AOCU 2.0 ONLINE BANKING

CLASSIC TRANSFERS

ADVANTAGE ONE CREDIT UNION

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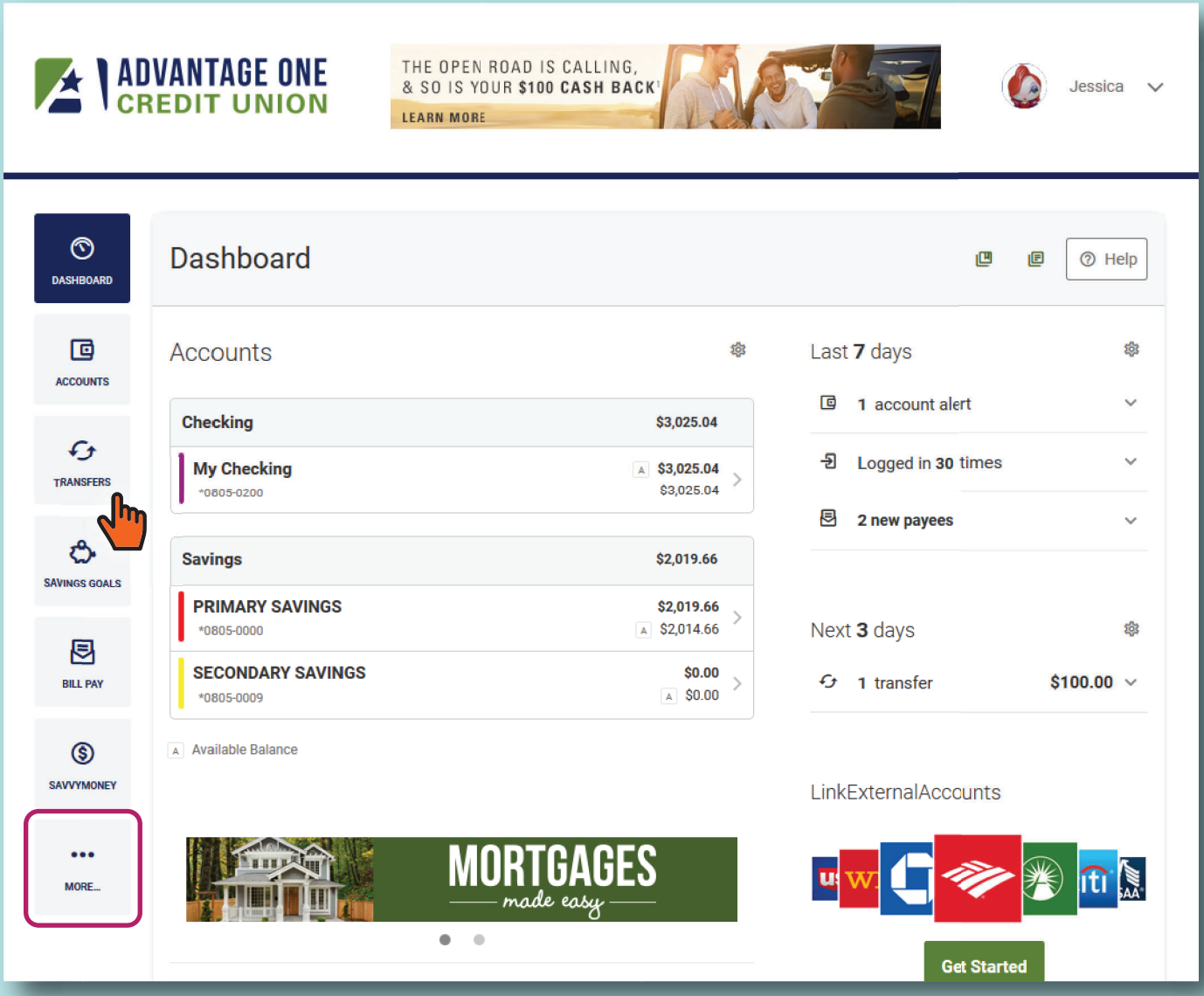
This guide covers the Classic Transfer module only. Please review the Quick Transfers Guide before beginning this guide, as we will not be covering any information that is present in the other guide.

Now let's get started!

Begin by logging in and viewing your Online Banking Dashboard.
Click the Transfers widget in the left hand column. If you do not see the transfers widget, click the more button and select it from the widget selection that will appear.

