

# CAFT MFA User Guide

UPDATED: MARCH 2025

**Instructions for downloading an authentication app, registering for multifactor authentication and logging into CAFT.**

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## A. New Splash Screen

Upon accessing CAFT ([caft.paymentsanytime.com](http://caft.paymentsanytime.com)) users will notice a new splash screen introducing the new CAFT authentication process which utilizes multifactor authentication (MFA). The new splash screen is shown below.



### **CAFT – Customer Automated Funds Transfer**

#### **Welcome to CAFT's new authentication process**

*CAFT users should have arrived at this screen via a secure link provided through your credit union online banking account, or by directly inputting the correct CAFT URL: [caft.paymentsanytime.com](http://caft.paymentsanytime.com).*

*If you have any doubt regarding the legitimacy of a web page or communication, always contact your credit union directly before clicking on any links.*

To all CAFT users, please note the login process to the CAFT platform has been enhanced to now include multifactor authentication (MFA). This will help increase security and deter unauthorized access to CAFT user Accounts.

#### **What you need to know**

As a CAFT user, you should have received communications from your credit union or your company CAFT originator outlining the MFA process for CAFT. If you have not, or if you have questions, reach out to your regular credit union CAFT contact.

#### **Getting started**

To begin the process, simply click on the link below and you will be prompted through a series of steps required for logging in using MFA.

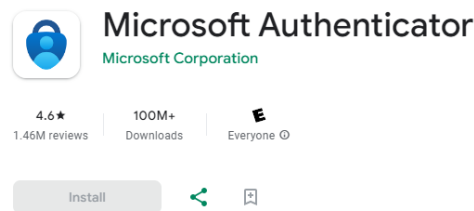
**[Click here to begin the MFA process](#)**

## B. Downloading an Authentication App

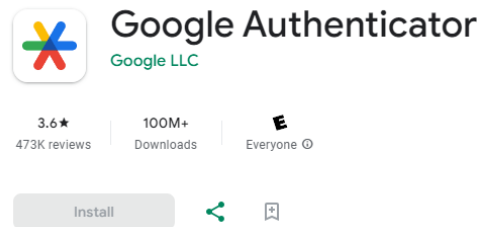
To set up MFA, you must first install an authenticator app ([Microsoft Authenticator](#) or [Google Authenticator](#)) onto an Internet capable Android or iOS mobile device such as a smartphone or tablet. The apps are free, completely secure and available on the Google and Apple app stores.

Note: you may already have one of these authentication apps installed on your device (e.g. for work or to access a different service). If so, you may skip the following steps and move on to Section C.

1. Download and install an authenticator app:
  - a. If installing Microsoft Authenticator, follow [these instructions](#) or search for “Microsoft Authenticator” in the Google Play store (for Android devices) or Apple App Store (for iOS devices).



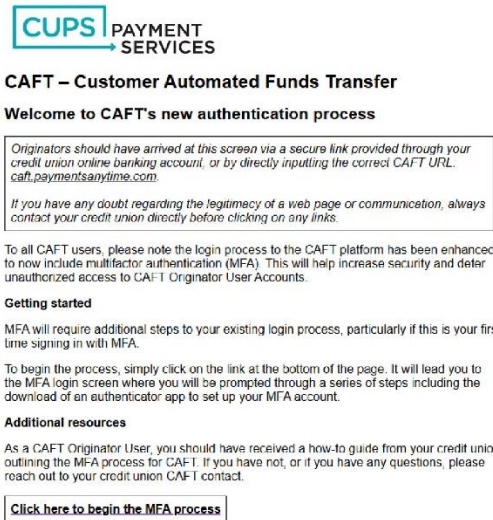
- b. If installing Google Authenticator, follow [these instructions](#) or search for “Google Authenticator” in the Google Play store (for Android devices) or Apple App Store (for iOS devices).



