



Consumer Banking User Guide

Transferring Funds

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Managing transfers

You can use online and mobile banking to transfer funds, view transfers, and cancel transfers.

UTCFCU offers three distinct options to transfer money: Transfer Funds, Transfer to Any Member, and Person 2 Person.

Transfer funds


You can transfer funds between accounts at UTCFCU. You can also make transfers between your accounts at UTCFCU and external financial institutions.


To transfer funds

1. In the navigation menu, click or tap **Move Money > Transfer Funds**. The Funds Transfers page appears.
2. On the Transfer Funds page, in the **From** drop-down list, select the account from which you want to transfer funds.
3. In the **To** drop-down list, select the account to which you want to transfer funds.
4. In the **Amount** field, enter the amount to transfer.
5. (Optional) Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields expand.
 - a) Click or tap a transaction frequency.
 - b) Select a **Start Date**
 - c) Select an **End Date** from the calendar, or click or tap **Repeat Forever**.

How often should this transfer repeat?

----Select Transaction Frequency----

Start Date: Please select a Frequency 

End Date: Please select a Start Date 

Repeat Forever

6. Click or tap the **Date** field, and then select the date that you want the transfer to occur. If you selected **Make this a recurring transaction**, select start and end dates during which the transfer recurs.

Note: The date selected is the date you want the transfer to be processed, not the date the funds will become available.

7. (Optional) Enter information about the transfer in the **Memo** field.
8. Click or tap **Transfer Funds**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.

9. Click or tap **Close** to set up another transfer, or click or tap **View Online Activity** to review the transfer.

Viewing transfers

You can view or search for an existing pending or processed transfers on the following pages:

- Transfer Funds
- Online Activity Center

Note: The Online Activity Center page may include additional details about a transfer.

To view a transfer on the Transfer Funds page

1. In the navigation menu, click or tap **Move Money > Transfer Funds**.
2. In the sidebar, click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details overlay, click or tap **View Online Activity**.

To view details of a transfer in the Online Activity Center

1. In the navigation menu, click or tap **Move Money > View Online Activity**. The Online Activity Center appears.
2. In the Online Activity Center, do one of the following:
 - o Click or tap **Single Transactions** to view a single transfer.
 - o Click or tap **Recurring Transactions** to view a recurring series of transfers.
3. Browse to find the transfer that you want to view.
4. Click or tap anywhere on the row that displays the transfer you want to view. The transfer expands to show the details.

Canceling a transfer

You can use the Online Activity Center to cancel transfers. You can cancel one or more transfers if the status is Drafted or Pending.

Note: Processed transactions cannot be canceled.

To cancel a transfer

1. In the navigation menu, click or tap **Move Money > View Online Activity**.
2. Click or tap a transfer. The transaction details appear.

3. In the Transaction details' **Actions** drop-down list, click or tap **Cancel** to cancel the transfer. A message prompts you to confirm the cancellation.
4. Click or tap **Confirm** to cancel the transfer.
5. Click or tap **Close** to return to the Online Activity Center.

Tip: For multiple cancellations, select the check box of at least two transfers that you want to cancel, then click or tap **Cancel**.

Setting up external transfer accounts

You can add accounts that you own at other financial institutions to your online banking profile and transfer funds externally. These functions depend on UTFCU's settings and may not be available for all users.

Note: There are two types of external accounts: external transfer accounts and linked/aggregated accounts. This section details external transfer accounts. You can make transfers to and from external transfer accounts, but you can only view balances and transactions in linked/aggregated accounts.

When you connect the account, we make two small deposits of random amounts into your account at the other institution. When the deposits are complete, you enter and verify the amounts in either online banking or mobile banking. The deposits verify your ownership of the account and that any future transfers to or from that account will process correctly. The deposits should take fewer than five business days to process.

Note: You can only request external transfer accounts held at domestic (United States and US territories) institutions that use American Bankers Association (ABA) routing numbers.

Adding an external transfer account

On the Add External Account page, you can enter information that is used to add an external transfer account.

Note: To remove an external transfer account, contact UTFCU.

To add an external transfer account

1. In the navigation menu, click or tap **Move Money > Add External Account**. The Add External Accounts page appears.
2. Do the following:
 - a) In the **Account Number** field, enter the account number at the other financial institution.
 - b) In the **Routing Number** field, enter the routing number of the other financial institution. The image on the screen illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other financial institution.
 - c) From the **Account Type** drop-down list, select the external account type.
3. Click or tap **Submit** to complete the addition of the account.

