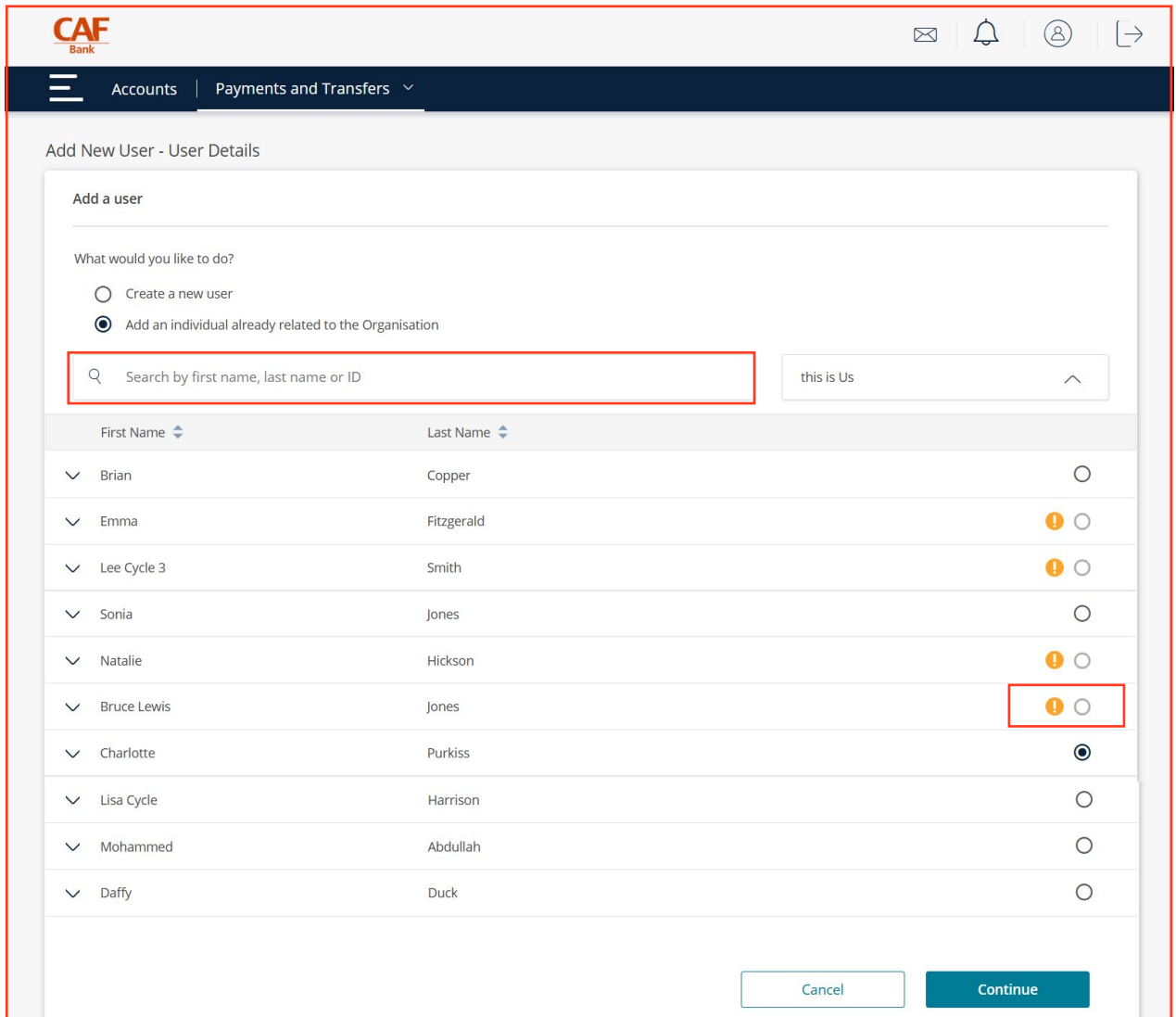
User Details	
Title:	Miss
First Name (including Middle Names):	Jane
Last Name:	Smith
Date of Birth:	01-08-2000
Gender:	Female
Nationality:	New Zealander
Other Nationality:	None
Email:	
Mobile:	(+44)0000000000
Address Line 01:	25 Kings Hill Avenue
Address Line 02:	Kings Hill
Country:	United Kingdom
County:	Kent
Town/City:	West Malling
Post Code:	ME19 4JQ

- 5 Your request has now been submitted for review. Please wait for our team to review and approve the application.

The screenshot shows the CAF Bank online banking interface. At the top left is the CAF Bank logo. The navigation bar includes 'Accounts' and 'Payments and Transfers'. A confirmation message with a green checkmark icon states: 'The new individual has been submitted for review'. To the right of this message, the 'Application ID: PQACABVFJF' is displayed. Below the message is a 'User Details' section containing the following information:

User Details	
Title:	Miss
First Name (including Middle Names):	Jane
Last Name:	Smith
Date of Birth:	01-08-2000
Gender:	Female
Nationality:	New Zealander
Other Nationality:	None
Email:	jane.smith@gmail.com
Mobile:	(+44)0000000000
Address Line 01:	25 Kings Hill Avenue
Address Line 02:	Kings Hill
Country:	United Kingdom
County:	Kent
Town/City:	West Malling
Post Code:	ME19 4JQ

6 Once our team has completed the necessary checks and approved the new user’s application, you will need to finish the process by adding them to your organisation and assigning their role. To do this, please return to the ‘Add a User’ section (as outlined in step 2) and select ‘Add an individual already related to the Organisation.’ The newly approved user will now appear in the list shown. Select the user and click ‘Continue’ to proceed.

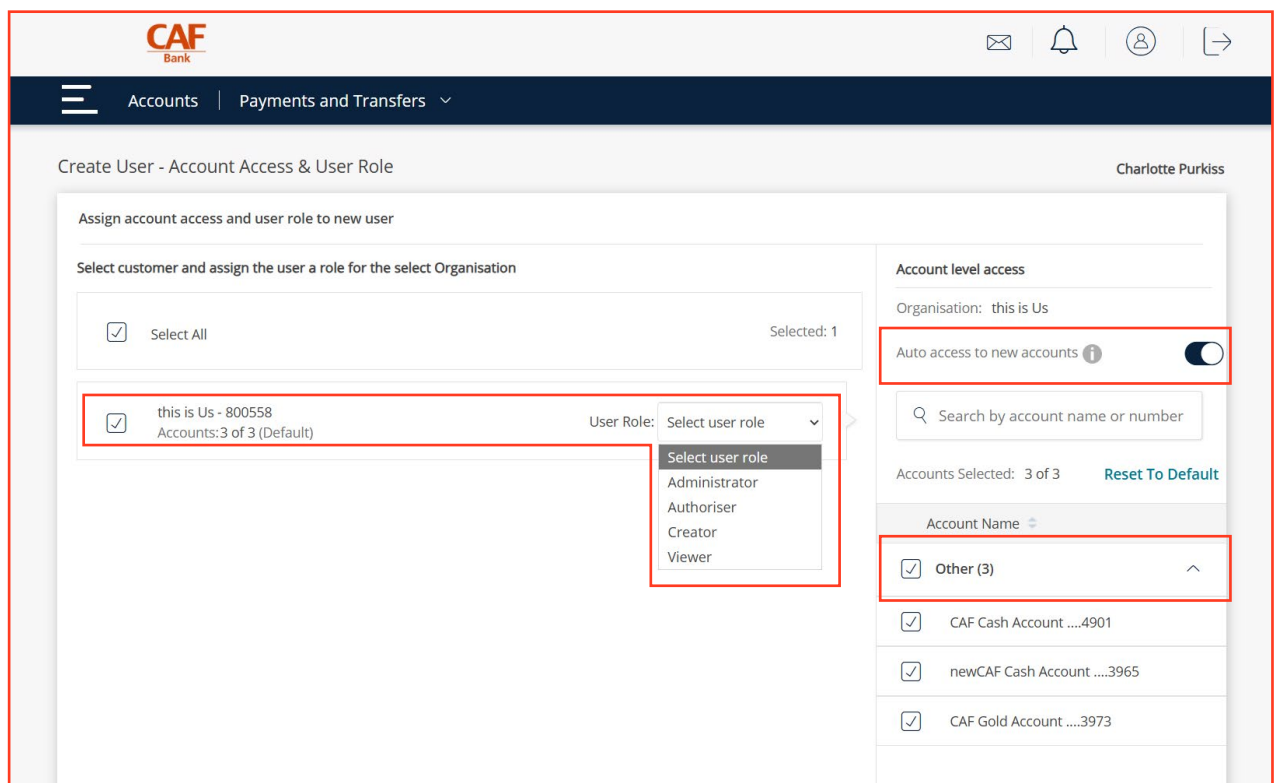


7 Next, you will need to select the organisation, choose the role for the new user, and specify the accounts you would like them to be able to access.

Please note:

- if you add another Administrator to your account, they will be able to remove you as an Administrator, even though you are the Account Contact.
- if you want a user to be automatically added to any new accounts, you will need to make sure this option is switched on as shown below.

Click 'Continue'.



- 8 On the next screen, you will be asked to check these details. Once you have, please click 'Add User' to finish.

The screenshot shows the 'Create User - Verify and Create User' screen. At the top left is the CAF Bank logo. The navigation bar includes 'Accounts' and 'Payments and Transfers'. The user's name 'Charlotte Purkiss' is displayed in the top right. The main content area is divided into sections: 'User Details' with fields for Title (Mrs), First Name (Charlotte), and Last Name (Purkiss); 'Account Access & Role' with a 'View/Edit' link; and a table showing account access details. At the bottom, there are three buttons: 'Cancel', 'Back', and 'Add User' (highlighted with a red box).

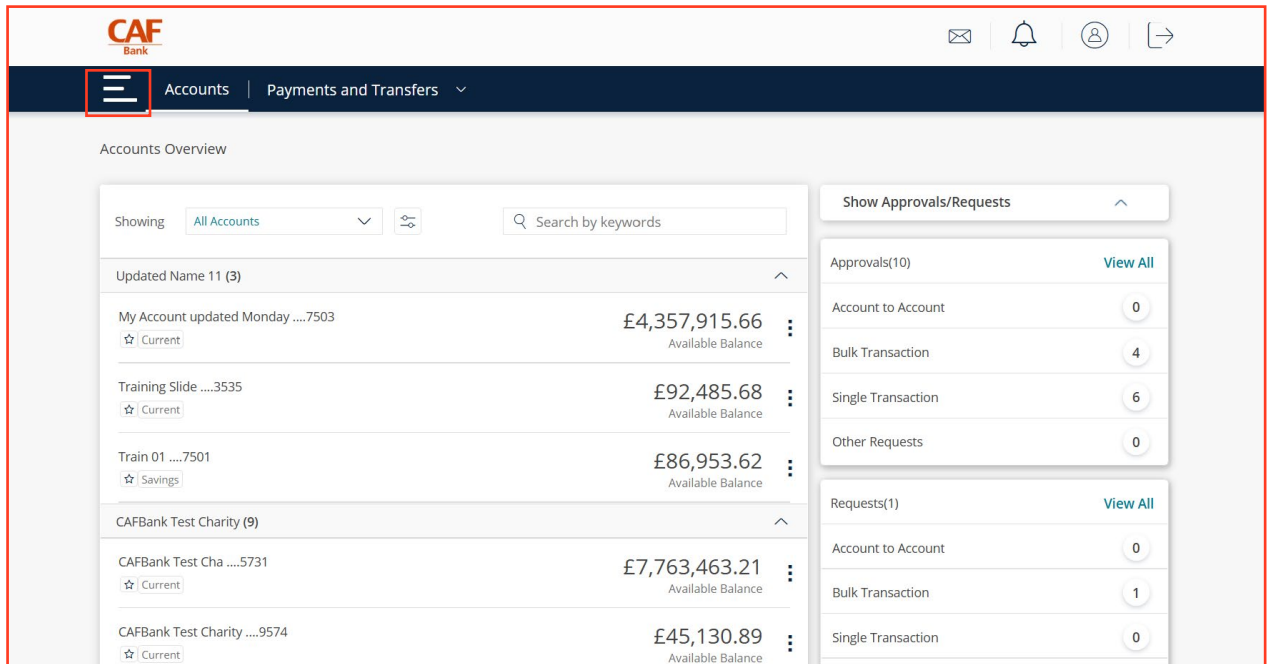
Customer	Role	Selected Accounts	Auto access to new accounts
this is Us - 0558	Creator	3	On

- 9 You will see an acknowledgment message displayed, confirming that the user has been successfully added. The new user will then receive a text message, with their temporary password, as well as an email that will confirm their username and provide instructions on how to activate their user access.

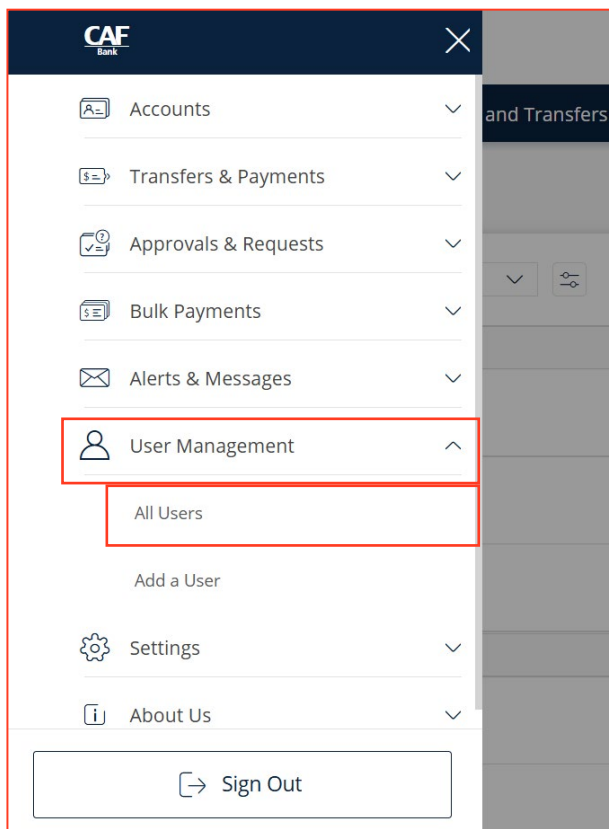
The screenshot shows the 'Add New User - Acknowledgement' screen. At the top left is the CAF Bank logo. The navigation bar includes 'Accounts' and 'Payments and Transfers'. The user's name 'Charlotte Purkiss' is displayed in the top right. The main content area is divided into sections: a success message 'The user has been successfully added.' with a green checkmark and a 'Reference Number' of 4191335079; 'User Details' with fields for Full Name (Test Testerson), Date of Birth (01/01/2000), Phone Number (+44: [redacted]), and Email Address (c: [redacted]); and a note: 'Note: Login details have been sent to the user's email address.' At the bottom, there are two buttons: 'Create New User' and 'View All Users'.

EDIT OR SUSPEND A USER - Quick start section

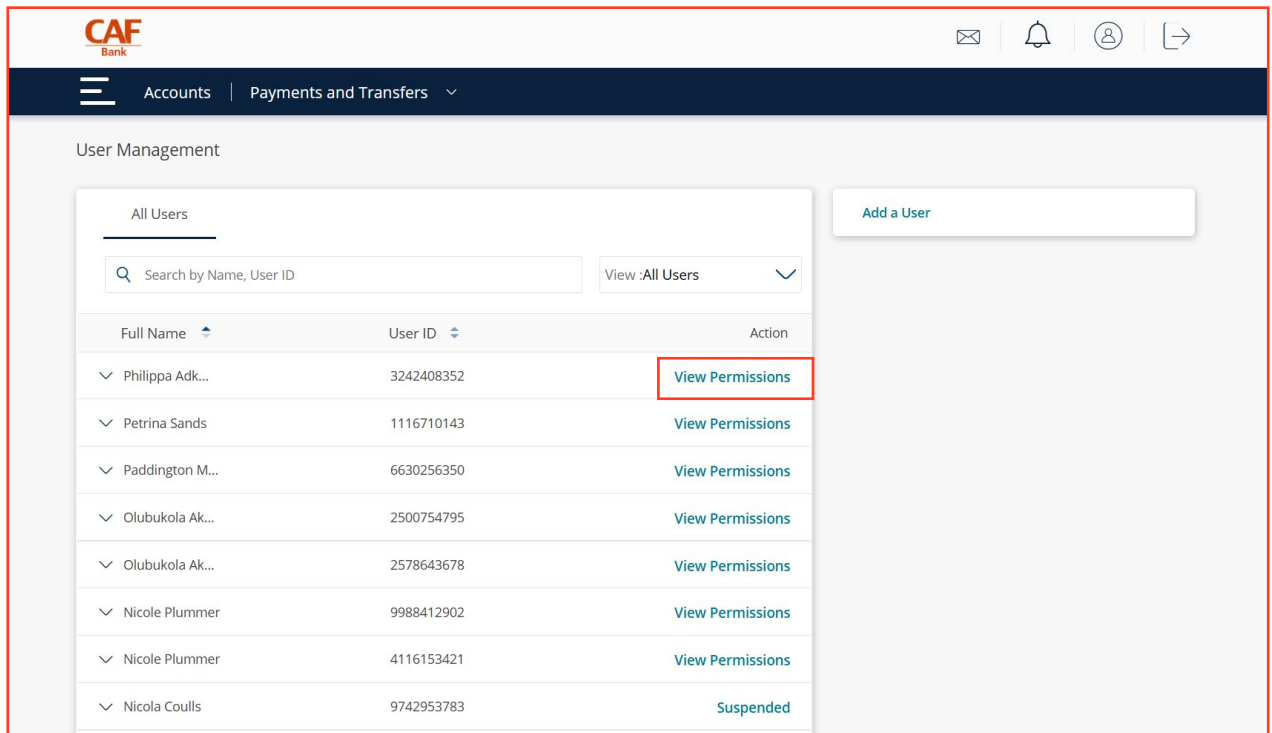
- 1 Please click the main menu icon (three horizontal lines shown on the left of the screen).



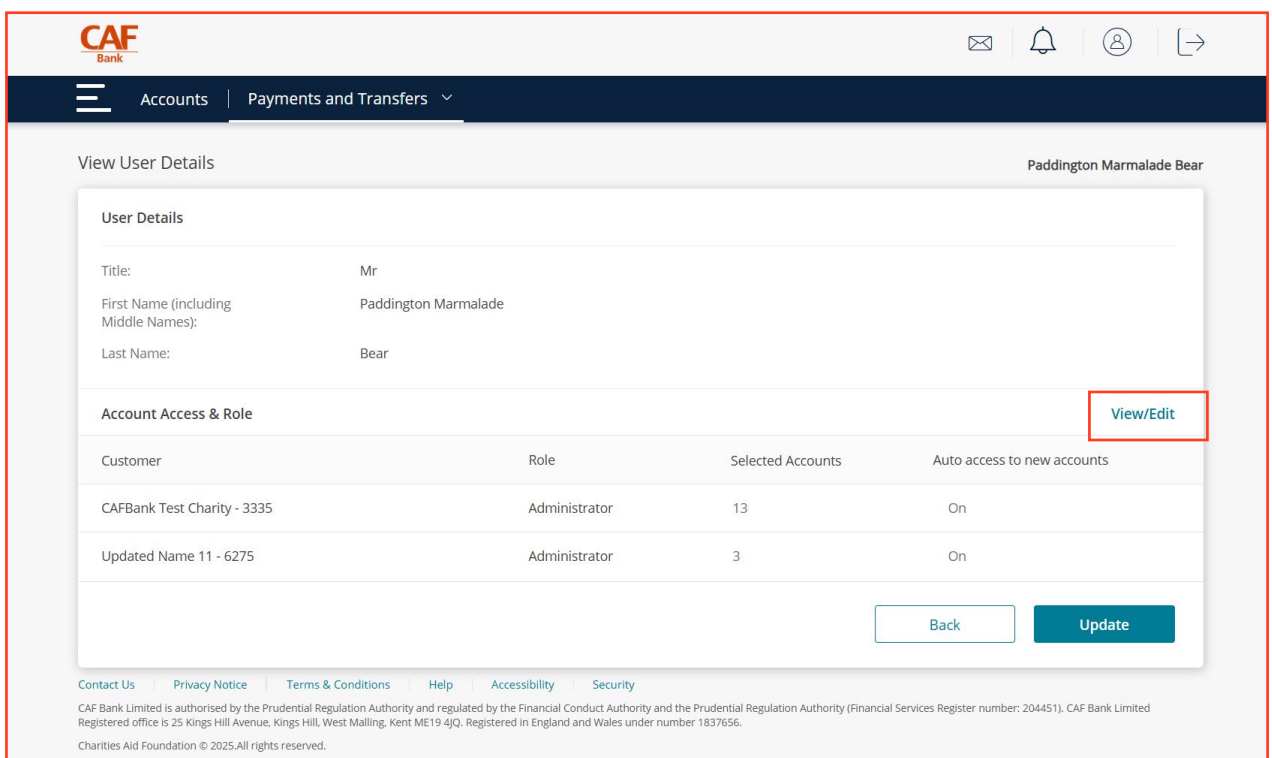
- 2 Please select 'All Users' under the 'User Management' section.



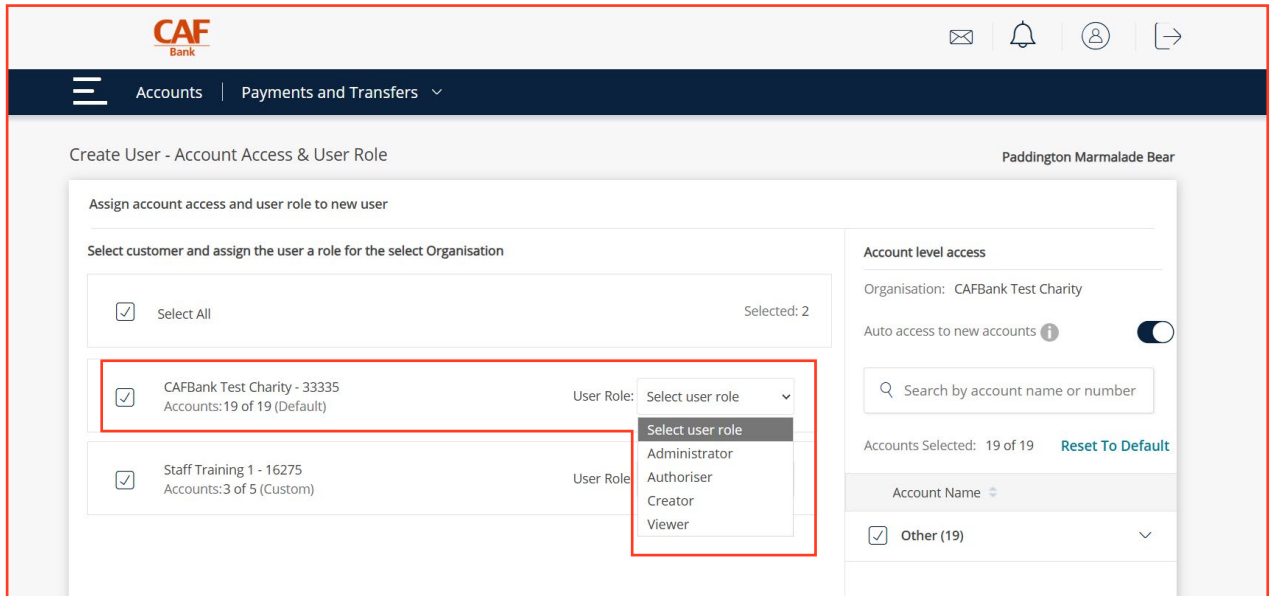
3 Please click 'View Permissions' next to the user you would like to edit.



4 The users details screen will then be displayed. Please click 'View/Edit' to view their Account Access & Role.

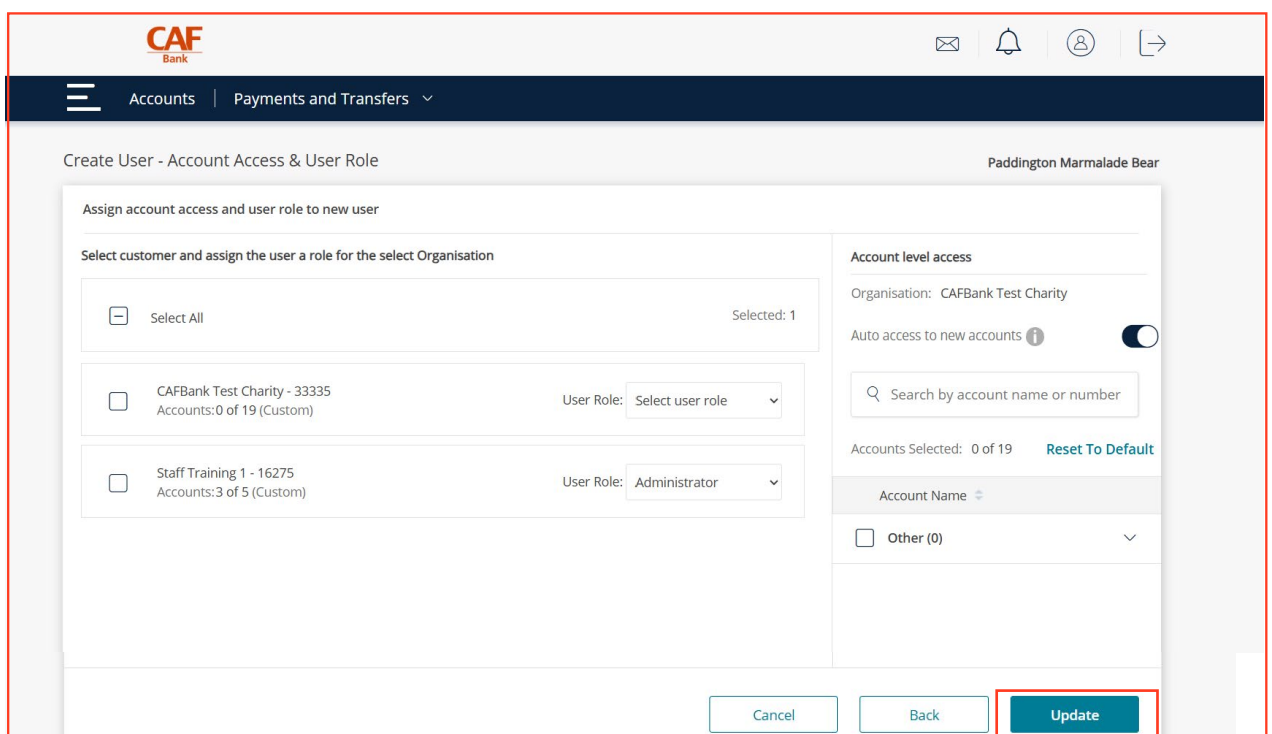


- 5 From this screen, you can update the user’s role, choose whether they should automatically receive access to newly added accounts, and expand individual accounts to select specific ones the user should have access to.

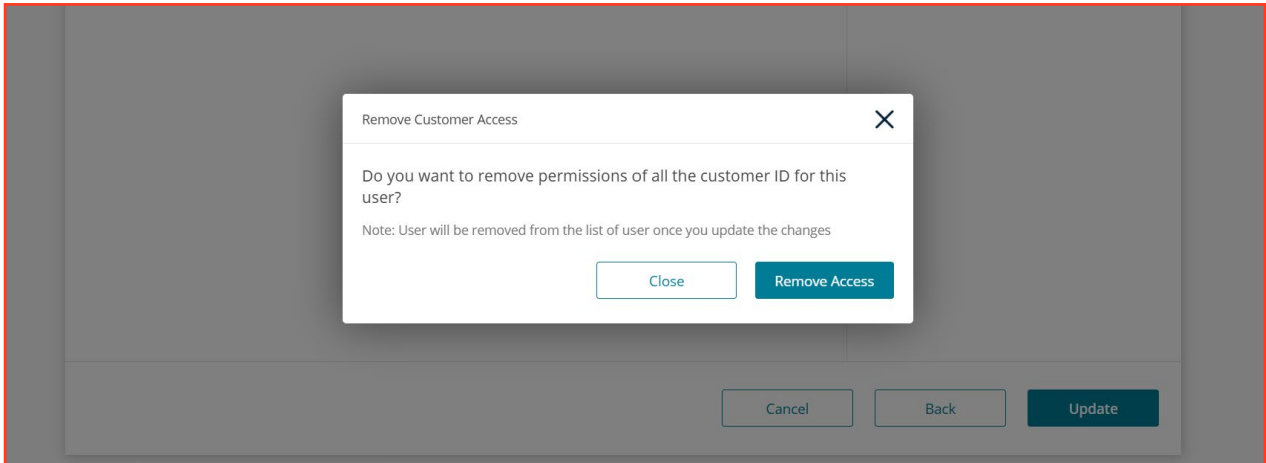


- 6 If you remove access to organisation/all accounts and click ‘Update’, you will see a warning displayed. The user will then be suspended and unable to log in.

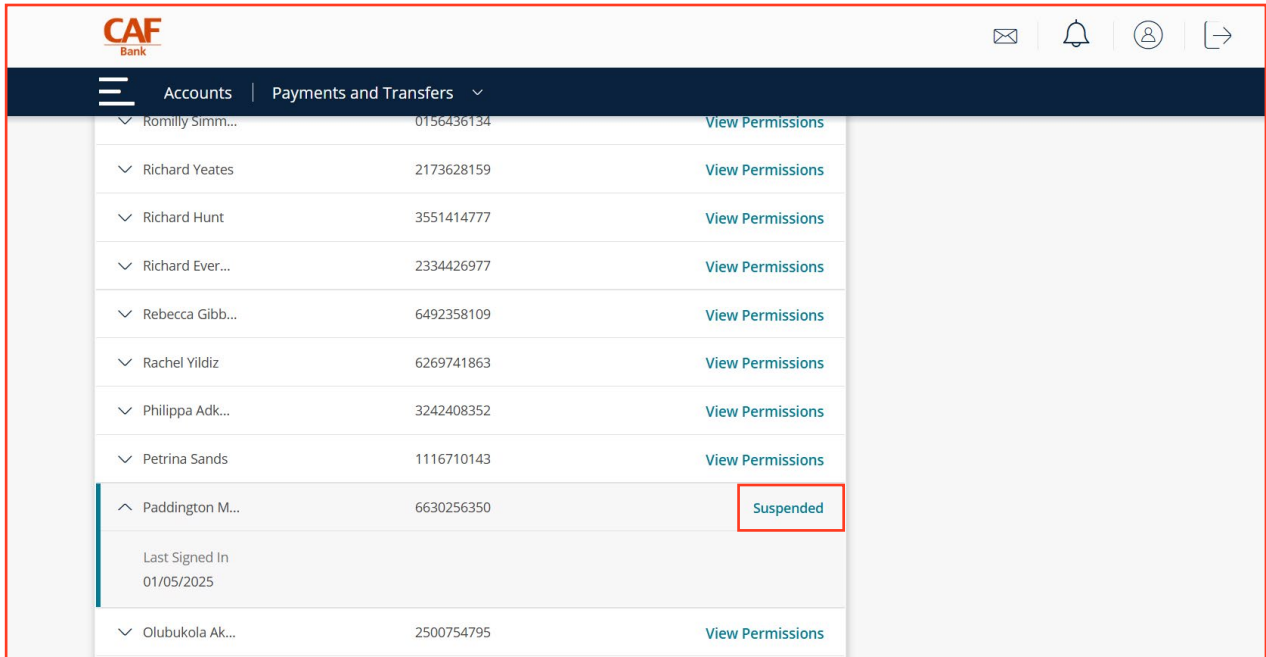
Please note - Remove Users from your Approval Matrix before suspending them, otherwise you will need to contact Customer Services to unsuspend the Users on your behalf before then removing the User from the Approval Matrix.



7 When you remove access to an organisation or all accounts, you will see the Remove Customer Access pop-up message. If you click 'Remove access', the user will be suspended. You will need to call CAF Bank to re-activate their user access. Please note that if the user has access to other organisations for which you are not the administrator, the user will not show as suspended. However, you will no longer be able to set their permissions and role. As before, you will need to call CAF Bank to reactivate their user access.



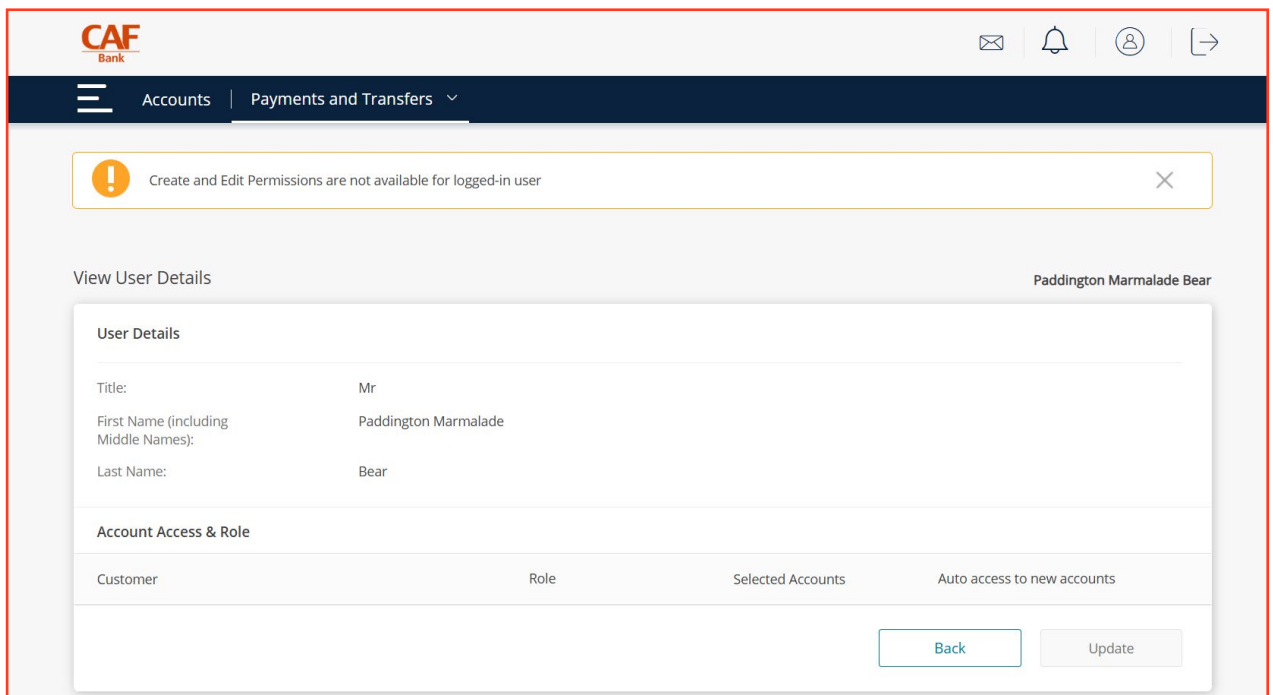
8 A user will be shown as 'Suspended' if you have removed their access to organisation and all of your organisation's accounts.



- 9 For other organisations' accounts where the user also has access, but you are not the administrator, you will see the message 'View Permissions'.



- 10 If you click 'View permissions', you will see the accounts to you which you have shared access. However, you will not be able to edit the user permissions or re-activate their access to the accounts for which you are the administrator. Instead, as mentioned in Step 7, you will need to contact CAF Bank to restore their access.

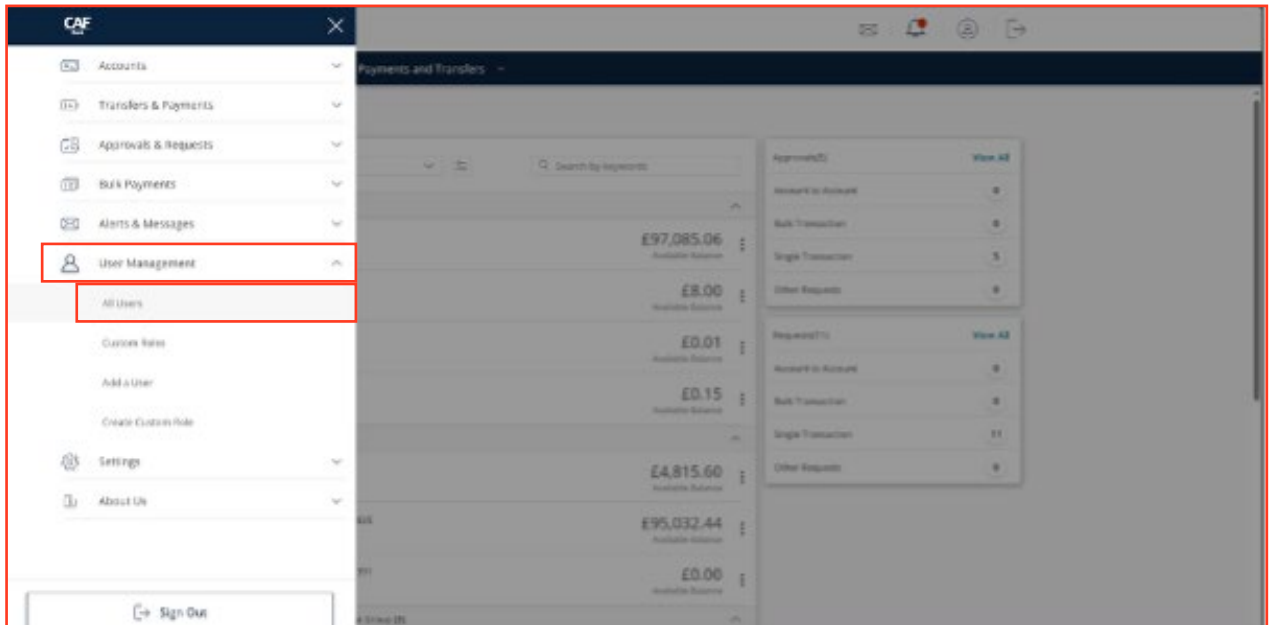


SEND LOGIN DETAILS TO ANOTHER ONLINE USER

Note: This action only applies to new users who have not activated their profile

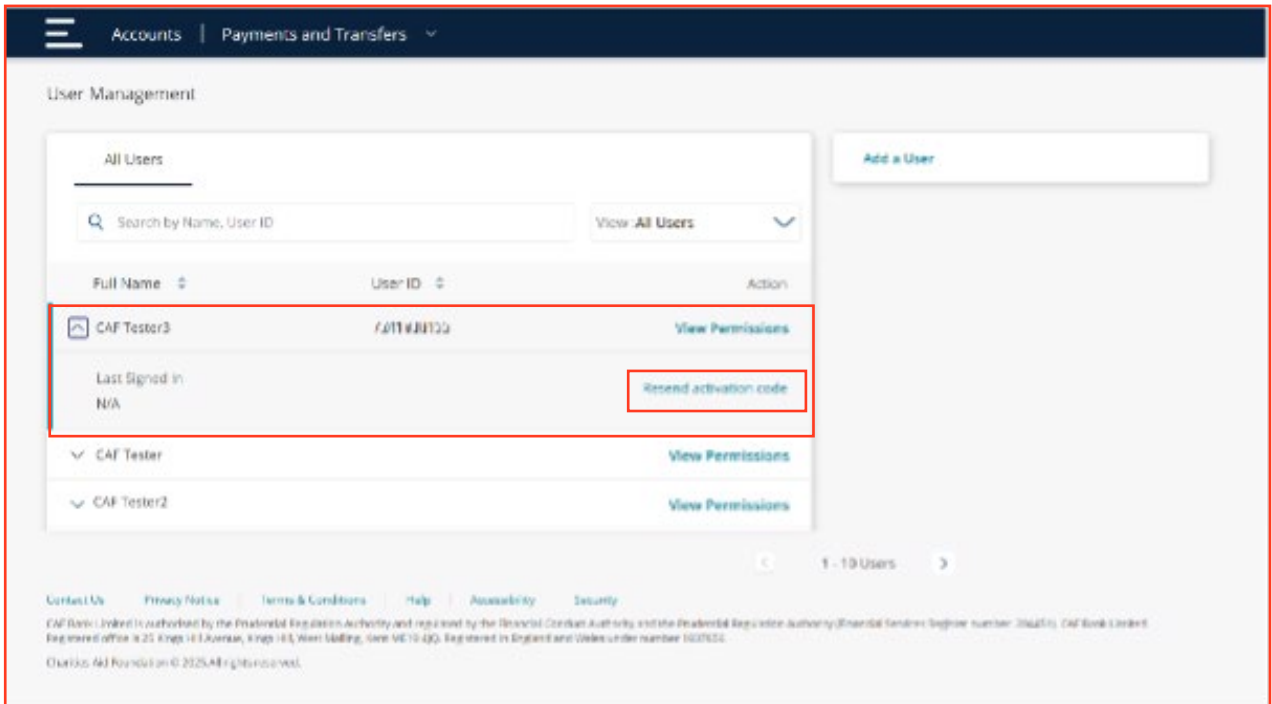
1

On the home screen, access the menu (three horizontal lines on the left side of the screen). Next, click 'User Management' to expand the selection and then click 'All Users'.

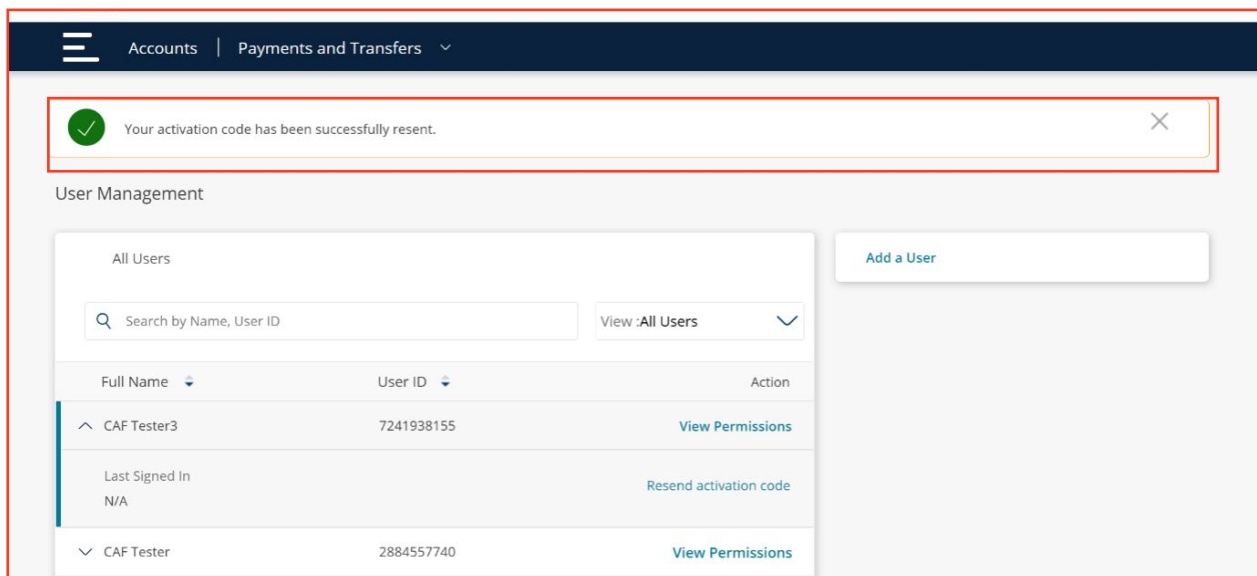


2

On the 'User Management' page, click the down arrow next to the name of the user and then click 'Resend activation code'.



3 A confirmation message will appear to show that the activation code has been sent successfully.





MANAGING YOUR BENEFICIARIES

In our online banking service, 'payees' are called 'beneficiaries'. Here's where you can learn how to create a new beneficiary, view an existing beneficiary's details or edit its nickname, and remove a beneficiary.

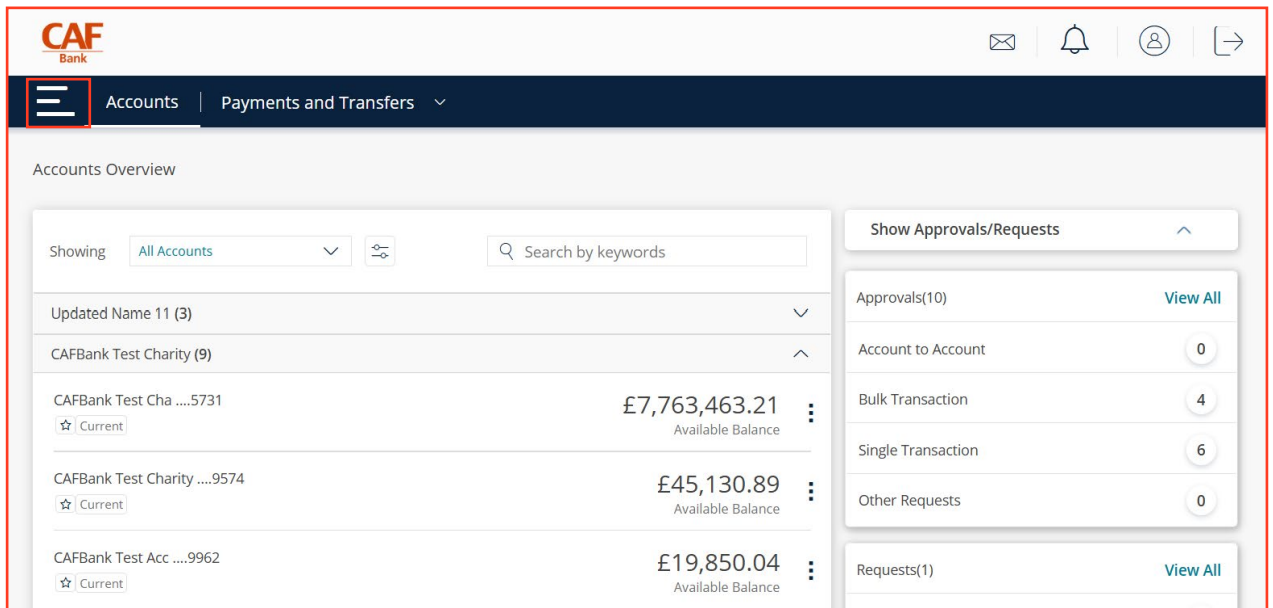
Section contents:

- Create a beneficiary - *Quick start section*..... 72
- View beneficiary detail 77
- Edit beneficiary nickname 80
- Remove a beneficiary 84

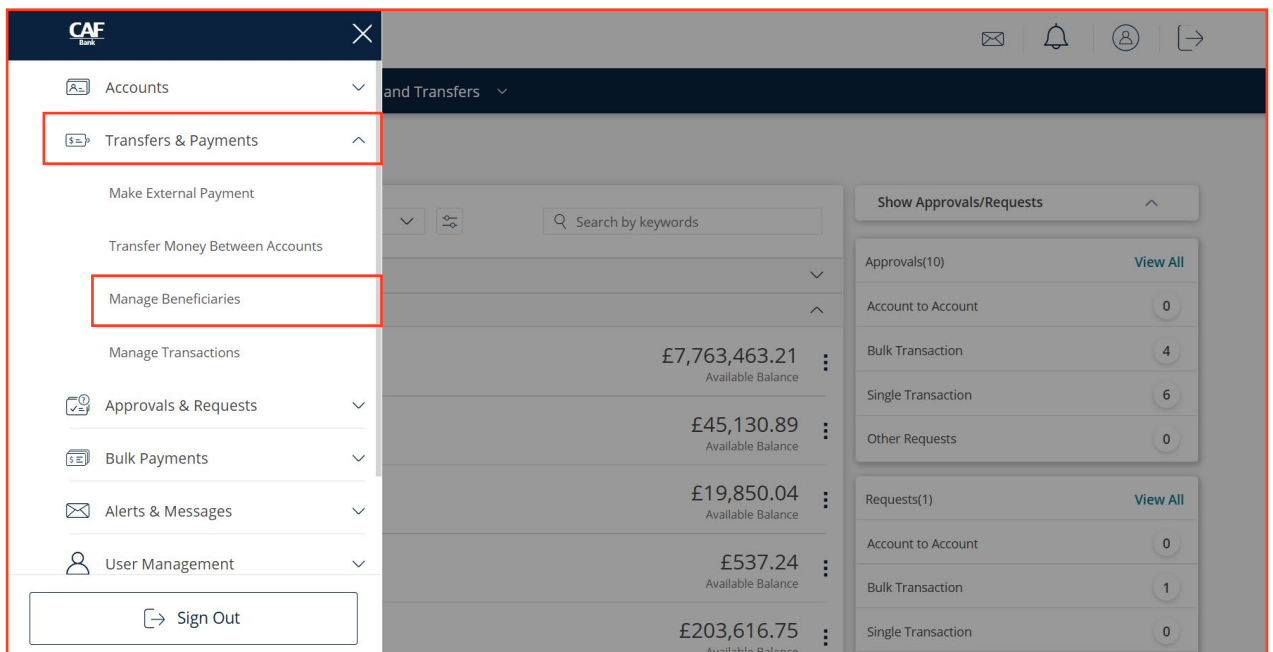


CREATE A BENEFICIARY - Quick start section

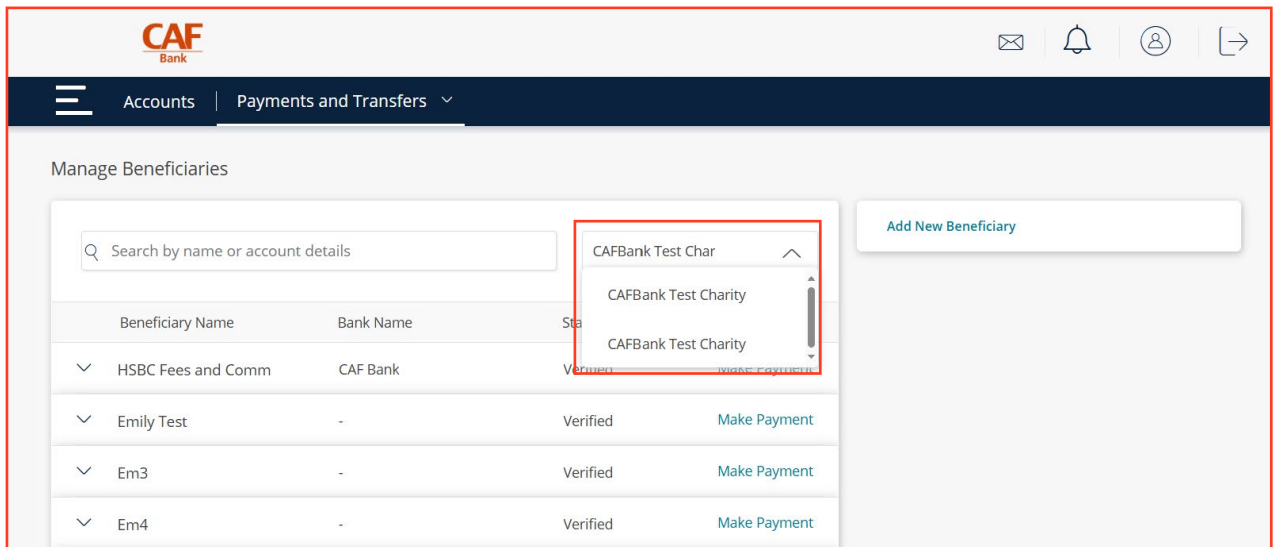
- 1 From the home screen, please select the menu icon (three horizontal lines shown on the left side of the screen).



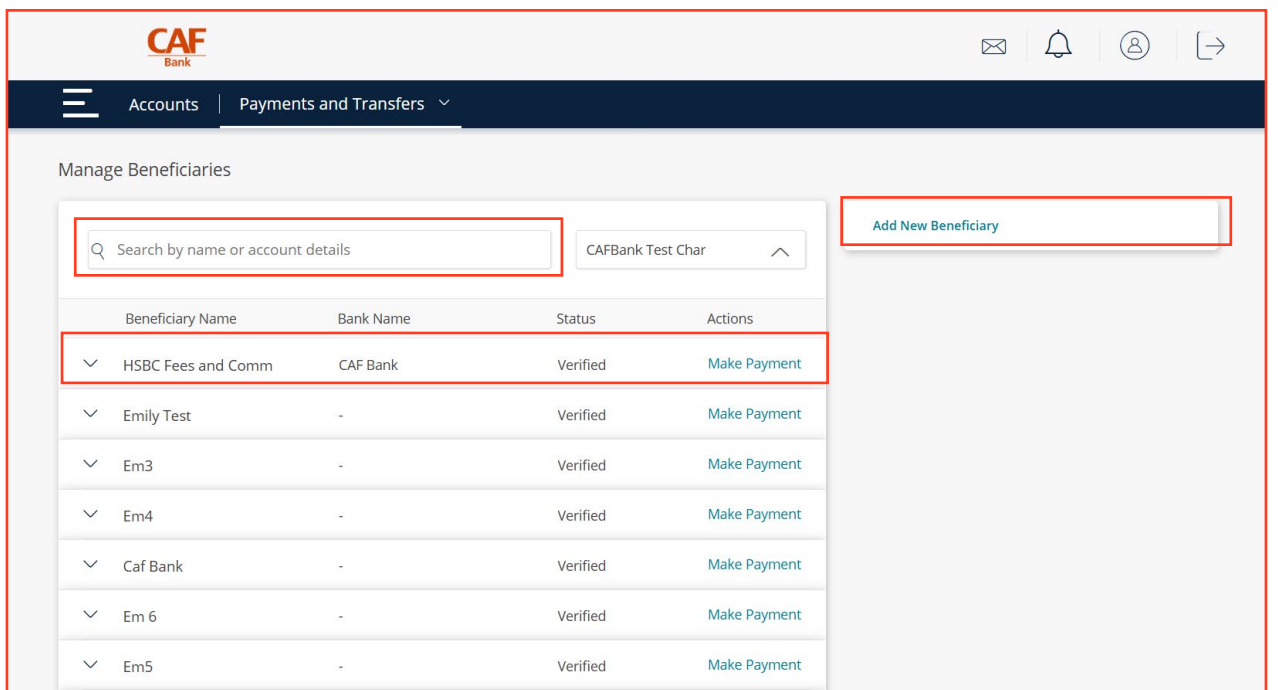
- 2 Select 'Transfers and Payments' to expand the menu icon and select 'Manage Beneficiaries'.



3 If you are logged in as a user with access to multiple organisations, select the appropriate one from the drop-down box.



4 Existing beneficiaries will be displayed and you can use the 'Search' field to find a specific one. To add a new beneficiary, please click 'Add New Beneficiary'.



- 5 Select where the beneficiary account is held – either with another UK bank or with CAF Bank. Then, choose if the account is business or personal. Enter the Account Number, Sort Code, Beneficiary Name, Nickname (optional), and Payment Reference (optional). If you plan to use this beneficiary for CHAPS payments, complete the CHAPS section by selecting the Country and then entering the address information. Otherwise, click ‘Continue’.

Please note:

- Special characters (punctuation marks and symbols) cannot be used as part of the beneficiary name or references.
- Do not use more than 35 characters for beneficiary’s name.

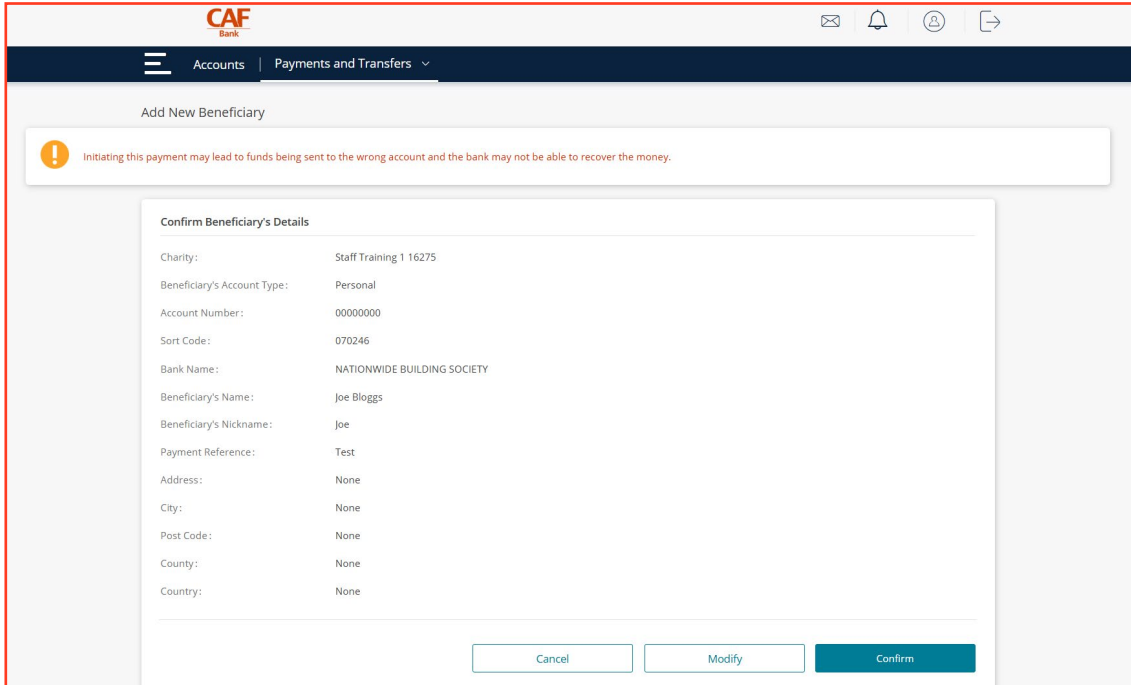
The screenshot shows the 'Add New Beneficiary' form in the CAF Bank online banking interface. The form is titled 'Add New Beneficiary' and is located under the 'Payments and Transfers' menu. The form includes the following sections:

- Beneficiary's Bank:** Two radio buttons are present: 'The account is with another UK bank' (selected and highlighted with a red box) and 'The account is with us'.
- Beneficiary's Account Type:** Two radio buttons are present: 'Business' and 'Personal' (selected and highlighted with a red box).
- Select Charity:** A dropdown menu is set to 'CAFBank Test Charity'.
- Account Number:** A text input field containing '00000000' with a note '8 digits must be provided'.
- Sort Code:** A text input field containing '070246'.
- Bank Name:** A text input field containing 'NATIONWIDE BUILDING SOCIETY'.
- Beneficiary's Name:** A text input field containing 'Joe Bloggs'.
- Beneficiary's Nickname (Optional):** A text input field containing 'Joe'.
- Payment Reference (Optional):** A text input field containing 'Test'.

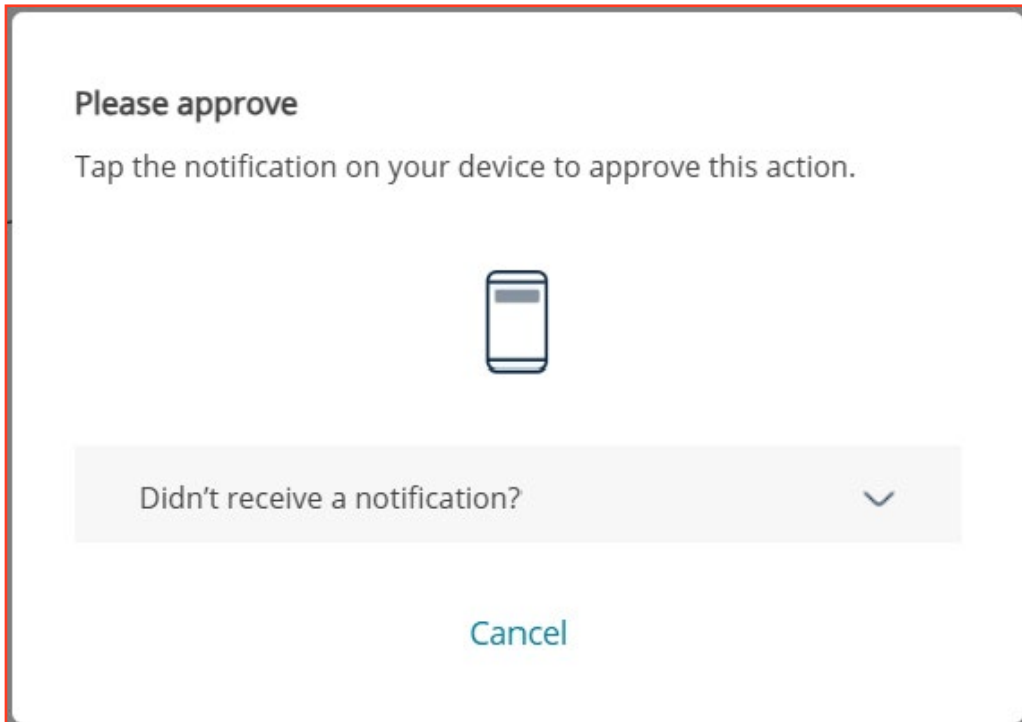
- 6 A warning message will appear. If you are sure the beneficiary details are correct, select ‘Continue’.

The screenshot shows a warning dialog box titled 'Add Beneficiary'. The message reads: 'Please check the payee details are correct as we are unable to check the payee details for you. Initiating this payment may lead to funds being sent to the wrong account and the bank may not be able to recover the money.' Below the message, there is a radio button labeled 'Continue with user input details' which is selected. At the bottom of the dialog, there are two buttons: 'Cancel' and 'Continue' (highlighted with a red box).