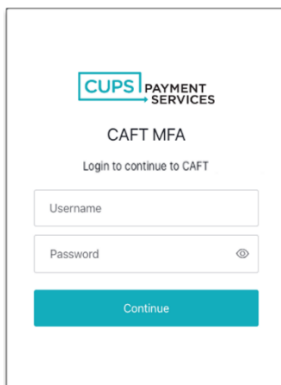
2. Once you have installed an authenticator app on your device, you are ready to begin the MFA process.

## C. Setting Up MFA and Logging in for the First Time

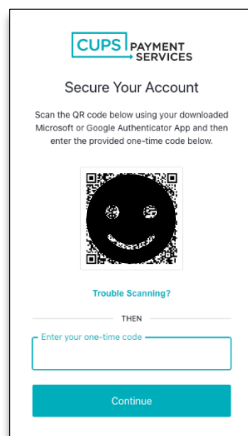
1. On the new CAFT Splash page, select the 'Click here to begin the MFA process' button.



2. The following login box will appear. Enter your CAFT **username** and **password** and click 'Continue'. (Note: this will be the username and password you normally use to log into CAFT).



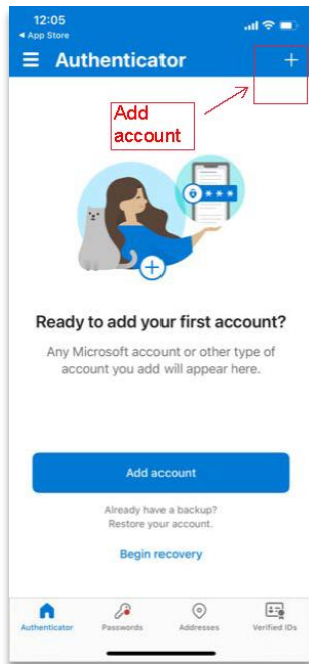
3. The following screen will appear titled "Secure Your Account", requesting you scan a QR code.



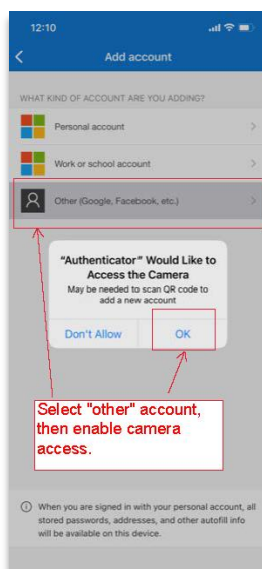
4. You will need to scan this QR code **using the authenticator app** you have installed on your device. If you downloaded Microsoft Authenticator, follow the next steps 4a to 4e. If you downloaded Google Authenticator, skip forward to page 6 and follow steps 4f to 4j.

### Using Microsoft Authenticator

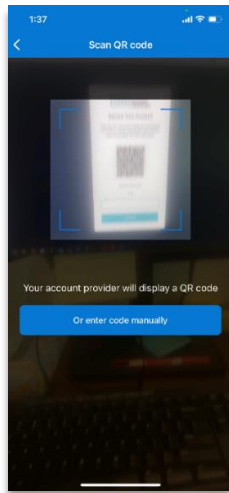
- a. On your device, open the Microsoft Authenticator app
- b. Select (+) in the upper right corner to add an authentication account.



- c. A dialog will appear asking you what kind of account you are adding. Select “Other (Google, Facebook, etc.)” The app may ask for permission to access your camera. If it does, select “OK”.



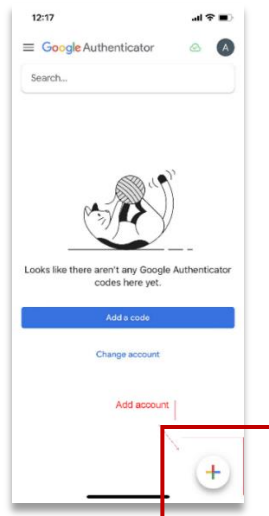
- d. Your camera will open. Point your camera at the CAFT MFA dialog screen so the QR code appears in the highlighted square. The authenticator app should automatically detect the QR code and create a “CAFT” account within the app.



