

Business Banking enables users to easily initiate and schedule various types of transfers to and from accounts on your host system, including:

- One-time immediate transfers
- One-time future-dated transfers
- Recurring transfers
- Loan payments and advances

Internal transfer functionality is one of the two main sections under Move Money.

My Accounts	Move Money	Additional Services	Reports
	Transfers		ACH/Wire Payments
	Make a Transfer		Make/Collect a payment
	Request Loan Advance		Upload ACH pass-through file
	Make Loan Payment		Manage payment templates
	Scheduled Transfers		Scheduled payments
			Import Recipient Information
			Manage Import File Definitions

- The first three options in the Transfers menu open the same pop-up window.
- A user sees these options only if they have permission to perform internal transfers.

Cross-TIN transfers

Business Banking allows for cross-TIN transfers *as long as its supported by the FI's host*. The TINs must be associated with the business profile, i.e. cross-member transfers are not supported.

Request a Loan Advance and Make a Loan Payment:

- Both open the same pop-up window as the Make a Transfer option.
- These options show to the Primary Admin and Secondary Admin(s) even if the business doesn't have a loan account.
- These options are suppressed for users who do not have loan account permission.

Make a Transfer:

1. Select the **From Tax ID and From Account.**
 - The Tax ID fields display only when the business has more than one TIN established in Admin Platform.
2. Select the **To Tax ID (if supported) and To Account.**
3. **Date** defaults to current day, can select a day up one year out.
 - Current day transfers cannot be cancelled or edited once confirmed.
4. Make it a **recurring** payment if desired.
5. Enter an **amount.**

Move Money

From
 Classy Catering ▼
 Select account ▼

To
 Classy Catering ▼
 Select account ▼

Date
 03/18/2019 Repeat transfer

Amount
 \$ 0.00

Make transfer Go to My Accounts

View if Cross-TIN transfers are supported

Move money

Tax ID Pottery Place ▼

From ▼

To ▼

11/18/2015 Repeat

\$0.00

Make transfer Cancel

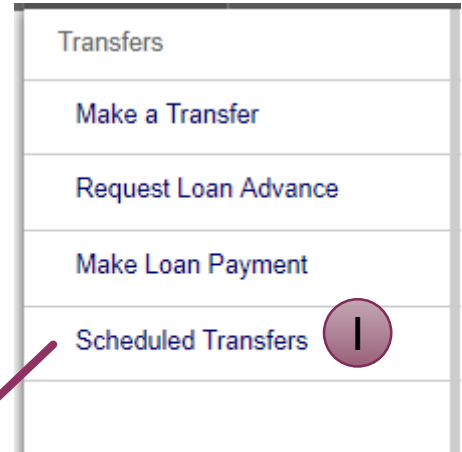
View if Cross-TIN transfers are not supported

Tip: Available accounts are filtered by Tax ID. Primary Admins see all accounts; Secondary Admins and business users see accounts where “Internal Transfer” permission is granted.

Scheduled Transfers:

Users can visit the Scheduled Transfers page to manage future-dated transfers and recurring transfers.

1. Click Scheduled Transfers in the Move Money menu.
2. Select the desired Tax ID.
3. View the transfers.
 - Edit or cancel future-dated transfers.
 - Delete expired transfers.



Scheduled Transfers Make a Transfer

Tax ID Classy Events ▼ 2

Amount	From	To	Frequency	
November 22, 2019				
\$9,000.00	Savings *0002	Operating Account *0001	Just once	Edit Cancel
Expired transfers				
🔄 \$1,000.00	Operating Account *0001	Loan *0005	Every month on the 1st until I cancel	3 Delete

Tips:

- Only TINs and accounts for which the user is entitled will display.