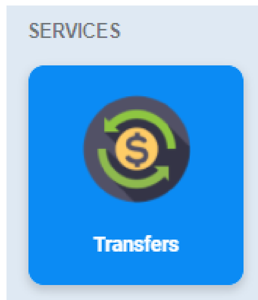
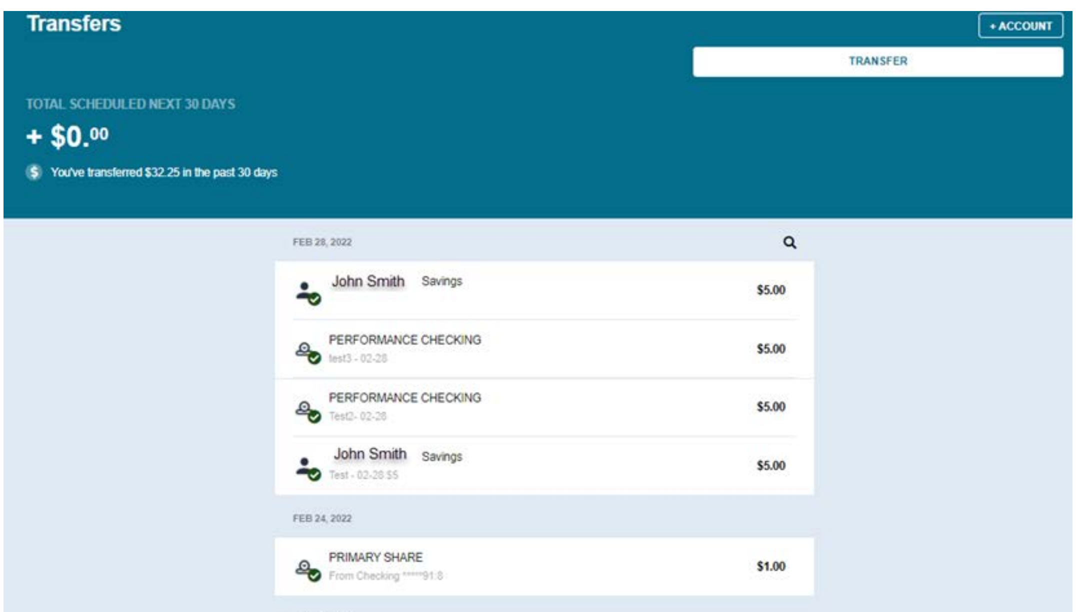
Transfers Guide- Mobile and Online Banking

This Transfers Guide provides step-by-step instruction for the Transfers Tile found on the Home Screen of your Mobile and Online Banking. The functionality outlined in this document includes: the **Transfers Landing Screen**, **Adding Transfer Accounts**, **Transfer Initiation**, **Alerts**, **Transfer List**, **Transfer Details**, and **Searching Transfers**. Easily access all of these functions by clicking on the Transfers Tile (shown below).



Transfers Landing Screen

Clicking the Transfers Tile directs you to the Transfers Landing Screen. This screen allows you to view summary information of historical and future-scheduled transfers, add additional transfer accounts, and initiate a new transfer. You can also view a sequential list of transfers and edit scheduled transfers.



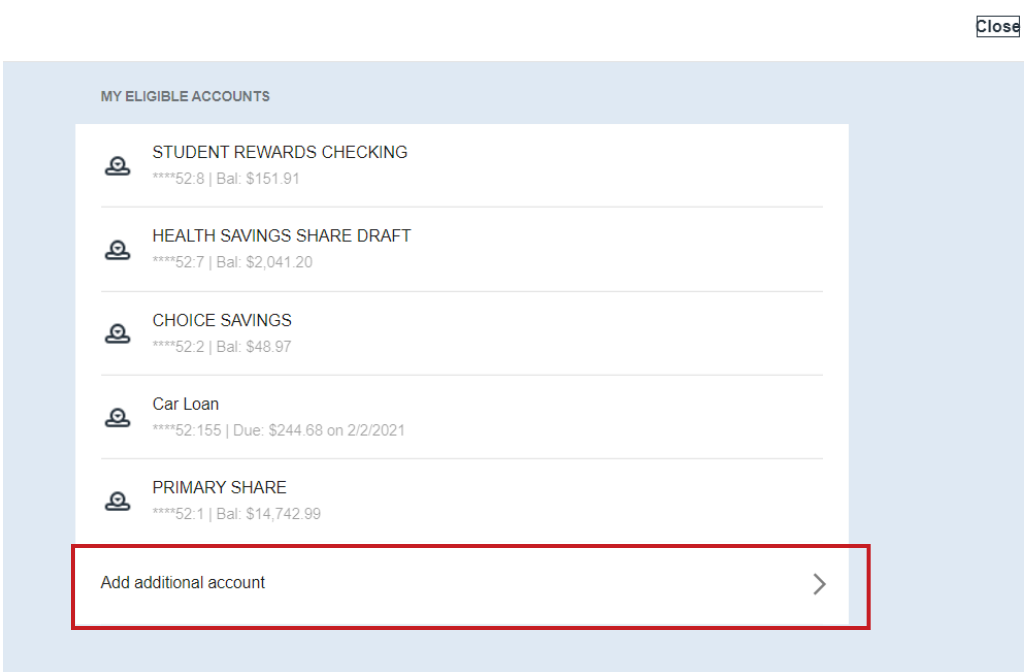
Adding Additional Transfer Accounts

Add accounts belonging to another TCU Member or your external accounts at other financial institutions to utilize in Transfers.

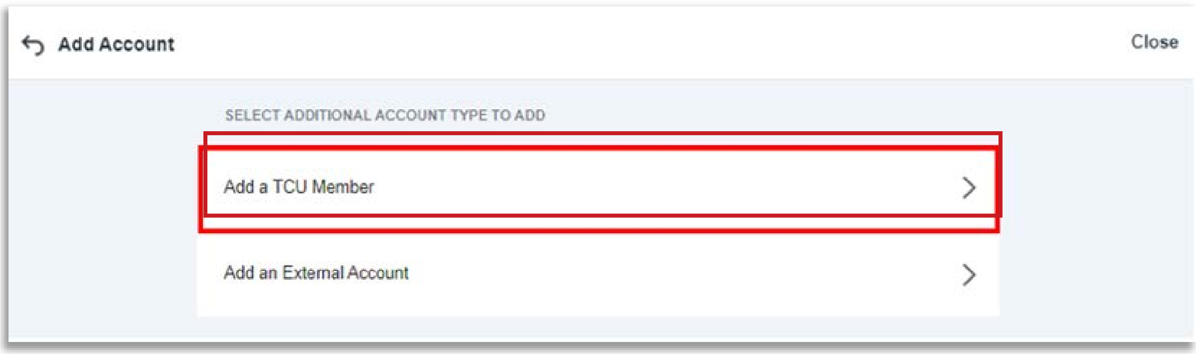
To add an Additional Account

1. On the Transfers Screen, click the **+Account** button

2. The Accounts Screen displays. Click **Add additional account** to add an external account. (Or clicking **Close** returns you to the Transfers Screen)



3. Next, click **Add a My CU Member** to add a TCU Member account or **Add an External Account** to add an account from another financial institution



To Add a TCU Member Account:

a. Click **Add a My CU Member**. The Member-to-Member Transfer Screen displays

b. Enter the following information:

Member Number	Enter the Member Number associated with the account to add.
Account Suffix or Account/Loan Number	Enter the Acct Suffix associated with the account. This is the number following the colon and may be 1, 2 or 3 digits depending on the type of account. (Digits following colon, i.e., 1234:x) In this example, the x would be the account suffix.

First 3 Letters of Last Name Enter the first 3 letters of the Member's last name, or the first 3 letters of the business name

b. Once all fields are complete, click the **Verify Member** button

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After clicking Verify Member, a "Searching" message displays while the information is validated. An error message displays if you attempt to add your own account or if invalid Member information is entered. Clicking "Try Again" returns you to the previous screen to re-enter information.

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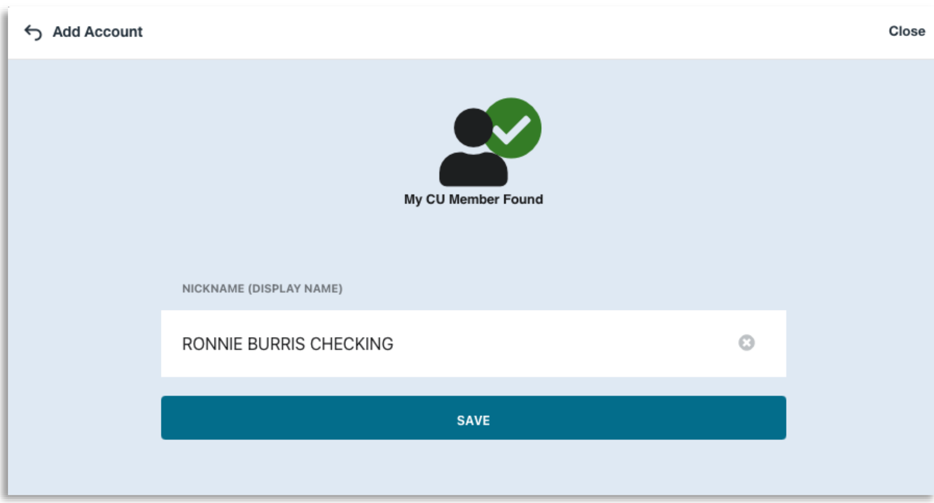
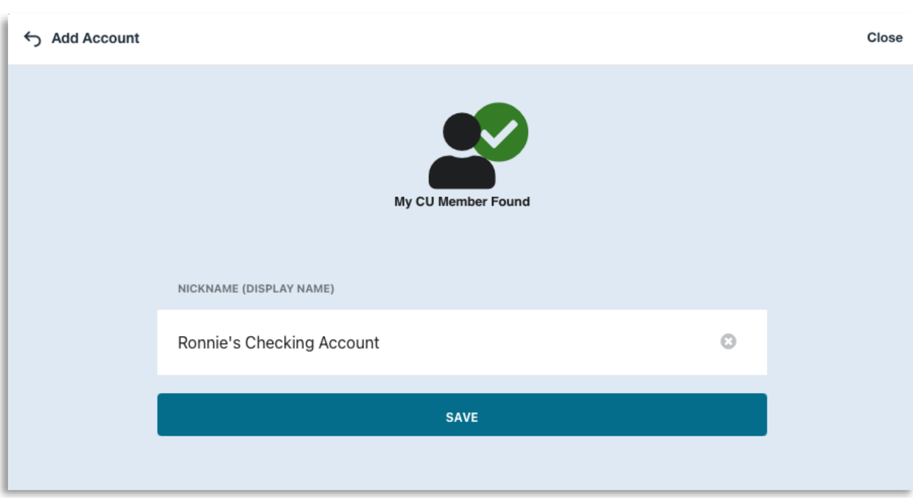
c. If valid information is returned, a success message displays

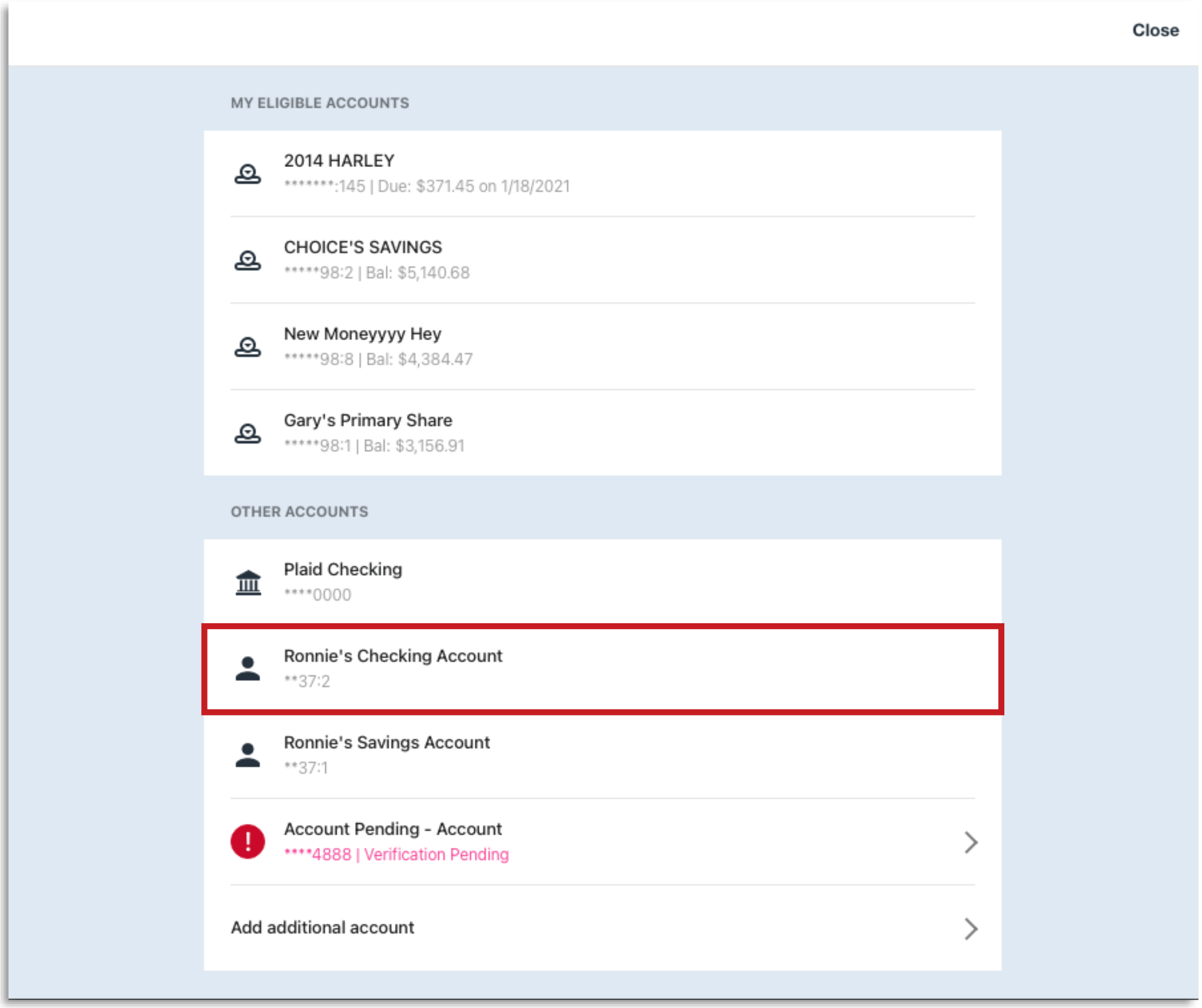


d. To edit the Account Nickname, click the ⊗ icon to clear all text, or click into the field and begin typing



e. Click **Save** to proceed

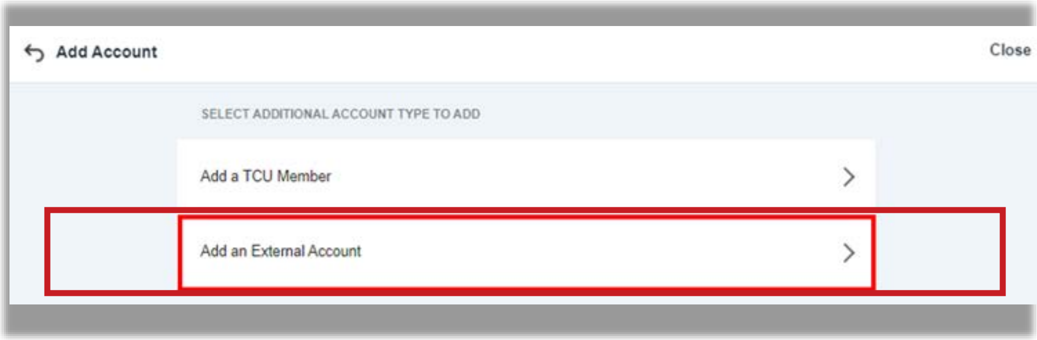
f. The external Member account now displays on the Accounts List under **Other Accounts**



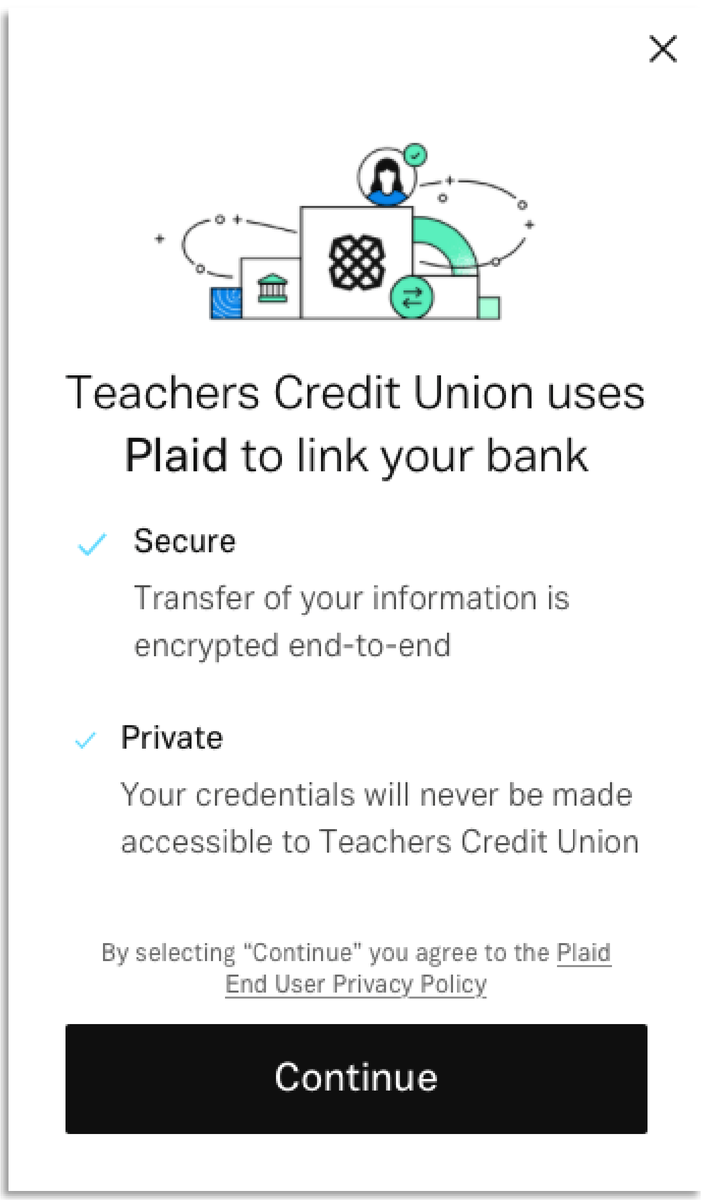
External accounts will display masked account information and will not display any balance information.

To Add an Account from Another Institution by Login Credentials:

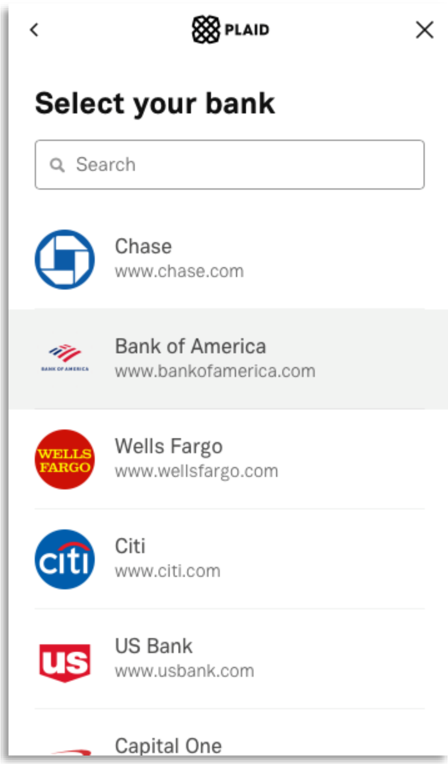
a. On the Transfers Screen, click **+Account**
b. Click **Add additional account** under Other Accounts
c. On the next screen, click **Add an External Account**



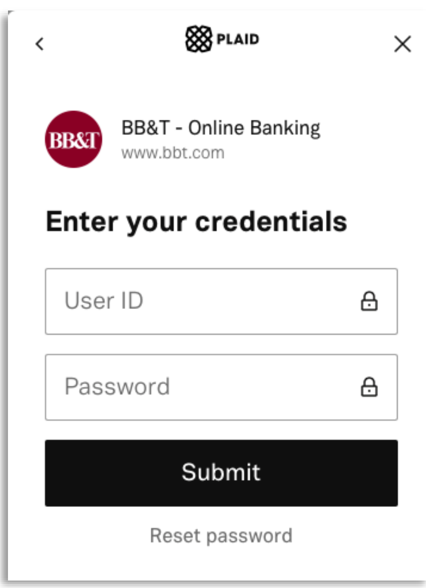
d. Review the disclosure information, then click **Continue** to proceed, or click the **X** to exit.