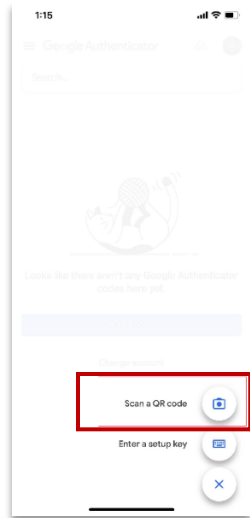
- e. If the app doesn't immediately detect the QR code, you may need to zoom in a little closer so the code appears larger on your device, and/or make sure you hold the camera steady so that it can focus on the QR code. If you are unable to scan the QR code, go to Section D

### Using Google Authenticator

- f. On your device, open the Google Authenticator app
- g. There may be a screen asking you to login with your Google account or to use Authenticator without an account. You may choose either option. (You don't need a Google account to use Google Authenticator but using it with a Google account enables Google to synchronize your settings across multiple devices.)
- h. On the next screen, there will be a (+) sign at the bottom right. Select this to add an account

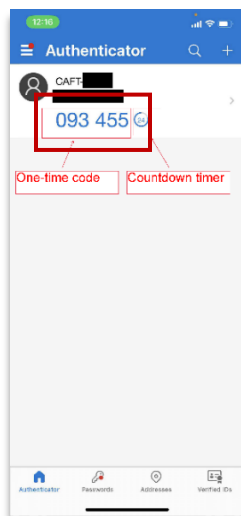


- i. Next, select “Scan a QR code”. The app may ask for permission to access your camera. If it does, select “OK”.

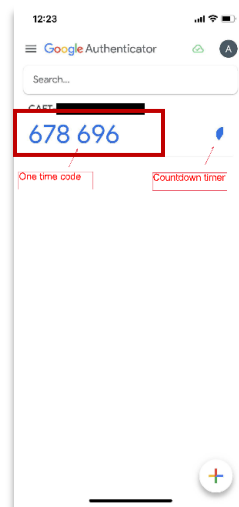


- j. Now point your camera so the QR code in the CAFT MFA dialog box appears within the green square on your device. The authenticator app should automatically detect the QR code and create a “CAFT” account within the app. If the app doesn’t immediately detect the QR code, you may need to zoom in a little closer so the code appears larger on your device, and/or make sure you hold the camera steady so that it can focus on the QR code. If you are unable to scan the QR code, go to Section D.
5. Once you have scanned the QR code, the authenticator app on your device will display a one-time code under the “CAFT” account that resets every 30 seconds. Both Microsoft and Google apps will show how much time you have left via a timer circle.

### Microsoft Authenticator



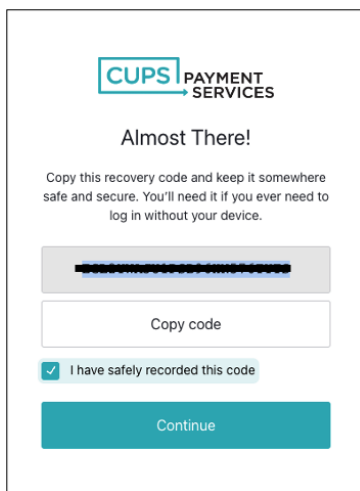
### Google Authenticator



6. Enter the **one-time code** displayed on your authenticator app into the box that says “Enter your one-time code” on the CAFT MFA login dialog screen and click ‘Continue’. Give yourself enough time to enter the code before it resets (i.e., if there are only a few seconds left before the code resets, wait for a fresh code and input that). If you have multiple accounts on your Authenticator App, make sure to select the code under the “CAFT” account.