Verifying an external transfer account

The Account Verification page lists the external transfer accounts that you have requested, along with the status of the link.

To verify an external transfer account

1. In the navigation menu, click or tap **Move Money > Verify External Account**. The Account Verification page appears.
2. Do the following:
 - a) Click or tap the account that you want to verify.
 - b) In the Verify Deposit Amounts area, enter the amounts of the two deposits that were made to the external account.
 - c) Click or tap **Continue**.
3. After verification, the external transfer account appears in the list of accounts that you can use in transfers.

Making a Transfer to Any Member

Transfer funds to someone else who has an account at UTCU by entering the recipient's account information and last name.

Transfer to Any Member page

Transfer to Any Member

You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required. When you select the option to link the other member's account to your login, it will place that account number in the drop-down menu in the Transfer Funds "To" field.

Single Transfer

Link Account

To make a single transfer

1. In the navigation menu, click or tap **Move Money > Transfer to Any Member**. The Transfer to Any Member page appears.
2. Click or tap **Single transfer**. The Transfer Funds to Another Member page appears.
3. In the Enter Your Account Information section, enter the following information:
 - a) In the **From Account** drop-down list, click or tap an account.
 - b) In the **Amount** field, enter an amount to transfer.
 - c) (Optional) In the **Description** field, enter a description of the transfer.
4. In the Enter Recipient Member Account Information section, enter the following information:
 - a) In the **To Account Number** field, enter the appropriate information for the recipient.
 - b) In the **Share ID** field, enter the share ID of the recipient's account.

Note: Examples of common Share ID's include Savings (00) and Checking (20, 21, 24). Share ID's can be located on account statements or on the Home screen within Online Banking. When looking at the Home screen, the Share ID will be listed after the dash in the account number. For example, the Share ID for account number *848-21 would be 21.

- c) From the **Account Type** drop-down list, click or tap an account.
 - d) Enter the **First Three Letters of Last Name** for your recipient.
5. Click or tap **Submit** to complete the transfer.

Linking another UTFCU account

Link another member's account to your own to make repeated or future-dated deposits to that account. The recipient must have an account with UTFCU.

To link another UTFCU account

1. In the navigation menu, click or tap **Move Money > Transfer to Any Member**. The Transfer Funds to Another Member page appears.
2. Click or tap **Link Account**. The Link Another Member's Account page appears.
 - a) In the **Account #** field, enter the appropriate information for the recipient.
 - b) In the **Share ID** field, enter the share ID of the recipient's account.

Note: Examples of common Share ID's include Savings (00) and Checking (20, 21, 24). Share ID's can be located on account statements or on the Home screen within Online Banking. When looking at the Home screen, the Share ID will be listed after the dash in the account number. For example, the Share ID for account number *848-21 would be 21.

- c) From the **Account Type** drop-down list, click or tap an account.
 - d) Enter the **First Three Letters of Last Name** for your recipient.
3. Click or tap **Submit** to complete linking the account.

Person 2 Person transfers

Person 2 Person (P2P) allows you to send funds to anyone at another financial institution. You must have a UTFCU debit card, and the email address or mobile phone number of the recipient, to use this feature.

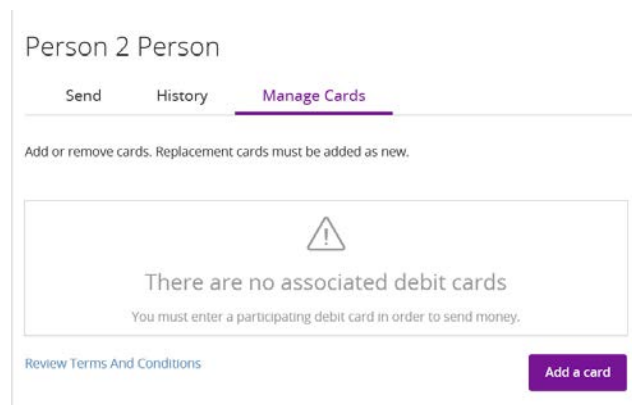
Important things to know about Person 2 Person:

- a) There are dollar amount limits for this feature. Maximum transaction limit is \$500, and the maximum monthly limit is \$1,000.
- b) The recipient has 10 calendar days to claim the funds. If funds are not claimed within the time frame, they will be returned to UTFCU on the 11th day and credited back to your account.


