

Associated Connect[®]

Reference Guide: Account Transfers



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Associated Connect Access

Associated Connect provides secure, single sign-on access to your business and commercial banking services through AssociatedBank.com/Business or AssociatedBank.com/Commercial.

Available Services

Once signed in, users can access a wide range of online banking functions:

Banking	Account Balances, ACH Origination Check Inquiry, Image Search, Positive Pay, Stop Payments, Transfers and Wire Transfers
Account Summary	View balances and transaction details
Cash Management	Bill Pay*, Cash Ordering, Checkview, FX Manager, Lockbox, Remote Deposit and Trade Services
Transmission and Reporting	Document Center, Export Tools and File Transfer

*Some services within the bill payment service have service charges. Please refer to the Business Fee Schedule or the applicable Checking Product Disclosure for details. (1276)

Sign-In and Security

Access to Associated Connect requires identity verification through one of two methods:

High-Risk Services	• Sign in with your username and password. • Verify identity using multi-factor authentication (MFA) with a unique access code from a mobile or physical token.
Low-Risk Services	• Sign in with your username and password. • Verify identity using a unique access code sent by text message (SMS) to your registered mobile number.

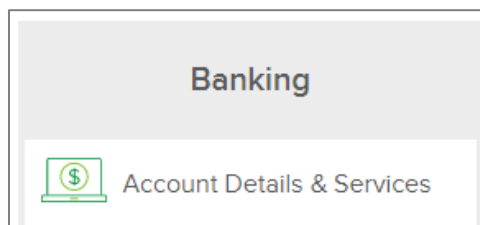
For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service. (1406)

Transfers

Account Transfers make moving funds between accounts secure and simple. You'll find processing multi-entry transfers and defining recurring transfers as easy as completing a quick entry transfer. You can also use **Loan Transfer** to make loan payments or advance funds from your line of credit account.

To access transfers, select **Account Details & Services** under **Banking** in the Associated Connect Portal.



Types of Transfers

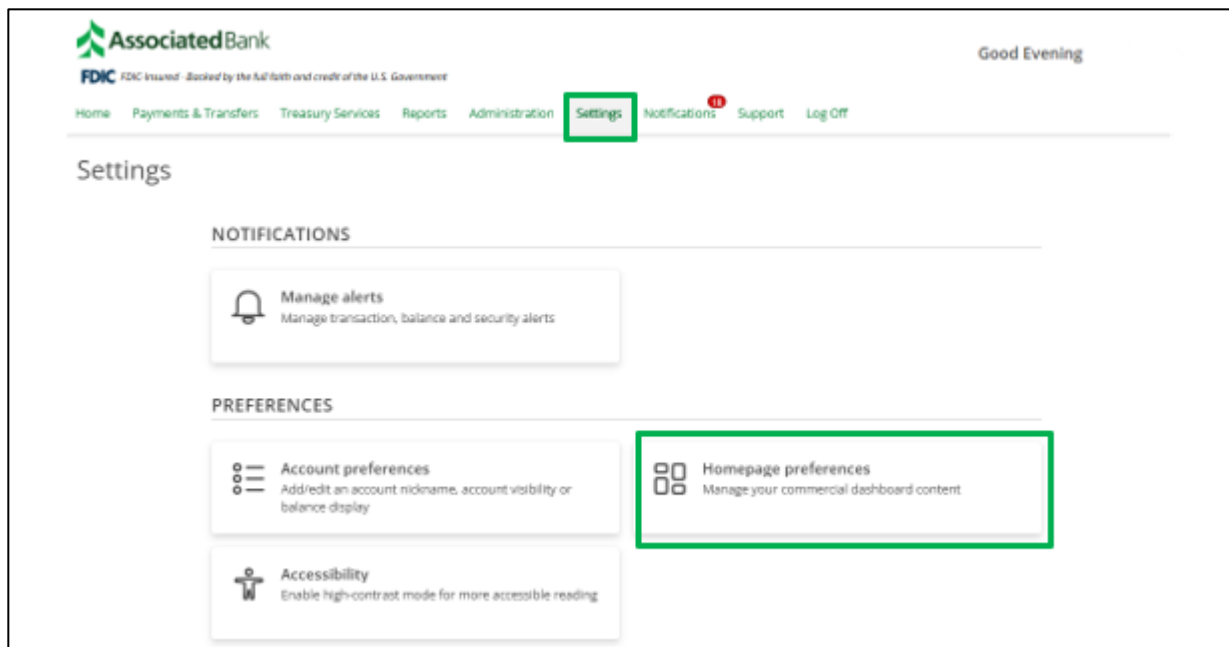
Here are the key functions and terminology for transfers that can be completed in Associated Connect:

Transfer Options	Description
Quick Transfer	Use Quick Transfers, in the account tile ellipses, to make a single transfer in real time directly from the Homepage.
Transfer Templates	Set up transfer templates for transfers that you complete on a regular basis.
Multi-Account Transfers	Create transfers from one account to many, many accounts to one and many accounts to many accounts.
Schedule Transfers	Set up scheduled transfer instructions that automatically transfer funds at intervals you define. The scheduled transfer can be edited to adjust 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	Approve transfers before they're submitted for processing.

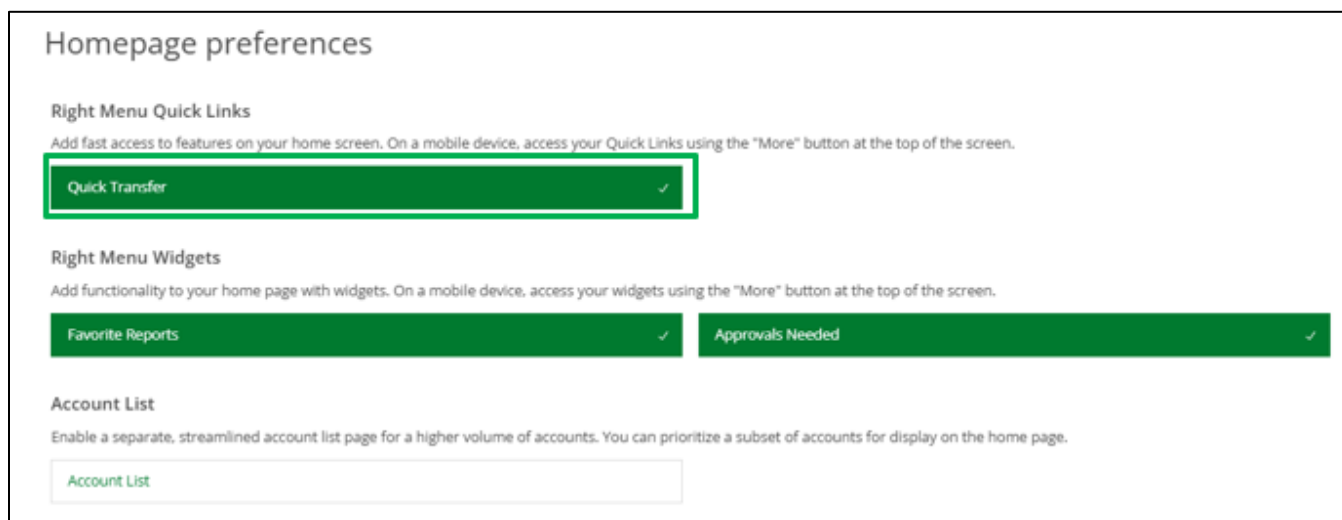
Quick Transfers

To complete a Quick Transfer, you'll need to add the **Quick Link** to your homepage.

