
Section Three

Transfers Tab

SINGLE TRANSFER

Schedule a Single Transfer

The screenshot displays the 'Transfer Funds' web application. At the top, there is a navigation bar with tabs: Payments, Transfers, Payees, Options, and Calendar. Below this, a header area shows a welcome message, login information, and contact details (1-888-888-8888, email, chatopen). The main content area is titled 'Transfer Funds' and has three sub-tabs: Schedule, Review, and Finished. The 'Schedule' tab is active, showing a form to schedule a transfer. On the left, there are two sections: 'Select a Category' with a dropdown menu, and 'Select Transfer From' with a list of accounts including 'My Bank' (checked), 'Hobby Account', 'Primary Account', 'Secondary Checking', and 'Vacation Savings'. The main form area shows 'Transfer From' as 'My Bank' and a 'Standard Delivery' calendar for May 2010. A 'Process Date' field is set to 5/23/2010. A red arrow points from the 'Process Date' field to the calendar date 19 (Wednesday). A message at the bottom right states: 'An asterisk (*) denotes a required field'.

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

Transfer Funds					
				Schedule	Review
Transfer From	Transfer To	Amount	Process Date	Additional Items	Remove
Hobby Account ****1785 Electronic	Christmas Account ****2545	\$100.00	3/17/2010	Est. Arrival: 3/19/2010 Comment: 000	<input type="checkbox"/>

[Edit](#) [Submit Transfer](#)

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

Transfer Funds						
				Schedule	Review	Finished
Transfer From	Transfer To	Amount	Process Date	Additional Items		
Hobby Account ****1785 Electronic	Christmas Account ****2545	\$100.00	3/17/2010	Confirmation #: 26 Est. Arrival: 3/19/2010 Comment: None	<input checked="" type="checkbox"/>	

[Schedule more Transfers](#)

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

The screenshot displays the 'Transfer Funds' interface with the 'Schedule' tab selected. A 'Standard Delivery' calendar pop-up is open, showing May 2010 with the 19th (Wednesday) selected as the estimated arrival date. The main form includes fields for 'Transfer From' (My Bank), 'Transfer To' (Hobby Account), 'Amount' (\$100.00), 'Frequency' (Weekly), and 'Day' (Monday). A 'Warning' message at the bottom states: 'Est. Arrival is the estimated date the biller will receive the payment.'

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

Transfer Funds				Schedule	Review	Finish
Transfer From	Transfer To	Amount	First Process Date	Additional Items		
hobby account	christmas account	\$100.00	4/15/2010	Est. Arrival: 4/16/2010 Comment: Add Series End: After 60 transfers Frequency: Monthly on the 15th		

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

Transfer Funds				Schedule	Review	Finished
Transfer From	Transfer To	Amount	First Process Date	Additional Items		
Hobby Account	Christmas Account	\$100.00	4/15/2010	Confirmation #: 27 Est. Arrival: 4/16/2010 Series End: After 60 transfers Frequency: Monthly on the 15th		

To edit a transfer, go to [Scheduled Transfers](#).

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

SCHEDULED TRANSFERS

Scheduled Transfers Page

The screenshot displays the 'Scheduled Transfers' page. At the top, there are navigation tabs: Payments, Transfers (selected), Payees, Options, and Calendar. Below the tabs, a user login area shows 'Welcome Web Demo', 'Last Login: 9:25 AM on 2/10/2010 EST', and 'Your Email: [redacted]'. A dropdown menu under 'Transfers' is open, showing options: Single Transfer, Recurring Transfer, Transfer History, Add Transfer Account, View Accounts, and Categories. The 'Scheduled Transfers' section is divided into two main transfer types: 'Transfer From Hobby Account *****1753' and 'Transfer From Primary Checking *****5678'. Each type has a table of scheduled transfers with columns: Transfer To, Amount, Process Date, and Additional Items. The 'Hobby Account' transfers are to 'Christmas Account' for \$100.00 each, with process dates 3/17/2010 and 4/15/2010. The 'Primary Checking' transfer is a 'Retirement Transfer' for \$300.00 on 3/22/2010. Sub-totals are shown for each transfer type, and a grand total of \$500.00 is displayed at the bottom.

Transfer To	Amount	Process Date	Additional Items
Transfer From Hobby Account *****1753			
Christmas Account	\$100.00	3/17/2010	Confirmation #: 28 Frequency: One Time Est. Arrival: 3/18/2010
Christmas Account	\$100.00	4/15/2010	Confirmation #: 27 Frequency: Monthly Est. Arrival: 4/16/2010
Sub Total		\$200.00	
Transfer From Primary Checking *****5678			
Retirement Transfer	\$300.00	3/22/2010	Confirmation #: 0 Frequency: One Time Est. Arrival: 3/24/2010
Sub Total		\$300.00	
Total		\$500.00	Skipped transfers not included in the total

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

The screenshot shows the 'Edit a Single Transfer' interface. At the top, there are navigation tabs: Payments, Transfers (selected), Payees, Options, and Calendar. Below the tabs, there's a user information bar with links for messages, home, client open, and logout. The main content area is titled 'Edit a Single Transfer' and contains a form with the following fields:

Transfer To	Transfer From	Amount	Process Date	Additional Items
Christmas Account Electronic	Hobby Account	\$ 100.00	03/17/2010	Confirmation #: 26 Est. Amount: 03/19/2010 Comments: 5/10

At the bottom of the form, there are two buttons: 'Back' and 'Submit Changes'.

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

The screenshot shows the 'Finished' screen after editing a single transfer. The interface is similar to the previous screen, but the status is now 'Finished'. The main content area is titled 'Edit a Single Transfer' and contains the same form fields as before:

Transfer To	Transfer From	Amount	Process Date	Additional Items
Christmas Account Electronic	Hobby Account	\$100.00	03/17/2010	Confirmation #: 26 Est. Amount: 03/19/2010 Comments: 5/10

At the bottom of the form, there is a button labeled 'Return to Scheduled Transfers'.

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

The screenshot shows a web application interface with a top navigation bar containing tabs: Payments, Transfers (selected), Payees, Options, and Calendar. Below the navigation bar, there is a header area with user information: 'Welcome Web Demo', 'add secondary account holder', 'Last Login: 9:25 AM on 03/10/2010 EST', and 'Your Email: jacob@2000.com'. To the right of the header are links for 'messages', 'home', 'chat open', and 'logout'. The main content area is titled 'Stop a Single Transfer'. It contains a table with the following data:

Transfer To	Transfer From	Amount	Process Date	Additional Items	Stop
Christmas Account Electronic	Hobby Account	\$100.00	03/17/2010	Confirmation #: 26 Ext. Arrival: 03/15/2010 Comment: None	Stop

At the bottom of the screen, there are two buttons: 'Back' and 'Stop 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

The screenshot shows the same web application interface as the previous one, but the main content area is now titled 'Finished'. The table data is the same as in the previous screenshot, but the 'Stop' button has been replaced with a 'Finished' button. The 'Additional Items' column now includes 'Ext. Arrival: 03/15/2010' and 'Delivery: Standard'. At the bottom of the screen, there is a single button labeled 'Return to Scheduled Transfers'.

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