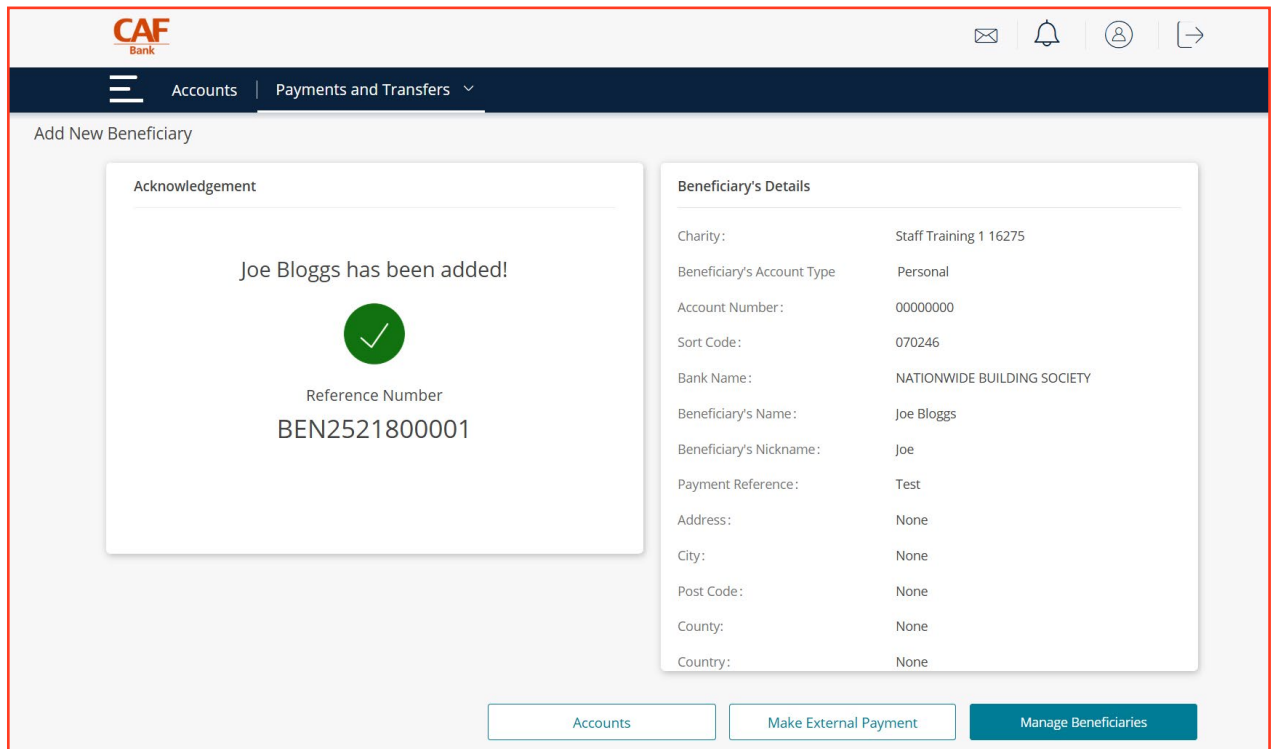
7 A message will confirm a match, or if a match could not be found, a screen will display which allows you to review the details once more. You can 'Cancel' and go back, 'Modify' the information, or select 'Confirm' to proceed if you are certain the details are correct.



8 The final stage is to validate the new beneficiary set up. Depending on the authentication method you selected when logging in, you will either receive a notification through the HID Approve app or a text message to approve.



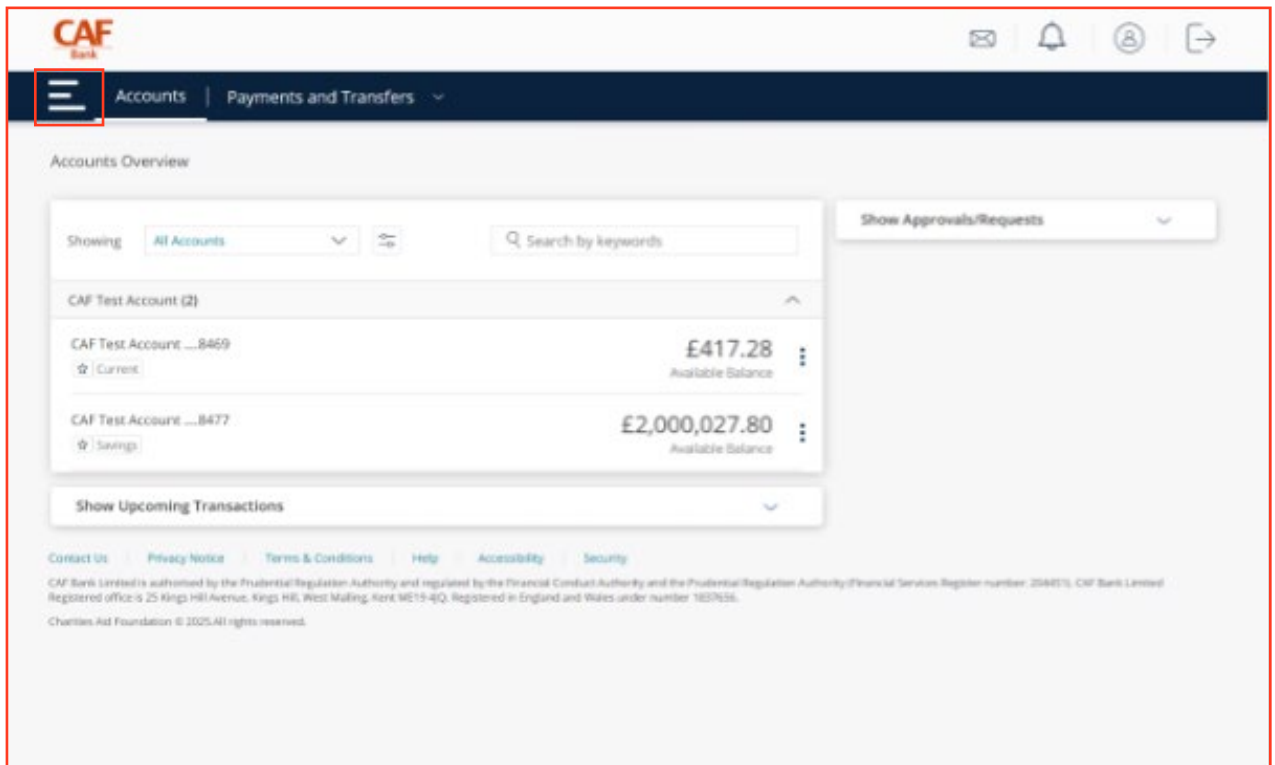
9 An acknowledgement will appear to confirm that the new beneficiary has been added successfully.



VIEW BENEFICIARY DETAILS

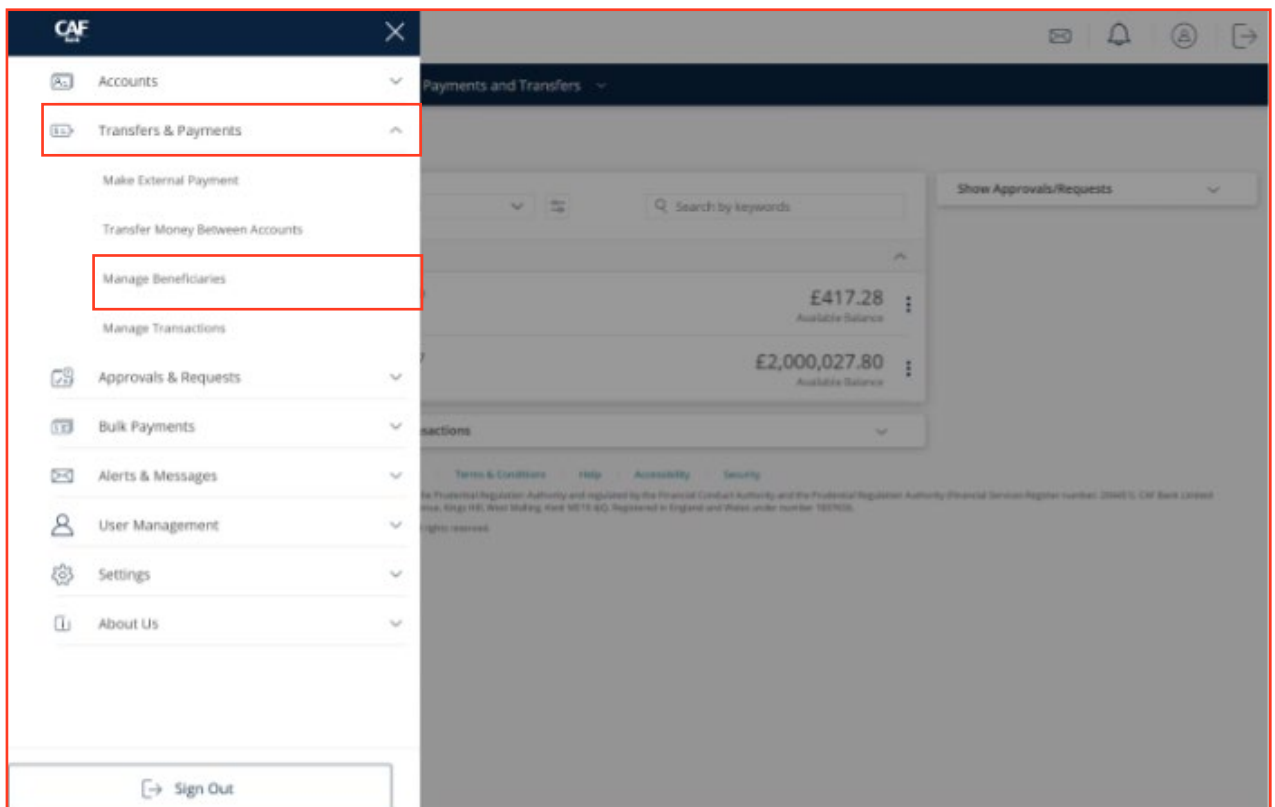
1

From the home screen, please select the menu icon (three horizontal lines shown on the left of the home screen).

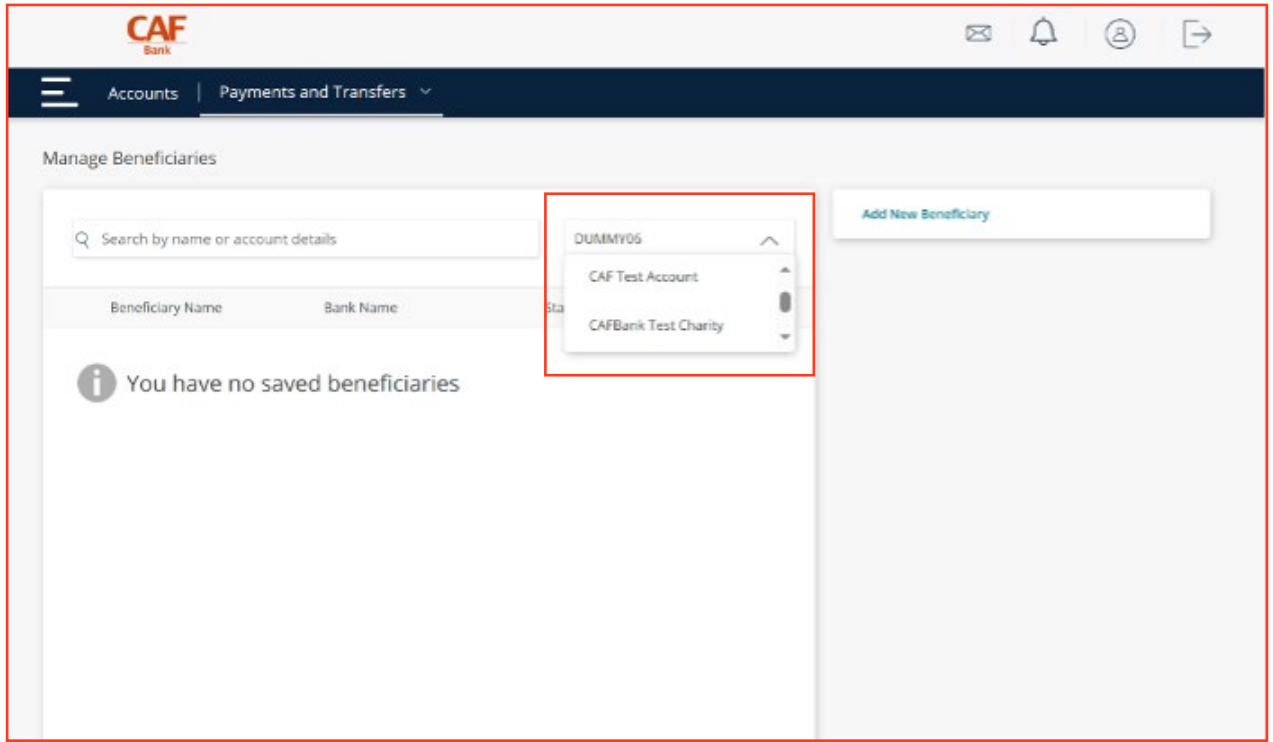


2

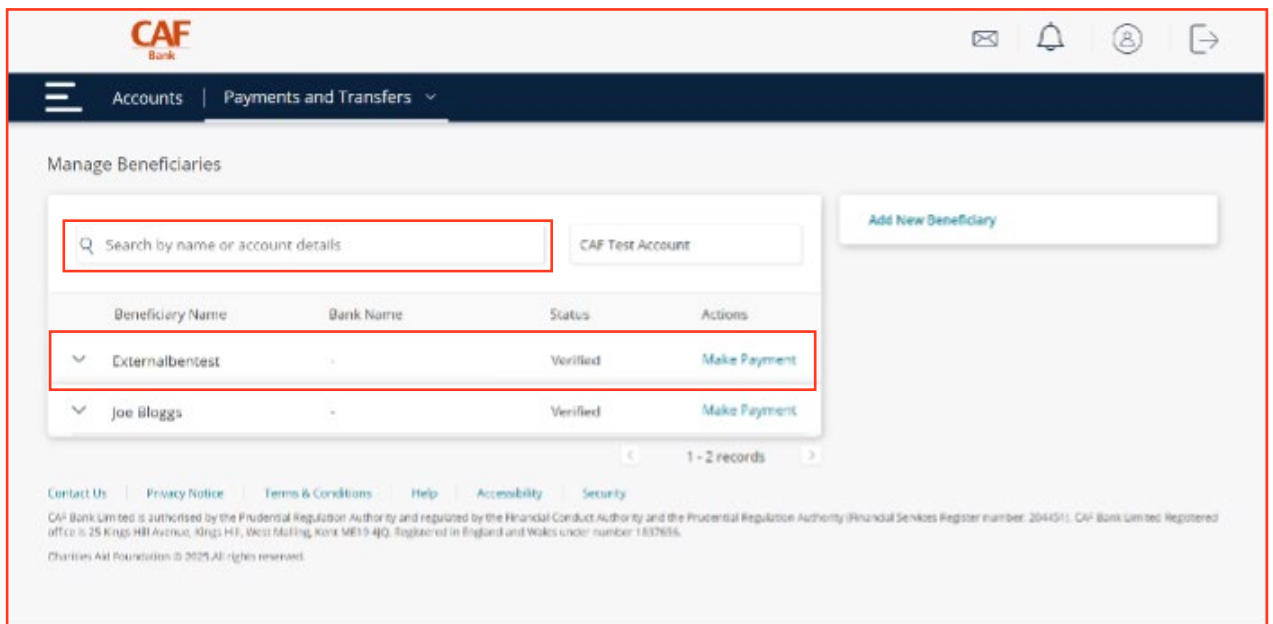
Please click on 'Transfers and Payments' to expand the menu and select 'Manage Beneficiaries'.



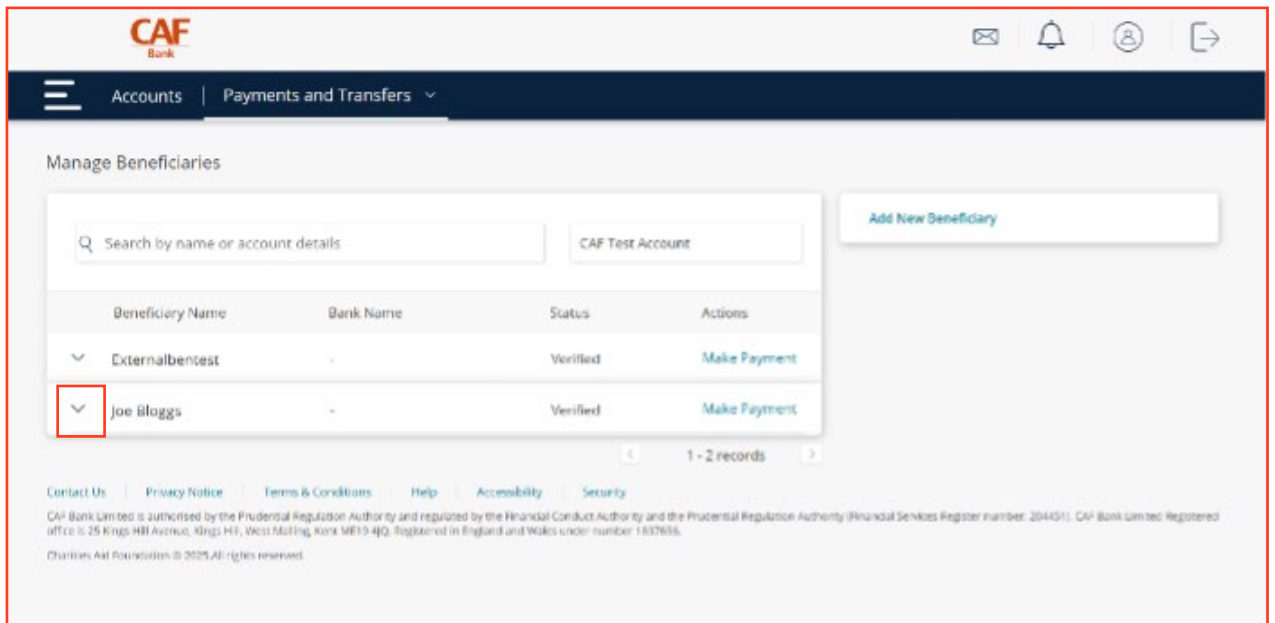
- 3 If you are logged in as a user with access to multiple organisations, select the appropriate one from the drop-down box. If you do not have access to multiple Organisations, this option will not be displayed.



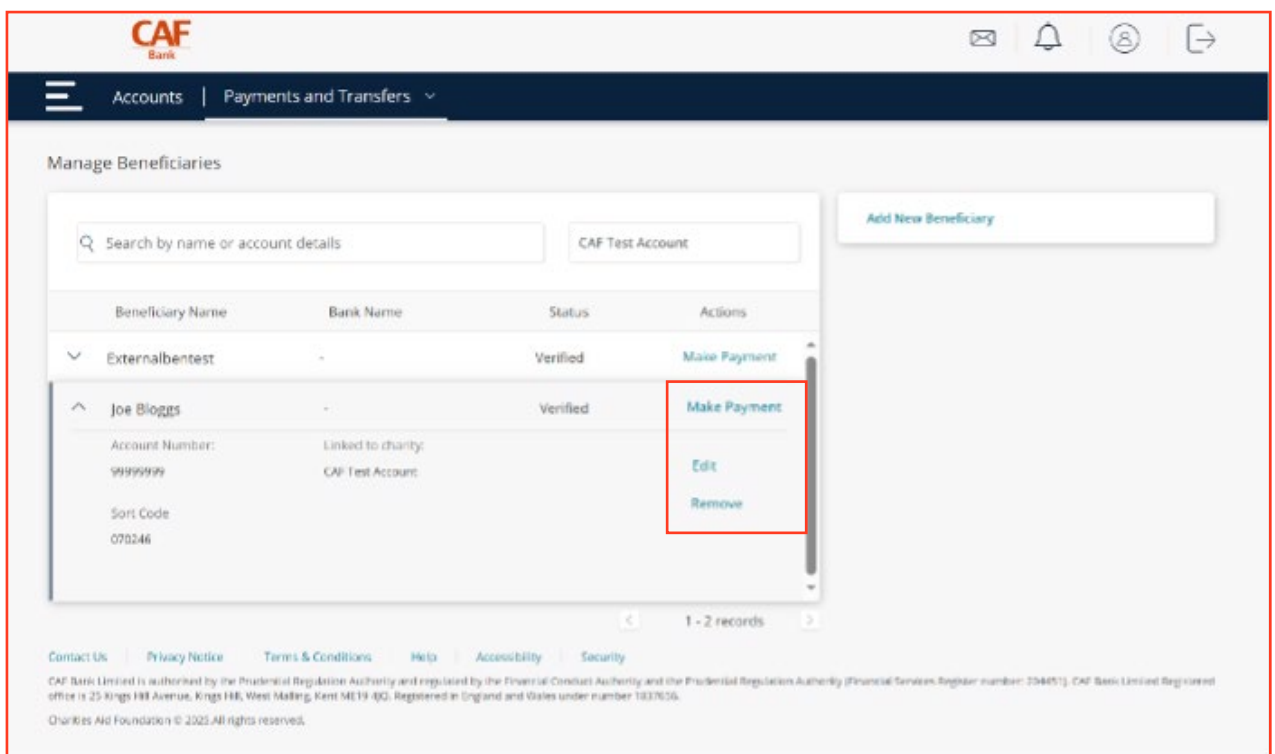
- 4 All existing beneficiaries will be displayed, and you can use the Search field to find a specific person.



- 5 To see more information, please click the down arrow next to the beneficiary's name.



- 6 The additional information includes details, such as the Sort Code, Account Number, and more. You will also see options to 'Edit', or 'Remove' the beneficiary and/or 'Make Payment'.

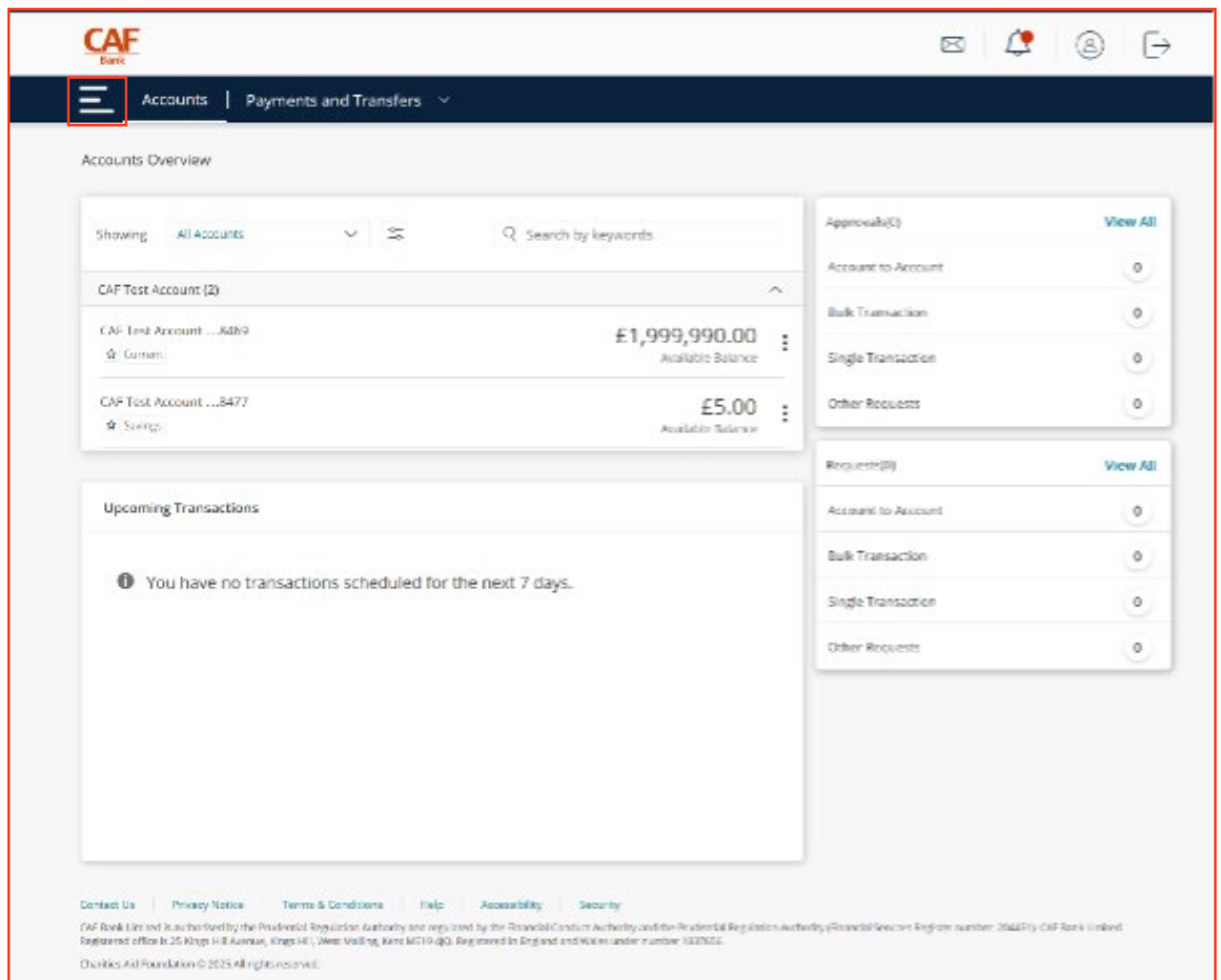


EDIT BENEFICIARY NICKNAME

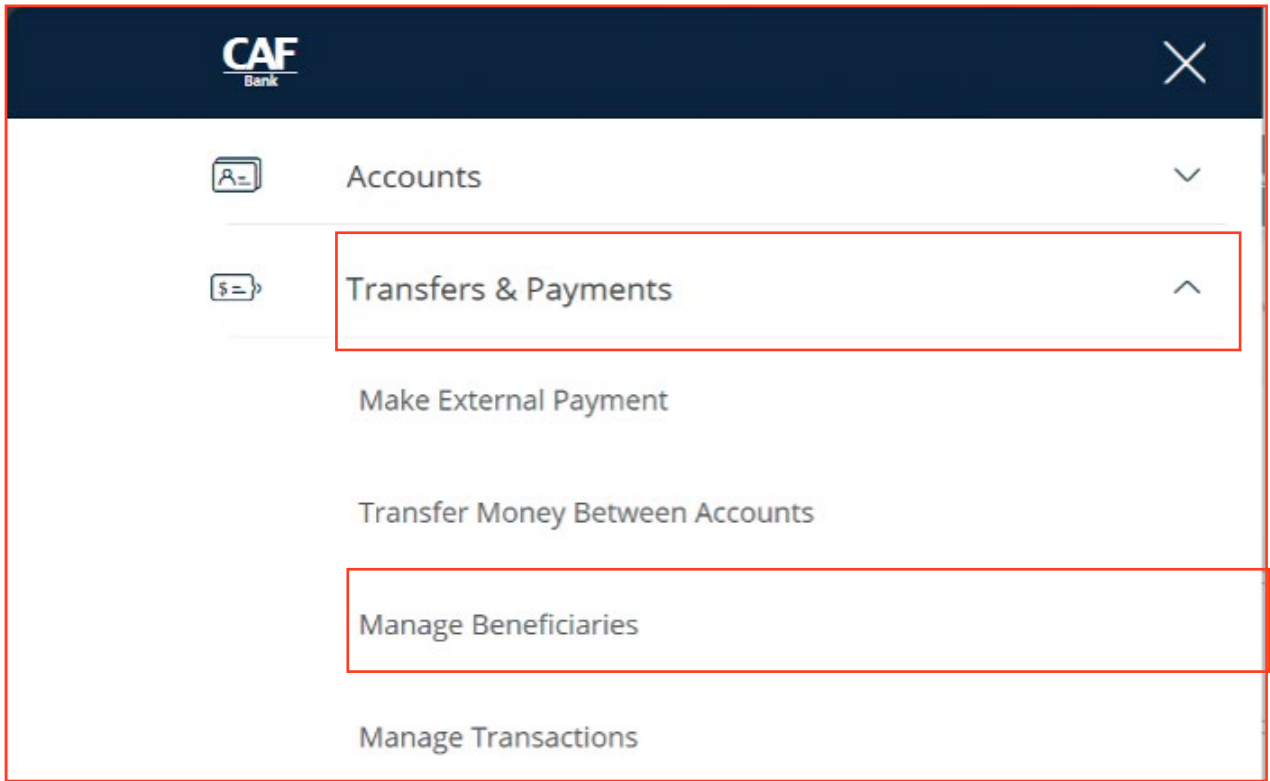
The Edit Beneficiary process enables you to add a nickname, to support your transactions with that beneficiary.

This is not the process to follow if you need to change the beneficiary’s account details. For that, you will need to delete the relevant beneficiary and re-add them with the new details.

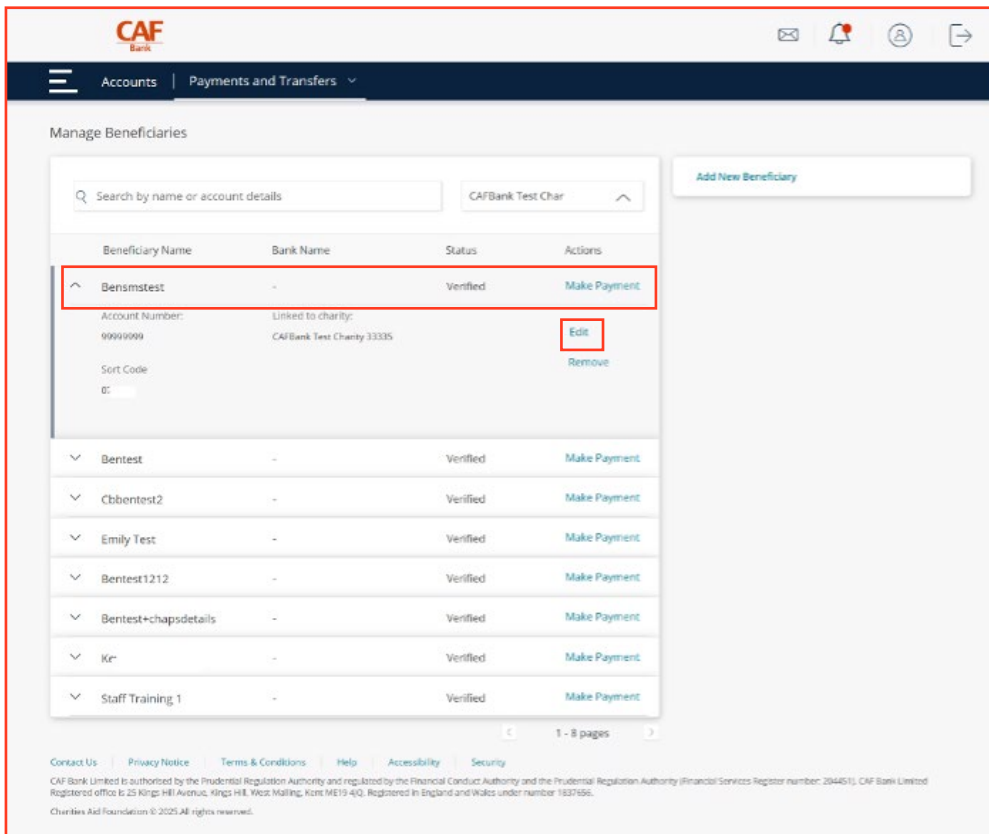
- 1 To add a nickname, please click the menu icon (three horizontal lines on the left side of the screen).



2 Next, click on 'Transfer & Payments' to expand the selection and select 'Manage Beneficiaries'.



3 Select the beneficiary you want to amend, to see their expanded details and click 'Edit'.



- 4 Please type a nickname into the Beneficiary's Nickname field and click 'Continue' to proceed.

The screenshot shows the 'Beneficiary's Details' form. The 'Beneficiary's Nickname (optional)' field is highlighted with a red box and contains the placeholder text 'EnterNicknameHere'. The 'Continue' button at the bottom right is also highlighted with a red box.

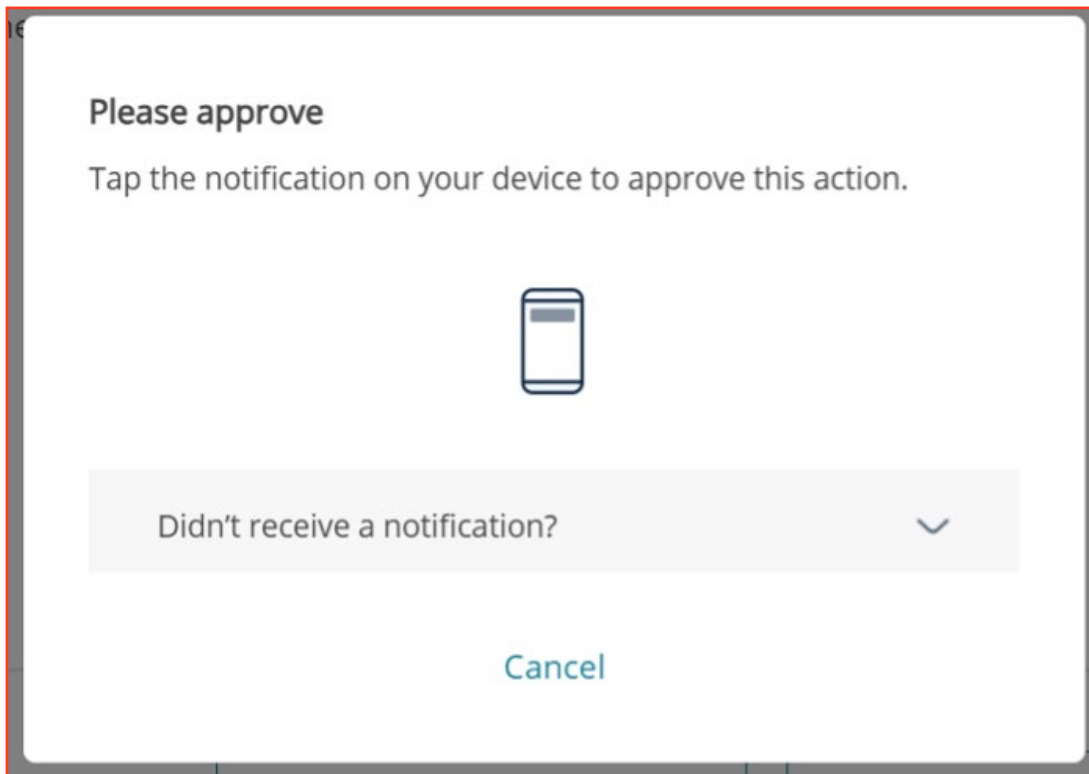
- 5 The updated details will appear on the next page. Click 'Confirm' to continue with the change.

The screenshot shows the 'Edit Beneficiary' confirmation page. The 'Confirm Beneficiary's Details' section lists the following information:

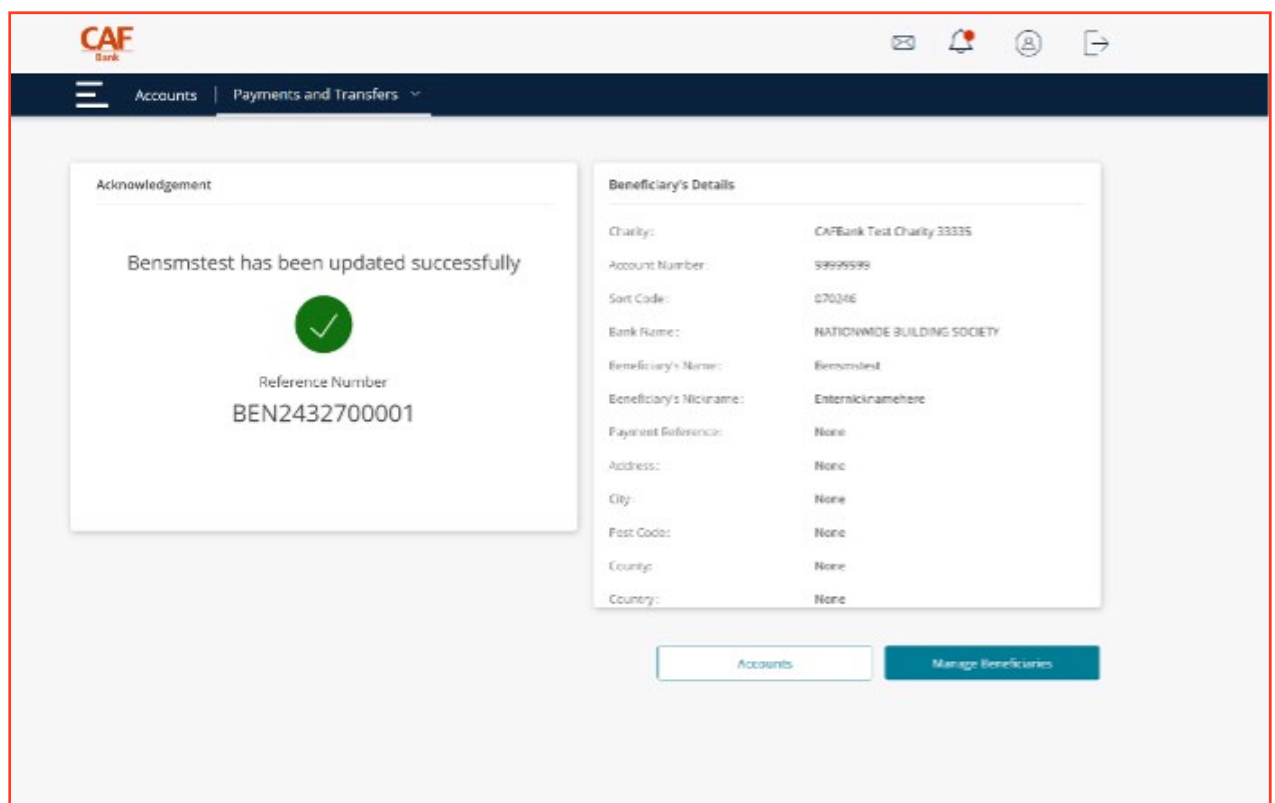
Charity:	CAF Bank Test Charity 33335
Account Number:	99999999
Sort Code:	070246
Bank Name:	NATIONWIDE BUILDING SOCIETY
Beneficiary's Name:	Bensmstest
Beneficiary's Nickname:	EnterNicknameHere
Payment Reference:	None
Address:	None
City:	None
Post Code:	None
County:	None
Country:	None

The 'Confirm' button at the bottom right is highlighted with a red box.

- 6 Depending on your chosen authentication method used at login, you will now need to approve your change via the HID Approve app or a one-time-passcode (OTP).



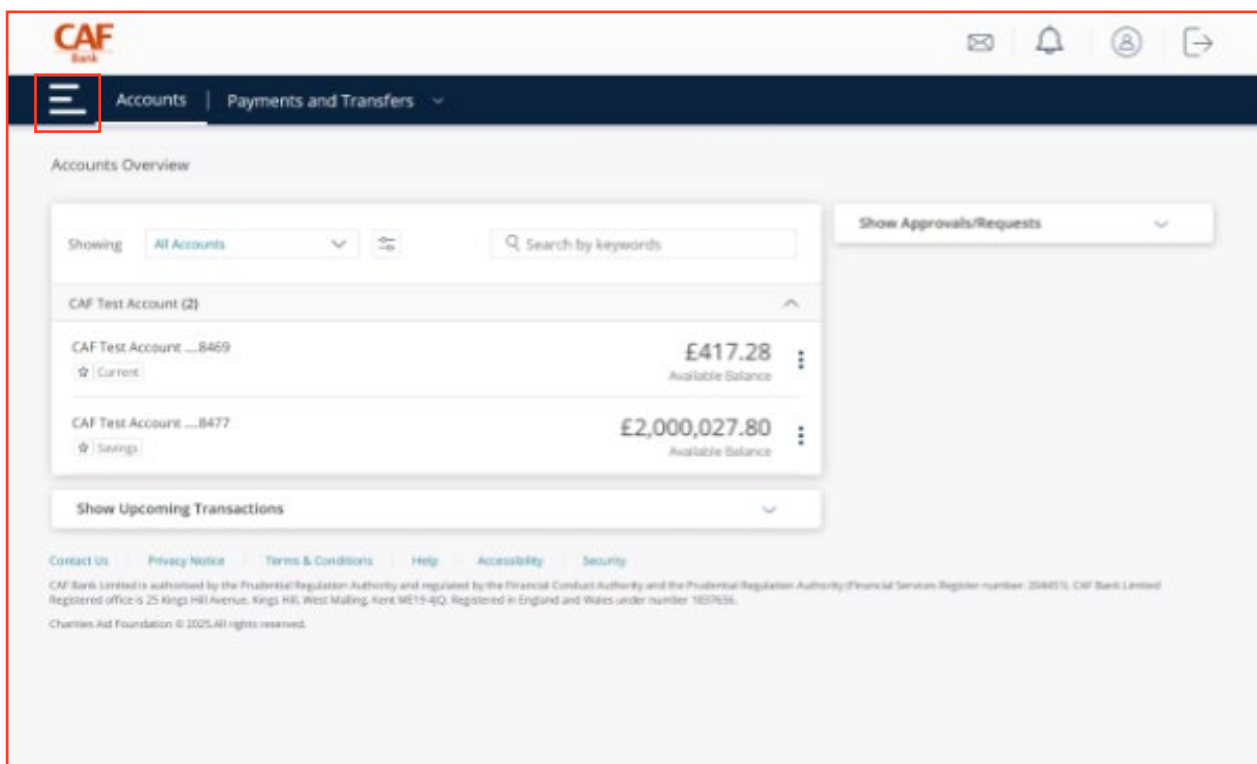
- 7 Once you have completed step six successfully, you will receive confirmation that the change has been made.



REMOVE A BENEFICIARY

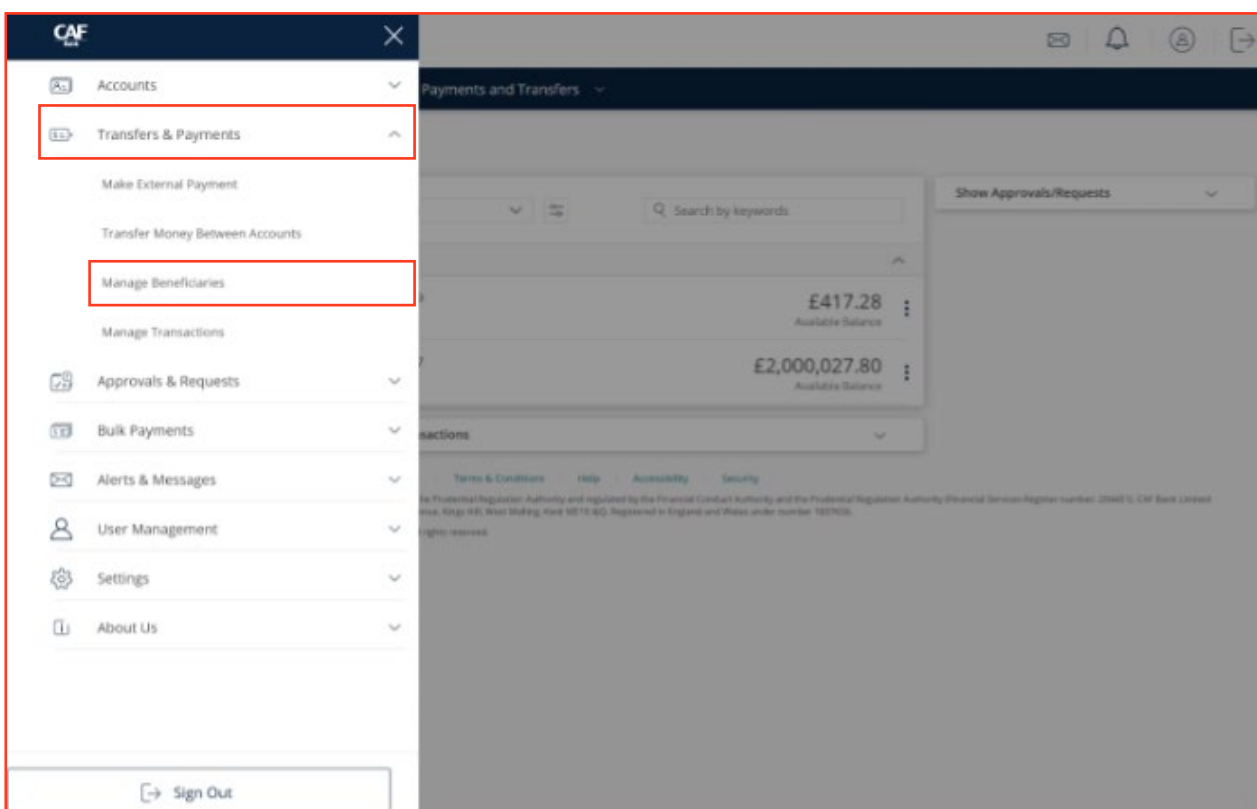
1

From the home screen, please click the menu icon (three horizontal lines on the left side of the screen).

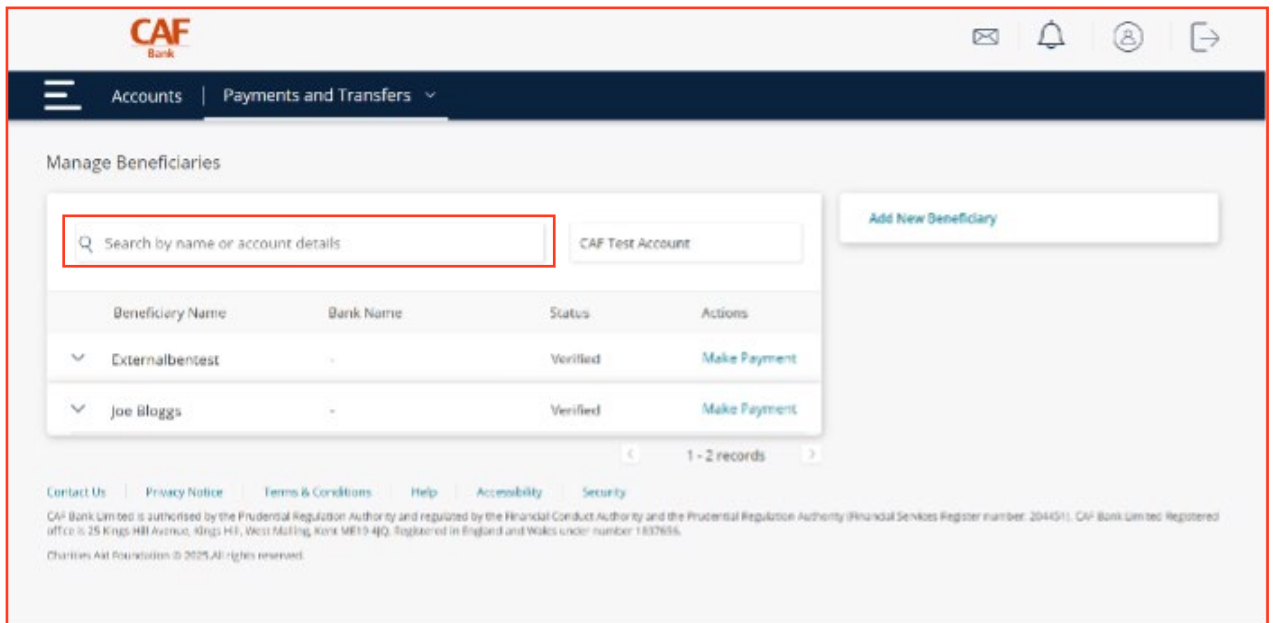


2

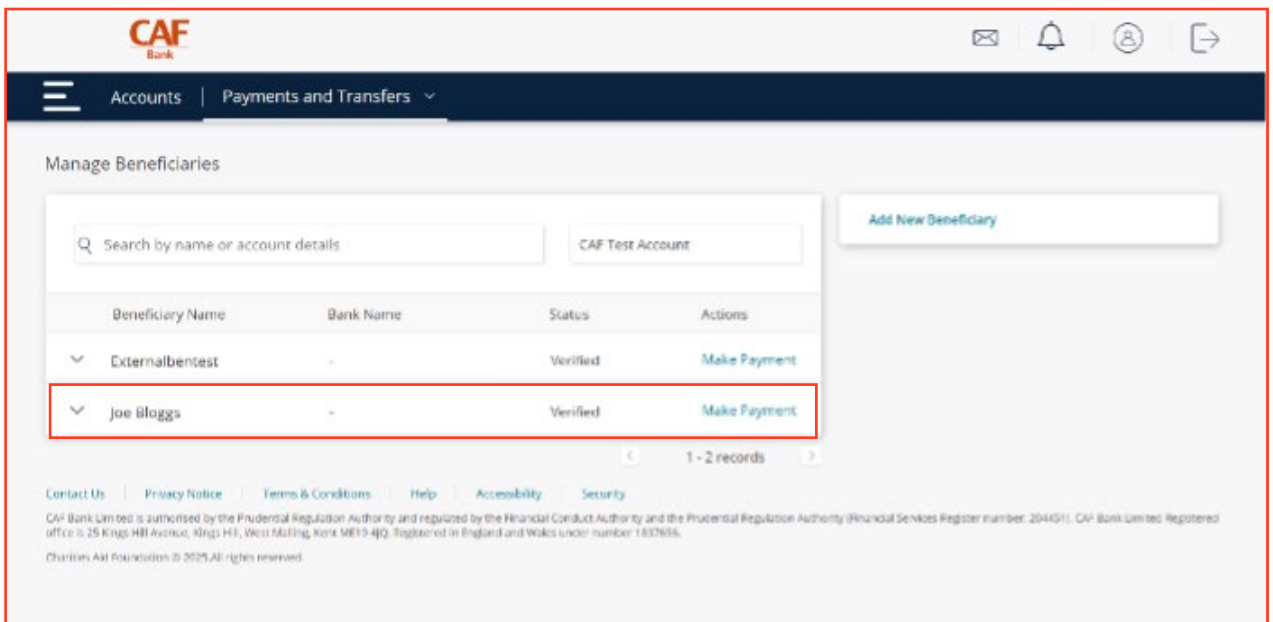
Please click on 'Transfers and Payments' to expand the selection and then click 'Manage Beneficiaries'.



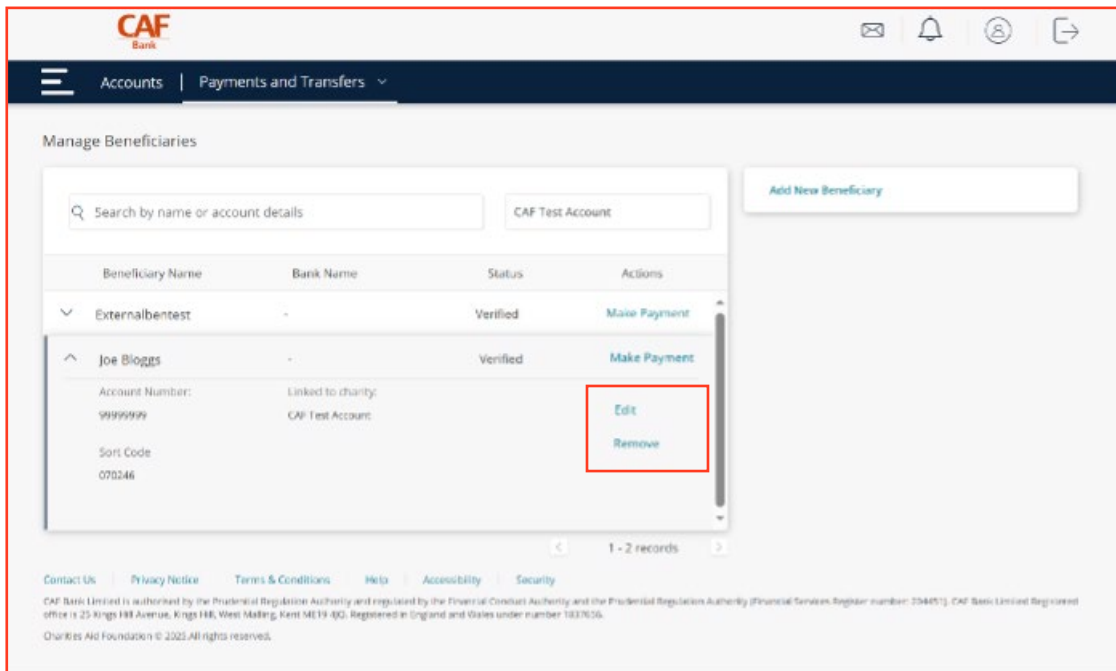
3 A search field is available to help you find specific beneficiaries from the list.



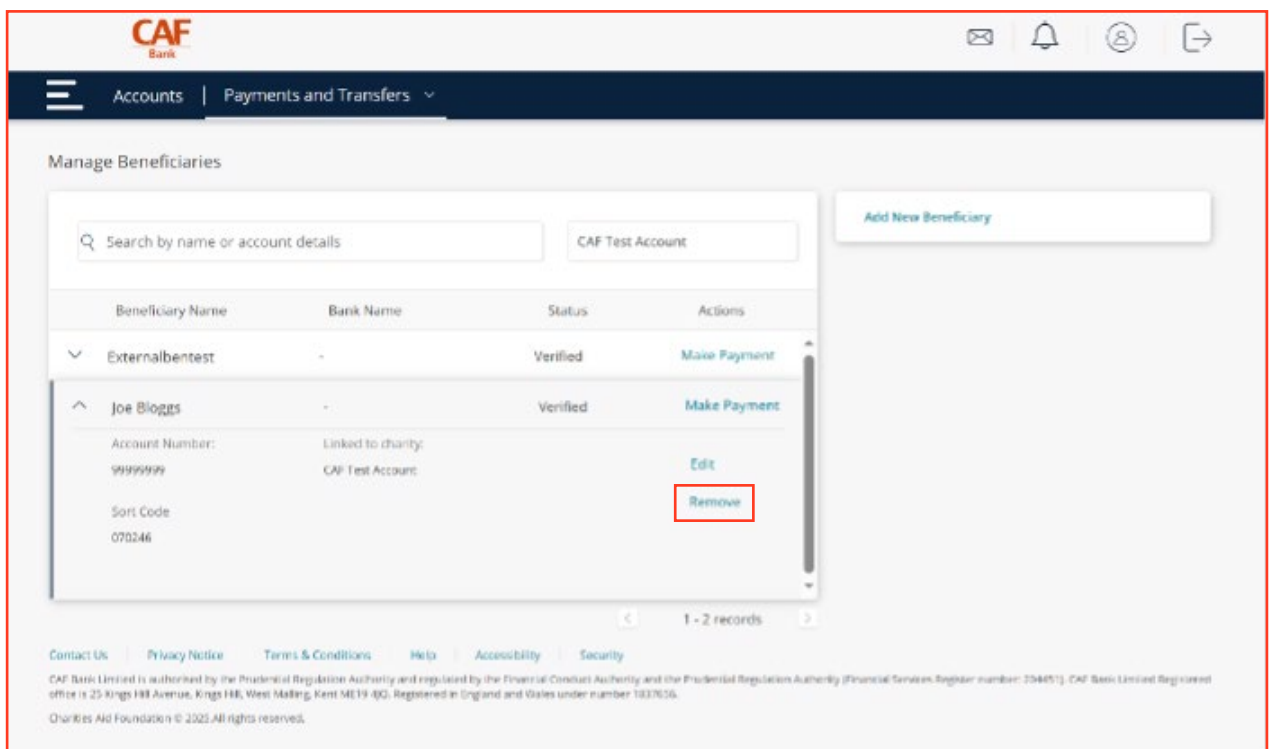
4 Select the down arrow next to the beneficiary's name to access more information



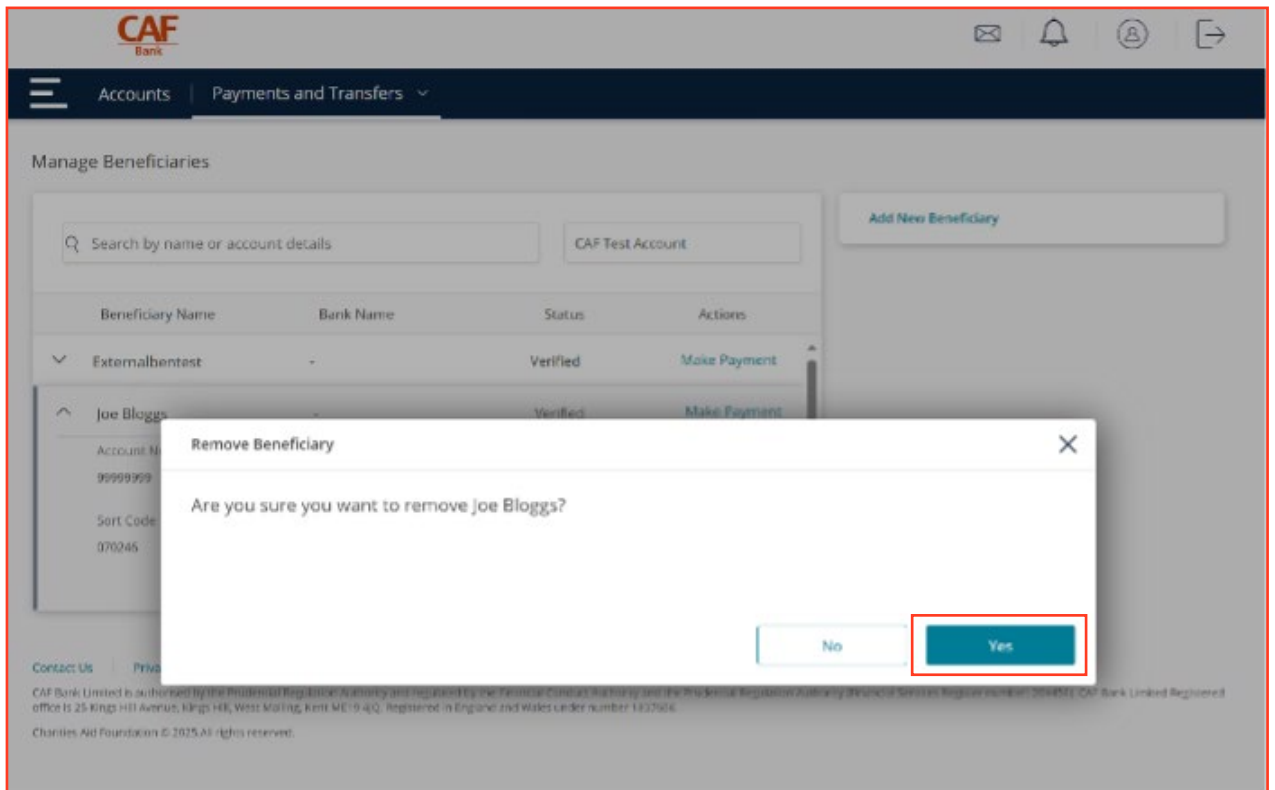
- 5 The additional information will appear on screen. Within this section, you can click to 'Edit' or 'Remove' the beneficiary or 'Make Payment'.



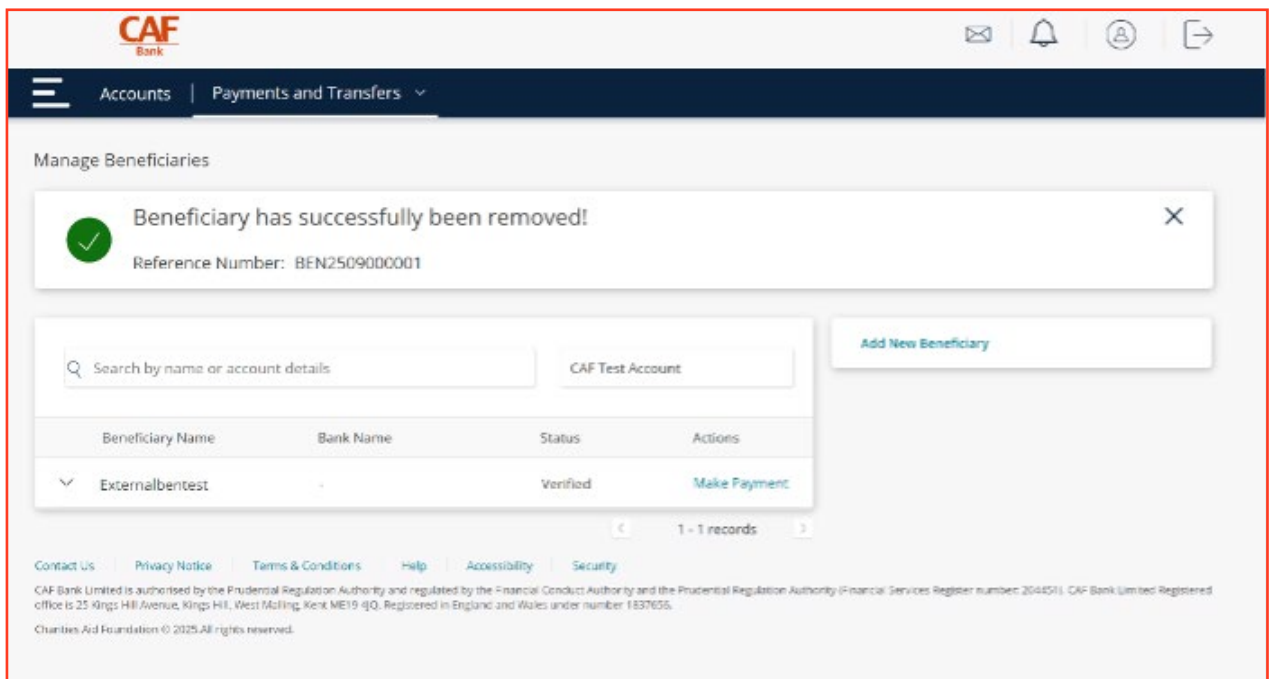
- 6 To delete the beneficiary, please click 'Remove'.



7 A window will pop up, asking you to confirm the removal. To proceed, click ‘Yes’.



8 After completing step seven successfully, you will return to the Manage Beneficiaries summary screen, where a message confirming the successful removal of your beneficiary will be shown.





MAKING PAYMENTS AND TRANSFERS

This section shows you how to make internal transfers and single external payments, and how to set up and cancel standing orders. It also explains the steps needed to schedule a future-dated payment, and where you can view or cancel Direct Debits.

