Associated Connect®

Reference Guide: Account Transfers

Table of Contents

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.

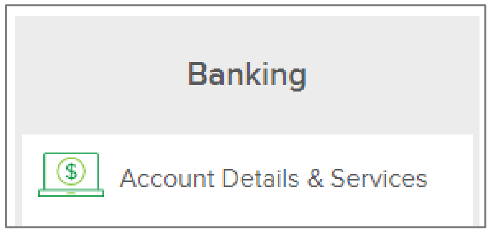
For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

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.



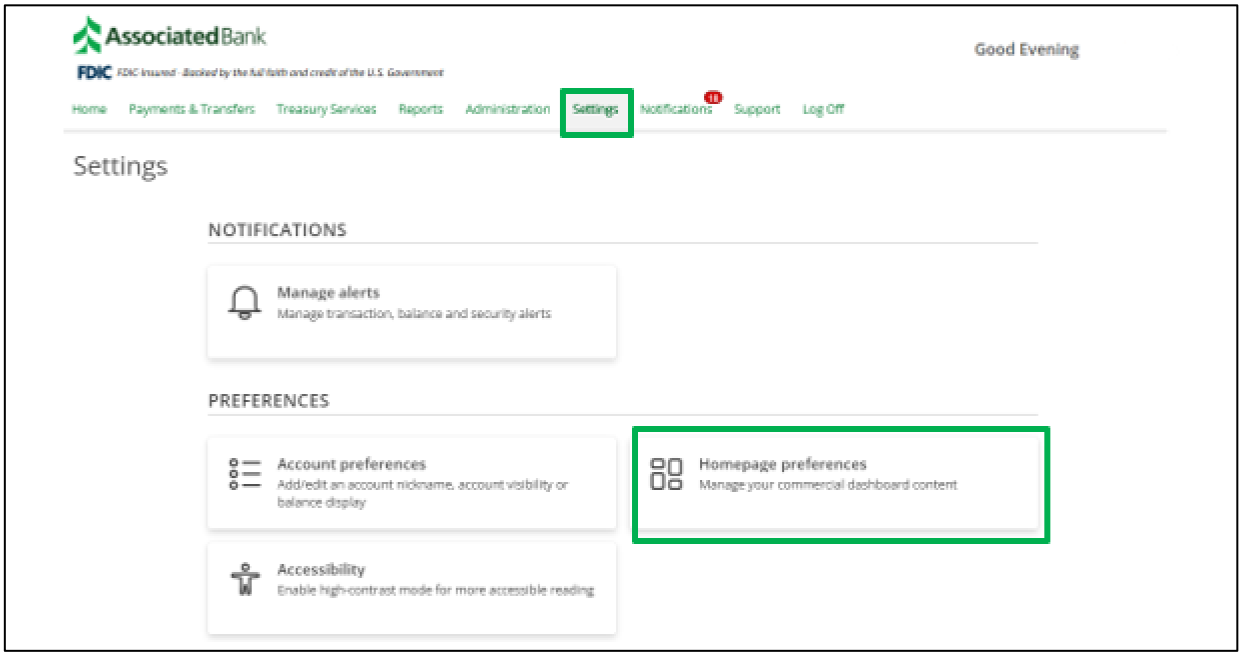
Types of Transfers

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

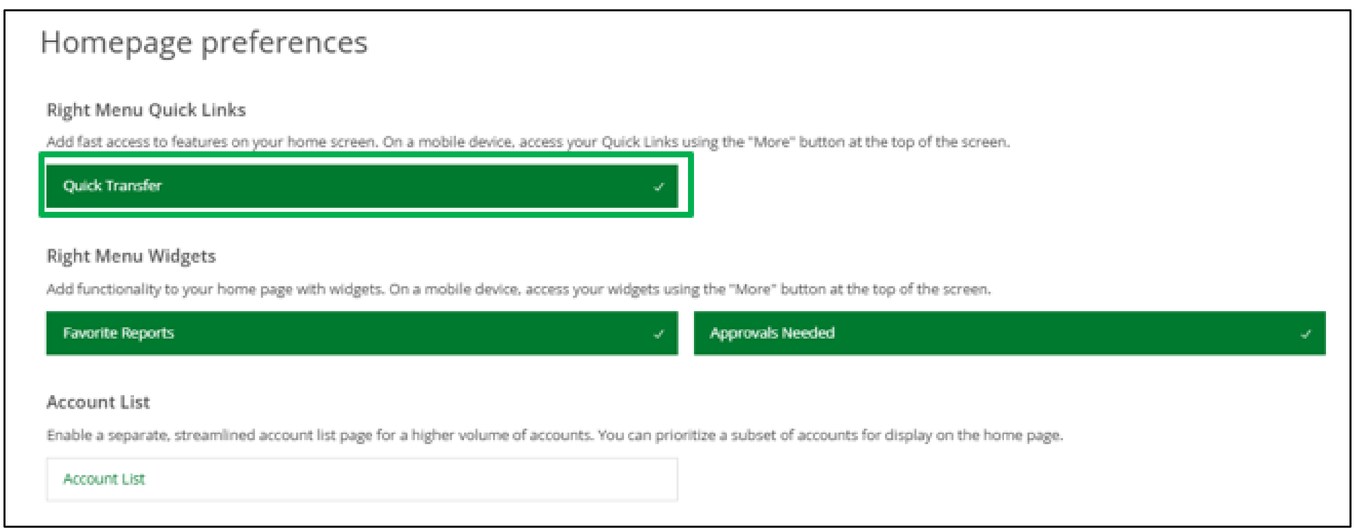
Transfer Options	Description
Quick Transfer	Use Quick Transfers, in the account tile ellipses, to make a single transfer in real time directly from the Homepage.
Transfer Templates	Set up transfer templates for transfers that you complete on a regular basis.
Multi-Account Transfers	Create transfers from 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