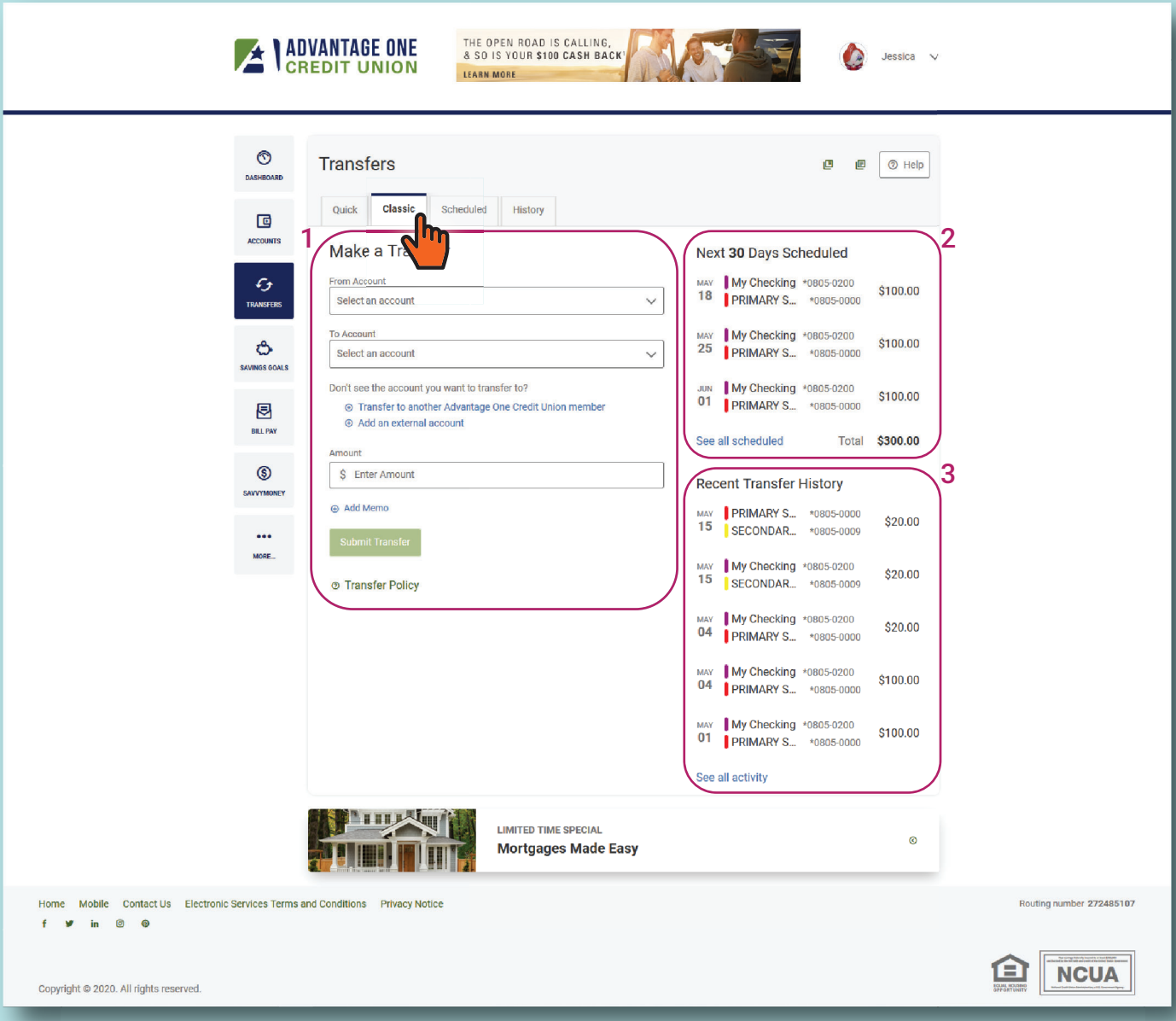


On the Transfers screen, Click the “Classic” tab.

You will immediately notice that there are a few distinct areas of the tab. Each of them contains important transfer information to help you stay on top of your finances.