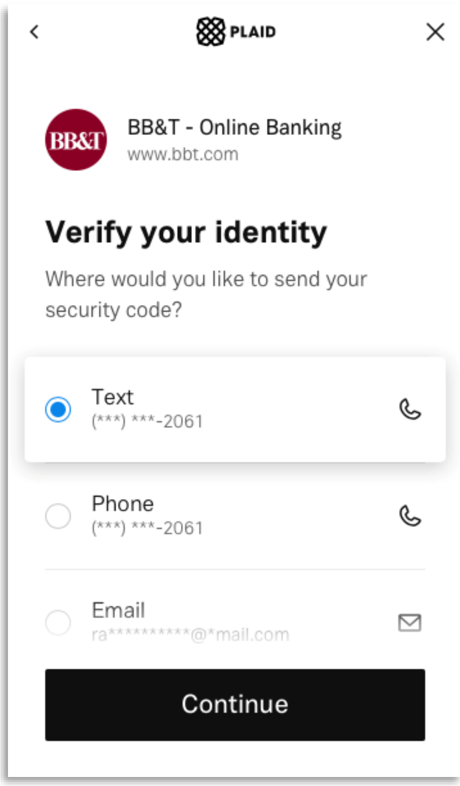
e. On the next screen, select the external financial institution or search by name

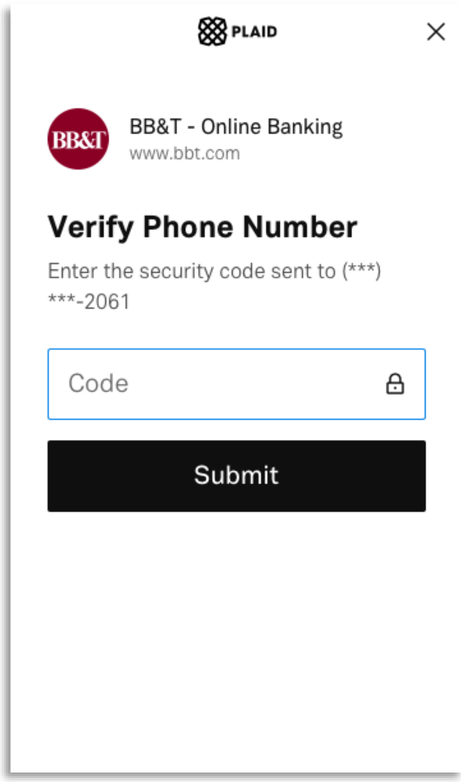


f. Enter the credentials associated with the account, then click **Submit**

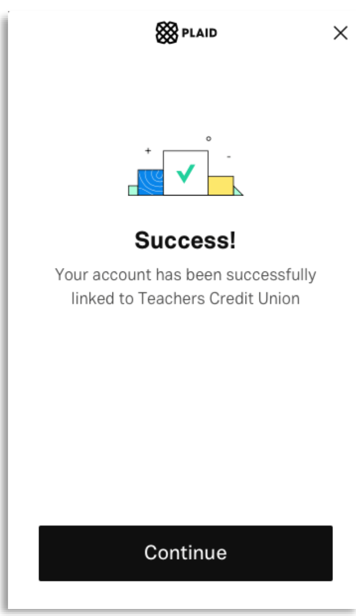


g. Proceed with any additional verification steps, then click **Submit** once completed

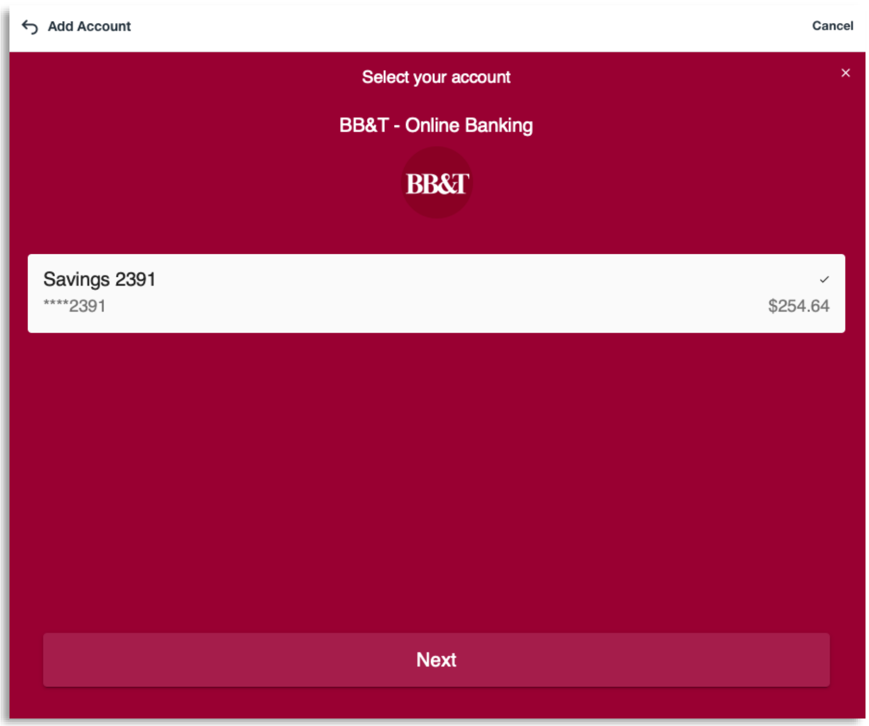




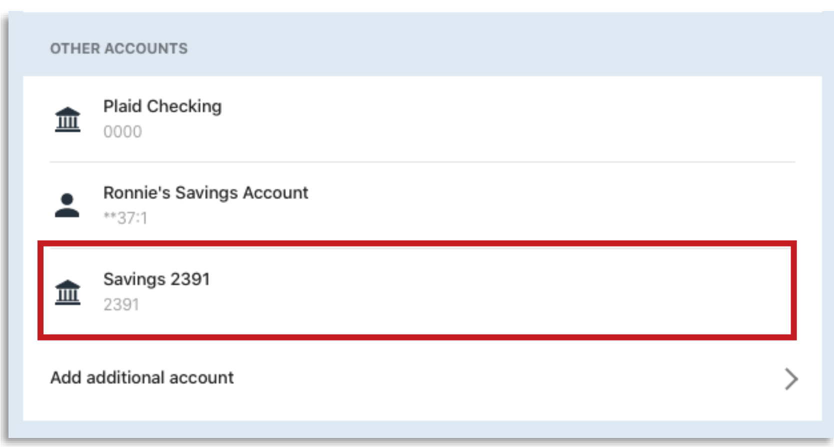
g. Once all requirements of the external institution are met, a success message displays. Click **Continue** to proceed



h. Select the external account to add, then click **Next**



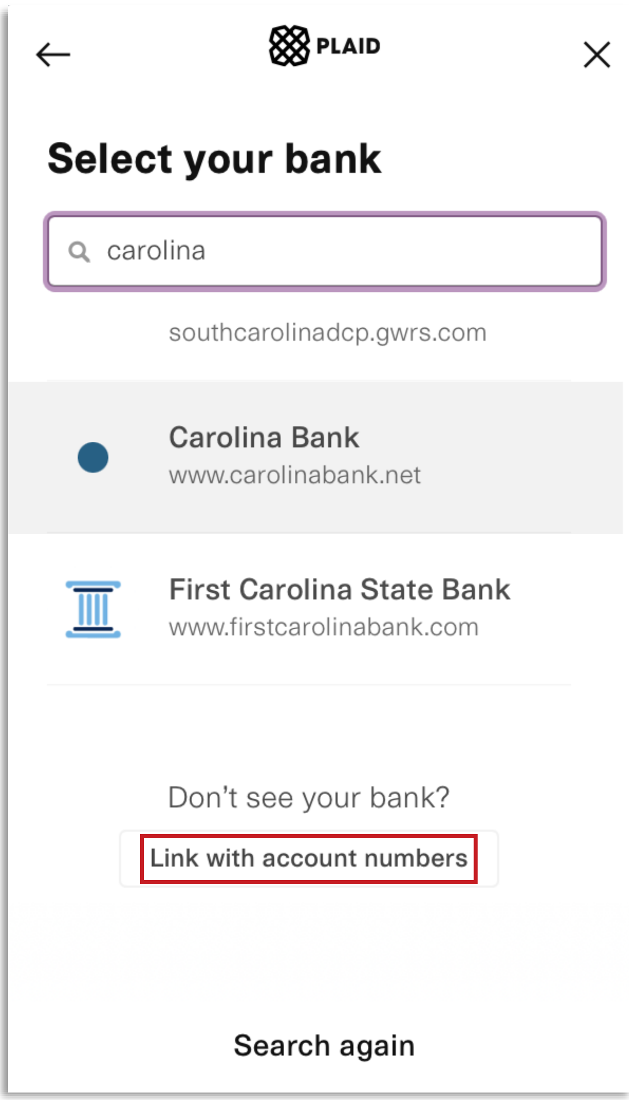
i. The account now displays on your Accounts List



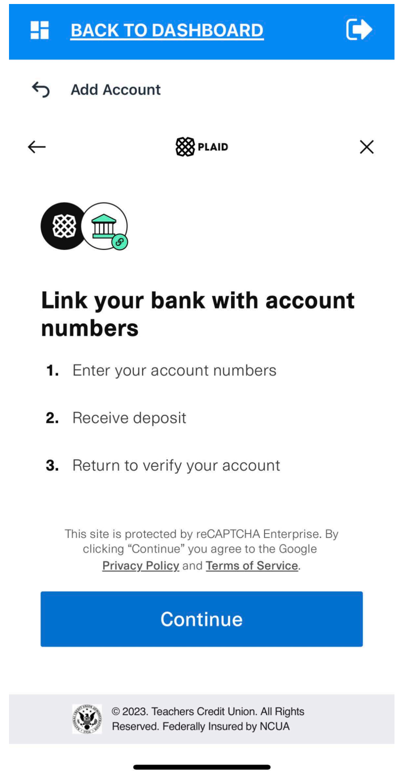
To Add an Account from Another Institution with Microdeposits:

Note: Microdeposits can take 1-3 days to arrive at your other financial institution and will be in amounts less than $1.00. Microdeposits must be validated within 3 to 5 business days after they arrive at your institution or they will expire.

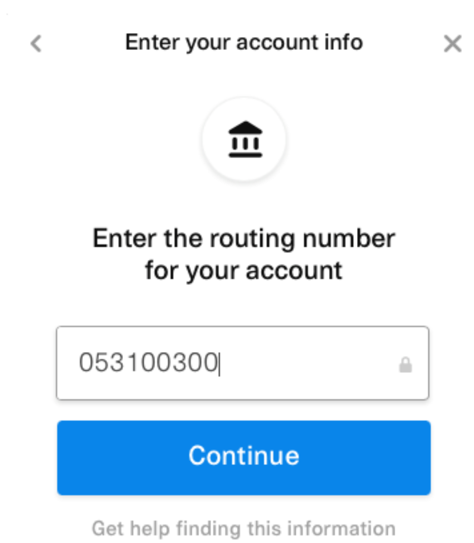
a. On the Transfers Screen, click **+Account**
b. Click **Add additional account**
c. On the next screen, click **Add an External Account**, then click **Continue**
d. Search for the financial institution, then click **Link with account numbers**



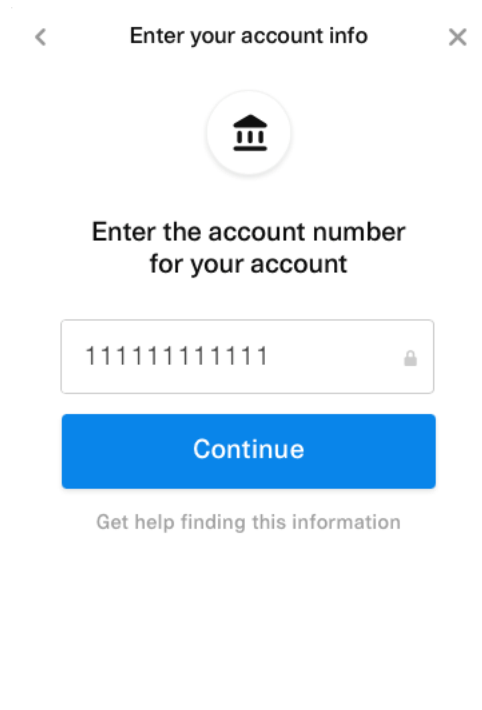
e. Review the information on the following screen, then click **Continue**



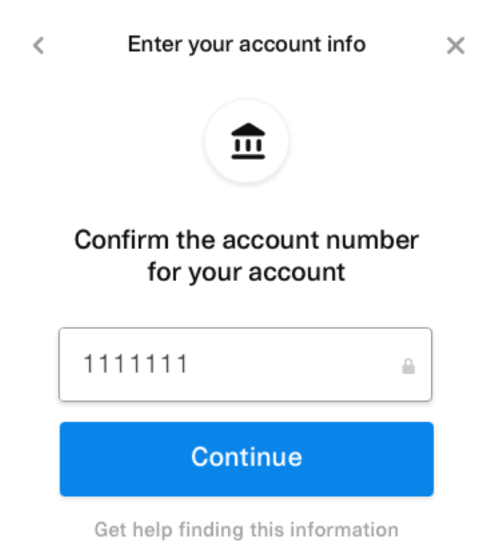
f. Enter the routing number for the account, then click Continue



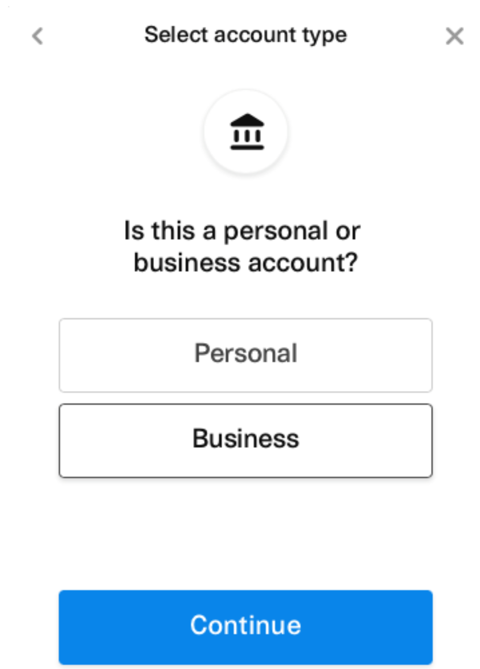
g. Enter the account number, then click Continue



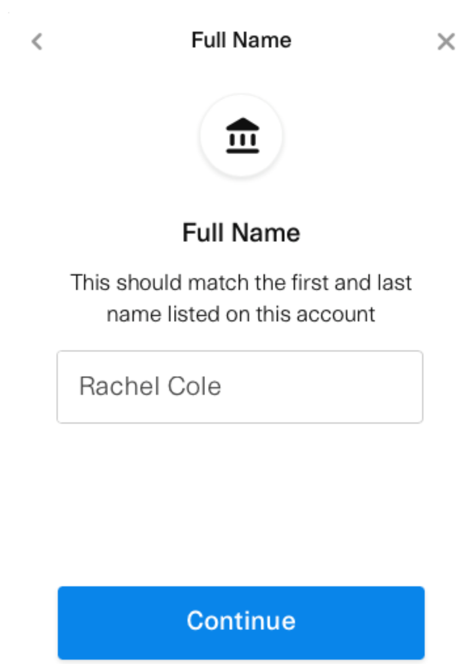
h. Re-enter the account number for confirmation, then click Continue



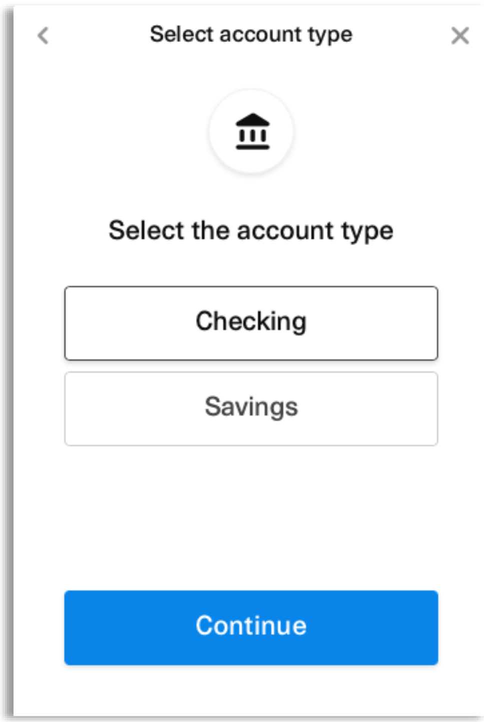
i. Next, select Personal or Business as the account type, then click



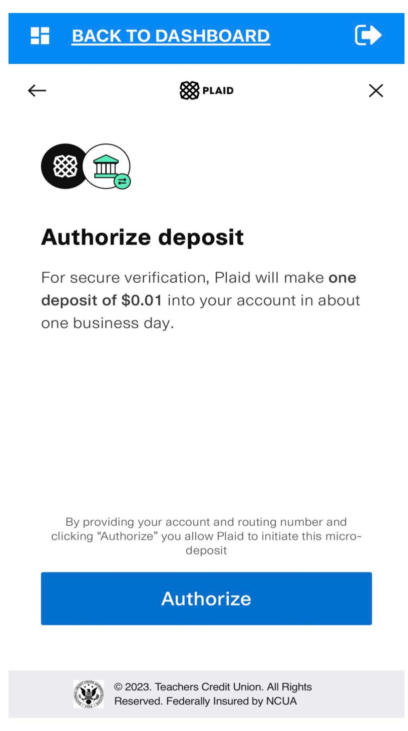
j. Enter the First and Last Name associated with the account, then click Continue



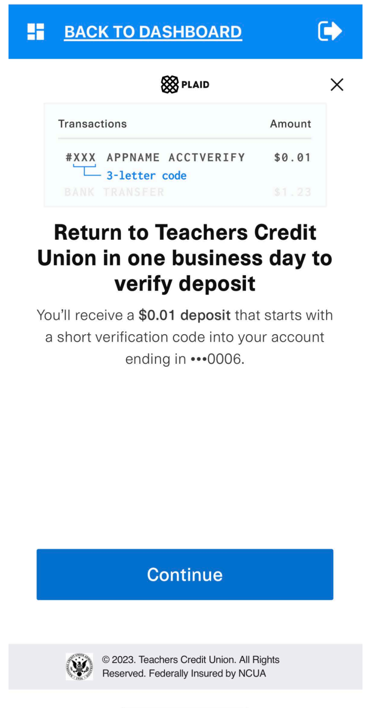
k. Select the account type, then click Continue



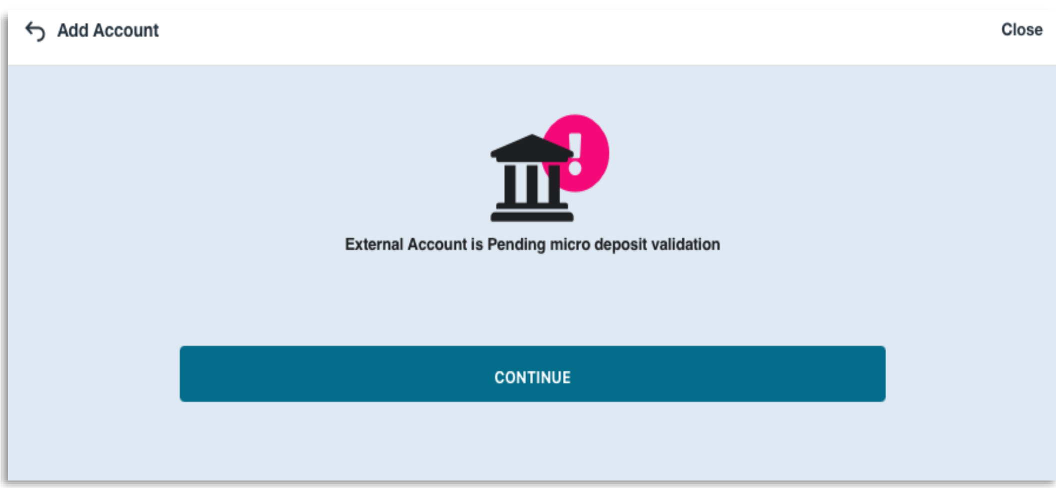
l. Review the authorization disclosure, then click **Authorize** to proceed



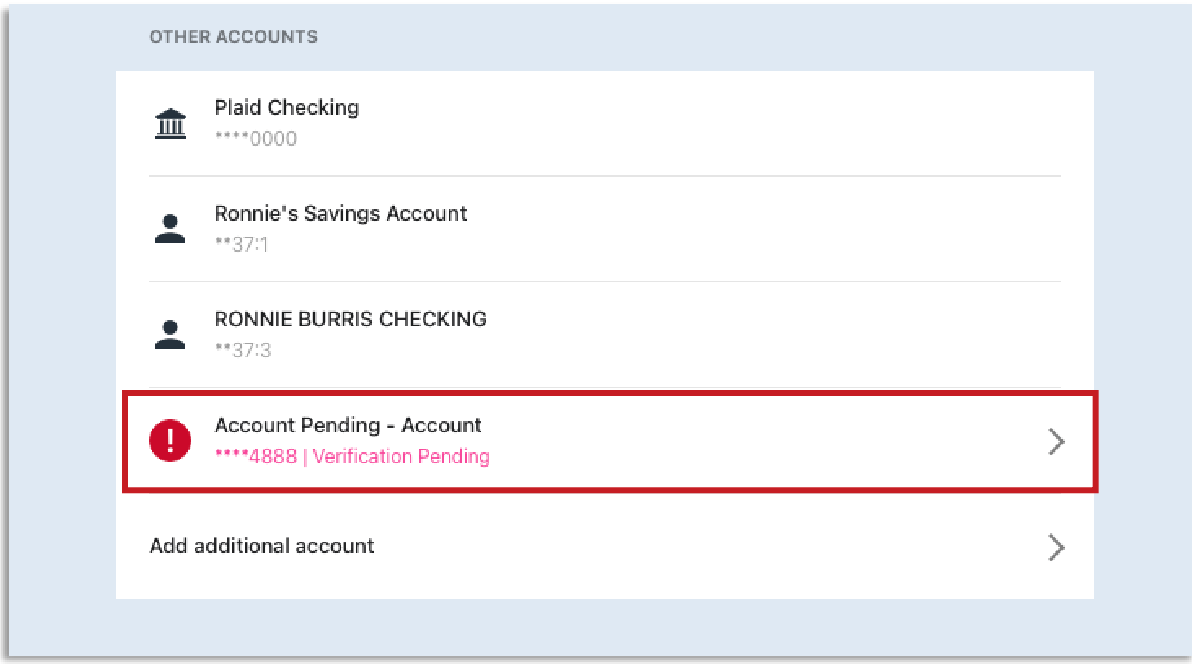
m. A deposit verification message displays. Click **Continue** to proceed



n. The pending microdeposit validation screen displays. Click **Continue** to proceed