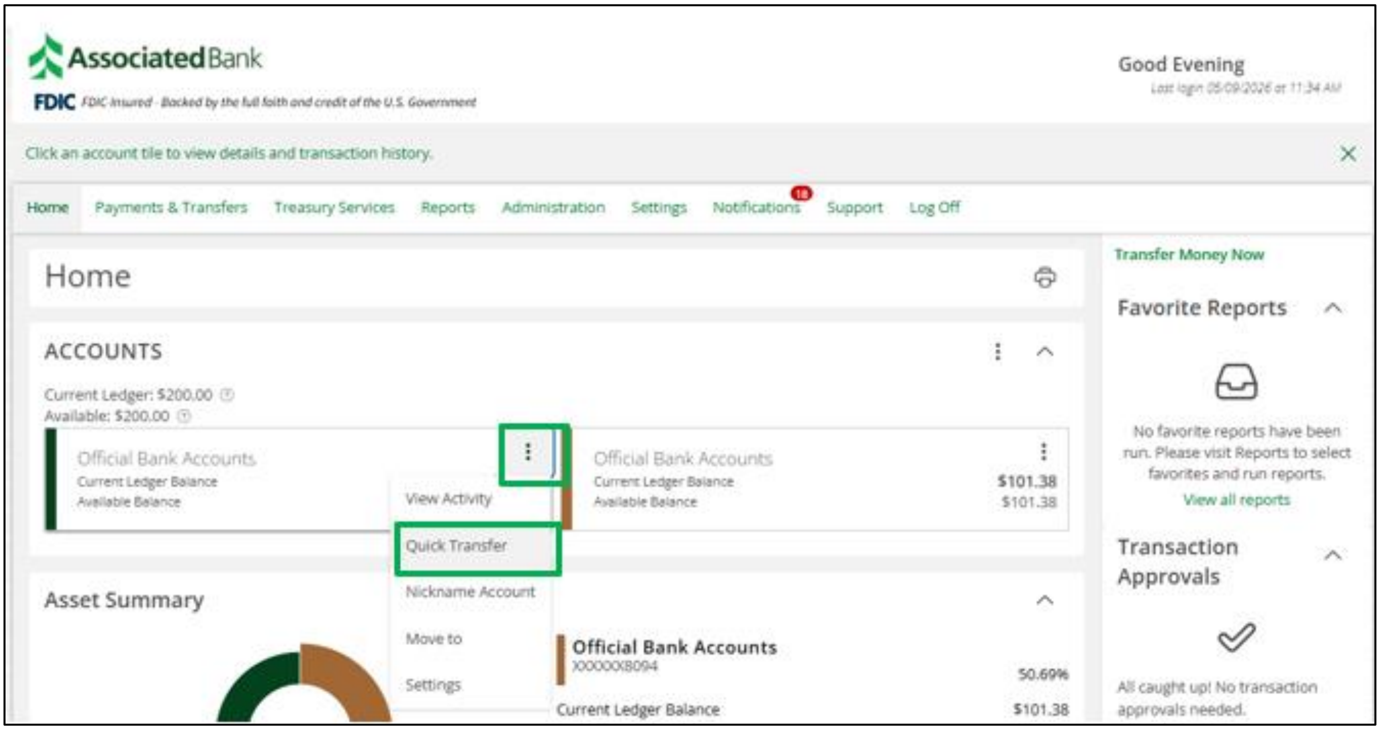
To complete a Quick Transfer, you'll need to add the **Quick Link** to your homepage.
To add the **Quick Link**, select the **Settings** tab, and then **Homepage preferences**.



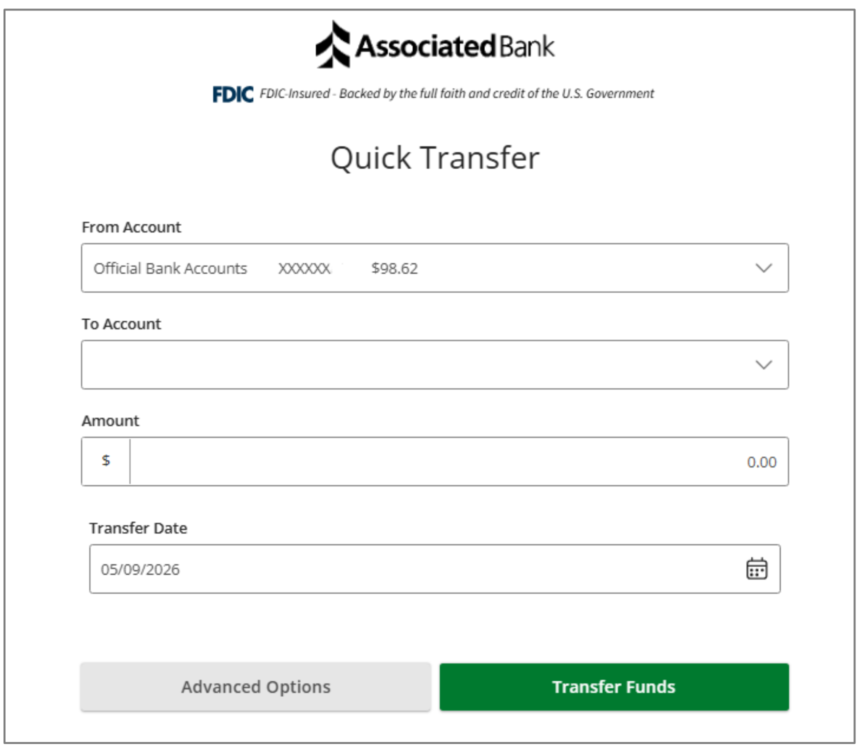
Select the **Quick Transfer** Quick Link.



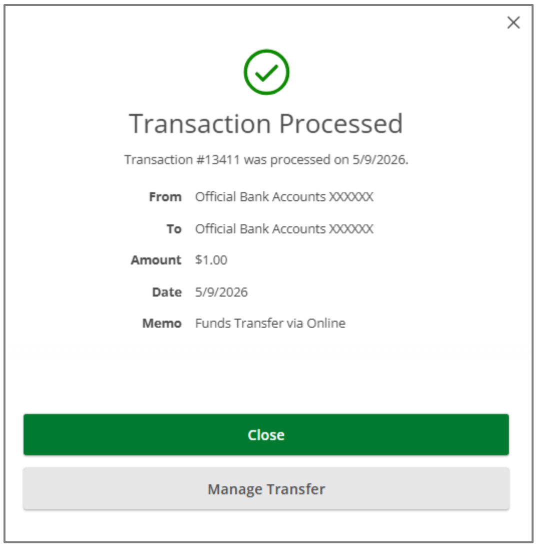
Quick Transfers will then be available by selecting the ellipses for the accounts displayed on your homepage.



