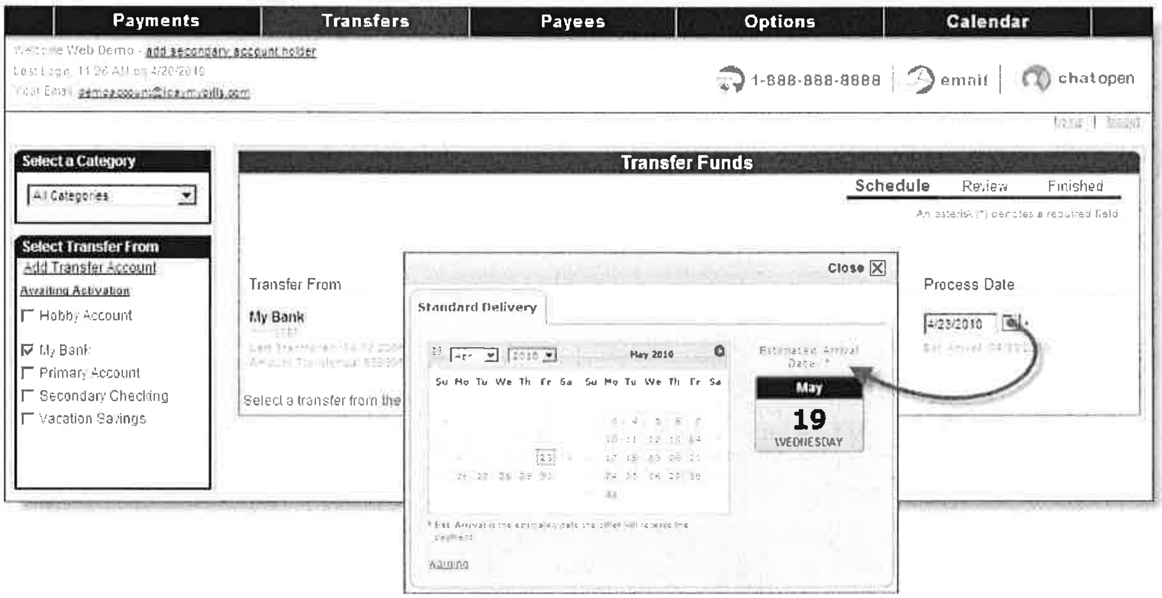
Section Three
Transfers Tab

SINGLE TRANSFER

Schedule a Single Transfer

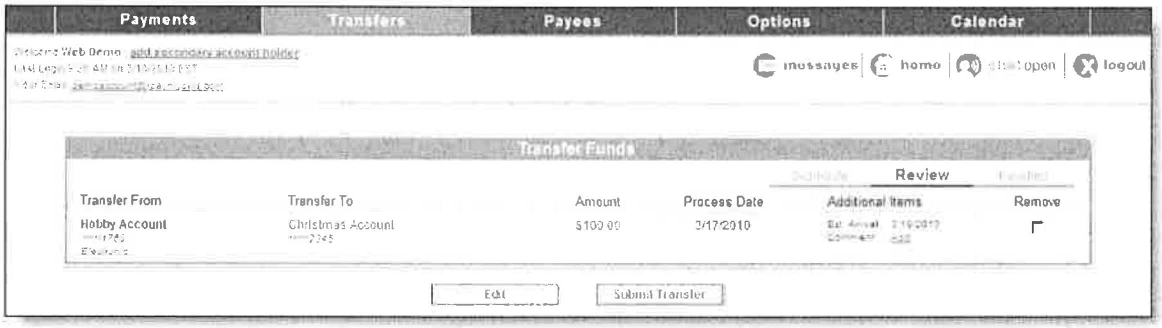


When your Financial Institution purchases the optional "Transfers" feature, you will be able to schedule transfers through your bill pay account. Follow these steps to schedule a "Single Transfer":

1. Select "Single Transfer" under the "Transfers" tab
2. Select your desired "Transfer From" account on the left of this screen
3. Select your desired "Transfer To" account
4. Enter your transfer "Amount"
5. Select a "Process Date" from the process date calendar (the steps here are the same as those detailed in the Payments section of this manual)
6. Select <Next> after entering this information