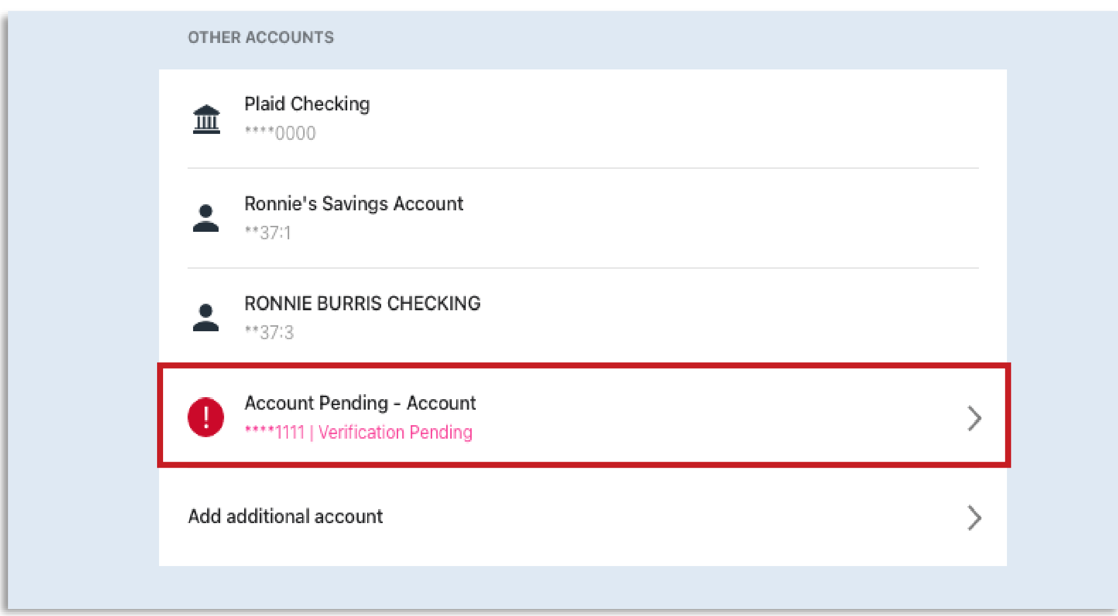


o. The account displays as an account pending verification under Other Accounts

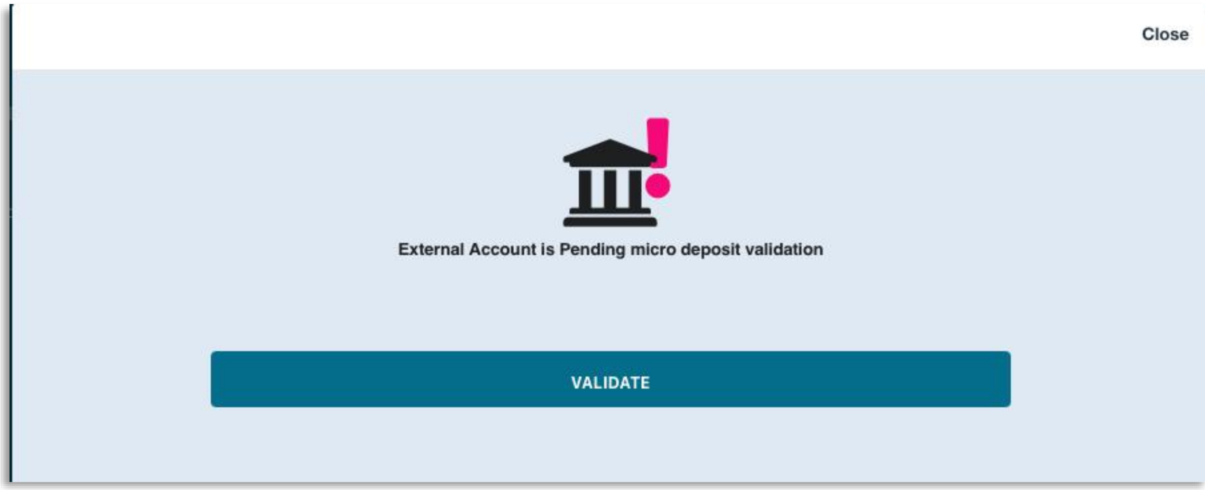


To Validate an Account by Microdeposits

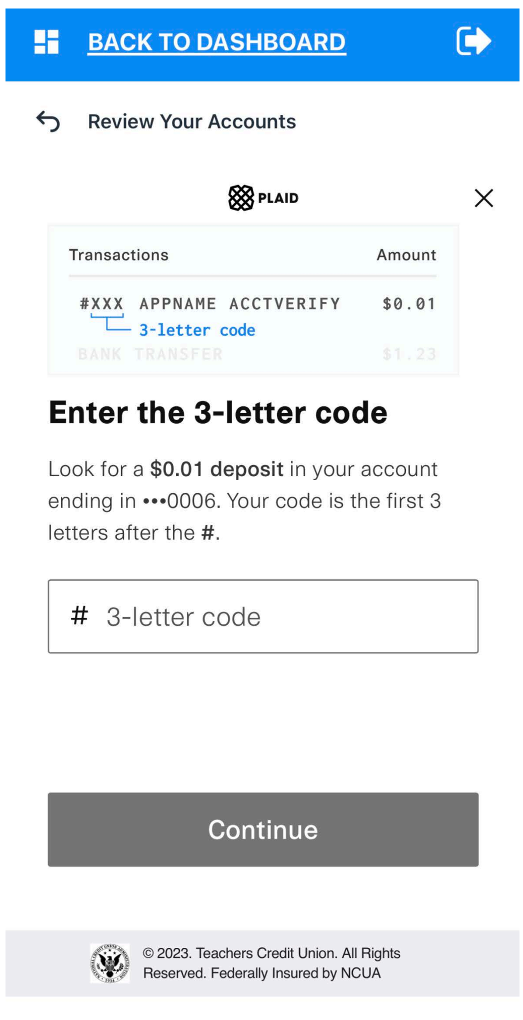
1. On the Transfers screen, click **+Account**
2. Locate and click the account to verify under **Other Accounts**



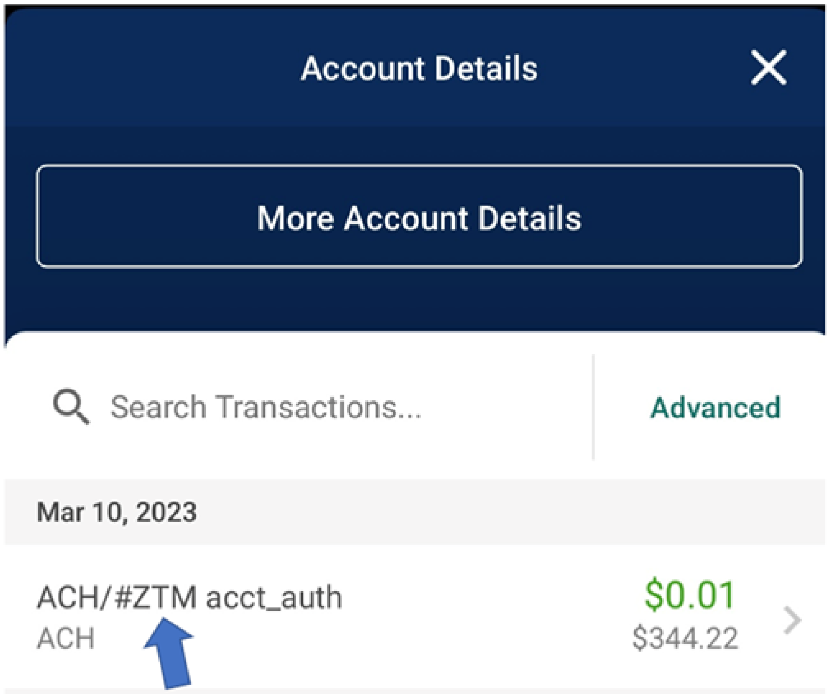
3. The microdeposit validation screen displays. Click **Validate** to proceed



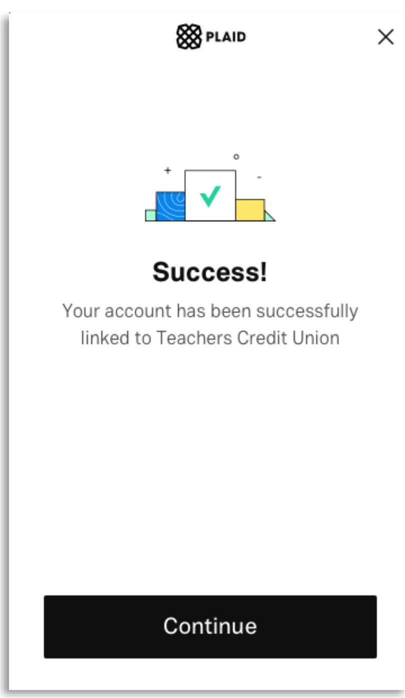
4. On the next screen, enter your 3-letter code listed after the # sign found in the transaction details of your external account., then click **Continue.**



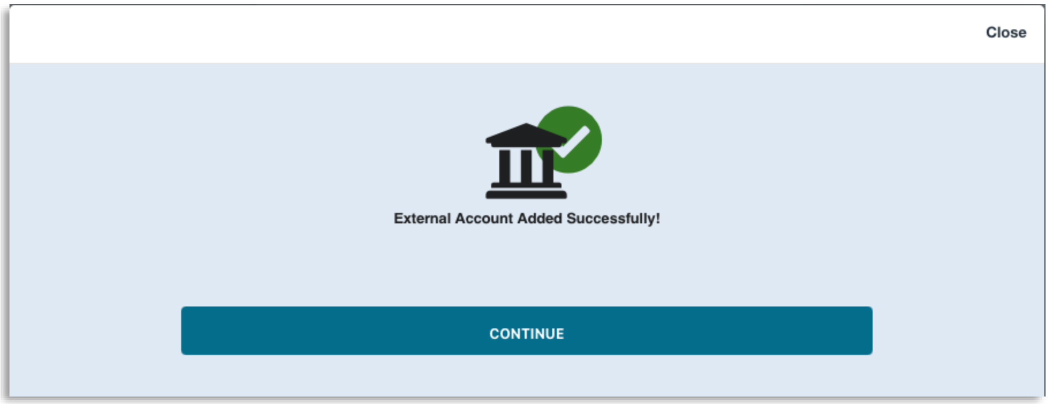
Here's an example of where to find the 3-letter code on an external account:



5. A success message displays, click **Continue** to proceed

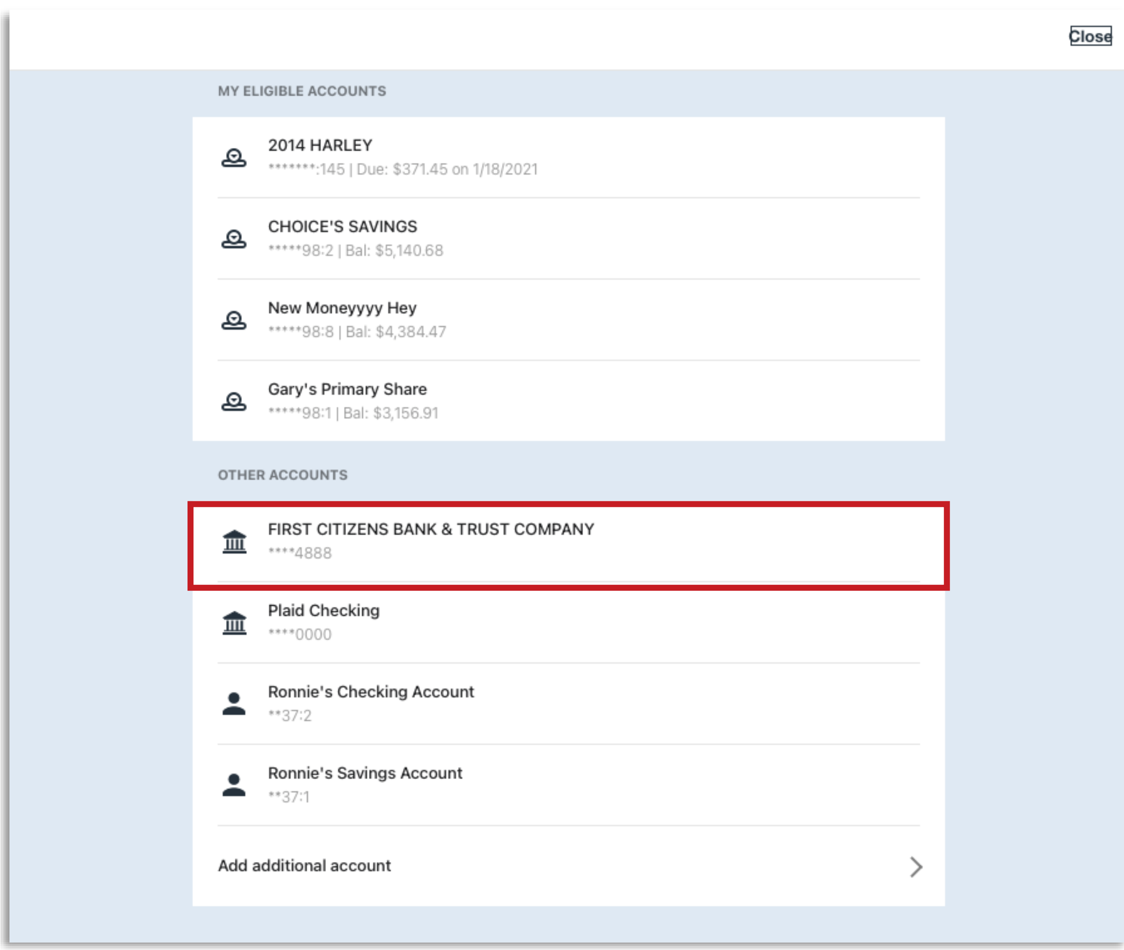


6. Click **Continue** on the next screen to return to the Transfers Screen

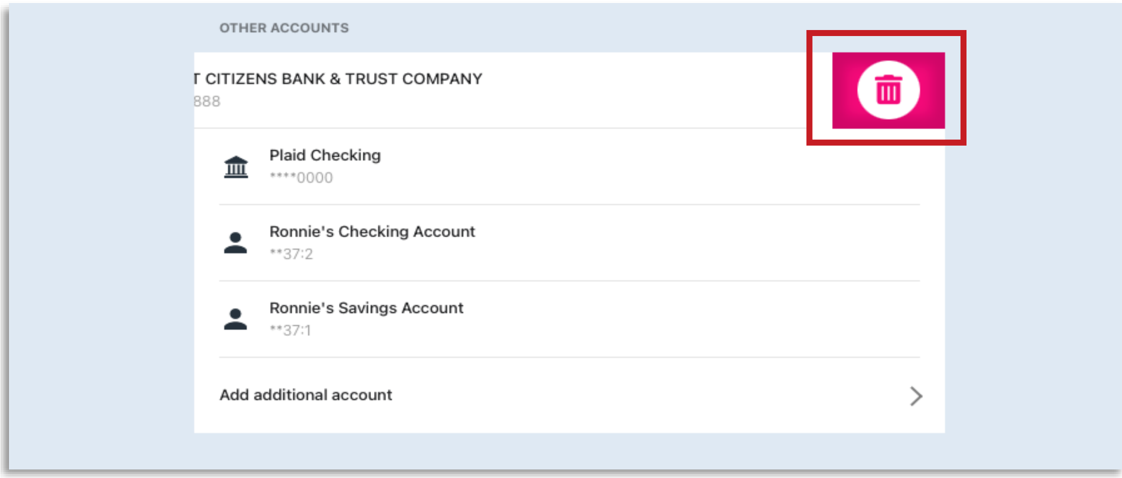


To Remove a Linked External Account

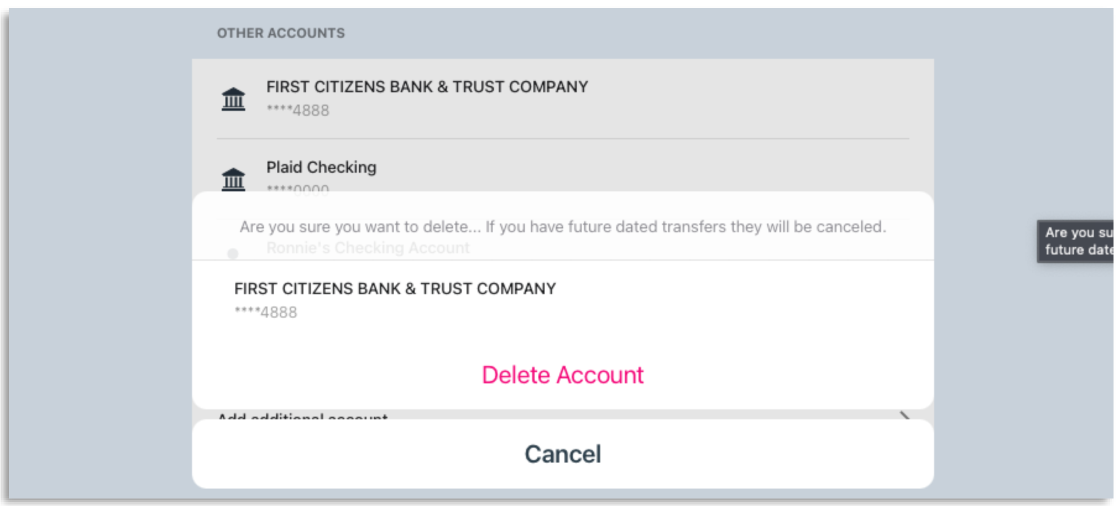
1. On the Transfers screen, click **+Account**
2. Locate the account to remove under **Other Accounts**
3. Click and hold the account to remove, then drag or swipe right-to left



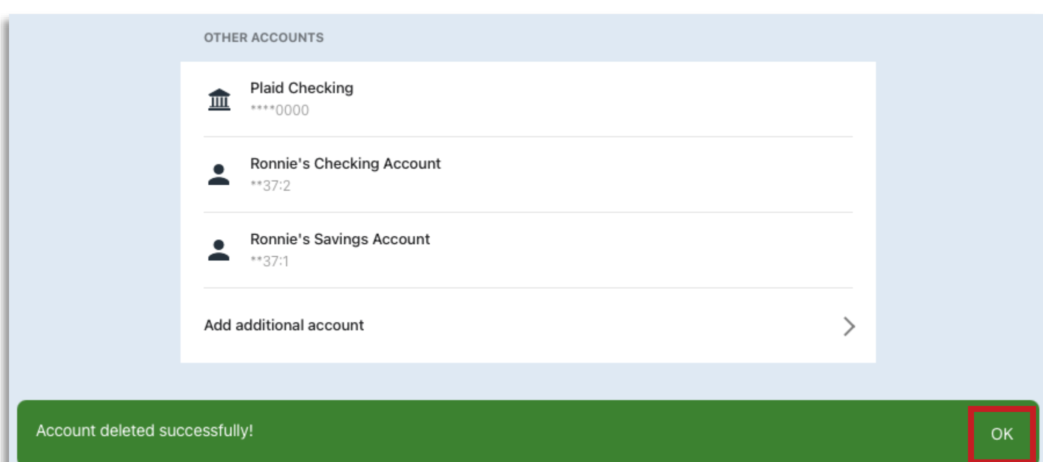
4. The delete icon displays 



5. A confirmation displays. Click **Delete Account** to proceed with removing the account, or click **Cancel** to retain the account