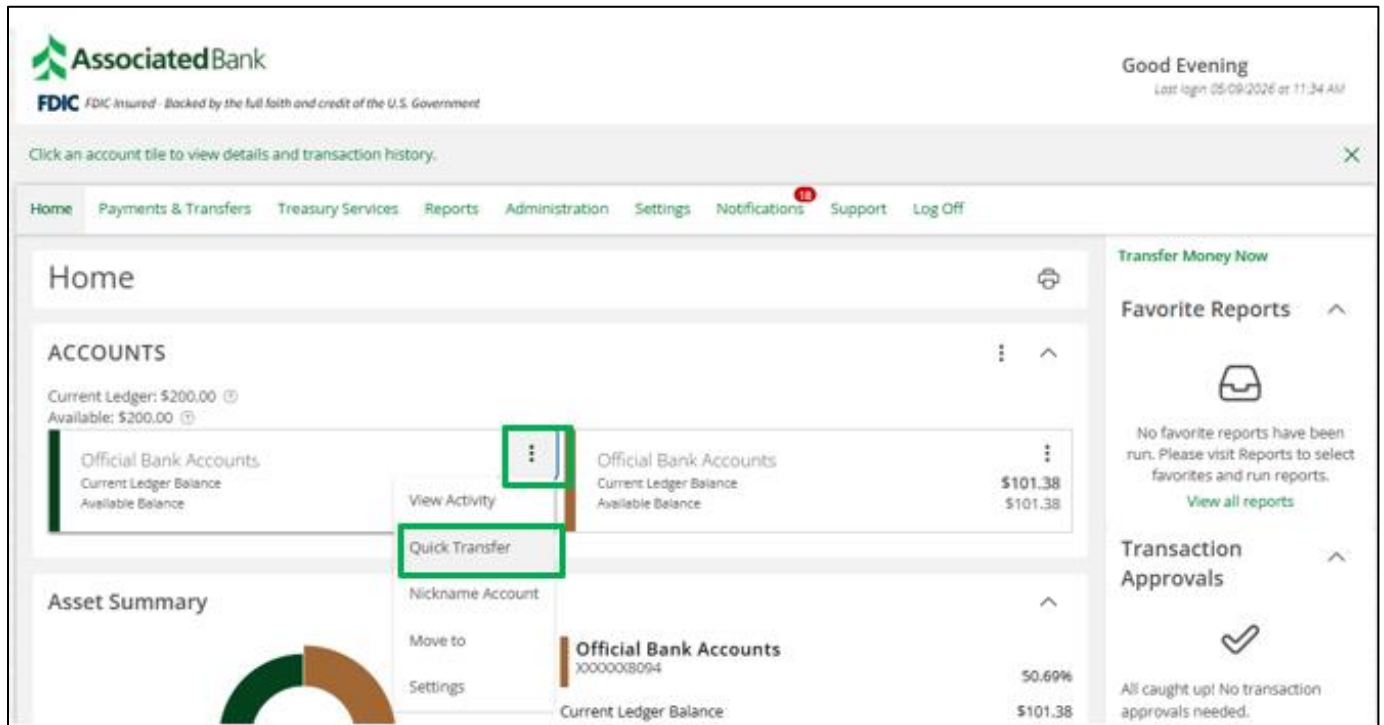
To add the **Quick Link**, select the **Settings** tab, and then **Homepage preferences**.



Select the **Quick Transfer** Quick Link.



Quick Transfers will then be available by selecting the ellipses for the accounts displayed on your homepage.



Once you select **Quick Transfer**, this screen will open to complete a one-to-one transfer.

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Quick Transfer

From Account

Official Bank Accounts XXXXXX \$98.62

To Account

Amount

\$

0.00

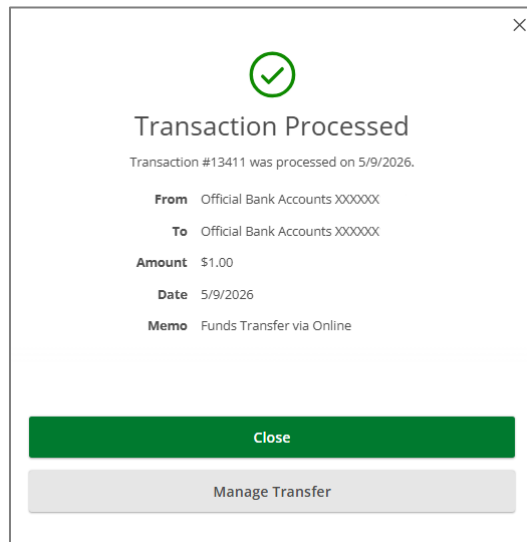
Transfer Date

05/09/2026

Advanced Options

Transfer Funds

You'll receive a **Transaction Processed** notification indicating the transfer has been completed successfully.



Creating Transfers

Under the **Transfer Money** tile within the **Payments & Transfers** tab, you can complete a one-to-one account transfer. The transfer can be created for one-time use or set to a continuous frequency.

Funds Transfer

Individual Transfers

Multi-Account Transfers

All fields are required unless indicated.

From Account

To Account

Amount

\$

0.00

Frequency

One time transfer

Transfer Date

5/11/2026

Memo (optional)

Transfer Funds

Search transactions

All

Pending

Processed

No history available

When setting the frequency for a recurring transfer, select the **Transfer Date** you'd like the transfers to begin and then an option from the frequency list.

