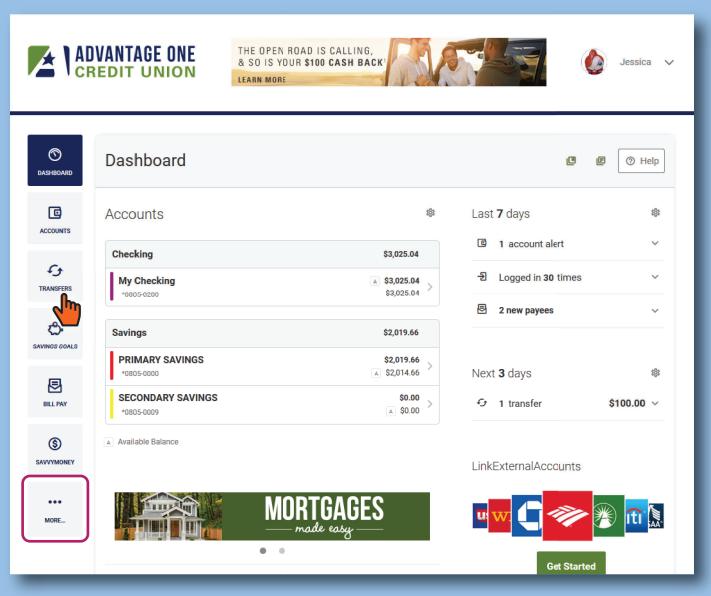# QUICK TRANSFERS

A
ADVANTAGE ONE
CREDIT UNION

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.*
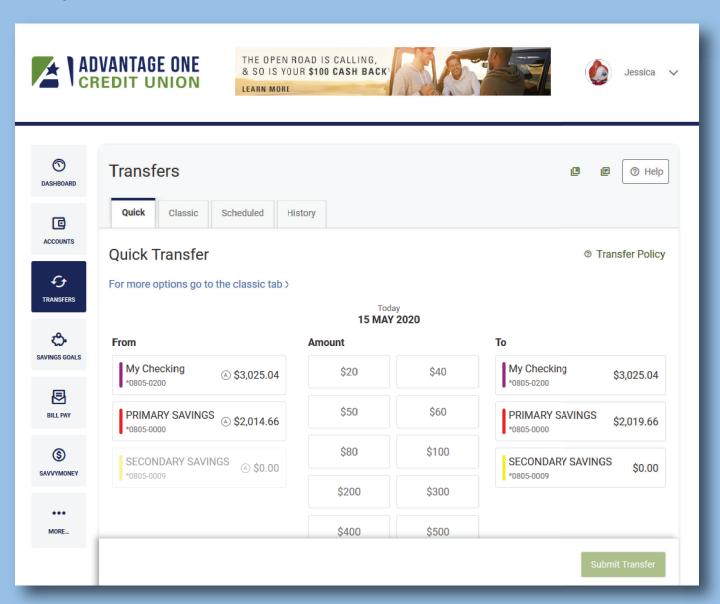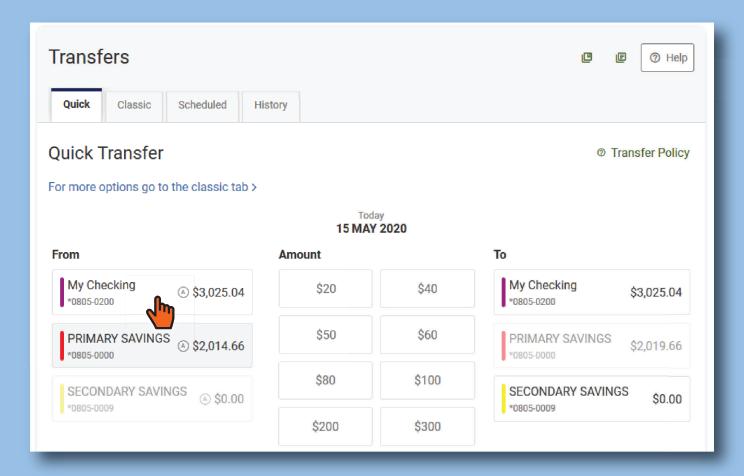
There are a number of tabs on the Transfers screen.