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

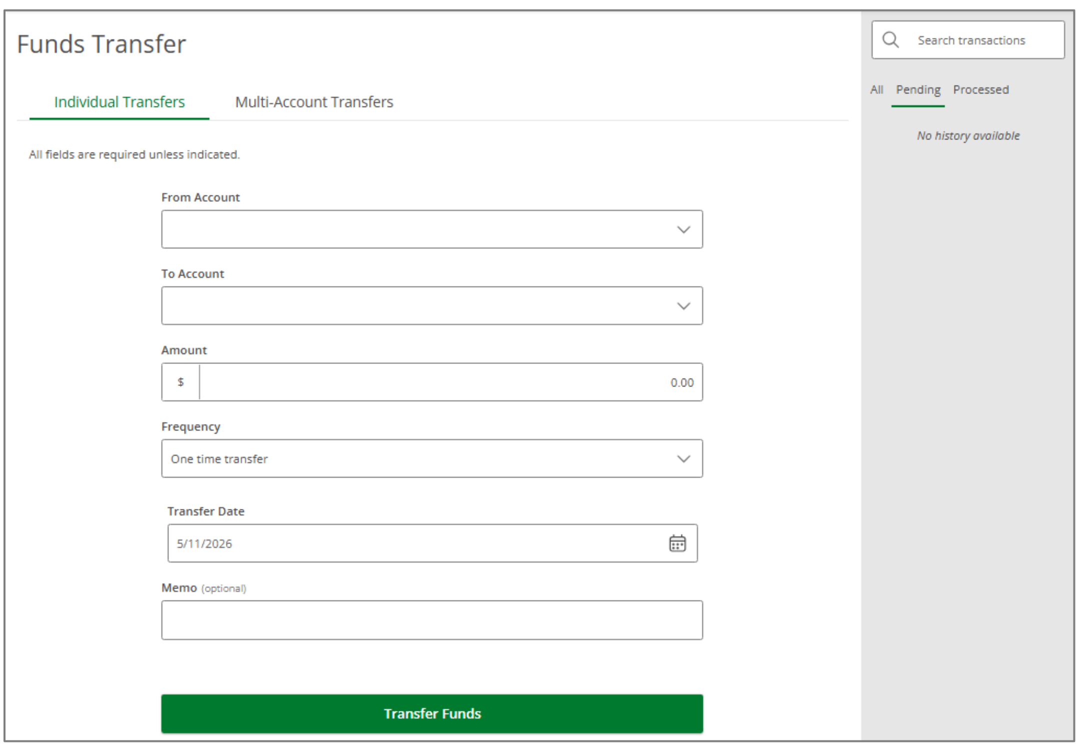


You'll receive a **Transaction Processed** notification indicating the transfer has been completed successfully.

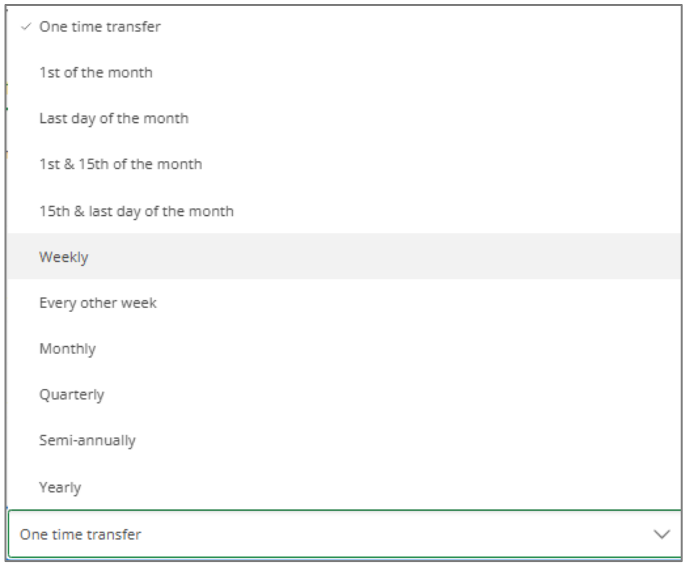


Creating Transfers

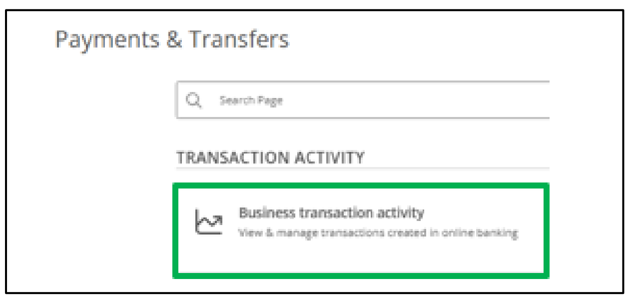
Under the **Transfer Money** tile within the **Payments & Transfers** tab, you can complete a one-to-one account transfer. The transfer can be created for one-time use or set to a continuous frequency.



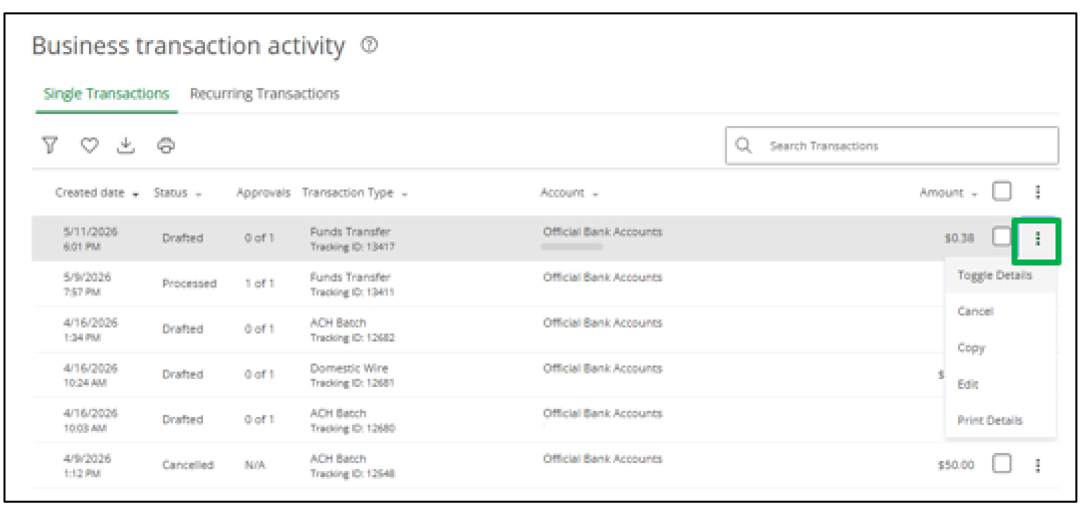
When setting the frequency for a recurring transfer, select the **Transfer Date** you'd like the transfers to begin and then an option from the frequency list.