✓ One time transfer

1st of the month

Last day of the month

1st & 15th of the month

15th & last day of the month

Weekly

Every other week

Monthly

Quarterly

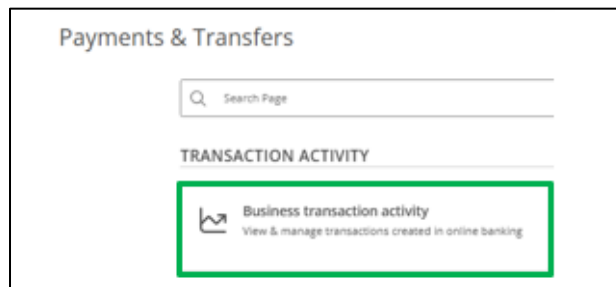
Semi-annually

Yearly

One time transfer

▼

Transfer activity can be found under the **Payments & Transfers** tab in **Business transaction activity**.



Within the ellipses, the drafter (pending) transfer can be cancelled, copied, edited or drilled into for more details.

Business transaction activity ⓘ

Single Transactions Recurring Transactions

🔍 Search Transactions

Created date ▾	Status ▾	Approvals	Transaction Type ▾	Account ▾	Amount ▾	⋮
5/11/2026 6:01 PM	Drafted	0 of 1	Funds Transfer Tracking ID: 13417	Official Bank Accounts	\$0.38	⋮
5/9/2026 7:57 PM	Processed	1 of 1	Funds Transfer Tracking ID: 13411	Official Bank Accounts		
4/16/2026 1:34 PM	Drafted	0 of 1	ACH Batch Tracking ID: 12682	Official Bank Accounts		
4/16/2026 10:24 AM	Drafted	0 of 1	Domestic Wire Tracking ID: 12681	Official Bank Accounts	\$	
4/16/2026 10:03 AM	Drafted	0 of 1	ACH Batch Tracking ID: 12680	Official Bank Accounts		
4/9/2026 1:12 PM	Cancelled	N/A	ACH Batch Tracking ID: 12548	Official Bank Accounts	\$50.00	⋮

Toggle Details

Cancel

Copy

Edit

Print Details

Additional details will open on a new page as well as further transaction search options.

The screenshot displays the 'Business transaction activity' page. The top navigation bar includes links for Home, Payments & Transfers, Treasury Services, Reports, Administration, Settings, Notifications (with a red badge), Support, and Log Off. The main heading is 'Business transaction activity' with a help icon. Below it, there are tabs for 'Single Transactions' (active) and 'Recurring Transactions'. A search bar labeled 'Search Transactions' is on the right. Under 'Active Filters', a green pill shows 'Transaction ID: 13417'. The 'Transaction List' on the left shows a single entry: 'Drafted Funds Transfer' with a value of '\$0.38' and date '5/11/2026'. The right panel, titled 'TRANSACTION DETAILS', shows 'FUNDS TRANSFER' with a value of '\$0.38' and 'Tracking ID: 13417'. It includes a 'Close' button. Below this, 'Payment Details' shows 'Created By: Carol Bro', 'Process Date: 05/11/2026', 'From Account: Official Bank Accounts XXXXXX', 'To Account: Official Bank Accounts XXXXXX', and 'Description: Funds Transfer via Online'. The 'Transaction Process' section shows a flow from 'Company' to 'Financial Institution' with four steps: 1. Drafted (checked), 2. Approval(s) (0 of 1 Approvals required), 3. Authorized, and 4. Processed. At the bottom, it shows 'Credits: [0] \$0.00 | Debits: [0] \$0.00' and '1 - 1 of 1 transactions'.

Creating Templates

Transfer templates can be created within the **Multi-Account Transfer** tab.

To create a template for a transfer, select **Create Template**.

The screenshot shows the 'AssociatedBank' interface. The top navigation bar includes links for Home, Payments & Transfers, Treasury Services, Reports, Administration, Settings, Notifications (with a red badge), Support, and Log Off. The main heading is 'Funds Transfer'. Below it, there are tabs for 'Individual Transfers' and 'Multi-Account Transfers' (active). A search bar labeled 'Search templates' is on the left. On the right, there are two buttons: 'Create Template' (highlighted with a green border) and 'Transfer Funds'. Below the tabs, the section 'Available Templates' displays the message 'There are no templates to display'.

Name your template and assign it to user roles. Note that default is on for all.