### Capturing Your Recovery Code

7. The last step in setting up MFA is capturing your recovery code. Copy the code displayed within the grey box on the screen and keep it somewhere safe, preferably separate from your username and password. This is a code that can be used once to login to CAFT if you are unable to access your authenticator app (for example if you’ve misplaced or forgotten your device, or it is out of power).
8. Once you have copied the code, check the box to confirm you have safely recorded the code and click ‘Continue’.

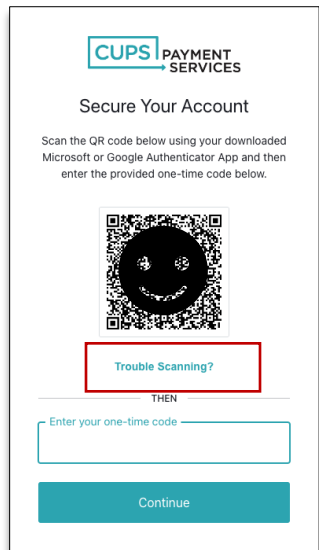


9. Now that your MFA set up is complete you will be securely logged into the CAFT system.
10. You can now proceed with your required tasks in the CAFT system.



## D. What if your QR code doesn't work?


1. If you reach Section C, Step 4 and your QR code won't scan in, click the '**Trouble Scanning?**' link.



CUPS PAYMENT SERVICES

### Secure Your Account

Scan the QR code below using your downloaded Microsoft or Google Authenticator App and then enter the provided one-time code below.



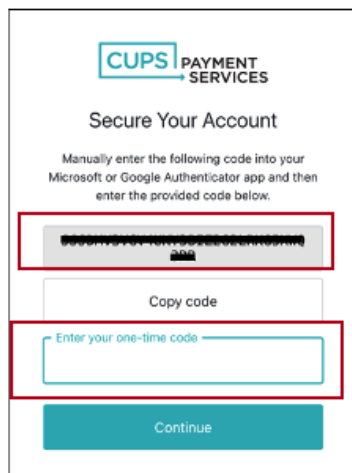
Trouble Scanning?

THEN

Enter your one-time code

Continue


2. You will be re-directed to the following screen. Enter the code displayed in the grey box into the authenticator app on your device (the app will have the option to enter a code manually rather than using QR code).



CUPS PAYMENT SERVICES

### Secure Your Account

Manually enter the following code into your Microsoft or Google Authenticator app and then enter the provided code below.



Copy code

Enter your one-time code

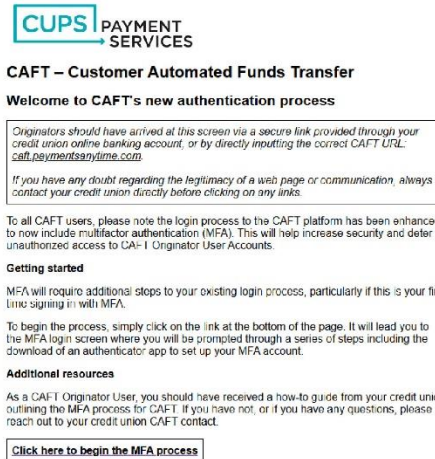
Continue

3. Your authenticator app will display a **one-time code**, enter that code in the 'Enter your one-time code' field shown in the image above and click 'Continue'.
4. Now you can return to Section C, Step 7 Capturing Your Recovery Code to complete the MFA First Time login process.

## E. Logging in after your MFA account has been registered

Now that you've downloaded an authenticator app and registered an MFA account on it, the next time you log in to CAFT the process will be as follows:

