

Associated Connect[®]

Reference Guide: Transfers



Transfers

Account Transfer makes moving funds between accounts secure and simple. You will find processing multi-entry transfers and defining recurring transfers as easy as completing a quick entry transfer. Loan Transfer enables you to make loan payments or advance funds from your line of credit account.

Key Features

The following key features describe important functions in the Transfers service.

Quick Entry Transfers - Use quick entry to make a single transfer, set up scheduled transfers or create transfer templates.

Transfer Templates - Set up transfer templates for those transfers that you make on a regular basis. Using a template can speed up your data-entry time.

Multi Entry Transfers - Use multi entry to use transfer templates you set up. You can also use the service to make a number of transfers at the same time.

Scheduled Transfers - Set up scheduled transfer instructions that automatically transfer funds at intervals you define. The scheduled transfer service allows you to edit transfers to make adjustments in transfer dates and amounts.

Loan Transfers - Select a loan account to make a loan payment or, if available, withdraw funds from a loan account.

Transfer Approvals - Use the transfer approval function to approve transfers before they are submitted for processing.

Transfer History - Use the transfer history function to view the status of submitted transfers and loan payments.

Quick Entry Transfer

The steps below describe a typical transfer workflow, using the quick entry feature. A step-by-step detail listing of the process can be found later in this guide.

1. Click **Transfers**. Depending on how many services you have, Transfers may be grouped under the Payments and Transfer category.
2. The Transfers page appears, set to the Quick Entry tab.

Define – Select accounts, enter the amount and choose whether to:

- Make the transfer recurring by selecting a frequency schedule.
- Save the transfer as a multi-entry template for future transactions.

If it is a loan transfer, select the payment type.

3. Review and Submit – Review the transfer and click **Make Transfer(s)**.

4. Summary – Your transfer will be confirmed as submitted. If approval is required, a reminder will display.

Nickname	From/To Account	Amount	Start Date	End Date	Comments
	From: 0006278126-tt2 To: 0012869644-testing	1.00	02/28/2018		

< Previous Cancel Make Transfer(s) >

A transfer of \$1.00 has been scheduled on 02/22/2018, pending approval.

Multi Entry Transfer

The steps below describe a typical transfer workflow using the multi entry feature. A step-by-step detail listing of the process can be found later in this guide.

1. Define – Select a saved transfer template or create a new transfer.

Add rows to create more transfers.

2. Review and Submit – Review the transfers and click **Make Transfer(s)**.

3. Summary – Your transfer has been confirmed as submitted. If approval is required, a reminder will display.

Quick Entry		Multi Entry		Amount	Effective Date	Comments
<input type="checkbox"/>	Nickname	From/To Account				
<input type="checkbox"/>	Opt1-Checking x	From: 0000125313-t1 To: 0000144135-t2	Lookup	300.00	02/28/2018	
<input type="checkbox"/>		From: Select Account To: Select Account	Lookup			

Add Another Row Continue >

Nickname	From/To Account	Amount	Effective Date	Comments
Opt1-Checking	From: 0000125313-t1 To: 0000144135-t2	300.00	02/28/2018	
Checking-Op2	From: 0000125313-t1 To: 0000144135-t2	150.00	03/29/2018	

< Previous Cancel Make Transfer(s) >

A transfer "Opt1-Checking" for \$300.00 has been scheduled on 02/28/2018, pending approval.
A transfer "Checking-Op2" for \$150.00 has been scheduled on 03/29/2018, pending approval.

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Nickname	From/To Account	Amount	Effective Date	Comments
Opt1-Checking	From: 0000125313-t1 To: 0000144135-t2	300.00	02/28/2018	
Checking-Op2	From: 0000125313-t1 To: 0000144135-t2	150.00	03/29/2018	

One-Time Account Transfer

You can make a one-time account transfer that occurs on a date you select.

1. Click **Transfers**. The Transfers page appears, set to the Quick Entry tab.
2. Select a From account, the account from which you want to transfer the funds.
3. Select a To account, the account to which you want to transfer the funds.