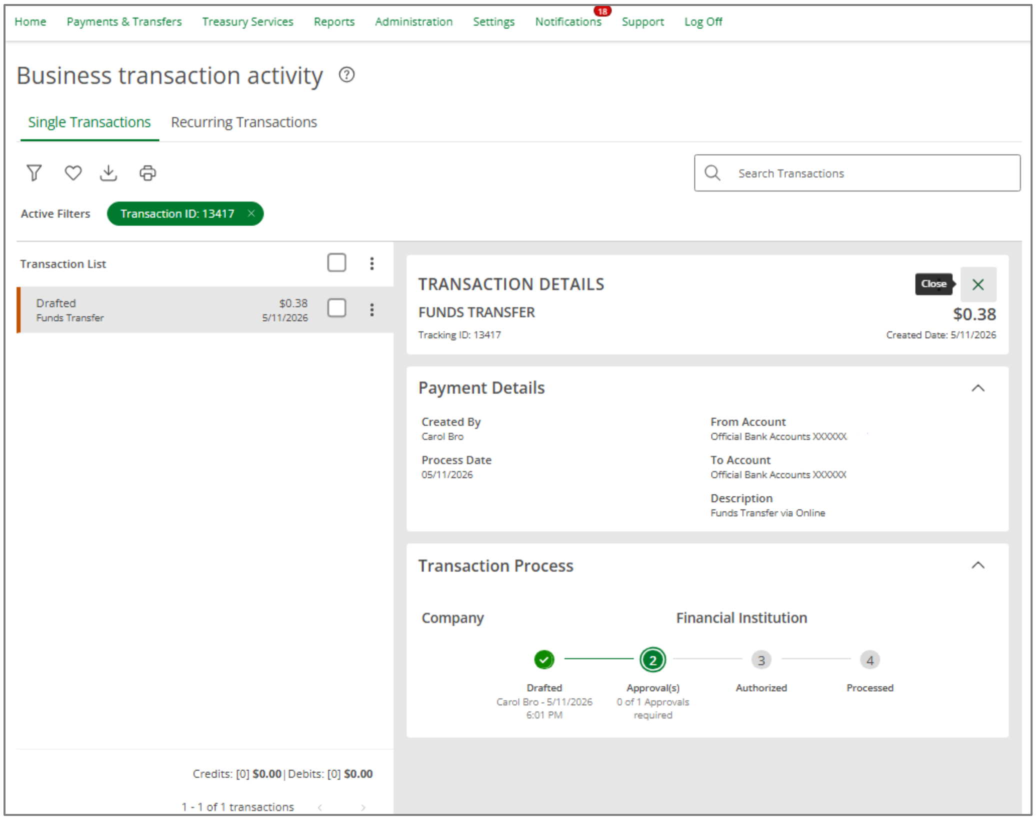
Transfer activity can be found under the **Payments & Transfers** tab in **Business transaction activity.**



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



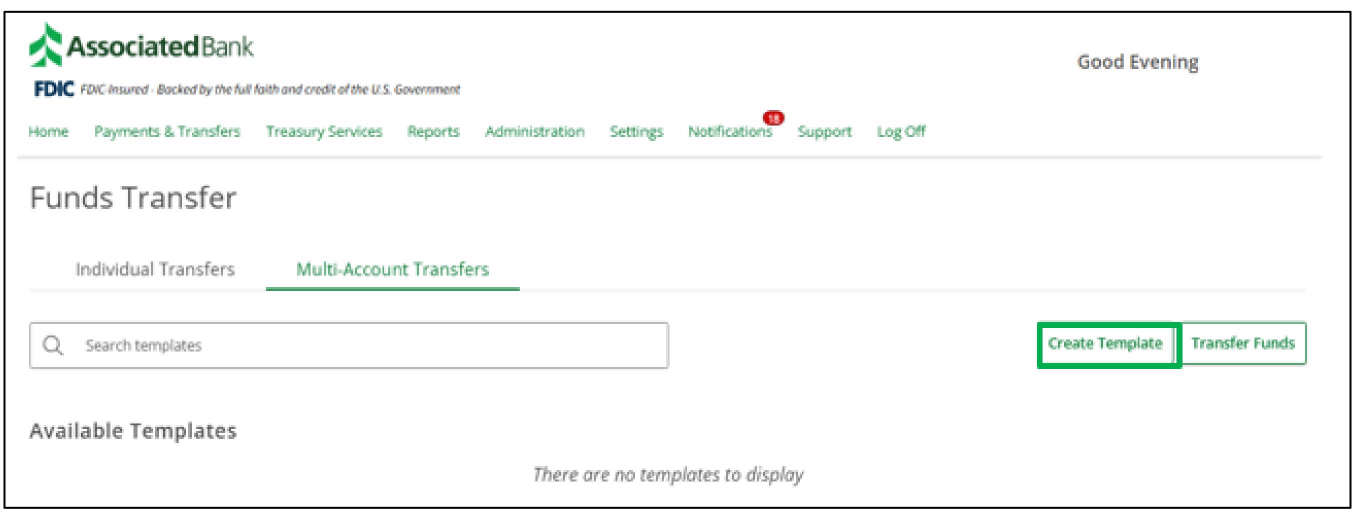
Additional details will open on a new page as well as further transaction search options.