1. Click the 'Click here to begin the MFA process'.



2. On the CAFT MFA screen, enter your CAFT **username** and **password** and click 'Continue'.

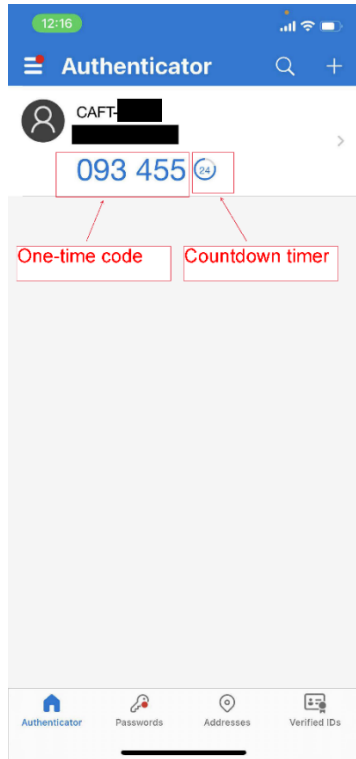
The screenshot shows the CUPS PAYMENT SERVICES logo at the top. Below it is the heading "CAFT MFA" and the sub-heading "Login to continue to CAFT". There are two input fields: "Username" and "Password" (with an eye icon for visibility). Below the input fields is a blue button labeled "Continue".

3. To verify your identity, you will be asked to enter a one-time passcode that is displayed on the authenticator app installed on your device.

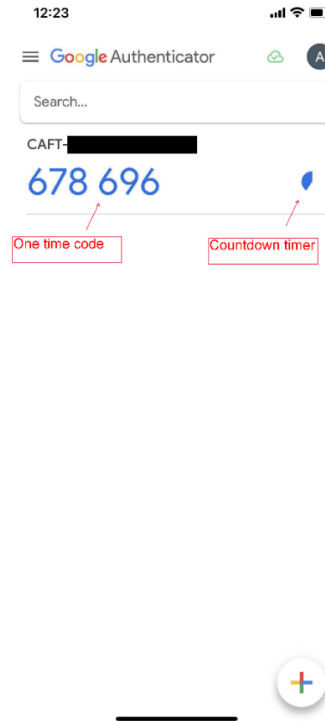
The screenshot shows the CUPS PAYMENT SERVICES logo at the top. Below it is the heading "Verify Your Identity" and the sub-heading "Check your Microsoft or Google Authenticator app and then enter the provided code below." There is a text input field with the placeholder "Enter your one-time code" and a blue button labeled "Continue". Below the button is a link that says "Try another method".

4. Open your authenticator app and enter the one-time code displayed on your authenticator app in the 'Enter your one-time code' field and click 'Continue'. (Note: If you are unable to use your authenticator app to verify your identity (e.g., you have misplaced your device), go to Section F: Logging in using a Recovery Code).

#### Microsoft Authenticator



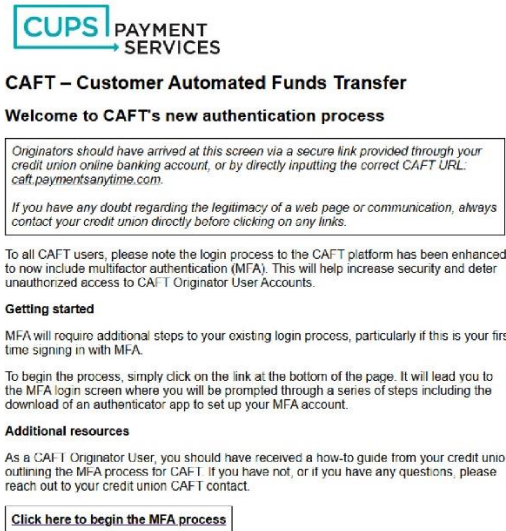
#### Google Authenticator



5. You can now proceed with your required tasks in the CAFT system.

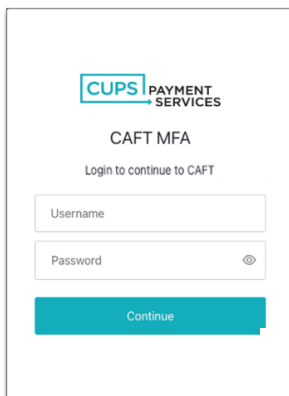
# Logging into your MFA account using a recovery code