For details of our payment processing cut-off times, please visit www.cafonline.org/payments

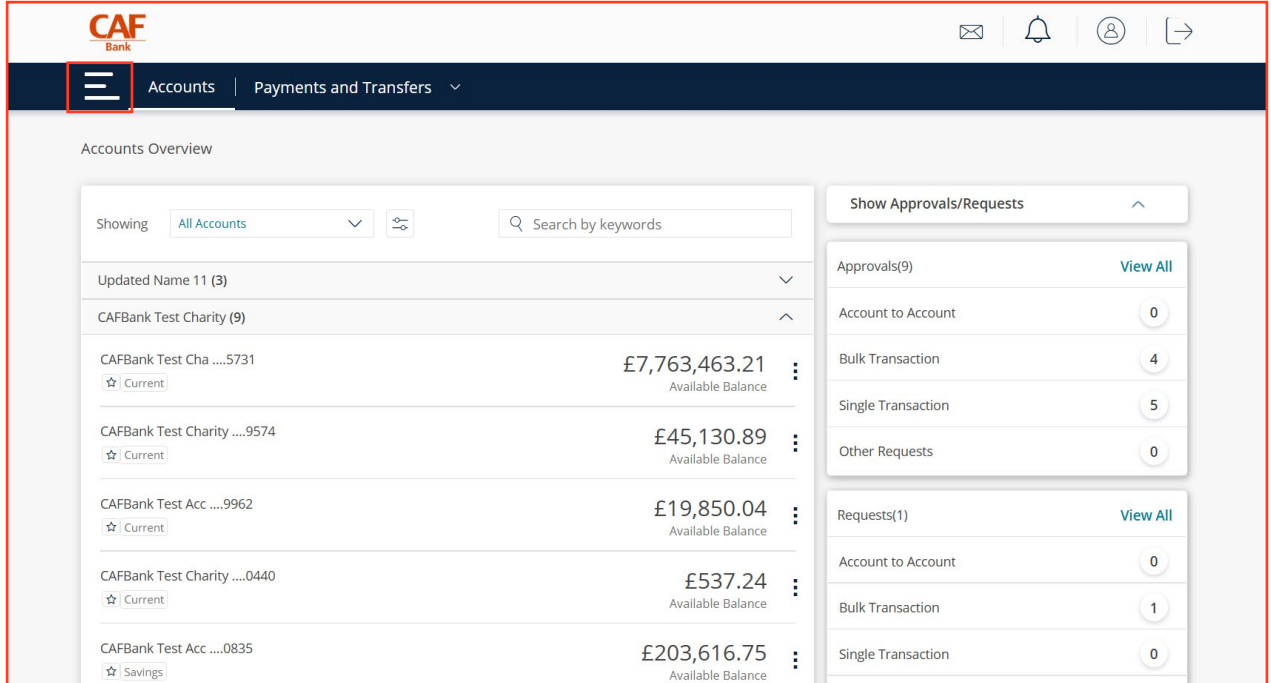
Section contents:

Make an internal transfer - <i>Quick start section</i>	89
Make an external payment - <i>Quick start section</i>	92
Schedule a future external payment.....	96
Approve a payment - <i>Quick start section</i>	101
Reject a payment - <i>Quick start section</i>	105
Setup a standing order/recurring payment	109
Cancel a standing order	115
View Direct Debit.....	120
Cancel Direct Debit.....	122

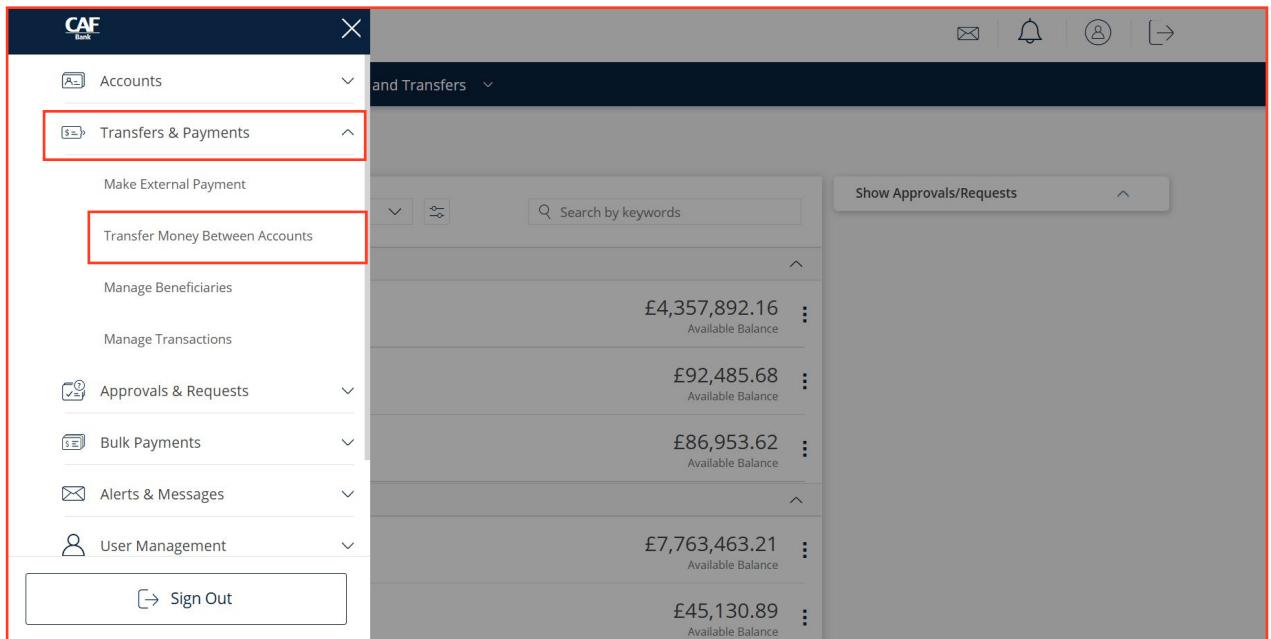


MAKE AN INTERNAL TRANSFER - Quick start section

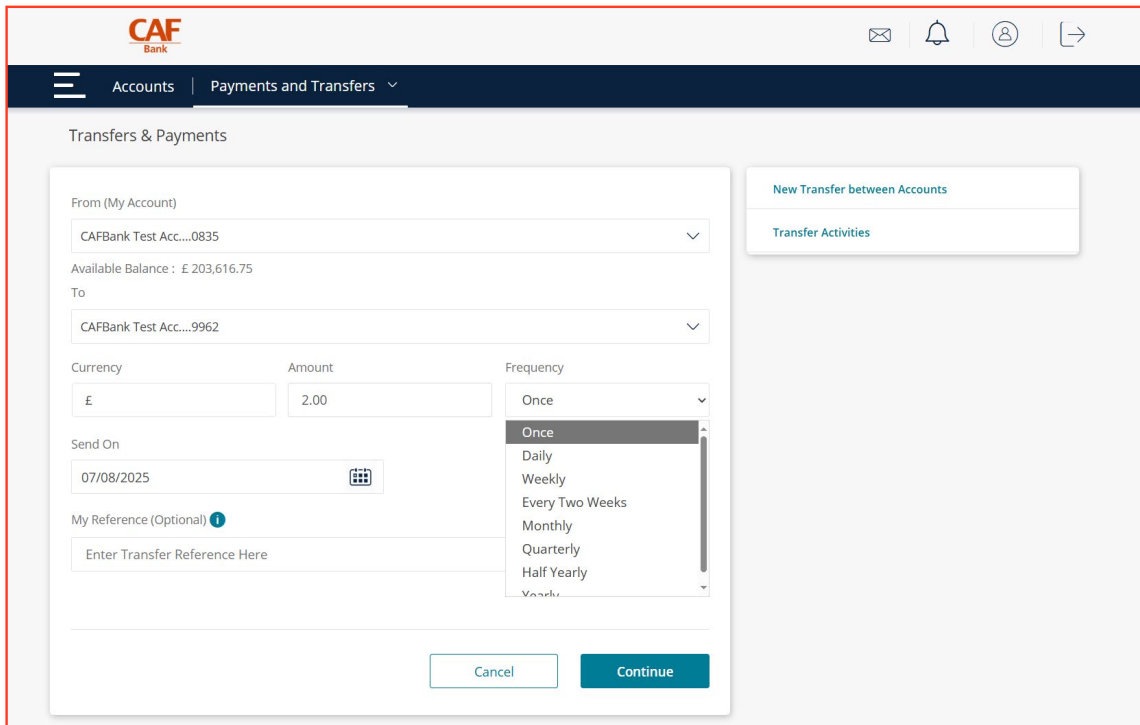
- 1 Internal transfers are transfers between CAF Bank Accounts held by the same charity. To complete an internal transfer, select the menu icon (three horizontal lines shown on the left of the home screen).



- 2 Please click on 'Transfers & Payments' to expand the menu, then click 'Transfer Money Between Accounts'

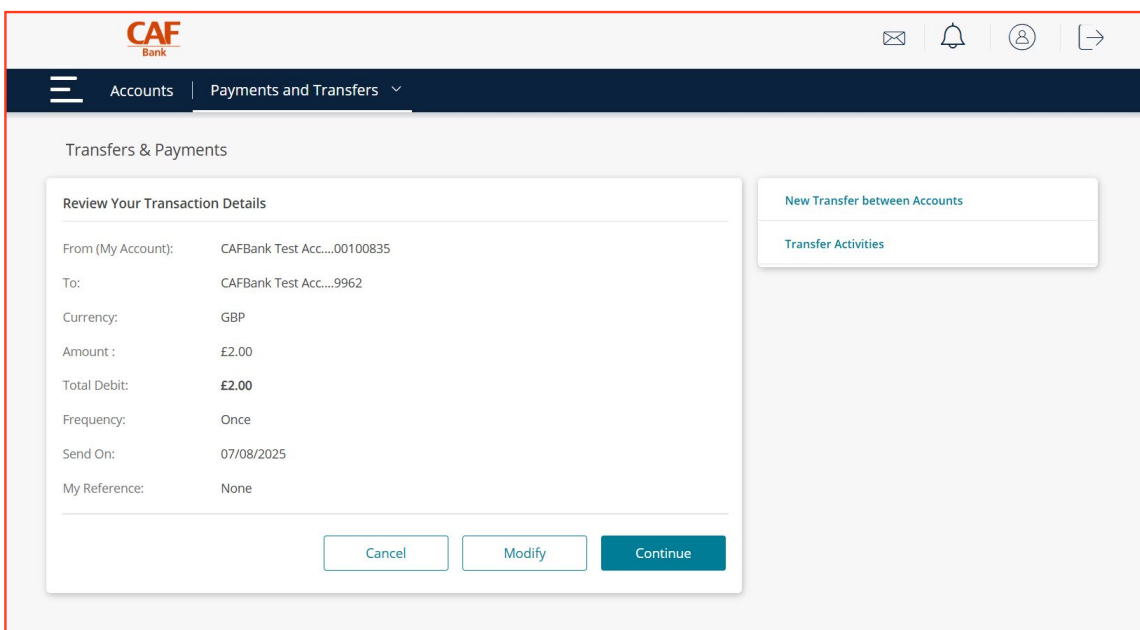


- 3 Choose the 'From' and 'To' accounts from the drop-down menus, enter the Amount. Select the Frequency as 'Once' or choose another frequency to create a standing order. Choose the 'Send On' date for when you wish the payment to debit. Then click 'Continue'.

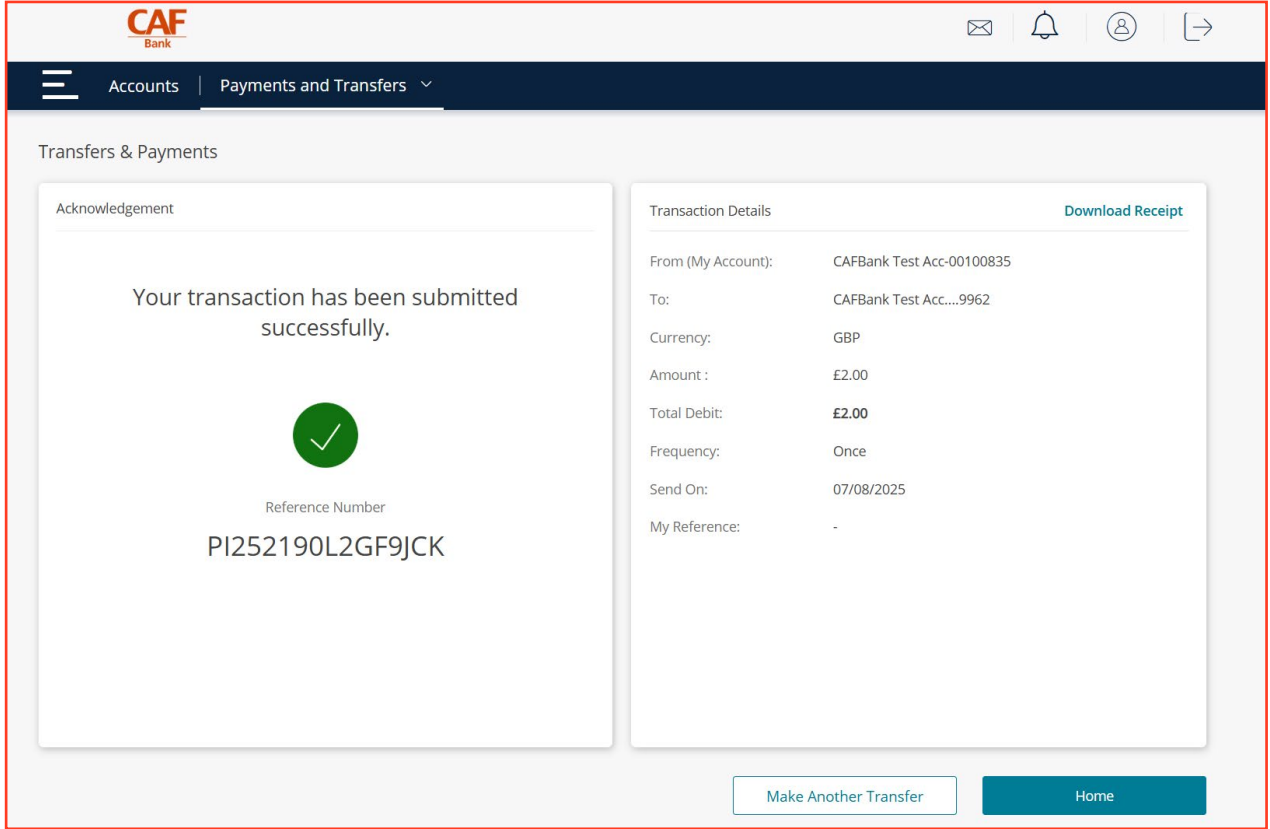


- 4 A review screen will be displayed giving you the following options:
- 'Cancel' – Cancels the payment/internal transfer.
 - 'Modify' – Takes you back to the payment details screen and allow you to make changes.
 - 'Continue' – Submits the payment/internal transfer.

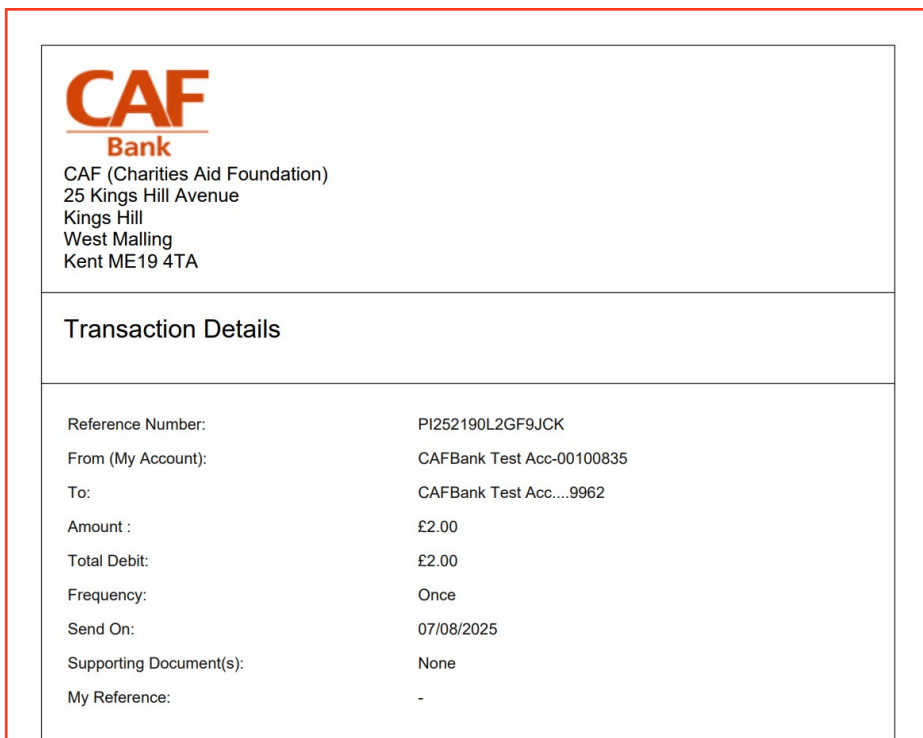
Click 'Continue' to proceed with the payment/internal transfer.



- 5 An acknowledgment message will appear to confirm your payment/internal transfer was successful. Additionally, if you would like a receipt, please click 'Download Receipt'.

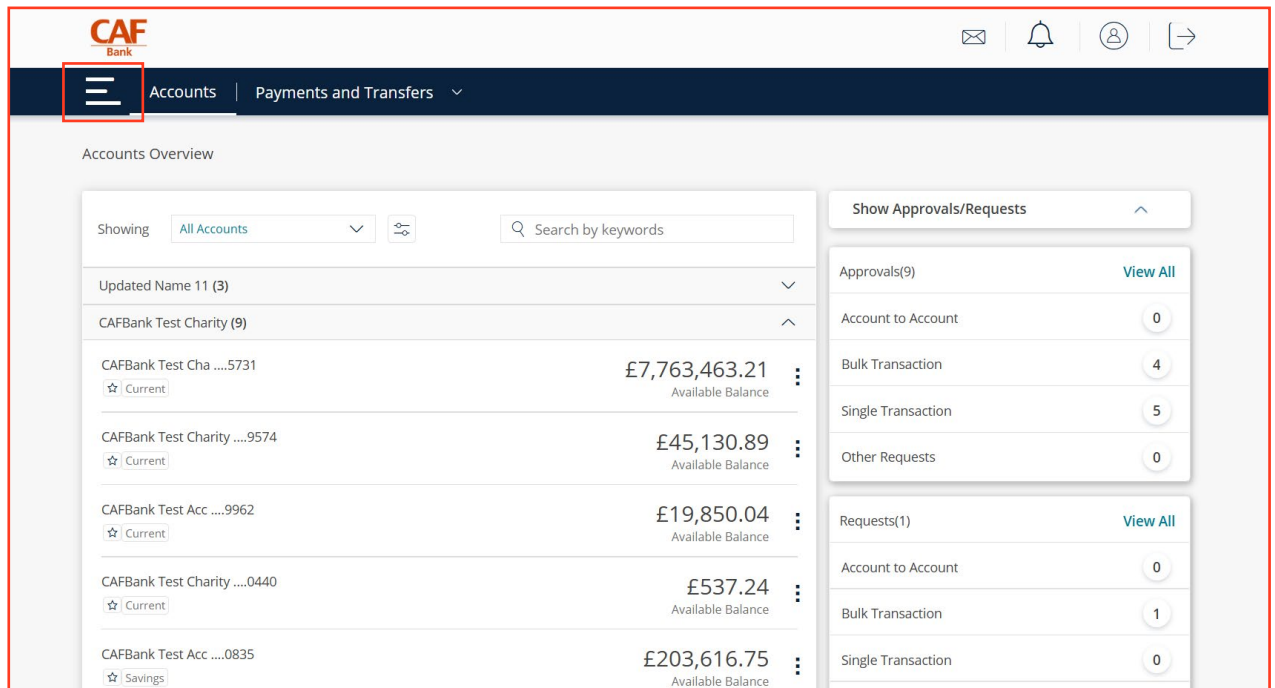


- 6 A PDF will be generated to save for your records.

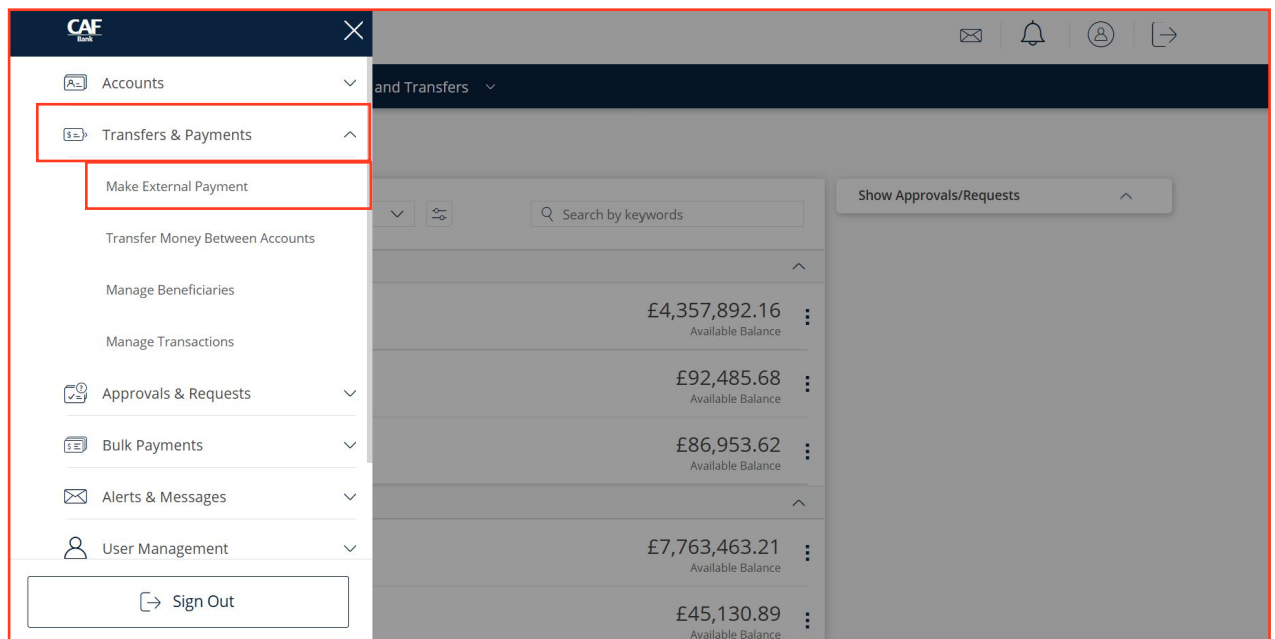


MAKE AN EXTERNAL PAYMENT - Quick start section

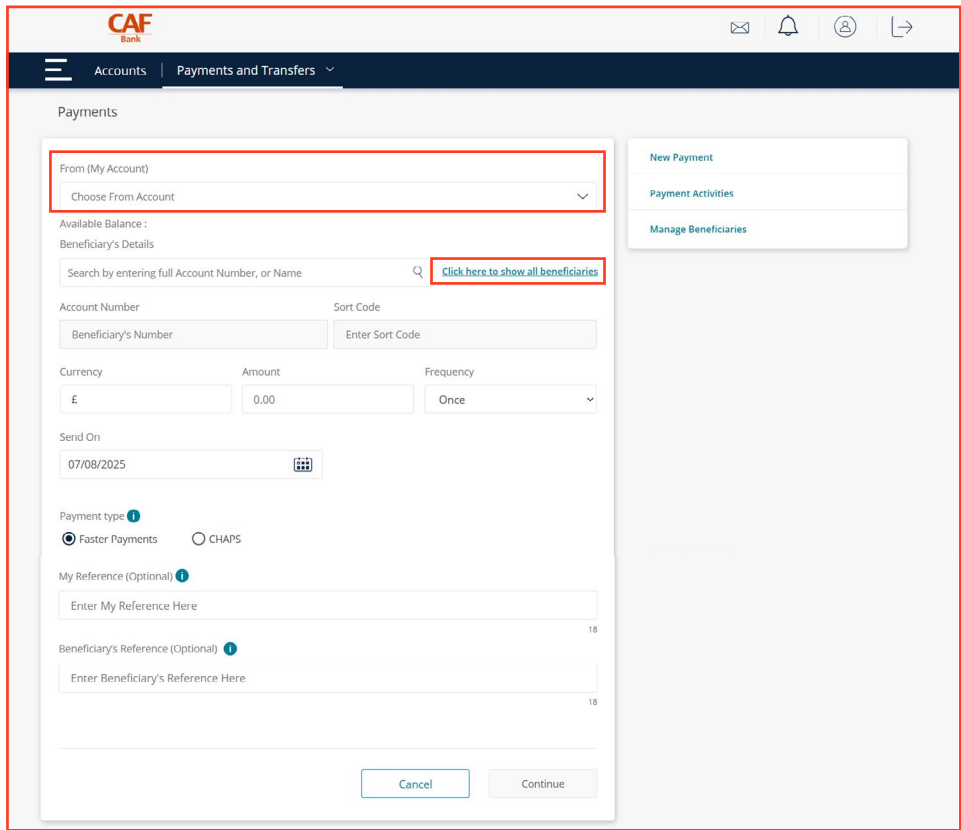
- 1 From the home screen, please select the menu icon (as shown by the three horizontal lines on the left-hand side of the screen)



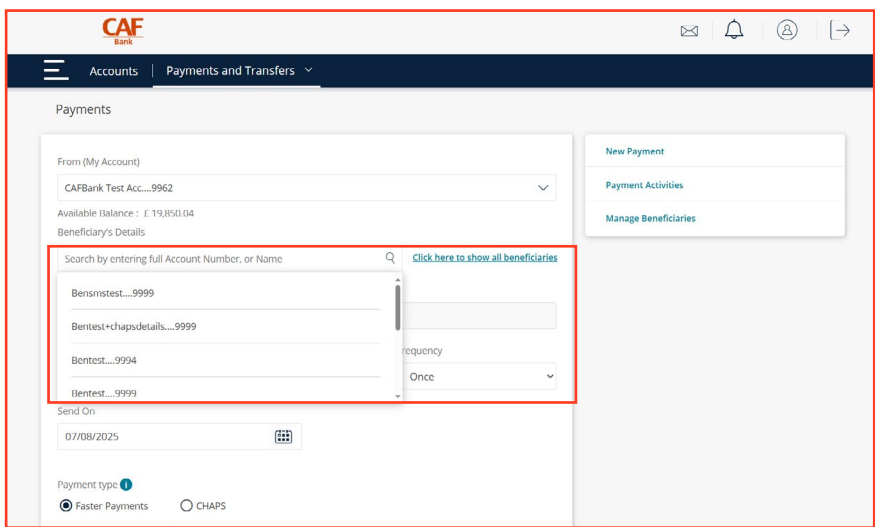
- 2 Please click on 'Transfers & Payments' and expand the menu to select 'Make External Payment'.



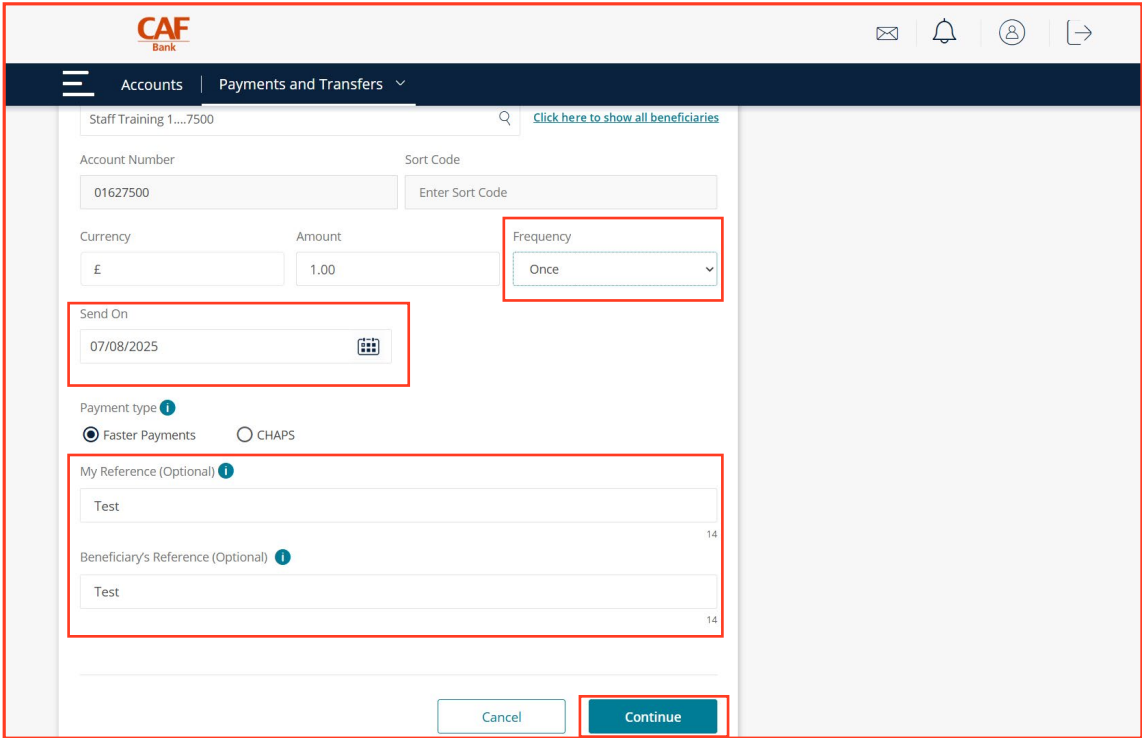
- 3 Please select the 'From account' and then click on, 'Click here to show all beneficiaries'. Please note that you must add the beneficiary before making an external payment.



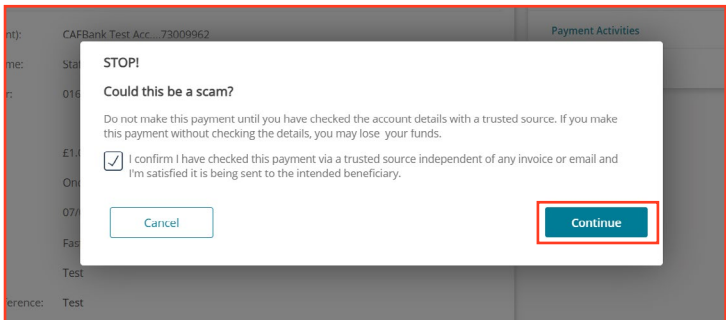
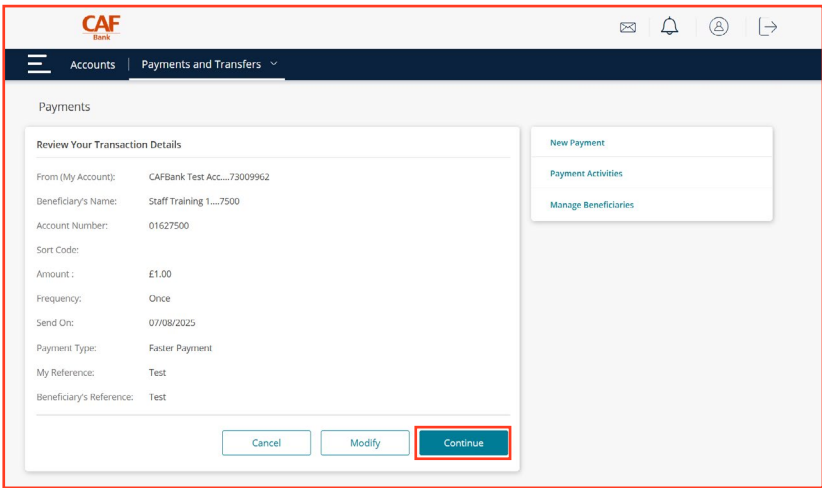
- 4 The beneficiaries for your account will now be visible and you can select the relevant beneficiary from the list.



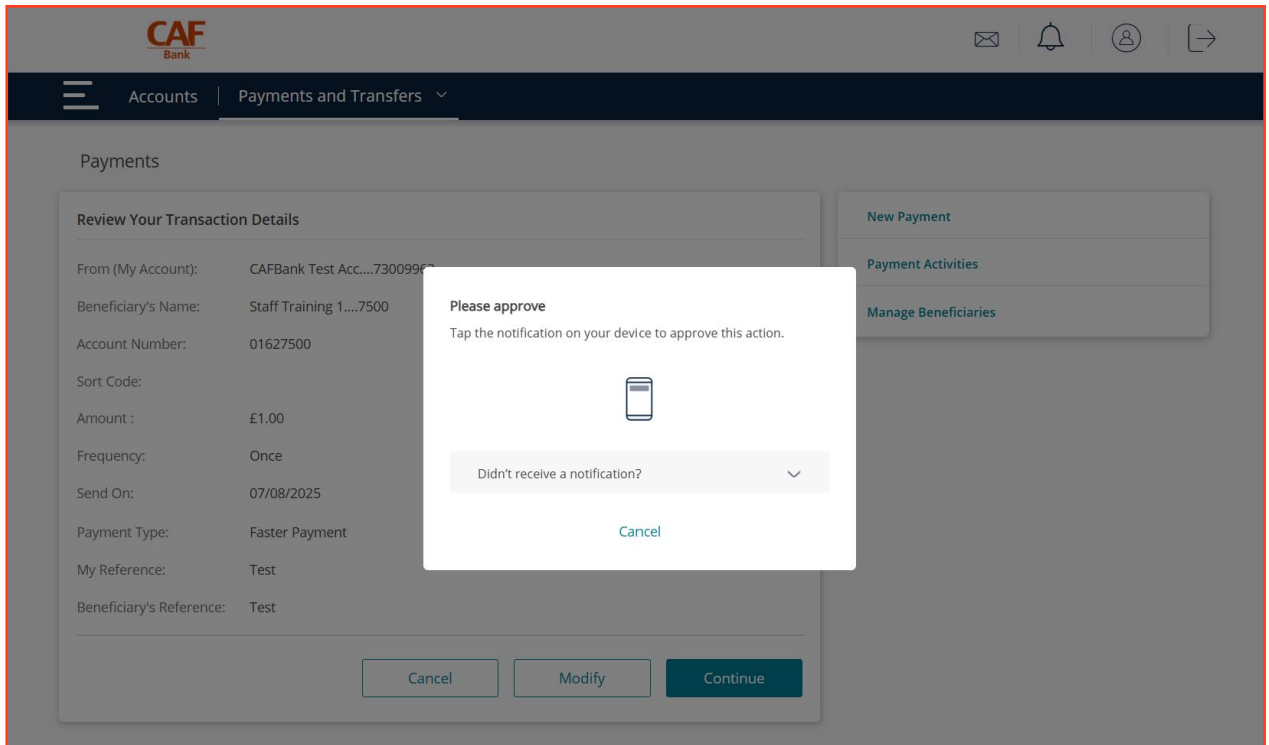
- 5 Please add the amount and set the frequency to 'Once'. You can then choose your 'Send On' date and the payment type, which is either a Faster payment or a CHAPS payment. As an option, you can enter 'My Reference' and 'Beneficiary's Reference', before clicking 'Continue' to proceed.



- 6 A warning message will appear. If you are happy with the payment details and wish to proceed, tick the confirmation box and then click 'Continue'.

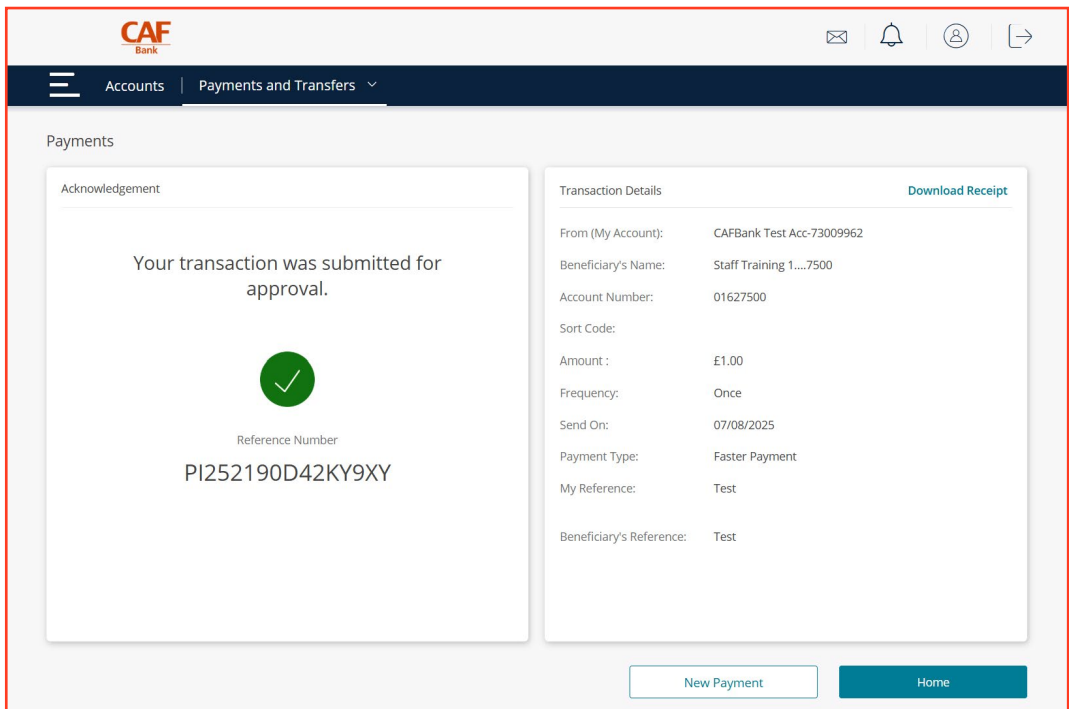


7 Depending on the authentication method you selected when logging in, you will receive either a notification to approve via the HID Approve app or a code by SMS.



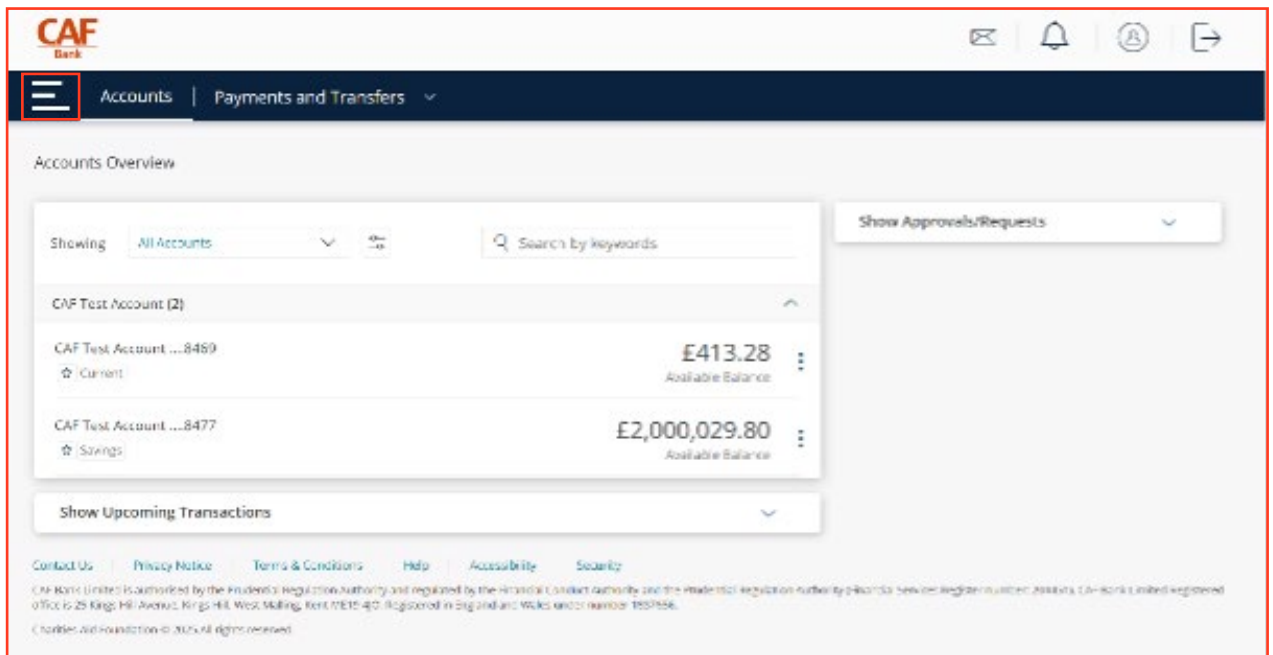
8 Subject to your approval, an acknowledgement screen will appear. An alert will also be sent to your Approval Group to review and approve or reject the payment.

Please note – You can withdraw a payment by navigating to the 'Approvals & Requests' menu option and selecting the relevant payment.

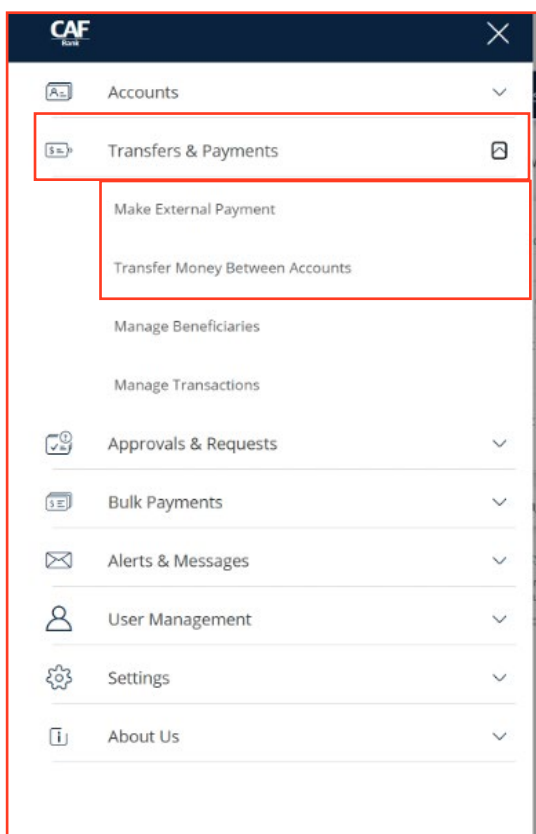


SCHEDULE A FUTURE EXTERNAL PAYMENT

- 1 From the home screen, please choose the menu icon (three horizontal lines on the left side of the screen.)



- 2 Please select 'Transfers & Payments' to expand the selection, then select either 'Make External Payment' or 'Transfer Money Between Accounts'.

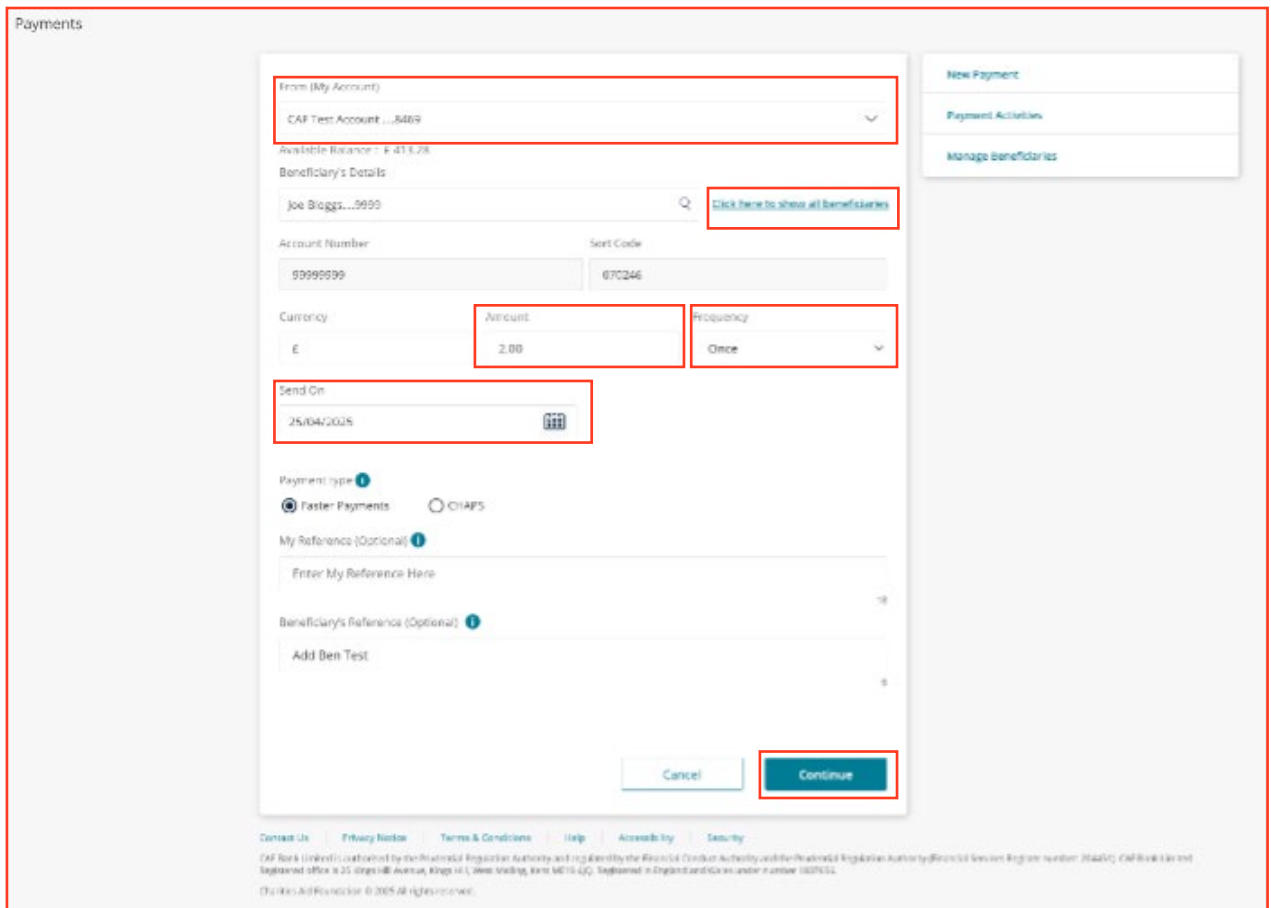


- 3 Select the 'From' account, then choose the beneficiary by clicking, 'Click here to show all beneficiaries', and selecting the appropriate beneficiary from the list.

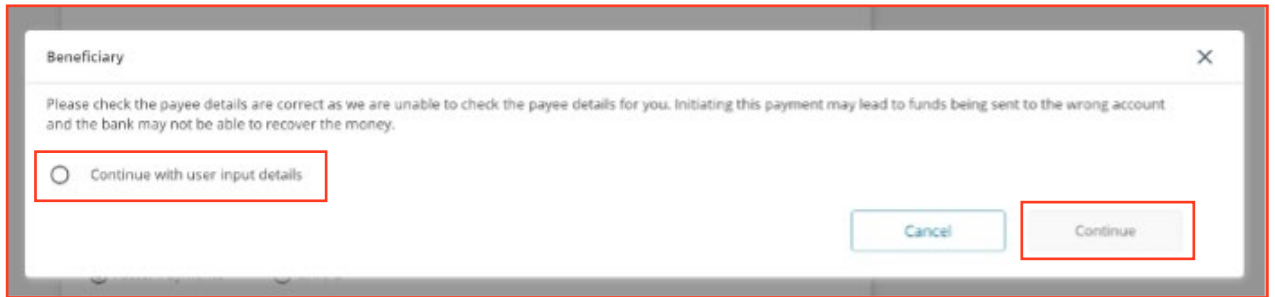
Next, please specify the payment amount and frequency. As an example, our screenshot shows a one-off payment with the frequency set to 'Once'. For more information on setting up recurring payments/standing orders, please refer to Section 6.

Once you have set the payment amount and frequency, select the 'Send On' date. This determines when your payment will be made. Please note that if you select either Saturday or Sunday, the payment will not be processed until Monday. Therefore, we advise you choose a weekday.

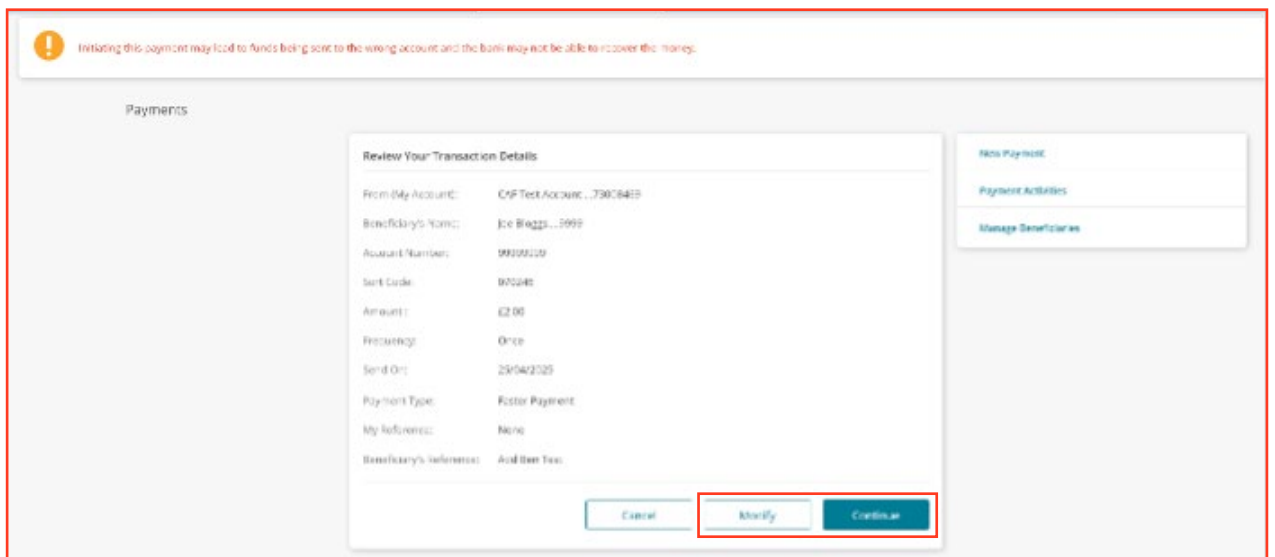
Click 'Continue' to proceed.



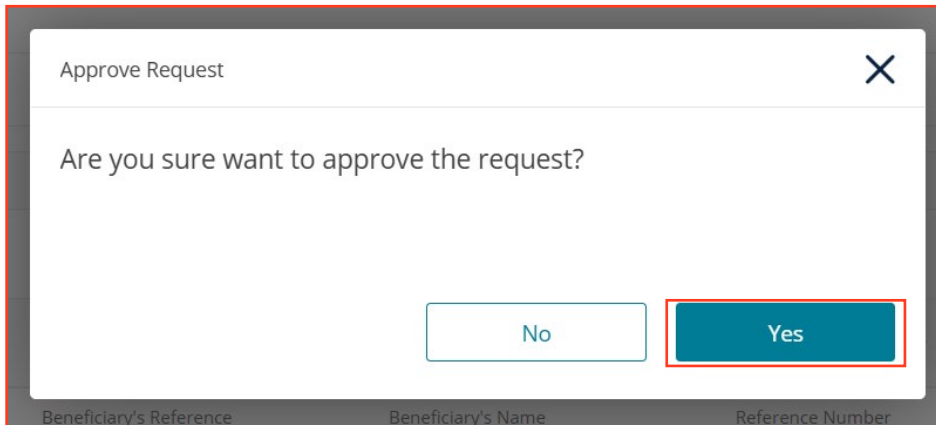
- A warning message will appear. If you wish to continue with your payment, you must confirm this by selecting 'Continue with user input details'. Please click 'Continue' to proceed or click 'Cancel' to go back.



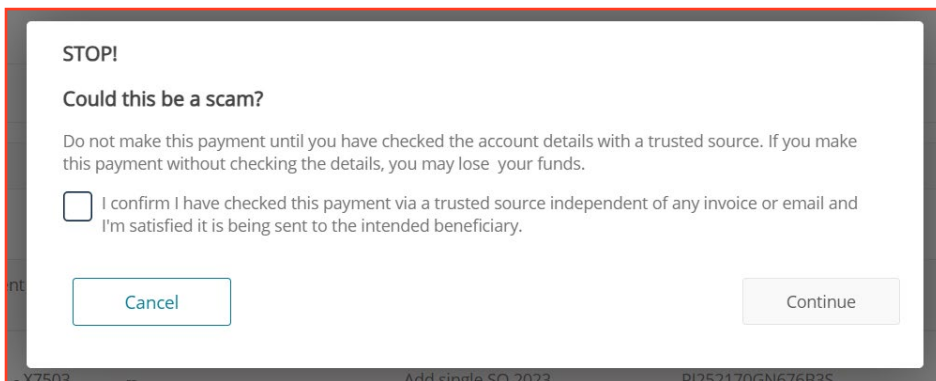
- A review screen will appear, showing the transaction details entered. Click 'Modify' to go back or 'Continue' to proceed with the payment.



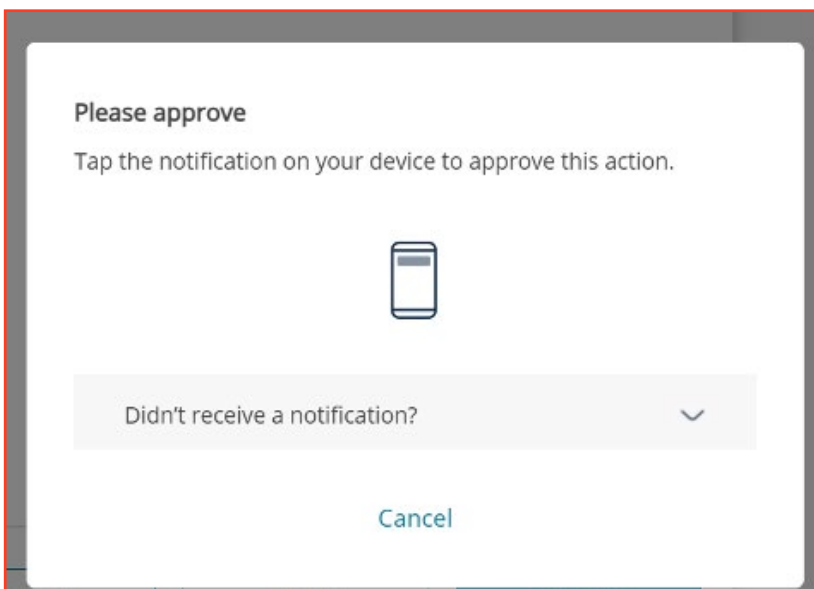
6 A pop up will appear asking if you want to approve the request.



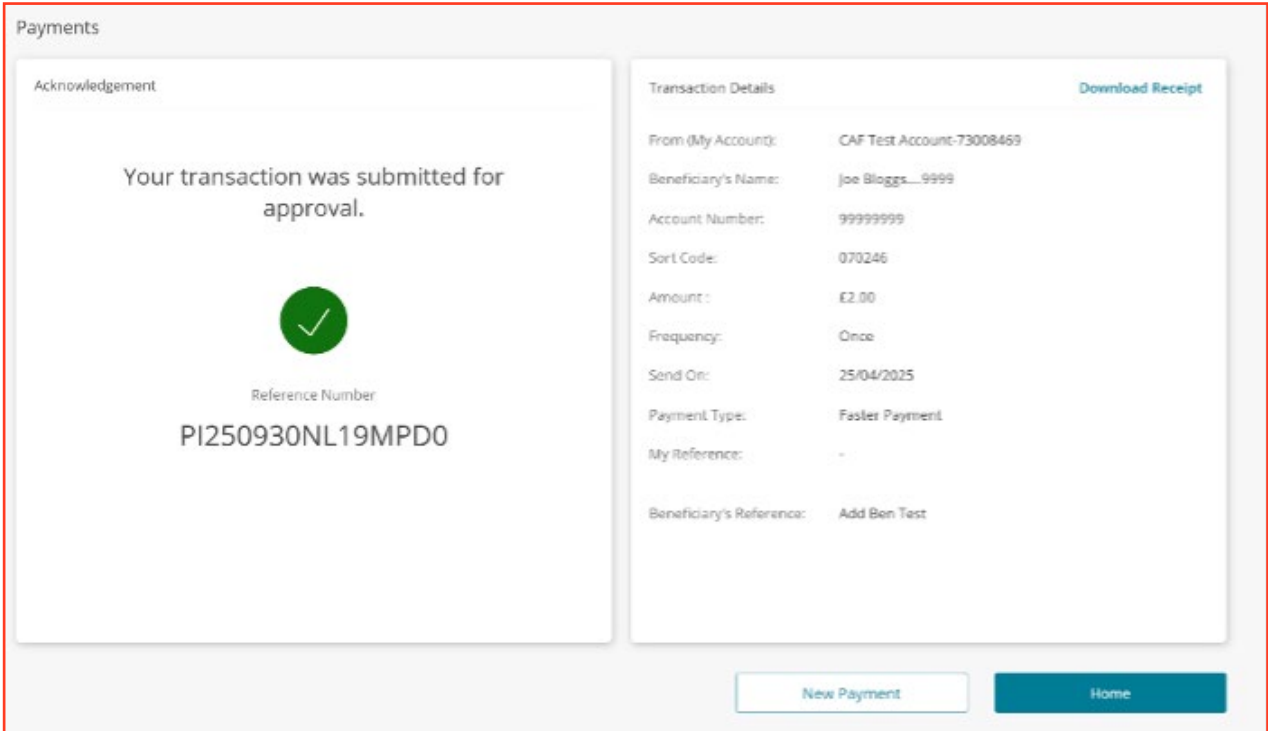
7 You will then be asked to confirm you have checked the beneficiary's account details.



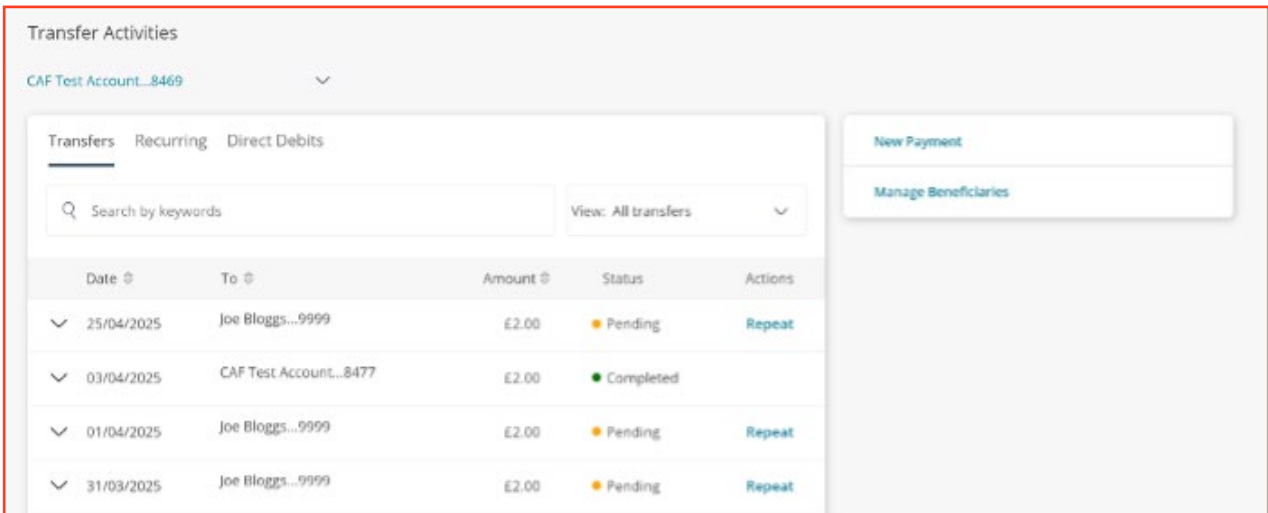
8 You will now need to approve your payment submission. Depending on the authentication process you select upon login, you will receive either a one-time passcode (OTP) or a push notification via the HID Approve app.



9 Once approved, the acknowledgement screen will appear to confirm that your payment submission was successful.

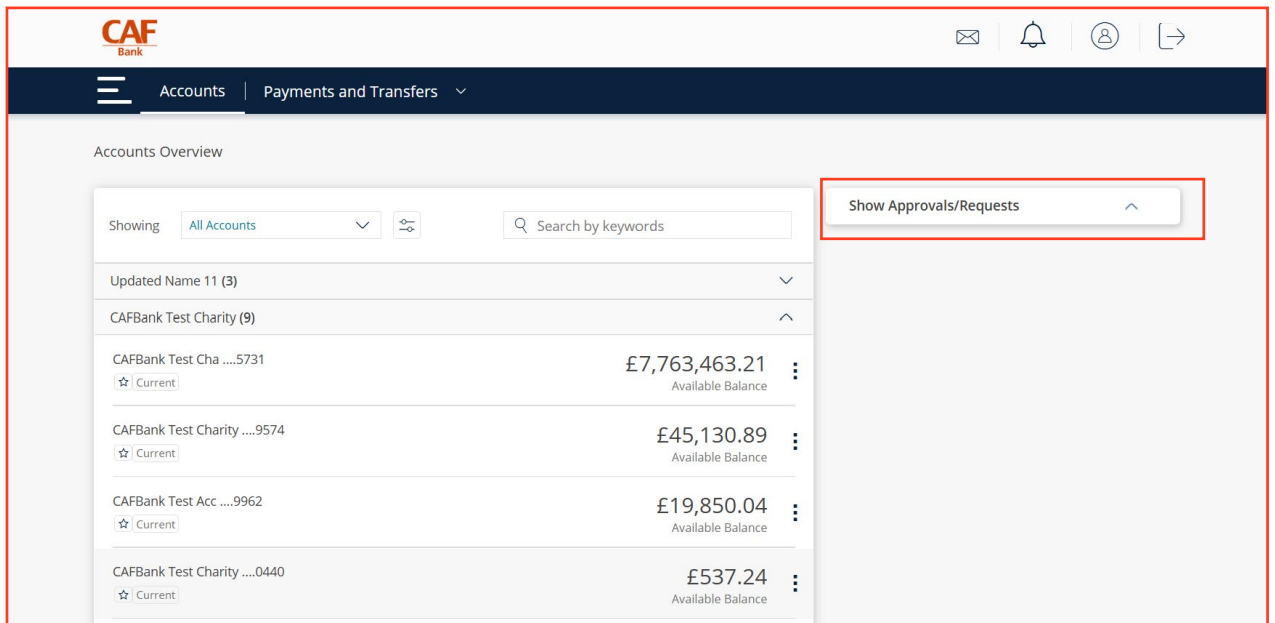


10 You can check the status of your payment by going to the main menu, and selecting 'Transfers & Payments' then 'Manage Transactions'.

