

AOCU 2.0 ONLINE BANKING

QUICK TRANSFERS



FOR MORE UPGRADE DETAILS VISIT [MYAOCU.COM/AOCU2](https://myaocu.com/aocu2)

Our new Transfer capability lets you move money between:

- AOCU checking and savings accounts
- AOCU savings or checking accounts to certain AOCU loans
- AOCU accounts and external savings or checking accounts

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.*

ADVANTAGE ONE CREDIT UNION

THE OPEN ROAD IS CALLING, & SO IS YOUR \$100 CASH BACK!
LEARN MORE

Jessica

Dashboard

Accounts ⚙️

Account Type	Balance
Checking	\$3,025.04
My Checking *0805-0200	\$3,025.04
Savings	\$2,019.66
PRIMARY SAVINGS *0805-0000	\$2,019.66
SECONDARY SAVINGS *0805-0009	\$0.00

Available Balance

Last 7 days ⚙️

- 1 account alert
- Logged in 30 times
- 2 new payees

Next 3 days ⚙️

- 1 transfer \$100.00

LinkExternalAccounts

Get Started

MORTGAGES made easy

There are a number of tabs on the Transfers screen.

- **Quick** - This is an ATM style transfer for simple transfers from one registered account to another.
- **Classic** - Classic is a more comprehensive transfer screen with advanced capabilities beyond simple account to account transfer. Features include scheduled transfers, member to member transfers, external account transfer setup and more. See our Classic Transfers Guide for more details
- **Scheduled** - The scheduled tab shows you all you need to know about scheduled transfers in a convenient calendar view. You'll be able to see at a glance what transfers are pending, which have already occurred, and more. Dates with dots indicate that a transfer is present. Click on the date to learn more.
- **History** - History will show you all of your completed transfers, and provide details on dates, amounts and the sending and receiving accounts.

You should arrive on the Quick tab when transfers open, but if you explored along with the last paragraph, simply click on Quick to get started with our first example transfer.

As mentioned above, Quick transfer is set up to be very quick. Start by choosing your from or funding account on the left side of the screen.

The screenshot shows the Advantage One Credit Union mobile app interface. At the top, there is a banner for a \$100 cash back offer. Below the banner is the user's name, Jessica. The main content area is titled "Transfers" and has four tabs: Quick, Classic, Scheduled, and History. The "Quick" tab is selected. Below the tabs, there is a "Quick Transfer" section with a "Transfer Policy" link. A date indicator shows "Today 15 MAY 2020". The transfer form is divided into "From", "Amount", and "To" sections. The "From" section has three options: My Checking (\$3,025.04), PRIMARY SAVINGS (\$2,014.66), and SECONDARY SAVINGS (\$0.00). The "Amount" section has a grid of buttons for \$20, \$40, \$50, \$60, \$80, \$100, \$200, \$300, \$400, and \$500. The "To" section has three options: My Checking (\$3,025.04), PRIMARY SAVINGS (\$2,019.66), and SECONDARY SAVINGS (\$0.00). A "Submit Transfer" button is at the bottom right.

ADVANTAGE ONE CREDIT UNION

THE OPEN ROAD IS CALLING, & SO IS YOUR \$100 CASH BACK!
LEARN MORE

Jessica

Transfers

Quick Classic Scheduled History

Quick Transfer

For more options go to the classic tab >

Today
15 MAY 2020

From	Amount	To
My Checking *0805-0200 \$3,025.04	\$20	My Checking *0805-0200 \$3,025.04
PRIMARY SAVINGS *0805-0000 \$2,014.66	\$50	PRIMARY SAVINGS *0805-0000 \$2,019.66
SECONDARY SAVINGS *0805-0009 \$0.00	\$80	SECONDARY SAVINGS *0805-0009 \$0.00
	\$200	
	\$400	
	\$500	

Submit Transfer

Click an account from the "From" column on the left.

Transfers

Help

Quick Classic Scheduled History

Quick Transfer

Transfer Policy

For more options go to the classic tab >

Today
15 MAY 2020

From	Amount	To
My Checking *0805-0200 \$3,025.04	\$20	My Checking *0805-0200 \$3,025.04
PRIMARY SAVINGS *0805-0000 \$2,014.66	\$50	PRIMARY SAVINGS *0805-0000 \$2,019.66
SECONDARY SAVINGS *0805-0009 \$0.00	\$80	SECONDARY SAVINGS *0805-0009 \$0.00
	\$200	
	\$300	

As soon as you click a funding account, you will notice a floating transfer summary starts to build at the bottom of the screen. This serves as a double check for you as you do your transfer and where you will approve the transfer.

From
My Checking *0805-0200

Submit Transfer

Next we'll choose an amount.

The center column is for the amount you wish to transfer. You can select one of the predefined amounts, or type in a custom amount at the bottom of the column. You will see whatever amount you added appear in the transfer summary bar at the bottom.