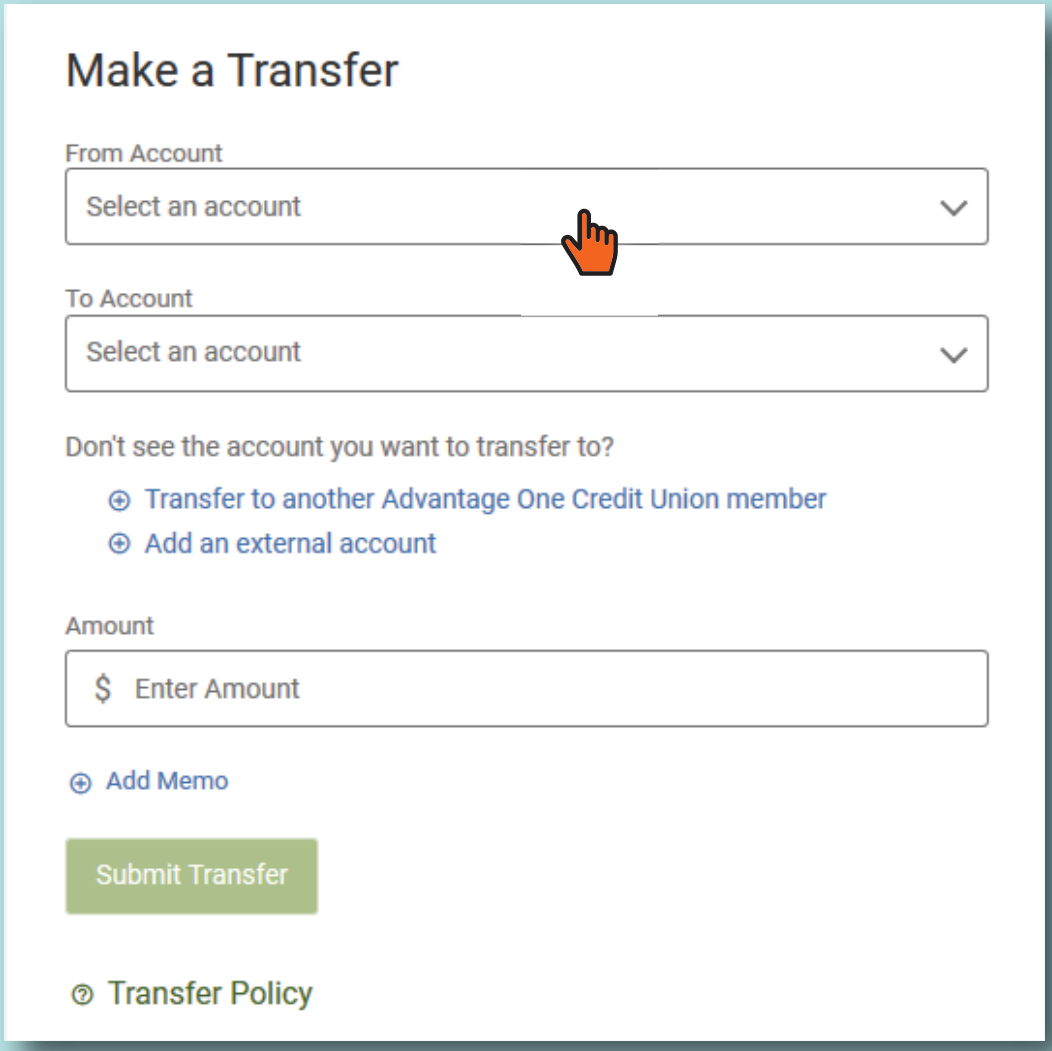
1. **Make a Transfer** - Transaction area where you will fill out the details of a new transfer
2. **Scheduled Transfers** - a short list of all of your scheduled transfers
3. **Recent Transfers** - another short summary of recent successful transfers

