



CDF ONLINE USERS GUIDE

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The Service

CDF Online offers easy, 24 hour access to your account information.

Through CDF Online you can access your Parish or School accounts. You can authorise various users (e.g. yourself, employees) prescribed levels of access to the organisation's accounts where the users have their own Login Name and Access code (Password).

CDF Online is a browser based service. This means there is no extra software for you to buy or download. All you need is:

- Access to a personal computer
- Internet access
- Internet Explorer version 5 or above.

How do I get started?

Getting started with CDF Online is easy. Just call the CDF and we will explain the features and benefits of CDF Online and assist you with the completion of the application form(s). We will also discuss various security and operational issues with you to assist you benefit from the efficiencies available through CDF Online.

Linking your accounts to CDF Online

You may have a number of accounts with CDF, but you may only want to view and transact on a few of those accounts.

You can determine which accounts you wish to "link" to CDF Online. You can also "delink" or alter access levels by contacting the CDF.

When you are completing the application of CDF Online we will assist you with identifying the accounts you wish to have linked to CDF Online. We will also explain the various levels of access.

Third Party access to your accounts through CDF Online

If you would like an employee or a third party (e.g. Accountant, P & F parent, book-keeper) to have access to your accounts all you have to do is authorise the CDF to provide the required level of access.

There are two different access levels to choose from

1. Full Access (There is an option to have one to operate solely or two to operate jointly.) Access will be as per signature authority provided.
2. Enquiry only.

The first option is the equivalent of providing a sole or joint signatory with the same authority as you on the account. As CDF Online cannot verify the authority by signature comparison to accept a transaction it assumes the correct Login Name and password is the equivalent of a signature.

On accounts nominated by you this option allow the third party(ies) to:

- Perform all value transactions including transfers to accounts with financial institutions, within a standard daily limit. This may be varied on application.
- Download/view transactions
 - . Add/Alter future payments
- Add/Alter Personal Payee details
- Display year to date interest details
- Print transactions in a statement format
- Customise Login Name, Password and summary page details

The second option allows a third party to simply view account balances and transactions on all of the organisations accounts or specific accounts nominated by you.

In summary, CDF Online provides the ability to have multiple Logon Names with differing access levels.

Selecting your CDF Online Password

You and those you authorise to access your accounts will be issued with a separate Login Name and password after the CDF has processed your request to link your account(s) third parties to CDF Online.

The first time you log onto the system you will be prompted to change your password. The password can be 6 or 12 characters and must include at least 2 numeric characters.

Your password should not be easily identifiable or based on easily accessible personal data. Ideally you should select a combination that is easy for you to remember. For security reasons the system will periodically prompt you to change your password.

If you forget your password or it has been blocked by the system because it has been incorrectly entered a number of times, telephone the CDF during office hours to arrange for a new temporary password to be issued. When you log onto the system you will be prompted to change your password once again however, (for security) reasons the system will not allow you to use your previous password.

Navigating your way around

After logging on to the system the screen will default to the “Welcome Page”, which provides a summary of your account list with balances and periodical payments due within the next 30 days.

The top menu bar also gives you seven main categories:

- Welcome Page
- Accounts
- Transact
- Future Payments
- Personal Payees

- Other
- Logout
- ?

To access simply click on the option tab you wish to select or from the drop down options.

Help?

If you need Help simply click on the? Tab on the top menu bar. Alternatively, you can contact the CDF during office hours on (08) 94270333 for more assistance. Outside office hours, please send and email to the CDF Online team via “**Secure Mail**” which can be found within the “Other” option in the top menu bar. Please provide details of your problem, your name and contact number and the CDF will contact you during office hours.

Print

For your convenience you can also print any of the screen details or statement details on the printer attached to your PC. Most browsers have a print selection, which is commonly set to print portrait. If you wish to print in landscape, right click the mouse, select PRINT, opening OPTIONS, BASICS or PROPERTIES and selecting LANDSCAPE then select OK or PRINT. You will learn through trial and error whether to use portrait or landscape when printing as some of the screen formats are larger than the portrait print format.

Selecting more information

On any screen there are different words or phrases that are displayed in a different colour from other text. For example on the “Welcome screen” there is a box containing a list of all your accounts with the current balance for each. When you move the mouse over the screen text in some places it will turn into a “pointing hand” which indicates there is a link to other information. Simply click to be linked to other screens with more information.

Download

The download option in the Accounts and Account Transaction options of CDF Online provides you with the facility to export your transaction history in a specified format to your personal computer (hard drive or diskette). This file may then be transferred to an accounting software package or a spreadsheet, to sort into a particular order to assist with account reconciliation.

Export formats supported are Microsoft Money 98 (OFC), Quicken 99 (QIF) MYOB (QIF) and Comma Separated Values (CSV) (eg Microsoft Excel).

Security Tips

- Keep Passwords secret and secure
- Don't leave a computer unattended while logged on to CDF Online
- Do not use date of birth, telephone number, address, name or names of friends, relatives or associates in a password
- Change password regularly, at least monthly is recommended
- Always exit CDF Online when finished
- Use a reputable Internet provider
- Always use the latest available virus scanning software of virus signature file

Transactions Records

Keep complete and accurate records of daily transactions you or third parties initiate through CDF Online.

