



**Online Access User's Guide
Transfers**

Table of Contents

Scheduling Transfers.....p 3

Add people/Member to Member Transfers.....p 6

Manage Peoplep 7

Add Remote Account Transfers: Institution to Institution (I2I).....p 10

Online Access Guide: Transfers

Scheduling Transfers

You may use the system to make transfers between your accounts. You may also schedule transfers between your account for Now, a Later Date, or on a Recurring schedule.

TRANSFERS

Make a Transfer | Add Remote Accounts | Add People | Manage Accounts/People | Help

Make a one-time or schedule a recurring transfer.

• Required fields

From: Share Draft (S7) : Available Balance \$33.88

To: Shares (S1) : Current Balance \$37.81

Amount: \$1.00

When: Now
 Later Date
 Recurring

Memo (18 character max):

Next | Cancel

TRANSFERS

Make a Transfer | Add Remote Accounts | Add People | Manage Accounts/People | Help

Make a one-time or schedule a recurring transfer.

• Required fields

From: Share Draft (S7) : Available Balance \$33.88

To: Shares (S1) : Current Balance \$37.81

Amount: \$1.00

When: Now
 Later Date
1/17/2013

Memo (18 character max):

Next | Cancel

TRANSFERS

Make a Transfer | Add Remote Accounts | Add People | Manage Accounts/People | Help

Make a one-time or schedule a recurring transfer.

• Required fields

From: Share Draft (S7) : Available Balance \$33.88

To: Shares (S1) : Current Balance \$37.81

Amount: \$25.00

When: Now
 Later Date
 Recurring

Start Date: 1/14/2013

End Date or Count: 1/15/2014

Frequency: Every 2 Weeks

* If "End Date or Count" is left blank, the scheduled (recurring) transfer will run until you manually stop it.

Memo (18 character max): Savings Deposit

Next | Cancel

After you have selected to make a transfer, or after you have selected to make a scheduled transfer, you will receive a confirmation screen similar to the following:

One Time Transfer

TRANSFERS

[Make a Transfer](#) [Add Remote Accounts](#) [Add People](#) [Manage Accounts/People](#) [Help](#)

Make a one-time or schedule a recurring transfer.

Please confirm your selections and click below to submit your transfer.

Transfer From: Share Draft (S7) : Available Balance \$33.88
Transfer To: Shares (S1) : Current Balance \$37.81
Transfer Amount: \$1.00
Transfer Time: Now

TRANSFERS

[Make a Transfer](#) [Add Remote Accounts](#) [Add People](#) [Manage Accounts/People](#) [Help](#)

Make a one-time or schedule a recurring transfer.

Transfer was successful.

 [Print](#)

Date: 1/13/2013 9:13:30 PM (EST)
Ref#: 62464806
Memo: Test

From: Share Draft (S7) : Available Balance \$33.88
To: Shares (S1) : Current Balance \$37.81
Amount: \$1.00

New local account balance information:

	New Balance	Available Balance
Share Draft (S7)	\$32.88	\$32.88
Shares (S1)	\$38.81	\$33.81

Schedule of Recurring Transfer

TRANSFERS

Make a Transfer
Add Remote Accounts
Add People
Manage Accounts/People
Help

Make a one-time or schedule a recurring transfer.

Please confirm your selections and click below to submit your transfer.

Transfer From: Share Draft (S7) : Available Balance \$1,497.21

Transfer To: Shares (S1) : Current Balance \$85.01

Transfer Amount: \$25.00

Transfer Time: Every 2 Weeks

 Start: Now

 Indefinitely

Submit Transfer
Cancel

TRANSFERS

Make a Transfer
Add Remote Accounts
Add People
Manage Accounts/People
Help

Make a one-time or schedule a recurring transfer.

First transfer was successful and future transfers were successfully scheduled.

[Print](#)

Date: 1/13/2013 9:15:51 PM (EST)

Reff#: 62464827

Memo: Savings Transfer

Next Date: 1/27/2013

Freq: Every 2 Weeks

From: Share Draft (S7) : Available Balance \$1,497.21

To: Shares (S1) : Current Balance \$85.01

Amount: \$25.00

New local account balance information:

	New Balance	Available Balance
Share Draft (S7)	\$1,597.32	\$1,472.21
Shares (S1)	\$110.01	\$105.01

Another Transfer

Add People (Member to Member)

Select the "Add People" tab to add other ATFCU members to your account list. You may use the system to transfer money to those members. For instance, you may want to setup your child to be able to transfer money to his/her account while he/she is away at college.

TRANSFERS

Make a Transfer | Add Remote Accounts | **Add People** | Manage Accounts/People | Help

Add People to your transfer "to" accounts

Required fields

Member's Name

Member Number or ID

Member Account Number

Member's Name

The name of the other credit union member you'd like to add to your transfer "to" list, for instance, "John Doe" or "Nancy Drew."

Local Loans	Payment / Pay
QUICK CASH L.O.C. (142)	\$0.00 / W
VISA CLASSIC CREDIT CARD (147)	\$0.00 / R

Other People Send

John Red	JCR@atfcu.org
Swamp Rev	901-435-8

Next

Complete the requested fields with the other ATFCU member's information.