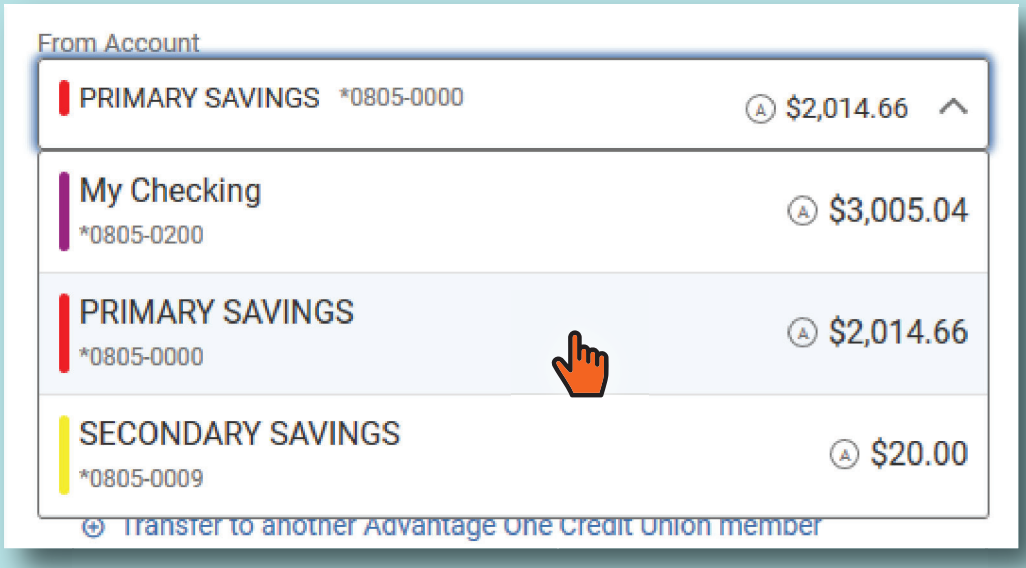
Let’s start a new transfer by turning our attention to the “Make a Transfer” area.



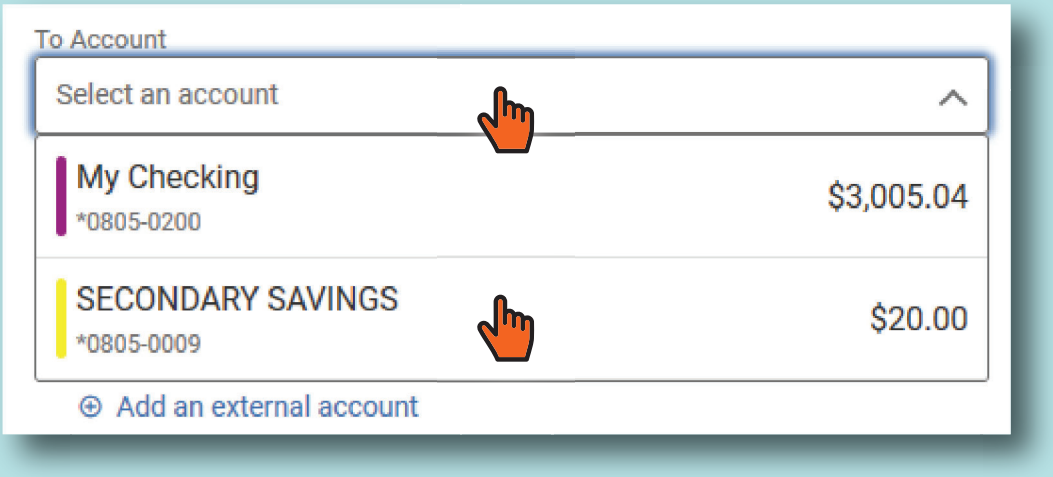
The first time you use transfers, you should read the Transfer Policy, which is linked in the lower left-hand corner of the "Make a Transfer" area.

The top option "From Account" lets you determine which account to pull money from to fund the transfer. Select an account from the list. For this example, we'll chose the Primary Savings. *(View our Advanced Transfers Guide to learn how to add external accounts.)*





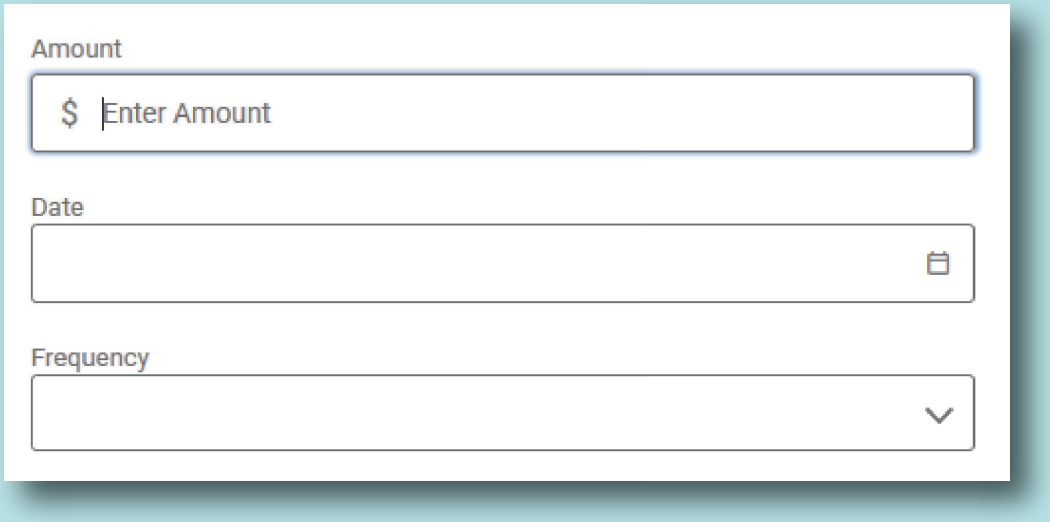
Next select the account that you wish to transfer funds to. Under “To Account” we will click in the “Select an account” box and select an account.



