

MEMBER FDIC

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*of* **BEDIAS**

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**How to Set Up**  
**Transfers within Online**  
**Banking**  
Including Automatic Loan Payments

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## 5 Transfers

This chapter will show how to transfer money between Online Banking Accounts. For example, Online Banking users can transfer money from an online checking account to an online savings account, or vice versa. The transfer tab also allows you to view future and past transfers, create a new transfer or pay a loan.

Some financial institutions may offer an External Transfer feature. If you are a customer of an institution that does not offer this feature than the section titled 'Manage Accounts' will not apply to you.

### 5.1 View Transfers

The 'View Transfers' screen will display both pending and scheduled transfers. Pending transfers are transfers that will be processed on the current business day. Any transfers can be canceled up to the transfer cut off time displayed on the screen.

Accounts	Transfers	Bill Pay	MoneyDesktop	Messages (0)	Alerts (0)
<a href="#">View Transfers</a>	<a href="#">Transfer History</a>	<a href="#">Create New Transfer</a>	<a href="#">Pay a Loan</a>	<a href="#">Manage Accounts</a>	

**View Transfers**

This is the "View Transfers" Text  
All current and future transfers are listed below. You may cancel a transfer up until 3:00:00 PM CDT on its transfer date.

**Pending Transfers**

Date	From	To	Amount	Action
10/22/2013	Christmas (*4198)	Main Savings (*7241)	\$50.00	<a href="#">Cancel</a>
10/18/2013	*6163	Joint (*4198)	\$1.00	N/A
08/13/2013	Joint (*4198)	Christmas (*4198)	\$13.00	N/A
08/13/2013	Joint (*4198)	Main Savings (*7241)	\$12.00	N/A
08/13/2013	Main Savings (*7241)	Christmas (*4198)	\$12.00	N/A
08/13/2013	Joint (*4198)	Main Savings (*7241)	\$11.00	N/A
08/13/2013	Main Savings (*7241)	*7247	\$11.00	N/A
08/13/2013	Joint (*4198)	Main Savings (*7241)	\$10.00	N/A
08/13/2013	Main Savings (*7241)	Joint (*4198)	\$10.00	N/A
08/13/2013	Joint (*4198)	*7247	\$10.00	N/A

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Scheduled transfers are transfers that will be processed in the future. Click the 'Edit' link in the 'Action' column and you will be able to make changes to a transfer.

Scheduled Transfers							Action
From	To	Amount	Last	Next	Pending		
Main Savings (*7241)	Joint (*4198)	\$500.00	-	10/31/2013	0		<a href="#">View</a>   <a href="#">Edit</a>   <a href="#">Delete</a>

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## 5.2 Transfer History

The Transfer History screen provides an online audit trail of all transfers created and processed or of canceled transfers in the last 30 days. The 'View Transfers' link on this page will provide additional details about the specific transfer. Because these transfers have already processed and/or have been canceled you are not able to edit or delete these transfers.

### Transfer History

Your previous transfers for the past 30 days are listed below.


Previous Transfers					
Date ▾	From	To	Amount	Status	Action
10/22/2013	Joint (*4198)	*6250	\$100.00	Cancelled	<a href="#">View Transfer</a>
10/22/2013	Joint (*4198)	*7247	\$5.00	Cancelled	<a href="#">View Transfer</a>

### 5.3 Create New Transfer

Transfers can be set up to be one time, future dated, or recurring. Recurring transfers can be set up to recur on a daily, weekly or monthly basis. Recurring transfers will continually process and reschedule themselves until the transfer is canceled or edited, or until the end date that was set for the transfer has been met.

### Create New Transfer

This is the "Create Transfer" Text

 **Create Transfer** (\*) Required Field

Transfer funds to another account.

\* From

\* To

\* Amount

Description

\* Frequency

☒ Immediate ☐ Future

Next Transfer Date(s) 10/22/2013

Any transfers submitted after 3:00:00 PM CDT on the current business day will not be processed until the next business day.

**To create a transfer, do the following:**

- Click on the Transfers menu
- Select Create New Transfer
- Select the account you want the funds to come out of

- Select the account you want the funds to go to
- Enter the amount you would like to transfer in dollars and cents
- You may add a description if you like
- How often would you like the transfer to take place; one time only, daily, weekly or monthly?
- Would you like to transfer the funds now or on a future date?
- A transfer does not require an end date. The transfer can go on indefinitely if you like, otherwise it can be edited at any time.
- Remember to click **Submit** to save and schedule your new transfer.

## 5.4 Pay a Loan

The Pay a Loan screen is where the online banking user can go to transfer money from one of their online banking accounts to make a payment on a loan that is also configured as an online banking account. This menu option will only appear for online banking users who have a loan configured with Credit privileges in online banking.

**To make a payment to a loan, do the following:**

- Click on the Transfers menu
- Click on Pay a Loan
- Select the account you want the payment to come from
- Select the loan you want the payment applied to
- Select what type of payment this is; regular, principal only, interest only
- How much do you want to pay?
- A description is not necessary unless you prefer to add one
- Enter how often you would like the transfer to take place; One Time only, Daily, Weekly or Monthly
- Click **Submit** to save and schedule your transfer.

## 5.5 Manage Accounts

The 'Manage Accounts' screen is where all the accounts that you have associated with your online banking user will be displayed. It will show you which accounts you can transfer money to (Credits) and which accounts you can withdraw money from (Debits). If you would like to request either Debit or Credit privileges on an account there is a 'Request Changes' link where you can send a secure message to the financial institution regarding this change.

### Manage Transfer Accounts

You currently have the ability to transfer funds among the accounts listed below.

Your Accounts				
Account ↕	Credits	Debits	Action	
*2307	Yes	Yes	<a href="#">Request Changes</a>	
*3106	No	No	<a href="#">Request Changes</a>	
*3336	No	No	<a href="#">Request Changes</a>	
*3681	No	No	<a href="#">Request Changes</a>	
*6250	Yes	No	<a href="#">Request Changes</a>	
Checking (*0754)	No	No	<a href="#">Request Changes</a>	
Christmas (*4198)	Yes	Yes	<a href="#">Request Changes</a>	
Jacob (*2753)	No	No	<a href="#">Request Changes</a>	
Joint (*4198)	Yes	Yes	<a href="#">Request Changes</a>	
Main Savings (*7241)	Yes	Yes	<a href="#">Request Changes</a>	

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