TRANSFERS

Make a Transfer | Add Remote Accounts | **Add People** | Manage Accounts/People | Help

Add People to your transfer "to" accounts

Required fields

Member's Name

Member Number or ID

Member Account Number

Other Member's Account

This is the other member's account you would like to transfer money to. It will look like the account numbers on your account summary page.

Transfers will not complete if a valid account is not given.

Next

The next screen will ask you to confirm the information. Please insure the information is correct.

TRANSFERS

Make a Transfer	Add Remote Accounts	Add People	Manage Accounts/People	Help
-----------------	---------------------	-------------------	------------------------	------

Add People to your transfer "to" accounts

Please confirm your entries

Member's Name: Joe Member
Member Number or ID: 678910
Member Account Number: S7

The next screen will tell you if the member was successfully added to your list, or if there was an error.

TRANSFERS

Make a Transfer	Add Remote Accounts	Add People	Manage Accounts/People	Help
-----------------	---------------------	-------------------	------------------------	------

Add people to your transfer "to" accounts

Success! Joe Member at 678910 has been added to your transfer "to" list.

If the addition was successful, you will see the newly added member in the "Other People" section of the "To" section of transfers.

TRANSFERS

Make a Transfer | Add Remote Accounts | Add People | Manage Accounts/People | Help

Make a one-time or schedule a recurring transfer.

Required fields

From: Share Draft (S7) : Available Balance \$1,472.21

To: Select Your Transfer To Account.

Local Loans	Payment / Payoff
Credit Card	\$194.00 / \$6,454.32
Local Other Members	
Jane Member (123451 S1)	\$5,417.47
Jane Member (123451 S7)	\$1,660.85
Jacob Member (123452 S1)	\$17.54
Other People	
Joe Member	678910 S7

When:



Manage People

The "Manage Accounts/People" Tab will allow you to view accounts you are joint on as well as members you have added to your list.

The screenshot shows the 'TRANSFERS' application window. At the top, there are several tabs: 'Make a Transfer', 'Add Remote Accounts', 'Add People', 'Manage Accounts/People' (which is highlighted with a black box), and 'Help'. Below the tabs, the main content area is titled 'Manage your transfer accounts'. It is divided into three sections: 'Other Member (Cross Member) Accounts', 'Remote Accounts', and 'Other People'. The 'Other Member (Cross Member) Accounts' section has a sub-header 'Select a row to view or change.' and a table with two rows: 'Jane Member (123451)' and 'Jacob Member (123452)'. The 'Remote Accounts' section has the text 'Remote transfers are not enabled.' The 'Other People' section has a sub-header 'Select a row to view or change.' and a table with one row: 'Joe Member (678910)'.

You may remove a member from your "Other People" section by double clicking the member name, and selecting the "Delete" button.

The screenshot shows a dialog box titled 'Manage Other People Accounts' from the 'OpenTransfers' application. The dialog has a title bar with 'OpenTransfers' on the left and 'Close' on the right. Inside the dialog, there is a text input field labeled 'Person's Name' containing the text 'Joe Member'. Below this field, there is a paragraph of text: 'To change the member ID or account for this member, delete this entry, and select "Add People" tab above.' To the right of this text is a blue-bordered box containing the text: 'Person's Name' followed by 'We'll use the name you provide here to identify this account in the transfer selections. Examples: Jane Doe or Mark Smith, etc.' Below this text is a table with two columns: 'Local Loans' and 'Payment / Pay'. The table has two rows: 'QUICK CASH L.O.C. (142)' with '\$0.00 / \$0' and 'VISA CLASSIC CREDIT CARD (147)' with '\$0.00 / \$0'. Below the table is another section titled 'Other People' with a 'Send' button. This section contains two rows: 'John Galt' with 'JGalt@grand.c' and 'Sylvan Fry' with '601-555-1'. At the bottom of the dialog, there are three buttons: 'Next', 'Cancel', and 'Delete' (which is circled in black).

Add Remote Accounts

The “Add Remote Accounts” option allows you to setup a connection between your ATFCU accounts and your accounts at another financial institution. Once you have your remote account setup, you may transfer funds between your ATFCU account and your remote account.

Note: We recommend viewing the online video tutorial in this area prior to setting up remote accounts.

Make a Transfer **Add Remote Accounts** Add People Manage Accounts/People Help

Add a remote institution to your transfer accounts

• Required fields

Remote Financial Institution

Remote Routing Number

Remote Account Number

Remote Account Type
Checking ▾*

Friendly Name

Remote Financial Institution
The name of your remote financial institution; for instance, "Bank of America" or "Wells Fargo."