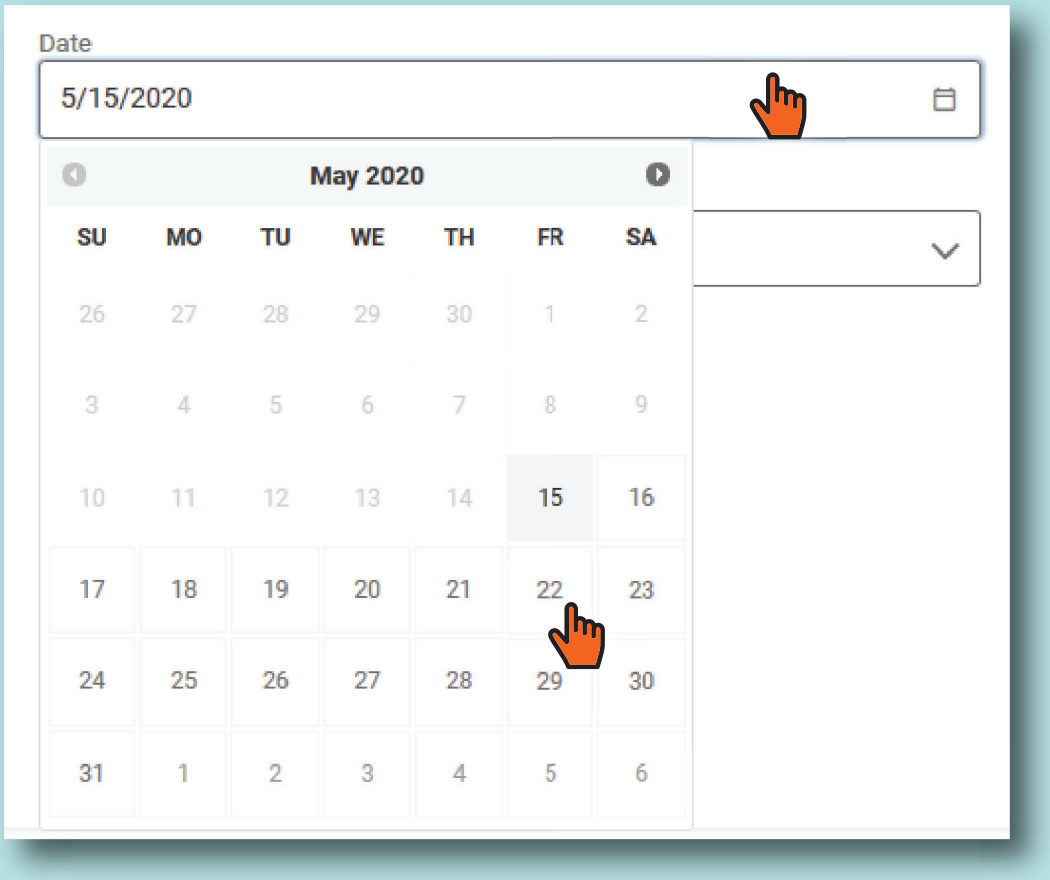
To set up external accounts, please see our Advanced Transfers Guide.

Once you have filled out the To and From account selections, the Amount, date and Frequency fields become available.

Simply click in the amount field and type in the dollar amount you wish to move from one account to another. There are no preset amounts like those that exist in the Quick Transfer screen.