From Account*	Select Account	Lookup
To Account*	Select Account	Lookup

4. Enter the amount to be transferred.
5. Enter the date of the transfer by clicking the frequency dropdown list to select either *once, right now* or *one time on...* If you select *one time on...*, the transfer date field appears, and you can click the **calendar icon** to select a date.
6. Use the comments field to describe the transfer.
7. To save this transfer as a template for future transfers, select the **Save as Multi-Entry Template** option.
8. Use the nickname field to label the transfer.

9. Click **Continue** to open the Review and Submit screen. On this screen, you can change the amount and the effective date.
10. Click **Submit**. If the transfer requires approval, an authorized user must approve the transfer before it is sent for processing.

Loan Payment or Transfer

You can make a one-time loan payment or transfer that occurs on a date you select.

1. Click **Transfers**. The Transfers page appears, set to the Quick Entry tab.
2.
 - To make a loan payment, click the From account dropdown list and select the debit account from which you want to take the funds.
 - To transfer funds out of a loan account, click the From account dropdown list and select the loan account from which you want to withdraw funds.
3. Click the To account dropdown list and select the loan account to which you are making a payment or the debit account to which you are transferring funds. **Note:** *You cannot transfer funds from one loan account to another loan account.*
4. Enter the amount to be transferred.
5. If you are making a loan payment, select whether the payment is for Regular Payment or Principal Only.
6. Enter the date on which you want the transfer to occur. You can click the **calendar icon** to select a date.
7. Use the comments field to provide additional information.
8. To save this transfer as a template for future transfers, select the **Save as Multi-Entry Template** option.
9. Use the nickname field to label the transfer.
10. Click **Continue** to open the Review and Submit screen. On this screen, you can change the amount, the start date and the end date.
11. Click **Submit**. If the transfer requires approval, an authorized user must approve the transfer before it is sent for processing.

Schedule Transfers

Set up scheduled transfers that occur at regular intervals, such as weekly or monthly. Scheduled transfers automatically occur on the dates you set up, and continue until the end date that you specify is reached.

1. Click **Transfers**. The Transfers page appears, set to the Quick Entry tab.
2. Select a From account, the account from which you want to transfer funds.
3. Select a To account, the account to which you want to transfer the funds.
4. Enter the amount to be transferred.
5. Select a frequency option.
6. Enter a start date. You can click the **calendar icon** to select a date.
 - If you select a frequency option of *weekly* or *every other week*, then enter the start date for the next Monday, the future transfers will always occur on Mondays.
 - If you select a frequency option of *monthly*, *every three months* or *every 12 months*, then enter the start date such as 9/15/2012, all future transfers will occur on the 15th of the month.
 - If you select a frequency option of *last day of the month*, the transfer will always occur on the last day of every month.
7. Enter an end date. Scheduled transfers will not occur after this date.
8. Use the comments field to describe the transfer.
9. Use the nickname field to label the transfer.
10. Click **Continue** to open the Review and Submit page. On this page, you can change the amount, the start date and the end date.
11. Click **Submit**. If the transfer requires approval, it must be approved before it is eligible for scheduled processing. Once approved, the transfer automatically occurs on the scheduled dates.

Transfer Templates

The steps below describe how to use the Multi Entry Transfer function's transfer templates. Transfer templates are set up when you select the *Save as Multi-Entry Template* option on the Quick Entry tab. These templates are pre-filled with a nickname, as well as To and From accounts. You can edit the effective date and amount.

1. Click **Transfers**.
2. Click the **Multi Entry** tab.

Quick Entry		Multi Entry	
<input type="checkbox"/>	Nickname	From/To Account	
<input type="checkbox"/>	<input type="text"/>	From:	Select Account <input type="button" value="Lookup"/>
		To:	Select Account <input type="button" value="Lookup"/>

3. Select the checkbox next to the template you want to use. The template is pre-filled with the nickname, as well as the From and To account information.
4. Change the amount of the transfer, if required.
5. Enter the effective date on which the transfer will take place.
6. Click **Continue** to open the Review and Submit page. On this page, you can change the amount and the effective date.
7. Click **Submit**. If the transfer requires approval, an authorized user must approve it before it is sent for processing.

