

ONLINE BANKING USER GUIDE



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Introduction

This guide provides step-by-step instructions on how to complete everyday banking tasks on CAF Bank online. Further help and support can be found at www.cafonline.org/help-with-online-banking

For details of the terms of using the CAF Bank online service, please refer to section 11 of the *CAF Bank General Terms and Conditions*.

Meanings of words and phrases

In this document, references to;

'Administration Rights' are to the permission levels granted to a Primary User and any Secondary User. There are four level of permissions, ranging from viewing account information and instruction set-up, to authorising payments and account user administration. The Primary User is granted all four permission levels by default, which is not configurable.

'CAF Bank online' are to CAF Bank's online banking service, which allows customer access to information and services relating to their organisation.

'CAF Bank UniqueCode' are to the two-factor authentication feature of CAF Bank online in which any online user is required to generate or receive a Unique Code (mobile app or SMS messages) in order to access and use the service. A device is registered with us as part of the CAF Bank UniqueCode feature.

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

'Primary user' are to the main online user of CAF Bank online, who is also the account contact.

'Secondary User' are to any additional user of the online service.

'Text Alerts' are to the feature of the online service which sends an SMS message to alert an online user when a payee has been created, changes are made to a payee, or the online user's registered mobile number changes.

'Unique Code(s)' are to the numerical codes received or generated using the CAF Bank UniqueCode preferred method (mobile app or SMS messages) via your registered device.

'Unique Word' are to the six-to-ten alphanumeric, case-sensitive word used in conjunction with a User ID, Password and Unique Word to access CAF Bank online.

'User ID' are to the eight-to-fifteen number provided by CAF Bank to all online users. This is used in conjunction with the Password, Unique Word and CAF Bank UniqueCode to access CAF Bank online.

Section 1

Overview of services available

To help keep you safe, CAF Bank online uses dual authorisation. This means that sending money within the UK, apart from payments to nominated accounts, will have to be set up by one online user and authorised to pay by another online user.

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

CAF Bank online provides your organisation with the following features;

1. **View account balances** – all of the account numbers included in the application will be available to view.
2. **View account transactions** – 12 months of money sent and received transactions, per account, will be available to view.
3. **Register for and view statements online** – Once registered for online statements, 18 months of statements will be available to view, download and print.
4. **Send money within the UK** – Faster Payments can be made to other UK bank accounts and other CAF Bank customers.
5. **Send money to nominated accounts** – nominated accounts are accounts in the same name as your organisation. Notify us and money can be sent to that account on a sole authorisation basis.
6. **Order chequebooks and paying-in books** – request a new chequebook and paying-in book and we will process this for you.
7. **Send a secure message to CAF Bank** – send a message to the CAF Bank Customer Services team.
8. **View direct debits** – view all of the direct debits set up on all accounts.
9. **Set up, amend and delete standing orders** – view, create, amend and delete standing orders set up on all accounts.
10. **View and change details, including your registered mobile number** – in 'My details' stored details can be viewed and changed.
11. **View and change the preferred CAF Bank UniqueCode method** – choose between app and SMS, and confirm the registered mobile number as part of the process.
12. **Set up and manage other online users, including their Administration Rights.**
13. **Application Forms** – Download and complete CAF Bank application forms, such as change of signatory application, or CAF Bank MasterCard business card application form.
14. **Email notifications** – receive an email when a request to send money is ready to be authorised.

Section 2

Application and Log-in

Applying for CAF Bank online

Your organisation can apply for CAF Bank online using the *Online Banking Application Form*, which you can download at www.cafonline.org/onlinebanking. This application registers the existing Account Contact as the Primary User.

Once we have processed your application and completed our verification procedures, an eight-to-fifteen digit User ID and a temporary Password will be provided to the Primary User.

When the Primary User is registered and is able to log in to the online service, they can apply for Secondary Users, who can use this guide as well.

Important information

You must never delete a Primary User ID. If a Primary User leaves the organisation or is no longer operating as the Account Contact, please complete a *Change of Contact form* and we will instruct you on how best to proceed.

Logging in for the first time

You will need:

- Your User ID
- Your temporary Password
- The mobile phone that was registered in the online application form/Secondary User request

To log in

1. Go to www.cafonline.org and select 'Log in' and 'CAF Bank'.
2. Enter the User ID and temporary Password provided.
3. Create a Unique Word – this is case-sensitive and must not be the same as the Password.
4. Confirm your Unique Word by entering the requested characters as instructed.
5. Read how CAF Bank UniqueCode will 'Protect your money even further'.
6. Choose the CAF Bank UniqueCode method that suits you best, app or SMS. Make sure that the registered mobile number is correct.