- **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.

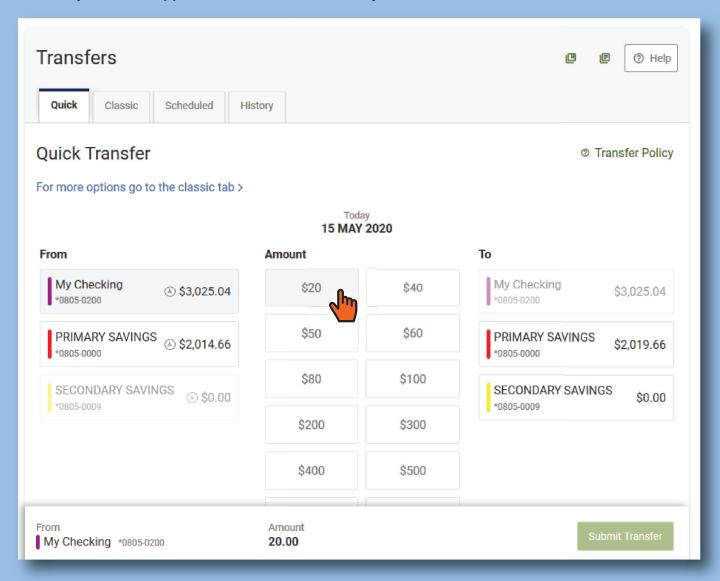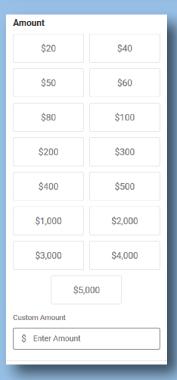**Click an account from the "From" column on the left.**

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.
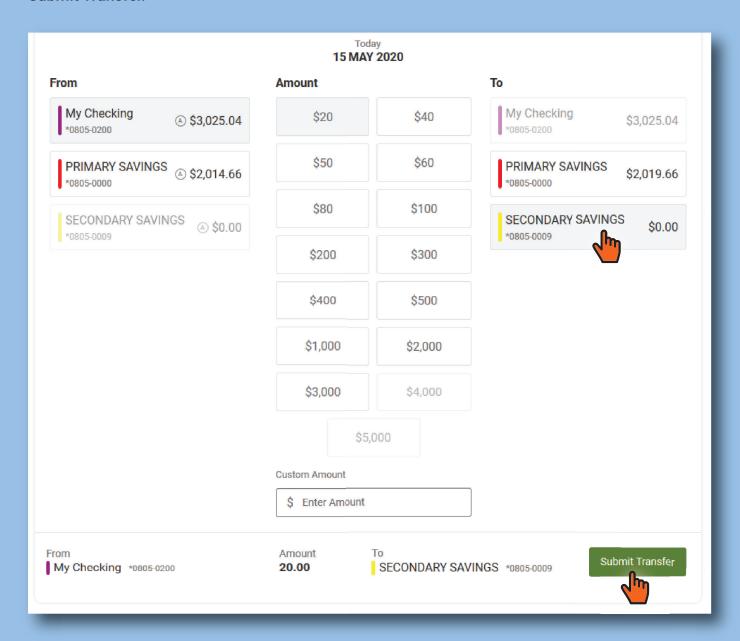

Next we'll choose an amount.

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

| Quick | Classic | Scheduled | History |

Quick Transfer

⑦ Transfer Policy

For more options go to the classic tab >

Today
15 MAY 2020

From

My Checking *0805-0200	Ⓐ $3,025.04
PRIMARY SAVINGS *0805-0000	Ⓐ $2,014.66
SECONDARY SAVINGS *0805-0009	Ⓐ $0.00