6. A confirmation for the deletion occurs. Click **OK** to hide the message

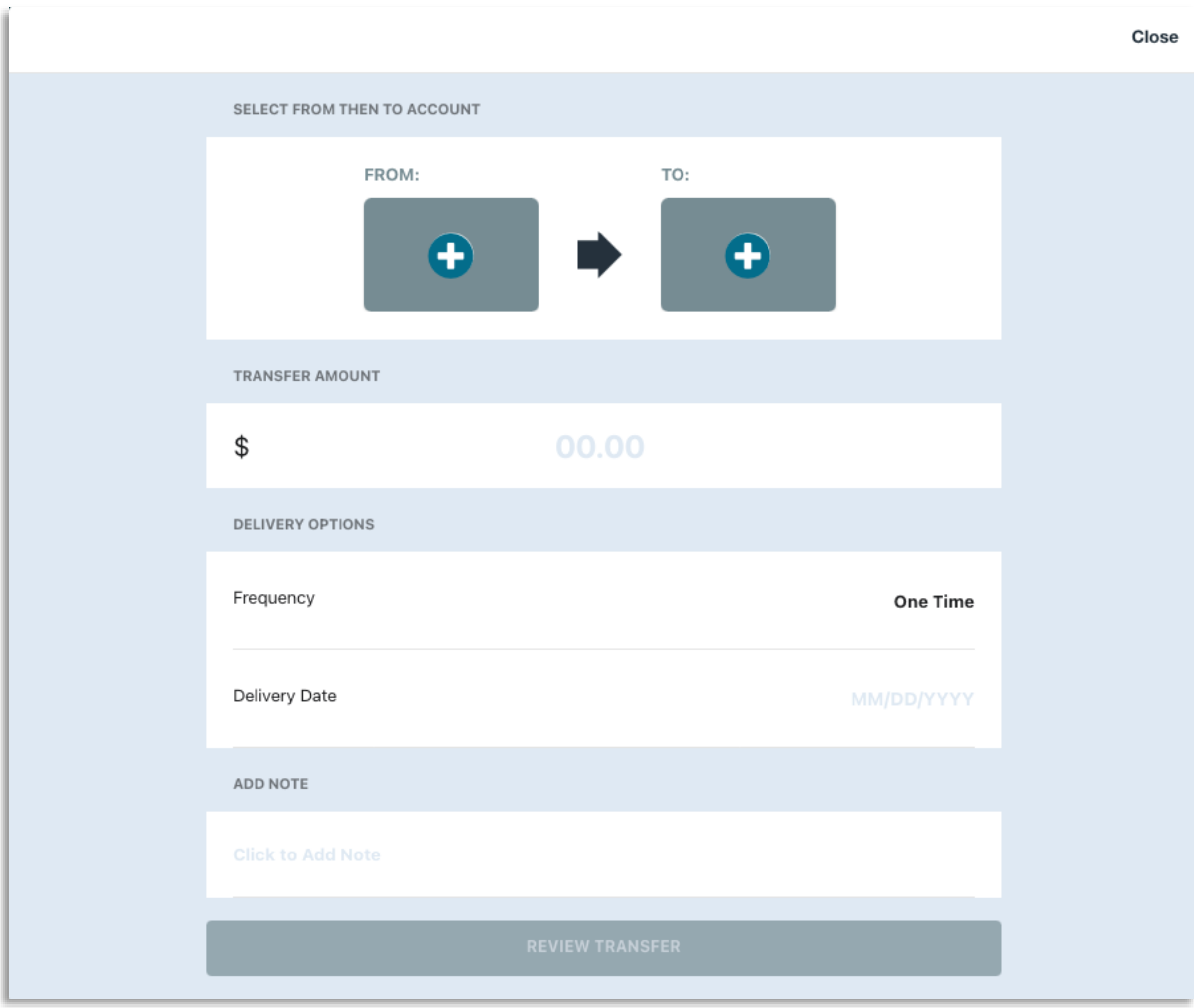


Transfer Initiation

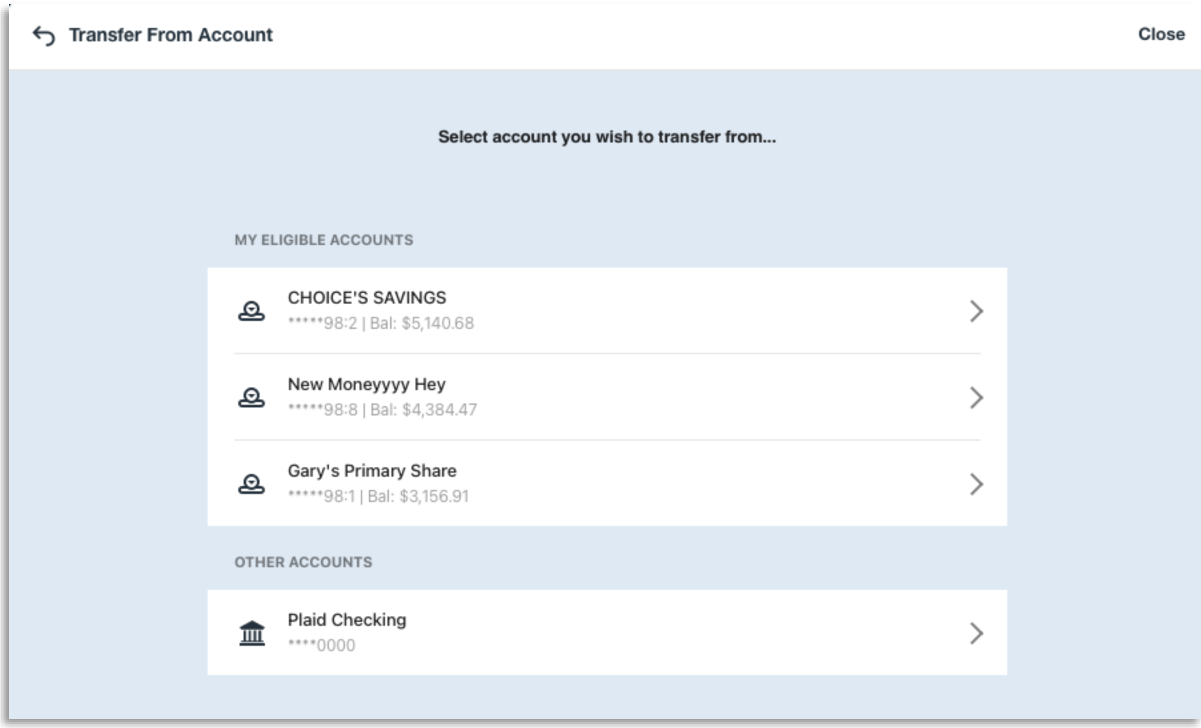
The Transfers Screen allows you to initiate Transfers between accounts. To initiate a Transfer:

1. On the Transfers Screen, click the **Transfer** button

2. The Start Transfer Screen displays



3. Click the icon in the **From:** section to view the list of available accounts to transfer from. **My Eligible Accounts** lists internal accounts. **Other Accounts** lists external accounts.



Your internal accounts will display masked account numbers along with balance summary information.

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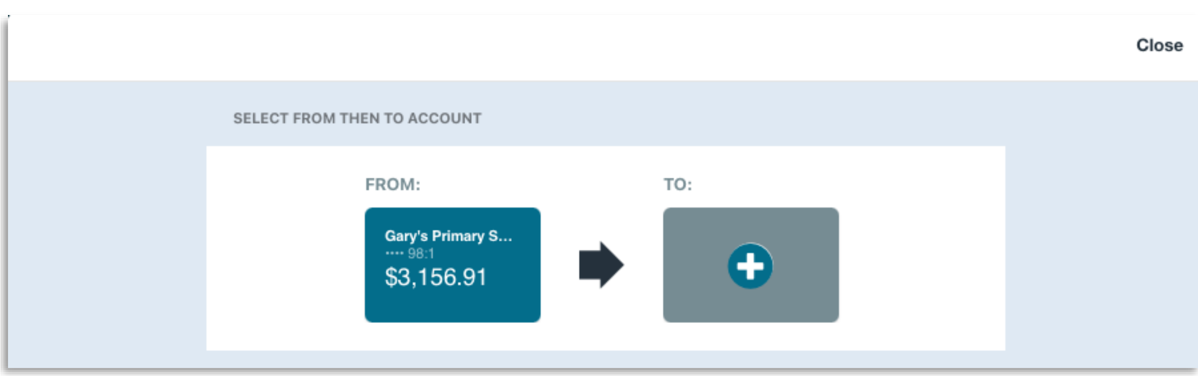
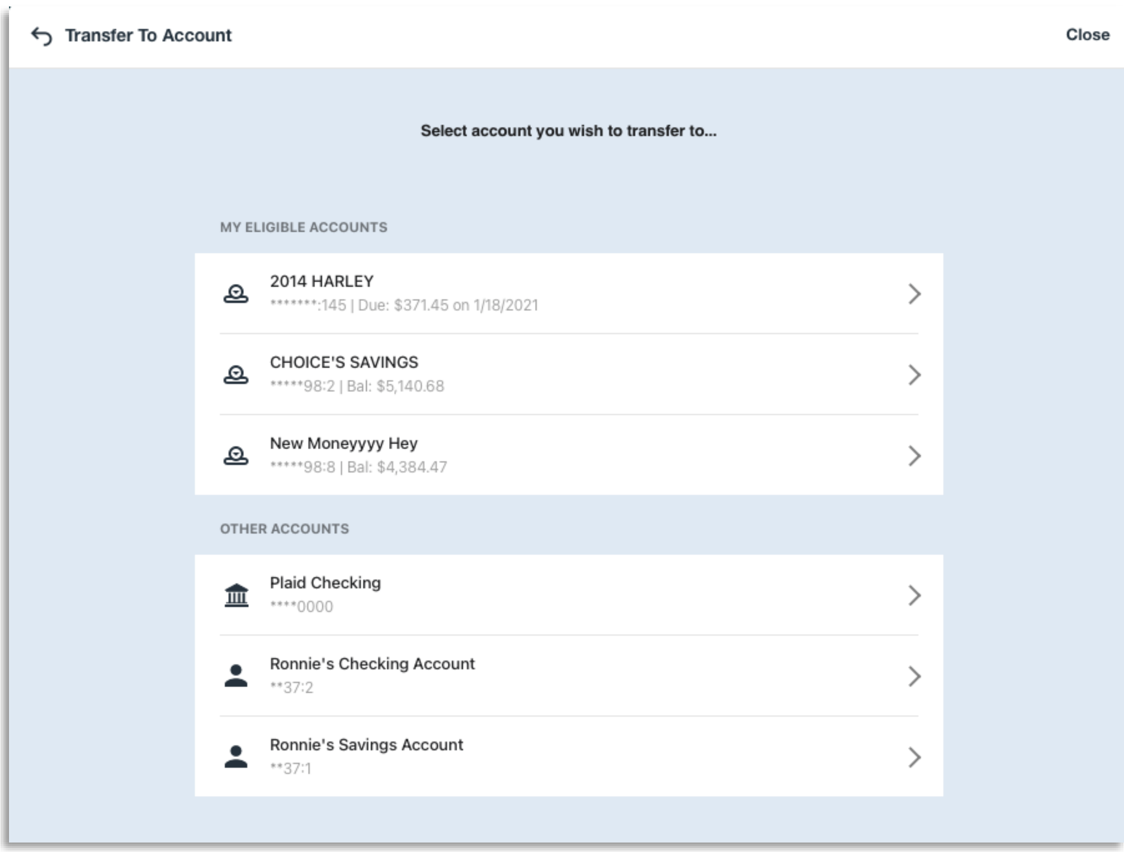
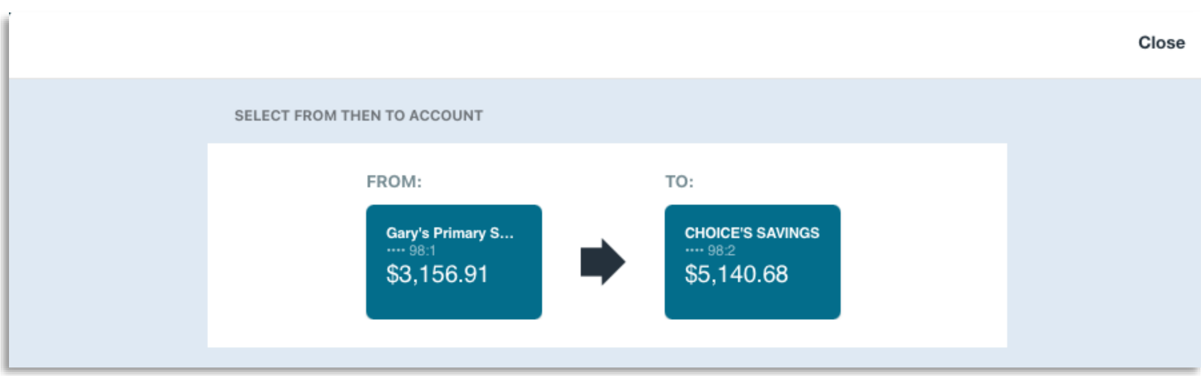
4. Click or tap the account to transfer funds from. The selected account updates in the **From:** section



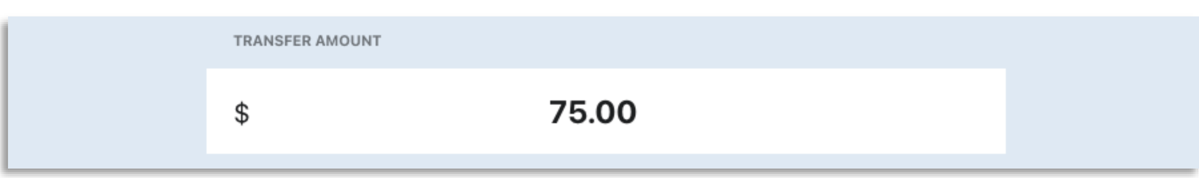
5. Next, click the icon in the **To:** section to view the list of available accounts to transfer funds to from the list of **My Eligible Accounts** or **Other Accounts**



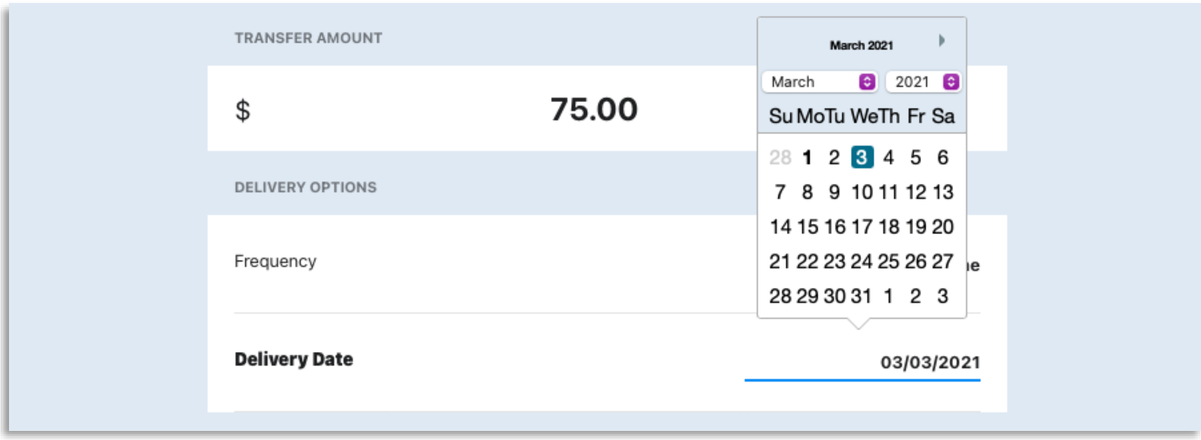
6. Click or tap the account to transfer funds to. The selected account updates in the **To:** section



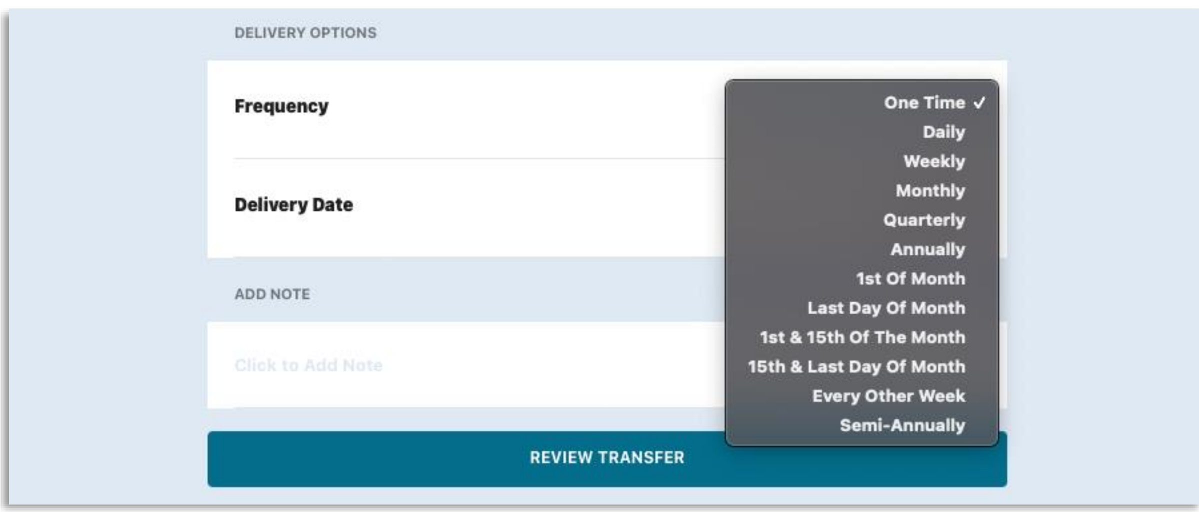
7. Next, enter the **Transfer Amount** in dollars



8. For **One Time** transfers (the default option), enter the **Delivery Date** or select using the calendar



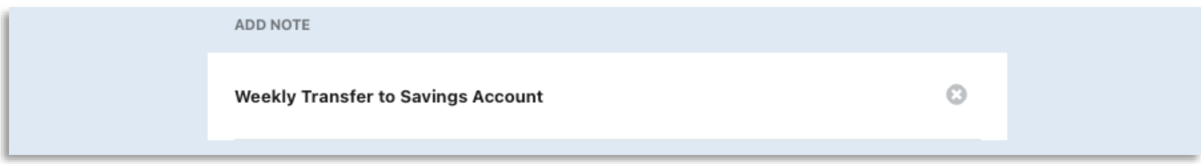
9. For recurring transfers, click **One Time** to view and select additional frequency options



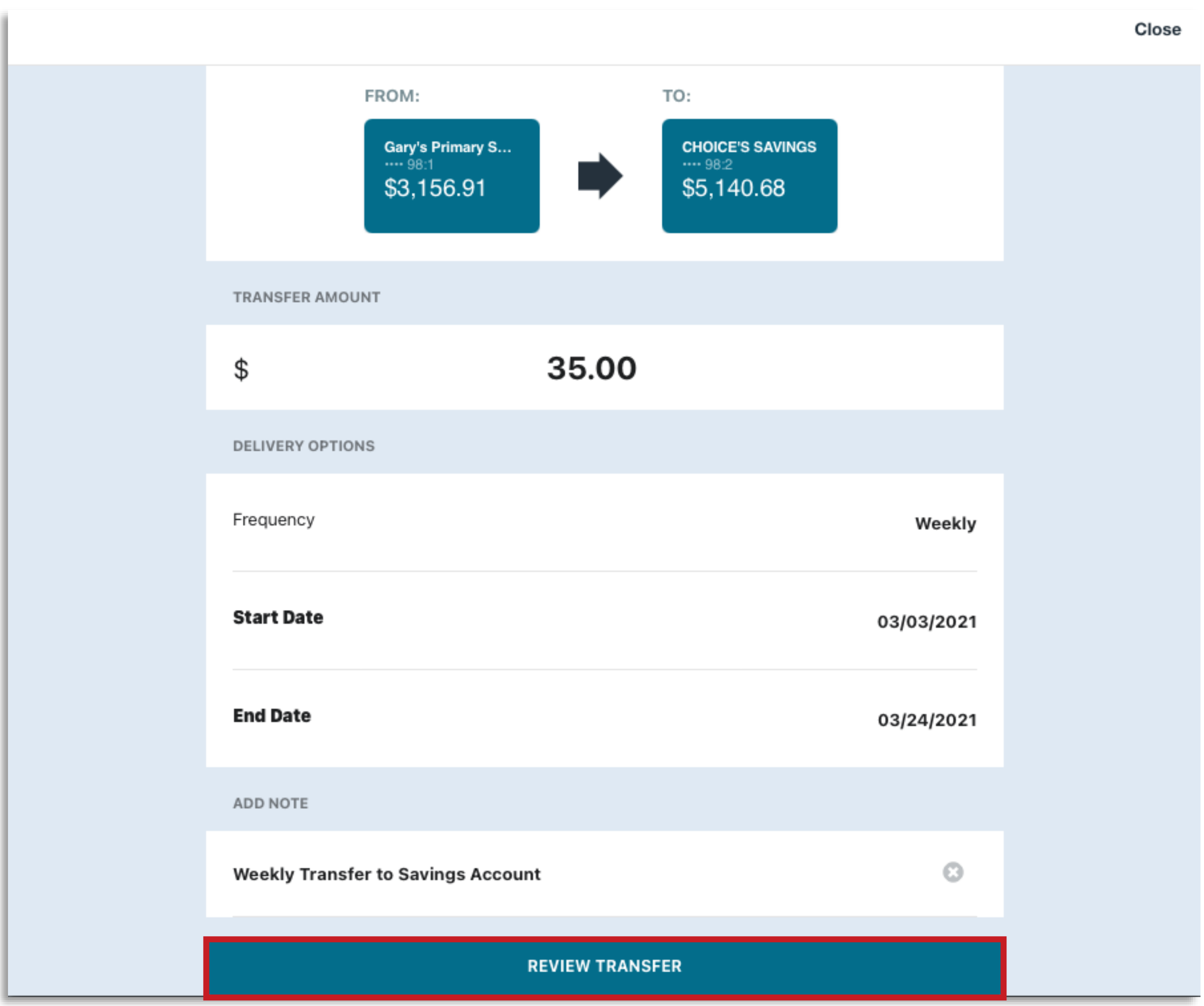
10. Select the **Start Date** and **End Date** for the recurring transfer

For recurring transfers, first delivery of the transfer will occur on the Start Date. If the transfer frequency includes the 1^{st}, 15^{th}, or Last Day of the Month, the first delivery of the transfer will occur on the next upcoming date. For example, if the Frequency is set as 1^{st} and 15^{th} of the Month and the Start Date is entered as the 12^{th}, the first delivery will occur on the 15^{th} since it is the next upcoming date.