PLEASE NOTE: You are not able to "Rush" a Transfer

Single Transfer - Review

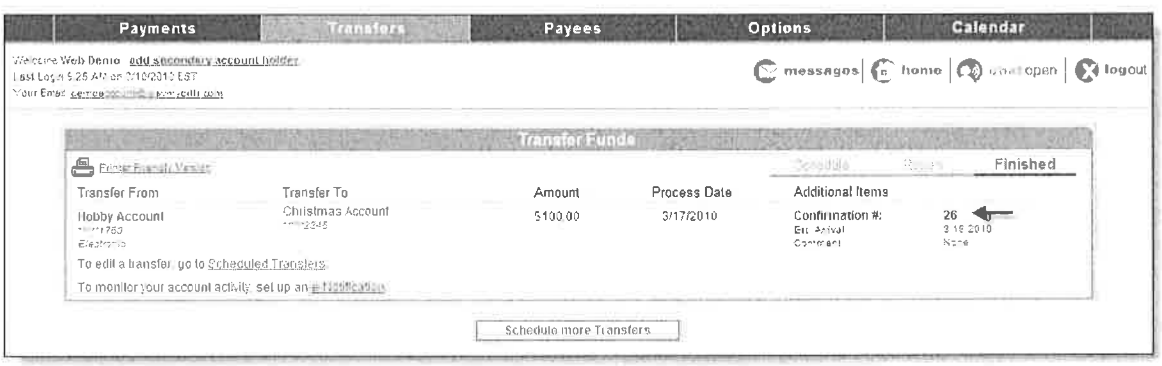


After entering your single transfer information you will be driven to the "Review" screen that is displayed above. This screen will display the following information:

- Transfer From (this is the account that funds will be transferred out of)
- Transfer To (this is the account that will receive the transfer funds)
- Amount
- Process Date (for this single transfer)
- Additional Items (Estimated Arrival Date)

You have the option to "Remove" a transfer from this screen by selecting the applicable checkbox, or you can select <Submit Transfer> to continue the Single Transfer Scheduling process.

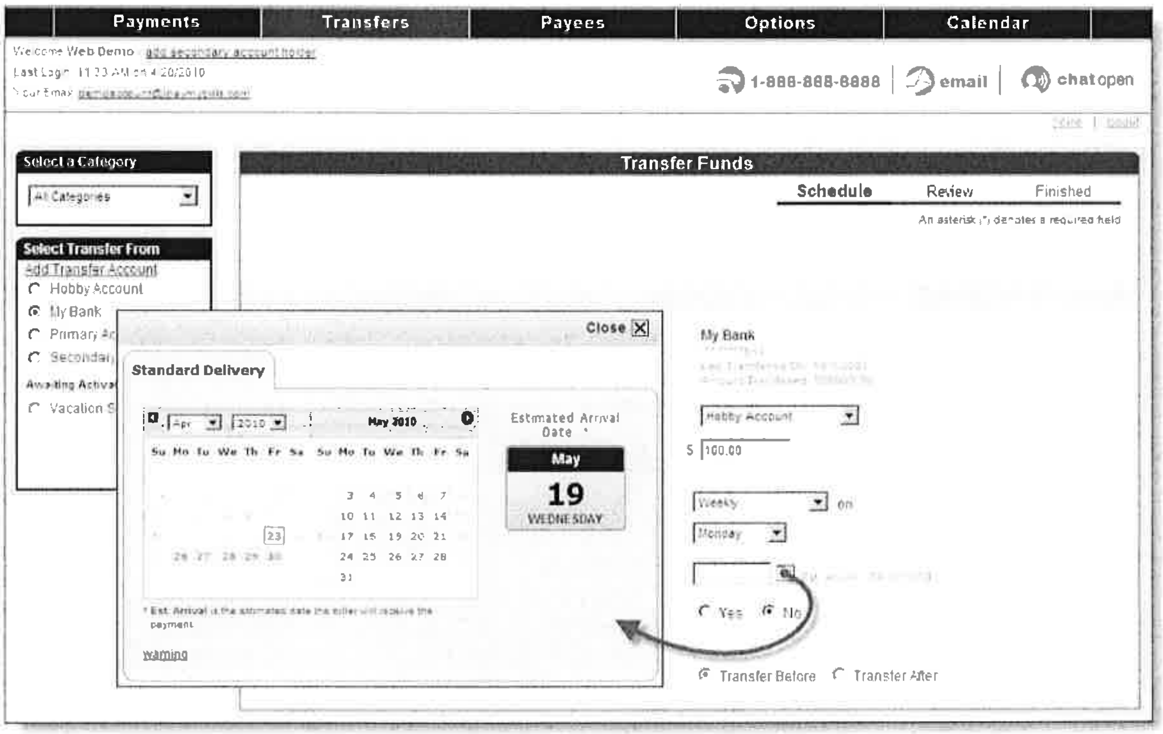
Single Transfer - Finished



After submitting the transfer/s you will be issued "Confirmation #'s" for each scheduled transfer/s on the "Finished" screen that is displayed above.