7. Follow the instructions on the next screens to confirm your CAF Bank UniqueCode method
8. Create a new Password, overriding the temporary Password you originally entered in step 2

Subsequent log-ins

To log in

1. Go to www.cafonline.org, select 'Log in' and 'CAF Bank'
2. Enter your User ID and Password
3. Generate or receive a Unique Code as instructed
4. Enter the Unique Code as instructed

TIP: You will only need to use the Unique Word created on first log-in (step 3) when re-registration of CAF Bank UniqueCode is required, so please keep this safe, but do not write down or store it in a location where other users can access this information.

Section 3

Maintaining your account

Setting up a Secondary User

In order to be able to send money, at least one Secondary User will need to have access to CAF Bank online to accompany the Primary User, and have been granted sufficient Administration Rights.

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

To set up a Secondary User

1. Choose the 'Manage users' option in the 'User settings' area.
2. Generate a Unique Code.
3. Select 'Add new user'.
4. Complete steps 1 and 2 of the 'New user' form – ensure you input a UK mobile number, starting with 07, that the Secondary User will have to hand each time they log in, view and change their details, and authorise payments.
5. Select 'Confirm' and make a note of the User ID and temporary Password.

CAF Bank will complete verification checks before access is granted, which could take 3-5 working days.

CAF Bank will call the Primary User once verification is completed and the Secondary User is able to log in to CAF Bank online.

Administration Rights

Varying levels of access, referred to as Administration Rights, can be granted to Secondary Users.

By default, a Primary User has full Administration Rights, meaning they have the ability to complete tasks of all four levels detailed below. A Secondary User can have a combination of Administration Rights, with all four levels selected equating to full rights.

Administration Rights are granted to a Secondary User when setting up a Secondary User or subsequently by editing a Secondary User.

The four levels of Administration Rights available are:

Account information

View-only access. When selected with other rights, allows that user to view and complete additional tasks on that account.

Authorisation

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

Instruction set up

Gives the user rights to create instructions to send money – A single user cannot create and authorise the same instruction.

User admin

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

Deleting or editing a Secondary User

It is important your organisation maintains your online users, including deleting users that are no longer needed and editing Administration Rights.

To edit or delete a Secondary User

1. Choose the 'Manage user' option.
2. Generate a Unique Code.
3. Select the user you wish to edit or delete.
4. Select 'Edit' or 'Delete'.

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

Delete - Removes the user from the online service.

Change a User ID

It is possible for Secondary Users to change their User ID. User IDs must be between 10-14 digits and can be a combination of letters, number and some special characters (-!£\$%^()*#@). Primary Users cannot change their User ID.

To change a User ID

1. Choose the 'My details' option
2. Generate a Unique Code
3. Select 'Change User ID'
4. Input the new required logon ID and confirm

Reset Secondary User credentials

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

To reset a user's credentials

1. Choose the 'Manage user' option.
2. Generate a Unique Code.
3. Select the user you wish to action the request for and select the credential you wish to reset.

To reset a Password

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

To reset a Unique Word

4. Select 'Reset Unique word'.
5. Send the request to us – make sure you input all required information before you submit the request.
6. CAF Bank will call the Primary User to reset the Unique Word.

Blocked users

If an online user attempts to log in and receives a message that their User ID is blocked, the Primary User or a signatory will need to contact our Customer Service team.

An online user is not able to log in until they have been unblocked.

View account balances

Once logged in, you will be able to see account balances and their respective cleared balances. Each account has corresponding buttons to make a payment, make a transfer or view activity. Cleared balances are funds that are eligible to earn interest on your account. This could include cheques paid in that are still awaiting clearance or business card payments authorised but not yet debited.

View account activity

On the account screen, select 'View activity' and 12 months' worth of activity can be viewed. Standing orders and Direct Debits can also be viewed.

Manage payees – create, edit and delete.

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

- Individual external
- Group payees
- Nominated Account
- Other CAF Bank customers

To create a new payee:

1. Select 'Manage payees'.
2. Select 'Set up a new payee'.
3. Select 'Add an individual' or 'Add a group' and complete the required information.
4. Select 'Add' to create the payee.

To edit or delete a payee:

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

Payee reference boxes

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

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

Sending money within the UK to an individual

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

1. On the account you wish to send money from, select 'Make a payment'.
2. Select 'External payees' and complete the request.