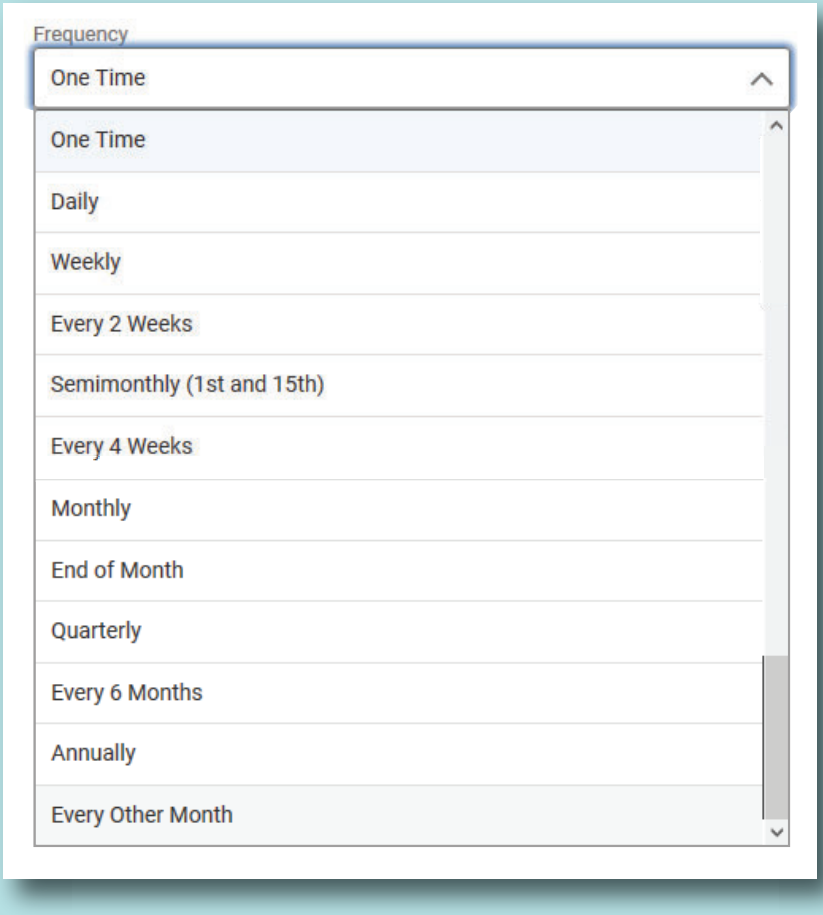
We continue in this section by filling out a date. You may type in the date or click the button to be presented with a full monthly calendar. Click a date in the calendar and you're ready to move to the next step. Most times transfers are available immediately. You cannot select a date in the past. Being able to schedule a payment in the future, and even to set it as a recurring payment can save you from late fees and free up a lot of time. Imagine never having to set up the same transaction over and over again, month after month?



Next we will choose the Frequency of the transfer. The frequency has a wide range of possible values for you to choose from.

Click in the Frequency window, and you will see the following options:

- **One Time** - occurs once and stops
- **Daily** - occurs every day until the end date
- **Weekly** - occurs once per week on a specific day
  (Ex. Every Wednesday until the end date, etc.)
- **Every 2 Weeks** - occurs every 2 Weeks on a specific day
  (Ex. Every other Tuesday, etc.)
- **Semi-Monthly** - occurs on the 1st and 15th of each month
  (Transfers are Date specific, not Day of the Week specific.)
- **Every 4 Weeks** - occurs every 4 weeks
  (This may result in two transfers in one month and one in the next.)
- **Monthly** - occurs on the same date every month
  (Ex. May 12th, June 12th, July 12th, etc.)
- **End of Month** - occurs on the last day of the month
  (Ex. February 29th, March 31st, April 30th, etc.)
- **Quarterly** - occurs on the same date each quarter.
  (Ex. May 22nd, August 22nd, November 22nd, February 22nd, etc.)
- **Every 6 Months** - occurs once every 6 months on the same date
  (Ex. May 22nd, November 22nd, etc.)
- **Annually** - occurs once per year on the same date each year
  (Ex. May 22, 2020, May 22, 2021, etc.)
- **Every Other Month** - occurs every other month on the same date
  (Ex. May 22nd, July 22nd, etc.)



Choosing a Frequency other than One Time will automatically display your Ending options.