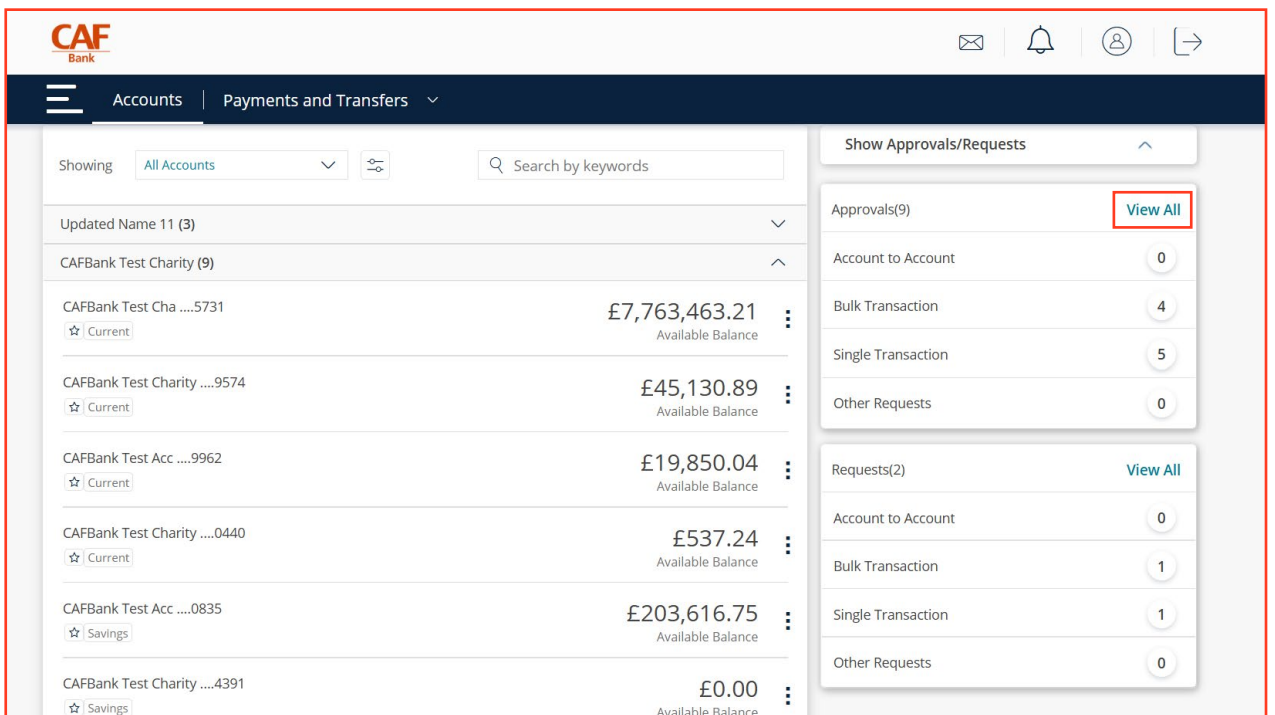


APPROVE A PAYMENT - Quick start section

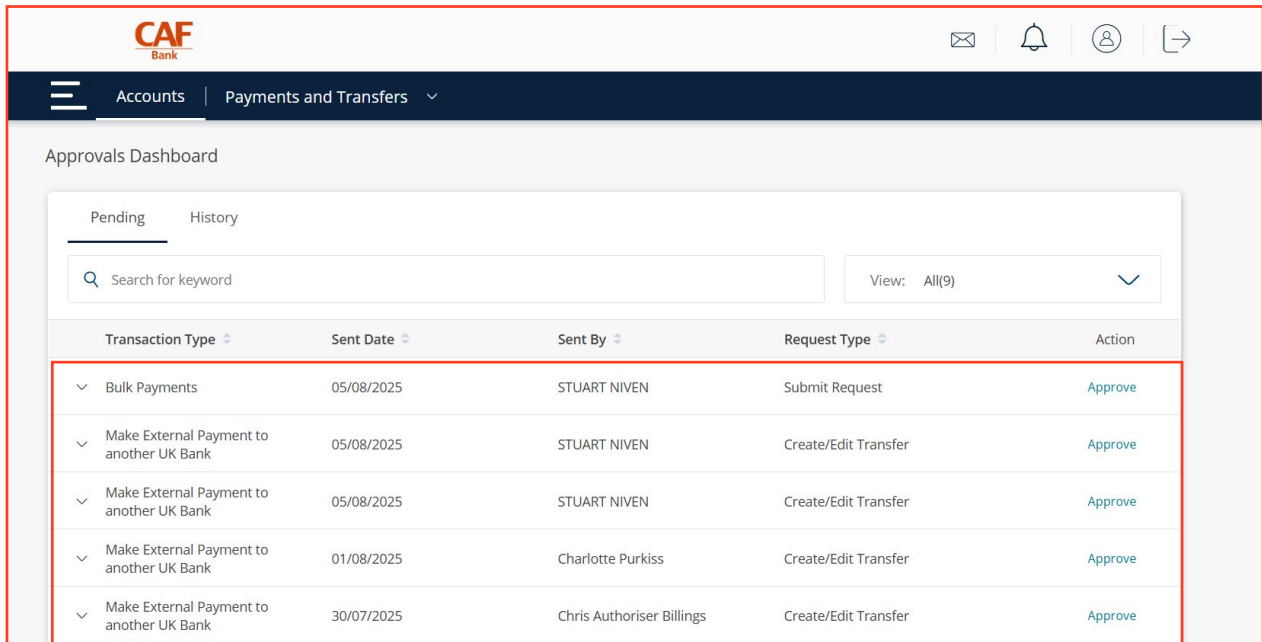
- 1 From the home screen, please click ‘Show Approvals/Requests’, expanding out your details.



- 2 You will see a summary of your payment approvals and requests displayed. Please click ‘View All’ next to Approvals to view your outstanding payment approvals in more detail.

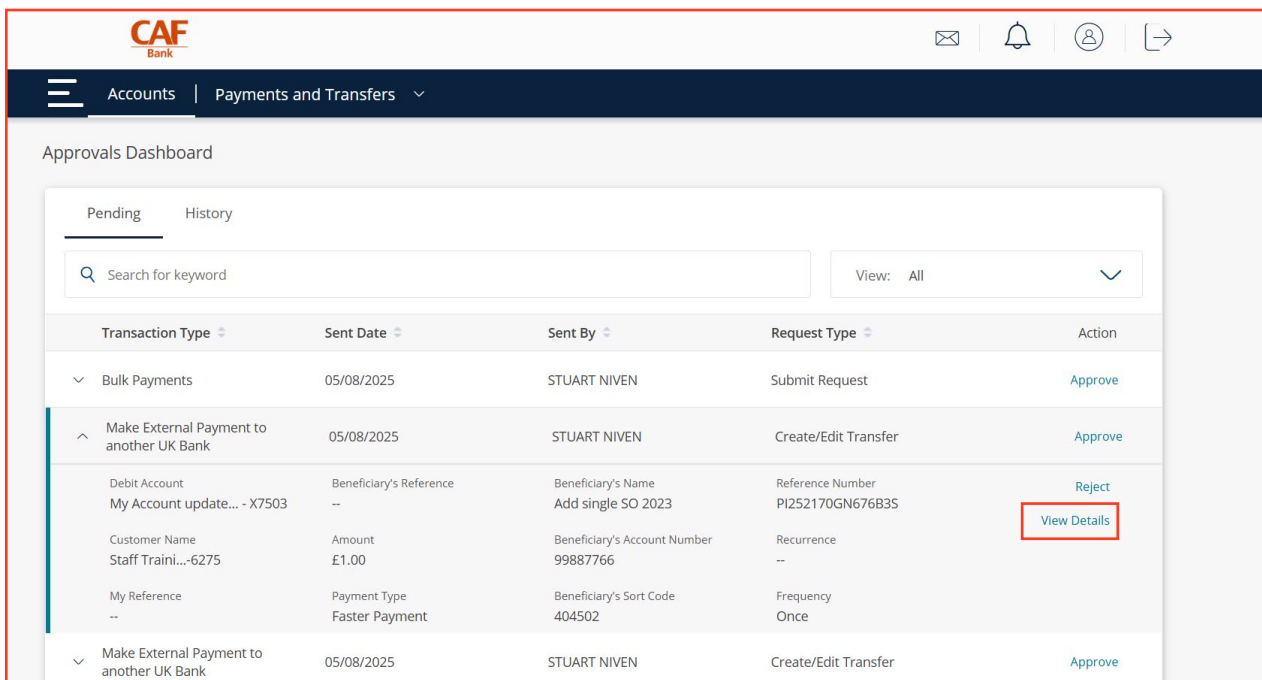


3 A list of your payments awaiting approval will be shown.

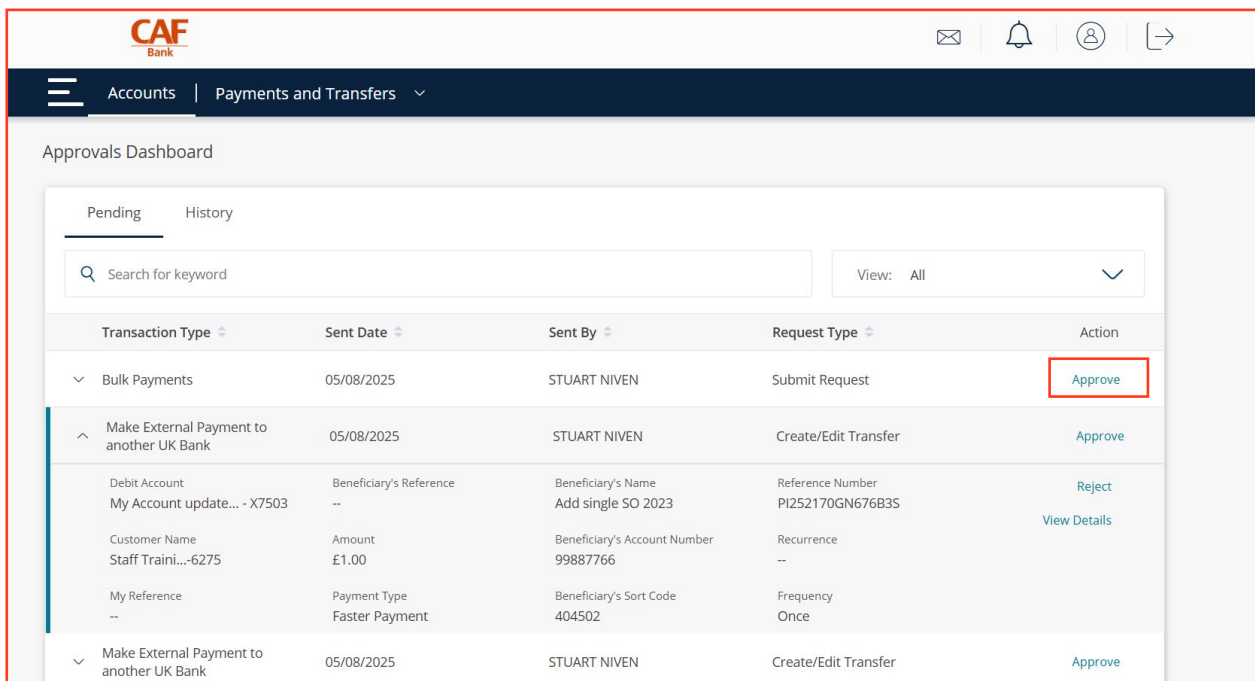


4 Click the 'drop-down arrow' beside each transaction to display more information including the amount, frequency and beneficiary details.

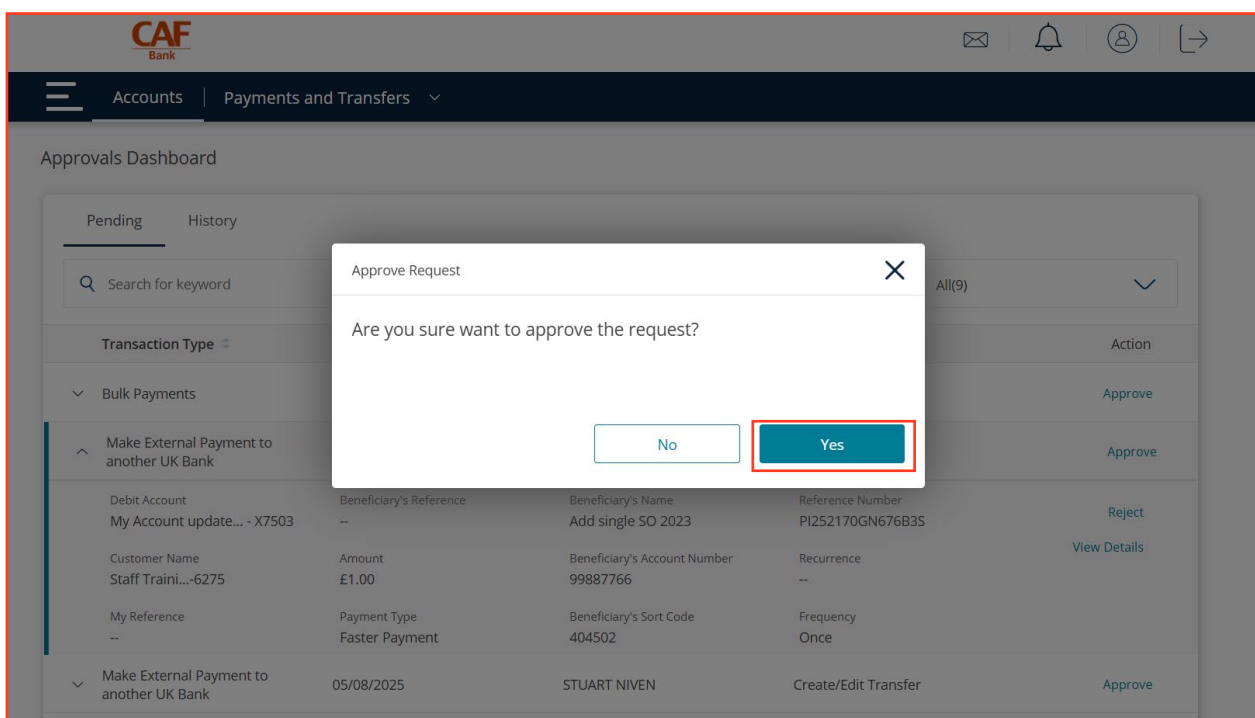
Click 'View Details' to access information, such as who created the payment and when it was created.



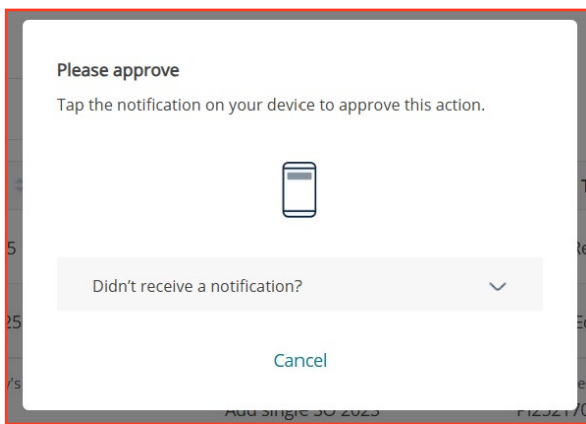
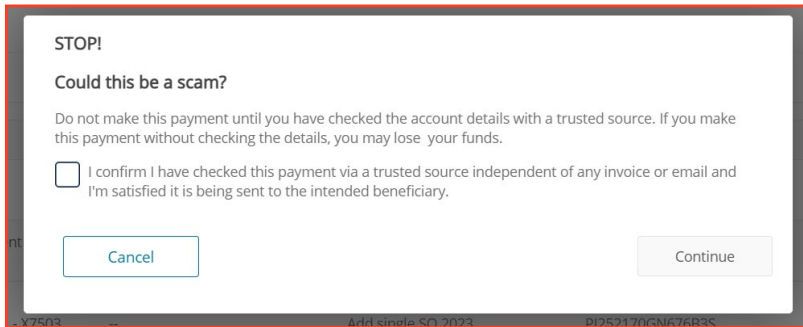
5 Once you have reviewed the details, select 'Approve' to progress your approval.



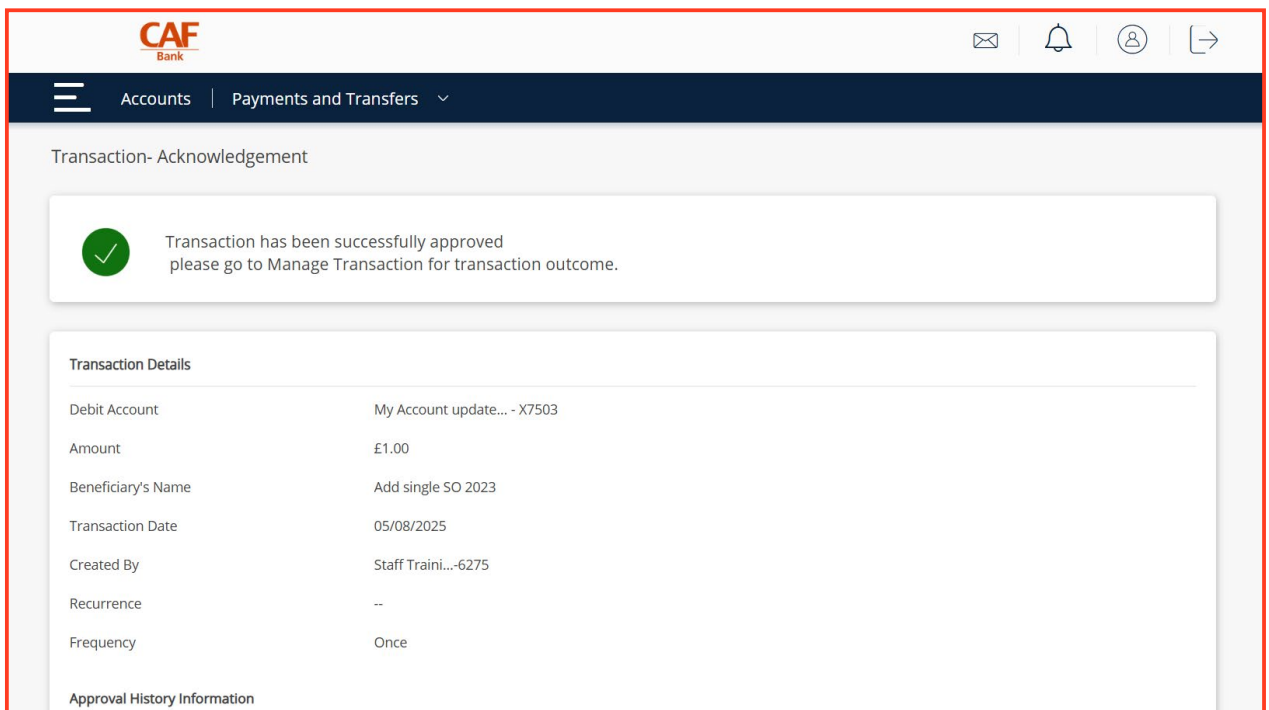
6 Click 'Approve & Initiate Payment' to approve the payment.



7 You will be sent a one-time passcode to enter and complete the approval.

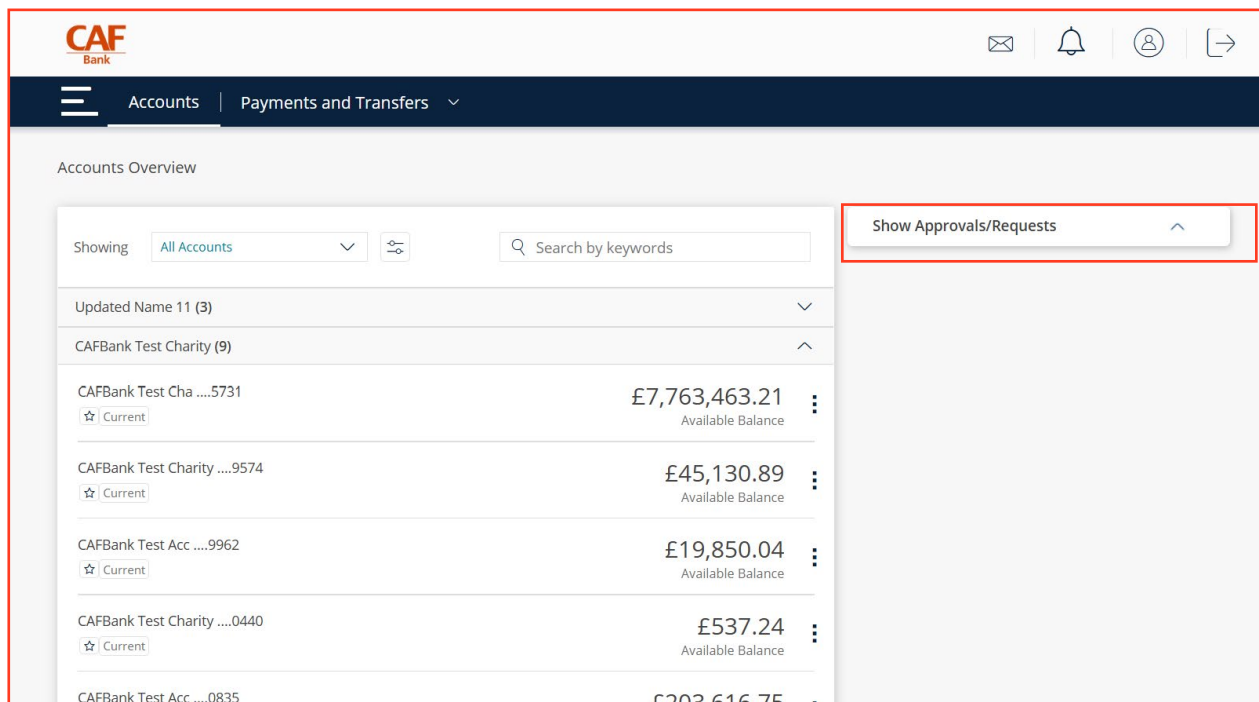


8 When you have completed step seven successfully, the acknowledgement screen will be displayed. This shows your payment details, along with your approval history.

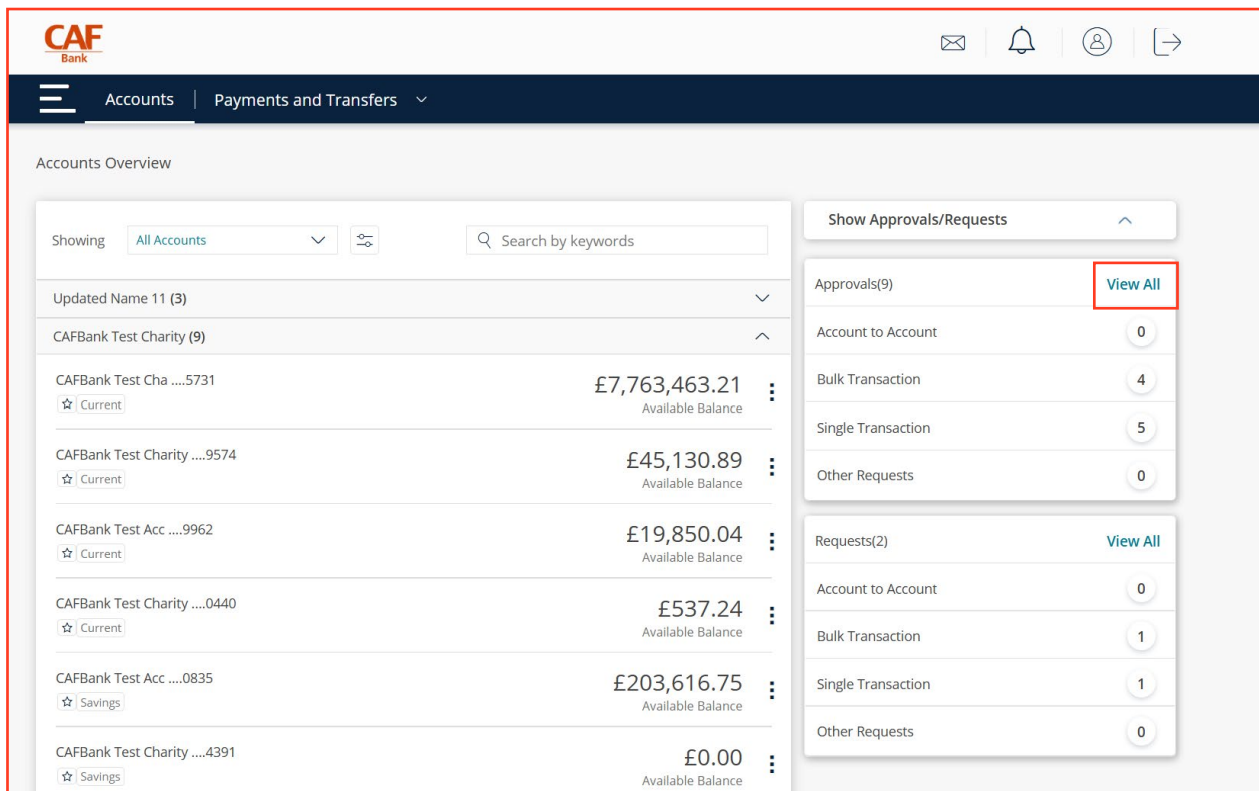


REJECT A PAYMENT - Quick start section

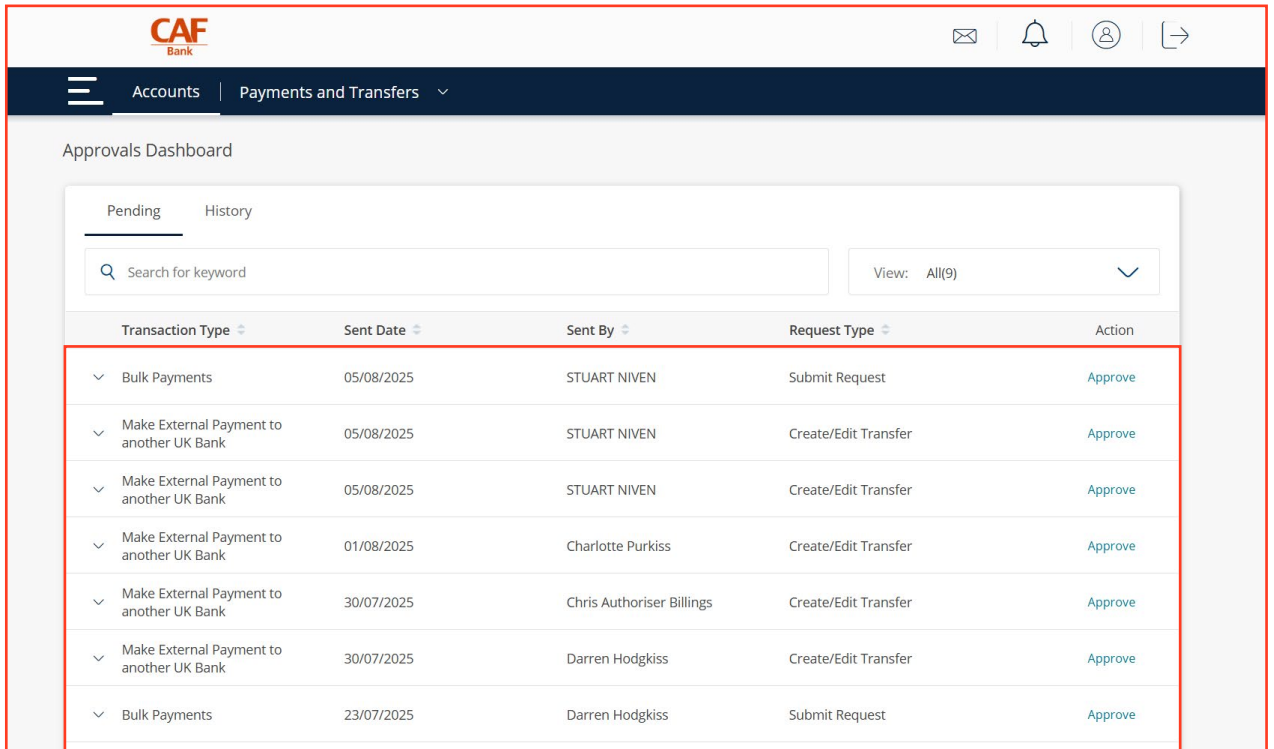
- 1 On the home screen, click 'Show Approvals/Requests' to access your payments awaiting approval.



- 2 This will display a summary of your approvals and requests. Please click 'View All' next to Approvals to view your outstanding payment approvals in more detail.



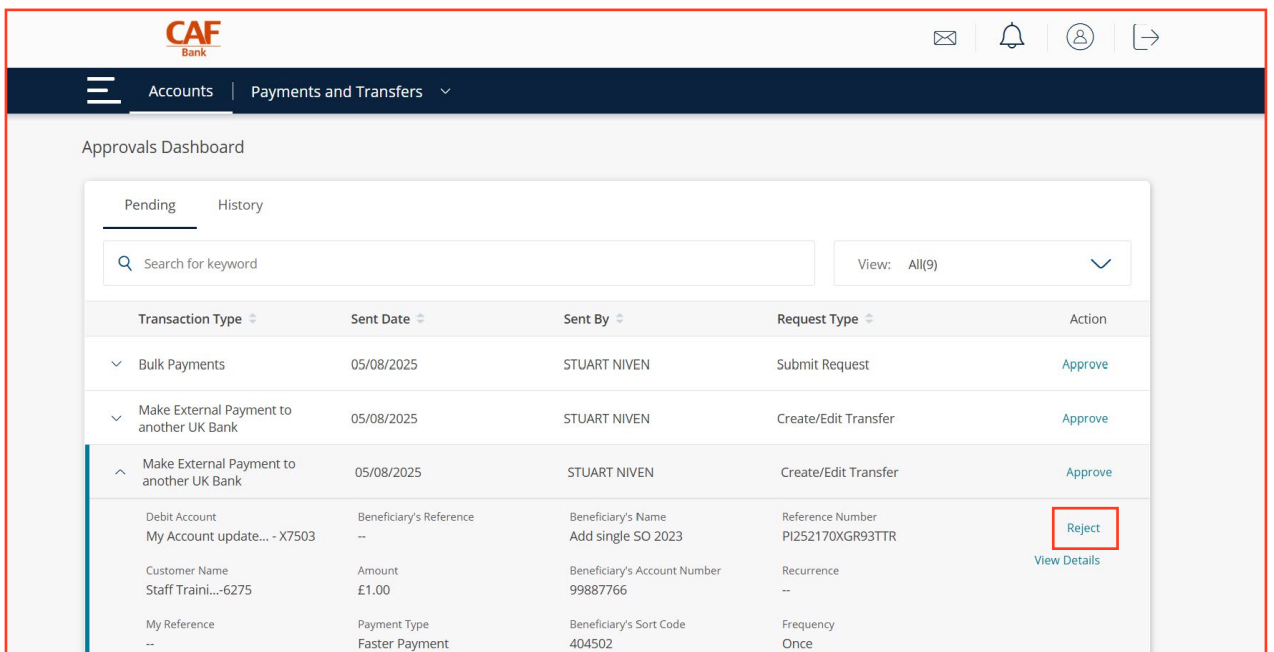
3 On screen, you will see a list of the outstanding payments awaiting approval.



4 Select the 'Drop-down arrow' to display additional information, including the amount, frequency, and beneficiary details.

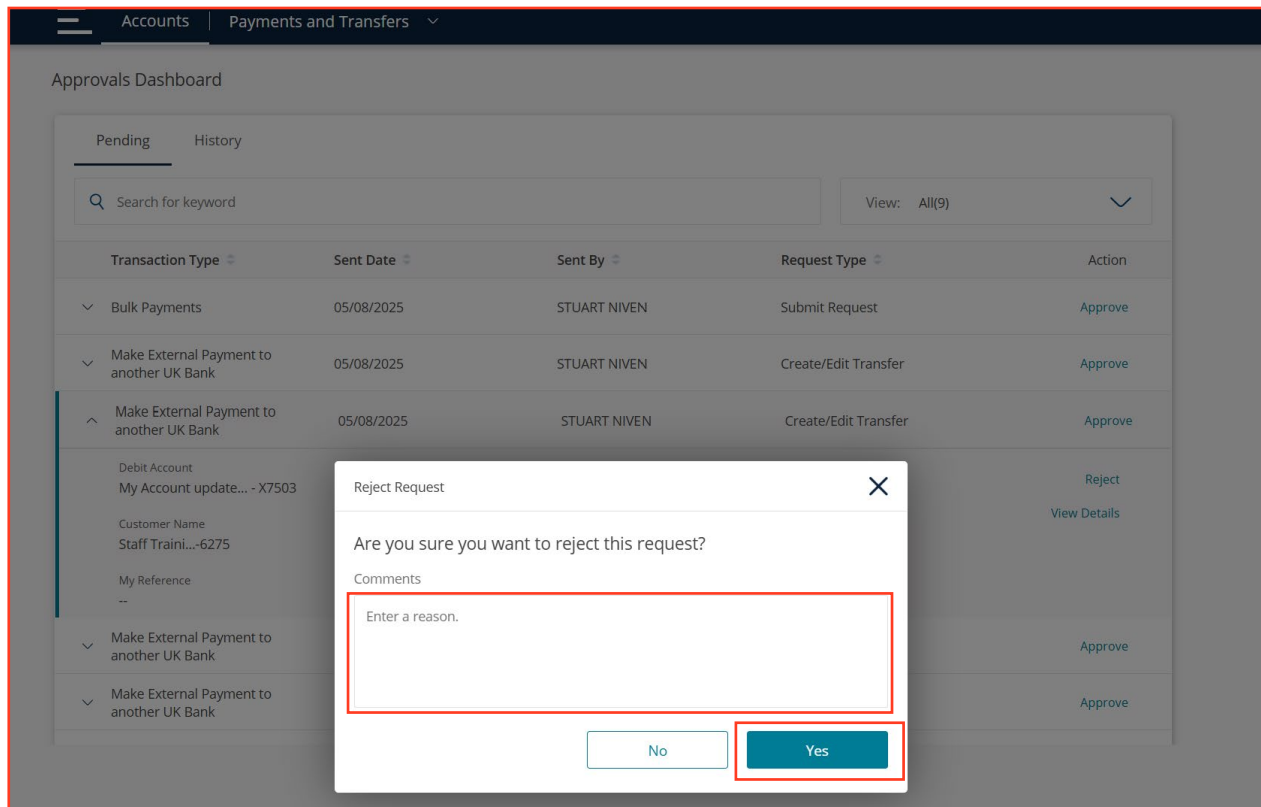
Click 'View Details' to access information, such as who created the payment and when.

To reject a payment, click 'Reject'. This will take you to the next stage of the process.

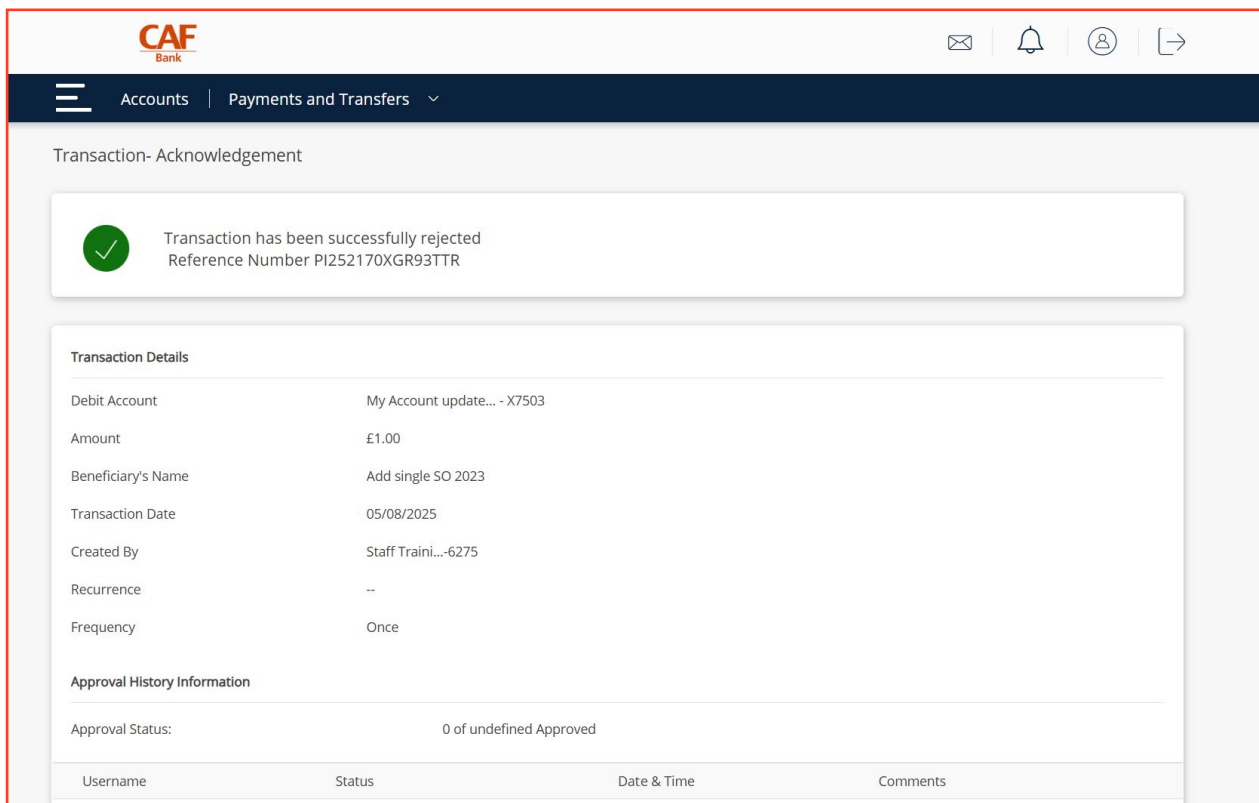


- 5 You will be asked to confirm that you want to reject the payment request.
Click 'No' if you want to go back.

To progress forward, enter a reason for rejecting the payment under 'Comments' and click 'Yes'.

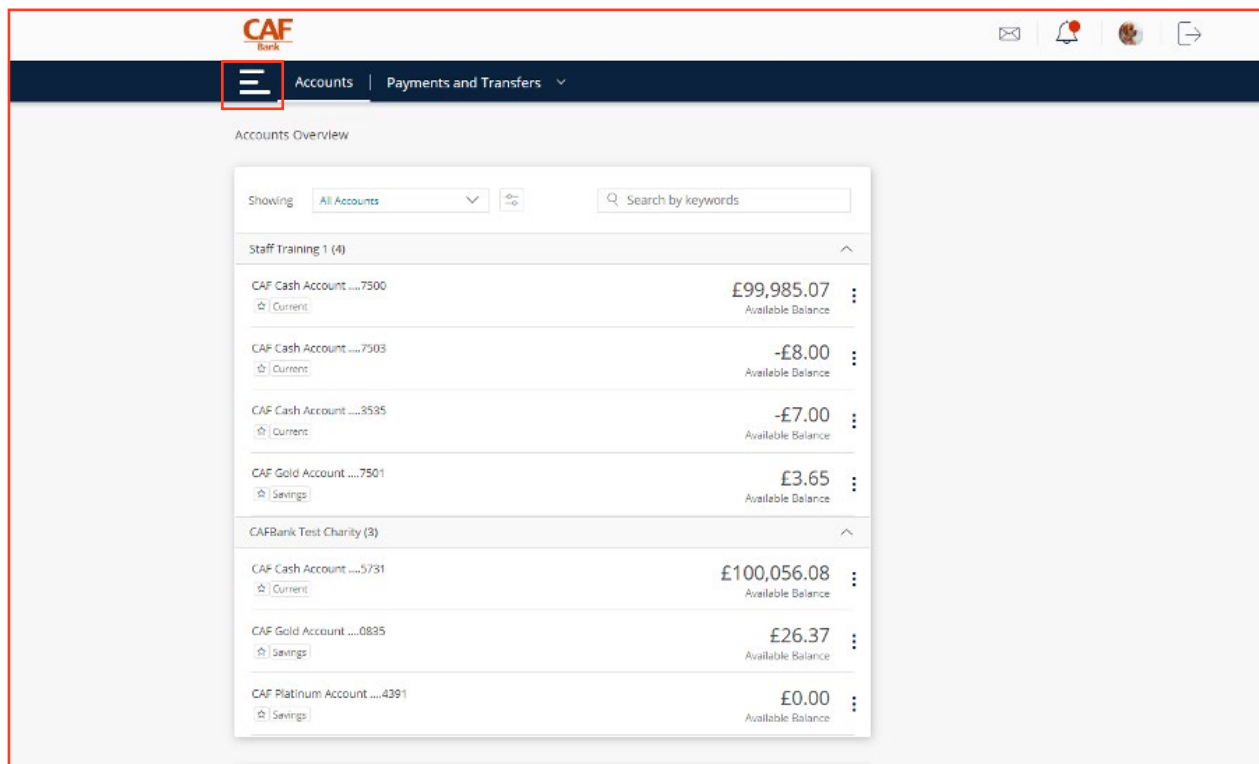


6 If step five is completed successfully, the acknowledgement screen will be displayed.

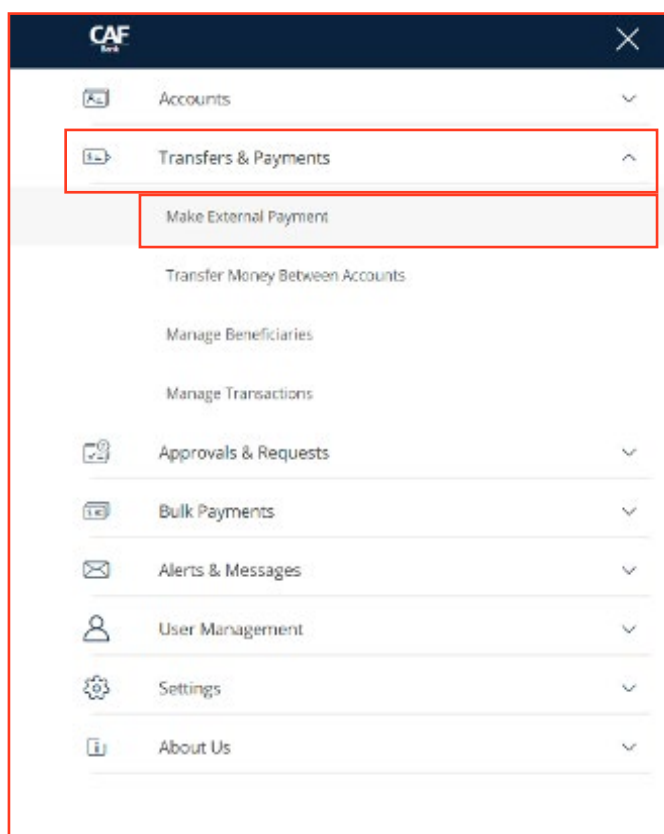


SET UP A STANDING ORDER/RECURRING PAYMENT

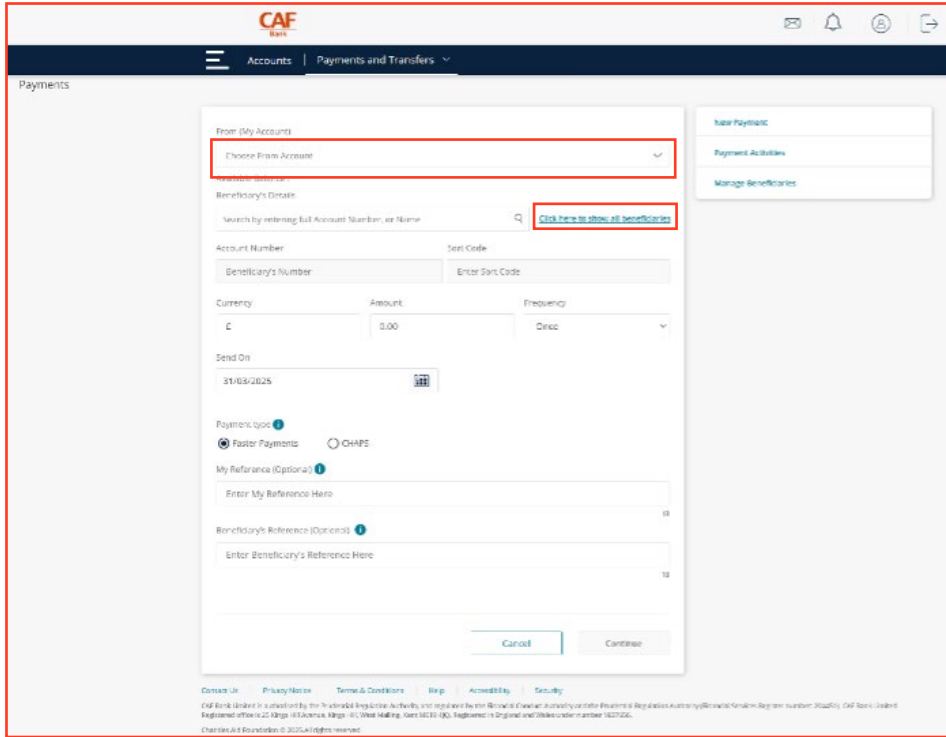
- 1 From the Accounts overview screen, please select the menu icon (three horizontal lines on the left side of the screen).



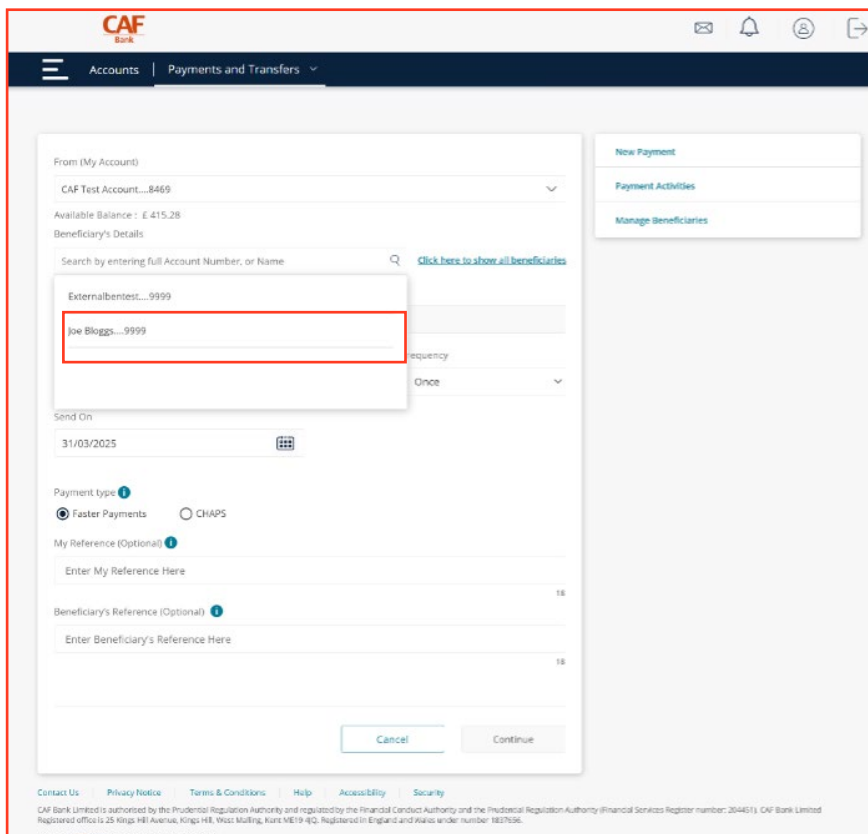
- 2 Select 'Transfers and Payments' to expand the menu and then click 'Make External Payment'.



- 3 Select 'Choose From Account', then 'Click here to show all beneficiaries'. Please note that you must add a beneficiary before being able to make an external payment to them.



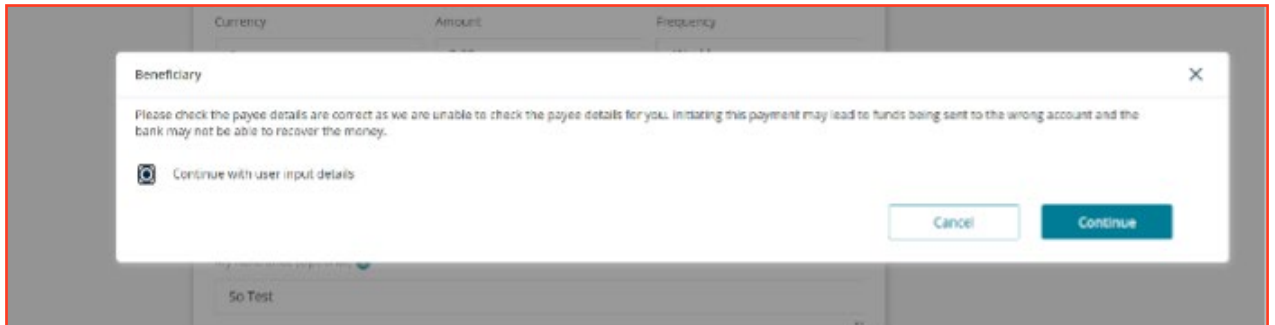
- 4 After completing step three, the list of beneficiaries for your account will appear, allowing you to select the relevant name from the list.



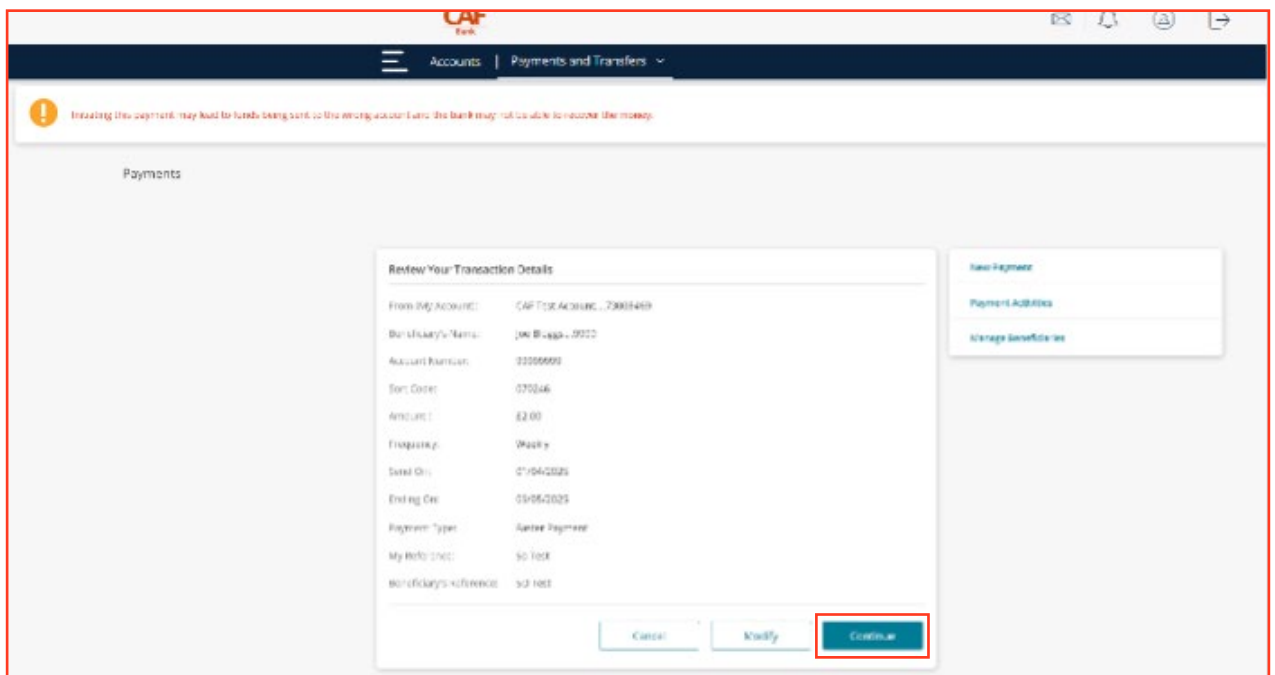
5 Next, you will need to enter the amount and change the payment frequency to set up the Standing Order / Recurring payment. Specify the ‘Send On’ date and the ‘Ending On’ date. You can then choose the payment type and optionally enter a ‘My Reference’ and ‘Beneficiary’s Reference’. Click ‘Continue’ to proceed.

The screenshot shows the 'Payments and Transfers' section of the CAF Bank online banking interface. The 'From (My Account)' dropdown is set to 'CAF Test Account...8469'. The available balance is £415.28. The beneficiary is 'Joe Bloggs...9999' with account number 99999999 and sort code 070246. The payment amount is £2.00. The 'Send On' date is 01/04/2025 and the 'Ending On' date is 09/05/2025. The 'Frequency' dropdown menu is open, showing options: Once, Daily, Weekly, Every Two Weeks, Monthly, Quarterly, Half Yearly, and Yearly. The 'Weekly' option is selected. The 'Payment type' is set to 'Faster Payments'. The 'My Reference' and 'Beneficiary's Reference' fields both contain 'SO Test'. There are 'Cancel' and 'Continue' buttons at the bottom of the form.

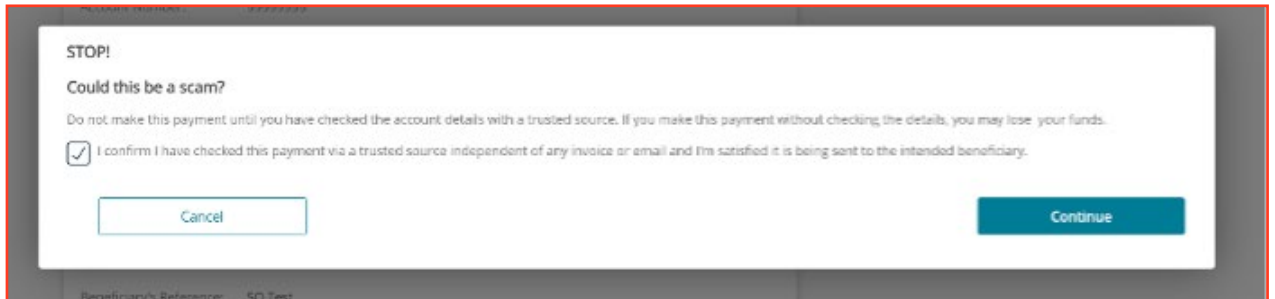
- 6 If the account details for the beneficiary cannot be verified, a pop-up screen will appear, asking if you wish to proceed with the user details you have inputted. If you still want to proceed, click 'Continue'.



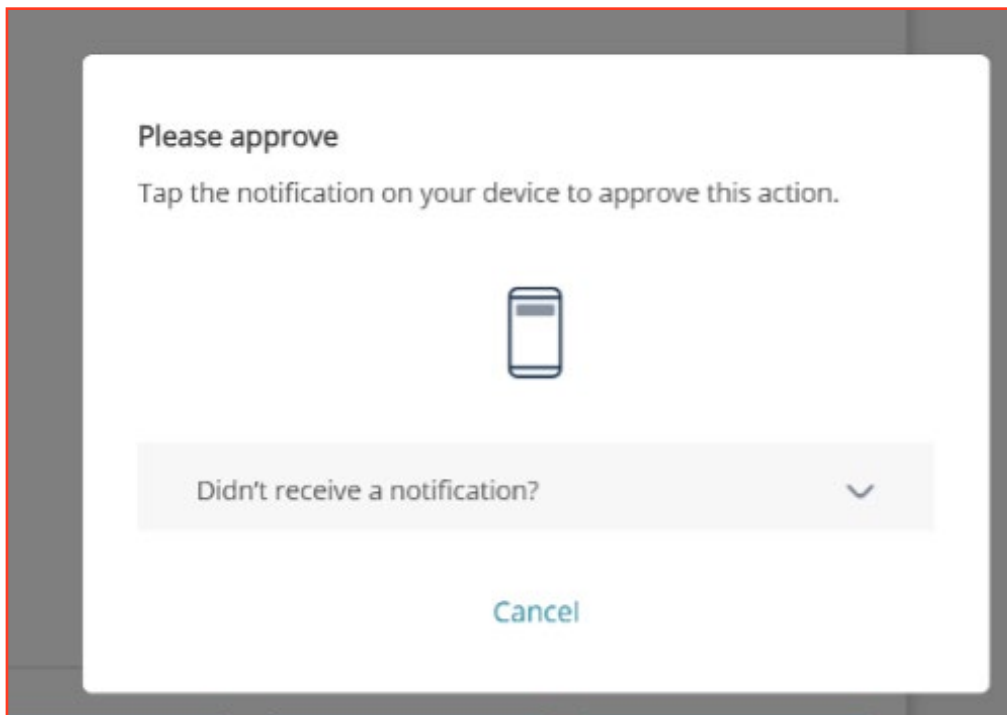
- 7 This will take to you a screen to review and check the payment details are correct. From here, you can 'Cancel' the payment or choose 'Modify', to go back and edit. Click 'Continue' to proceed.



- 8 A message will appear, asking you to stop and consider if the payment could be a scam. If you know the payment is to a trusted source, tick the box to confirm you have checked the payment details, then click 'Continue'.

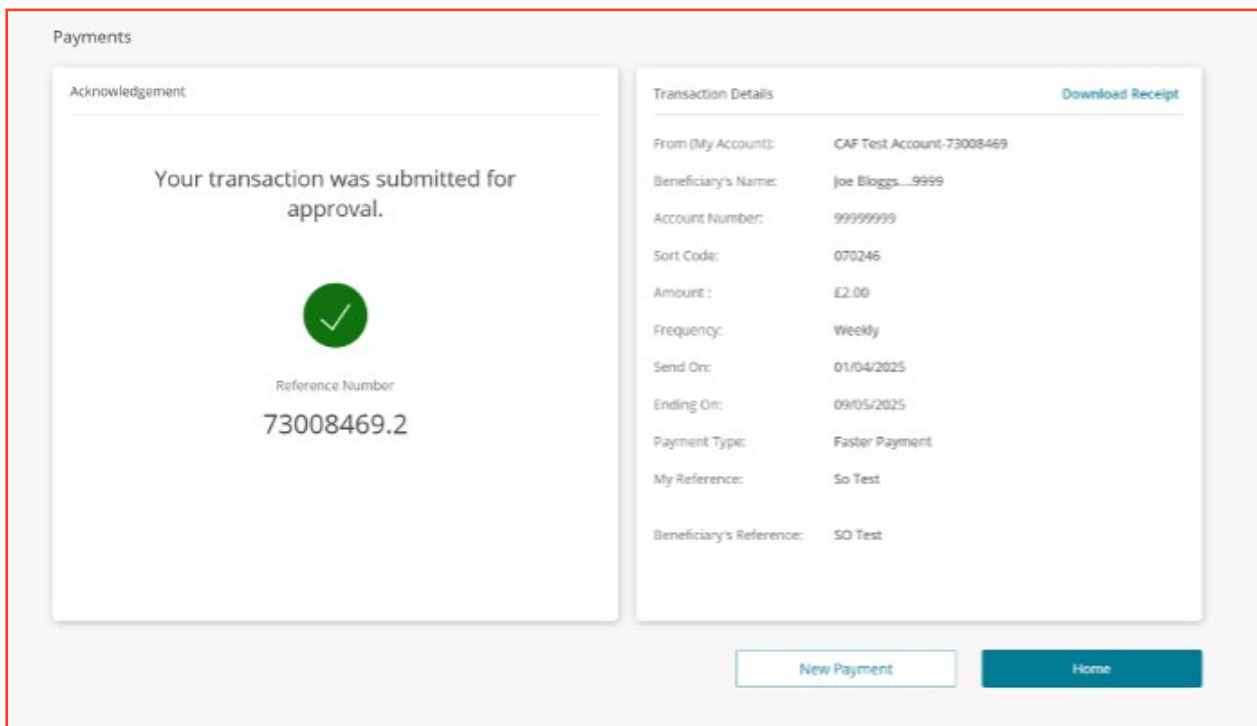


- 9 Depending on the authentication process you select upon login, you will receive either a one-time passcode (OTP) or a push notification via the HID Approve app.



10

Once confirmed via one-time passcode (OTP) or the app, your Standing Order / Recurring Payment will be submitted and sent for approval by an account approver.



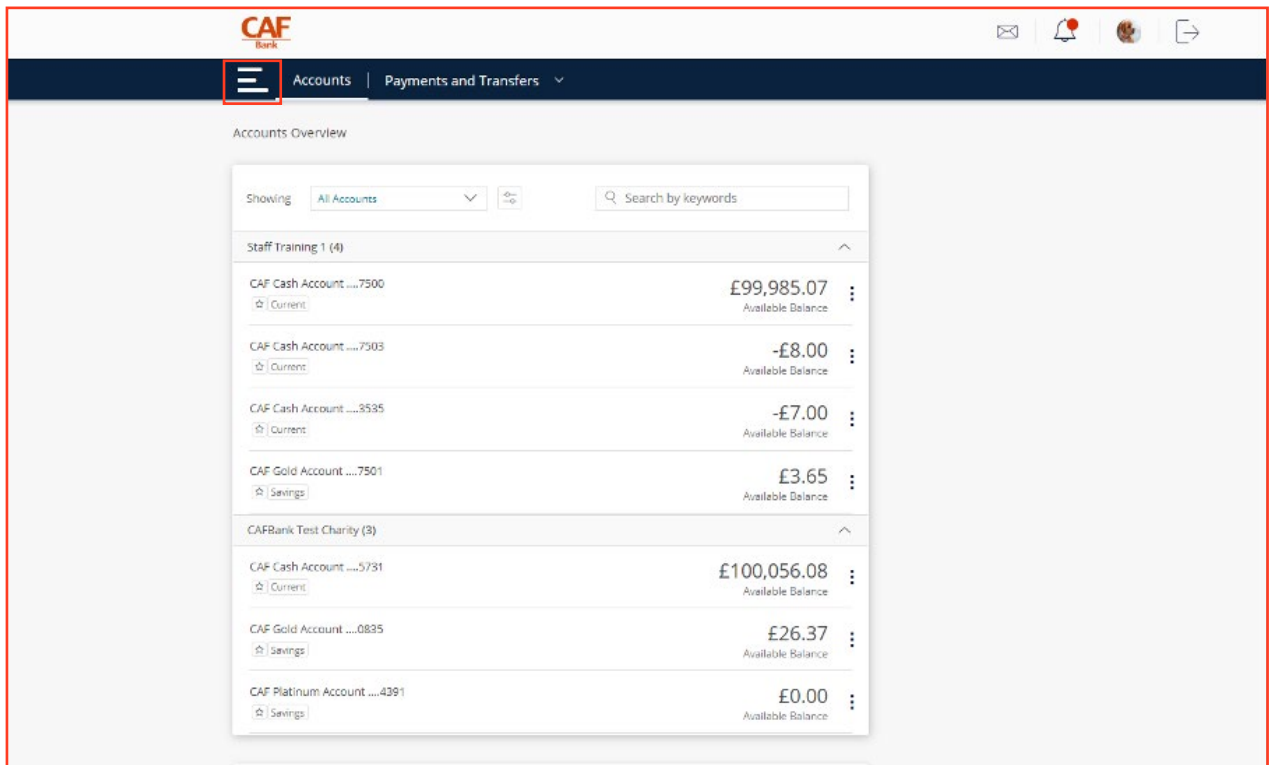
11

The standing order will now need to be dual authorised. Please refer to the 'Approve a payment' guidance (section 6 of this user guide) for the step-by-step instructions.