Transfers can be set up to be sent and received from one account or from multiple accounts.

Template Properties

Template Name

Transfer Template

Template Access Rights

3 of 3 user roles selected

Origination Details

Memo (optional)

Optional1234

Push Memo to All

TRANSFERS 3

Find accounts in transfer

Bulk actions

From Account	To Account	Amount	
Official Bank Accounts XXXXXXXX8086 \$97.62	Official Bank Accounts XXXXXXXX8094 \$102.38	\$ 1.00	⋮
Official Bank Accounts XXXXXXXX8094 \$102.38	Official Bank Accounts XXXXXXXX8086 \$97.62	\$ 2.00	⋮
Search by name or number	Search by name or number	\$ 0.00	⋮
+ Add another transfer			

\$3.00
3 transfers

Cancel

Save

Templates can be edited to modify details, added or removed.

×

✓

Template Saved

Template save was successful.

Pay

Close

Create a Transfer from a Template

If you select **Pay** right after creating a template, the **Transfer Template (Funds Transfer)** page will open to submit a transfer from the template.

Transfer Template (Funds Transfer) [Edit Template](#)

Origination Details

Transfer Date

☐ Use same Date for all transfers

Recurrence

None

Memo (optional)

Push Memo to All

TRANSFERS 2

Find accounts in transfer

Filters: Pay Do Not Pay

Bulk actions

From Account	To Account	Amount	Transfer Date
Official Bank Accounts XXXXXXXXX \$97.62	Official Bank Accounts XXXXXXXXX \$102.38	\$ 1.00	
Official Bank Accounts XXXXXXXXX \$102.38	Official Bank Accounts XXXXXXXXX \$97.62	\$ 2.00	

\$3.00
2 transfers

Cancel

Submit

Templates are saved for future use within the **Multi-Account Transfers** tab, under **Available Templates**. The ellipses allow users to transfer funds from the template, edit, copy to easily create similar templates or delete.

Funds Transfer

Individual Transfers

Multi-Account Transfers

Search templates

Create Template

Transfer Funds

Available Templates

Name	Transfers	Actions
Transfer Template	2	Transfer Funds Edit Copy Delete

Create single and reoccurring Loan Payments

Transfer from an account to a loan in Associated Connect through **Loan Payment**.

Select **Loan Payment**, within the **Payments & Transfers** tab to make a monthly or principal payment.

The screenshot shows the 'Payments & Transfers' section of the Associated Connect interface. The navigation bar includes links for Home, Payments & Transfers (active), Treasury Services, Reports, Administration, Settings, Notifications (with a red badge), Support, and Log Off. Below the navigation bar, there is a search bar and two main sections: 'TRANSACTION ACTIVITY' and 'TRANSFERS'. Under 'TRANSACTION ACTIVITY', there are three options: 'Business transaction activity' (View & manage transactions created in online banking), 'Wire transaction activity' (Manage wire transfer activity including status updates and wire history), and 'View all accounts' (View and manage accounts). Under 'TRANSFERS', there are two options: 'Loan Payment' (Make or schedule a payment on your loan.) and 'Transfer money' (Transfer money from one account to another). The 'Loan Payment' option is highlighted with a green box.

The screenshot shows the 'Loan Payments' form in Associated Connect. The form is titled 'Loan Payments' and includes the instruction 'Use this form to submit loan payments.' The form has two main sections: 'From' and 'To'. The 'From' section shows 'Analyzed ECR Checking' with a balance of '\$1,160,651.94'. The 'To' section shows 'SMALL BUSINESS 1ST LIEN' with a balance of '\$63,194.18'. Below these sections, there is a summary box with the following information: 'Next Payment Amount: \$777.46', 'Next Payment Date: 2/18/2027', 'Account Number: [REDACTED]', 'Principal Balance: \$63,194.18', and 'Product Name: SMALL BUSINESS 1ST LIEN'. The 'Next Payment Amount' field is highlighted with a green box. Below the summary box, there is a 'Payment Type' dropdown menu set to 'Regular Payment'. Below that, there is a 'Payment Amount' field with a dollar sign icon and the value '777.46'. Below the 'Payment Amount' field, there is a checkbox labeled 'Make this a recurring transaction' which is checked. Below the checkbox, there is a 'Date (MM/DD/YYYY)' field set to '06/05/2026'. Below the date field, there is a 'Memo (optional)' field. At the bottom right of the form, there are two buttons: 'Clear' and 'Submit'.