Creating Templates

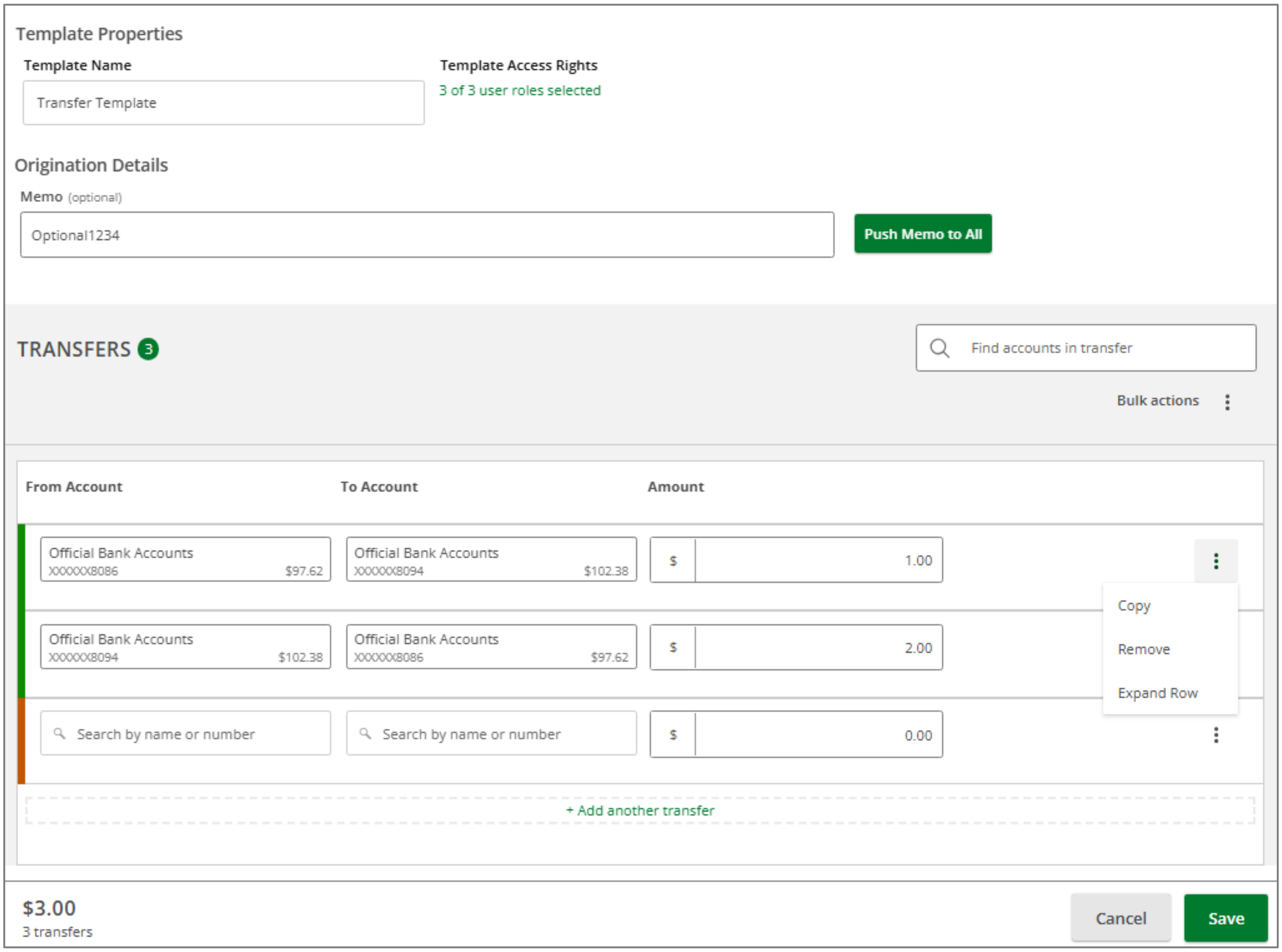
Transfer templates can be created within the **Multi-Account Transfer** tab.

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

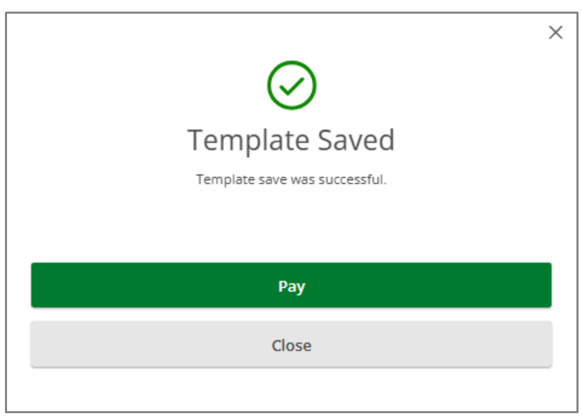


Name your template and assign it to user roles. Note that default is on for all.

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

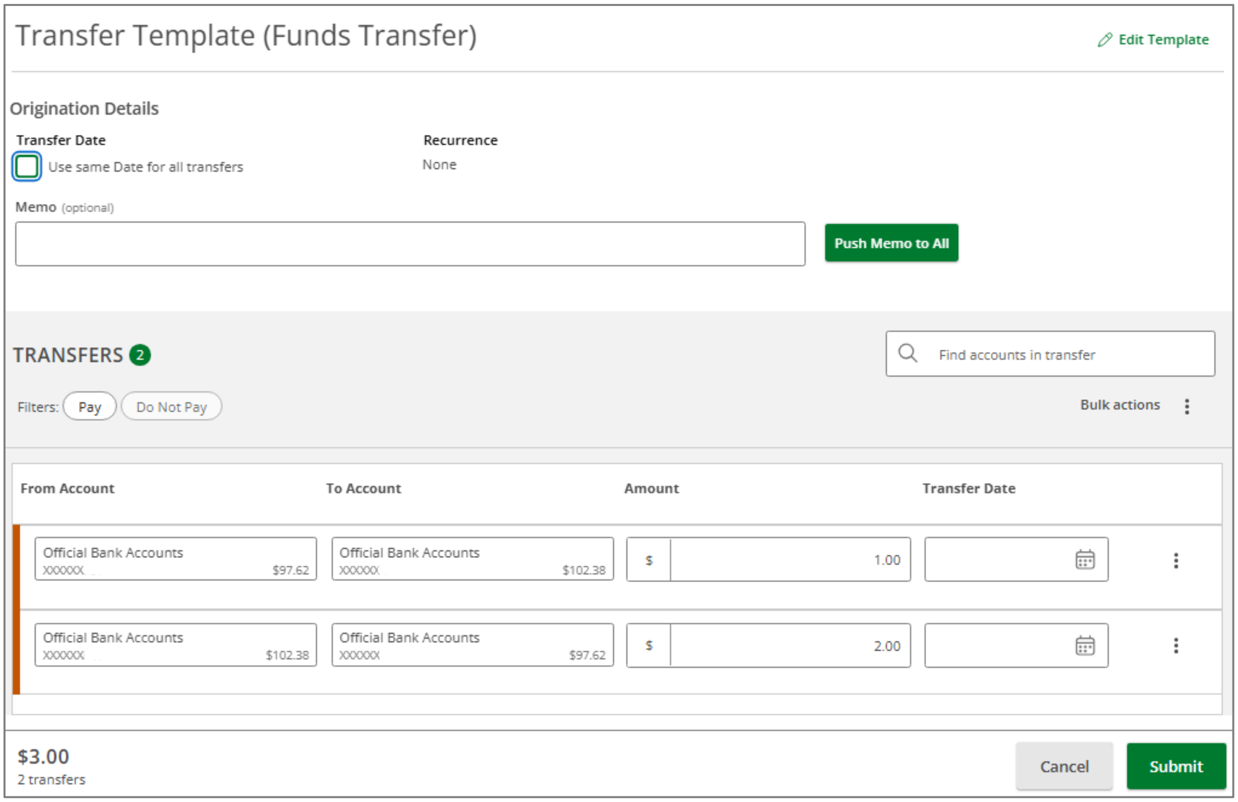


Templates can be edited to modify details, added or removed.