Amount

$20	$40
$50	$60
$80	$100
$200	$300
$400	$500

To

My Checking *0805-0200	$3,025.04
PRIMARY SAVINGS *0805-0000	$2,019.66
SECONDARY SAVINGS *0805-0009	$0.00

| From
❙ My Checking *0805-0200 | Amount
20.00 | **Submit Transfer** |

Amount

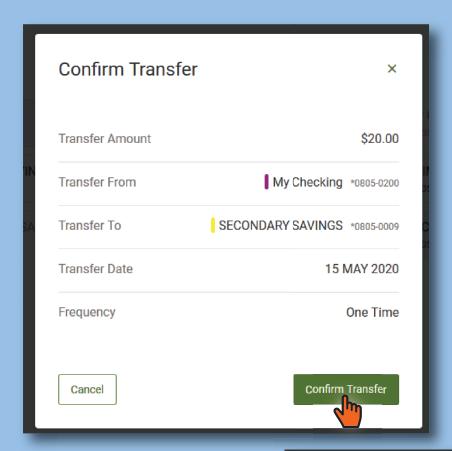| $20 | $40 |
$50	$60
$80	$100
$200	$300
$400	$500
$1,000	$2,000
$3,000	$4,000
$5,000	

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

My Checking *0805-0200	Ⓐ $3,025.04
PRIMARY SAVINGS *0805-0000	Ⓐ $2,014.66
SECONDARY SAVINGS *0805-0009	Ⓐ $0.00

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

My Checking *0805-0200	$3,025.04
PRIMARY SAVINGS *0805-0000	$2,019.66
SECONDARY SAVINGS *0805-0009	$0.00

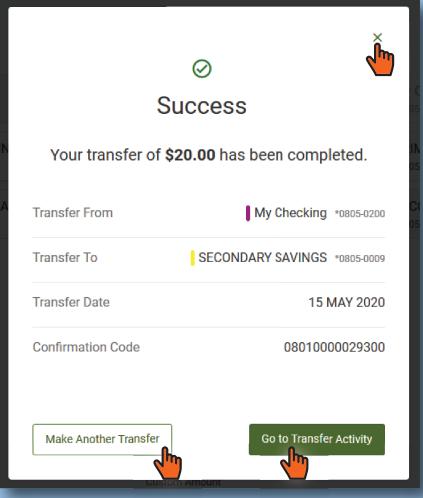| From | Amount | To | |
| My Checking *0805-0200 | 20.00 | SECONDARY SAVINGS *0805-0009 | Submit Transfer |

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

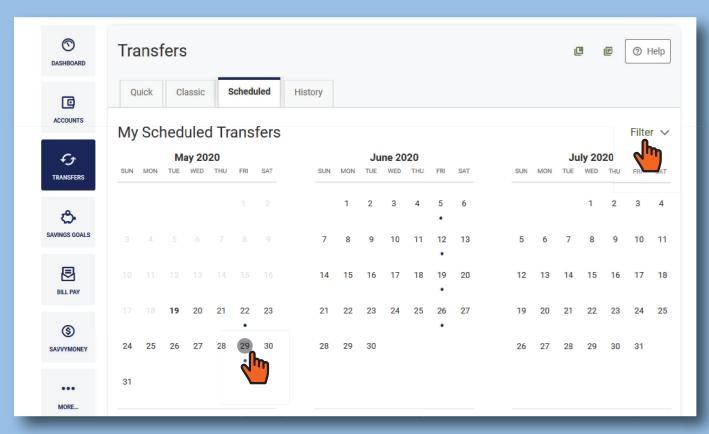Cancel   Confirm Transfer

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

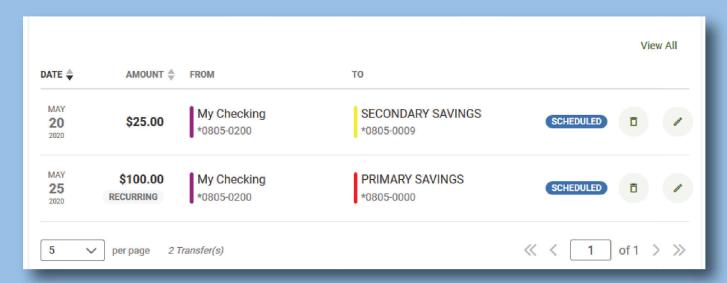Make Another Transfer   Go to Transfer Activity