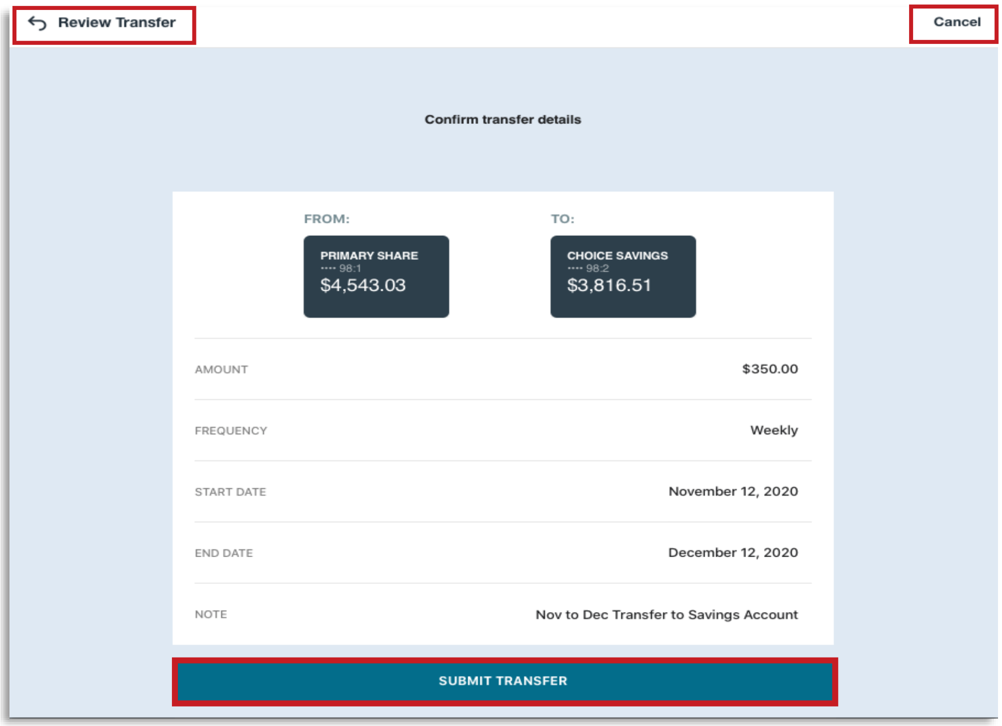
11. Click or tap into the **Add Note** field to attach a note to the Transfer, if desired



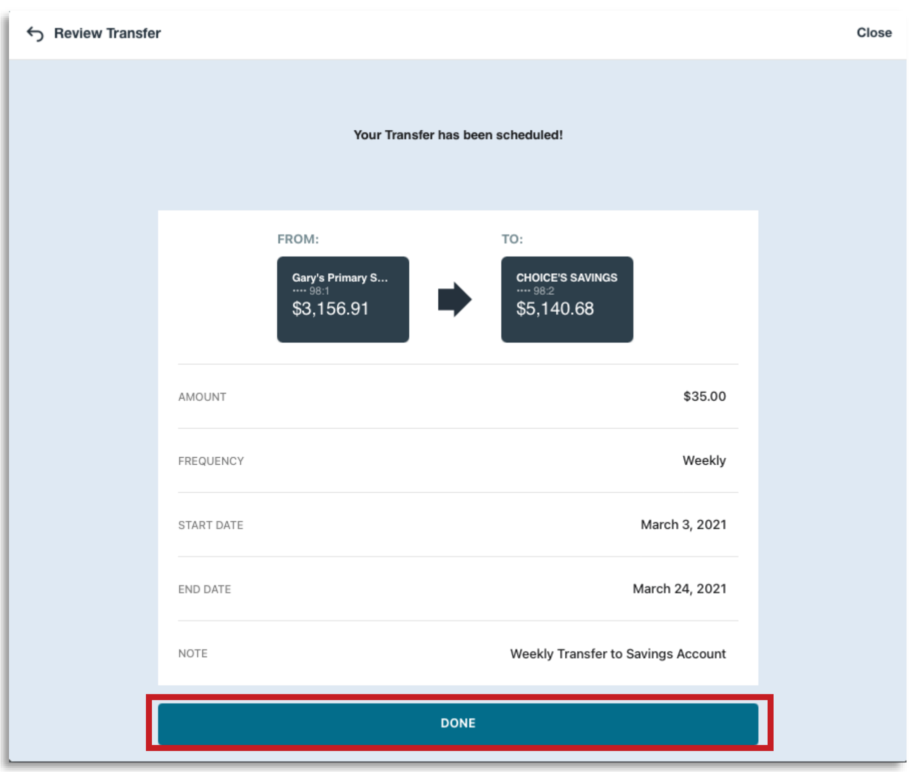
12. Once all fields are complete, click **Review Transfer**



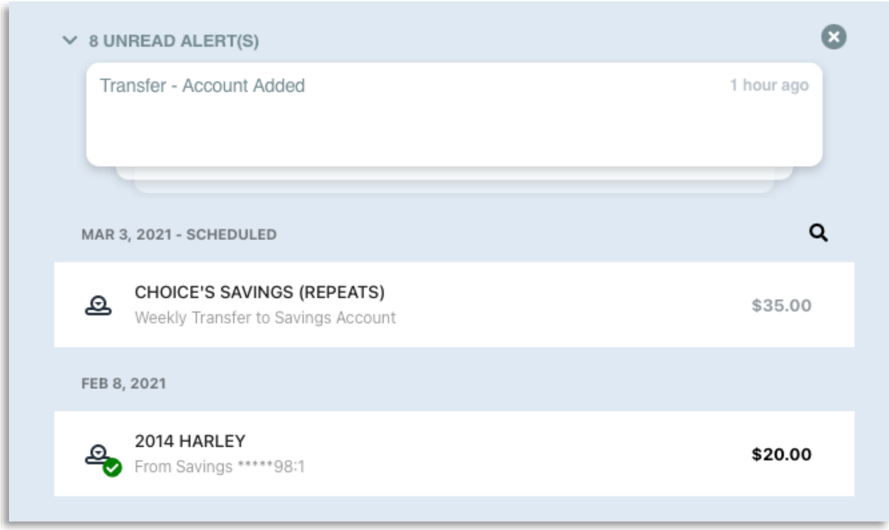
13. The next screen displays the entered transfer information. Click **Submit Transfer** to continue, **Review Transfer** to return to the prior screen to make changes, or **Cancel** to exit without submitting the Transfer



14. After clicking Submit, the Transfer details display. Click **Done** to return to the Transfers Screen



15.The Transfer displays as scheduled in the Transfer List

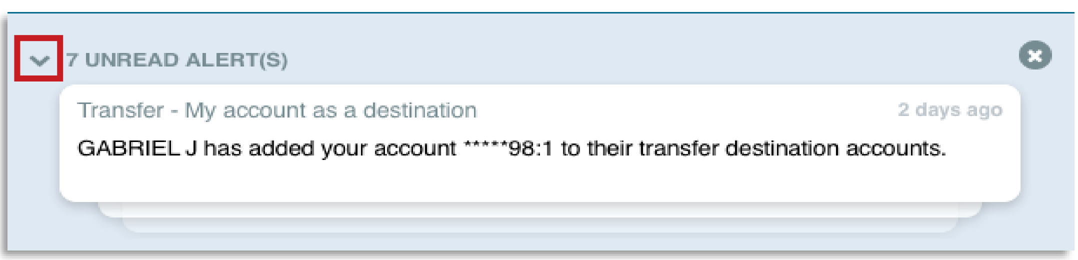


Once a Transfer is successfully initiated, you will be notified. You can configure your alerts in Notification Settings to customize which Transfer notifications you receive and the delivery method.

Transfer Alerts

The Transfers Screen houses an Alerts section to notify Members of transfer-related activity and other information as configured by the Credit Union. To access unread alerts:

1. Multiple alerts display in a collapsed view. To expand, click the next to the number of unread alerts



2. Click or tap the alert to view more information

The type of alert determines where the Member is directed after clicking the alert. Account addition alerts direct the Member to the Accounts List. Initiated or scheduled alerts direct the Member to the Transfers Details screen.

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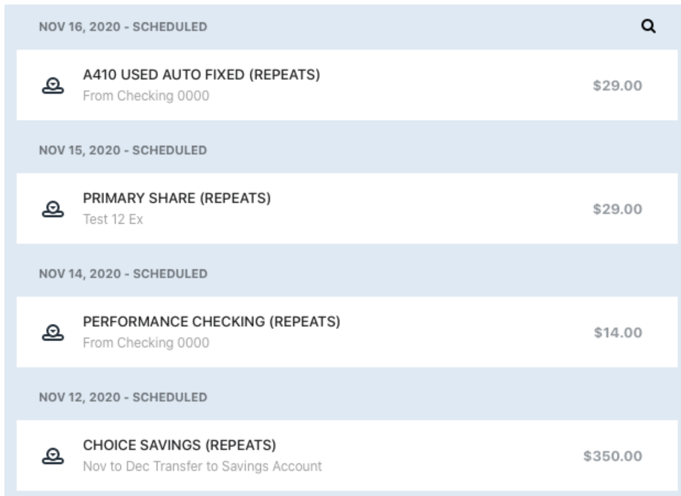
3. Alternatively, click the to clear all unread alerts

Transfer List

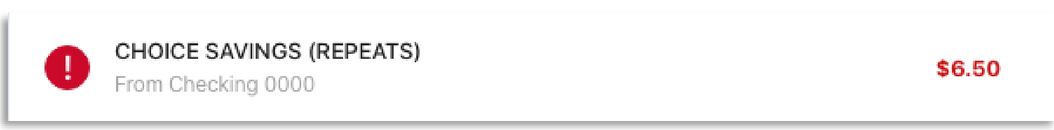
The Transfer List displays past and future-scheduled transfers within a 30-day period. Please note: this list includes transfers sent or scheduled through the Transfers tile and does not include the transfers you have received. All transfers received can be found in your Account tile, where the date and amount of the transaction will be provided.

Transfers display in sequential order by date. You can view the transfer status, “Transfer to” account, transfer amount, and note (if added). If a note is not added, the “Transfer from” account displays. Go to the Searching Transfers section to learn how to search for more transfers using the Search Field or by applying filters.

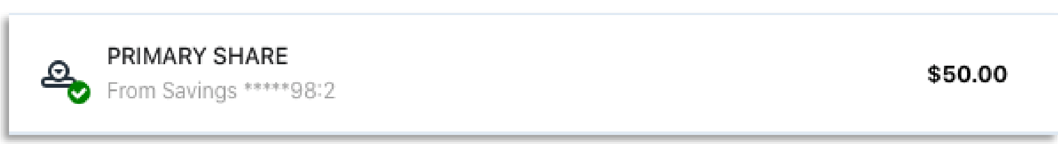


Transfer Status Icons

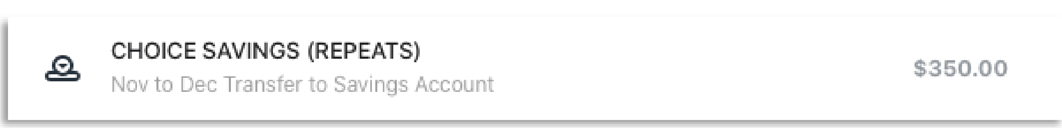
You can view the Transfer Status according to the icons listed on the Transfer List. Failed transfers display a red exclamation point and the transfer amount displays in red.



Successful transfers display a green checkmark, and the transfer amount displays in bold.



Scheduled transfers that have not yet cleared display the Transfer icon without any additional symbols. The transfer amount remains gray until the transfer occurs.

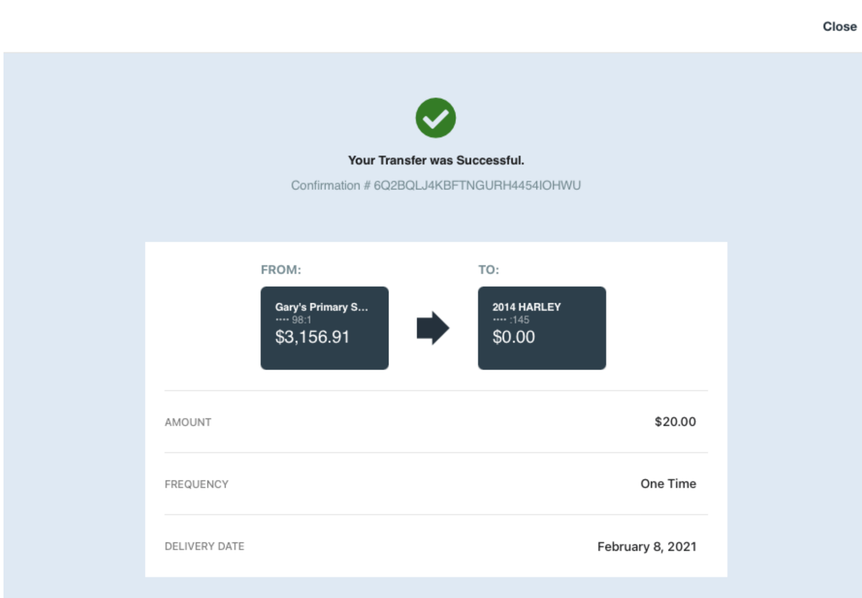


A same-date transfer will show as scheduled until the transfer occurs, depending on the time that it is processed. With recurring transfers, the initial transfer in the series will show the green checkmark once processed. The next transfer in the series will display within the 30-day period. The pending transfers in the series remain gray and will not show the checkmark until processed and cleared.

Transfer Details

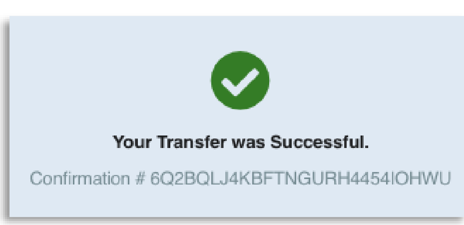
You can select a transfer from the Transfers List to view Transfer Details. The Transfer Details screen displays the Transfer Status, Next Scheduled Date (if applicable), Transfer From: and To: accounts, Amount, Frequency, Delivery Date, Start Date and End Date (for recurring transfers), and Notes entered.

Please note: Transfers received are not included in your Transfers Tile. You will not find them on the Transfers List and will not be able to see any details within Transfer Details. All transfers received can be found in your Account tile, where the date and amount of the transaction will be provided.

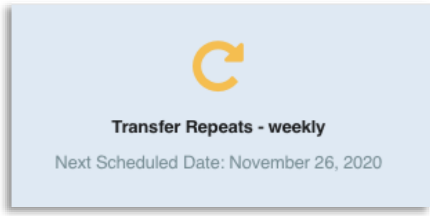


Transfer Status Icons

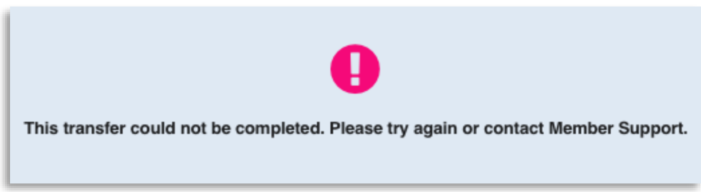
Completed Transfers display a checkmark and the confirmation number.



Recurring Transfers display an arrow, the transfer frequency, and the next scheduled date.



Failed Transfers display an exclamation point and direct you to try again or contact Member Support.

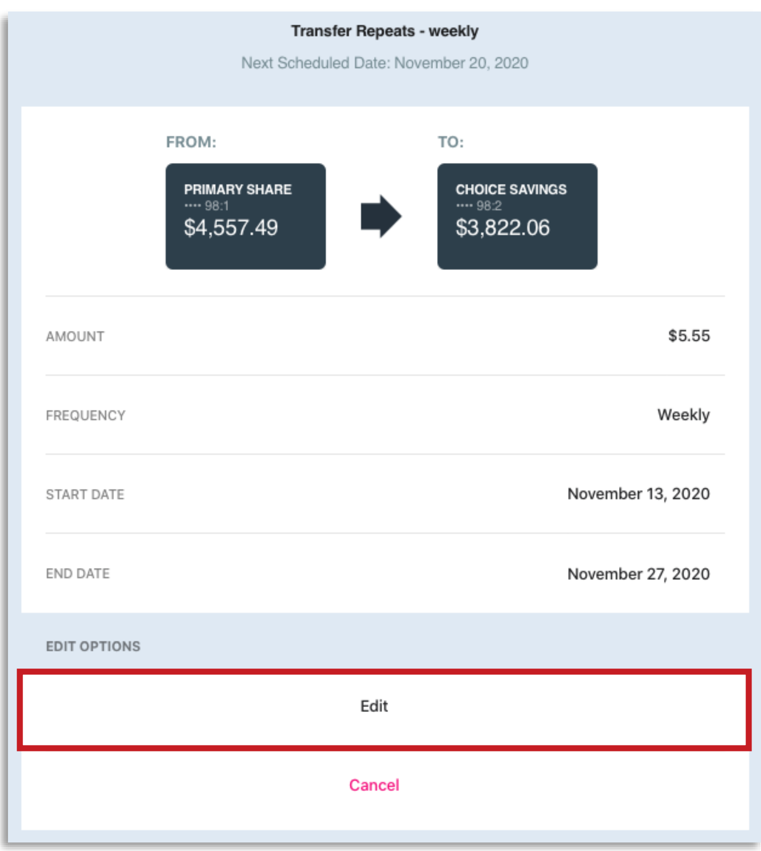


Editing and Canceling Transfers

You may edit scheduled transfers that have not been processed.

To edit a transfer:

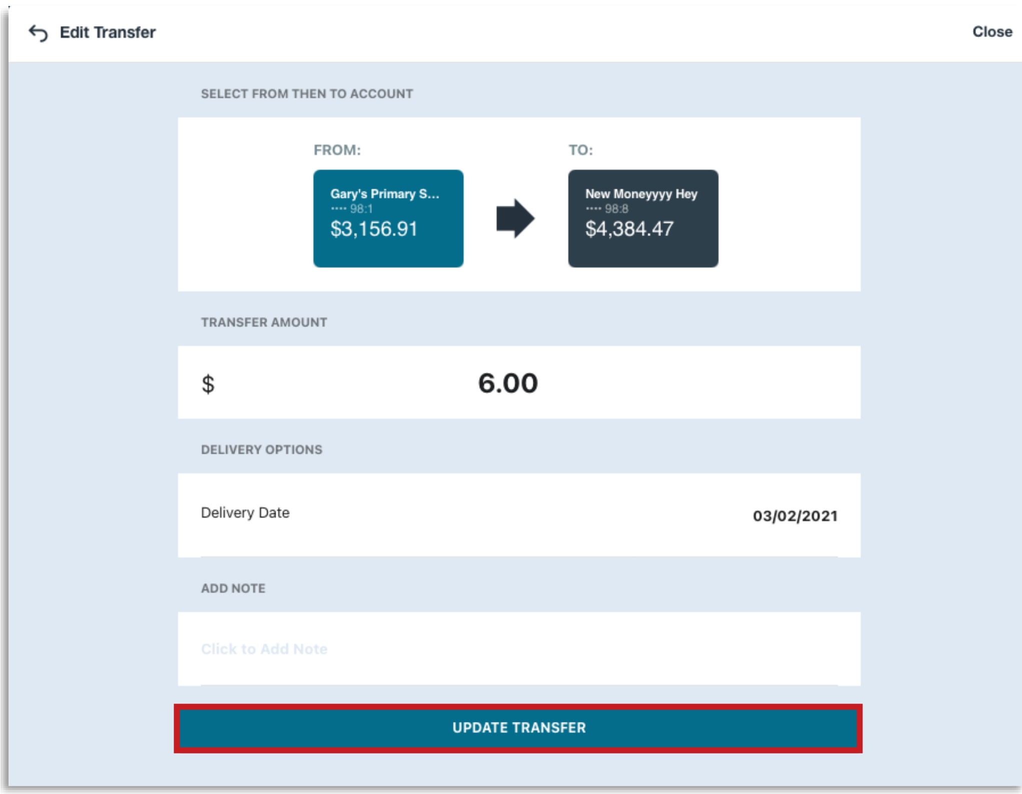
1. Click the scheduled transfer to edit on the Transfers List, then click **Edit**



Scheduled transfers for external accounts are not editable the same day that they are initiated. However, they may be edited the day after they are initiated.