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

Sending money within the UK to a group

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

1. On the account you wish to send money from, select 'Make a payment'.
2. Select 'Pay a group – QuickPay'.
3. Choose the group you wish to send money to.
4. Select 'List Payees'.
5. Enter the amounts you wish to send to each payee, tick 'Pay' and complete the request.

Make a transfer

Send money between your CAF Accounts

1. On the account you wish to make a transfer from, select 'Make a transfer'.
2. Select the account you wish to make the payment to, enter the amount and complete the request.

Nominated accounts

To set up a nominated account, complete and send in a change of nominated account form. This can be found through CAF Bank online's navigation bar, within 'Application forms and user guides'.

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

To send money to a nominated account;

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

Other CAF Bank customers

To send money to other CAF Bank customers:

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

Authorising an instruction to send money

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

To authorise instructions to send money:

1. Click on 'A payment requires authorising', in 'Payment' status.
2. Check all the details to ensure their authenticity.
3. Follow the on-screen instructions to generate a UniqueCode.

Instructions that are not second authorised will lapse after 5 days and the money will not be sent.

Register for online statements

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

When you receive an activation email, follow the instructions.

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

Secondary Users – online statements

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

1. From the 'Online statements' home screen, select the 'Secondary user' button.
2. Enter the secondary user email address and select the 'Welcome email' button.
3. The secondary user will receive an email and will need to follow the instructions provided.

View, download and print online statements

On the accounts screen, select 'View your online statements' and log in using your online statements credentials.

Set up and maintain standing orders

To set up a standing order

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

To amend or cancel a standing order

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

New standing orders and amendments to existing standing orders require second authorisation by selecting the specific standing order and then selecting 'Authorise'. Amendments that are not second authorised will lapse after 5 days and the standing order will continue to pay as previously set up and new standing orders will not be paid.

Section 4

Additional features

CAF Bank UniqueCode

CAF Bank UniqueCode allows you to:

- log in
- view and change your details
- manage online users
- authorise instructions to send money within the UK

You must have successfully registered for CAF Bank UniqueCode on first log-in, and subsequently have the registered device to hand each time you wish to complete any of the tasks listed above.

You will receive or generate Unique Codes by following the on-screen instructions.

The two methods for CAF Bank UniqueCode are:

SMS

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

App

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

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

Viewing and changing CAF Bank UniqueCode preferred method

(including registered mobile phone number)

To change any CAF Bank UniqueCode preference, we will ask you to review and confirm both your preferred method and your registered mobile number. This ensures that we always have both your correct number and your preferred method.

To change your preferred method:

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

SMS

7. Look for the six digit activation code that has been sent to you via the registered mobile number.
8. Follow the on-screen instructions.
9. Continue and go to your account.

App

7. Download the app, following the on-screen instructions.
8. Launch the app and scan the QR code, by following the instructions displayed.
9. Create a PIN. This is a four-to-eight digit PIN that will be needed every time you wish to access the app thereafter.
10. Follow the on-screen instructions.
11. Continue and go to your account.

TIP: If you do not have access to your registered mobile phone number, for example, because you have a new mobile number, you will need to call our Customer Services team.

Text Alerts

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

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

Text Alerts are user-specific, so will notify an online user when they have created a payee, when they have made changes to a payee or when their registered mobile number changes. This makes sure the online user is aware of what activity occurs under their User ID.

Email notifications

Users can receive email notifications when an instruction to send money has been created, which helps ensure payment instructions are authorised in good time. Primary Users are automatically enrolled for email notifications.

Email notifications can be set up:

When setting up a Secondary User

There is a tick box option for the online user to receive email notifications.

Ad-hoc

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

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

Chequebooks and paying-in books

Ordering

To order a cheque or paying-in book:

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

To order a chequebook

2. Select the account you wish to order the chequebook for, using the drop-down box.
3. Select the quantity of books required.
4. Submit your request.

To order a paying-in book

2. Select 'Paying-in book'.
3. Select the account you wish to order the paying-in book for, using the drop-down box.
4. Select the quantity of books required.
5. Submit your request.

Cancelling a cheque or stopping a paying-in book

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

Session notifications

An online user has a continuous session limit of 10 minutes, after which a pop-up will ask if you wish to extend your session:

- Extend your session by selecting 'Extend session' on the session notification pop-up.
- Leave the session by either logging out or confirming that you would like to end the session.

Logging out

When you have finished using CAF Bank online, please make sure you select 'Log out'.

We're here to help

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

T: 03000 123 456

E: cafbank@cafonline.org

W: www.cafonline.org/cafbank

Telephone calls may be monitored or recorded for security/training purposes.
Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

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