Below are the options for creating recurring payments.

☒ Make this a recurring transaction

Select Payment Frequency

Start Date (MM/DD/YYYY)

06/05/2026

End Date (MM/DD/YYYY)

☐ Repeat forever

Memo (optional)

Clear

Submit

Select Payment Frequency

1st of the month

Last day of the month

1st & 15th of the month

15th & last day of the month

Weekly

Every other week

You'll receive confirmation once a transfer is submitted, select **Confirm**.

×

i

Please confirm the details of your transfer:

From: Analyzed ECR Checking

- \$1,150,914.52

To: SMALL BUSINESS 1ST LIEN

\$63,194.18

Payment Type: Regular Payment

Amount: \$777.46

Date: 06/05/2026

Confirm

Close

Create single and reoccurring Principal Loan Payments

If you'd like to make a principal only payment, select **Principal Payment** under the **Payment Type** dropdown. Principal payments can also be made recurring. The same frequency applies.

Payment Type
Principal Payment

Payment Amount
\$ 0.00

☒ Make this a recurring transaction

Select Payment Frequency

Start Date (MM/DD/YYYY)
06/05/2026

End Date (MM/DD/YYYY)

☐ Repeat forever

Memo (optional)

Clear Submit

Transfer Activity

Transfer requests can be viewed in **Business transaction activity**, as well as on the right-hand pane on the **Funds Transfer** page.

Business transaction activity ?

Single Transactions Recurring Transactions

🔍 transfer

Created date	Status	Approvals	Transaction Type	Account	Amount	
2/18/2026 2:19 PM	Drafted	0 of 1	Funds Transfer Tracking ID: 11381	Shared account across multiple company profiles	\$0.10	
3/5/2026 6:16 AM	Processed	1 of 1	Funds Transfer	Business Choice Checking	\$6.16	
3/5/2026 6:20 AM	Processed	1 of 1	Funds Transfer Tracking ID: 11674	Business Choice Checking	\$6.20	
3/5/2026 6:27 AM	Processed	1 of 1	Funds Transfer Tracking ID: 11675	Business Choice Checking	\$6.27	
3/5/2026 6:41 AM	Processed	1 of 1	Funds Transfer Tracking ID: 11676	Business Choice Checking	\$3.10	
3/5/2026 4:10 PM	Processed	1 of 1	Funds Transfer Tracking ID: 11699	Business Choice Checking	\$4.10	

Home Payments & Transfers Treasury Services Reports Administration Settings Notifications **13** Support Log Off

Funds Transfer

All fields are required unless indicated.

From Account

To Account

Amount \$

Frequency

Transfer Date

Memo (optional)

Transfer Funds

Search transactions

All Pending **Processed**

6/5/2026	Funds Transfer	#14250	\$1.00
	Processed		
6/5/2026	Funds Transfer	#14249	\$0.01
	Failed		
3/5/2026	Funds Transfer	#11699	\$4.10
	Processed		
3/5/2026	Funds Transfer	#11676	\$3.10
	Processed		
3/5/2026	Funds Transfer	#11675	\$6.27
	Processed		
3/5/2026	Funds Transfer	#11674	\$6.20
	Processed		
3/5/2026	Funds Transfer	#11673	\$6.16
	Processed		
2/18/2026	Funds Transfer	#11381	\$0.10
	Drafted		

Select the transfer for more details. When dual approval is on, you can track progress of the transfers as they flow through the process.

Business transaction activity

Single Transactions **Recurring Transactions**

Transaction ID: 13417

Transaction List

Drafted Funds Transfer	\$0.38	5/11/2026
------------------------	--------	-----------

Credits: [0] \$0.00 | Debits: [0] \$0.00

1 - 1 of 1 transactions

TRANSACTION DETAILS

FUNDS TRANSFER

Tracking ID: 13417

Created Date: 5/11/2026

\$0.38

Payment Details

Created By: Carol Bro

Process Date: 05/11/2026

From Account: Official Bank Accounts XXXXXX

To Account: Official Bank Accounts XXXXXX

Description: Funds Transfer via Online

Transaction Process

Company

Financial Institution

1 Drafted Carol Bro - 5/11/2026 6:01 PM

2 Approval(s) 0 of 1 Approvals required

3 Authorized

4 Processed