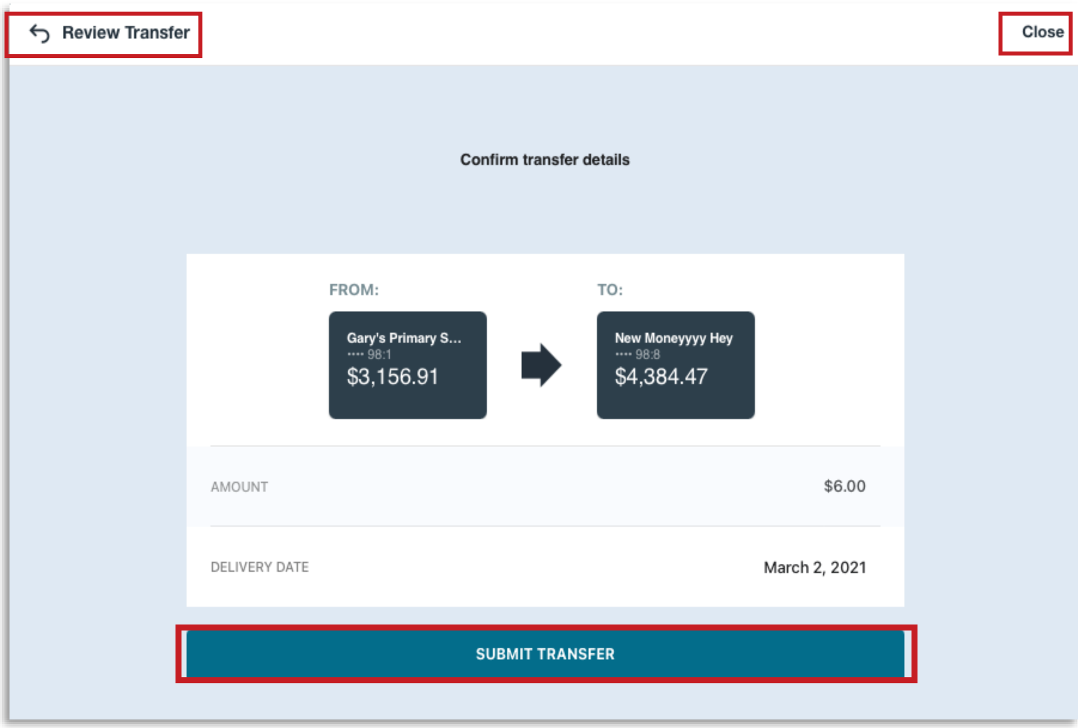
For One-Time Transfers:

a. Edit the transfer information, then click **Update Transfer** when finished

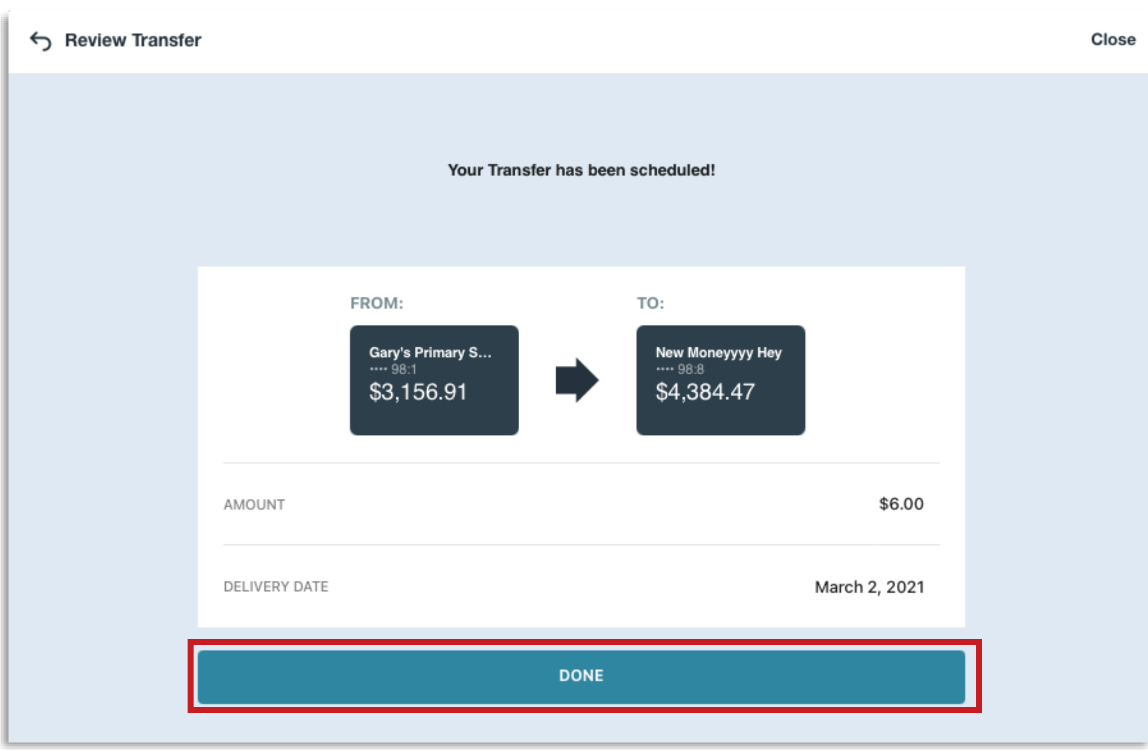


b. Review the updated information, then click **Submit Transfer** or click **Review Transfer** to make additional edits

(Image on next page)

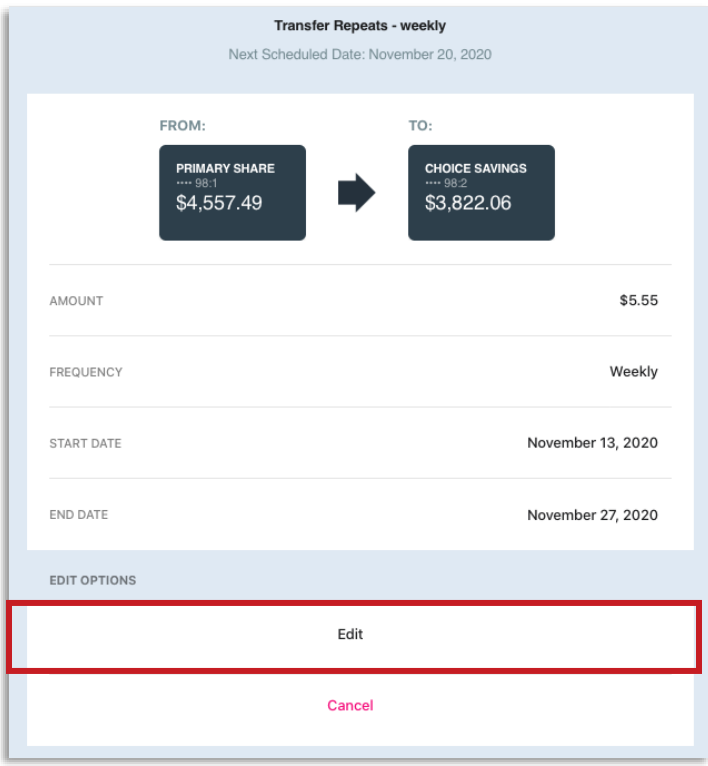


c. A success message displays. Click **Done** to return to the Transfers Screen

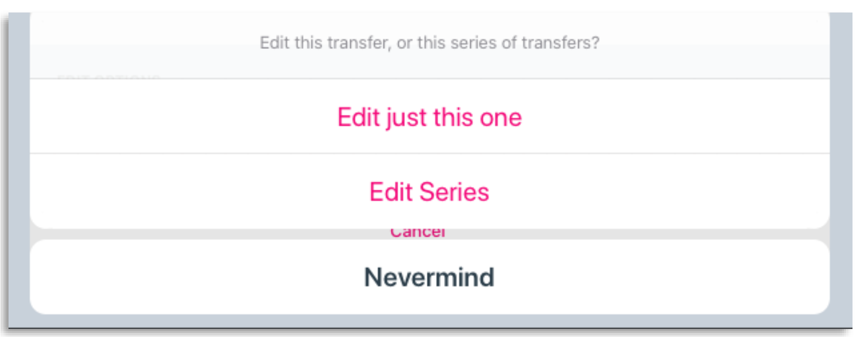


To edit recurring transfers:

a. Click the scheduled transfer to edit on the Transfers List, then click **Edit**

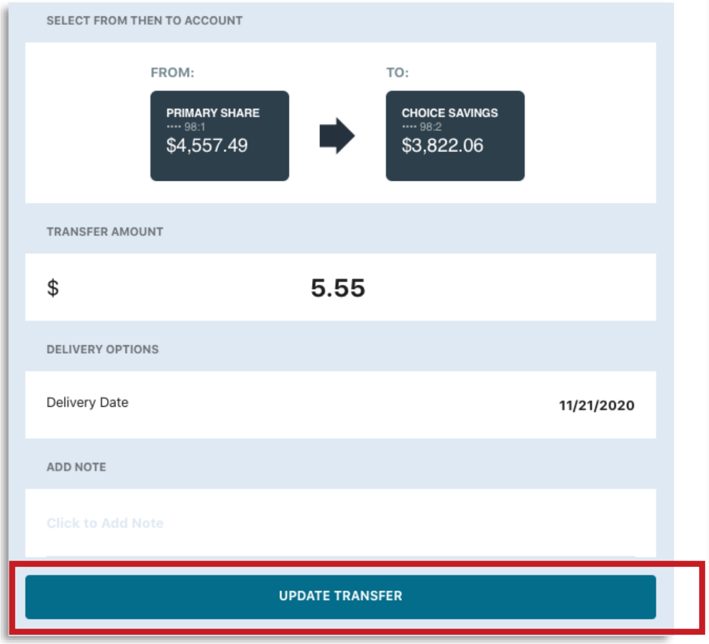


b. Next, select whether to **Edit just this one** (the displayed Transfer) or to **Edit Series**, or click **Nevermind** to return to the previous screen

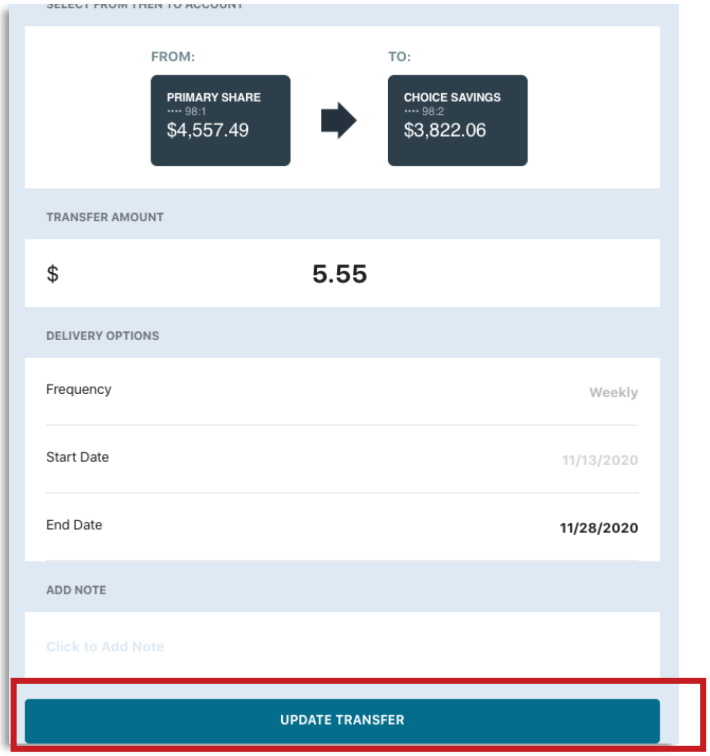


c. Edit the information, then click **Update Transfer** when finished

(Image on next page)



One-time Transfer



Recurring Transfer

For recurring transfers, only the FROM account, Amount and End Date are editable. If the Frequency or TO account is no longer correct, you will need to cancel the series and re-initiate the recurring transfer.

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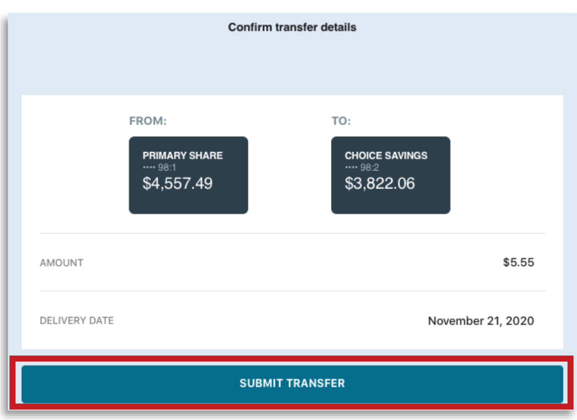
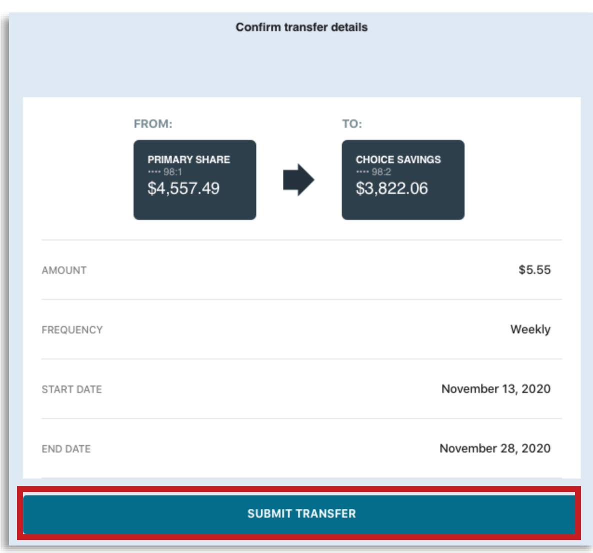
d. Next, click **Submit Transfer**

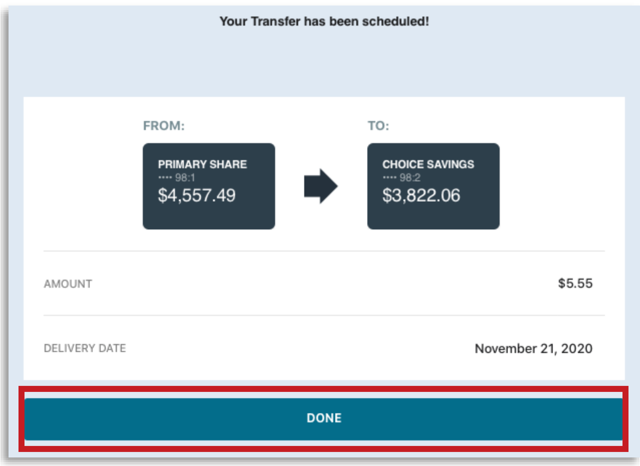


One-time Transfer

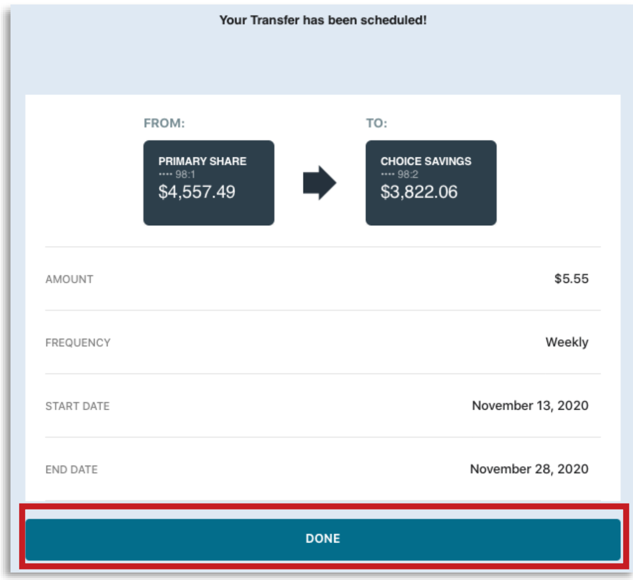


Recurring Transfer

e. A success message displays. Click **Done** to return to the Transfers Screen



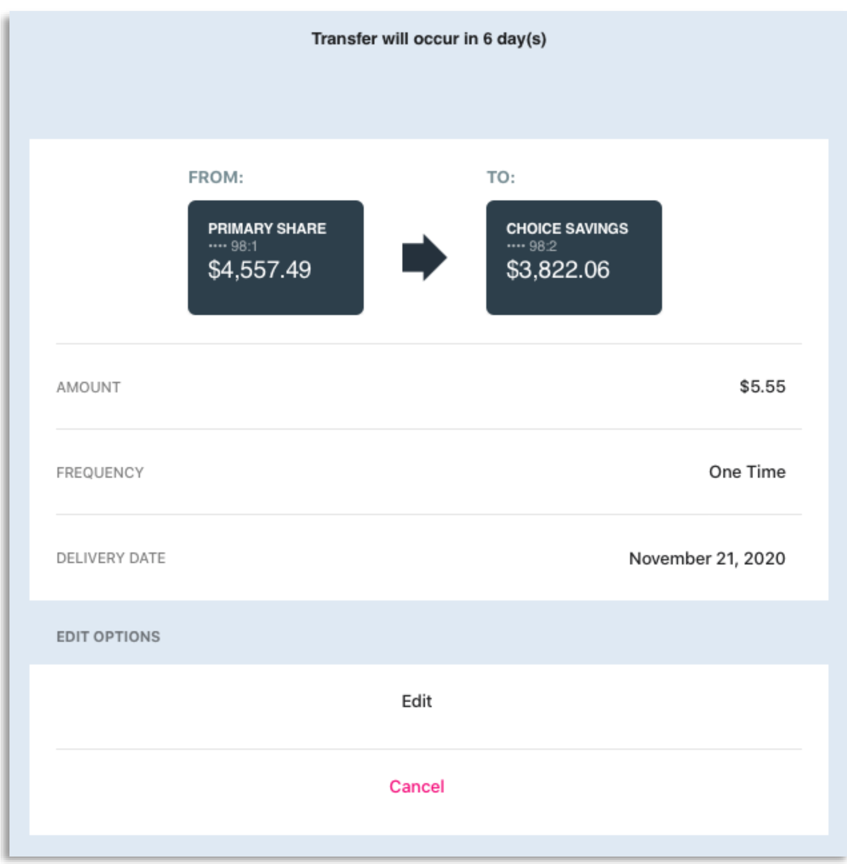
One-Time Transfer



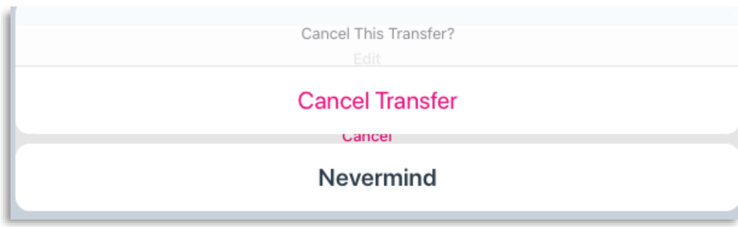
Recurring Transfer

To cancel a one-time transfer:

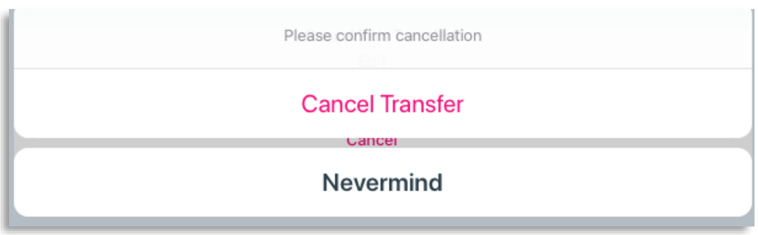
1. Click the scheduled transfer to edit on the Transfers List, then click **Cancel**



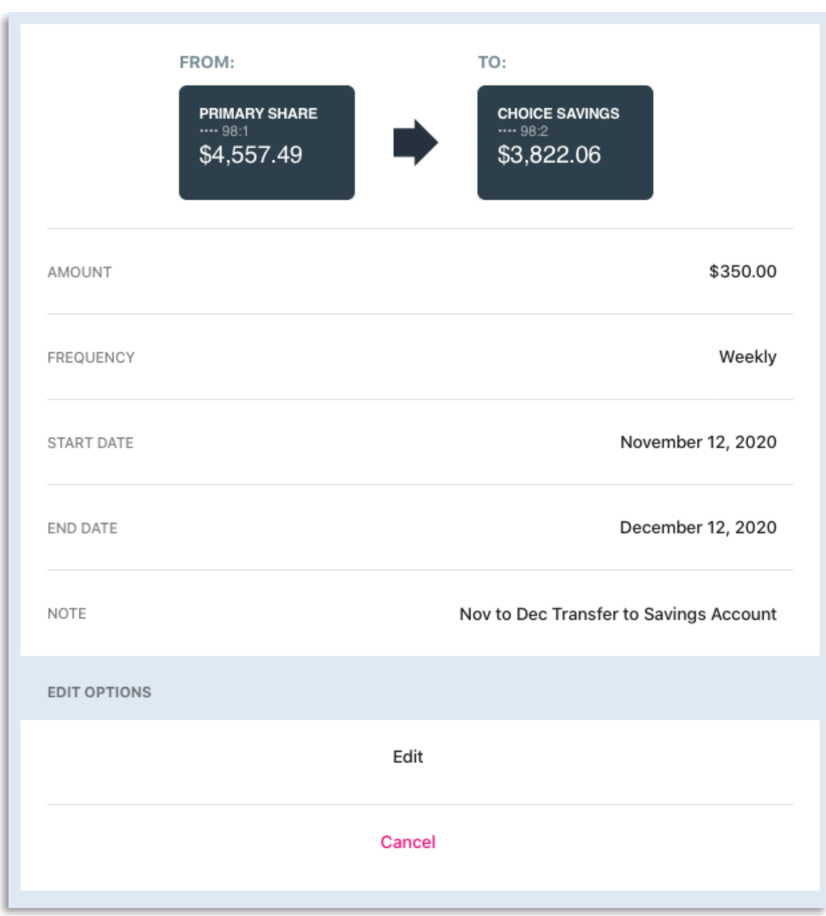
2. Click **Cancel Transfer** to proceed or click **Nevermind** to return to the previous screen