CANCEL A STANDING ORDER

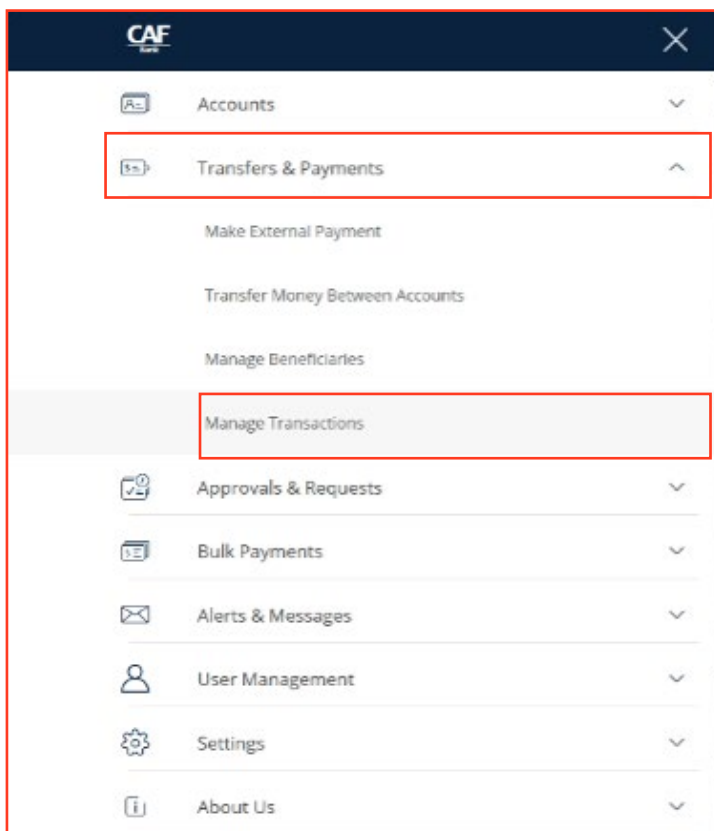
1

From the Accounts overview screen, tap the menu icon (three horizontal lines on the left side of the screen).

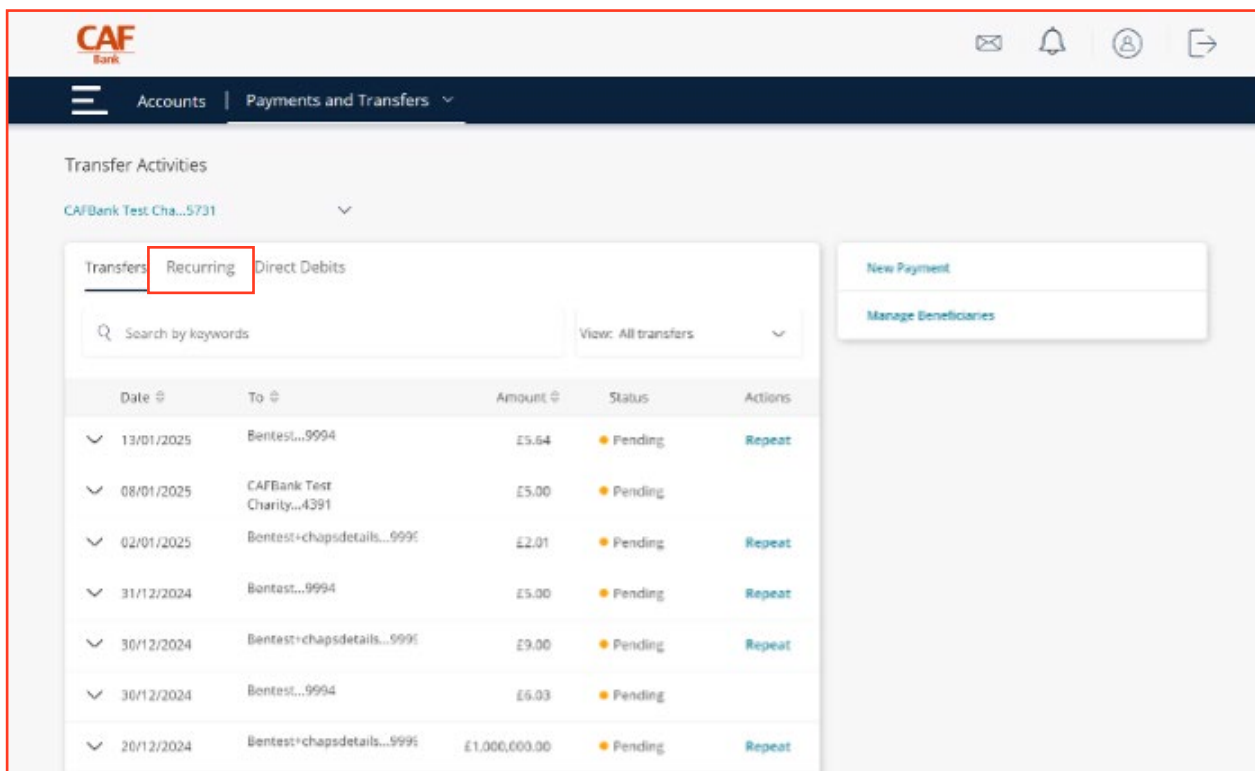


2

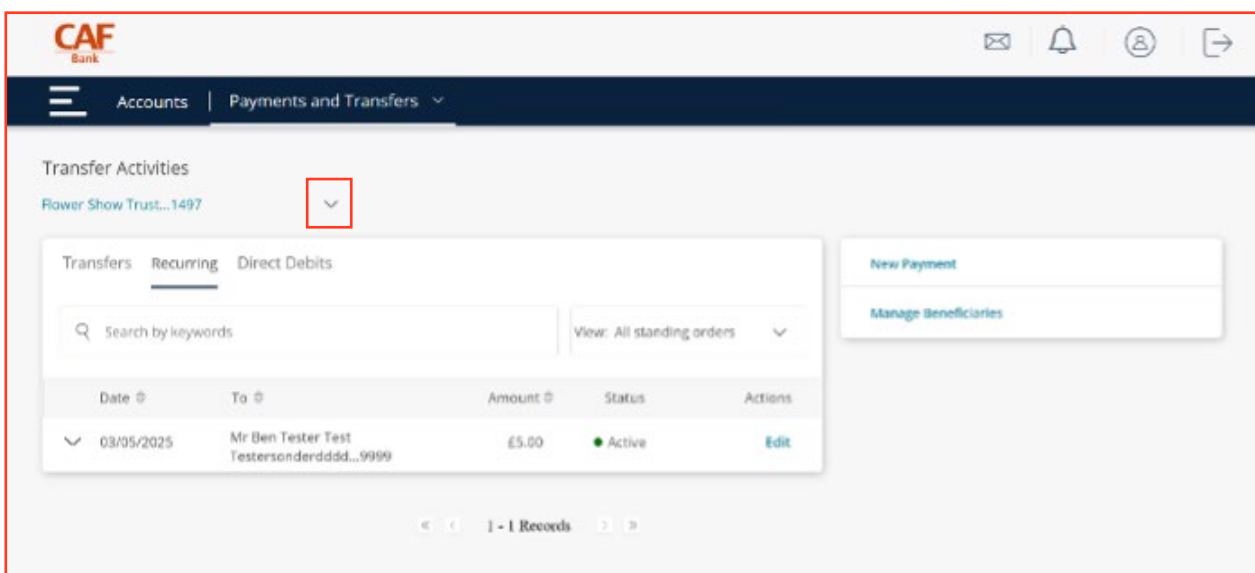
Please select 'Transfers & Payments', then 'Manage Transactions'.



3 Select the 'Recurring' tab to view your standing orders.



4 Please select the account you require.



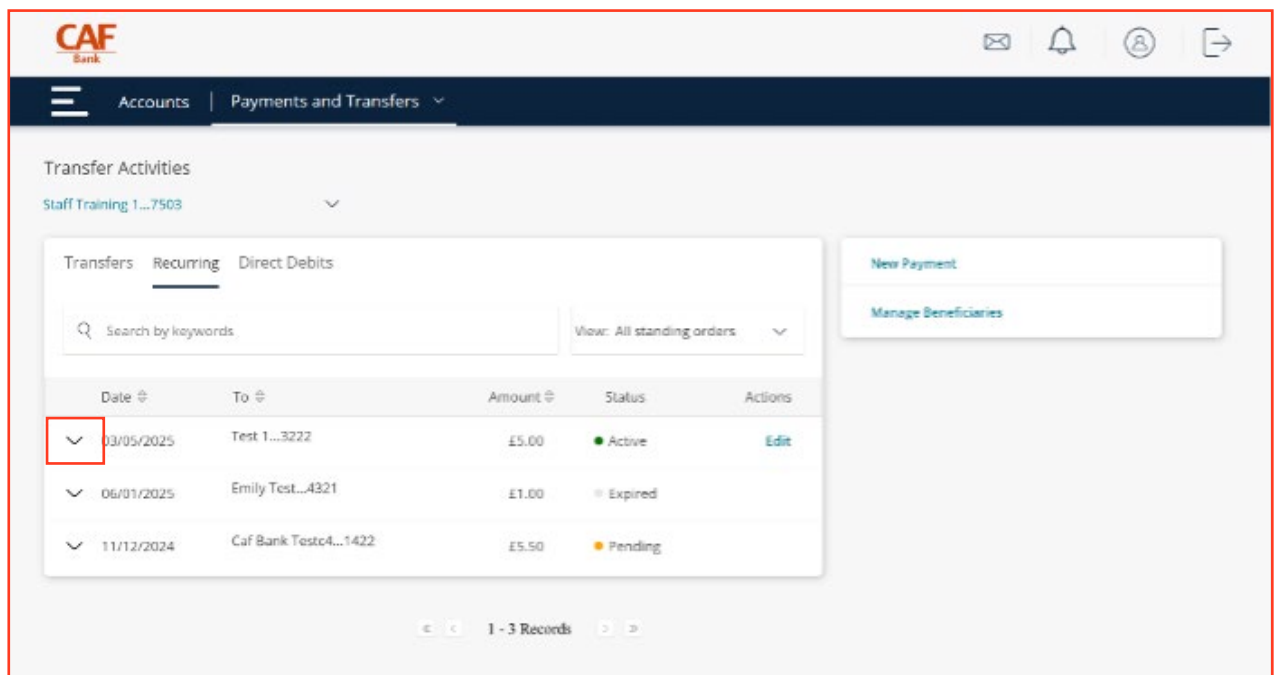
5 Next, it is important that you check the status of the standing order you wish to cancel.

There are three types of status.

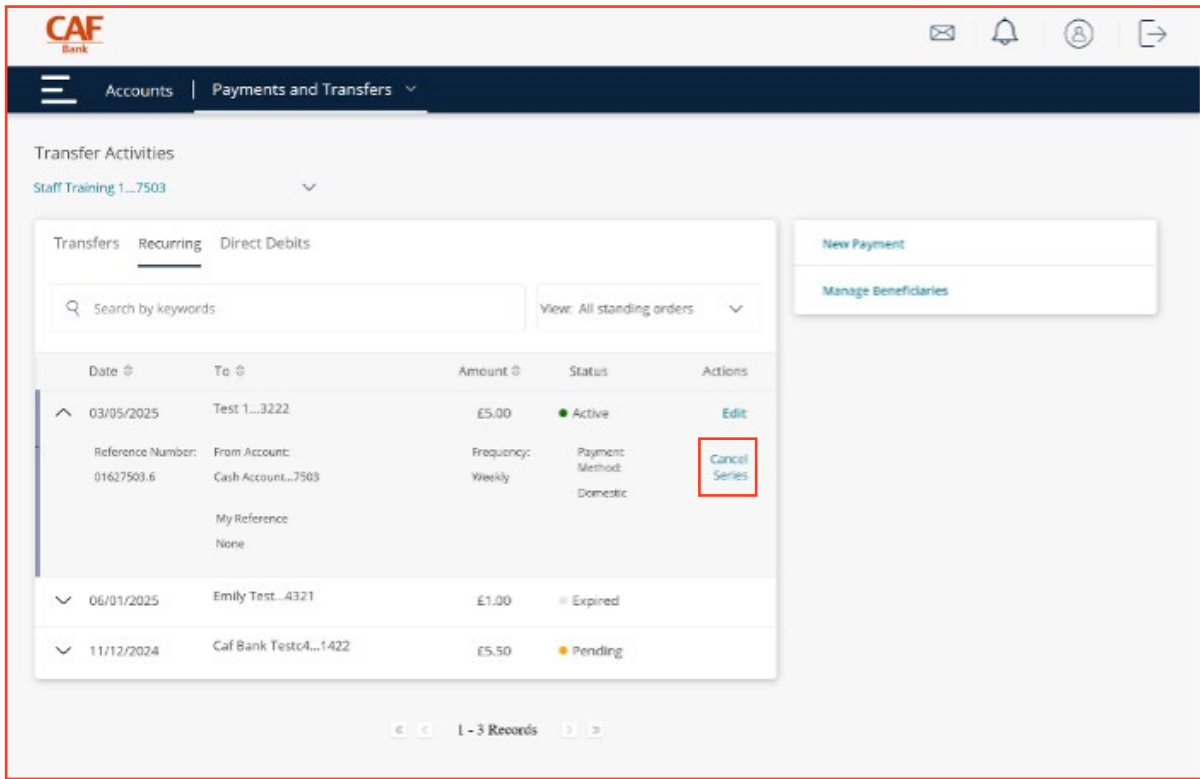
- **Expired:** The standing order has surpassed its end date and is no longer active.
- **Pending:** The standing order is awaiting approval and has not yet been activated.
- **Active:** The standing order is currently active and can be cancelled.

A standing order must be shown as Active, before you can cancel it.

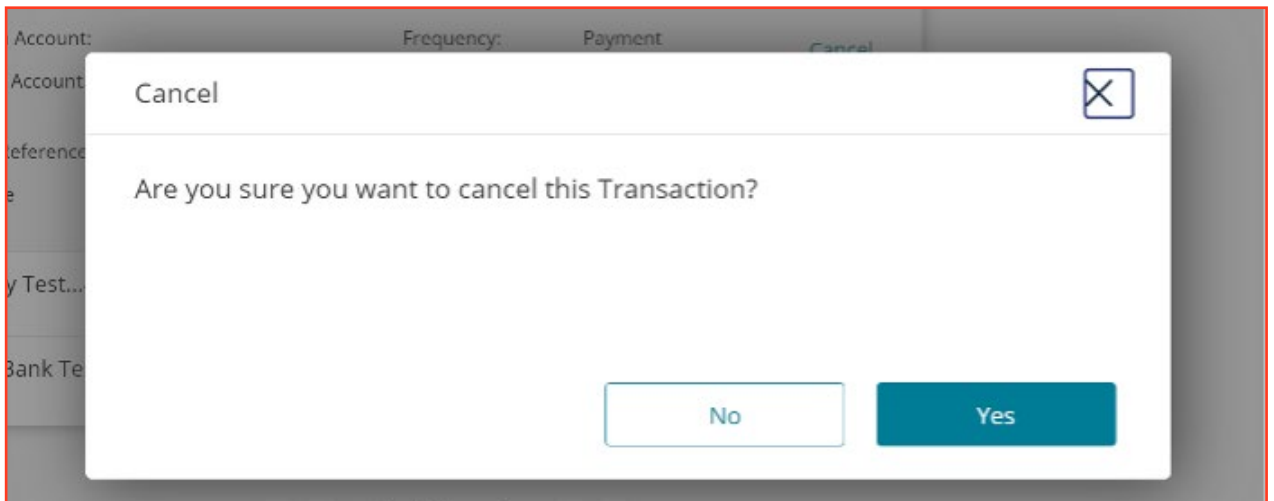
6 Click the down arrow next to the active standing order you wish to cancel.



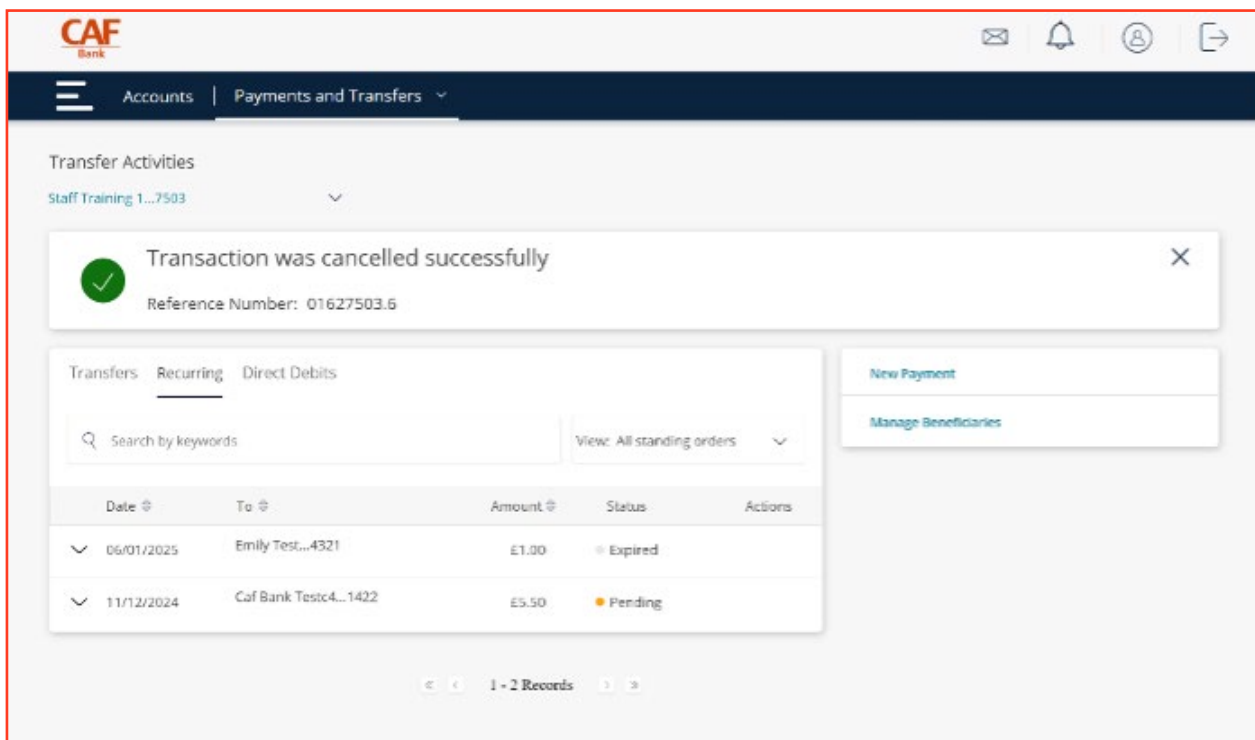
7 To cancel the standing order, click 'Cancel Series'.



8 Once step seven is completed, you will be asked to confirm your cancellation. To proceed, click 'Yes'.

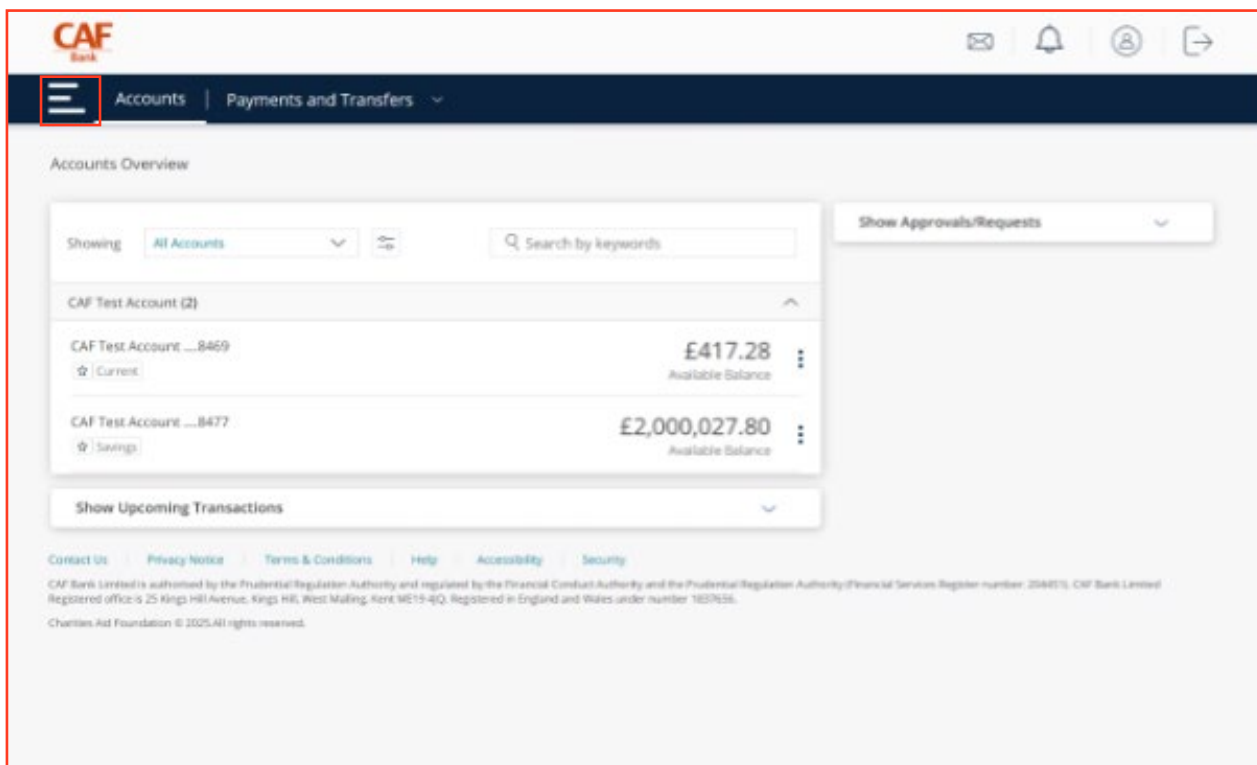


- 9 An acknowledgement screen will appear to confirm that your standing order is successfully cancelled.

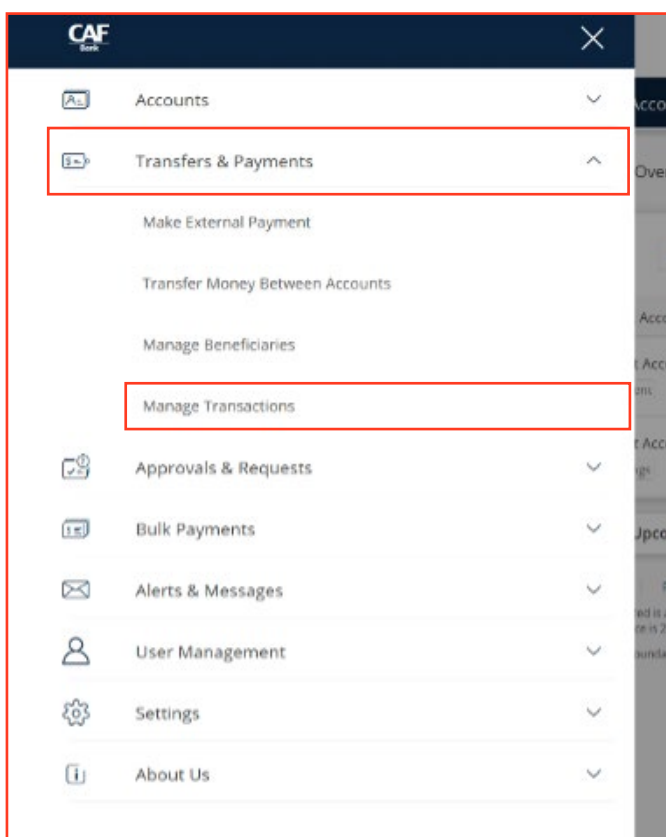


VIEW DIRECT DEBIT

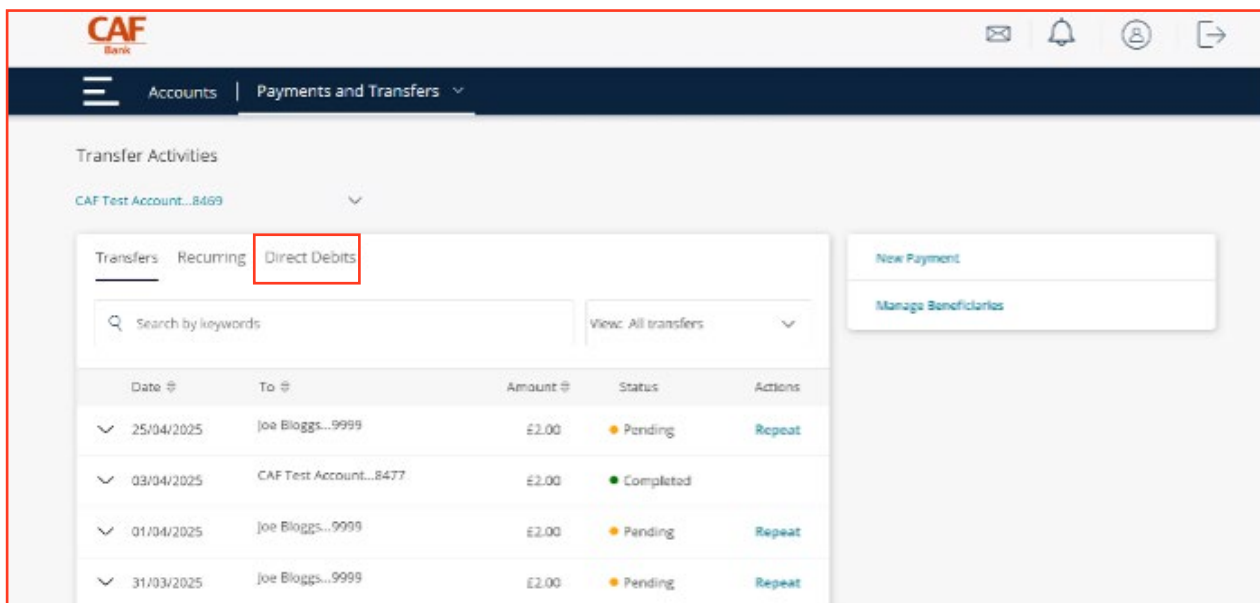
- 1 From the home screen, please select the menu icon (three horizontal lines on the left side of the screen).



- 2 Please click 'Transfers & Payments' to expand the selection, then click 'Manage Transactions'.

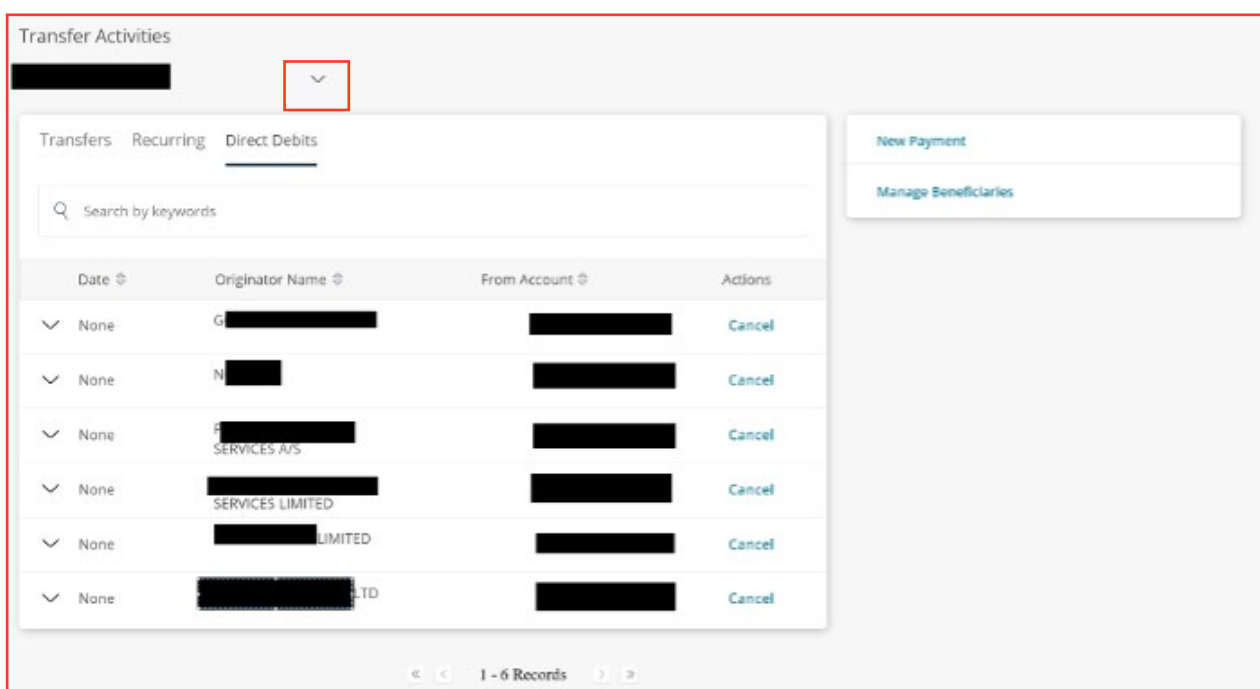


3 Next, click the 'Direct Debits' tab.



4 Use the down arrow to select the account for which you want to view your Direct Debits.

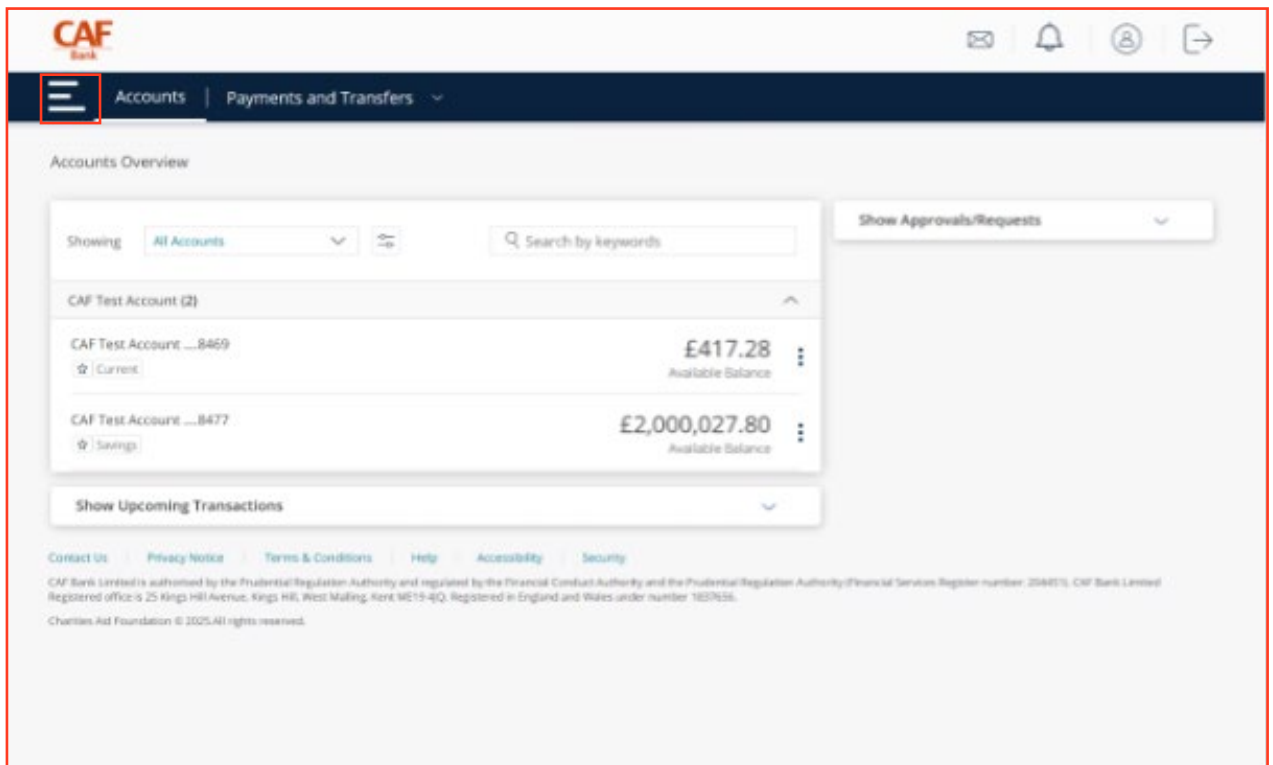
Your Direct Debits will then appear on the Transfer Activities screen.



CANCEL DIRECT DEBIT

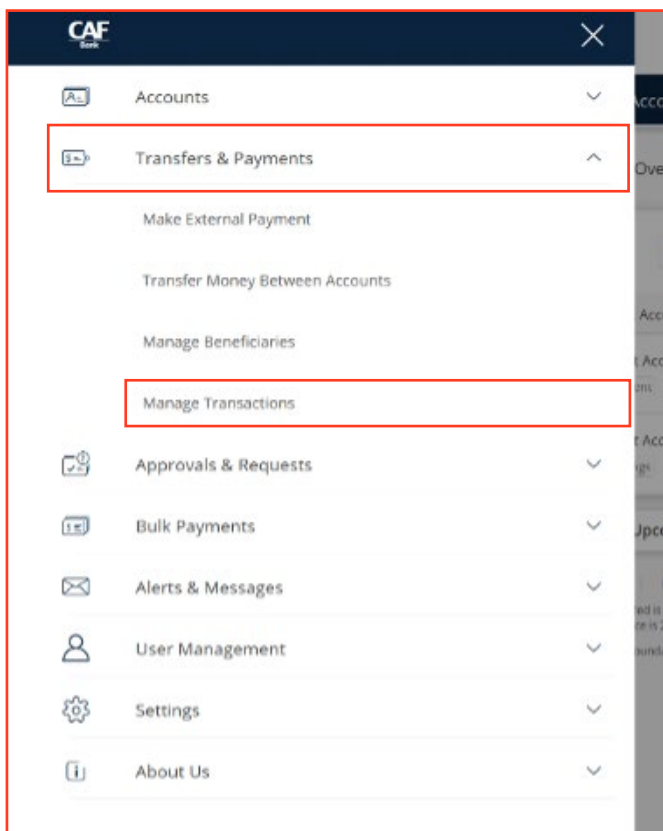
1

From the home screen, please select the menu icon (three horizontal lines on the left side of the screen).

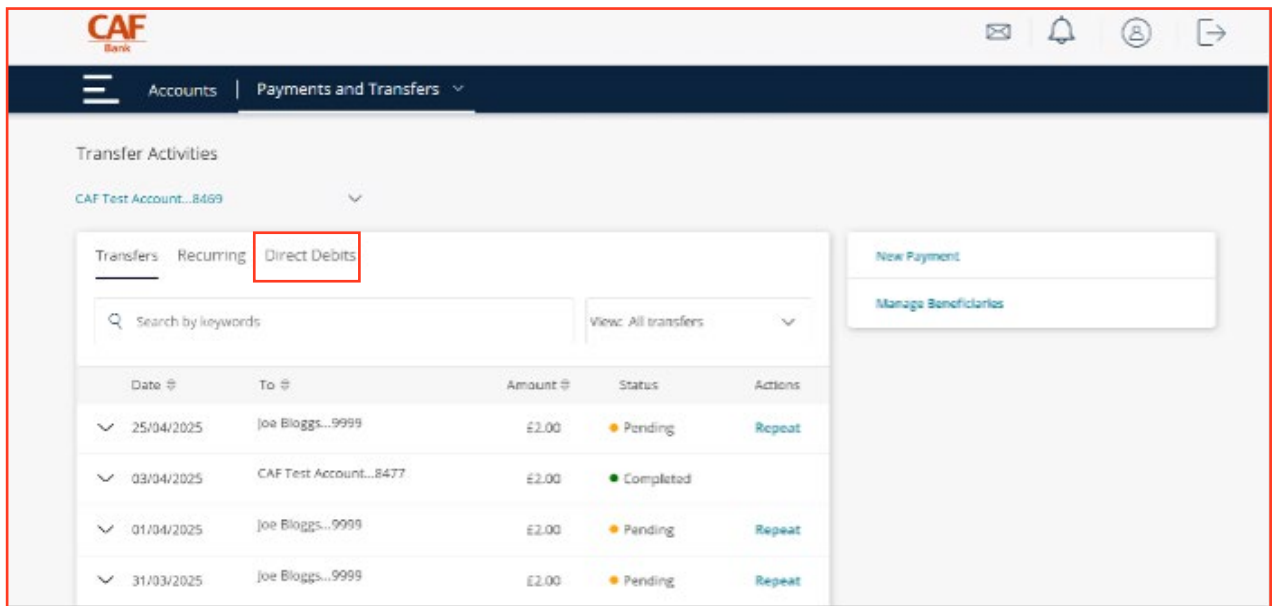


2

Please click 'Transfers & Payments' to expand the selection, then click 'Manage Transactions'.



3 Next, click the 'Direct Debits' tab.

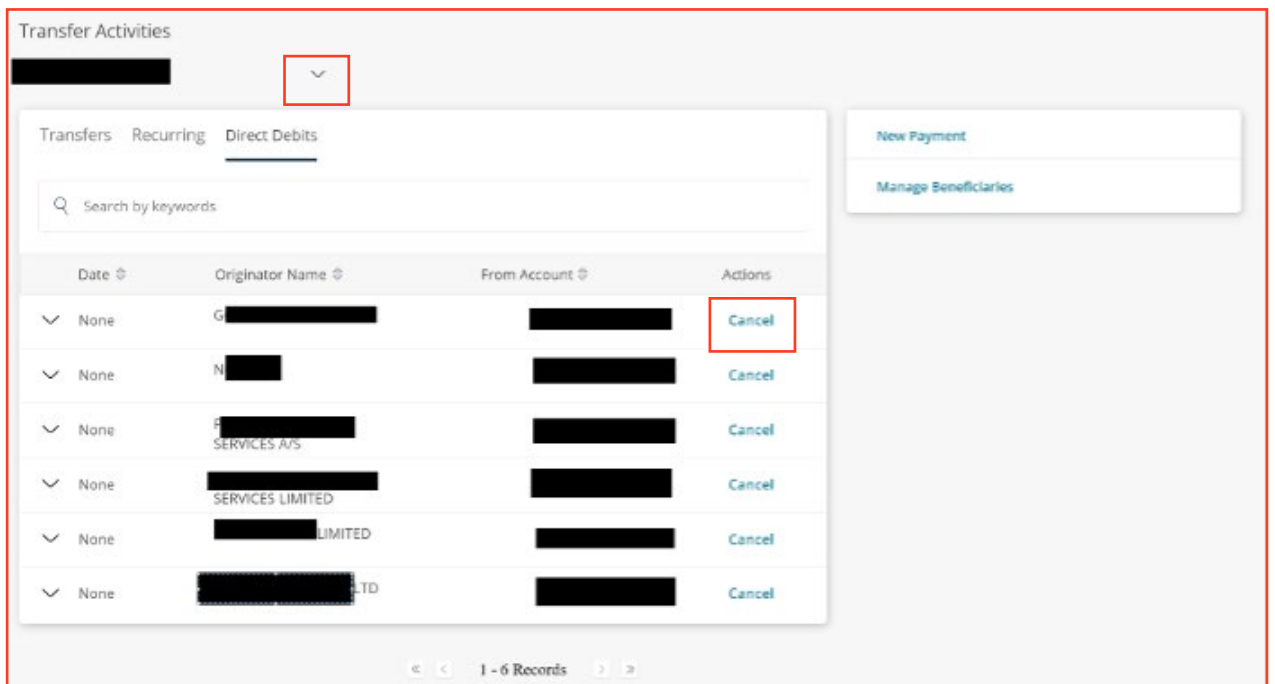


4 Use the down arrow to select the account for which you want to view your Direct Debits.

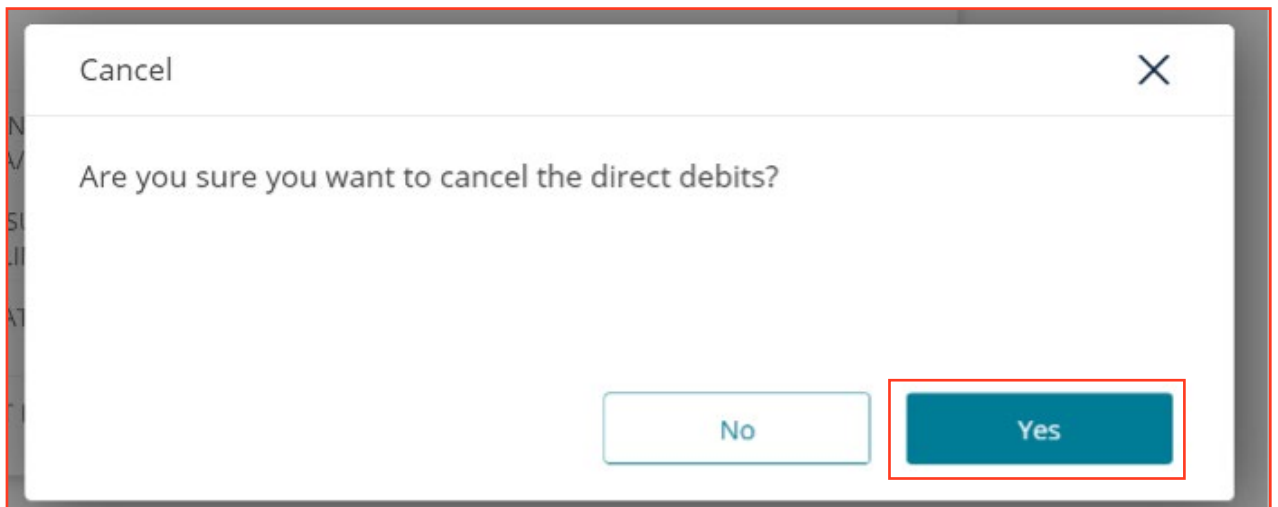
Your Direct Debits will then appear on the Transfer Activities screen.

Use the down arrow to the left of each Direct Debit to see further detailed information

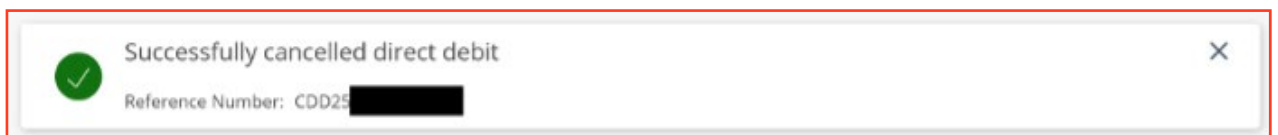
Please click 'Cancel' to proceed with cancelling a Direct Debit.



- 5 Please click 'Yes' if you wish to proceed.



- 6 An acknowledgment will appear to confirm that your Direct Debit has been cancelled successfully.





MAKING BULK PAYMENTS 3 STAGES

A bulk payment is an external payment made to multiple beneficiaries, such as employees or suppliers, at the same time. Read this section to learn the three stages of making a bulk payment: creating a bulk payment template, creating and submitting a bulk payment request, and approving or rejecting a bulk payment request.

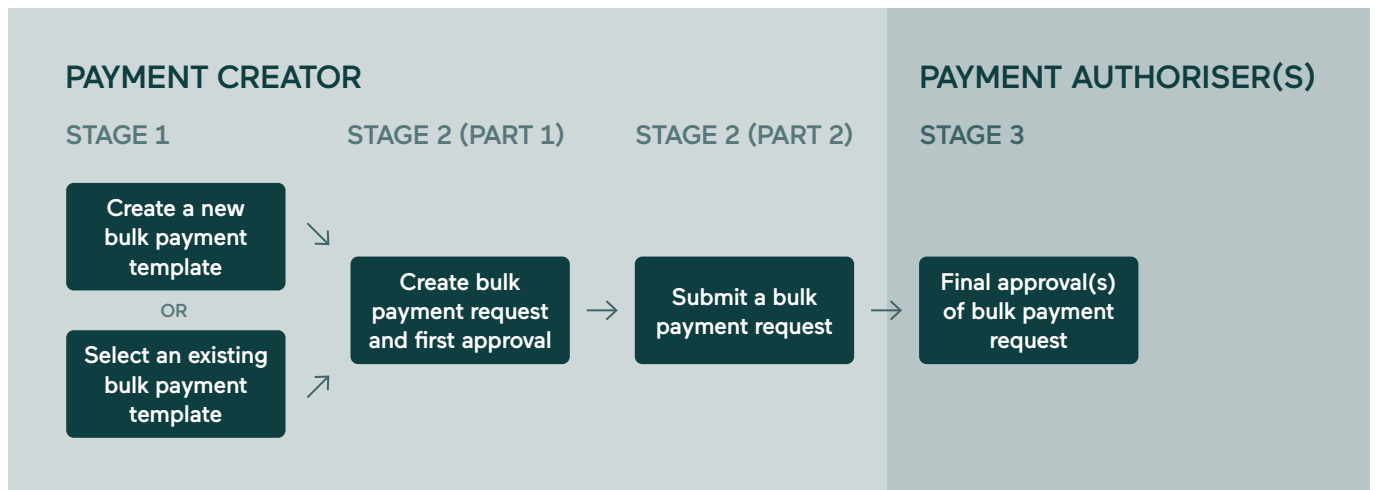
Section contents:

- 1. Create a bulk payment template - Quick start section 127**
- 2.1. Create a bulk payment request - Quick start section 132**
- 2.2. Submit a bulk payment request - Quick start section 138**
- 3. Approve or reject a bulk payment request - Quick start section 141**



THE THREE STAGES OF MAKING A BULK PAYMENT

All external payments require dual authorisation.



BEFORE YOU GET STARTED...

Here are 3 things we recommend you check before making a bulk payment (formerly called ‘group payment’):

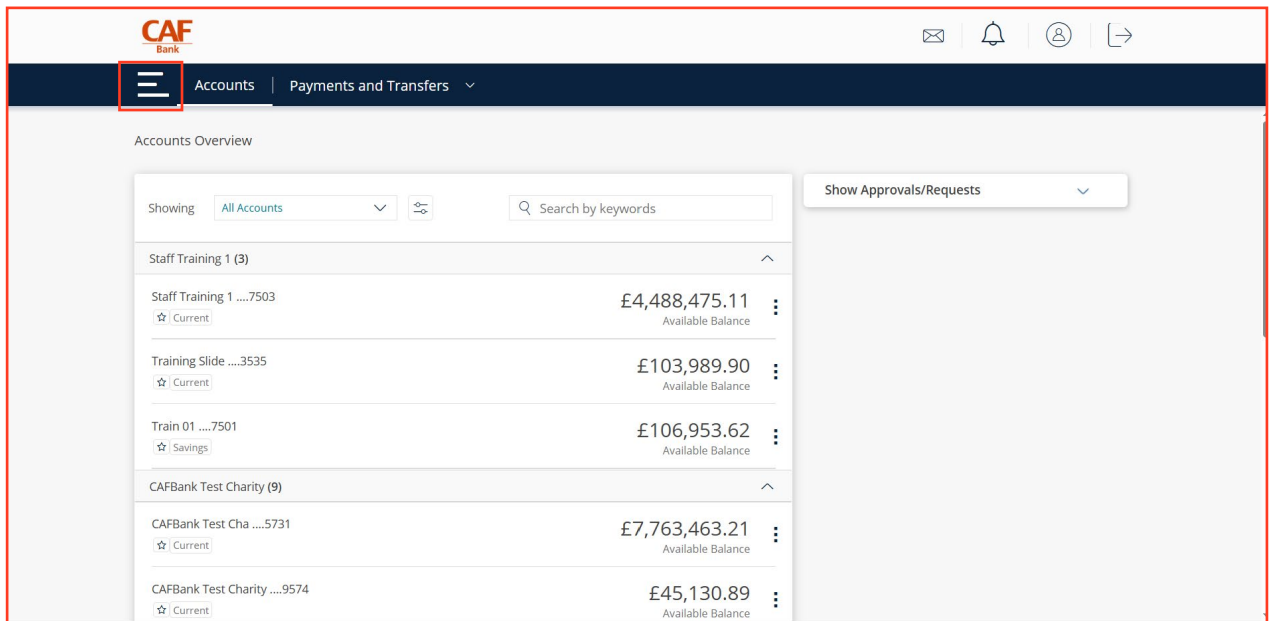
- **Check your beneficiaries** (formerly called ‘payees’) – Are the beneficiaries you wish to include in the bulk payment all available to select in online banking?
- **Check your payment approvers** – All external payments must have dual authorisation by the creator and at least one other approver. Do your payment approvers have access to online banking? Have the approvers and your approval rules been set up in the Approval Matrix?
- **Check you have the funds available** – Make sure there will be sufficient funds in the account when the bulk payment is due to be made. Otherwise, the payment may not be completed.

THINGS TO REMEMBER

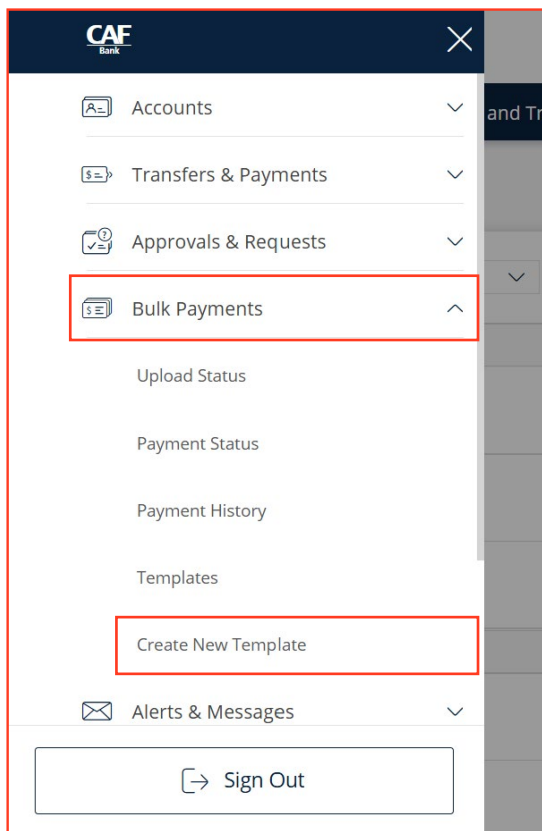
- Check that your payment approvers and the rules for approving bulk payments are set up correctly in your Approval Matrix.
- Remember to submit the bulk payment request to your approvers, after creating it.
- For details of our payment processing cut-off times, please visit www.cafonline.org/payments
- After bulk payments are fully authorised, they will credit the beneficiaries’ accounts by close of business on the following working day
- Please make sure there are sufficient funds in your account to cover payments when they are due.

CREATE A BULK PAYMENT TEMPLATE - Quick start section

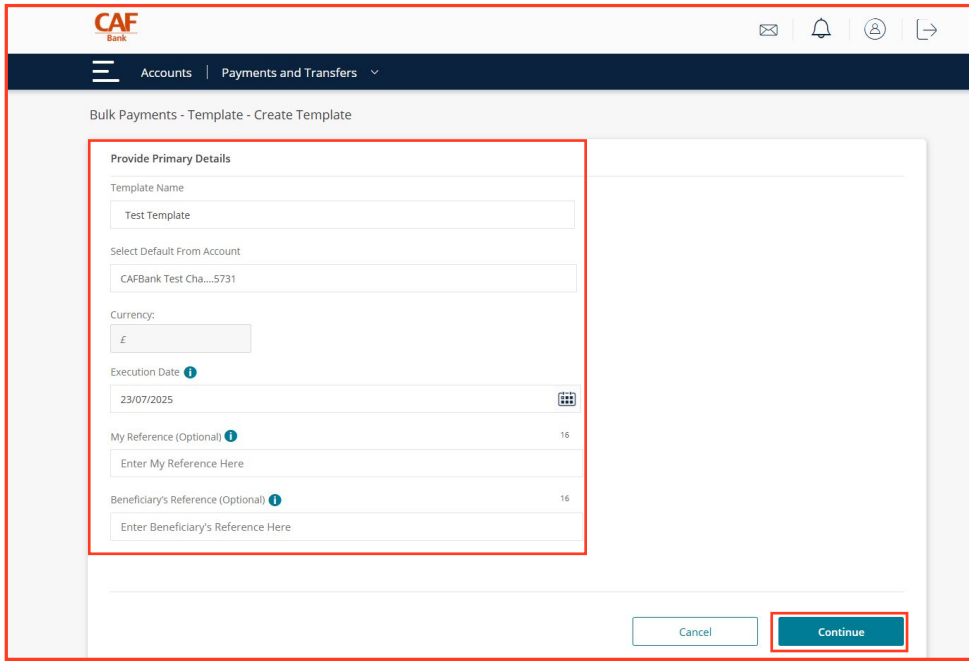
- 1 From the home screen, please select the menu icon (the three horizontal lines on the left of the screen) and click 'Bulk Payments'.



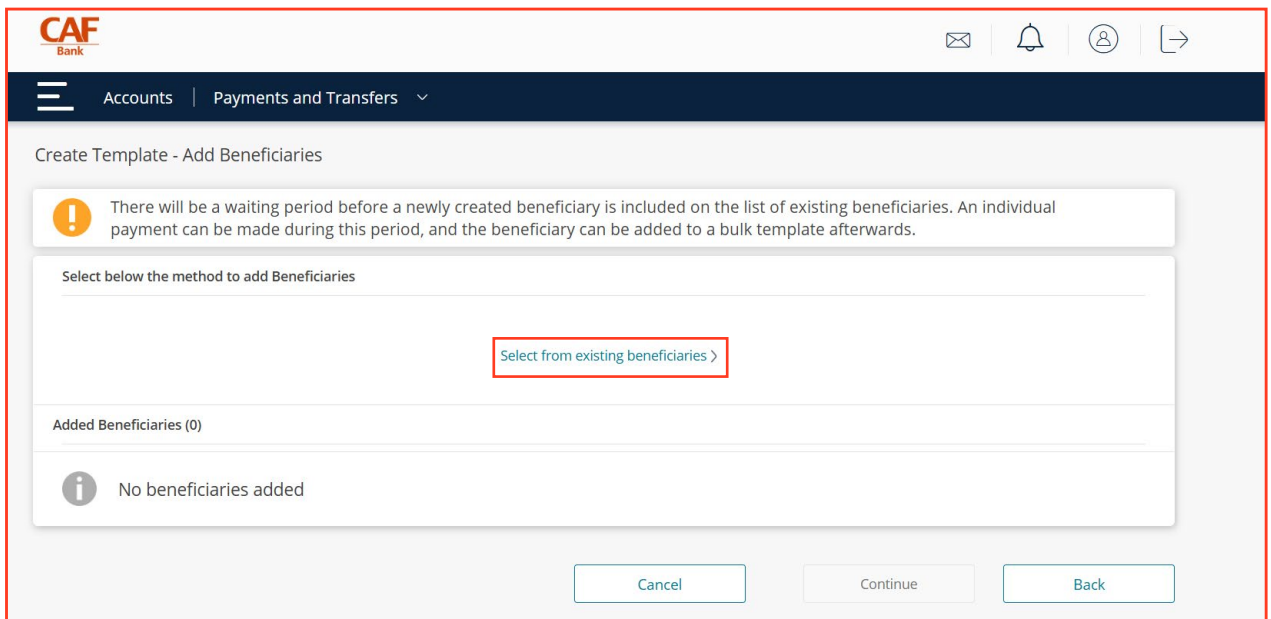
- 2 Please select 'Create New Template'.



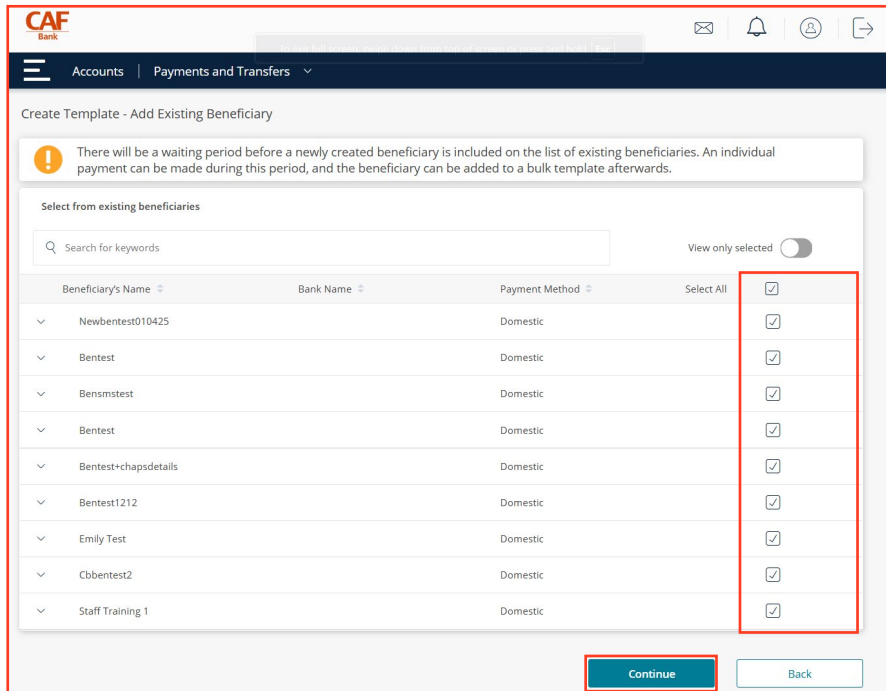
- 3 Please give the template a name, select the relevant account in 'From Account', the 'Execution Date' will pre-populate (Please note - 'Execution Date' refers to the date you set up the template, this isn't the payment date, which is set in the 'Submit a bulk payment' section). Optionally, you can set a 'My Reference' and 'Beneficiary's Reference'. Please click 'Continue'.



- 4 Click 'Select from existing beneficiaries', to access and select the beneficiaries that you have added to your account.



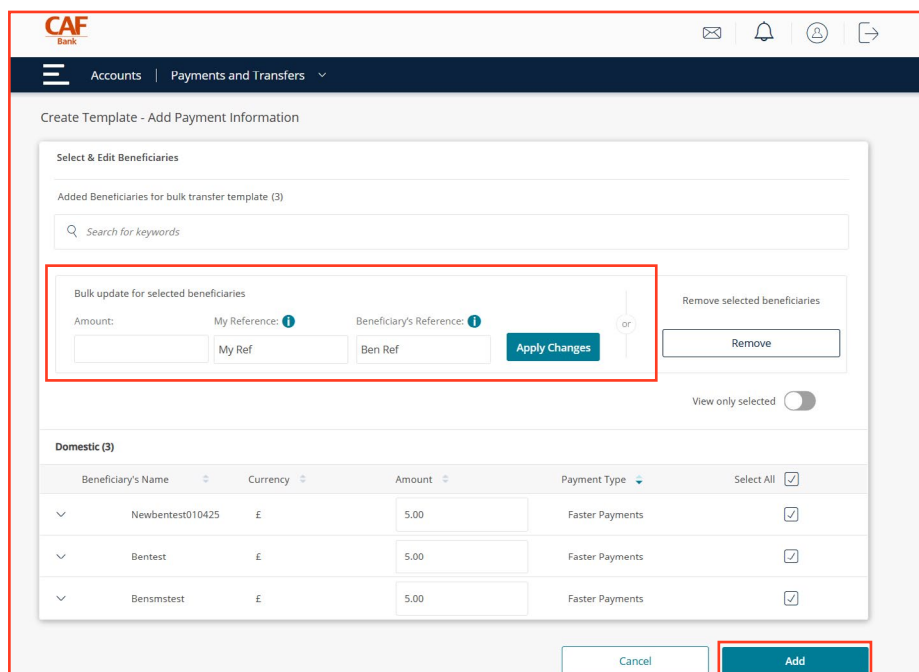
5 Choose the beneficiaries you want to include in this bulk template. Click ‘Continue’.



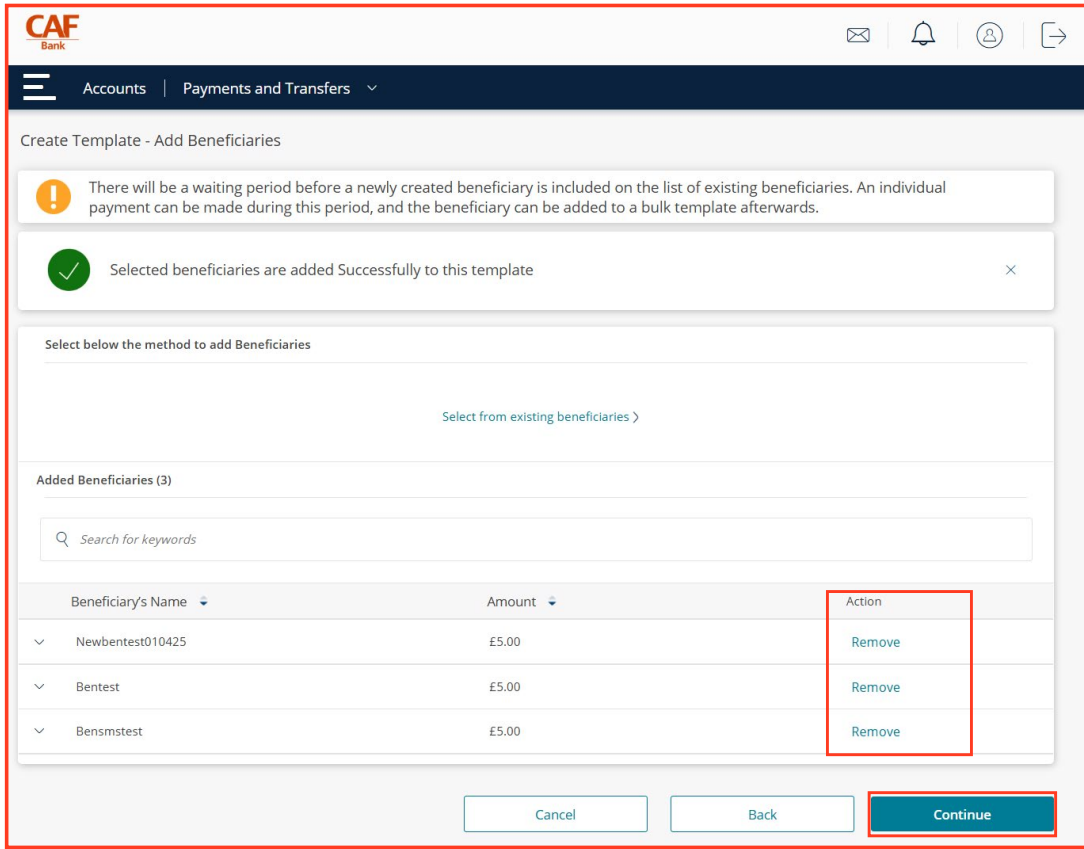
6 Enter an amount, ‘My Reference’, and ‘Beneficiary’s Reference’ and select the individual beneficiaries you want this to apply to or click ‘Select All’ to update all beneficiaries. Then click ‘Apply Changes’.