RECURRING TRANSFER

Schedule a Recurring Transfer



Your bill pay account allows you to schedule recurring transfers to accounts that you have added to your bill pay account. Follow these steps to schedule a recurring transfer:

1. Select “Recurring Transfer” under the “Transfers” tab
2. Select your desired “Transfer From” account
3. Select a “Transfer To” account
4. Enter a transfer “Amount”
5. Select your recurring transfer “Frequency”
6. Select the first process date for this recurring transfer series
7. Determine if the transfer series will end. If the series will end, enter an ending date or the number of transfers to process before ending the series
8. Determine if you want your recurring transfer to be “Transfer Before” or “Transfer After” if the transfer falls on a weekend or holiday, which are non-processing days
9. Select <Next>

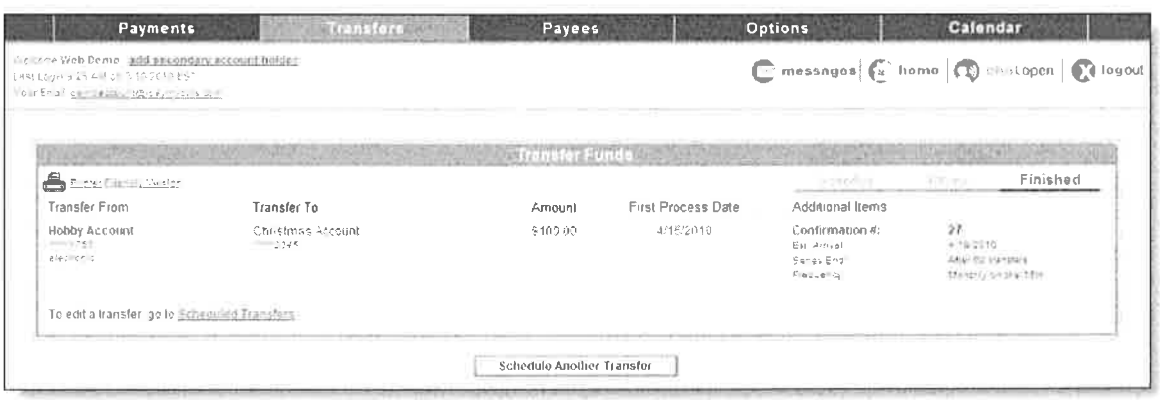
Recurring Transfer – Review

After entering your recurring transfer information you will be driven to the "Review" screen that is displayed above. This screen will display the following information:

- Transfer From (this is the account that funds will be transferred out of)
- Transfer To (this is the account that will receive the transfer funds)
- Amount
- First Process Date
- Additional Items (Estimated Arrival Date, Series End, Frequency)

If this information is correct select <Submit Payment> to continue the recurring transfer process.

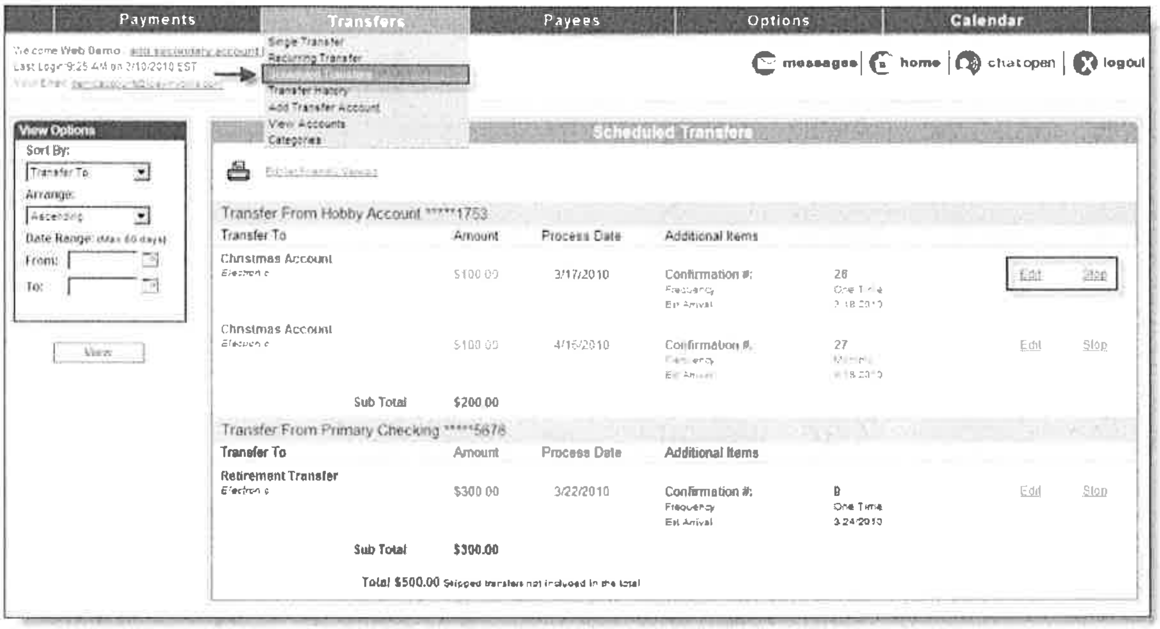
Recurring Transfer – Finished



After submitting the recurring transfer you will be issued a "Confirmation #" on the "Finished" screen that is displayed above.