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.
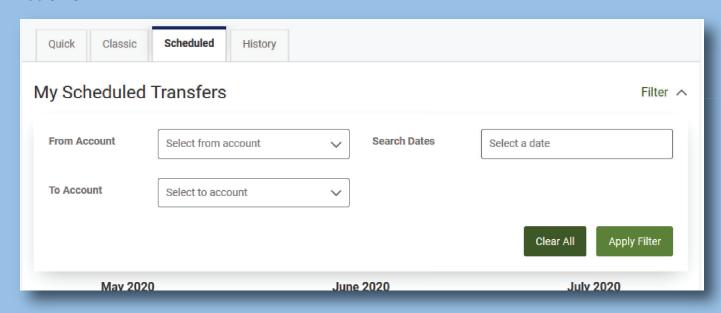
You'll notice that a few things are displayed in the calendar section. The first is the bolded number, May 19th in this case, and the second are the dots underneath certain dates. The bold indicates the current date. The dots indicate that there is a scheduled transfer for that date. The transfer information 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 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.
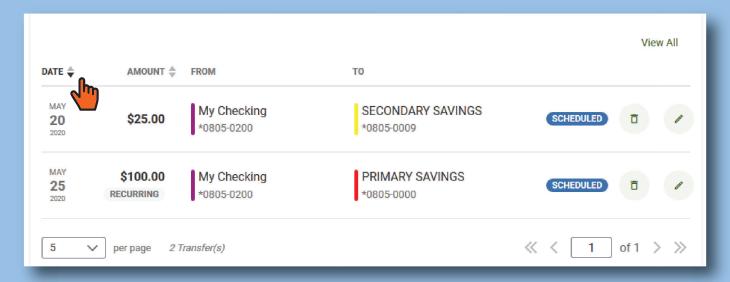
You can use filters to display only those transfers that you wish by clicking the filter arrow and applying the filter attributes.

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.

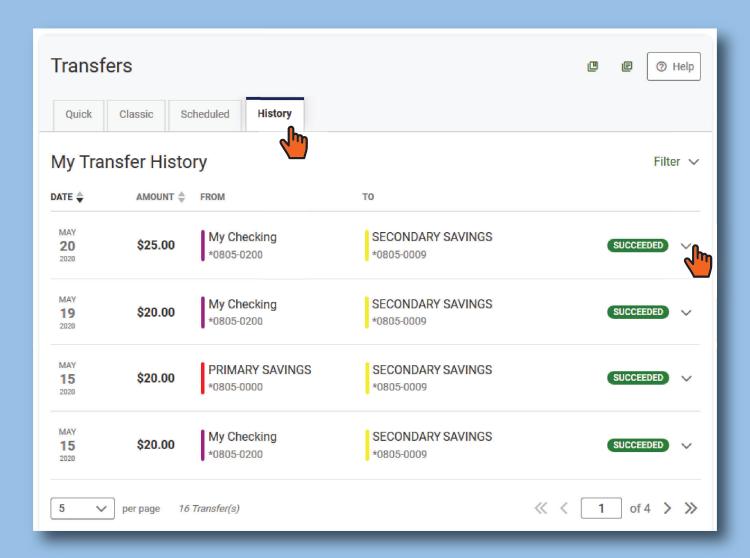At the bottom of your list of transfers, you will see the option to display more transfers per page, and also controls for stepping between pages.

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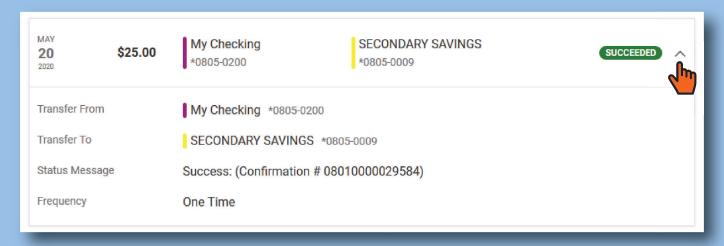
To view past transfer activity, click on the History tab. This will look very similar to the transfer summaries on the bottom of the scheduled tab. You will see your transfer date, amount and "To" and "From" accounts as well as the transfer status of Pending, Succeeded or Failed.

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

⧉ ⧉ ⓘ Help

| 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.