These details can be updated every time you use the template and submit a bulk payment.

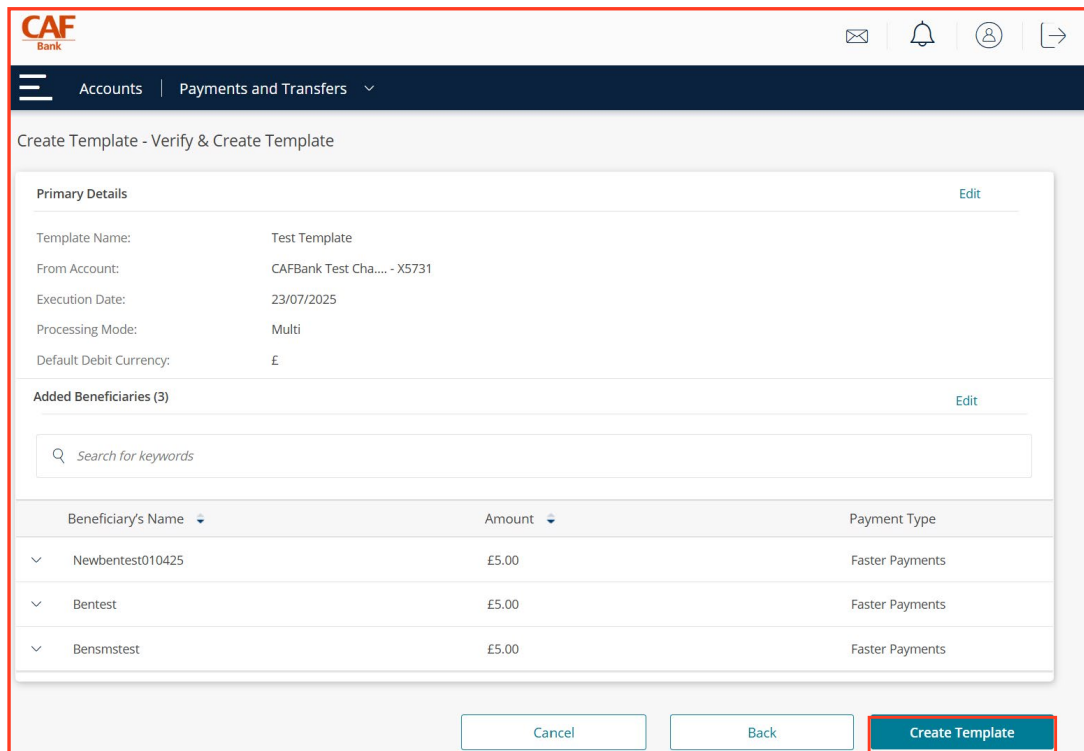
Finally, click ‘Add.’



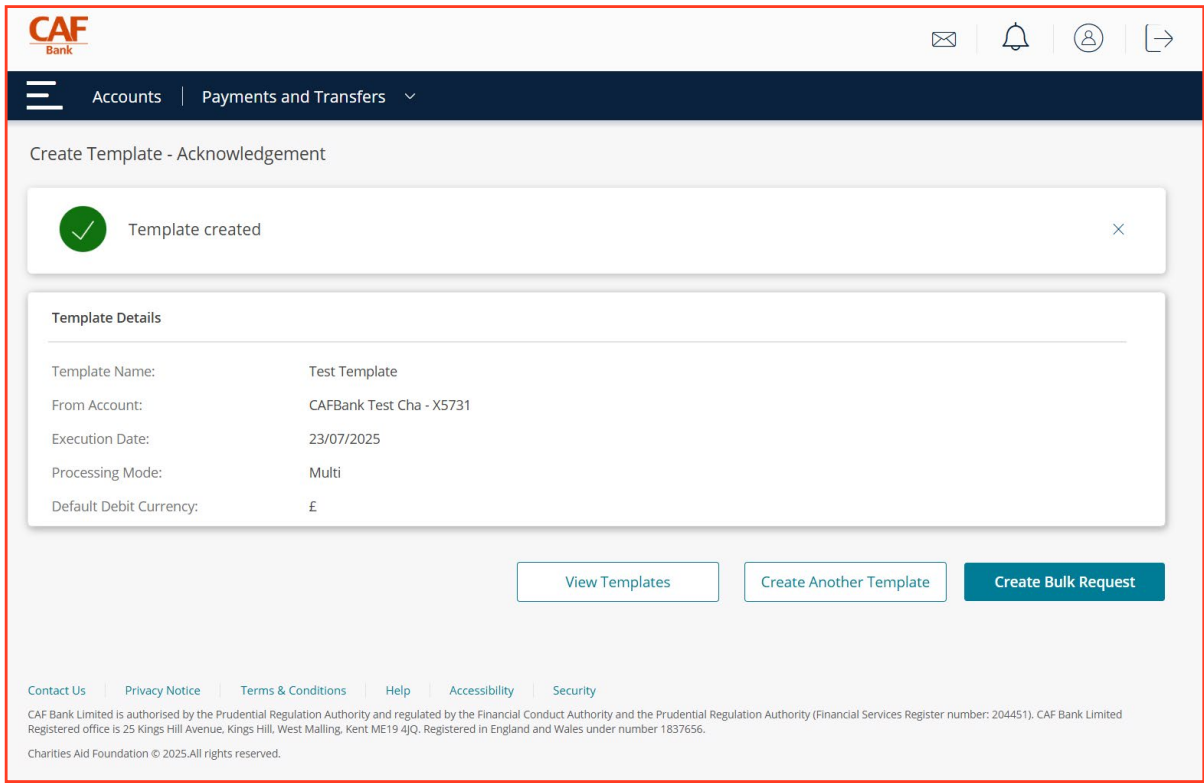
7 Confirmation of the beneficiaries being added to the template will be confirmed. Click 'Remove' to remove unwanted beneficiaries. Then click 'Continue'.



8 Please check and verify the details are correct and click 'Create Template'.



9 The template has been created successfully.

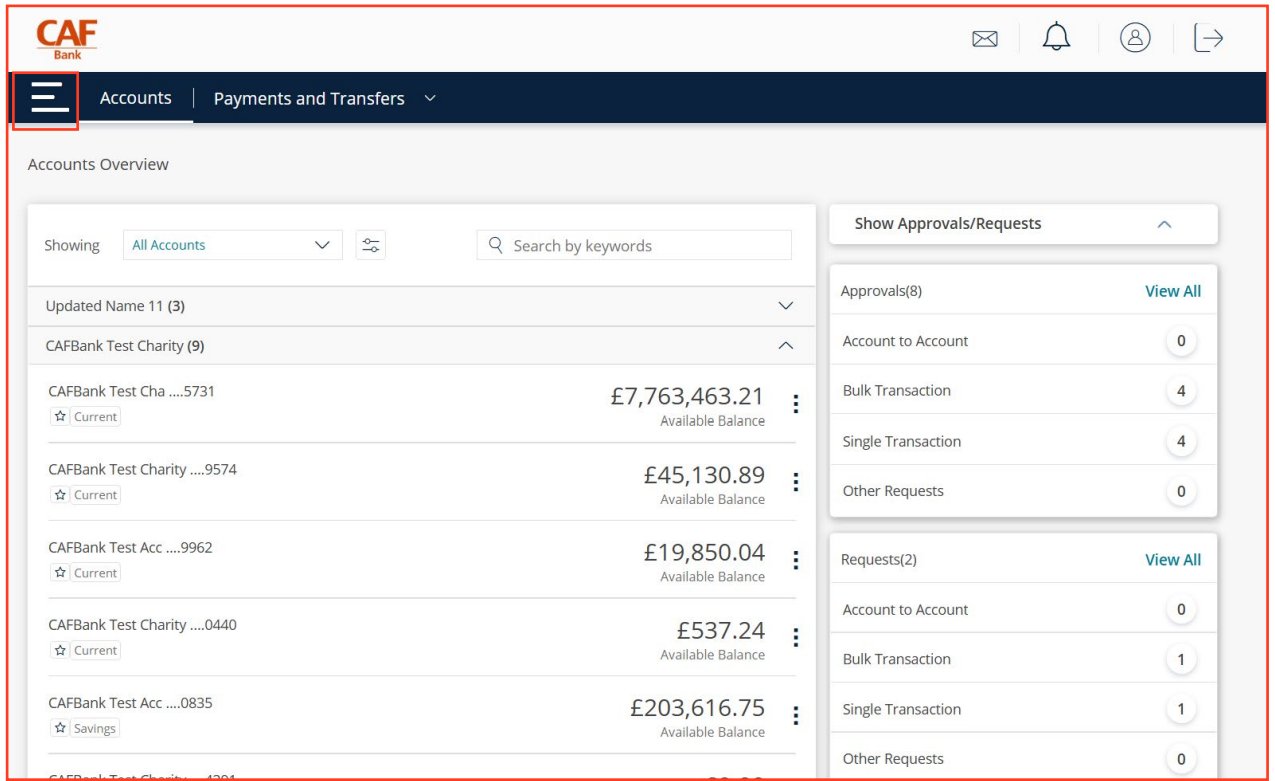


TOP TIPS

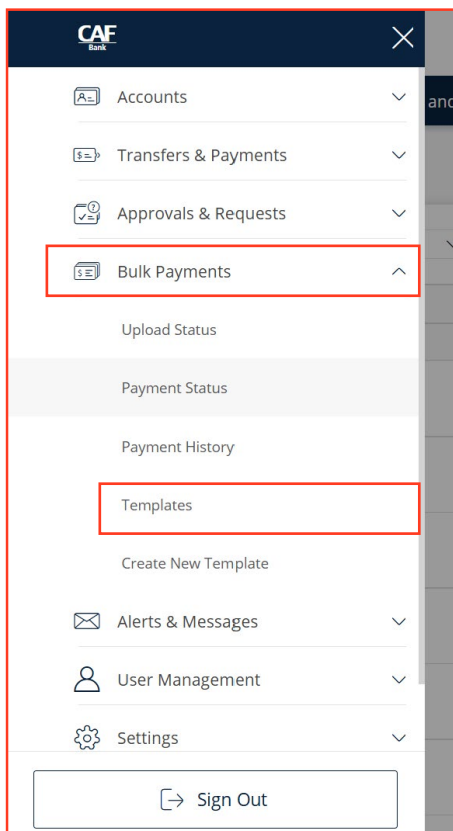
- Make sure each beneficiary has a payment amount and reference added.
- Special characters (punctuation marks and symbols) cannot be used within beneficiary references or payment references.
- Edit the execution date (value date) to the date you wish to make the payment. Check the approvers are available to authorise the bulk payment request by the cut-off time. Otherwise, you may need to recreate and resubmit the request for approval.

CREATE A BULK PAYMENT REQUEST - Quick start section

- 1 From the home screen, please select the menu icon (the three horizontal lines on the left of the screen) and click 'Bulk Payments'.



- 2 Select 'Bulk Payments' to expand the menu and select 'Templates'.



3

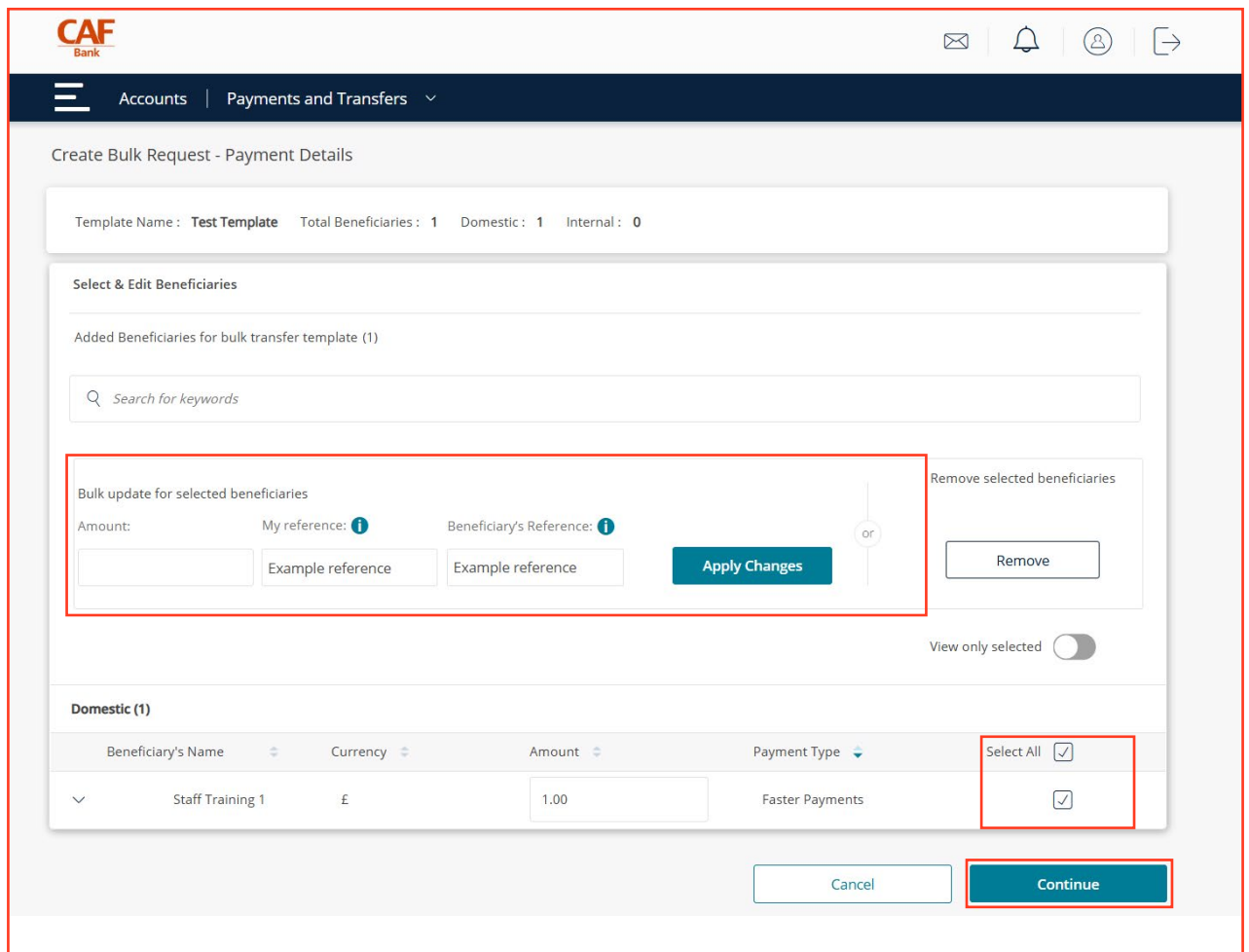
Your bulk templates will appear here. Please click ‘Create Bulk Request’ next to the template you want to use to start a payment.

The screenshot shows the CAF Bank online banking interface. At the top, there is a navigation bar with the CAF Bank logo, a hamburger menu, and navigation links for 'Accounts' and 'Payments and Transfers'. Below this, the 'Bulk Payments' section is active, with tabs for 'Upload Status', 'Payment Status', 'Payment History', and 'Templates'. A search bar is present with the placeholder text 'Search for keyword'. To the right of the search bar is a 'Create New Template' button. The main content is a table with the following columns: 'Template Name', 'Created by', 'Created on', and 'Actions'. The 'Actions' column contains 'Create Bulk Request' links for each row, which are highlighted with a red border in the original image.

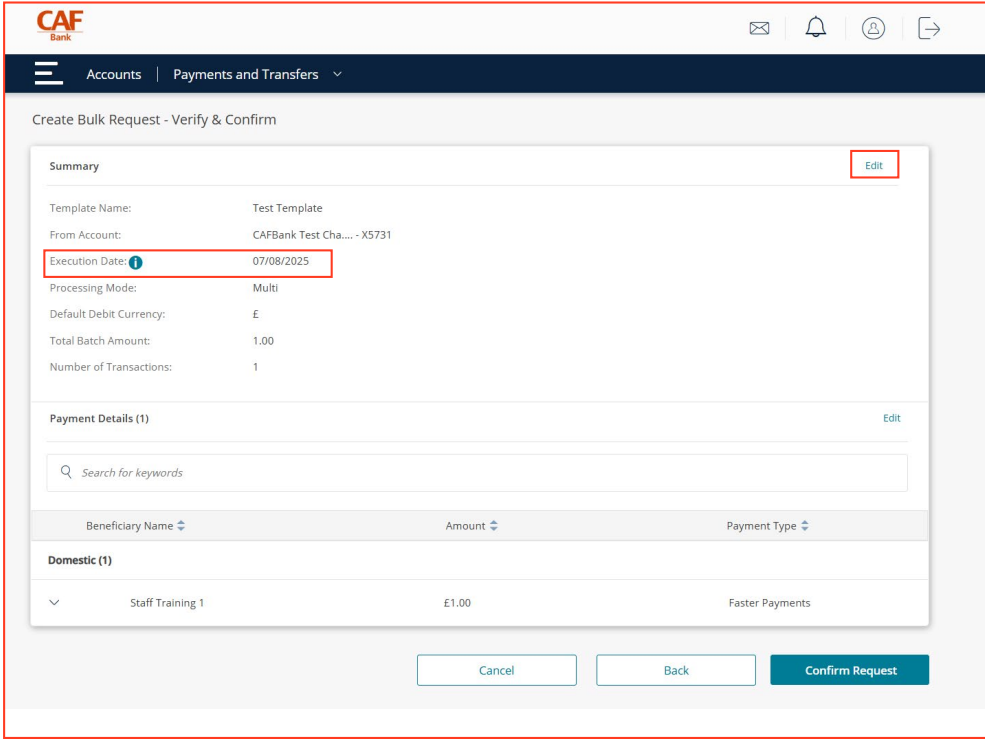
Template Name	Created by	Created on	Actions
Test DH	7981725218	30/07/2025	Create Bulk Request
Test Error Me...	7317510478	02/07/2025	Create Bulk Request
Darren Test	7981725218	22/07/2025	Create Bulk Request
Richa Tes	7317510478	08/07/2025	Create Bulk Request
Testing this	7981725218	02/07/2025	Create Bulk Request
Test cycle 4.1	7317510478	02/07/2025	Create Bulk Request
Trains Slides	7317510478	24/06/2025	Create Bulk Request
Insuf Funds Test	6295748306	09/04/2025	Create Bulk Request

4 To update all beneficiaries at once, please enter the amount, payment reference, and beneficiary reference, click ‘Select All’, then click ‘Apply Changes’. Alternatively, you can select the drop-down arrow next to the relevant individual beneficiaries you want to apply the changes to or set the amount for each individual. Click ‘Continue’ when you are ready to proceed.

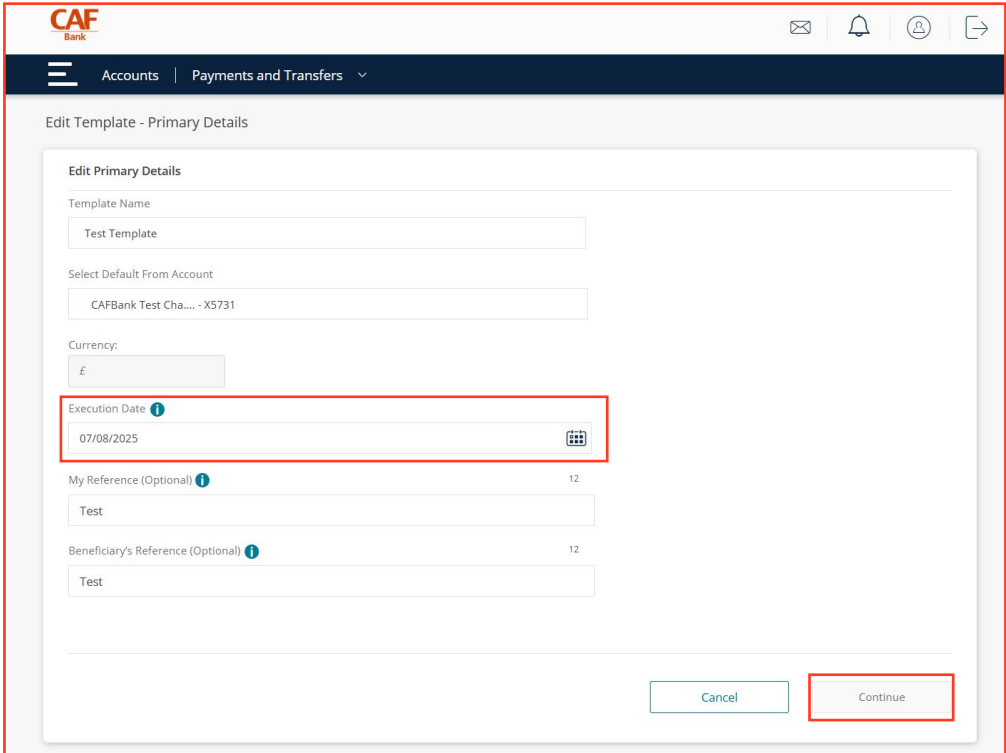
Please note, if you wish to remove a beneficiary from this payment, you will need to select the individual beneficiary (making sure they are the only one selected from the list) and click ‘Remove’. We recommend that you do this first.



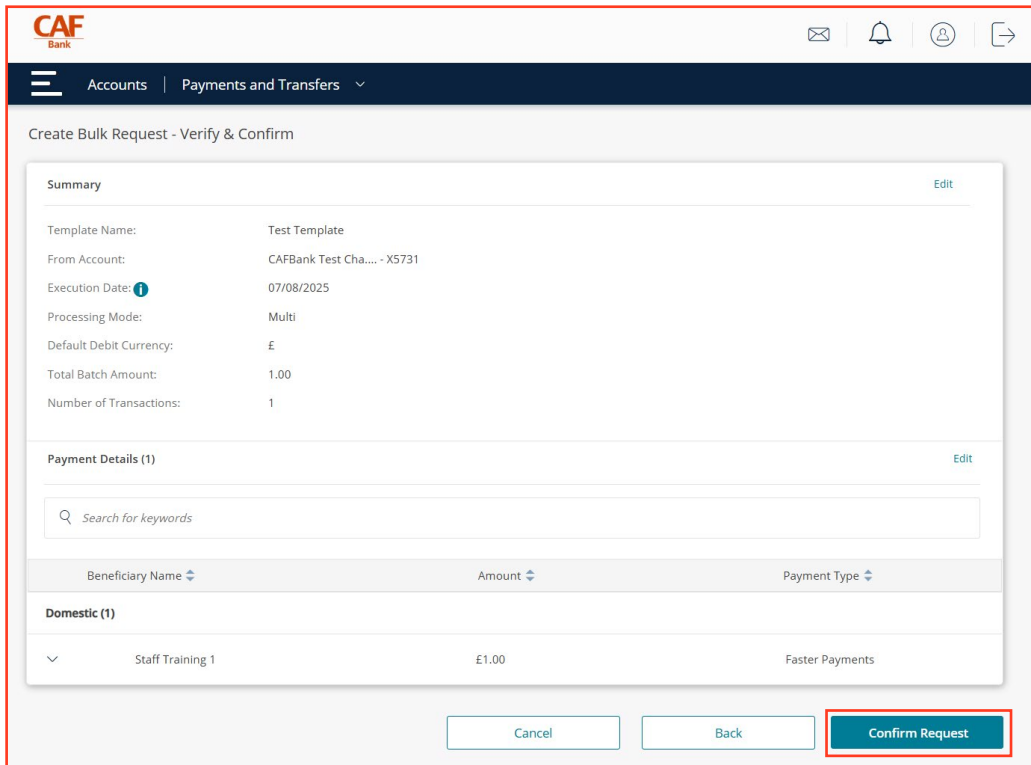
5 A screen will appear to verify your payment details and beneficiaries. To change the date when you wish to make the payment (shown as 'Execution Date'), click 'Edit' in the top right corner.



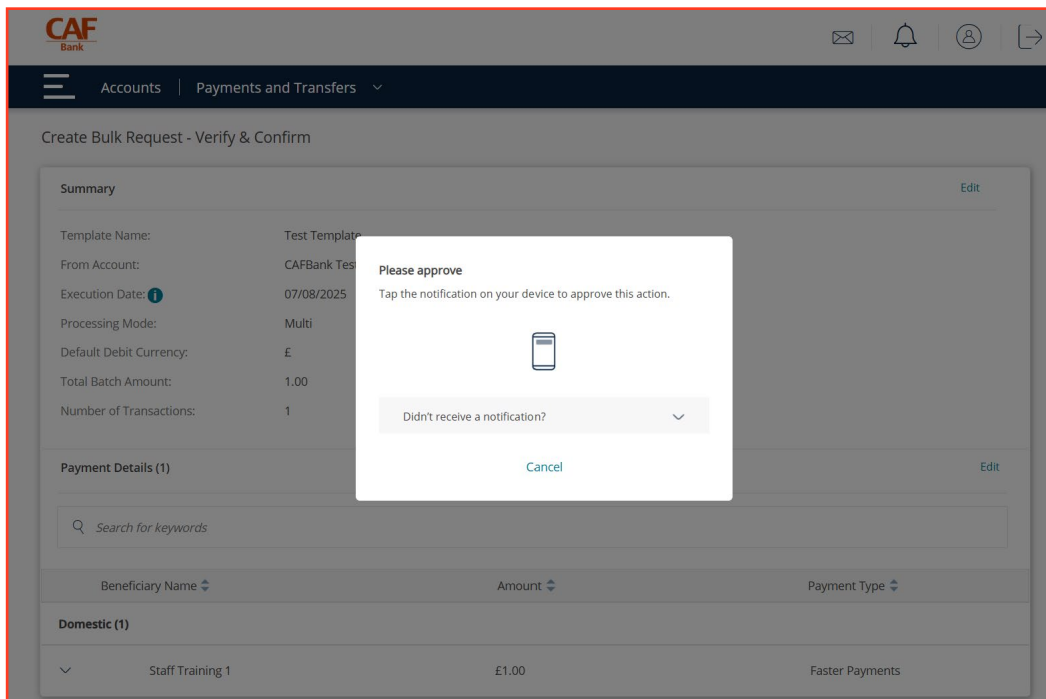
6 Change the 'Execution Date' and the references, if applicable. Note that the references you enter here will appear on the 'View Status' page later. If you have made changes, click 'Continue' to return to the previous page, or click 'Cancel' to also return to the previous page.



7 Please click 'Confirm Request' to continue.



8 You will now need to approve your payment request using the HID Approve app or a One-Time Passcode (OTP) sent via a text message, depending on the authentication method you selected when logging in.



9 Confirmation of your payment request will now appear. You will then need to click 'View Status'.

CAF Bank

Accounts | Payments and Transfers

Create Bulk Request - Acknowledgement

Please review & complete this payment within the Upload Status section. Please ensure you have sufficient funds to cover your payment(s) on the date they will fall due. Request ID: UPLD2521963852

Summary

Template Name: Test Template
 From Account: CAFBank Test Cha... - X5731
 Execution Date: 07/08/2025
 Processing Mode: Multi
 Default Debit Currency: £
 Total Batch Amount: 1.00
 Number of Transactions: 1

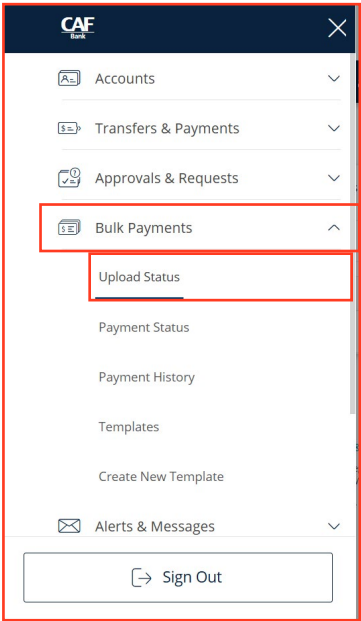
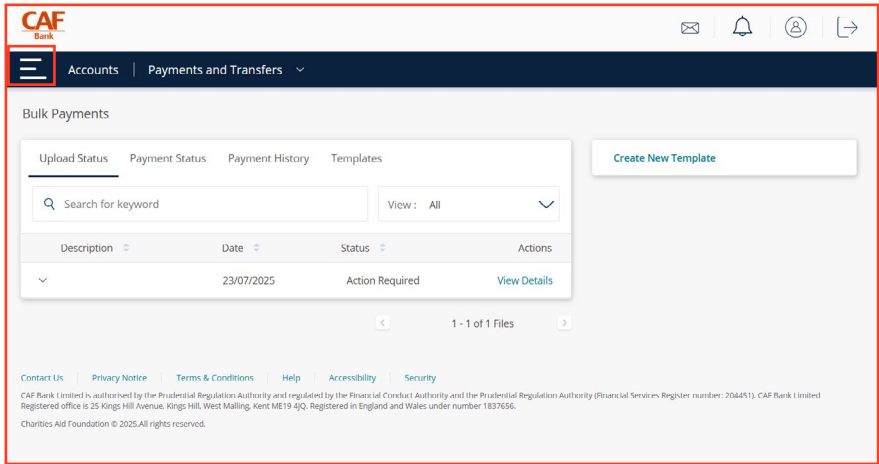
Payment Details (1)

Beneficiary Name	Amount	Payment Type
Domestic (1)		
Staff Training 1	£1.00	Faster Payments

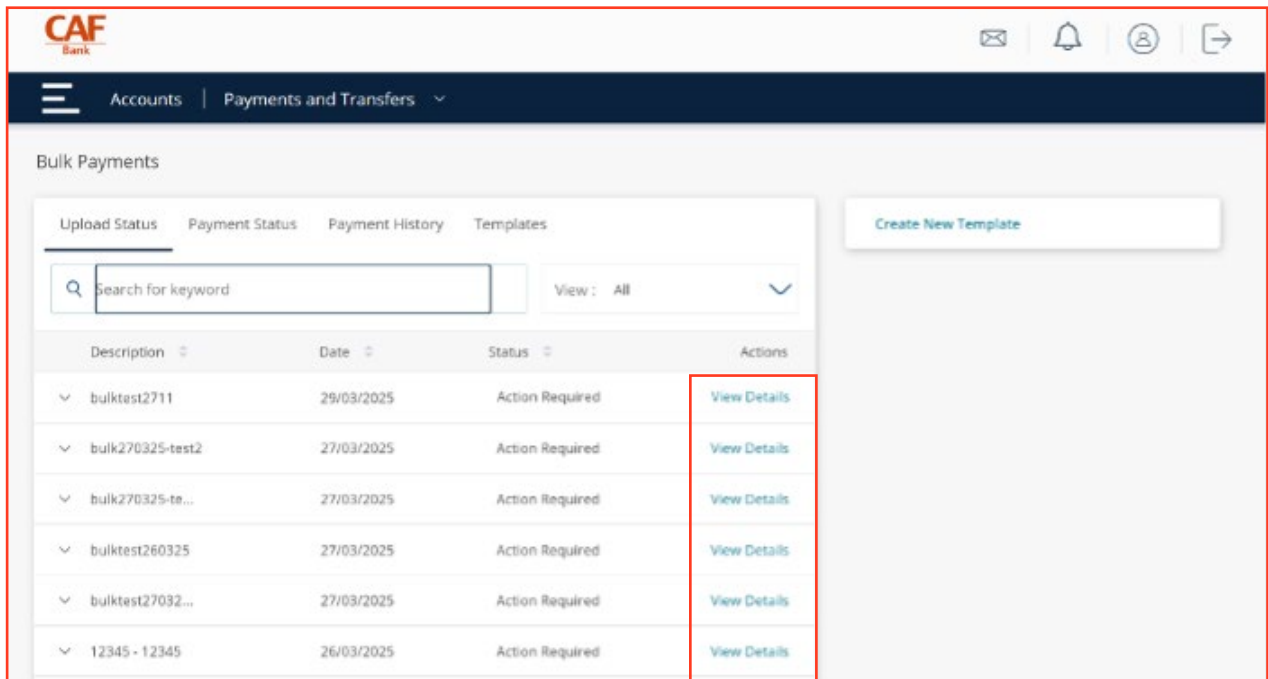
[View Templates](#) [View Status](#) [Create Another Request](#)

SUBMIT A BULK PAYMENT REQUEST - Quick start section

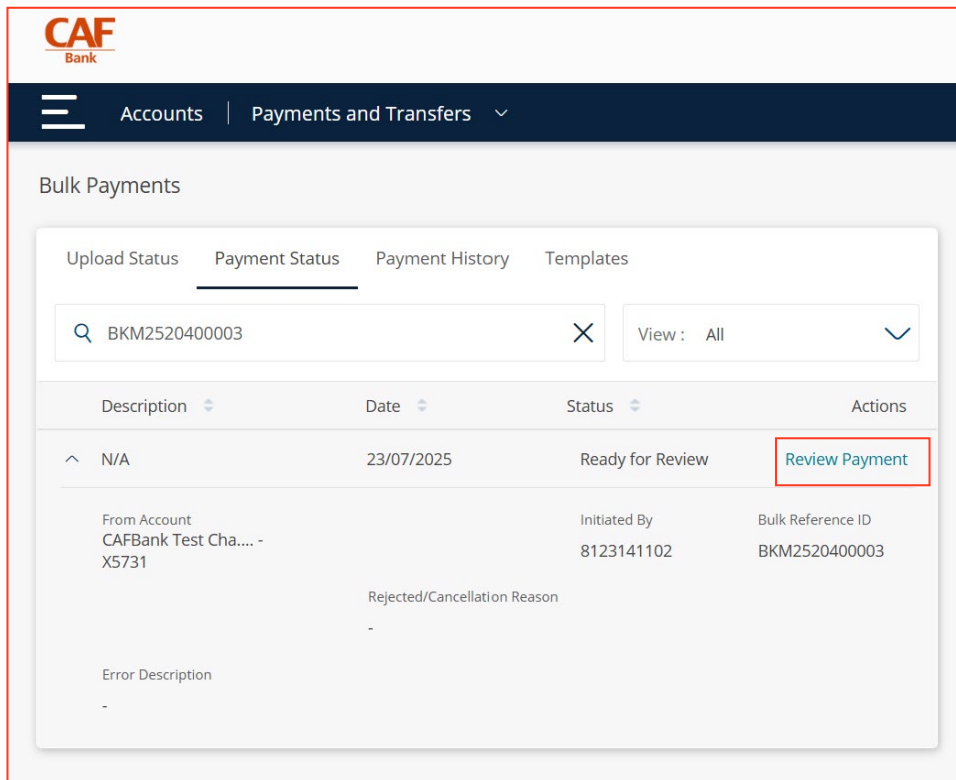
- 1 Depending on the size of your bulk payment, it may take a few moments to upload and extract before you can click 'View Details' to review and submit the payment for approval. The bulk payment request will then be sent for approval. Please note that this page does not refresh automatically, so you will need to navigate to another screen and return via the menu (Bulk Payments > Upload Status) to check the updated status.



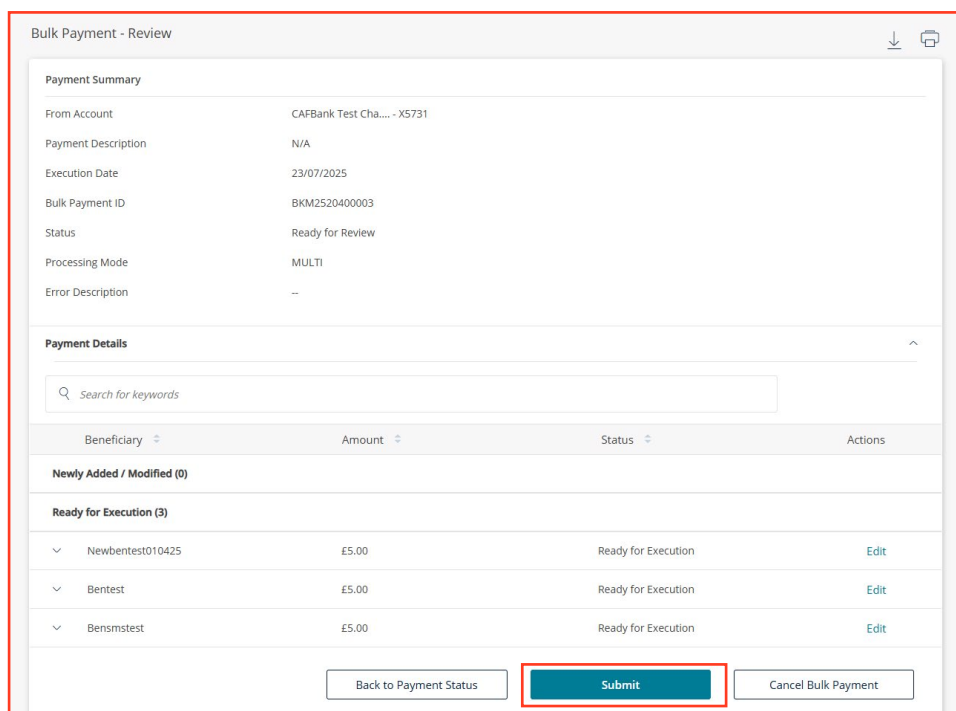
- 2 Once the bulk payment shows the status of Extraction Successful, click 'View Details'.



3 On the Bulk Payments page, click 'Review Payment'.



4 Please click 'Submit' to make the payment.



5

Once your bulk payment has been submitted for approval. It will need to be authorised by a designated approver, as defined by the Approval Matrix and the configured approvers for bulk payments.

Bulk Payment - Review
↓

Bulk Payment Request has been submitted for Approval.

Bulk Payment ID
BKM2520400003

Payment Summary

Description	N/A
Initiated By	8123141102
Transfer Initiated On	23/07/2025
Execution Date	23/07/2025
From Account	CAFBank Test Cha.... - X5731
Bulk Reference ID	BKM2520400003
Processing Mode	MULTI

Payment Details ▼

[Back to Payment Status](#)

APPROVE OR REJECT A BULK PAYMENT REQUEST - Quick start section

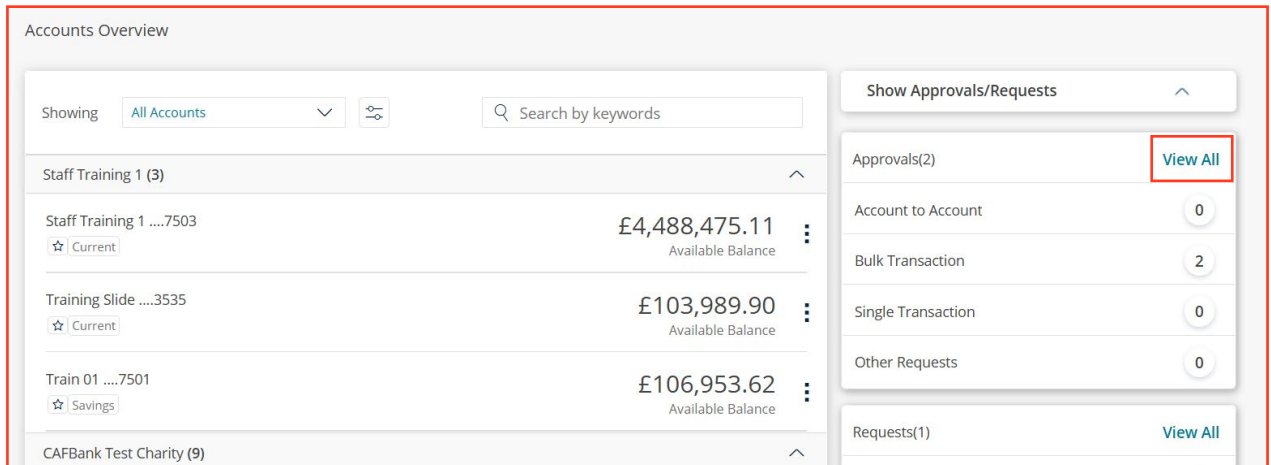
APPROVE A BULK PAYMENT REQUEST

TOP TIPS

- When creating or reviewing a payment, we recommend you log into online banking on a desktop or laptop computer, to have the clearest view of the payment details.
- Payment requests need to be fully authorised by the cut-off time on the working day they are due to be debited.

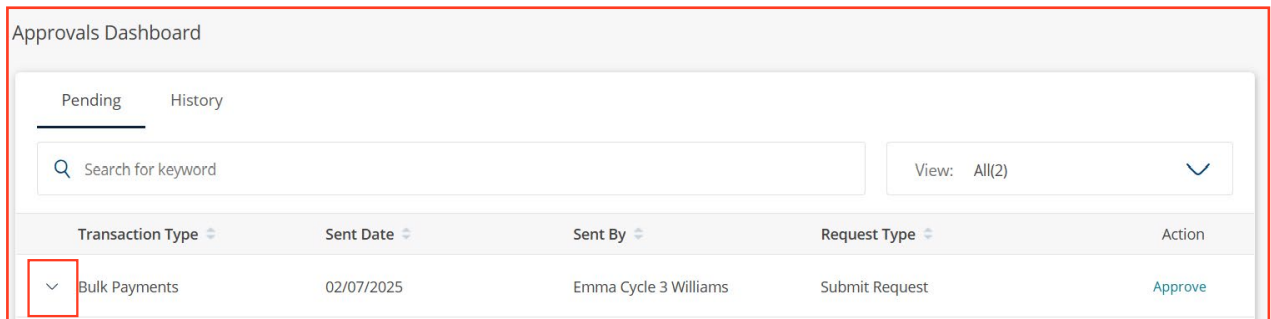
1

After a bulk payment is submitted, if you are an assigned approver according to the Approval Matrix, you can access the approval request from your home page after logging into online banking. Please click 'View All' next to Approvals.

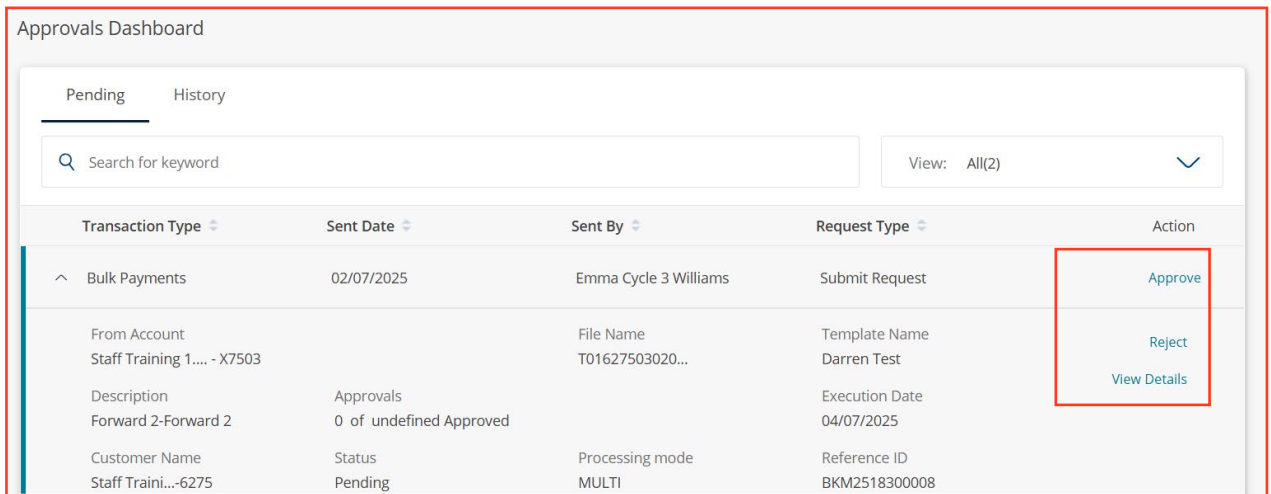


2

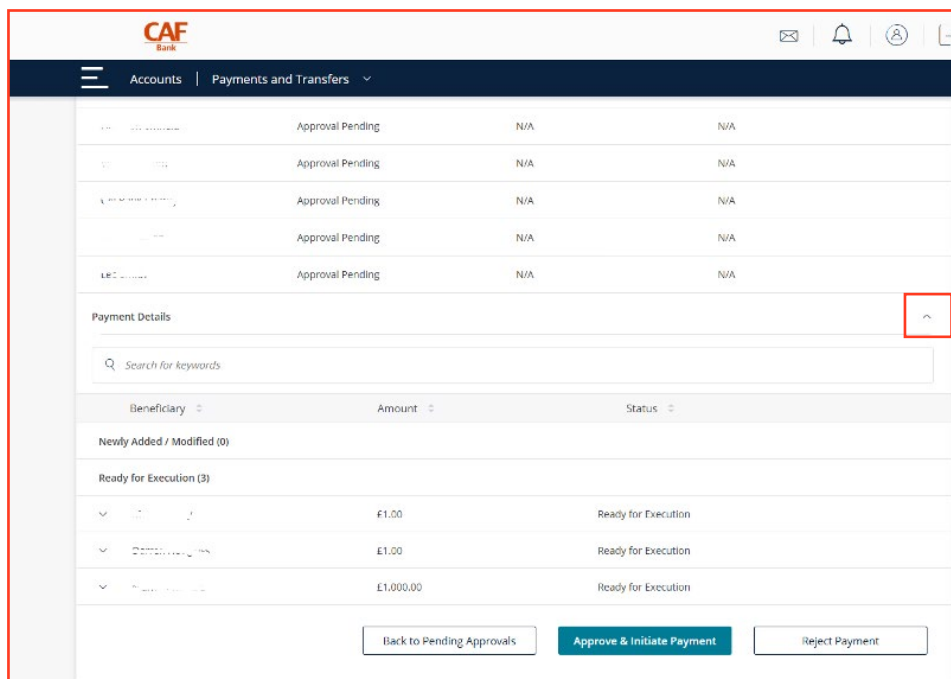
Expand the 'Bulk Payments' using the arrow on the left.



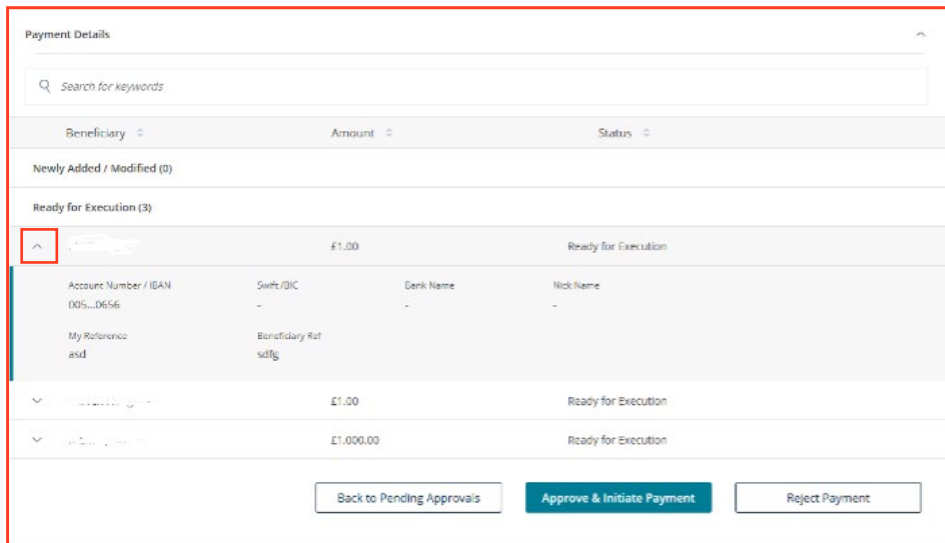
3 From here you can either click, 'Approve', 'Reject' or 'View Details'. Please note, all these options will take you to the 'View Details' page.



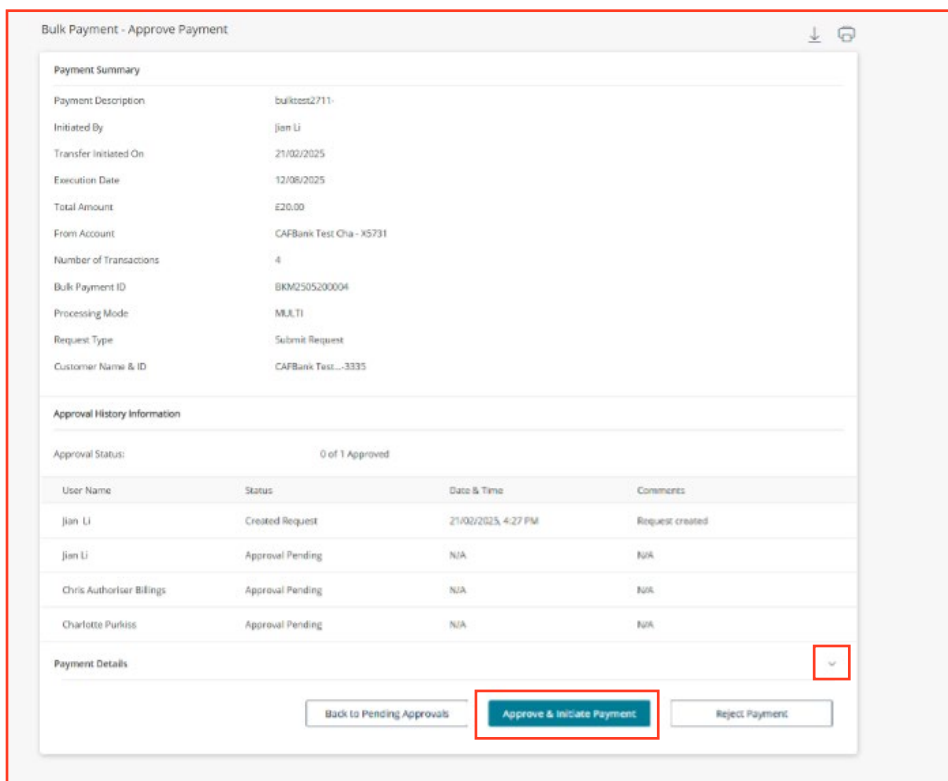
4 Go to the bottom of the page, expand the 'Payment Details' using the arrow on the right. All beneficiaries will appear.



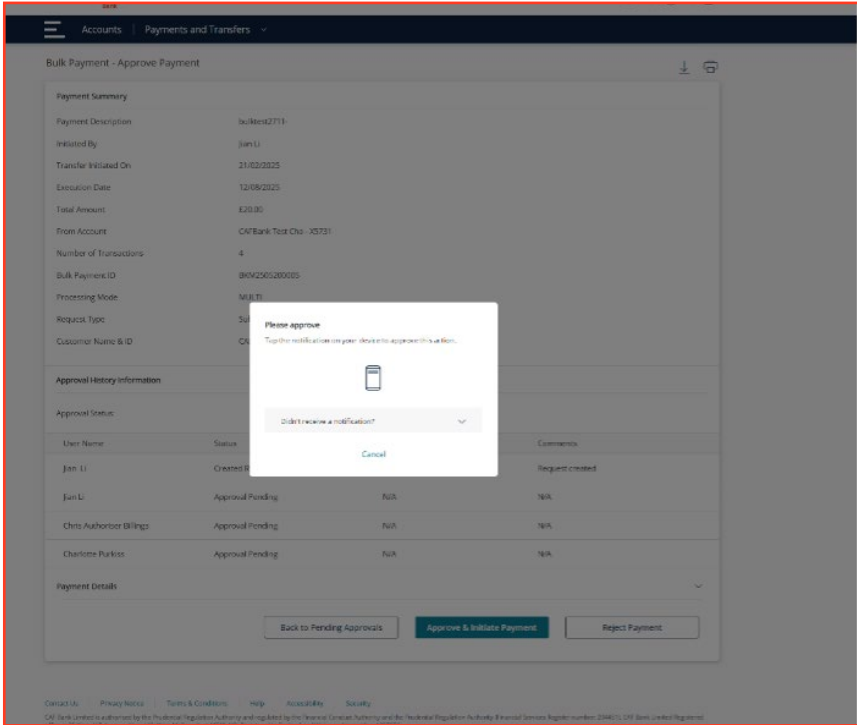
5 Use the down arrow next to each beneficiary to check their details are correct



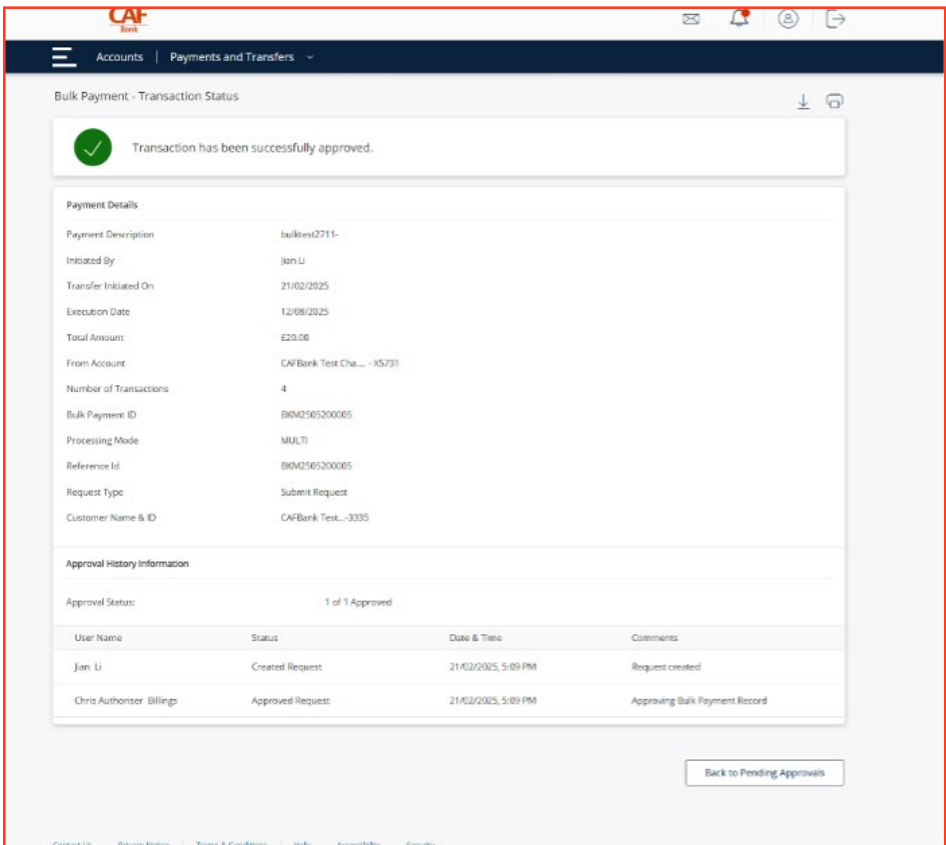
6 The payment details will be shown, click 'Approve & Initiate Payment'. Please note - To see beneficiary details, click on 'down arrow'.



- 7 When you select ‘Approve & Initiate Payment’, an HID Approve app or a One-Time Passcode (OTP) pop-up screen will appear, depending on what authentication method you used to log in.

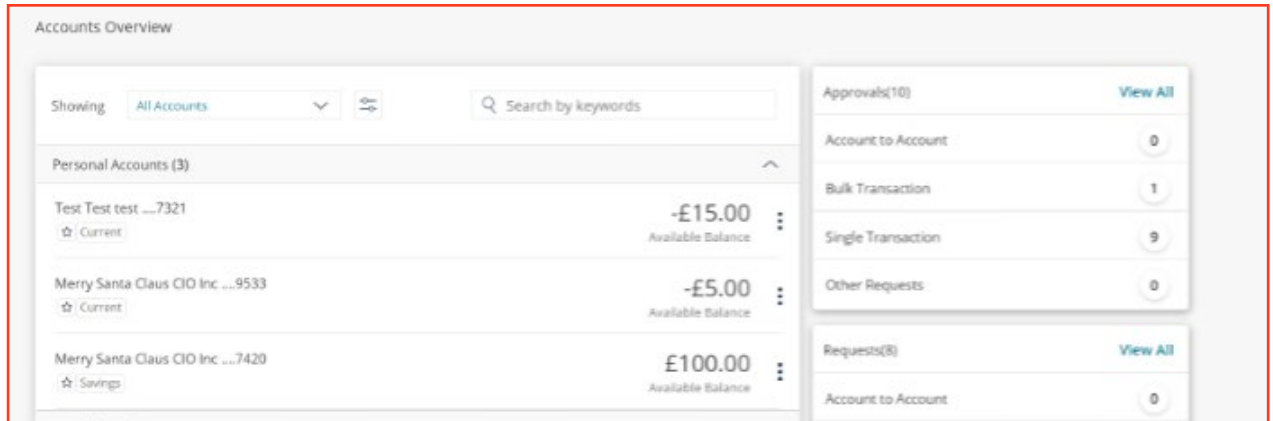


- 8 Once you complete the two-factor authentication, a confirmation that your payment was successfully approved will be displayed.

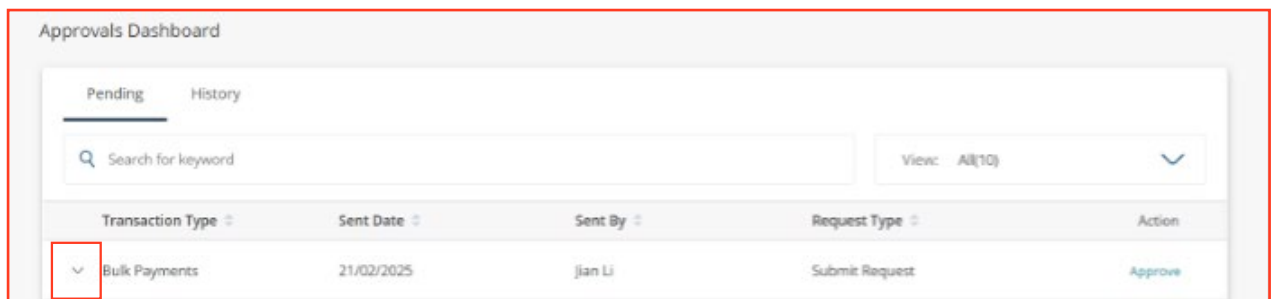


REJECT A BULK PAYMENT REQUEST

- After a bulk payment is submitted, if you are an assigned approver according to the Approval Matrix, you can access the approval request from your home page after logging into online banking. Please click 'View All' next to Approvals.

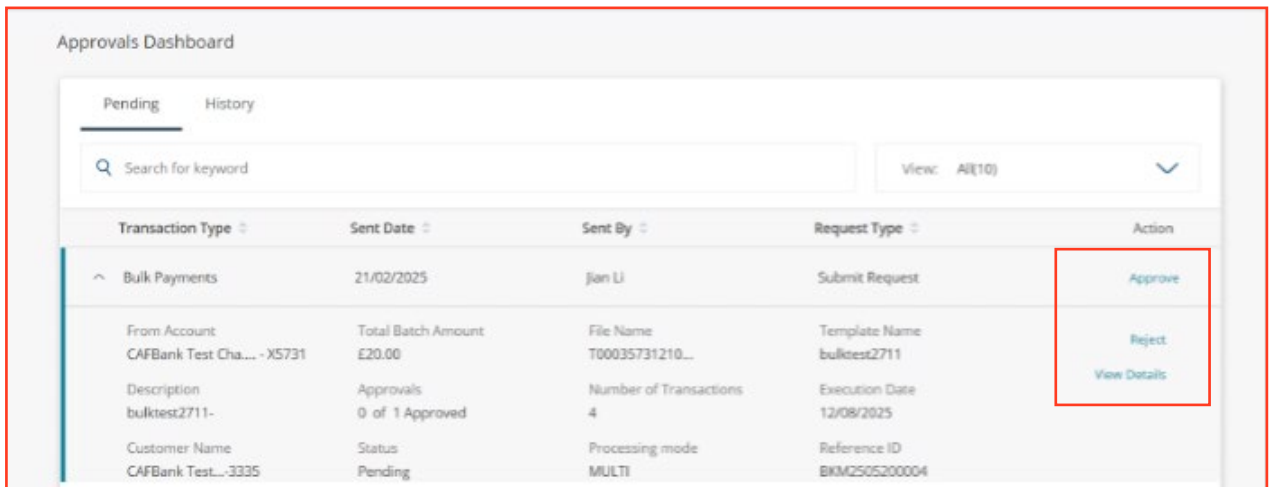


- Expand the 'Bulk Payments' using the arrow on the left.



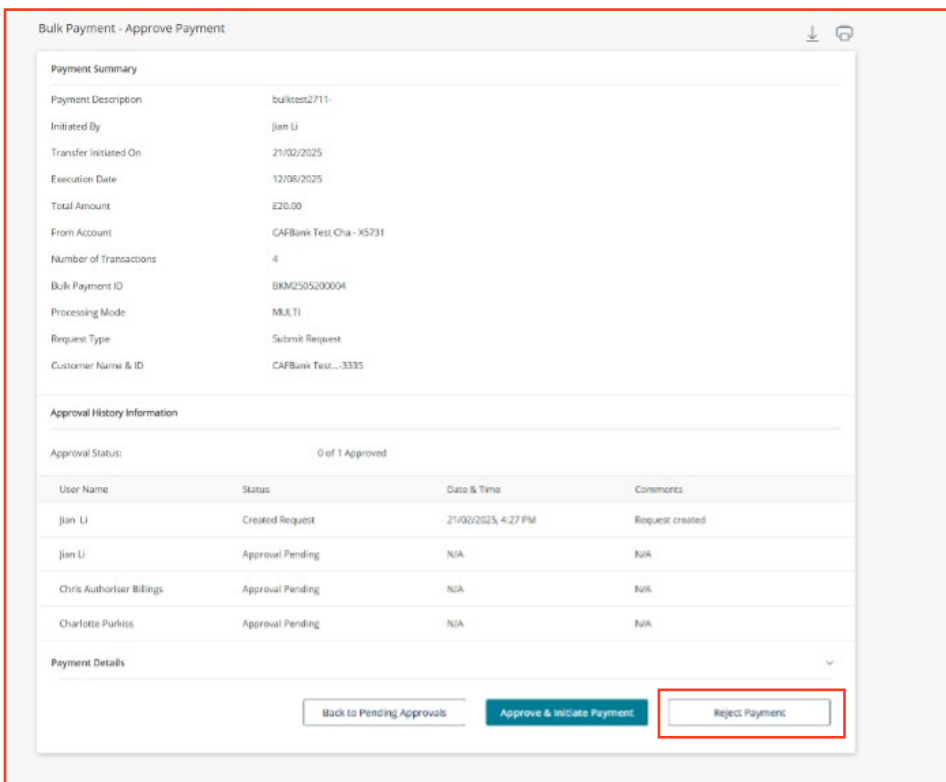
11

From here you can either click, 'Approve', 'Reject' or 'View Details'. Please note, all these options will take you to the 'View Details' page.