SCHEDULED TRANSFERS

Scheduled Transfers Page



You will be able to search for your scheduled transfers in your bill pay product. A "Scheduled Transfers" search allows you to search for, edit, or stop transfers that have been scheduled but have not yet been processed. Follow these steps to initiate a scheduled transfer search:

1. Select "Scheduled Transfers" under the "Transfers" tab
2. Enter your search and display parameters
3. Select <View>

After successfully conducting your scheduled transfer search you will be presented with a screen similar to the one displayed above. On this screen you will be able to view the following information:

- Transfer To (Transfer account nickname will be displayed)
- Amount
- Process Date
- Additional Items (Confirmation #, Frequency, Estimated Arrival Date)
- Edit
- Stop
- Transfer Amount Sub Total
- Total

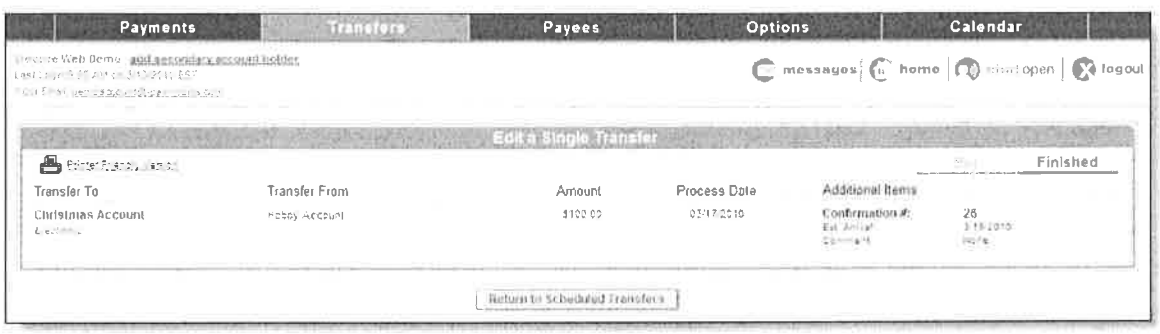
Scheduled Transfers – Edit a Single Transfer

If you choose the "Edit" link beside a scheduled single transfer you will be presented with this "Edit a Single Transfer" screen. You will be able to edit the following transfer information:

- Transfer From account
- Amount
- Process Date

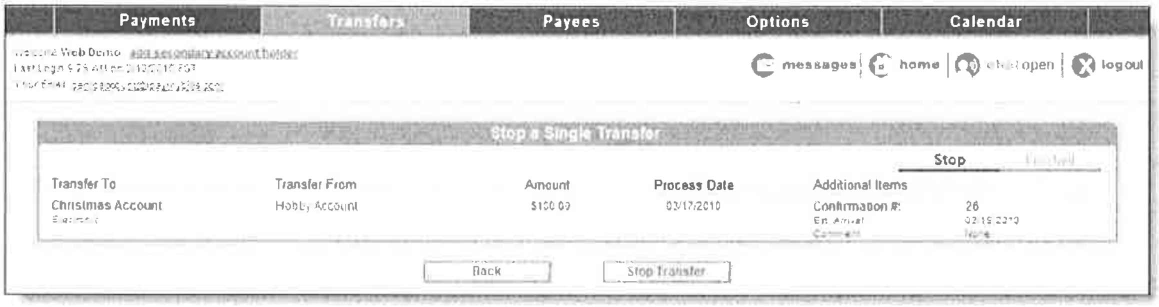
The Transfer To and Confirmation #'s are not able to be edited. After making the appropriate and desired edits select <Submit Changes>.

Scheduled Transfers – Finished Editing a Single Transfer



All of the edits that you made will be displayed on the "Finished" screen. Your single transfer is still scheduled and will process on the day that you chose, in the amount that you entered.

Scheduled Transfers – Stop a Single Transfer



If you choose the "Stop" link beside a scheduled single transfer you will be presented with this "Stop a Single Transfer" screen. You will be able to stop the scheduled transfer by selecting the <Stop Transfer> button.

Scheduled Transfers – Single Transfer is Stopped - Finished

After selecting the <Stop Transfer> button you will be directed to this "Finished" screen.