1. Click the 'Click here to begin the MFA process'.



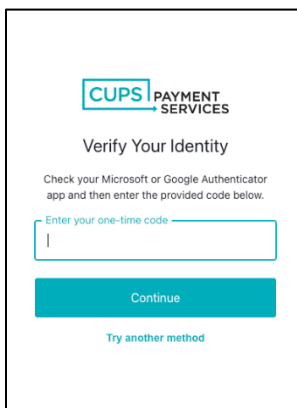
The screenshot shows the CAFT MFA welcome page. At the top left is the CUPS PAYMENT SERVICES logo. Below it is the heading "CAFT – Customer Automated Funds Transfer" and the sub-heading "Welcome to CAFT's new authentication process". A box contains instructions: "Originators should have arrived at this screen via a secure link provided through your credit union online banking account, or by directly inputting the correct CAFT URL: caft.paymentsanytime.com." Below this is a warning: "If you have any doubt regarding the legitimacy of a web page or communication, always contact your credit union directly before clicking on any links." The main text states: "To all CAFT users, please note the login process to the CAFT platform has been enhanced to now include multifactor authentication (MFA). This will help increase security and deter unauthorized access to CAFT Originator User Accounts." There are three sections: "Getting started" (MFA will require additional steps), "Additional resources" (As a CAFT Originator User, you should have received a how-to guide), and a button labeled "Click here to begin the MFA process".

2. On the CAFT MFA screen, enter your CAFT **username** and **password** and click 'Continue'.



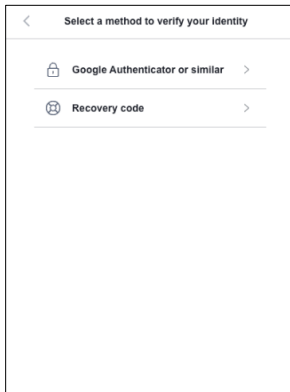
The screenshot shows the CAFT MFA login screen. It features the CUPS PAYMENT SERVICES logo at the top. Below the logo is the heading "CAFT MFA" and the sub-heading "Login to continue to CAFT". There are two input fields: "Username" and "Password" (with an eye icon for visibility). Below the input fields is a blue "Continue" button.

3. To verify your identity, you will be asked to enter a one-time passcode that is displayed on the authenticator app installed on your device.

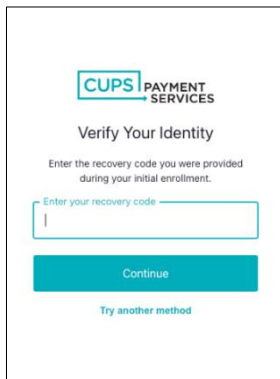


The screenshot shows the CAFT MFA verification screen. It features the CUPS PAYMENT SERVICES logo at the top. Below the logo is the heading "Verify Your Identity" and the sub-heading "Check your Microsoft or Google Authenticator app and then enter the provided code below." There is a text input field labeled "Enter your one-time code" with a cursor. Below the input field is a blue "Continue" button and a link labeled "Try another method".

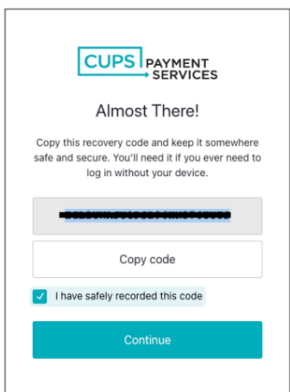
4. If you are unable to use your authenticator app to verify your identity, click 'Try another method'.



5. Click **Recovery Code** where you will be prompted to enter the recovery code you received during the initial MFA set up process.



6. Enter your **recovery code** into the 'Enter your recovery code' field and click 'Continue'.
7. As recovery codes are for one-time use only, a new recovery code will be displayed. Copy the new code and keep it somewhere safe.



8. After you have recorded your new recovery code, click the box beside 'I have safely recorded this code' and click 'Continue'.
9. After successful MFA you will be directed into the CAFT site, and you may begin your task.