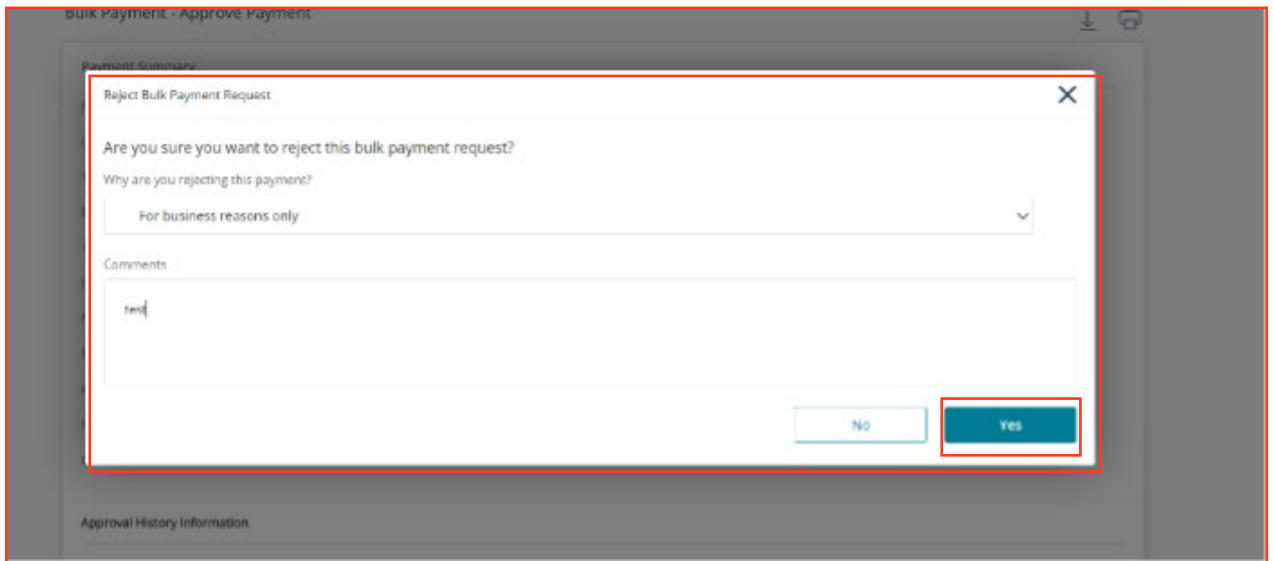


12

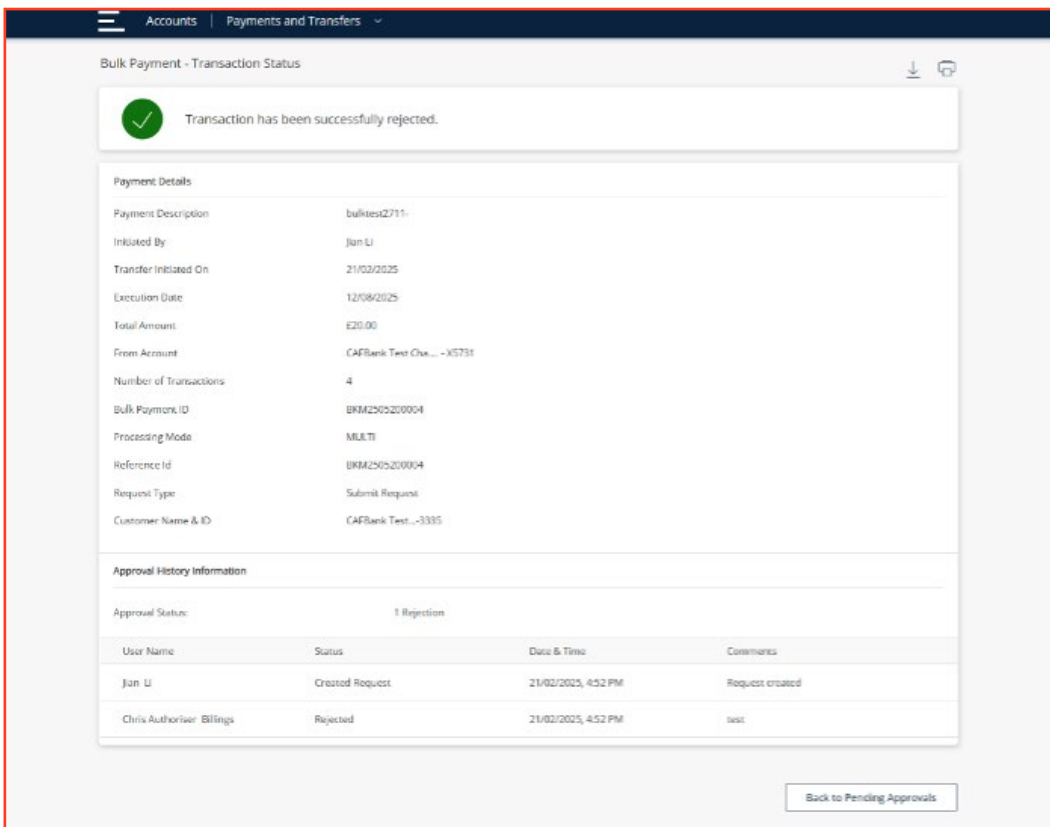
The payment details will be shown, click 'Reject Payment'.



- 13 Enter the details for why you are rejecting the payment and click 'Yes' to reject the payment.



- 14 A confirmation that your payment has been rejected will be displayed.





MANAGING BULK PAYMENTS

This section guides you through the other features and functionality of the bulk payment facility. It shows you how to view, edit and delete a bulk payment template, as well as how to view, cancel or reject a bulk payment request.

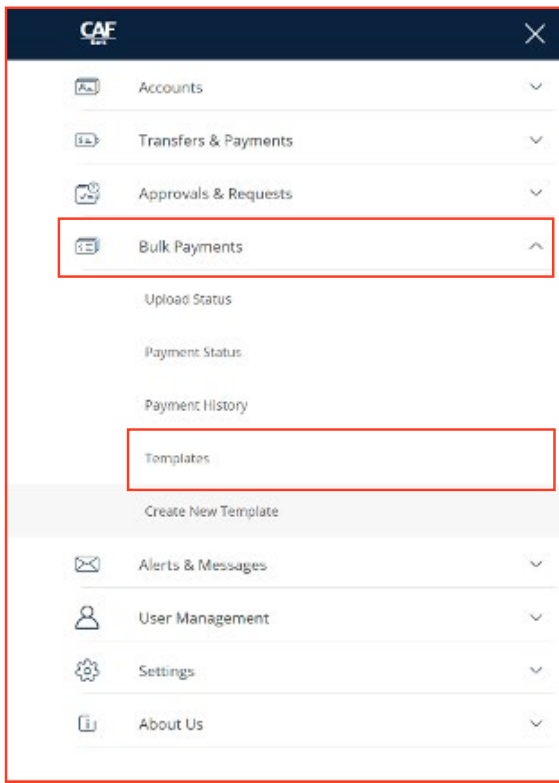
Section contents:

- View a bulk payment template 149**
- Edit a bulk payment template 151**
- Delete a bulk payment template 157**
- Review bulk payment status 159**
- Cancel a bulk payment (before submission for approval) 161**
- Review bulk payment history 163**

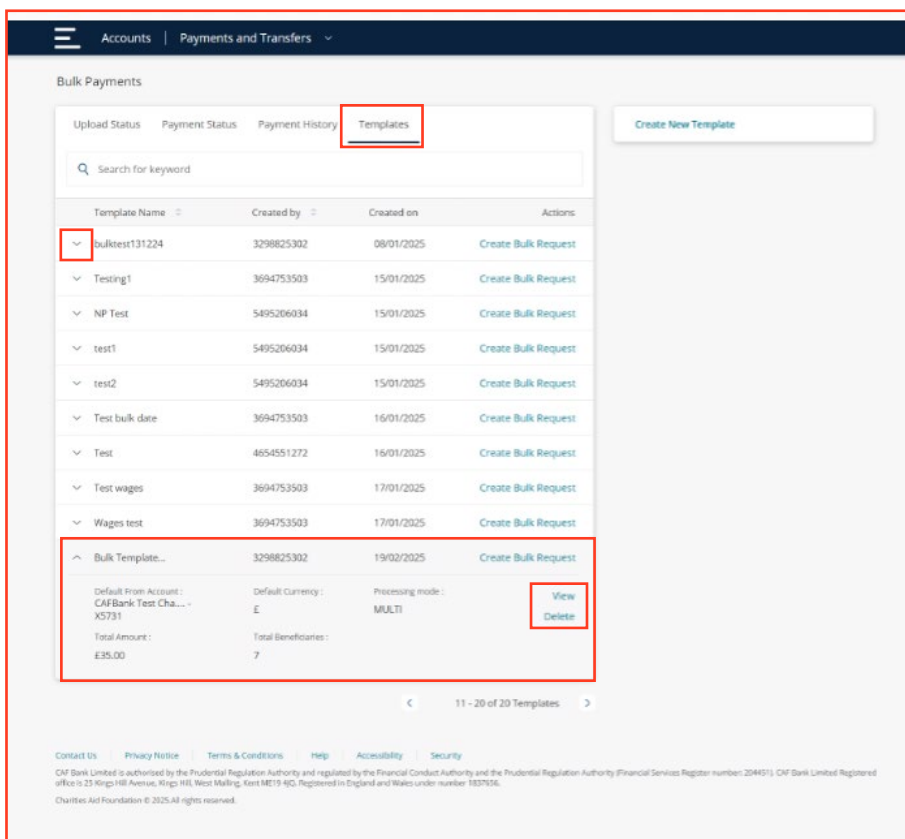


VIEW A BULK PAYMENT TEMPLATE

1 To view your bulk payment templates, just choose ‘Templates’ from the main menu.



2 Expand the details for the template you would like to change. From here, you can click ‘Delete’ to remove the template or ‘View’ to edit the template.



3 If you click 'View', the following screen will be displayed. Here, you can edit the templates' 'Primary Details' and the beneficiaries.

Primary Details Edit

Template Name: Bulk Template Test
 From Account: CAFBank Test Cha... - X5731
 Execution Date: 19/02/2025
 Processing Mode: Multi
 Default Debit Currency: £
 Total Batch Amount: 35.00
 Number of Transactions: 7

Added Beneficiaries (7) Edit

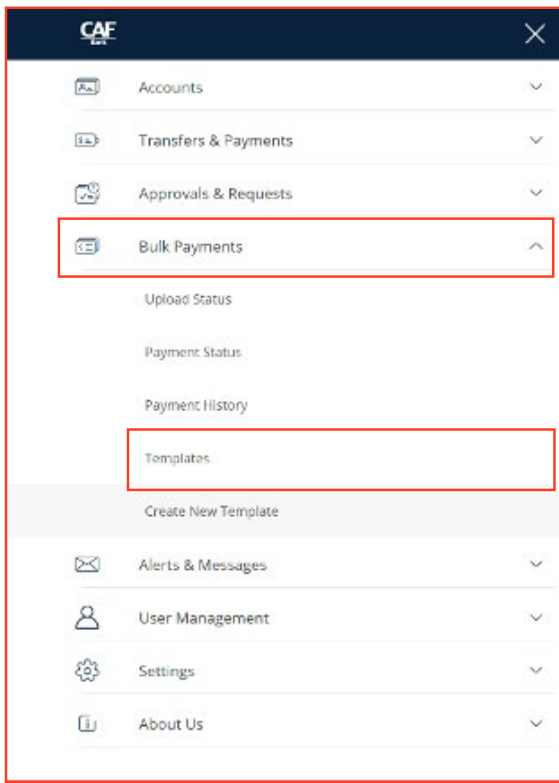
Search for keywords

Beneficiary's Name	Amount	Payment Type
Bentestchapsdetails	£5.00	Factor Payments
Staff Training 1	£5.00	Factor Payments
Bentestest	£5.00	Factor Payments
Emily Test	£5.00	Factor Payments
Bentest	£5.00	Factor Payments
Cbbonicsi2	£5.00	Factor Payments
Bentest1212	£5.00	Factor Payments

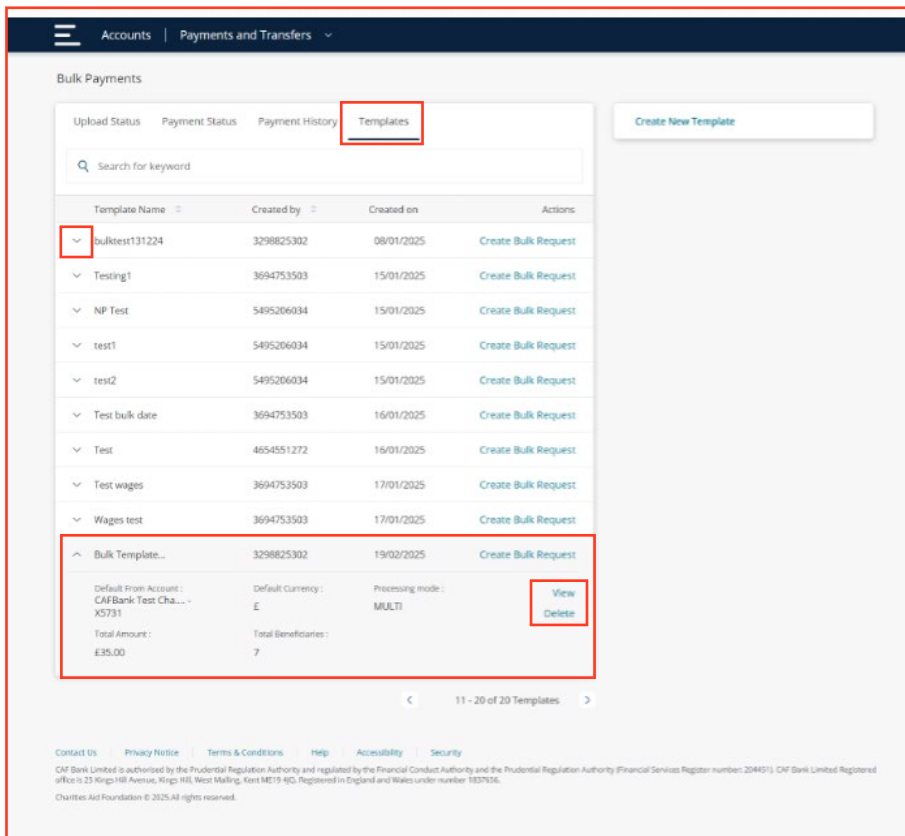
View Templates Delete Template Create Bulk Request

EDIT A BULK PAYMENT TEMPLATE

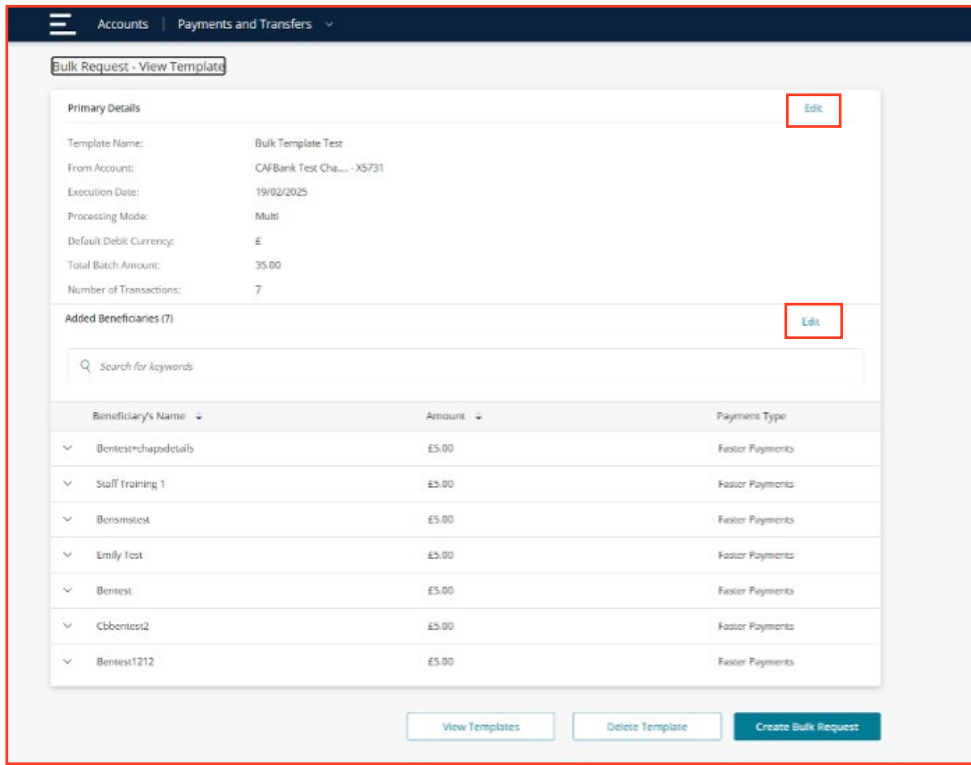
1 You can edit your template at any time. Choose ‘Templates’ from the main menu.



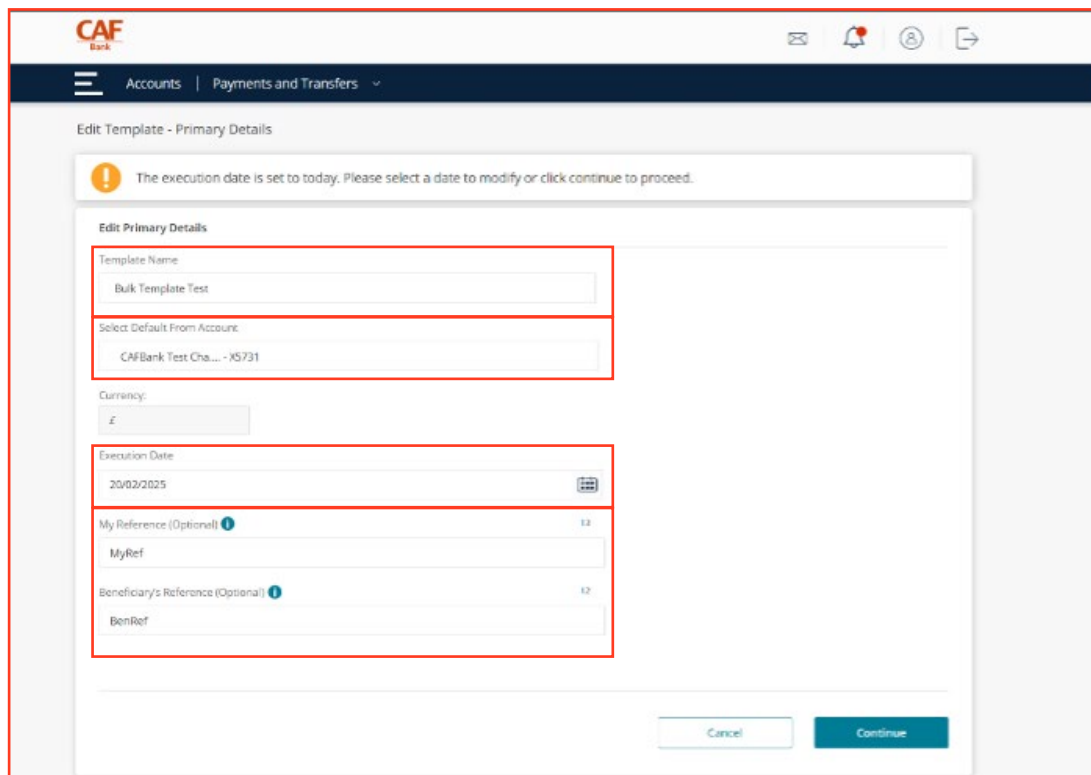
2 Expand the details for the template you would like to change. From here, click ‘View’ to edit the template.



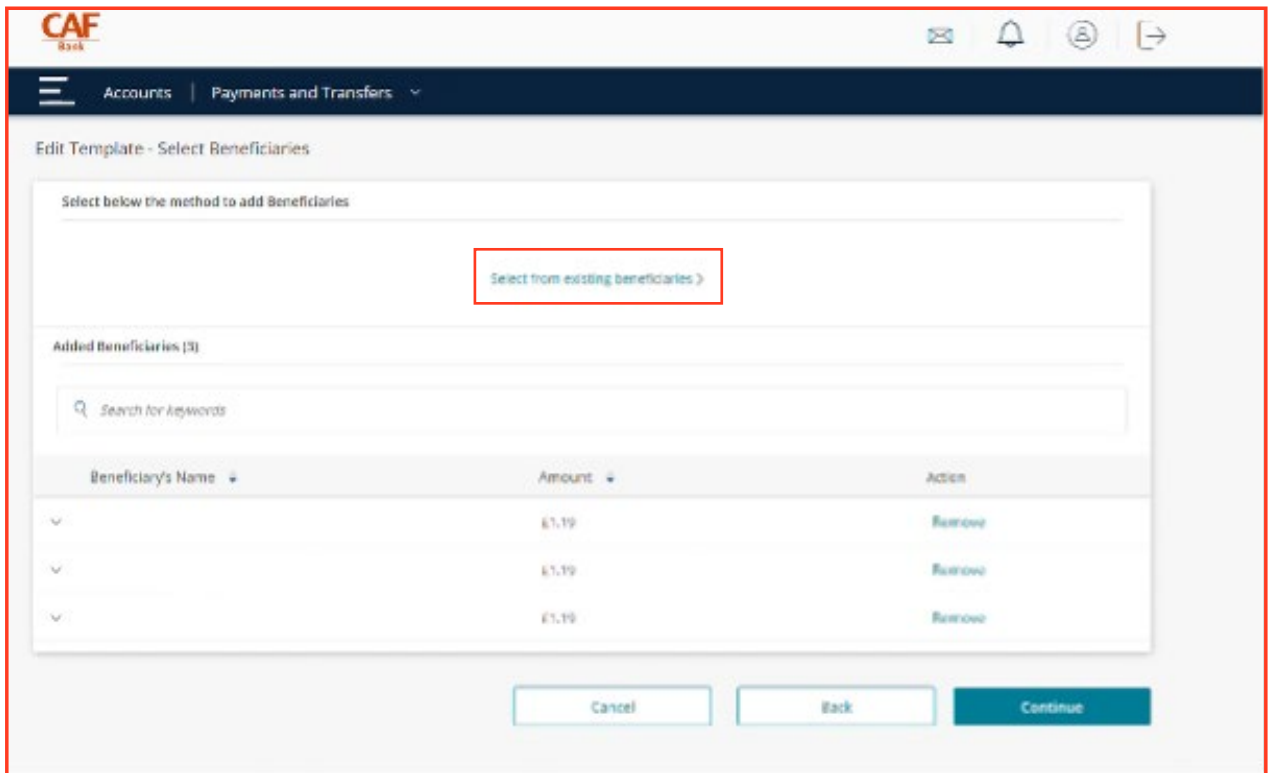
3 If you click ‘View’, the following screen will be displayed. Here, you can edit the templates’ ‘Primary Details’ and the beneficiaries.



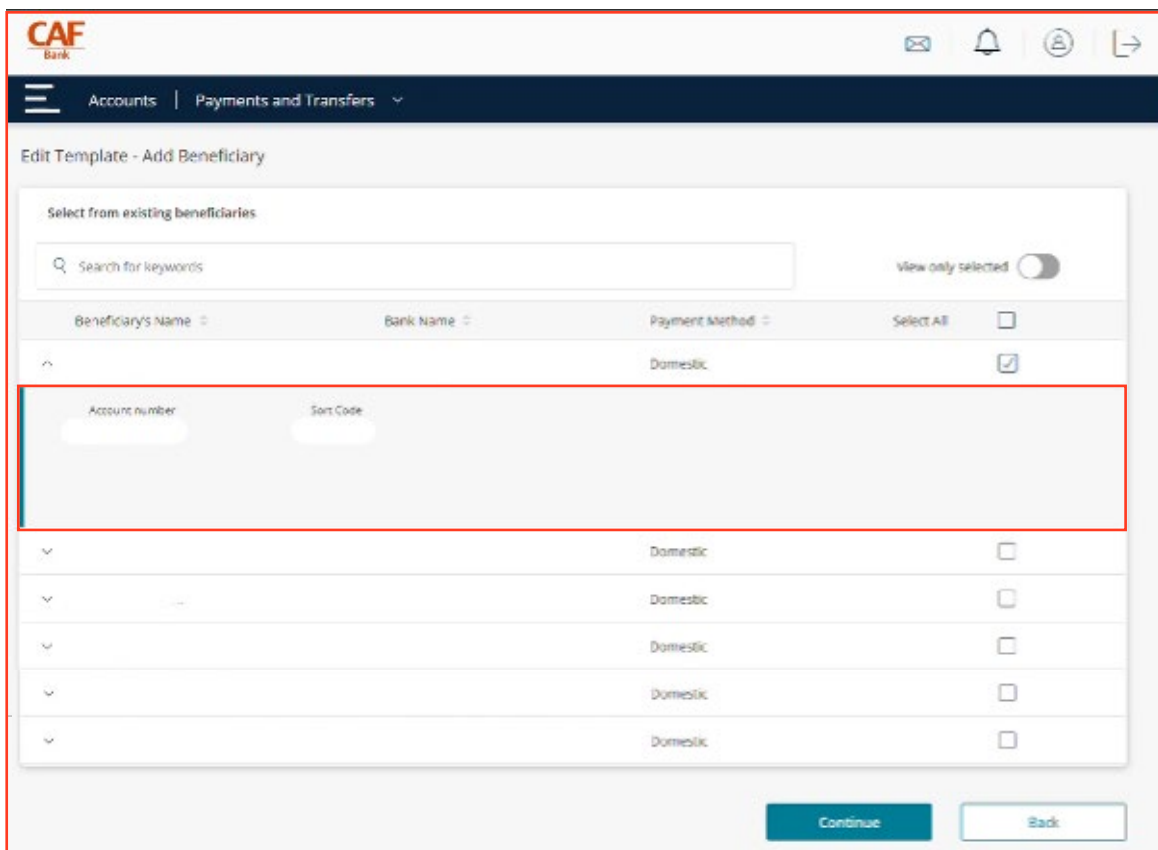
4 Edit Primary Details: You can change the ‘Template Name’, ‘Default From Account’, ‘Execution Date’ and your references.



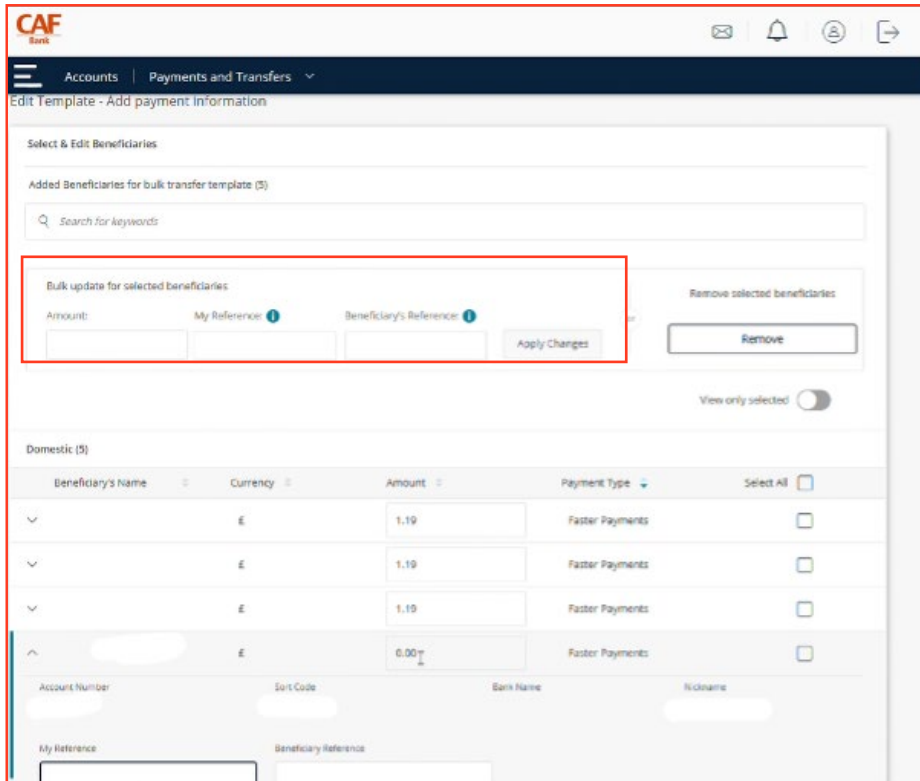
- 5 Edit 'Beneficiaries': From here, you can add beneficiaries to the template by selecting from existing beneficiaries.



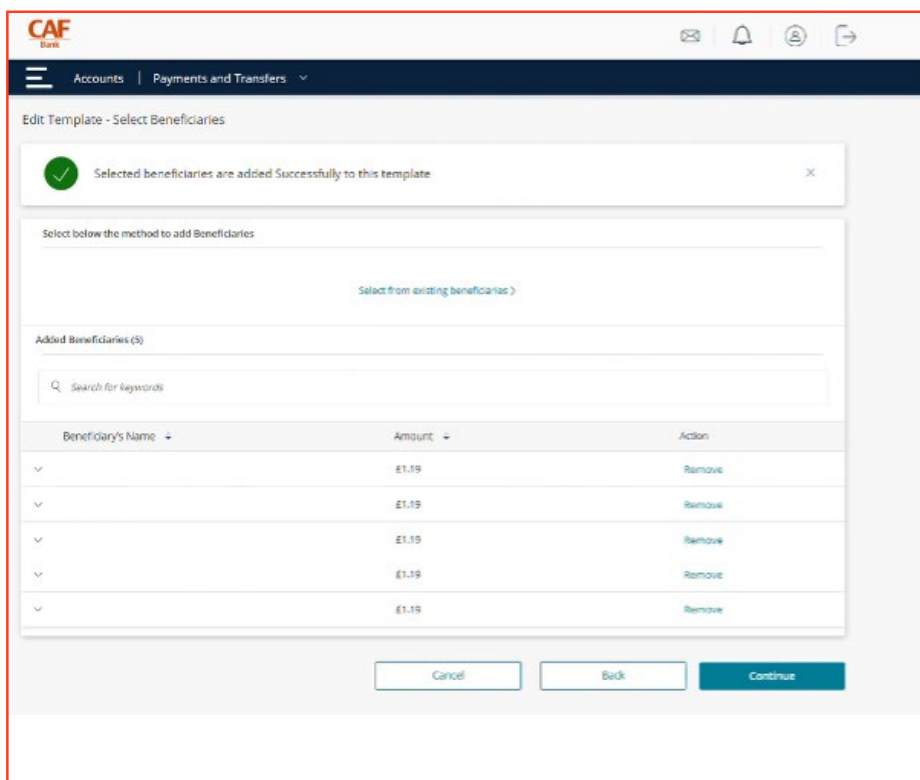
- 6 Select beneficiary/beneficiaries to add to Bulk template and select 'Continue'.



- 7 Enter the amount, 'My Reference', and 'Beneficiary's Reference' for the additional beneficiary(ies). Then select the beneficiary(ies) to which the details should be applied and click 'Apply Changes'. Once the changes have been applied, scroll down and click 'Add'.

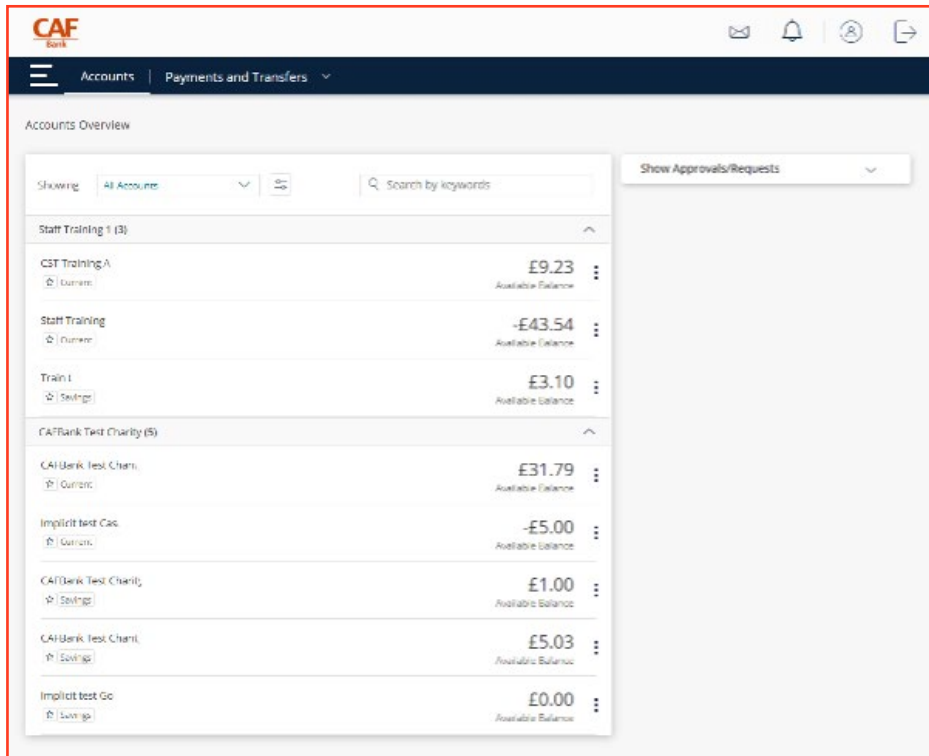


- 8 Then select 'Continue'.

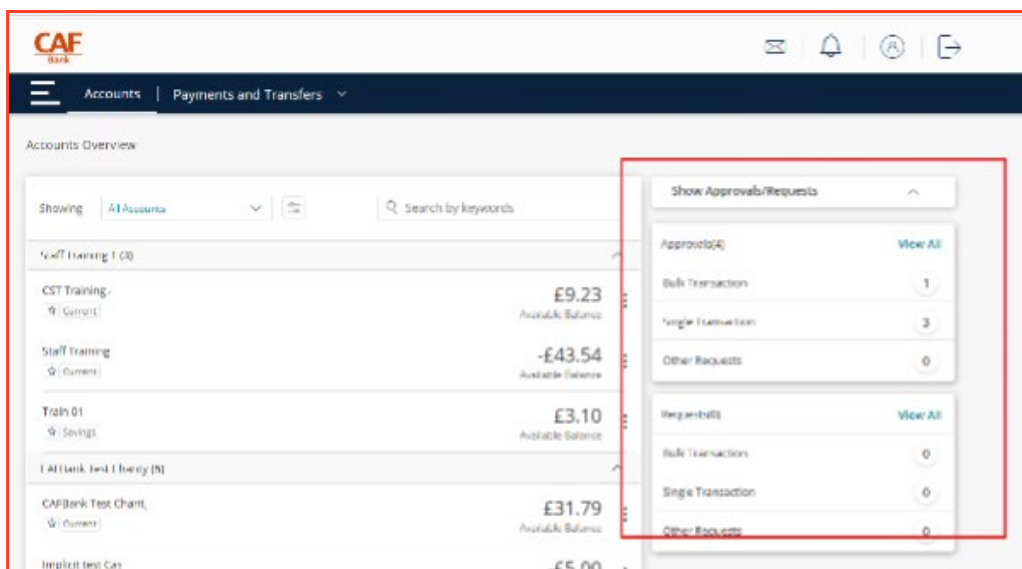


ACCOUNT OVERVIEW

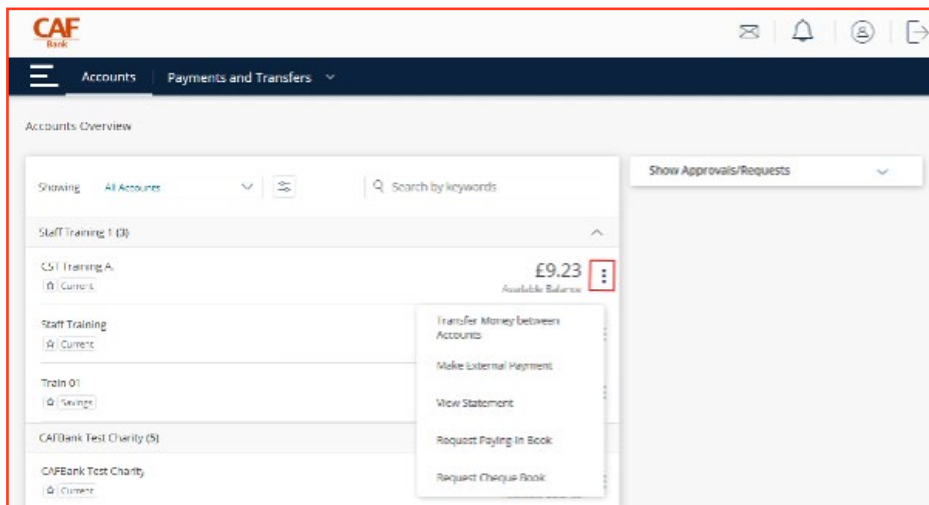
- 1 After logging in, the Accounts Overview page will be displayed. This shows your account name, account number and available balance.



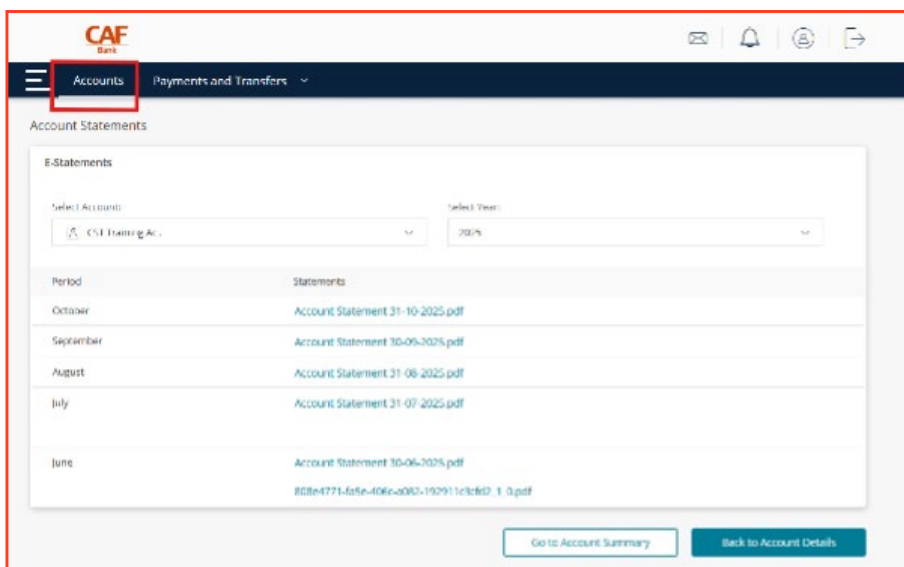
- 2 You can also see if you have any payment approvals and requests.



- 3 Click on the three dots next to your available balance to open a sub-menu that displays popular tasks.

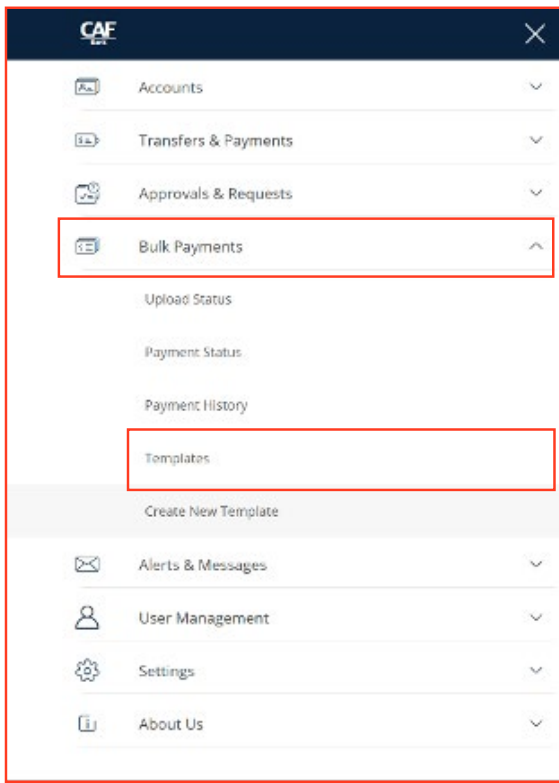


- 4 To revert to the Accounts Overview screen from another screen, click on 'Accounts'.

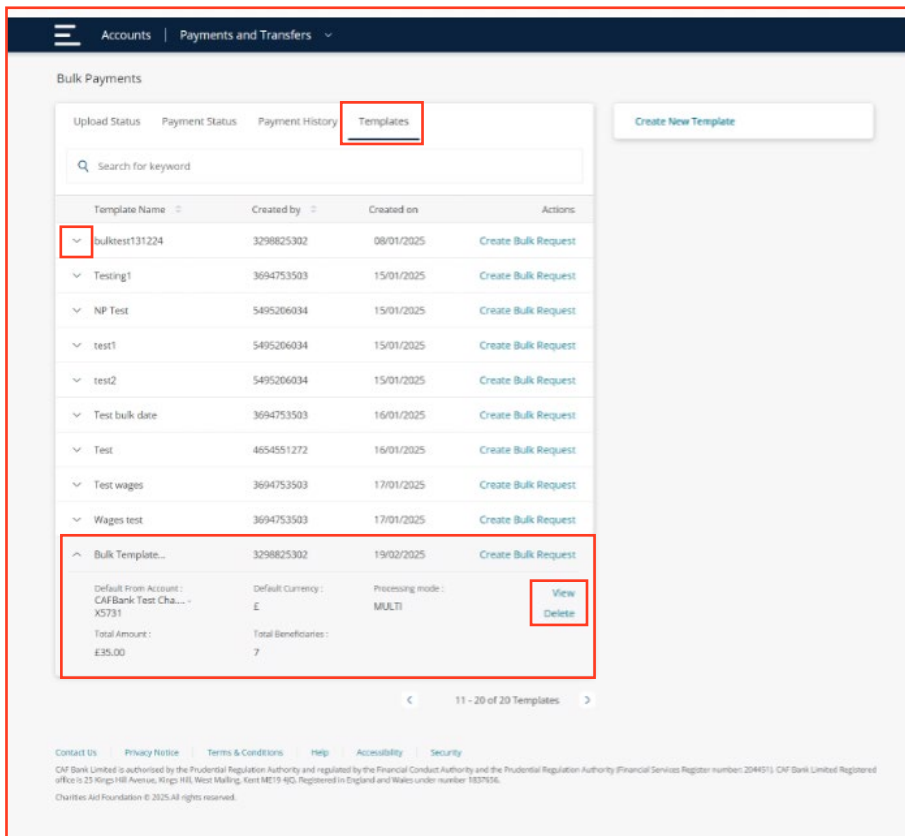


DELETE A BULK PAYMENT TEMPLATE

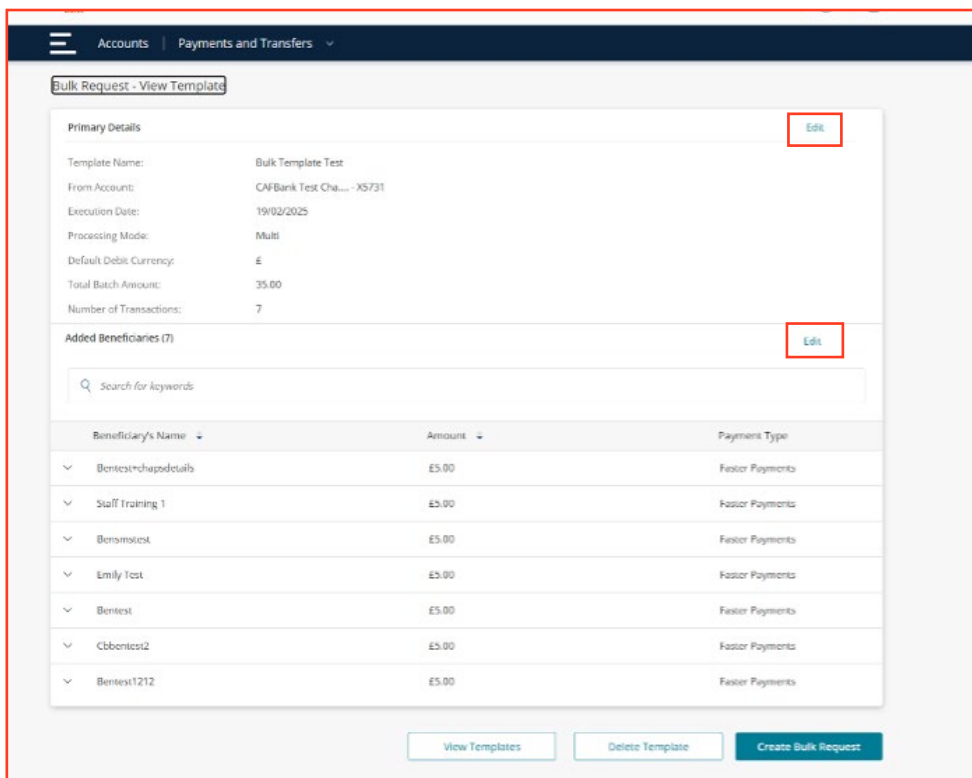
- 1 To delete your bulk payment templates, choose 'Templates' from the main menu.



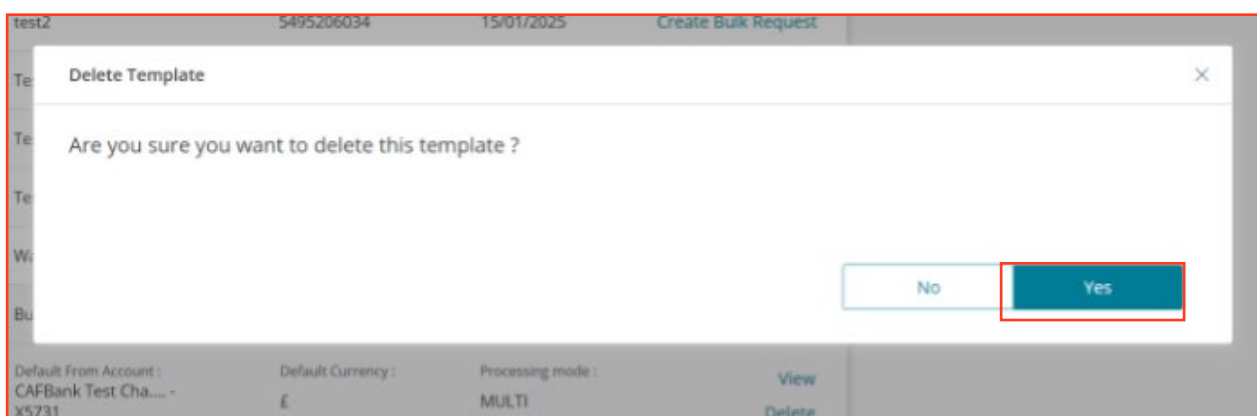
- 2 Expand the details for the template you would like to change. From here, you can click 'Delete' to remove the template.



3 If you click ‘View’, the following screen will be displayed. Here, you can edit the templates’ ‘Primary Details’ and the beneficiaries.

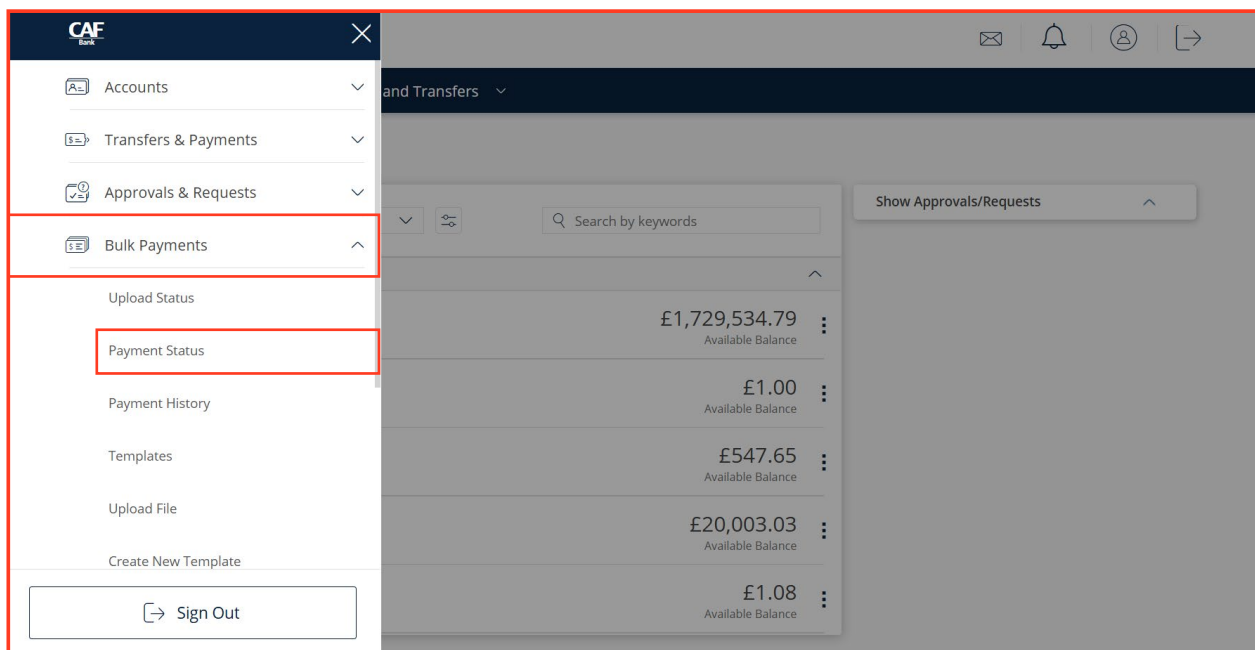


4 A confirmation message will be displayed when you remove the template.

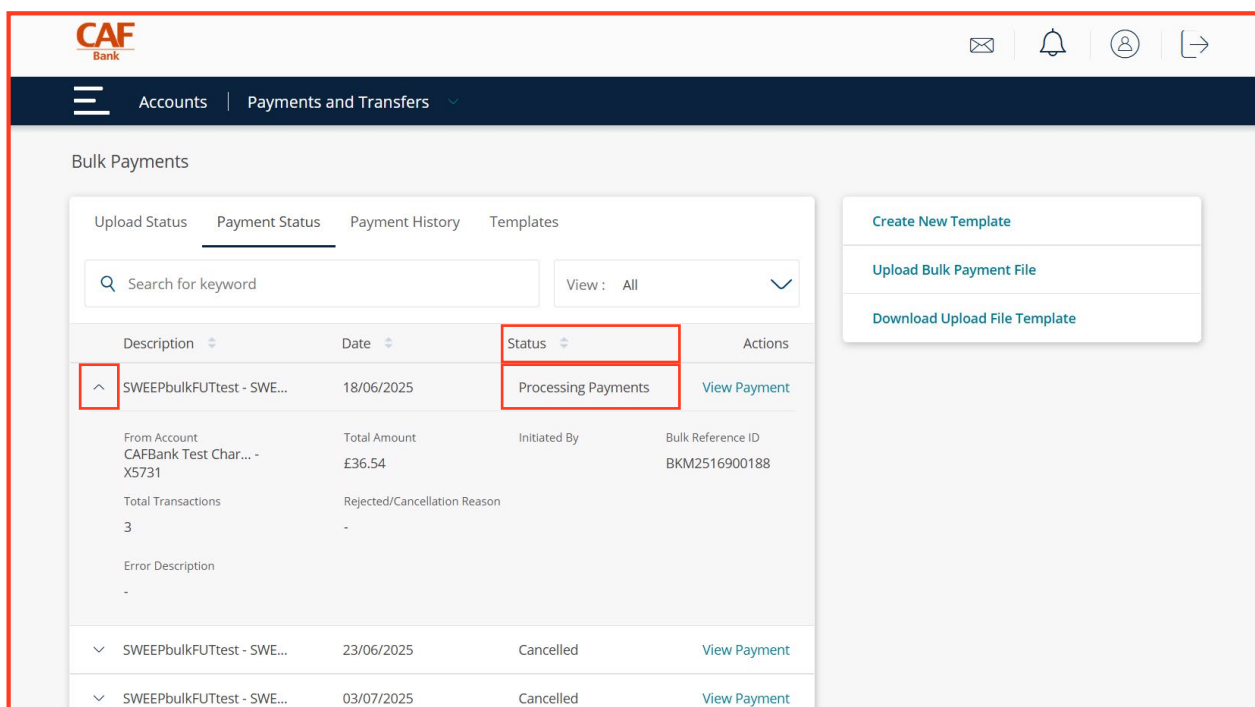


REVIEW BULK PAYMENT STATUS

- 1 To review your bulk payment status, choose 'Payment Status' from the main menu.



- 2 A list of bulk payments appears along with their status. The status of the Bulk Payment Request is provided. Click on the down arrow for more details.



- 3 Select 'View Payment' - all payment details appear for the completed bulk request, including the Bulk Request status and a status for each of the beneficiary payments.

CAF Bank

Accounts | Payments and Transfers

Bulk Payment - Review

Payment Summary	
From Account	CAFBank Test Char... - X5731
Payment Description	SWEEPbulkFUTtest - SWE...
Execution Date	18/06/2025
Total Amount	£36.54
Number of Transactions	3
Bulk Payment ID	BKM2516900188
Status	Processing Payments
Processing Mode	MULTI
Error Description	--

Payment Details

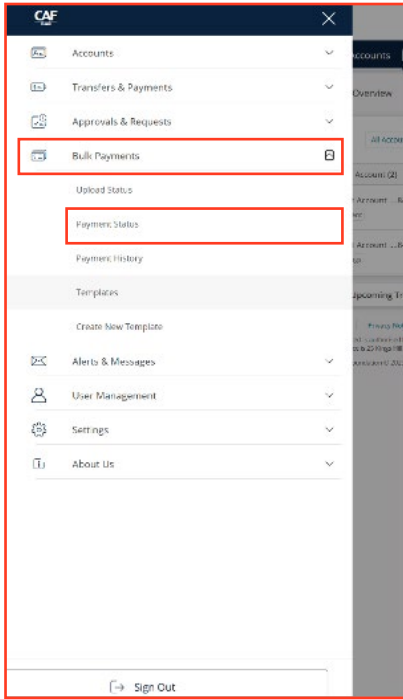
Search for keywords

Beneficiary	Amount	Status	Actions
Newly Added / Modified (1)			

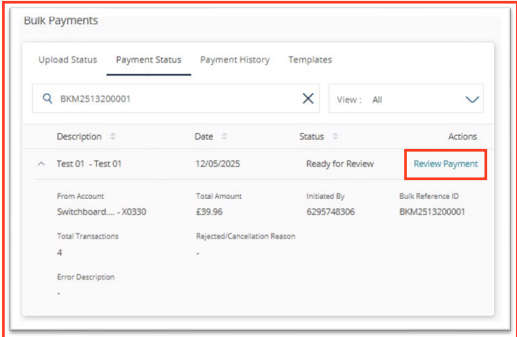
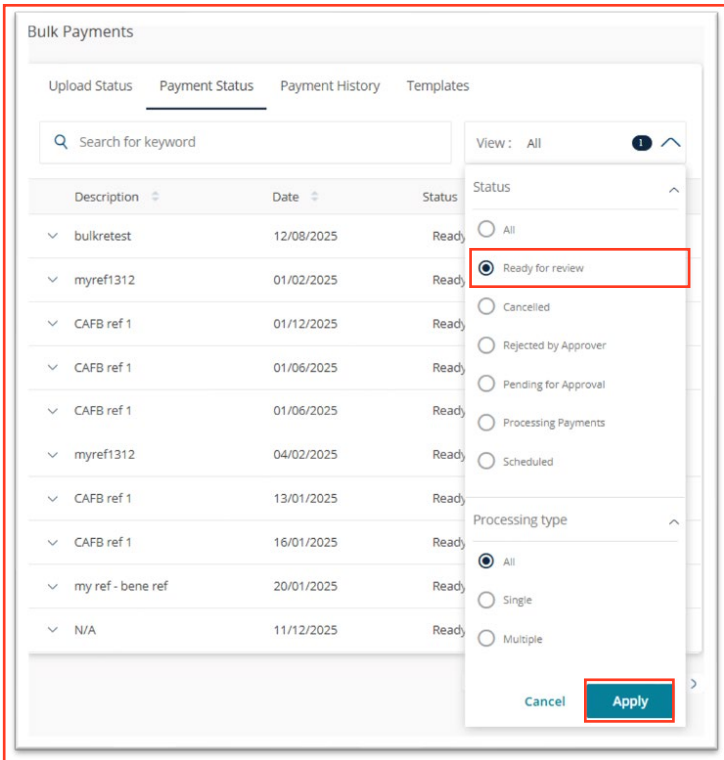
CANCEL A BULK PAYMENT (BEFORE SUBMISSION FOR APPROVAL)

Only an Administrator, Authoriser or Creator can cancel a bulk payment request.

- 1 From the Bulk Payments option in the menu select 'Payment Status'.



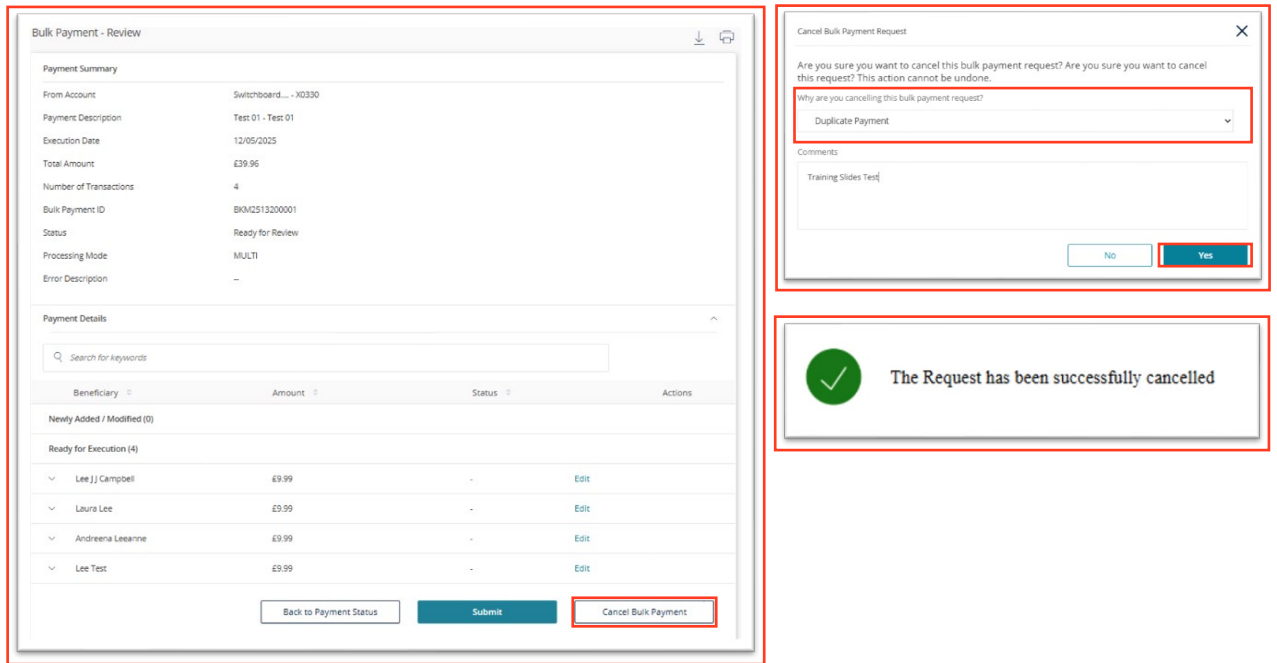
- 2 In the 'View' dropdown, select 'Ready for Review' and click 'Apply'.
Click "Review Payment" on the required bulk payment.



3 Click 'Cancel Bulk Payment'.

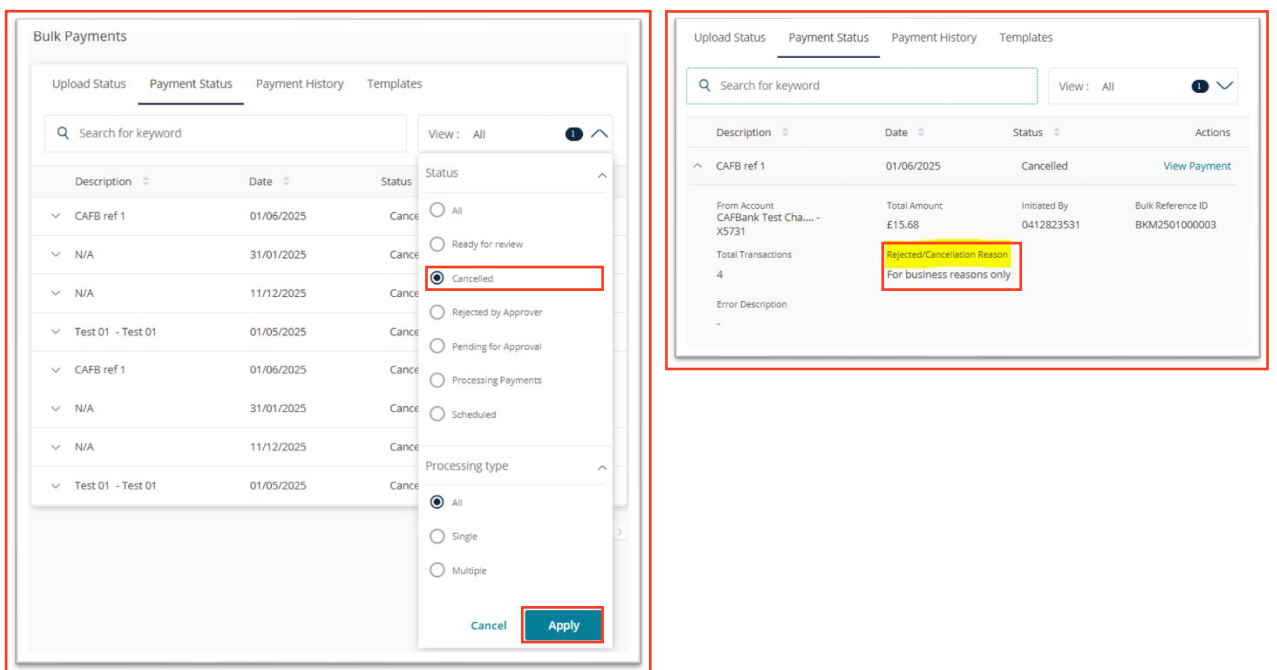
A pop-up will appear, select the reason and add a comment, then click 'Yes'.