Keeping track of your transactions is easy. CDF Online provides a "confirmation" which you can print for you records. Check this confirmation carefully and retain it to aid in reconciling account statements.

If there is an error in an account or if unauthorised or mistaken transactions have been made please notify us promptly by telephone during business hours or via "Secure Email" after hours.

Daily Limit

CDF has in place a standard daily transaction limit for amounts that you may transfer from **each of your accounts** through the "External Transfer" option per business day (i.e. 24 hours from midnight to midnight).

If you wish to vary this limit, please contact CDF during business hours.

There is no daily limit on transfers between your accounts or to other accounts within CDF.

External Transfers to Financial Institutions

This feature of CDF Online provided great flexibility and efficiency and also maintains a high level of security. For security purposes you may elect this option on one of your accounts only and stipulate each transaction to be authorised by two Login Names.

Explanation of the Top Menu Bar – The Detail

Welcome Screen

Several windows on the Welcome screen are used to display information about your accounts and transactions.

The top window displays immediately after sign-on only, the date and time when you last logged on successfully. It is recommended you keep a record of each Logon to detect any un-authorised access.

Other windows include:

- A list of the last 5 transactions on the main account nominated by you. There is a link to a full transaction list for this account.
- A list of all you "linked" accounts with a link to Account details for each account.
- A list of future payments due within the next 30 days with a link to the periodical payment details for each future payment.

The appearance of the welcome screen can be customised by selecting "customise" under the "other" menu and selecting the following options:

- Select a Main display account by clicking on "To remove or include Accounts in the Account List displayed on the Welcome Page"
- Customise List of Accounts by clicking on "to select which Account is to be displayed listing the latest transactions on the Welcome Page"

Accounts

The Full Account List screen displays a list of all your accounts. To view more information about each account click on the account number (see the "pointing hand") to display the "Account details" screen.

The "Accounts details" screen displays more information about your account. This screen has the following links:

- Full Transaction History
- Transfer
- Credit External
- Debit External
- Download

For operations from the account shown.

Transact

The "Transact" button in the top menu bar will enable you to perform four types of value transactions (Login Name must have an authority to operate and necessary access level). A drop down menu of options will be displayed:

- Transfer funds enable you to transfer funds between your accounts or to other accounts within the CDF. The receiving account does not have to be "linked" to CDF Online. For example schools may choose to transfer funds direct to the CEO or CSO accounts.
- External Transfer funds enable you to transfer funds to an account at a financial institution.
- Debit External is used to transfer funds from your account at another financial institution. The details of the other financial institution need to be recorded by the CDF prior to this option being available to you. Refer to CDF for details and availability.
- Multi Funds Transfer enables you to make multiple transfers through a single debit or multiple debits to your accounts. For example you can make multi transfers and multi external transfers. You cannot do multi external debits.

With each of the above transactions you will have the option to either:

Pay Now which enables you to authorise payment immediately

Pay Later which enables you to pay a single future payment at a future date or establish a regular future payment at a specified interval or period with or without an expiry date.

If you delete a payee who is also on your list of Future Payments- **you must delete the details from the Future Payments list as well.**

Transact Options Tips

- Please note all external transfers and debit external transactions are processed at 1.30 p.m. on a banking day. If these transactions are submitted after 1.30 p.m. or on a weekend, a public holiday or bank holiday then they will be processed on the next banking day. **Transfers to your accounts or other accounts within the CDF are processed at 4 p.m. on a banking day.**
- **Future transfers** can be changed or cancelled up to 4.00 p.m. **on the business day before the scheduled date.**
- For all transfer the system will provide a “confirmation” of each transfer which we recommend you print and file with your payment records.

Future Payments

Click Future Payments in the top menu displays the list of periodical payments. Click on the “more” link to view full details of the periodical payment or to amend or delete future payments.

Personal payees

Click Personal Payees in the top menu to store payee details for transfers and external transfers. This option allows you to set up details of regular payees to avoid having to re-key details every time you want to transfer funds to them.

The screen has the links to make a payment to the payee or to view/amend/delete payee details.

Other

The “Other” tab on the top menu bar will enable you to perform the following functions, which you can select from the drop down menu:

- Interest details
- Statement Details
- Customise
- Change Password

The **interest details** screen displays the current and previous year’s interest earned or paid on you accounts. You will not see the amount of accrued interest – only interest that has been debited or credited to your accounts.

The **statement details** screen shows you the transaction detail of an account over a period specified by you and allows you to print this detail in a statement format. The CDF will continue to forward by mail “formal” statements on a **six monthly** basis to provide a proper record of your account transaction details for audit purposes.

Details shown on the statement include:

- Beginning and End dates nominated by you
- Login Name of the person originating the request
- Name of account
- Details of transactions in a statement format.

Please keep in mind, this is not a statement of your account but a list of transactions in a statement format to assist with account reconciliation etc...

The following **customisation** options are available.

- To change you Login Name

- To change your Access Code
- To remove or include Accounts in the Account List displayed on the Welcome Page.
- To select which Account is to be displayed listing the latest transactions on the Welcome Page.

Change Password option allows you to change your password.

Secure Email option allows you to contact the CDF for help or CDF Online enquiries. Please do not use this option to address issues about your accounts or other products and services offered by CDF.

To **logout** of the CDF Online simply click on the Logout button. Always sign-out when you have finished with CDF Online.