3. Click **Cancel Transfer** again to proceed

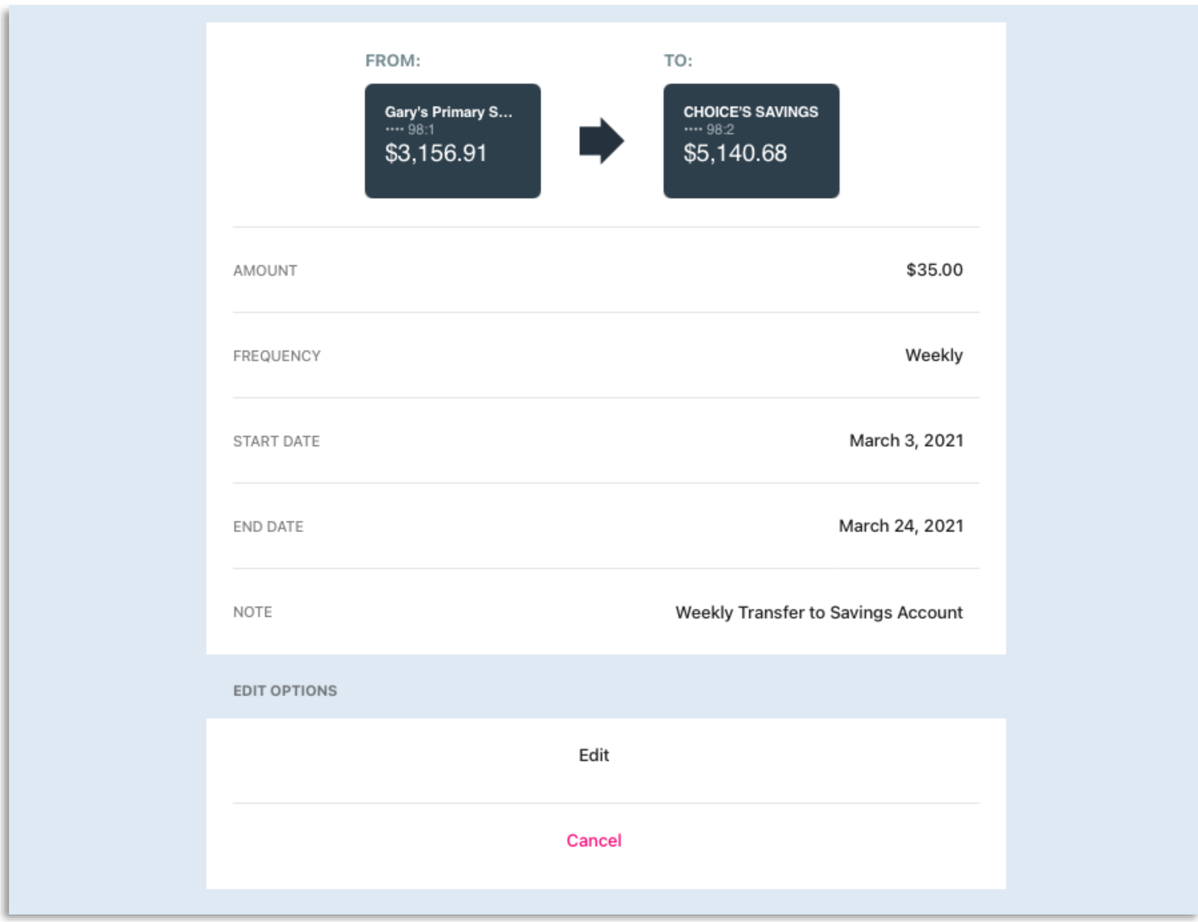


4. The transfer is now canceled and no longer displays in the Transfers List

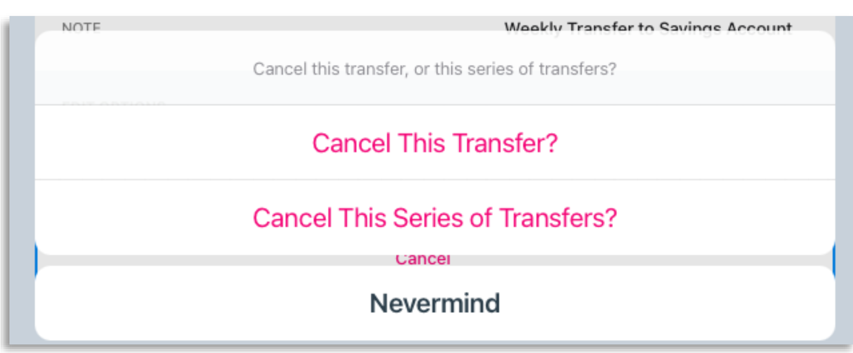


To cancel a transfer in a series:

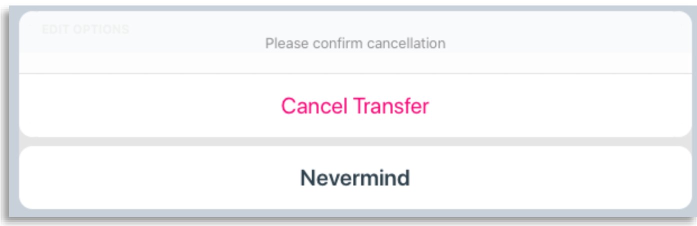
1. Click the scheduled transfer to edit on the Transfers List, then click **Cancel**



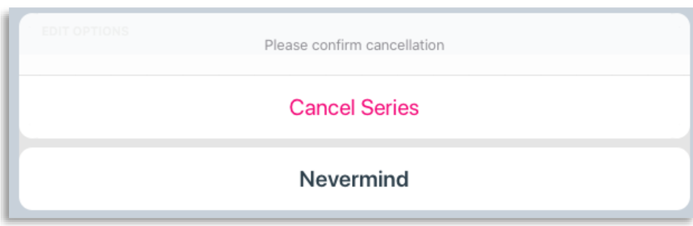
2. Next, select whether to **Cancel This Transfer?** (the displayed transfer) or to **Cancel This Series of Transfers?**, or click **Nevermind** to return to the previous screen



a. If canceling the displayed transfer, click **Cancel Transfer** to confirm



b. If canceling the series of transfers, click **Cancel Series**



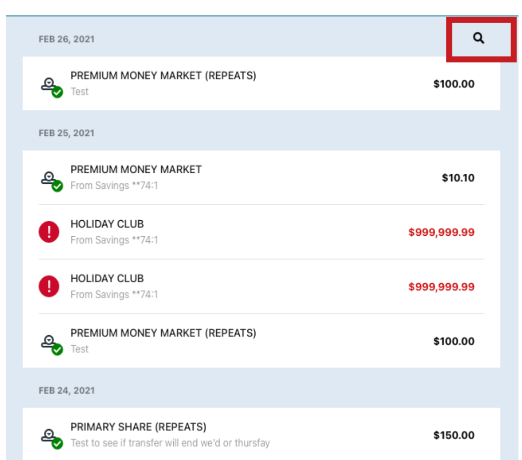
5. The Transfer List refreshes, and the canceled transfers no longer display

Searching Transfers

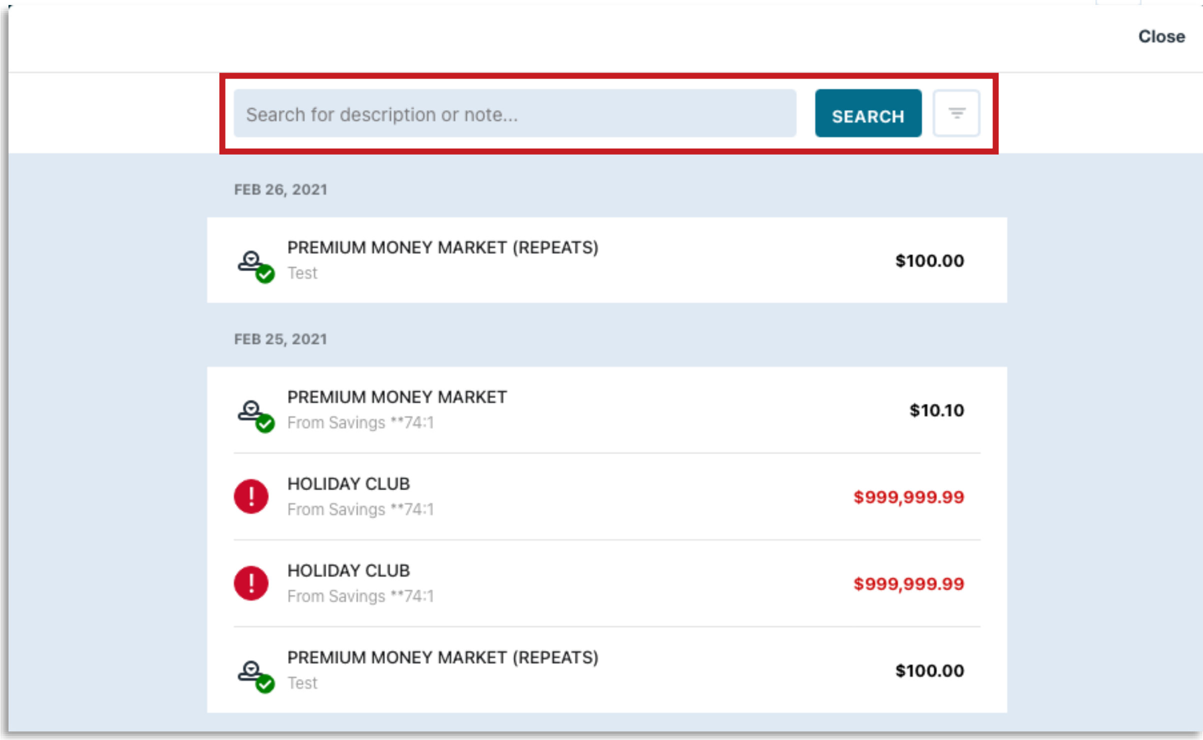
The Transfers Search screen allows you to search for Transfers by keywords using the Search Field, or by applying filters.

Please note: The transfers you have received are **not** included in your Transfers Tile and are therefore not searchable within the Transfers tile. All transfers received can be found in your Account tile, where the date and amount of the transaction will be provided.

1. On the Transfers Screen, click the **Magnifying Glass** above the Transfers List

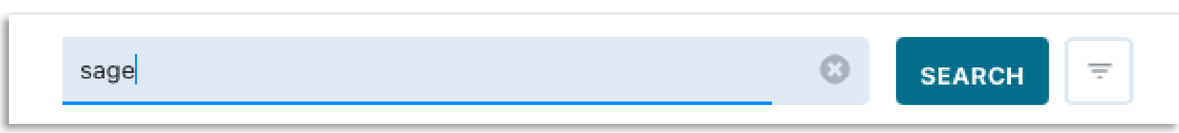


2. The Transfer Search screen displays with the **Search Field** and **Filters Icon** 

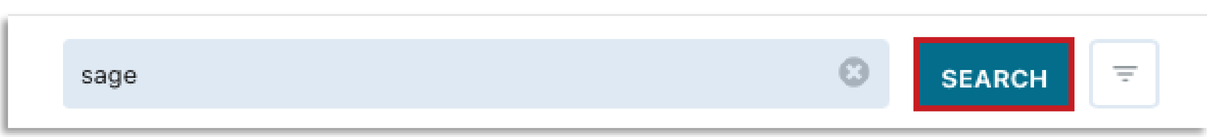


To search by Keyword:

a. Click into the **Search Field** and Enter the keyword or phrase to search by

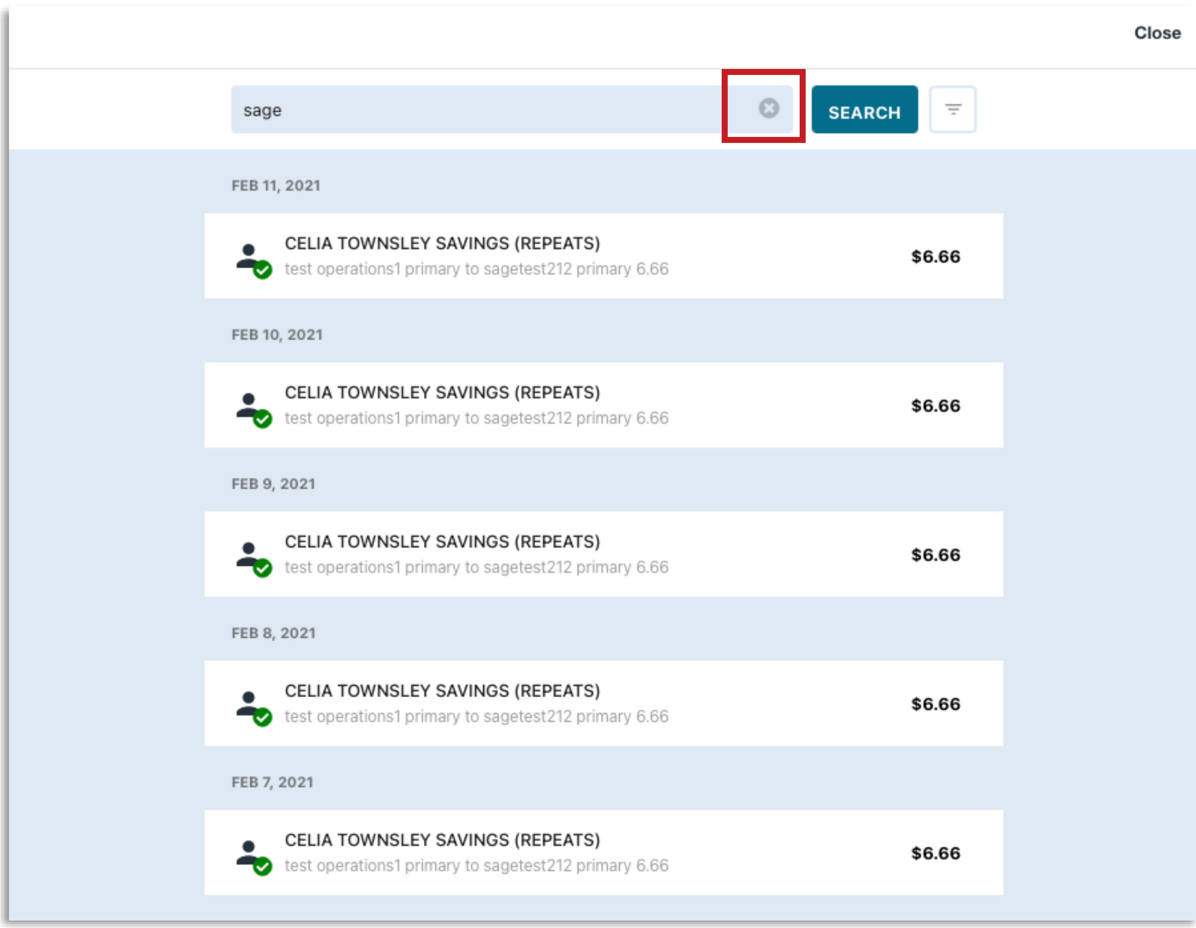


b. Click **Search**



c. The Transfers List refreshes to display matching results

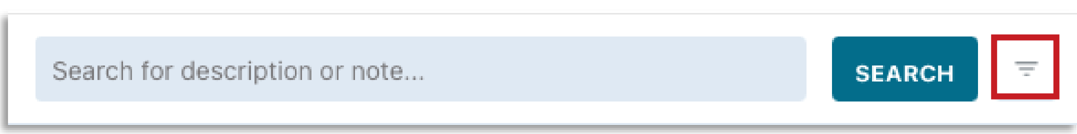
(Image on the next page)



d. Click the icon to clear the Search Field to enter a new search, or click **Close** to return to the Transfers screen

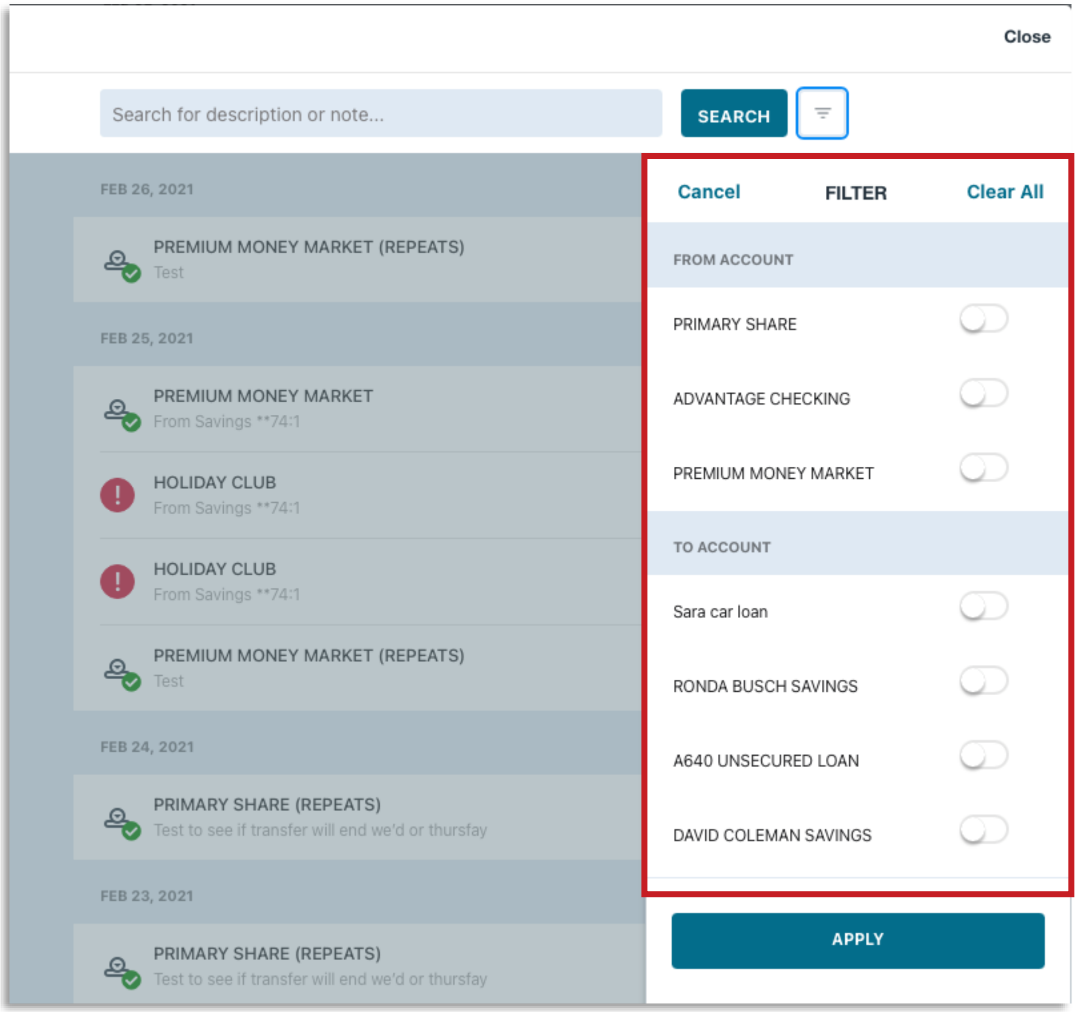
To filter by Account:

a. Click the icon to expand the Filters List



b. The **From: Account** and **To: Account** filter toggles display

(Image on the next page)



You may need to scroll to view all the available accounts in the From Account and To Account sections.