End options are:

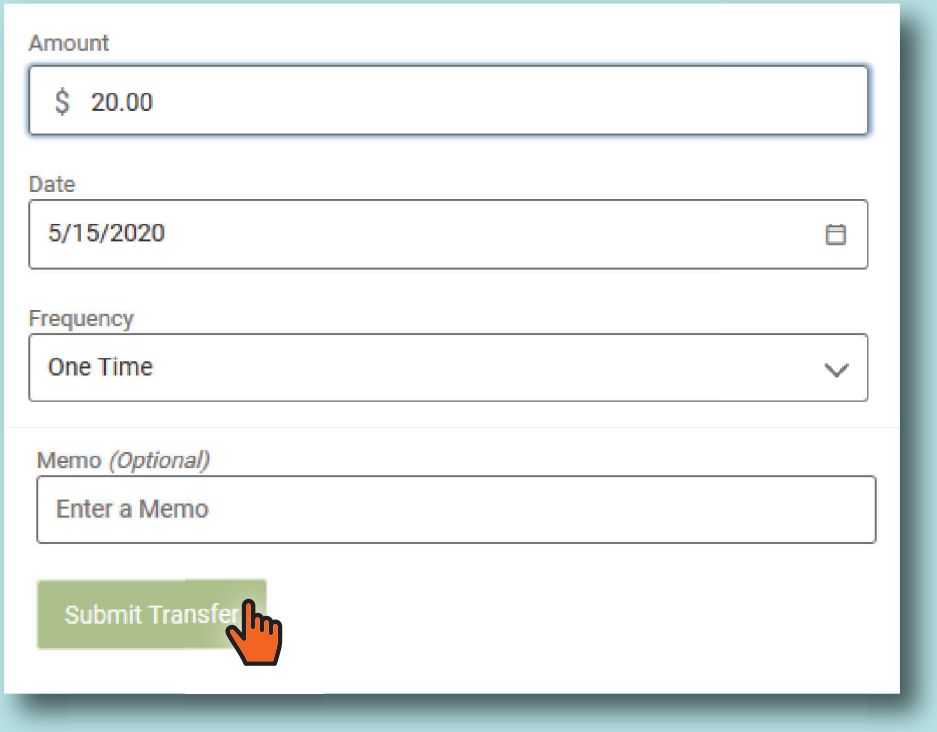
Never -
You will have to manually stop the transfers.

On -
Stops the transfers on a future date you select.

After -
Stops the transfers after a set number of occurrences, like 4, 12, 24, etc. This is a great choice if you are transferring money to a loan with a set payment schedule.

Finally, you will get the option to add a memo to the transfer. We highly recommend using the memo function to remind yourself what the transfer was for. This is especially helpful for recurring transfers that may span long time periods.

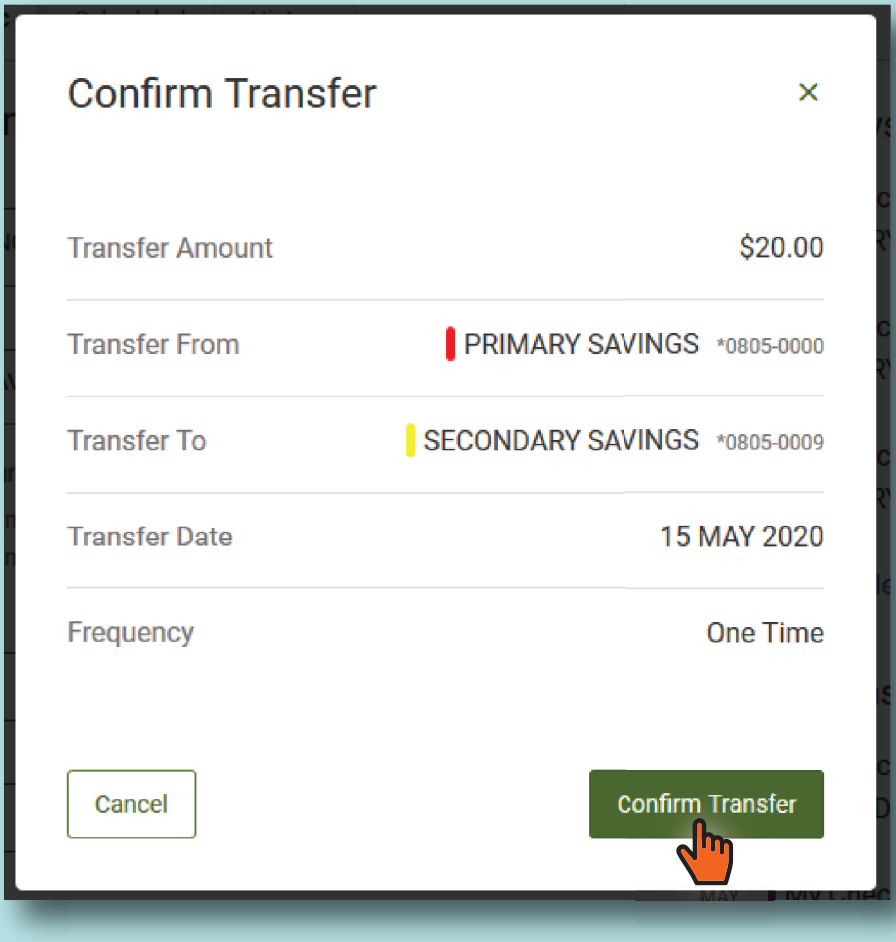
Click “Submit Transfer” to proceed.