Note: To delete a transfer template, select the checkbox and click **Delete** on the Multi Entry tab.

Multiple Transfers

Use the Multi Entry Transfer screen to enter and submit multiple transfers at the same time.

1. Click **Transfers**.
2. Click the **Multi Entry** tab.

Quick Entry		Multi Entry	
<input type="checkbox"/>	Nickname	From/To Account	
<input type="checkbox"/>	<input type="text"/>	From:	Select Account <input type="button" value="Lookup"/>
		To:	Select Account <input type="button" value="Lookup"/>

3. In each transfer row, enter a nickname for the transfer.
4. Select a From account and a To account.

5. Enter the amount of the transfers.
6. Enter the effective date on which the transfer will take place.
7. Select the checkbox next to each transfer or pre-existing template that you want to use.
8. Click **Continue** to open the Review and Submit page. On this page, you can change the amount and the effective date.
9. To submit the transfer(s), click **Submit**. If the transfer(s) require approval, an authorized user must approve them before they are sent for processing.

Approve Transfers

Use the Approve Transfers function to approve or deny transfers. When you approve a transfer, it is automatically submitted for processing. When you deny a transfer, it is removed from transfer lists and is no longer available for processing.

1. Click **Transfers** and then click **Approve Transfers**. Transfers that require approval appear in the approval results table.
2. If you want to refine or change the list of transfers requiring approval:
 - Enter search criteria.
 - Select the retrieve option **only those results I can approve**.
 - Click **Search**. The list of transfers matching your search criteria appears.
3. To approve or deny a transfer:
 - To approve a transfer, select a transfer checkbox and click **Approve**. The transfer is sent for processing, or if the effective date is not today, the transfer appears on the Scheduled Items page.
 - To deny a transfer approval, select a transfer checkbox and click **Deny**. The transfer will not process and will no longer be available.

Edit Transfers from the Approval Screen

Use the Approve Transfers function's edit option to change a transfer's amount, end date, nickname and comments. Changes only affect the current transfer. Templates and future transfers remain unchanged.

1. Click **Transfers** and then click **Approve Transfers**. Transfers that require approval appear in the approval results table.
2. Click **Edit** in the right column of the results table.
3. Edit one or more of the following fields: amount, nickname, effective date or comments.
4. Click **Save Changes**. The changes appear on the Approval screen. Changes only affect the current transfer. Templates and future transfers remain unchanged.

Review and Edit Scheduled Transfers

The following steps describe how to review and edit your scheduled transfers. Scheduled transfers that appear on the table include one-time transfers that occur at some point in the future and the next scheduled transfer of each recurring transfer that you have set up. **Note:** *transfers that require approval will not appear on this screen.*

1. Click **Transfers** and then click **Scheduled Items**. All scheduled transfers appear on this page.
2. To edit a transfer, click the **Amount**.
3. To delete a transfer, on the Edit Transfer screen, click **Delete**. The transfer will be deleted and no longer available.
4. To edit a scheduled transfer, on the Edit Transfer screen, change the transfer information as needed and click **Save Changes**.

If you are editing a recurring transfer, you can select to apply the changes to:

- Next payment only
- All future payments, including currently scheduled
- All future payments, excluding currently scheduled

Review Transfer and Loan Payment History

The Transfer History screen is for viewing all or part of the transfer and payment records. The History screen lists all submitted transfers and loan payments and provides the status of each transaction. Use the search criteria fields to view accounts for which the user has entitlements.

1. Click **Transfers** and then **click Transfer History**.
2. Enter search criteria to define the items that you want to view.
3. Click **Search**.