Next

The remote information you will need to setup accounts:

- Remote Financial Institution Name
- Remote Routing Number
- Remote Account Number
- Remote Account Type
- Friendly Name (What you want to call the account at ATFCU)

The screenshot shows a web interface with a navigation bar at the top containing buttons for 'Make a Transfer', 'Add Remote Accounts' (highlighted in blue), 'Add People', 'Manage Accounts/People', and 'Help'. Below the navigation bar is a section titled 'Add a remote institution to your transfer accounts'. Under this title, there is a sub-section for 'Required fields' which contains several input fields: 'Remote Financial Institution' (text box with 'Tyndall Federal Credit Un'), 'Remote Routing Number' (text box with '263183175'), 'Remote Account Number' (text box with '123456778'), 'Remote Account Type' (dropdown menu with 'Checking' selected), and 'Friendly Name' (text box with 'TFCU'). To the right of these fields is a blue box with white text explaining the 'Friendly Name' field: 'We'll use the name you provide here to identify this account in the transfer selections. Use a short (less than 21 characters) descriptive name, such as, WellsFargo Checking or BankAmerica Savings, etc.' At the bottom center of the form is a 'Next' button.

After you have successfully completed the information, you will receive a screen similar to the following: Please read it **CAREFULLY** as it contains instructions on your next steps.

The screenshot shows a web interface with a navigation bar at the top containing buttons for 'Make a Transfer', 'Add Remote Accounts' (highlighted in blue), 'Add People', 'Manage Accounts/People', and 'Help'. Below the navigation bar is a section titled 'Add a remote institution to your transfer accounts.' followed by the text 'Success! Your new remote account has been submitted.' Below this is a section titled 'Please read the following carefully:' followed by two paragraphs of text. The first paragraph states: 'We will immediately initiate the process to make three (3) small penny transactions (less than 26¢ each) into your TFCU account. If successful, these penny transactions should arrive in your account, on or near, 1/13/2013. We will notify you when these penny transactions have completed.' The second paragraph states: 'At a later date (at least three days), we will ask you to enter the amount of each of the three (3) penny transactions to verify that you own this account. The amounts you enter at that time must match our information exactly for this account to be available as a remote transfer account and added to your transfer selections.' At the bottom center of the form is an 'Add Another' button.

After you have successfully setup your remote account, we will initiate three (3) small “penny” transactions (less than 26 cents) into the remote account you have setup. If everything is setup correctly on your remote account, you will see three penny transactions with in three business days. About three days later, we will ask you to enter the amount of each of the three penny transactions to verify you own the account. The amounts you enter at that time must match our information exactly for the remote account to be available as a remote transfer account in account center.

The following is an example of what a pending remote account verification screen will look like.

Remote Transfer Limits::

	Daily	30 Day
Remote Institution Transfer Limits ::	\$2,500	\$5,000
Actual Remote Transfers::	\$0.00	\$1.23
Available ::	\$2,500	\$4,998

Request Increase...

Awaiting penny transaction response

Pending Remote Account Verifications::
Select a row to view/change...

Date (EST)	Account	Type	Status
■ Your input is required on the following account ::			
6/11/2010 1:44:24 PM	Mary's Suntrust Acct	Checking	Awaiting Member Penny Submission

Click the “Awaiting Member Penny submission” link and the following screen will appear:

Close

Pending Remote Account Verification :: Awaiting Member Penny Submission

We initiated three(3) small Penny Transactions (Less than 26¢ each) into your **Mary's Suntrust acct** account on or near **6/11/2010**.

To verify that you own this account, please select the amount of each of the three(3) transactions below. The amounts must match our information exactly for this account to be available as an OpenTransfers remote account. The order you enter the amounts does not matter.

- ¢
 - ¢
 - ¢

I have reviewed my **Mary's Suntrust Acct** account for the period covering **6/11/2010** and did not see the Penny Transaction Amounts.

* To find the amounts for the penny transactions, access your wells fargo accounts online or check mailed account statements provided by wells fargo.

Enter the three amounts that we deposited in your remote account. In this example the amounts are 6, 10, and 8. After you have entered the correct amounts, click "Submit Amount"

If you did not receive any penny transactions in your Remote Account, click "No Amounts". Not receiving penny transactions typically means some piece of information has been entered incorrectly. By clicking "No Amounts" this tells the system you wish to start over.

After you have clicked "Submit Amount" a verification screen will appear to confirm the amounts you have entered. Please insure the amounts are correct.

After the amounts you have entered are successful, you will then see your remote account in all of the "Remote Account" sections in the "Transfers" option

* Make a Transfer | Add Local Accounts | Add Remote Accounts | Manage Accounts

Make a OneTime or Schedule a Recurring Transfer

Required fields...

From: Select Your Transfer From Account...

To:

Remote Accounts

Local Accounts		Available Balance
REGULAR SHARES (1)		\$24.48
SHARE DRAFT (2)		\$21.86
CHRISTMAS CLUB (8)		\$29.74
VACATION CLUB (9)		\$33.07

Local Loans		Available Balance
QUICK CASH L.O.C. (142)		\$100.00
VISA CLASSIC CREDIT CARD (147)		\$500.00

Remote Transfer Limits:

Remote Accounts	Type
Mary's Suntrust Acct	Checking

You may now transfer between your ATFCU account(s) and your remote account(s).