Approval will be required by an Administrator or Authoriser.



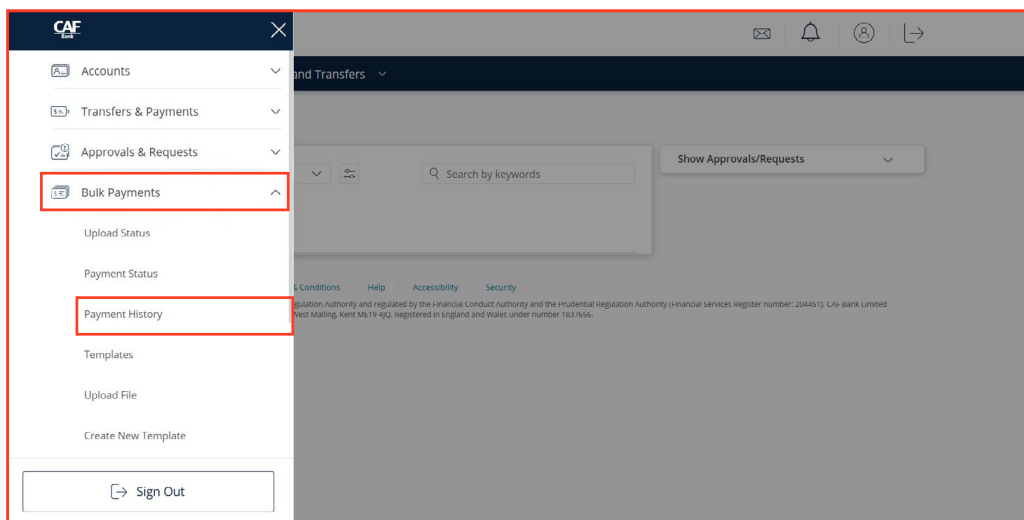
4 To view your cancelled bulk payments in the 'View' dropdown, select 'Cancelled' and click 'Apply'.

Click on arrow against bulk payment to view reason details for cancelled payment.

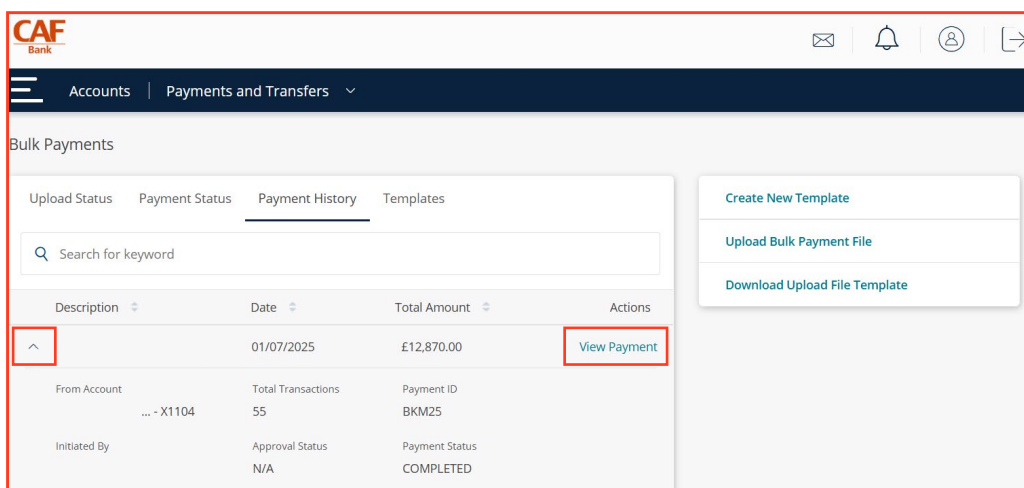



REVIEW BULK PAYMENT HISTORY





- 1 To review your bulk payment history, choose 'Payment History' from the main menu.



- 2 Expand the details. From here, you can click 'View Payment' to view all payment details for the completed bulk payment request.





☰ Accounts | Payments and Transfers ▾

Payment Summary

Payment Description	191125bulktest - 191125bulktest
Initiated By	
Transfer Initiated On	24/11/2025
Execution Date	24/11/2025
Total Amount	£2.00
From Account	- X:
Number of Transactions	2
Bulk Payment ID	BKM2: 191125bulktest
Processing Mode	MULTI

Approval History Information

Approval Status: N/A

User Name	Status	Date & Time	Comments
	Created Request	24/11/2025, 11:17 am	Request created
	Approved Request	24/11/2025, 1:05 pm	Approving Bulk Payment Record

Payment Details ▾

Back to Payment History



MANAGING CHEQUES

In online banking, you can order a new cheque book and paying-in book, and view the details, as well as stop a cheque that you have issued.

Section contents:

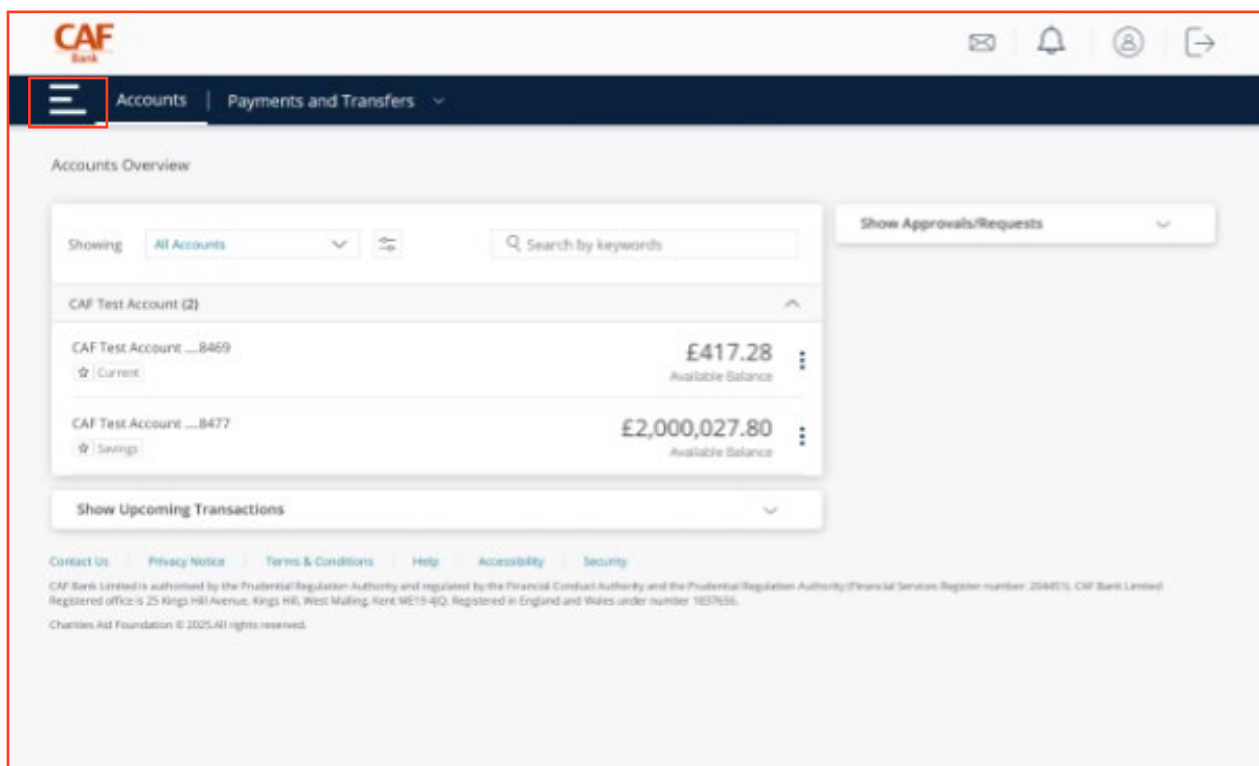
Order a cheque book or paying-in book	166
View cheque and paying-in book details	171
Stop a cheque	175



ORDER A CHEQUE BOOK OR PAYING-IN BOOK

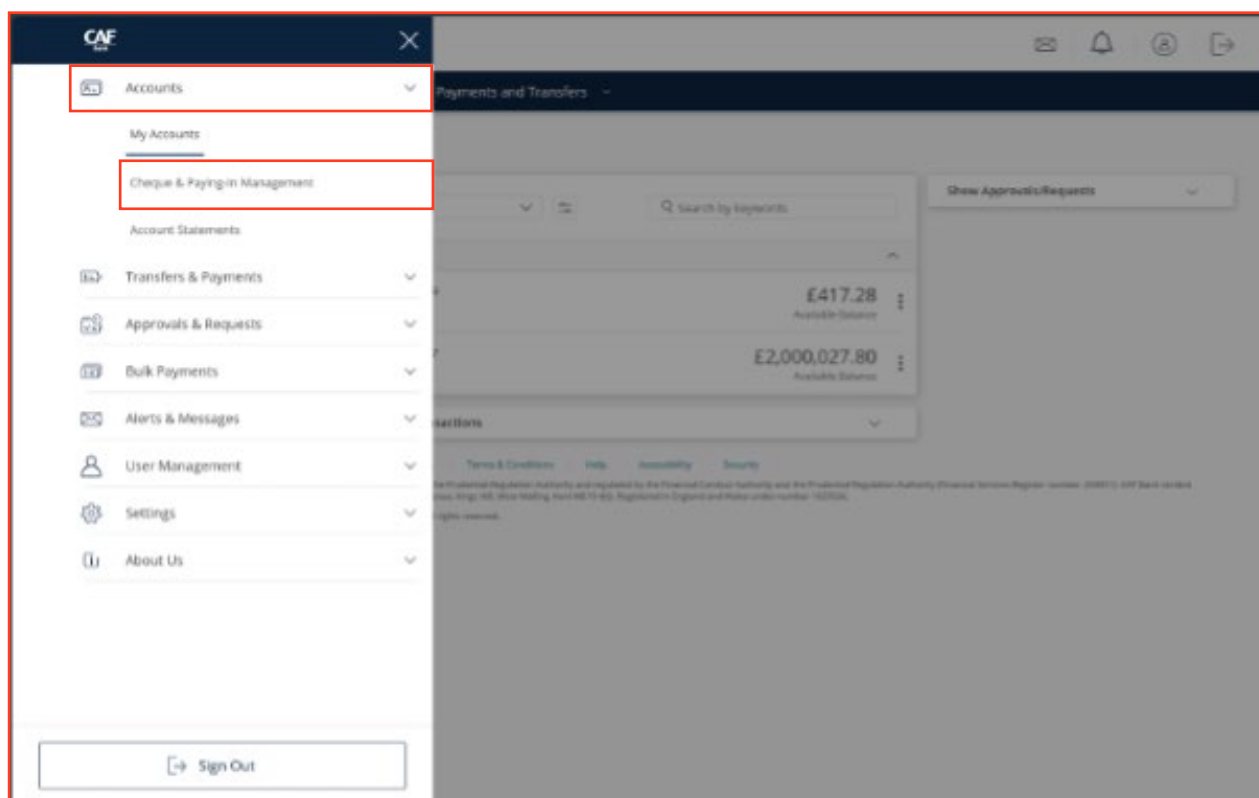
1

From the home screen, select the menu icon (three horizontal lines on the left side of the screen).



2

Please click on 'My Accounts' to expand the selection and then click 'Cheque & Paying-in Management'.

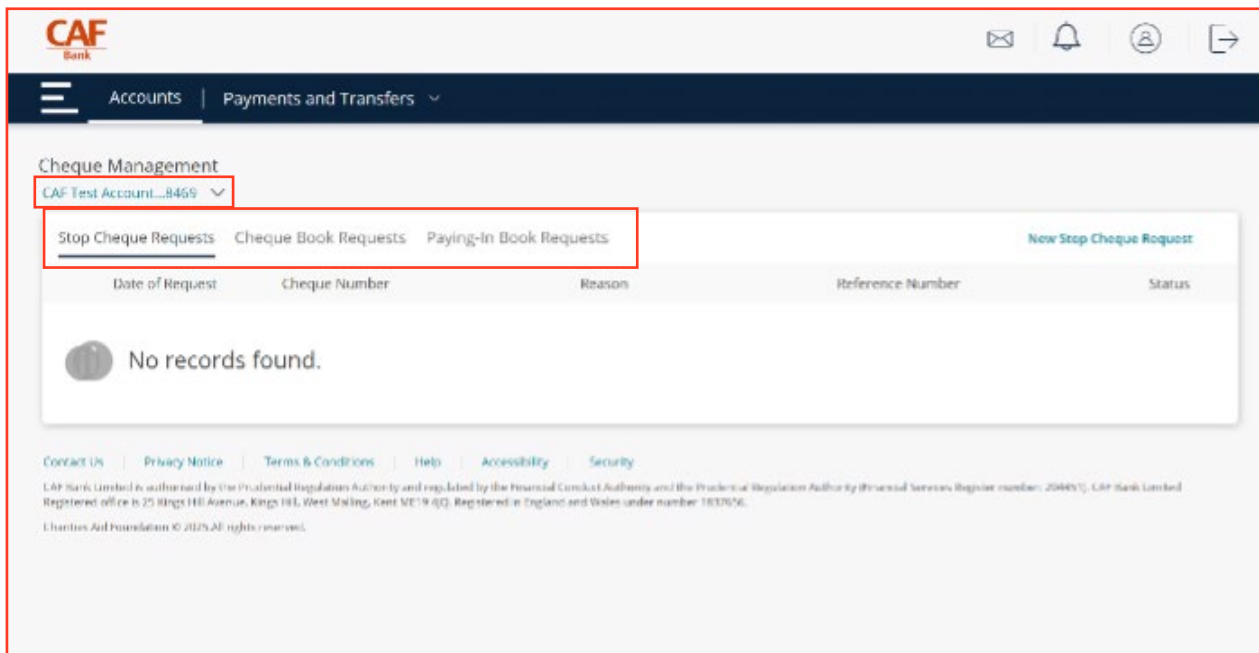


3

A summary screen with three tabs will appear, allowing you to:

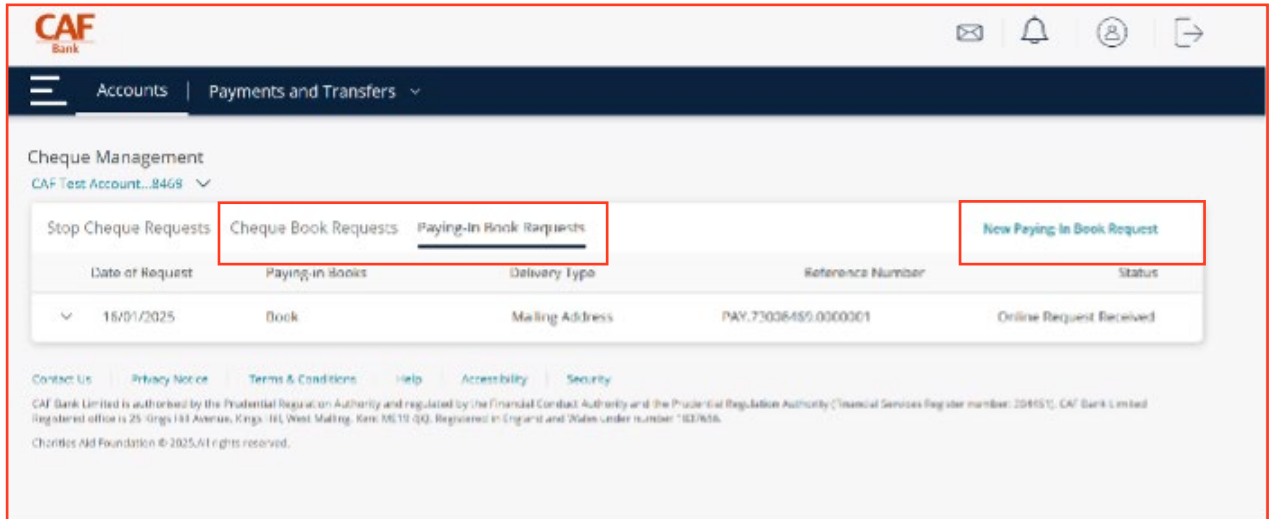
- Stop Cheque requests
- View and manage Cheque Book requests
- View and manage Paying-In Book requests

If you have more than one account, use the down arrow under ‘Cheque Management’ to select the relevant account.

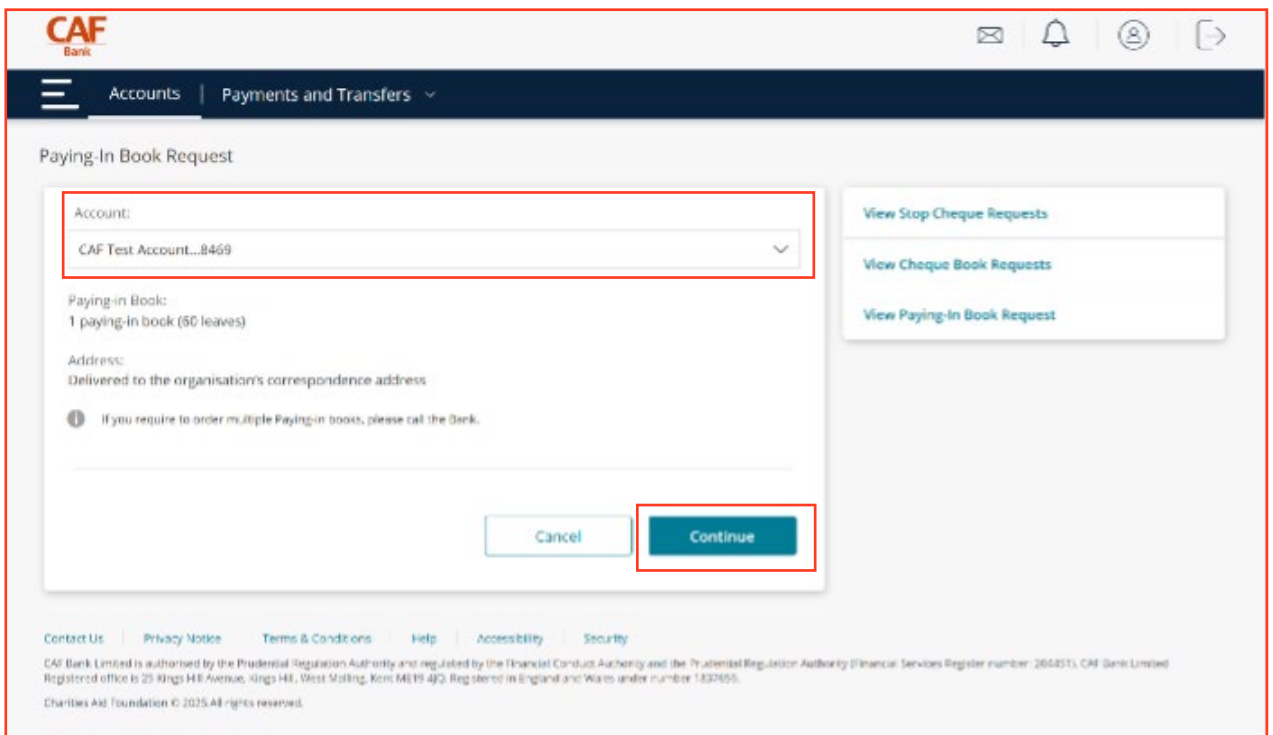


- 4 Select the appropriate tab, either 'Cheque Book Requests' or 'Paying-in Book Requests'. Details of previous requests will be shown on screen.

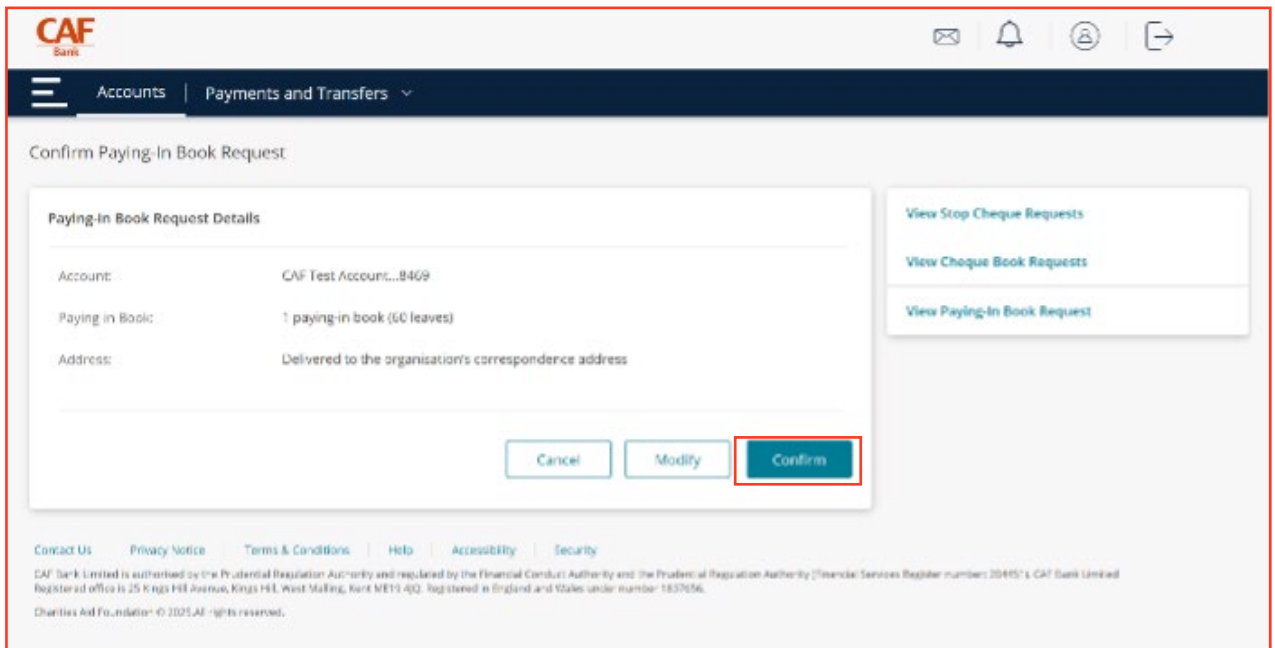
To order a new book, please click either 'New Paying-in Book Request' or 'New Cheque Book Request'.



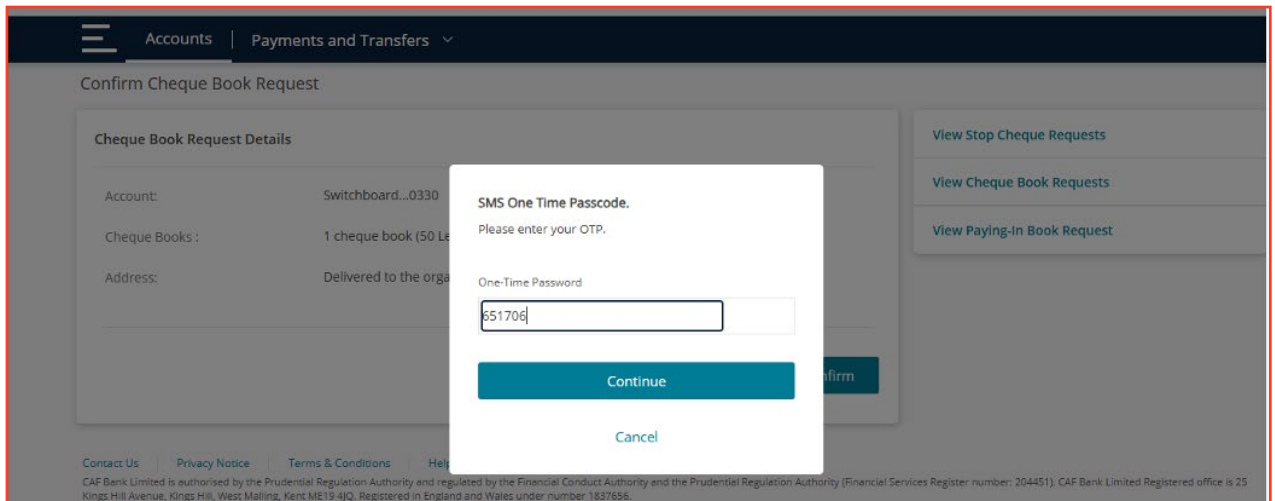
- 5 When you are requesting a new Paying-in Book, please make sure you have selected the correct account – using the down arrow, and click 'Continue'.



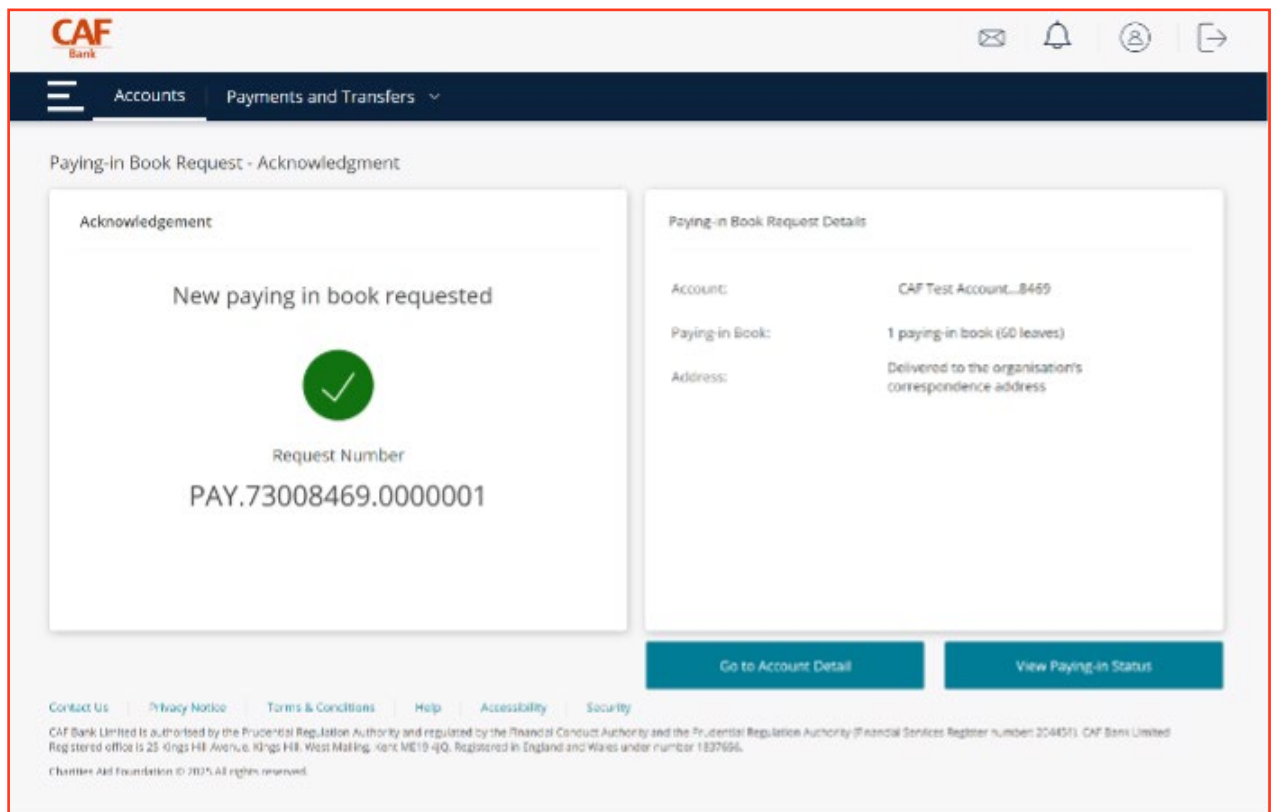
- 6 Please confirm your request by clicking 'Confirm'.
If you need to make changes, click 'Modify' or 'Cancel'.



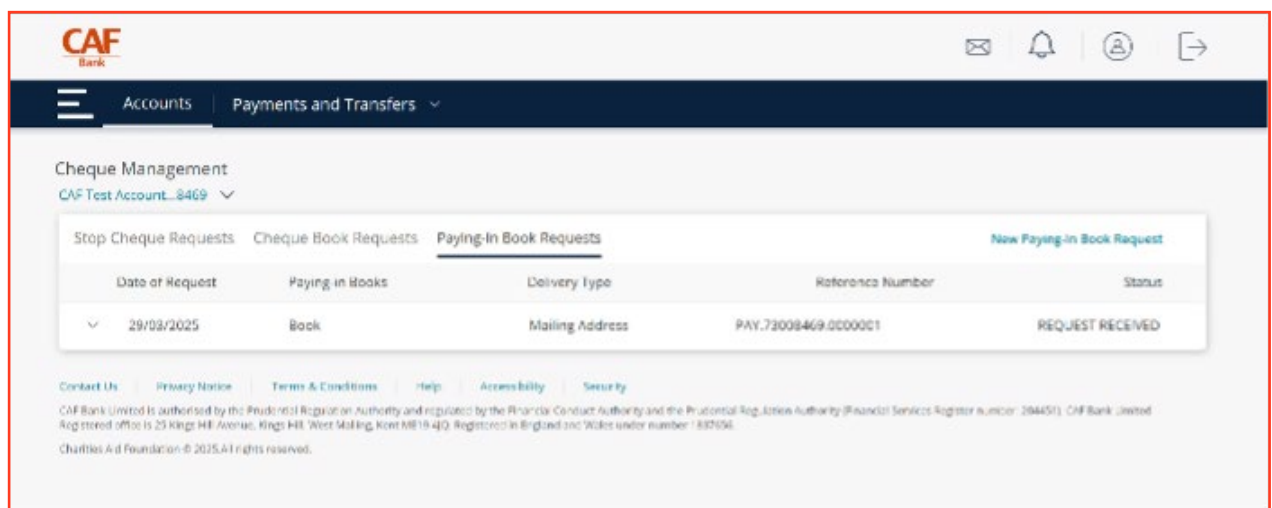
- 7 You will be asked to insert your One-Time Passcode.



- 8 When you have completed step seven, your request will be confirmed on screen. Please click 'View Paying-in Status' to view the status of your request.

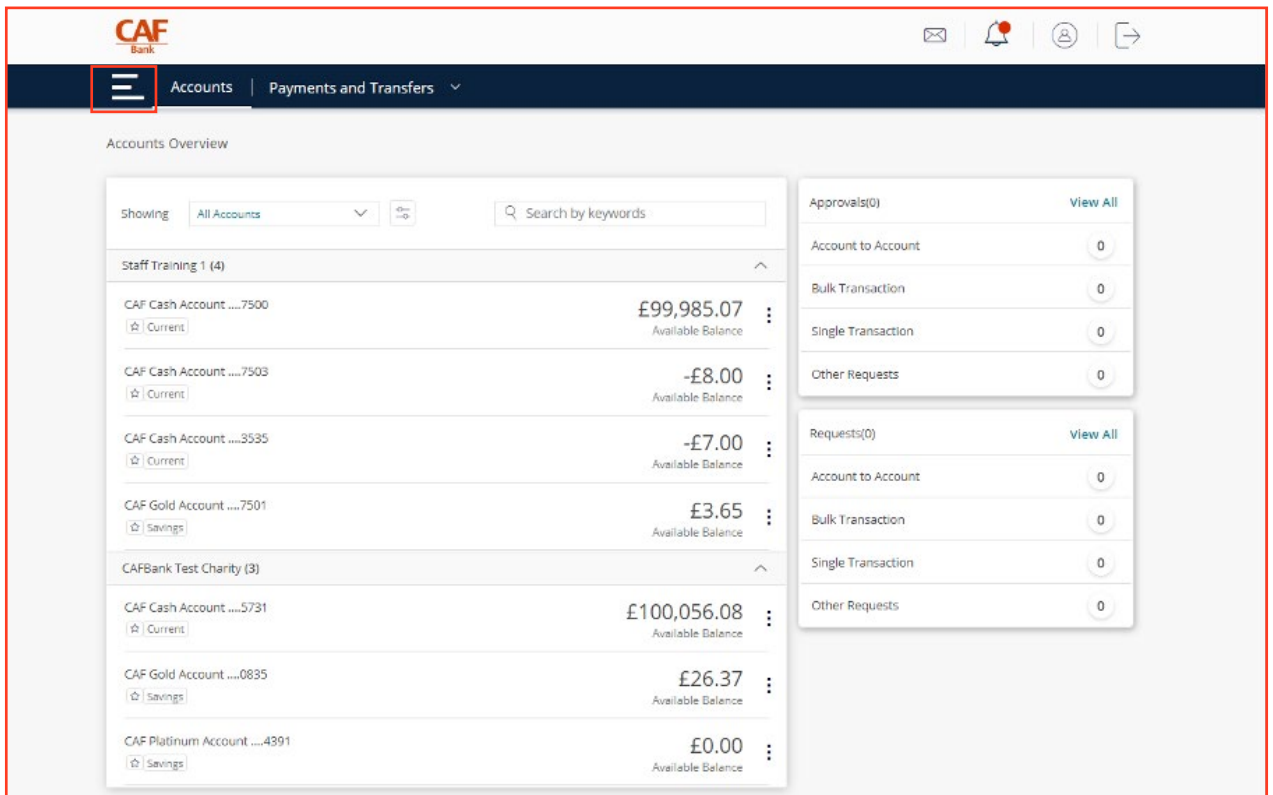


- 9 Your Cheque Book and Paying-in Book requests will be shown along with their status, under the relevant selected tab.

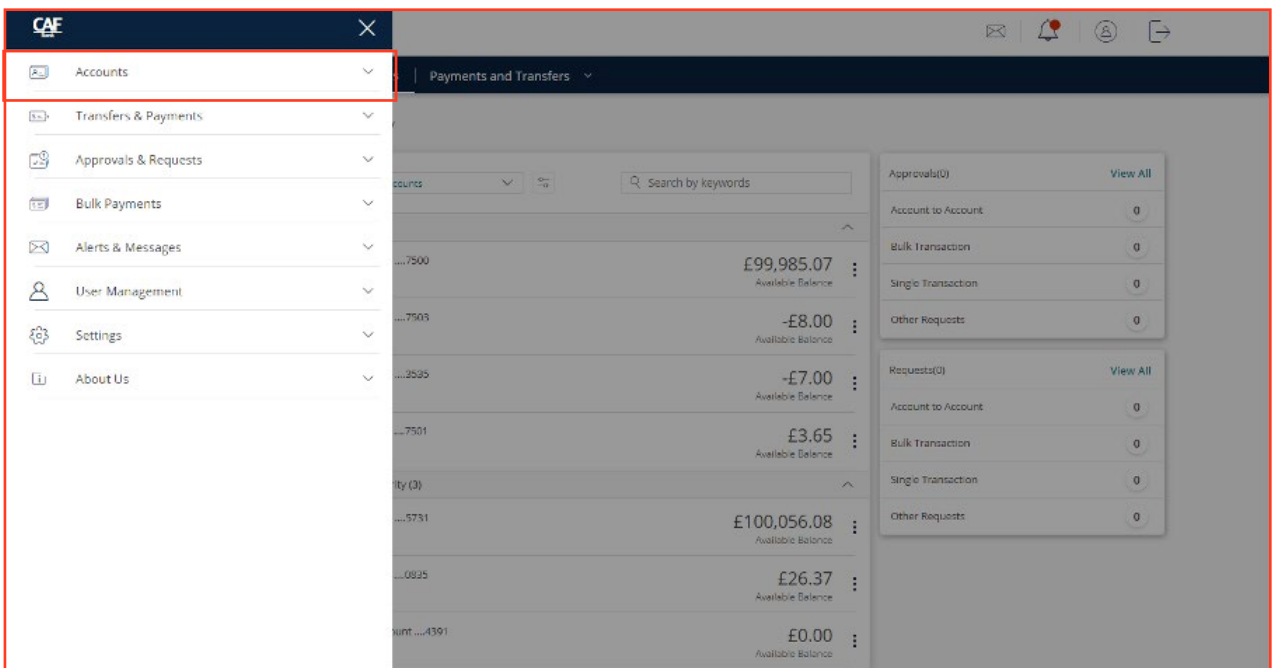


VIEW CHEQUE AND PAYING-IN BOOK DETAILS

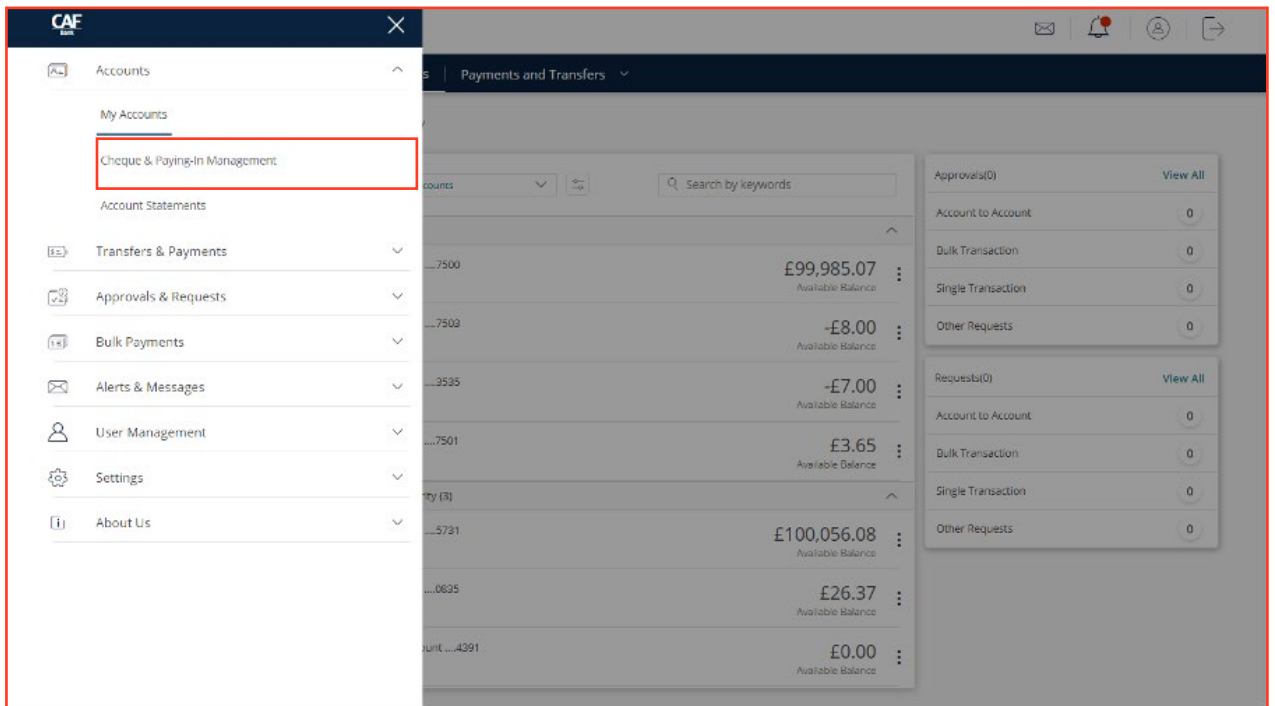
- 1 Please click the main menu icon (three horizontal lines shown on the left of the screen).



- 2 Select 'Accounts'.

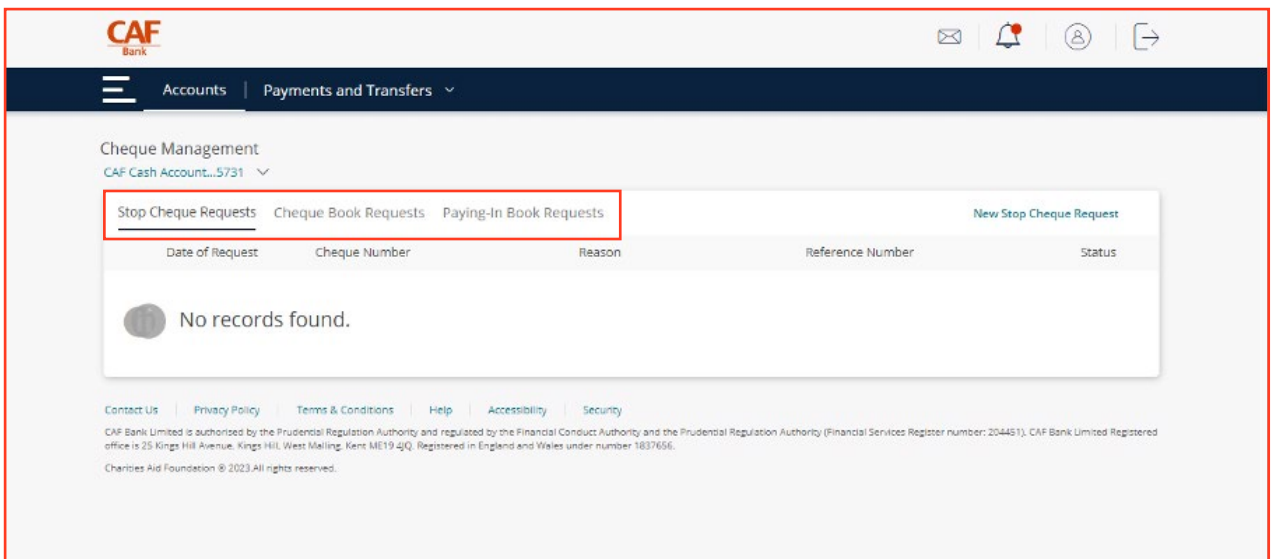


3 Select 'Cheque & Paying-In Management'.

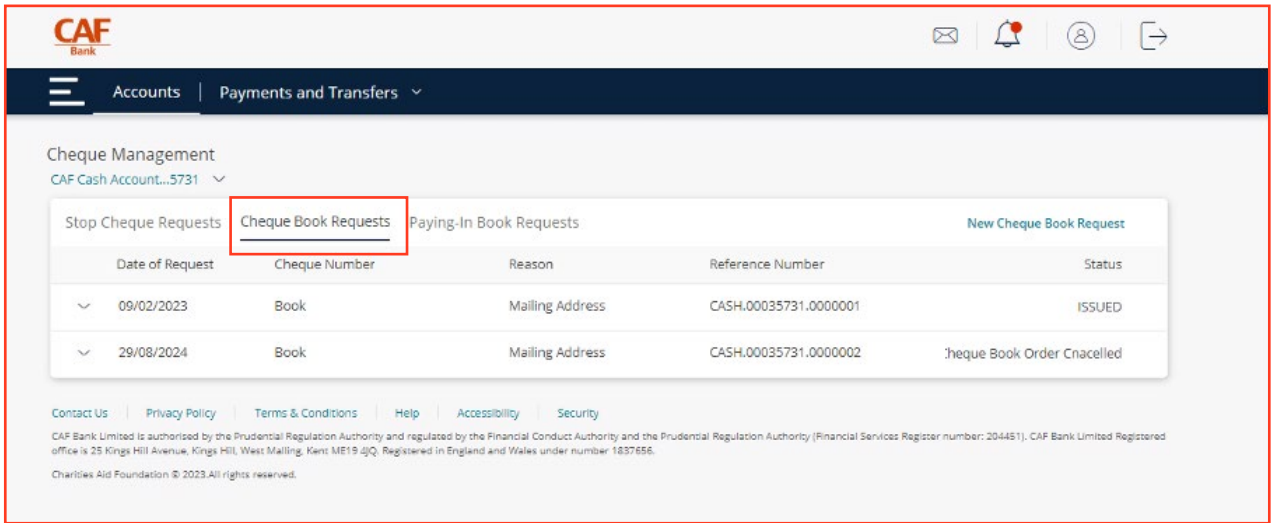


4 A summary screen with 3 tabs will then be displayed

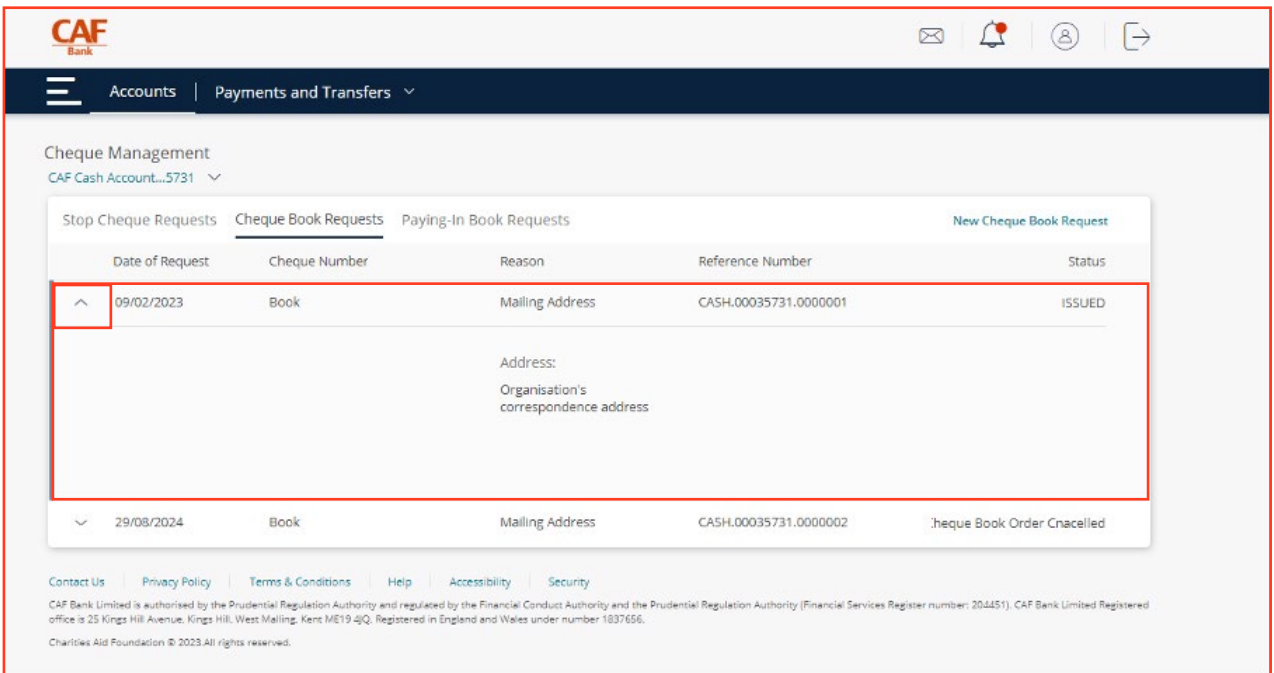
- Stop Cheque Requests
- Cheque Book Requests
- Paying-In Book Requests



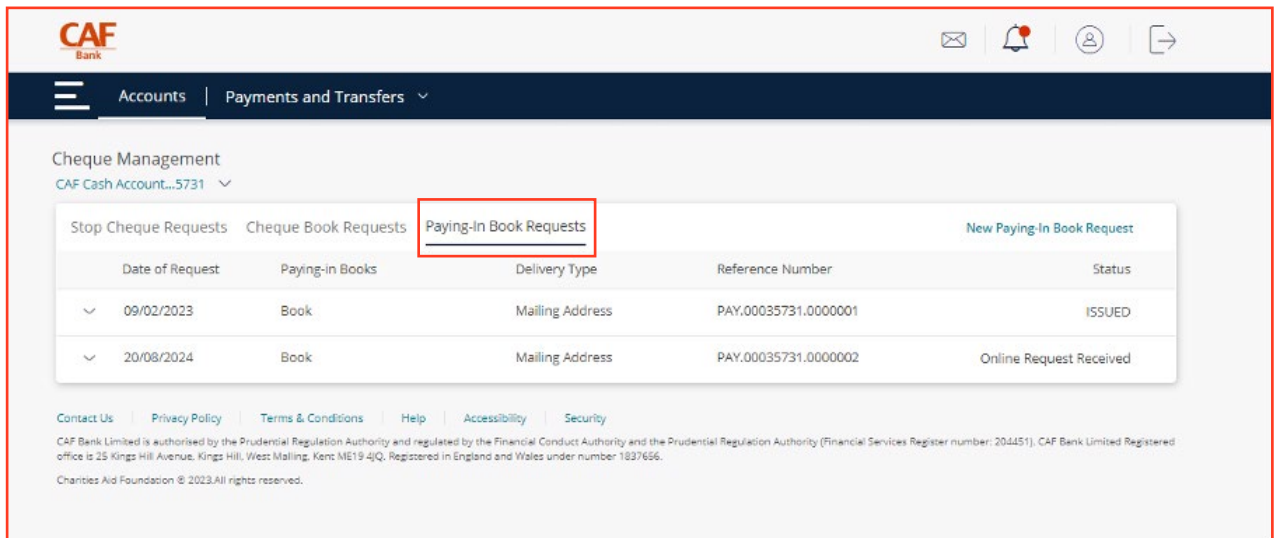
5 Selecting 'Cheque Book Requests' will show a summary of cheque books for the chosen account.



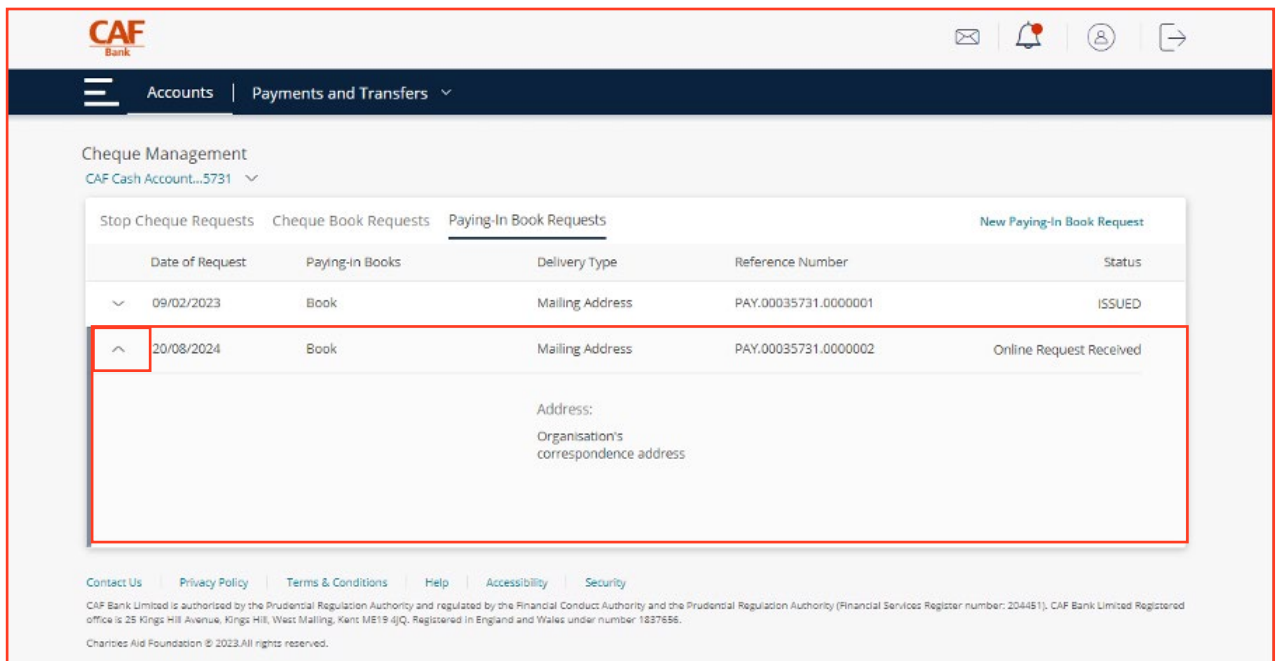
6 Selecting the drop down arrow will display additional information.



7 Selecting 'Paying-In Book Requests' will show a summary of Paying-in books for the chosen account.

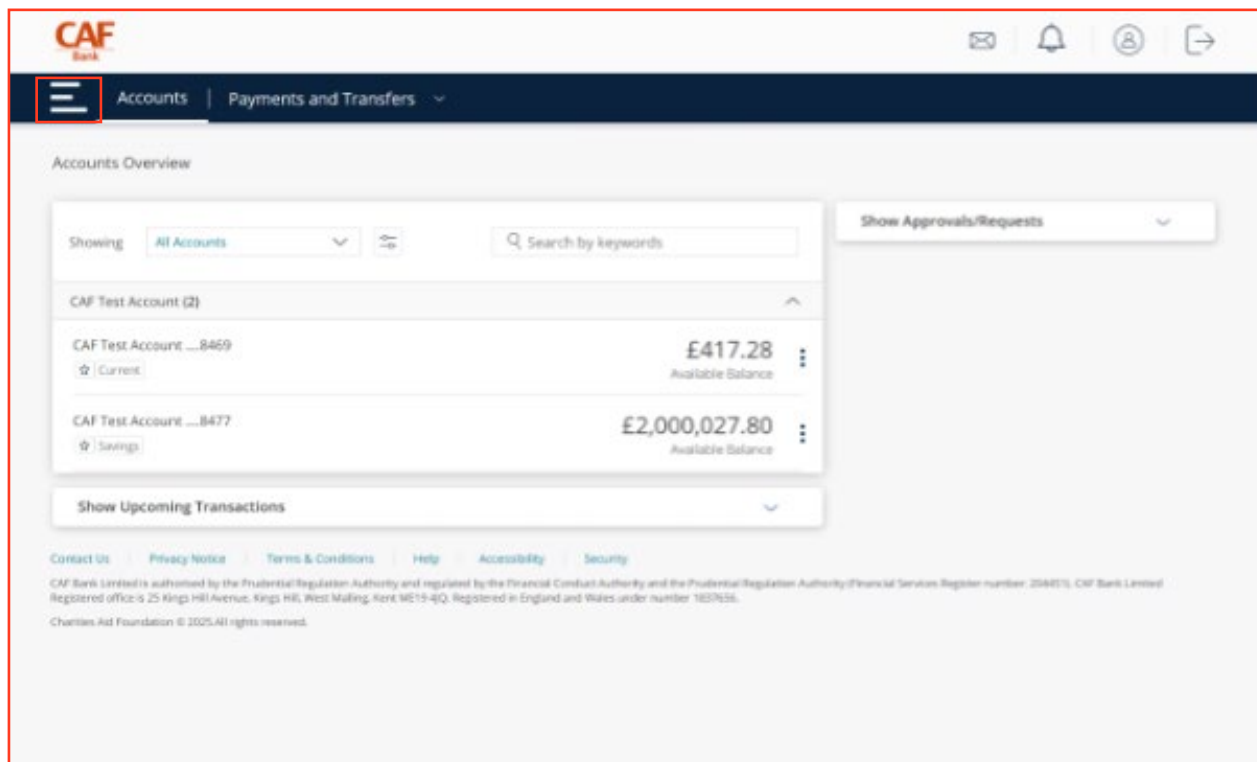


8 Selecting the drop down arrow will display additional information.

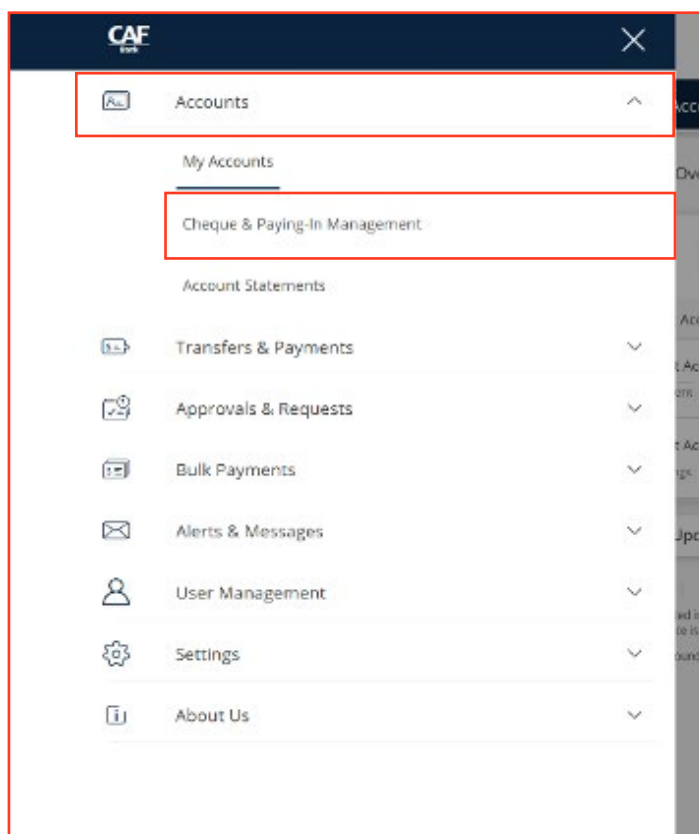


STOP A CHEQUE

- 1 From the home screen, please click the menu icon (three horizontal lines on the left-side of the screen).



- 2 Click 'My Accounts' to expand the selection and then click 'Cheque & Paying-in Management'.



3

If you have multiple accounts, select the appropriate account and use the down arrow next to your account name to see your previous requests for this account. Then click 'New Stop Cheque Request' to make a new request.

Cheque Management

CAF Test Account...8469 ▾

[Stop Cheque Requests](#)
[Cheque Book Requests](#)
[Paying-In Book Requests](#)
[New Stop Cheque Request](#)

	Date of Request	Cheque Number	Reason	Reference Number	Status
▾	06/12/2024	000040	Cheque Stolen	SPC24341G593N	SUCCESS
▾	08/01/2025	000038	Cheque Lost	SPC25008RYLOL	SUCCESS

4 The Stop Cheque Request page will appear. Please select the appropriate account under the 'From' section. You may also enter the beneficiary's name, although this is optional.

Please select whether your Stop Cheque Request applies for a single cheque or a series of cheques. In the example below, we show the single cheque option.

Please enter the cheque number and any additional information you wish to provide. Then, select a reason for your Stop Cheque Request from the available choices. You will be reminded that charges may apply.

Once you have completed these steps, review the 'Please Note' section. If you are happy to proceed, tick the box labelled, "I understand and agree to the above" box and click 'Continue'.

Stop Cheque Request

From
CAF Test Account ...8469

Beneficiary (Optional):
Enter Name

Select Type:
 Single Cheque Series of Cheques

Cheque Number:
000001

Date Of Issue (Optional):
dd/mm/yyyy

Amount (Optional):
£ Amount

Notes (Optional):
Optional

Select Reason:
Cheque Stolen
Cheque Stolen
Cheque Lost
Cheque Destroyed
Other

Please note:

- If you click 'Continue', your stop cheque request will be implemented immediately.
- You should first view the activity on your account to make sure the cheque hasn't already debited.
- To stop a cheque which is due to debit today, please call us on 03000 123 456 before 12pm.
- You may be charged a fee for stopping a cheque, in line with our CAF Bank Tariff.
- Please contact us if you are inadvertently charged for stopping a stolen or blank lost cheque(s).

I understand and agree to the above.

Cancel Continue

- On the next page, review the information you have supplied and click 'Confirm' to proceed. Alternatively, click 'Modify' to go back or 'Cancel' to exit.

Confirm Stop Cheque Payment

Stop Cheque Details

From: CAF Test Account8469

Beneficiary (Optional): -

Type: Single Cheque

Cheque Number: 000001

Fee : (Including Service Charges) £0.00

Send On: -

Amount: £0.00

Reason: Cheque Stolen

Notes (Optional): -

Cancel
Modify
Confirm

- Once confirmed, an acknowledgement message will appear to confirm you have successfully submitted your Stop Cheque Request.

Stop Cheque Payment - Acknowledgment

Acknowledgement

You successfully raised stop cheque payment request

Request Number
SPC25093TPGTL

Please check view cheque status for request outcome.

Stop Cheque Details

From: CAF Test Account8469

Beneficiary (Optional): -

Cheque Number: 000001

Amount: £0.00

Fee : (Including Service Charges) £0.00

Send On: -

Reason: Cheque Stolen

Notes (Optional): -

Go to Account Detail
View Cheque Status

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CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 206651). CAF Bank Limited Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ. Registered in England and Wales under number 1837656.



GLOSSARY OF TERMS

Here, you'll find a handy summary of some of the phrases and their meanings that you may see when using our online banking service.

GLOSSARY OF TERMS

ACCOUNT	Any Bank Account that you hold with us.
ACCOUNT CONTACT	The person assigned by you to be the first point of contact between you and us. The Account Contact does not have to be a signatory on the Account.
BACS TRANSFER	An electronic money transfer between banks which normally takes three Working Days.
BENEFICIARY	This might be the person or organisation who you want to pay or a person or entity who would benefit from an arrangement such as a trust.
BULK PAYMENT	A list of Beneficiaries can be created to make Payments using the Online Service, for example payroll.
CHAPS TRANSFER	A same-day transfer between banks that can be used for large amounts of money. There is normally a charge for a CHAPS payment as set out in our CAF Bank Tariff.
DEPOSIT	A sum of money paid into the bank Account.
DIRECT DEBIT	An instruction you give to us that authorises a company to take payments from your Account when they are due. The amount may vary but the organisation must let you know if the amount changes.
FASTER PAYMENTS	A quick and secure system for transferring sums of money to other bank accounts. These can be completed using the Online Service or by sending us a signed instruction by post and are sent as electronic transfers. Charges may apply in line with our CAF Bank Tariff.
HID APPROVE APP	A push notification or secure code is generated in the HID Approve app to use as two-factor authentication for the Online Service.
STANDING ORDER	A regular Payment of an exact amount that you set up and is paid on a specified date.
STATEMENT	A document showing all the Payments into and out of the Account, including the date of Transactions; details of the sender/recipient and any references where these are given.
SWIFT	An electronic international transfer method that allows sending payment instructions from a payer or sending bank to a receiving bank.
TELEPHONE BANKING SERVICE	Accessing information and certain services relating to your Account by telephone. You need to be registered for this service which includes setting up Security Details.
TEXT ALERT	The feature of our Online Service which sends an SMS message to a UK mobile number registered with us.

GLOSSARY OF TERMS

THIRD PARTY PROVIDER (TPP) An intermediary company that must be registered or authorised by the Financial Conduct Authority (FCA). A TPP can be granted access to your financial data in order to provide account information services and/or payment services.

TRANSACTIONS Credits and Withdrawals from your Account.

WITHDRAWALS These can be made from your Account in the following ways:

- Cash Withdrawals at ATMs (both in and out of the UK);
- Card Transactions;
- Writing a cheque;
- Payments using our Online Service, Telephone Banking Service or Sending a request to us In Writing; and
- Electronic Payments such as a Standing Order and Direct Debits.

WORKING DAY Any day which is not a Saturday, Sunday or English public holiday.

WE'RE HERE TO HELP

If you have any questions about online banking, you can find further help at www.cafonline.org/cafbank-help

E: cafbank@cafonline.org

T: 03000 123 456

W: www.cafonline.org/caf-bank

Telephone calls may be monitored or recorded for security/training purposes.
We're open Monday to Friday, 9am to 5pm (excluding English bank holidays).

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