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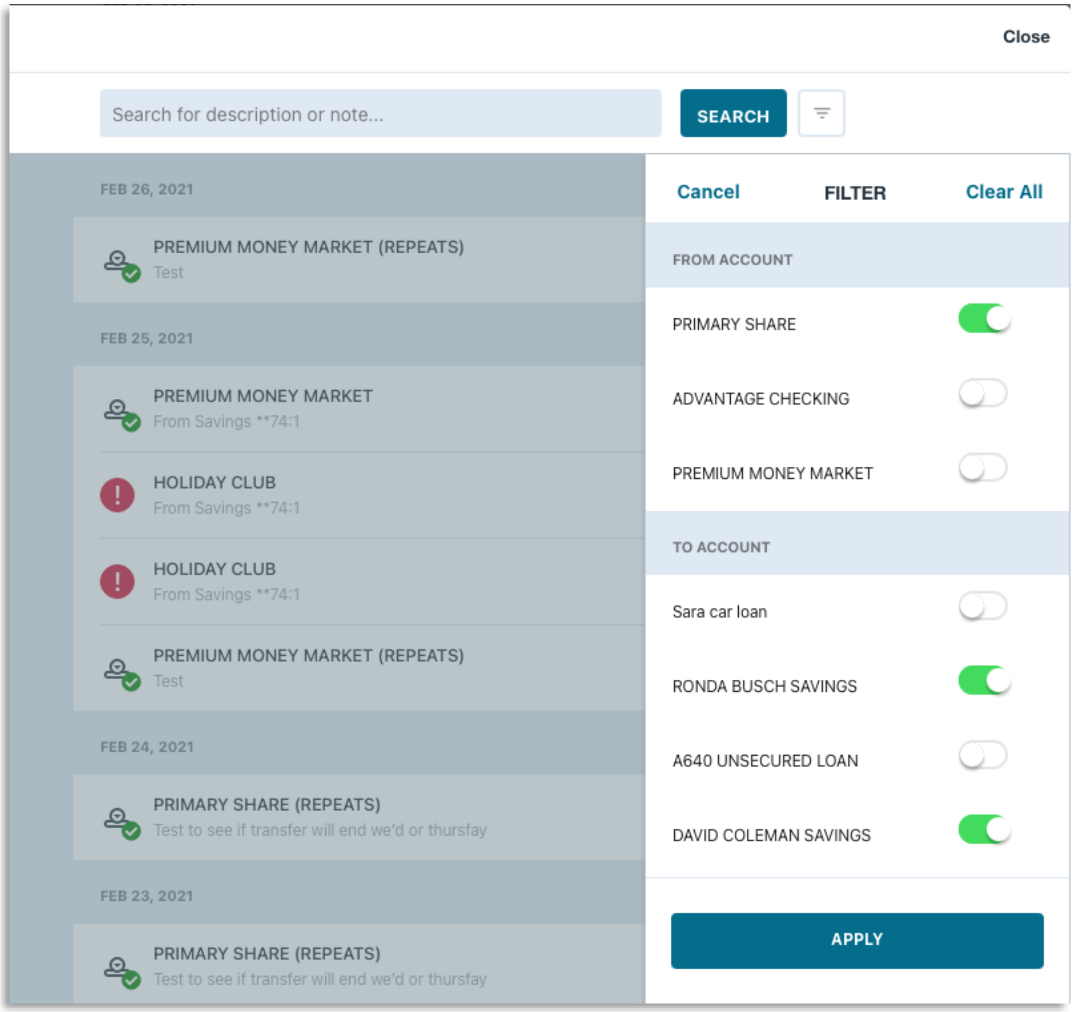
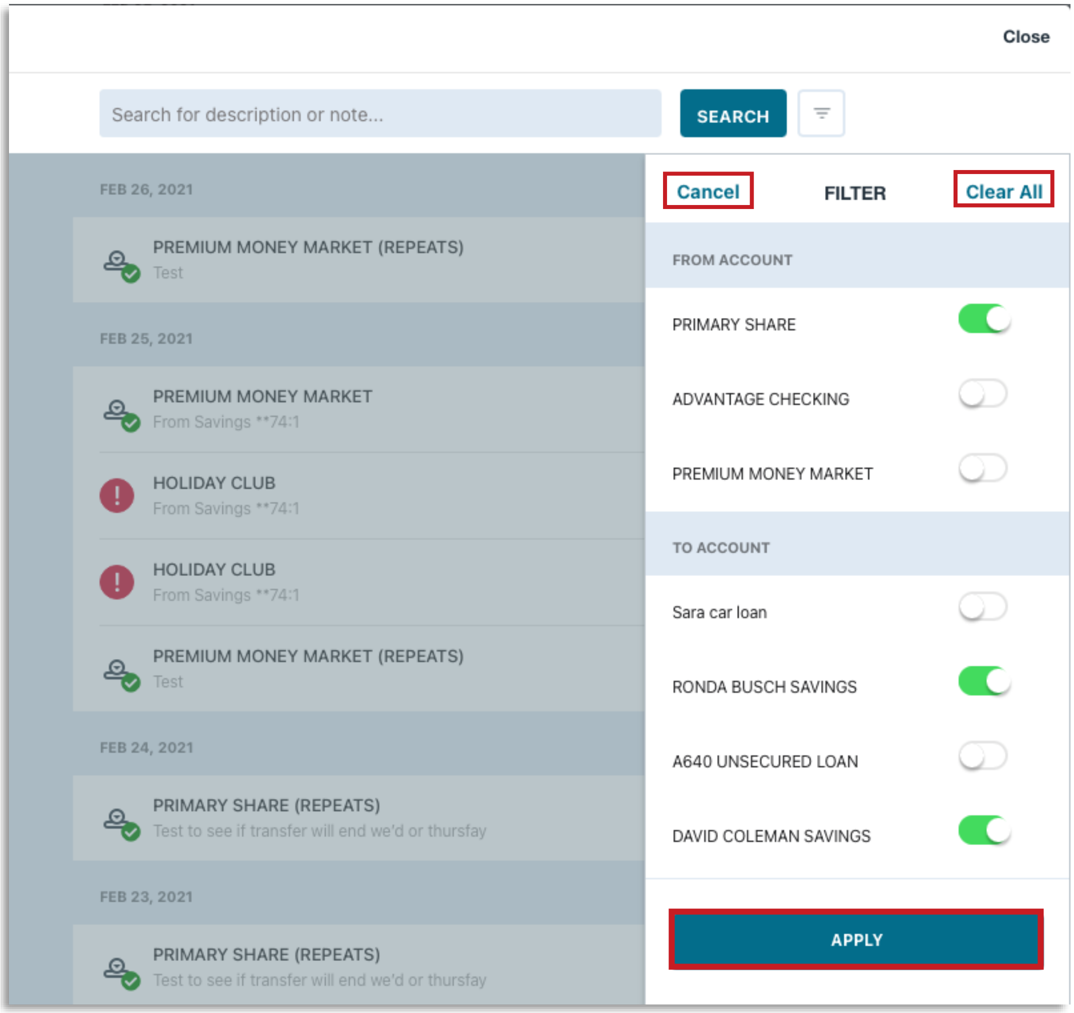
c. Click the right-side of the toggle or slide left-to-right next to the account(s) to search by. The toggle will turn green to indicate the active filter.

(Image on the next page)

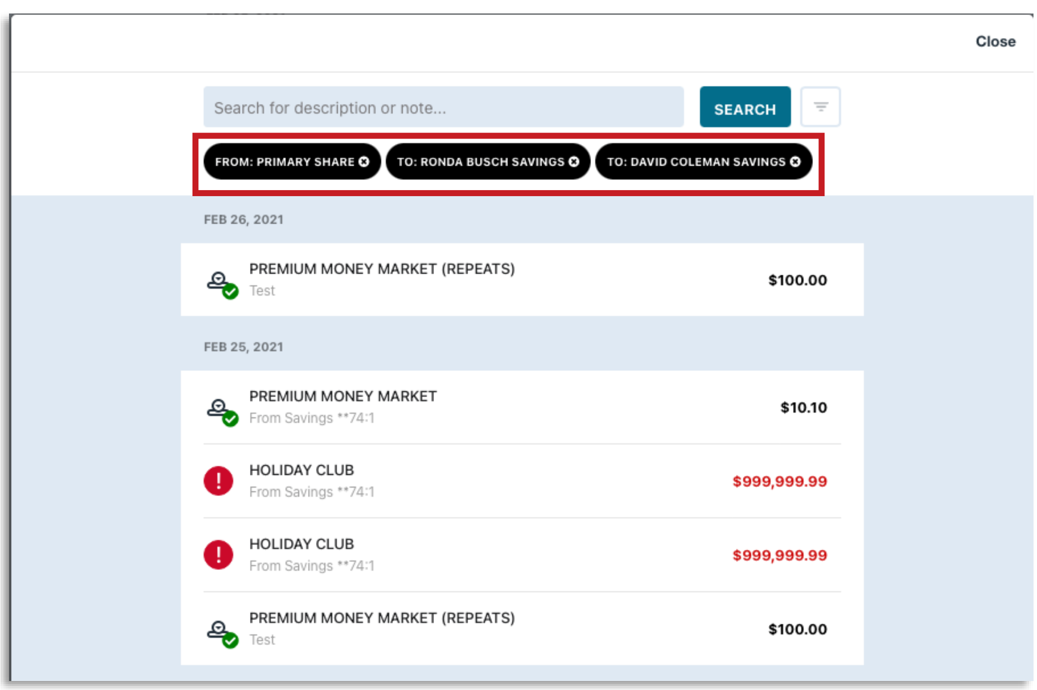


d. Click **Apply** to initiate the search, **Clear All** to remove the filter(s), or **Cancel** to return to the Transfers List

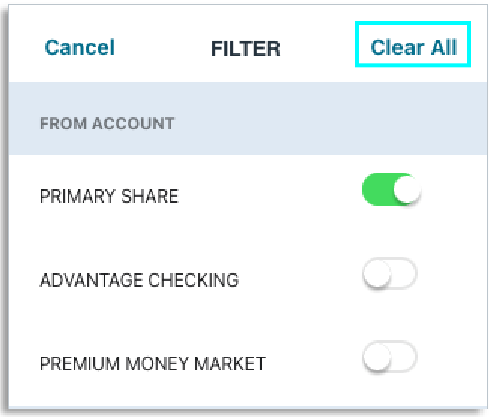
(Image on the next page)



e. The Transfers List refreshes to display matching results. To remove applied filters individually, click the X icon next to the filter



f. To clear all filters, click the icon and click **Clear All.**

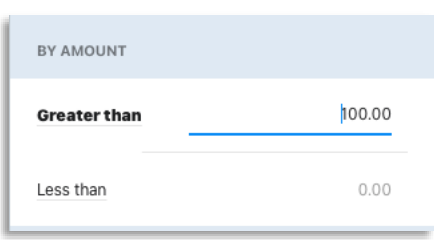


To search by Transfer Amount:

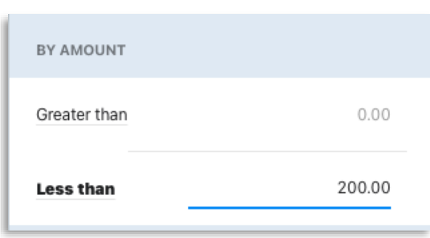
a. Click the filter icon

b. Scroll to locate the **By Amount** section

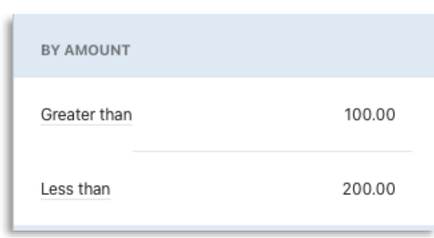
c. Enter the amount(s) to search by in the **Greater than** and/or **Less than** fields



Greater than

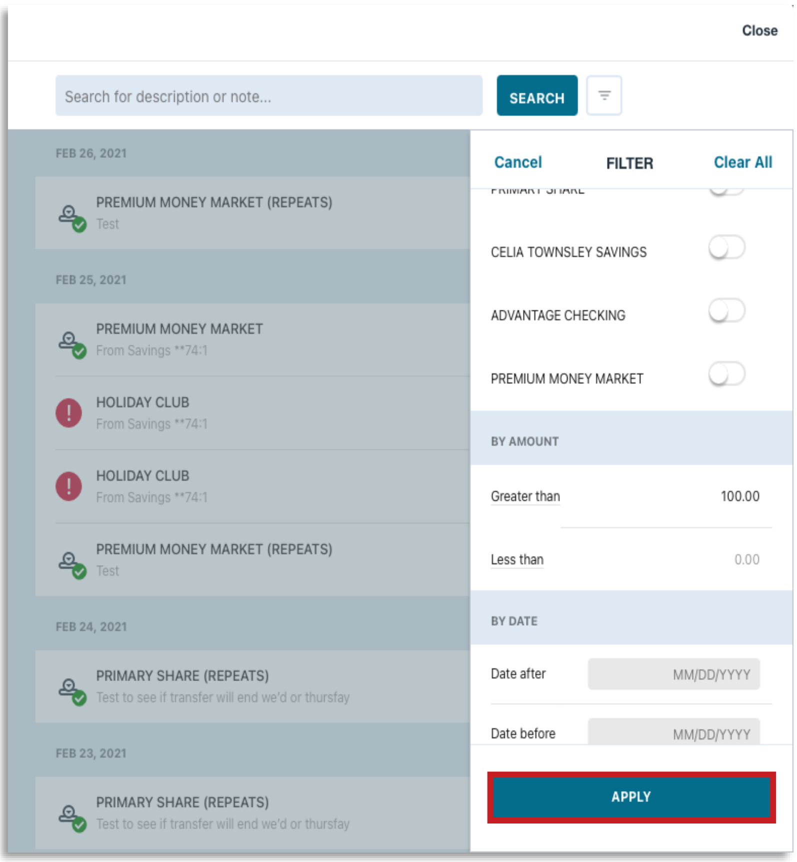


Less than

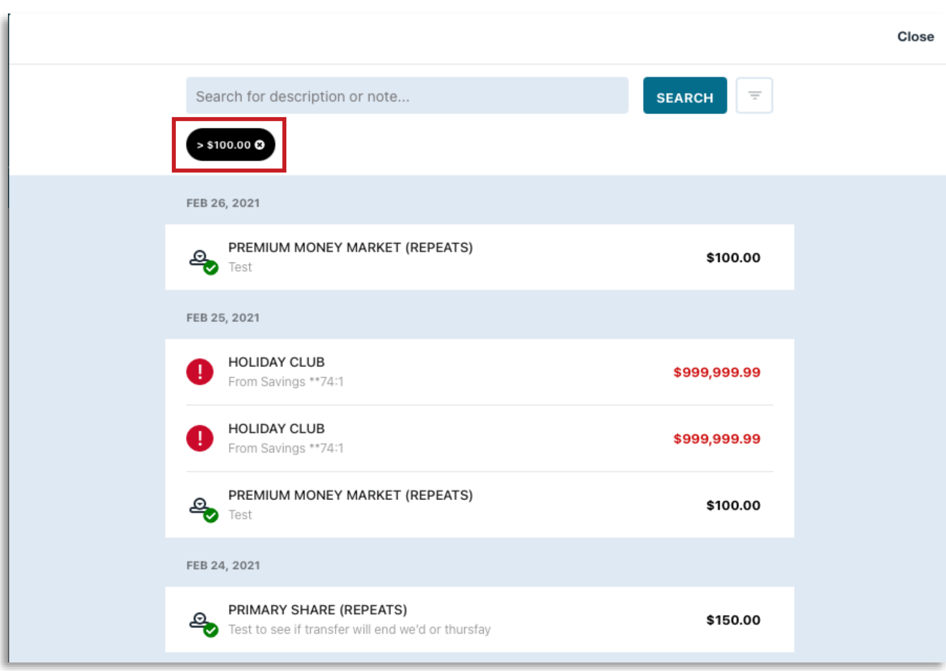


Greater than and Less than

d. Click **Apply** to initiate the search



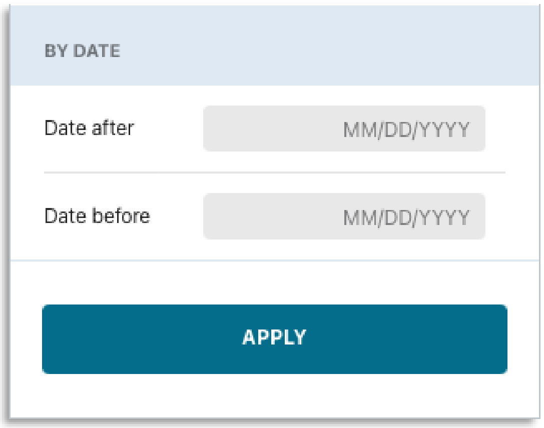
g. The Transfers List refreshes to display matching results. To remove applied filters individually, click the **X** icon next to the filter



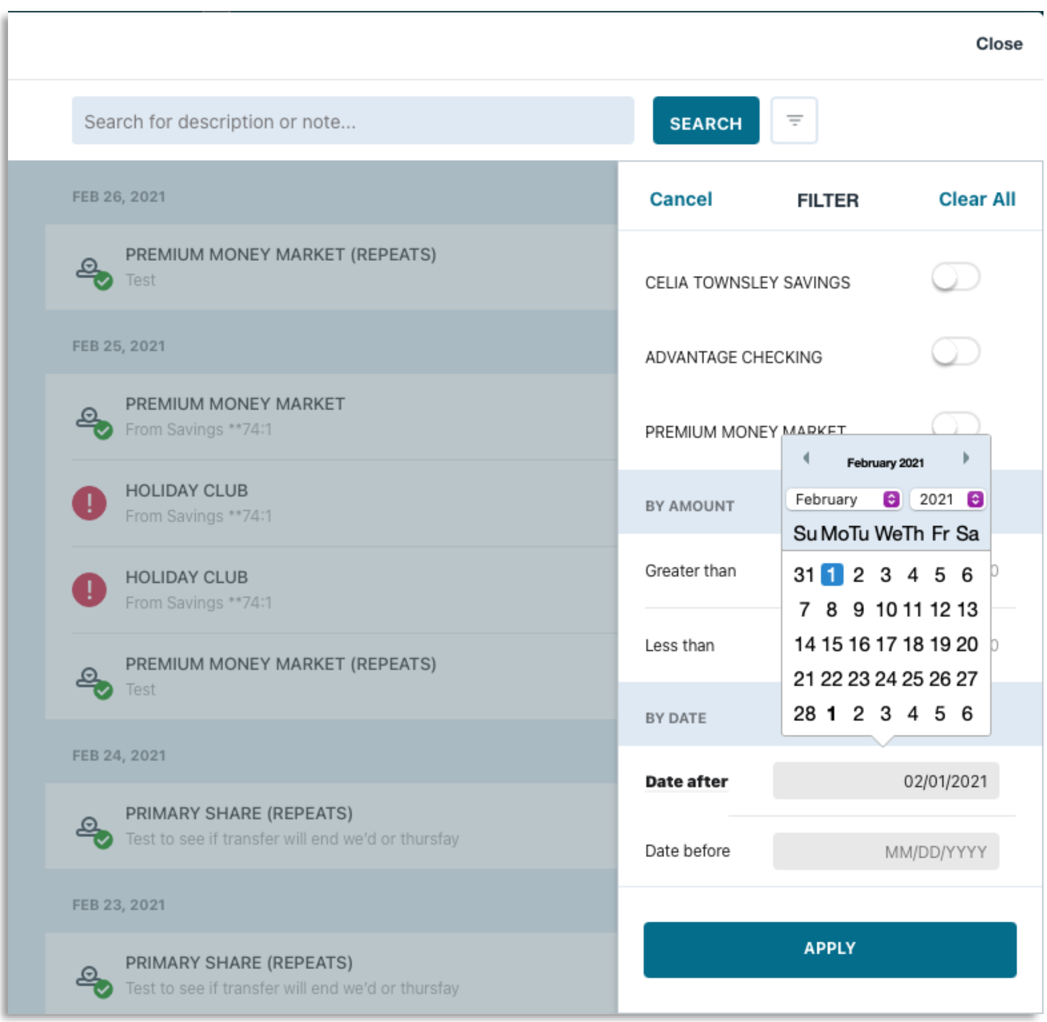
To search by date:

a. Click the icon to expand the Filters List

b. Scroll to locate the **By Date** section

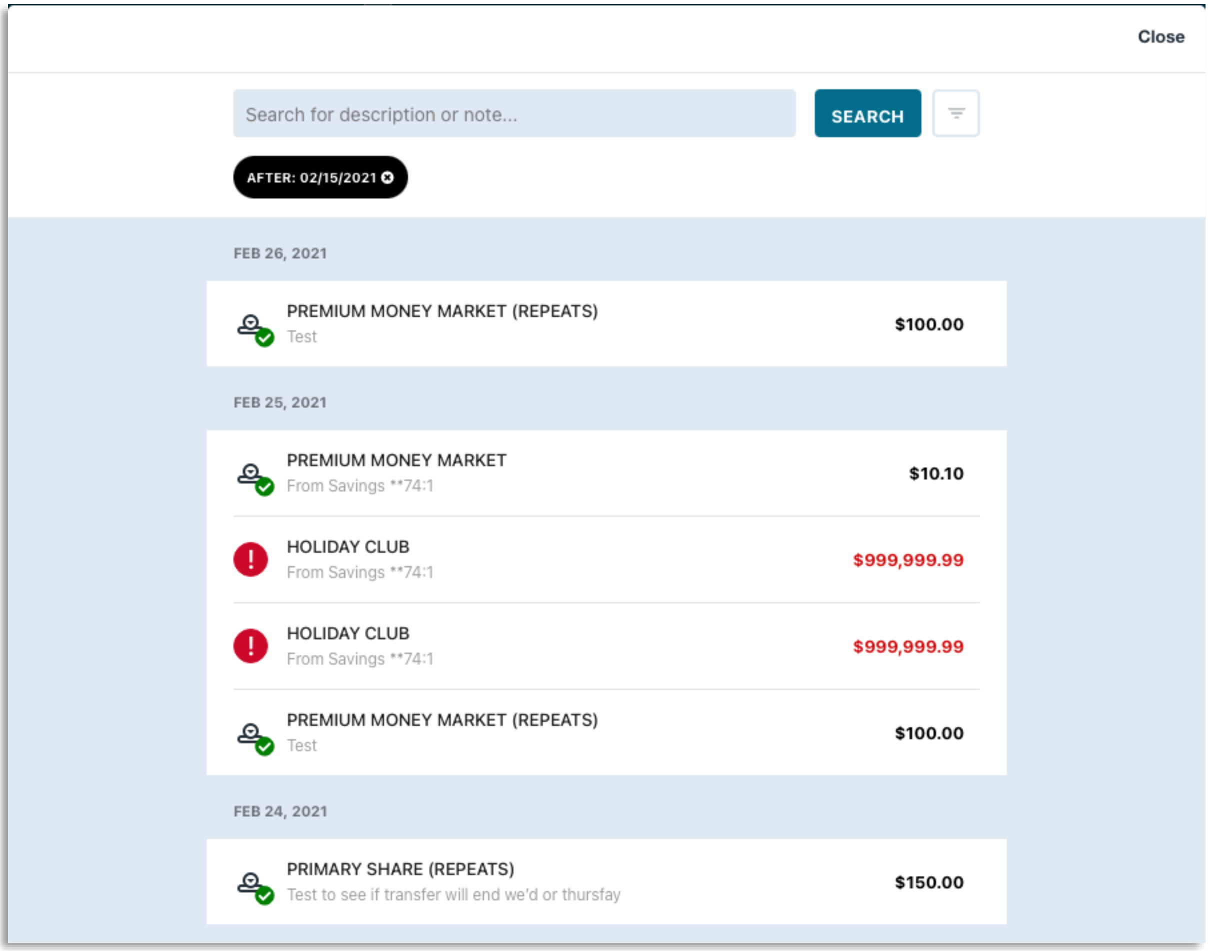


c. Click into the **Date after** and/or the **Date before** fields and use the calendar to select the date(s) to search by



d. Click **Apply** to initiate the search

e. The Transfers List refreshes to display matching results. To remove applied filters individually, click the **X** icon next to the filter



Filters may be applied in any combination of From Account, To Account, Amount, and Date.