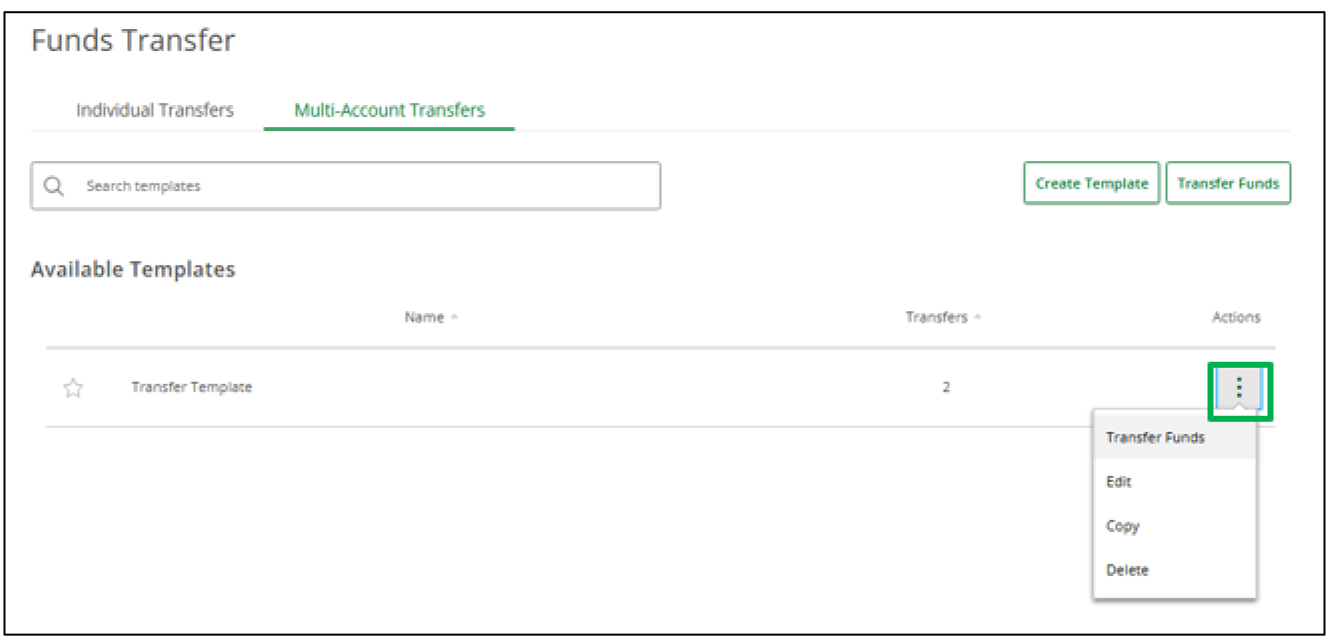


Create a Transfer from a Template

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



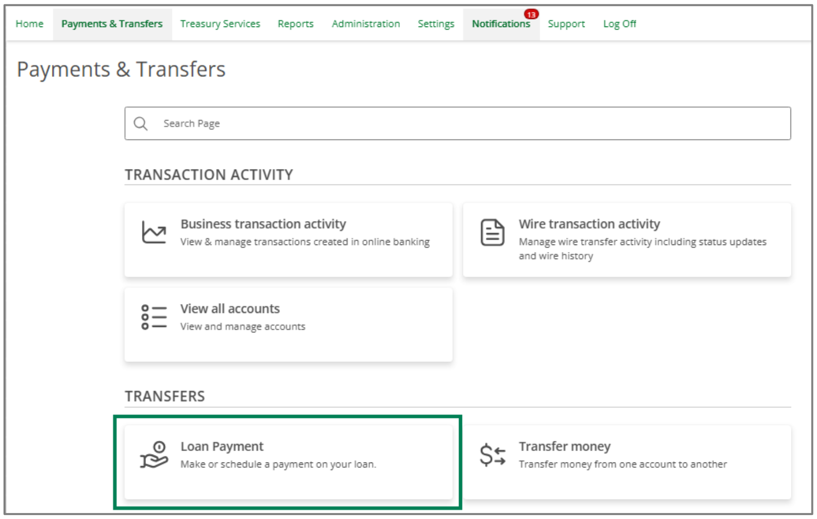
Templates are saved for future use within the **Multi-Account Transfers** tab, under **Available Templates**. The ellipses allow users to transfer funds from the template, edit, copy to easily create similar templates or delete.