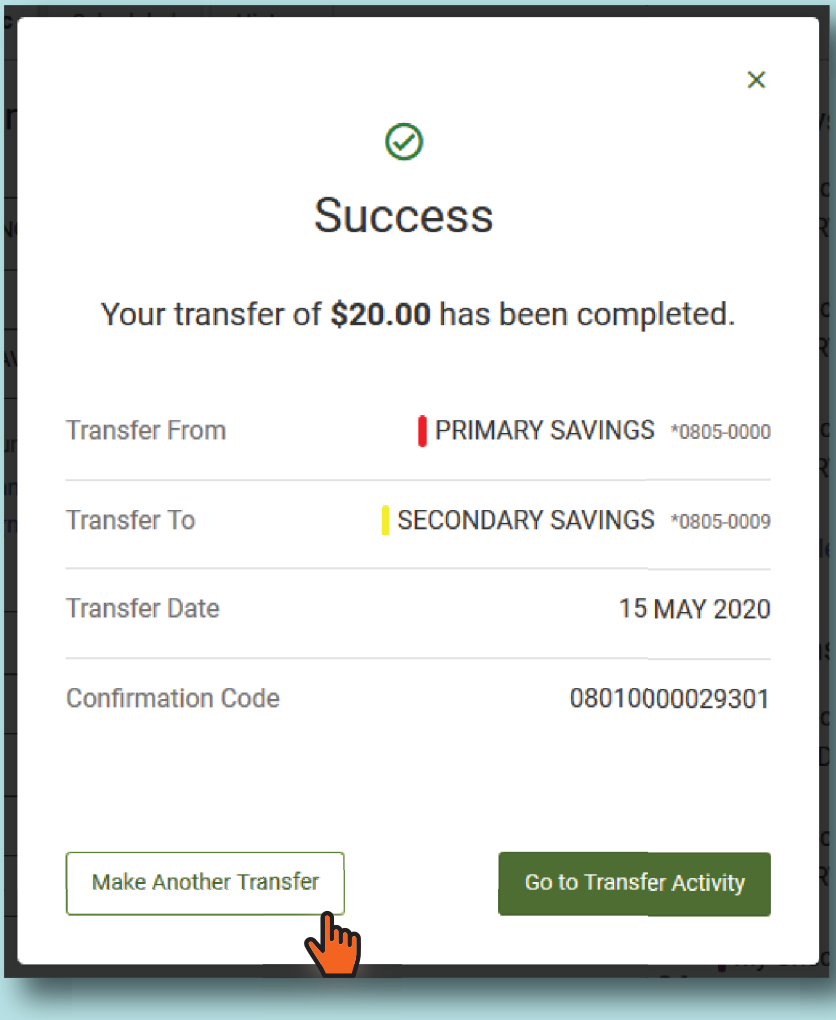
You will be presented with a confirmation screen. Review it carefully.

If you wish to change any aspect, you may click “Cancel”. Clicking cancel does not make you start from scratch, rather you are returned to the previous step to edit and continue.

If the transaction is correct, click “Confirm Transfer” to continue.



Once you confirm your transfer, you will be presented with a “Success” summary screen. The Success pop-up will remind you what account your transferred funds are coming from, what account they are going to, the date the transfer is scheduled for and your confirmation code. The confirmation code is useful if there is ever an issue with the transfer, as it is a permanent identifier for this particular transaction.



At the bottom of the success screen you are presented with two options. If you need to set up another transfer, click “Make Another Transfer” and you will start the process over for a new transfer.

Clicking “Go to Transfer Activity” will take you to the Transfer Activity page, which is covered in our Quick Transfers Guide.

Finally, you may simply click the “X” in the upper right corner to dismiss the Success pop-up.

To get the full benefit of our powerful new Transfer functionality, you may wish to import a savings or checking account from another financial institution or transfer funds to another Advantage One member. These functions are covered in-depth in our Advanced Transfers Guide.