Transfers

Help

Quick Classic Scheduled History

Quick Transfer

Transfer Policy

For more options go to the classic tab >

Today
15 MAY 2020

From	Amount	To
My Checking *0805-0200 \$3,025.04	\$20	My Checking *0805-0200 \$3,025.04
PRIMARY SAVINGS *0805-0000 \$2,014.66	\$50	PRIMARY SAVINGS *0805-0000 \$2,019.66
SECONDARY SAVINGS *0805-0009 \$0.00	\$80	SECONDARY SAVINGS *0805-0009 \$0.00
	\$200	
	\$400	

From: My Checking *0805-0200 Amount: 20.00 Submit Transfer

Amount

\$20	\$40
\$50	\$60
\$80	\$100
\$200	\$300
\$400	\$500
\$1,000	\$2,000
\$3,000	\$4,000
\$5,000	

Custom Amount

\$ Enter Amount

To the left is the complete Amount Menu in Quick Transfers. You can click to select a predefined amount from \$20 to \$5,000 which makes transfers quicker and easier. Custom Amount is also available at the bottom if none of the predefined amounts match your desired transfer amount.

Next select a "To" account from the right-hand column. Review your transfer details in the transfer summary bar at the bottom of the page. When your transfer looks correct, select Submit Transfer.

Today
15 MAY 2020

From	Amount	To
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> My Checking Ⓢ \$3,025.04 <small>*0805-0200</small></div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> PRIMARY SAVINGS Ⓢ \$2,014.66 <small>*0805-0000</small></div> <div style="border: 1px solid #ccc; padding: 5px;"> SECONDARY SAVINGS Ⓢ \$0.00 <small>*0805-0009</small></div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$20</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$40</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$50</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$60</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$80</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$100</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$200</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$300</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$400</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$500</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$1,000</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$2,000</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$3,000</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$4,000</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">\$5,000</div> <p style="font-size: small; margin-top: 5px;">Custom Amount</p> <div style="border: 1px solid #ccc; padding: 5px; width: 100%;">\$ Enter Amount</div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> My Checking \$3,025.04 <small>*0805-0200</small></div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> PRIMARY SAVINGS \$2,019.66 <small>*0805-0000</small></div> <div style="border: 1px solid #ccc; padding: 5px;"> SECONDARY SAVINGS \$0.00 <small>*0805-0009</small></div>

From

| My Checking *0805-0200

Amount

20.00

To

| SECONDARY SAVINGS *0805-0009

Submit Transfer

After clicking Submit, you will be presented with final summary and asked to confirm the transfer request. Click the Confirm Transfer button to continue, or Cancel to return to the previous step of the process to make changes.

Confirm Transfer ×

Transfer Amount \$20.00

Transfer From My Checking *0805-0200

Transfer To SECONDARY SAVINGS *0805-0009


Transfer Date 15 MAY 2020

Frequency One Time

After confirming the transfer, you will be presented with a confirmation screen that will recap the transfer information for you. From here, you can simply click the “x” in the upper right hand corner to dismiss the window, click “Make Another Transfer” to start the process again, or “Go to Transfer Activity” to see a recap of all transfers.

Incidentally, clicking “Go to Transfer Activity” takes you to the Scheduled tab that was discussed earlier.

Success ×



Your transfer of **\$20.00** has been completed.

Transfer From My Checking *0805-0200

Transfer To SECONDARY SAVINGS *0805-0009

Transfer Date 15 MAY 2020

Confirmation Code 08010000029300

After clicking the “Go to Transfer Activity” option, we see the Scheduled tab. This tab shows us an overview of our upcoming transfers three months at a time, as well as specific information on each transfer in a list format at the bottom of the page.

You’ll notice that a few things are displayed in the calendar section. The first is the bolded number, May 19th in this case, and the second are the dots underneath certain dates. The bold indicates the current date. The dots indicate that there is a scheduled transfer for that date. The transfer information indicated by the dots is available in the list below the calendar section. Clicking on a dot will display that transfer information below. By default the transfers displayed below are in date order from soonest to latest.

The screenshot shows the 'Transfers' interface with a sidebar on the left containing navigation options: DASHBOARD, ACCOUNTS, TRANSFERS (highlighted), SAVINGS GOALS, BILL PAY, SAVVYMONEY, and MORE... The main content area is titled 'Transfers' and has tabs for 'Quick', 'Classic', 'Scheduled' (selected), and 'History'. Below the tabs is a section titled 'My Scheduled Transfers' with a 'Filter' dropdown. The calendar displays three months: May 2020, June 2020, and July 2020. In May, the 19th is bolded, and the 29th has a dot below it. In June, the 5th, 12th, 19th, and 26th have dots below them. In July, the 1st, 2nd, 3rd, and 4th have dots below them. A hand cursor is pointing at the 29th in May, and another is pointing at the 'Filter' dropdown.