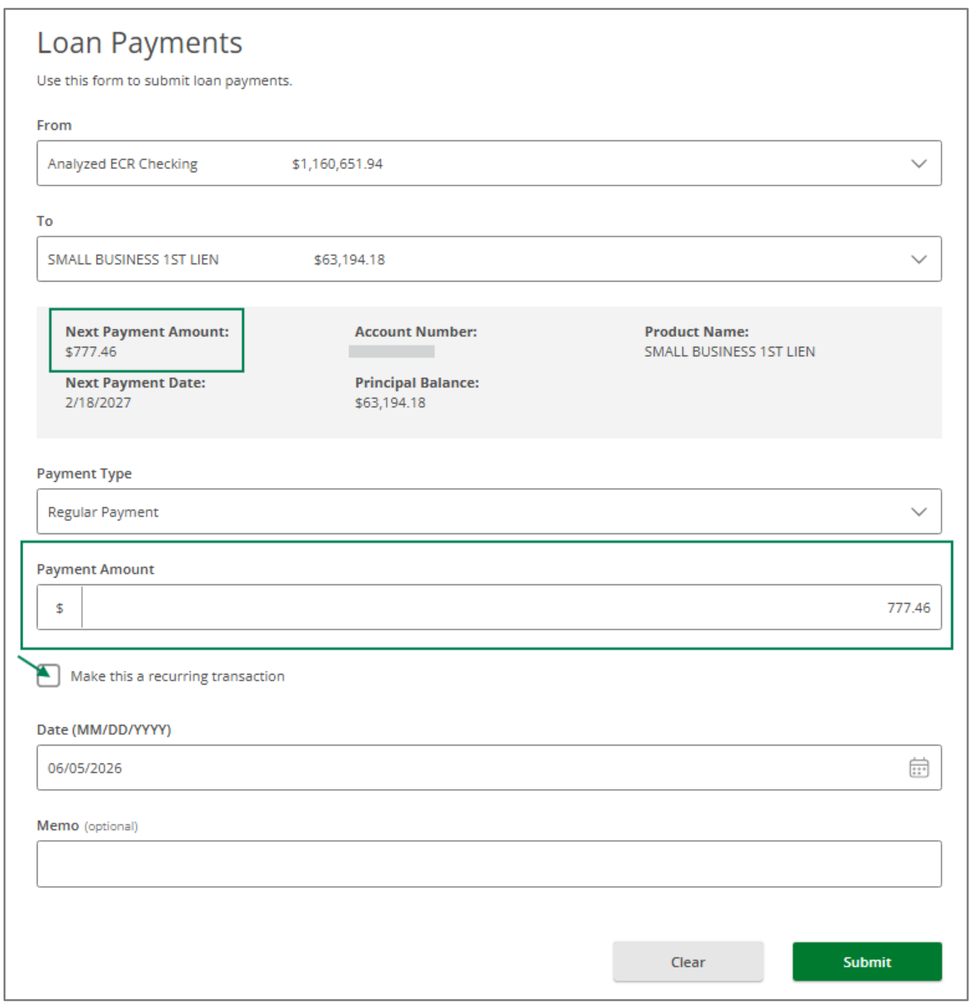


Create single and reoccurring Loan Payments

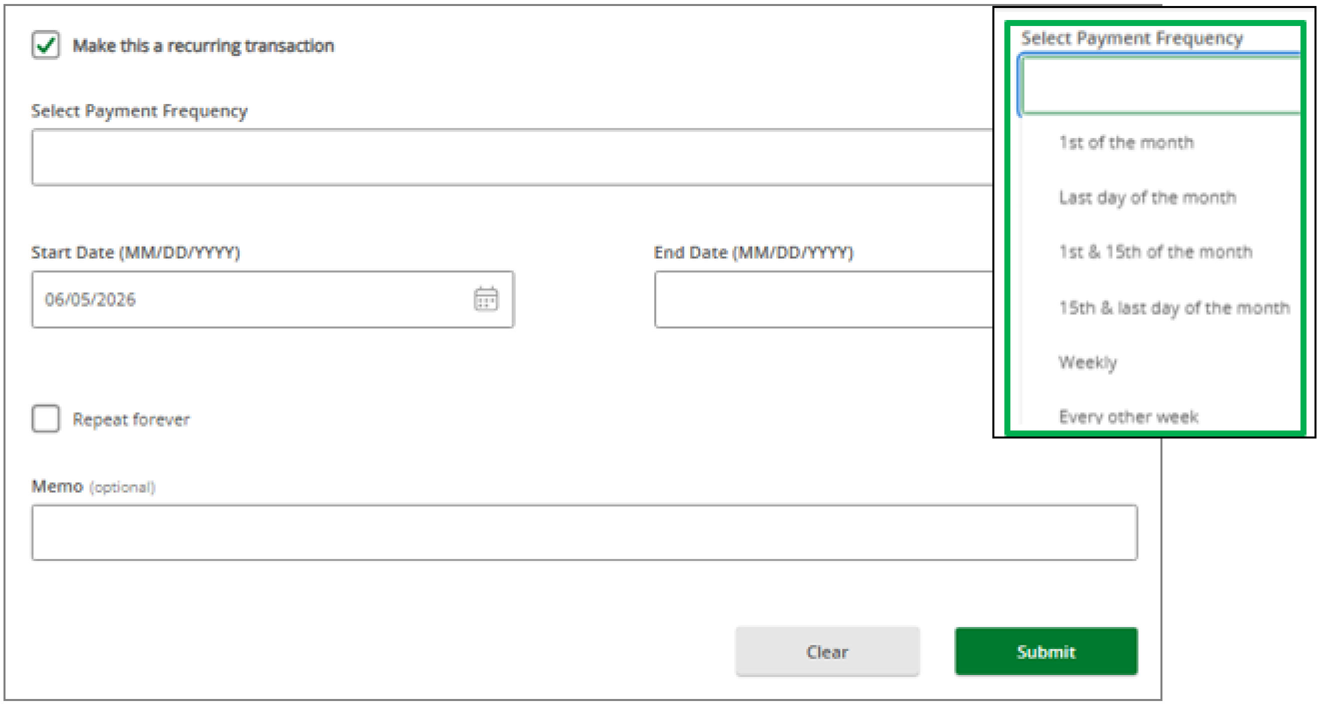
Transfer from an account to a loan in Associated Connect through **Loan Payment**.

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

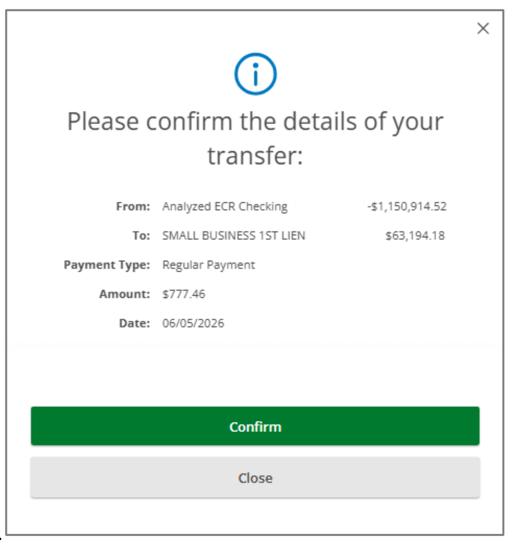




Below are the options for creating recurring payments.