The information at the bottom of the page provides a quick overview of the scheduled transfers. The information includes the date the transfer is scheduled for, the amount of the transfer and the “To” and “From” accounts for the transfer.

The screenshot shows a list of scheduled transfers. At the top right is a 'View All' link. The list has columns for DATE, AMOUNT, FROM, and TO. The first transfer is scheduled for MAY 20 2020 for \$25.00, moving from 'My Checking *0805-0200' to 'SECONDARY SAVINGS *0805-0009'. The second transfer is scheduled for MAY 25 2020 for \$100.00, moving from 'My Checking *0805-0200' to 'PRIMARY SAVINGS *0805-0000'. Both transfers are marked as 'SCHEDULED' and have edit and delete icons. At the bottom, there is a pagination control showing '5' items per page, '2 Transfer(s)', and a page indicator '1 of 1'.

You can use filters to display only those transfers that you wish by clicking the filter arrow and applying the filter attributes.

Quick Classic **Scheduled** History

My Scheduled Transfers Filter ^

From Account Search Dates

To Account

Clear All Apply Filter

May 2020 June 2020 July 2020

In addition to filters, you can also adjust how the list of your transfers displays by clicking the arrows next to the header titles of each column. You can sort by date, the amount, the account the transfer is coming from or the account the transfer is going to.

Finally at the end of each row, you have a few additional options. The first is to cancel the transfer (the trash can) or edit the transfer (the pencil). The cancel and edit features are only available prior to when the transfer initiates. Once the transfer is in progress, these two buttons will not function.

View All

DATE	AMOUNT	FROM	TO	
MAY 20 2020	\$25.00	My Checking *0805-0200	SECONDARY SAVINGS *0805-0009	SCHEDULED
MAY 25 2020	\$100.00 RECURRING	My Checking *0805-0200	PRIMARY SAVINGS *0805-0000	SCHEDULED

5 per page 2 Transfer(s) << < 1 of 1 > >>

At the bottom of your list of transfers, you will see the option to display more transfers per page, and also controls for stepping between pages.

Finally, at the top right of the section, you will see the option to View All transfers which will show you all of the unique transfers that you have scheduled. You will see any upcoming one-time transfers and the next occurrence of any reoccurring transfers that you have scheduled.

To view past transfer activity, click on the History tab. This will look very similar to the transfer summaries on the bottom of the scheduled tab. You will see your transfer date, amount and “To” and “From” accounts as well as the transfer status of Pending, Succeeded or Failed.

The major difference is that once a transfer has occurred, you are given more information about the transfers. You will also notice there is no ability to cancel or edit transfers from the History tab. All modifications to transfers must be done on the Scheduled tab.

Transfers

Quick Classic Scheduled **History**

My Transfer History

Filter ▾

DATE ▾	AMOUNT ▾	FROM	TO	
MAY 20 2020	\$25.00	My Checking *0805-0200	SECONDARY SAVINGS *0805-0009	SUCCEEDED ▾
MAY 19 2020	\$20.00	My Checking *0805-0200	SECONDARY SAVINGS *0805-0009	SUCCEEDED ▾
MAY 15 2020	\$20.00	PRIMARY SAVINGS *0805-0000	SECONDARY SAVINGS *0805-0009	SUCCEEDED ▾
MAY 15 2020	\$20.00	My Checking *0805-0200	SECONDARY SAVINGS *0805-0009	SUCCEEDED ▾

5 ▾ per page 16 Transfer(s) << < 1 of 4 > >>

Clicking the down arrow to the right of the row, next to the Succeeded/Failed indicator will bring up extra information regarding the transfer. You will still see date, amount and account information, but now you will also get a status message, which includes a Confirmation Number, assuming your transfer was successful, and will recap the frequency of the transfer.

Below you will see examples of both one-time and recurring transfers. Note in the second transfer that you will get start dates, next transfer date and end date, as well as the frequency.

MAY 20 2020	\$25.00	My Checking *0805-0200	SECONDARY SAVINGS *0805-0009	SUCCEEDED	^
Transfer From		My Checking *0805-0200			
Transfer To		SECONDARY SAVINGS *0805-0009			
Status Message		Success: (Confirmation # 08010000029584)			
Frequency		One Time			

MAY 04 2020	\$100.00 RECURRING	My Checking *0805-0200	PRIMARY SAVINGS *0805-0000	SUCCEEDED	^
Transfer From		My Checking *0805-0200			
Transfer To		PRIMARY SAVINGS *0805-0000			
Status Message		Success: (Confirmation # 08010000027453)			
Frequency		Weekly			
Start Date		5/4/2020			
Next Transfer Date		5/25/2020			
End Date		After 5 Occurrences			

If you wish to learn more about scheduling transfers and some of the more advanced features of the Classic Transfer tab, please view the Classic Transfers guide.