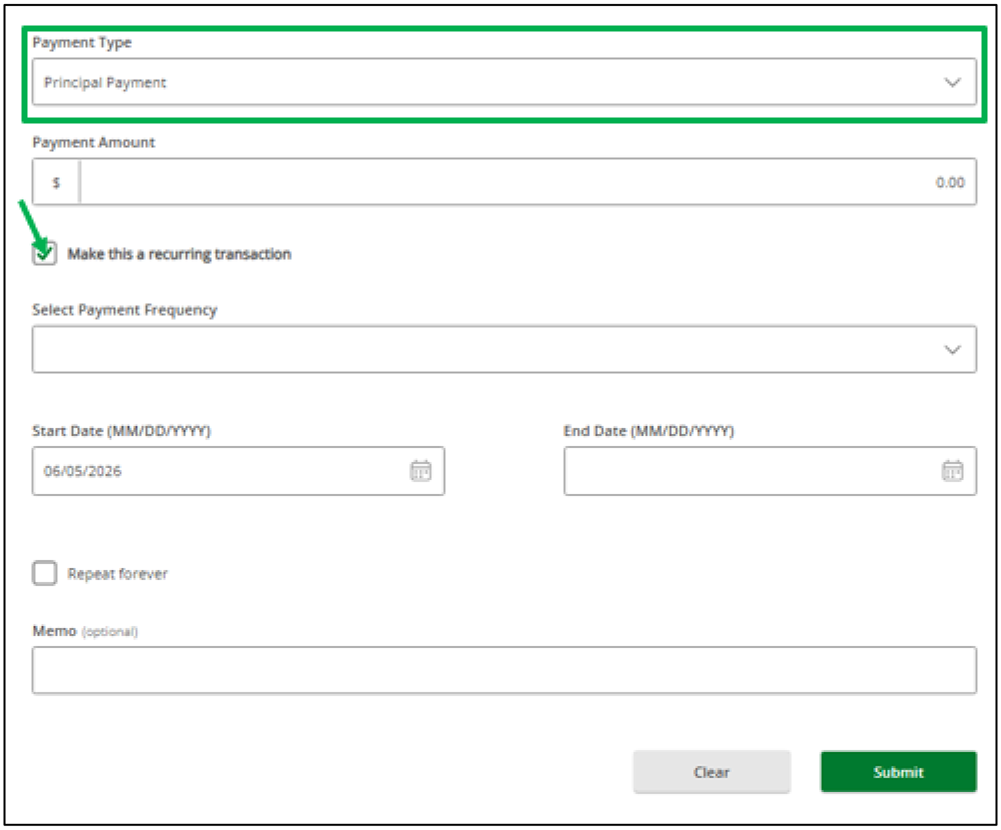


You'll receive confirmation once a transfer is submitted, select **Confirm**.



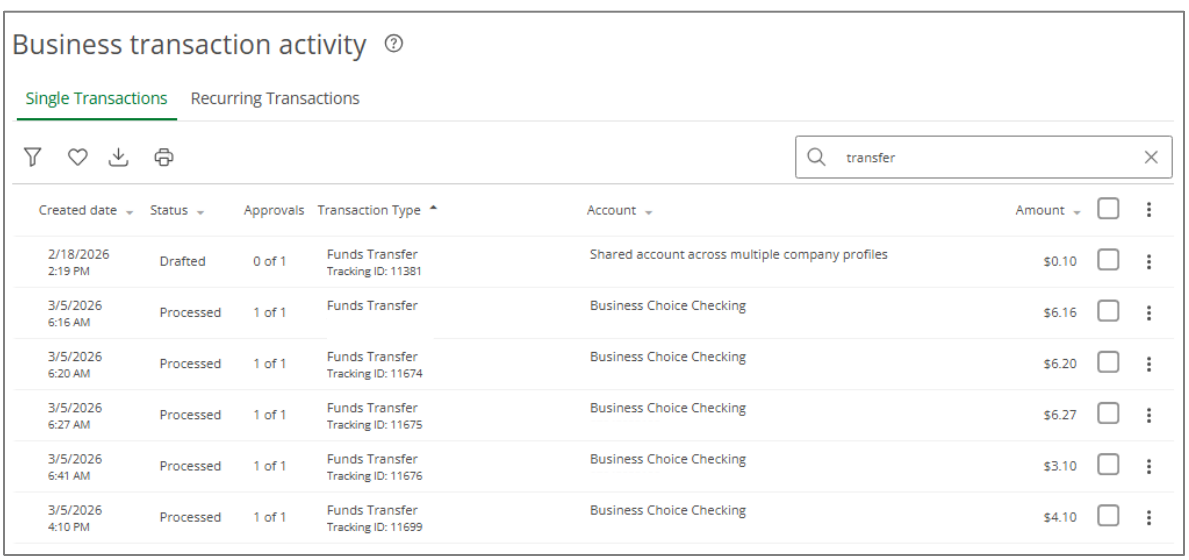
Create single and reoccurring Principal Loan Payments

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.



Transfer Activity

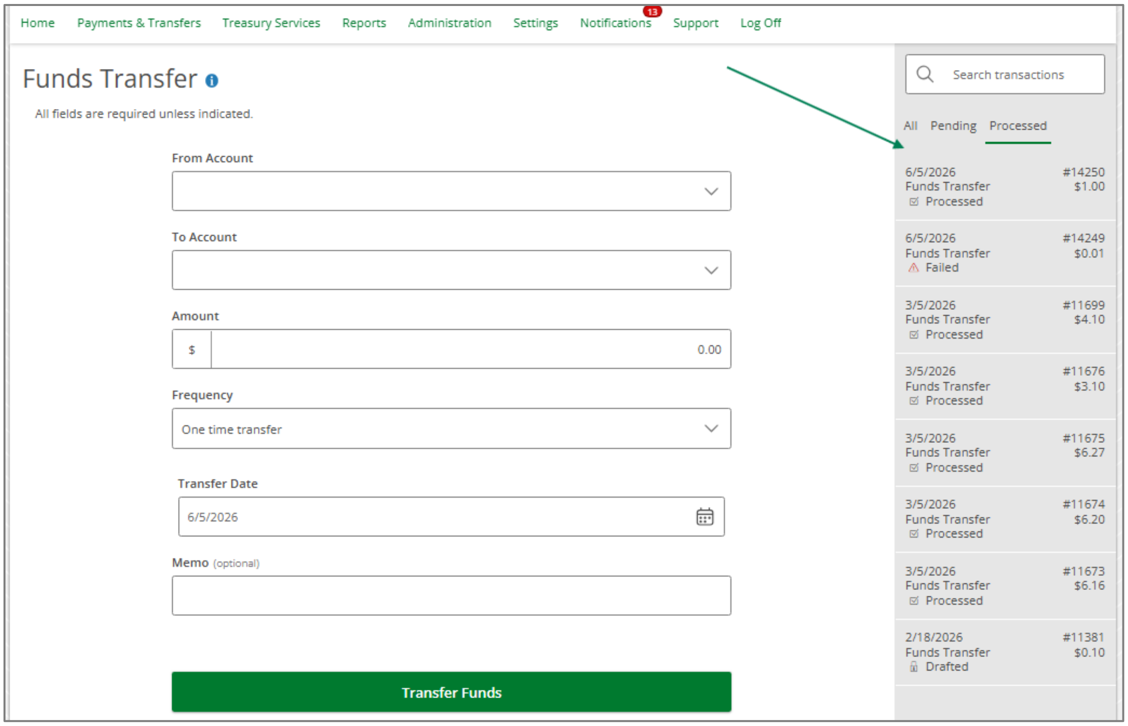
Transfer requests can be viewed in **Business transaction activity**, as well as on the right-hand pane on the **Funds Transfer** page.


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



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