To send a Person 2 Person transfer:

1. In the navigation menu, click or tap **Move Money > Person 2 Person**. The Person 2 Person page appears.
2. Click or tap **Send Money**.
 - a. First time Person 2 Person users will need to read and agree to the Person 2 Person Terms & Conditions box that appears. After clicking **Agree**, a confirmation page will appear. Click **Agree** or cancel.
3. Click or tap **Manage Cards** to choose the UTFCU debit card you'd like to use as the source of your transfer.

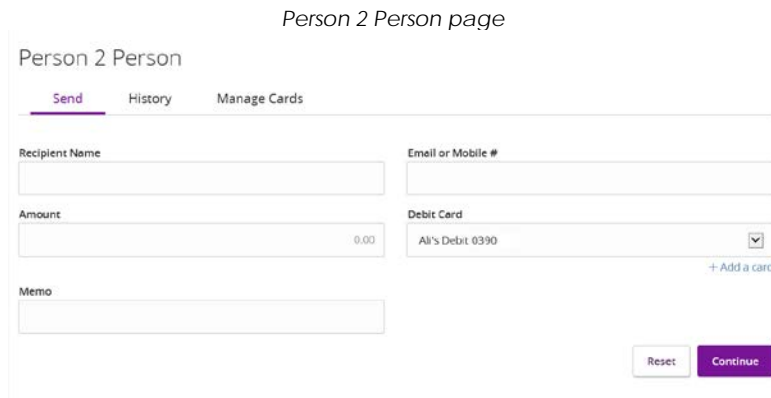
Person 2 Person page



- a. To add a card, click or tap **Add a Card**. Enter in your UTFCU debit card information, then click or tap **Continue**. You can add multiple cards using this method.

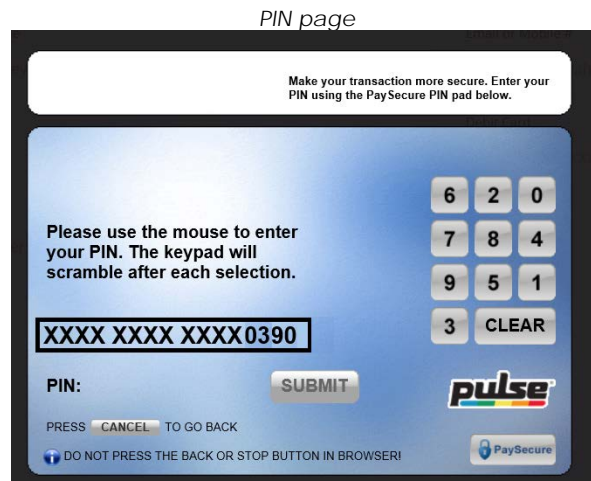
- b. To edit existing cards in your Person 2 Person profile, select **Manage Cards**, then click or tap the pencil icon. 
4. Once an eligible UTFCU debit card has been added to your Person 2 Person profile, you can send money to a recipient by selecting the **Send** tab. Input the recipient's information, click Continue.

Person 2 Person page



5. A review page will display for verification that the information was entered correctly. Click **Continue** to proceed with sending the funds.
6. On the next page, you'll be asked to enter your Personal Identification Number (PIN) for the UTFCU debit card you're using as the source of your transfer. Enter your **PIN** and select **Submit**.

PIN page



7. Once the transaction is approved, a Success message will appear. Either click or tap to **Close** the message or **History** to see your Person 2 Person transaction history.
8. As the "sender" of the funds, you will receive an email message confirming the Person 2 Person transaction at your email address on file with UTFCU.

To receive a Person 2 Person transfer:

1. The Recipient of the funds will receive an email (or text message if sent via mobile phone number) stating they have received a funds transfer via Person 2 Person. To

collect the funds, the recipient must click or tap on the **link** provided in the email or text message.

Transfer notification email

From: "Person 2 Person" <Payzur@Acculynk.com>
Date: November 21, 2017 at 2:11:07 PM EST
To: al5@yahoo.com
Subject: Payment Received

Dear al5@yahoo.com,

ALI has transferred \$1.00 to you for test transfer for Q2 securely via Person 2 Person. Click underlined link to receive. <https://utfcu.payzur.com/Payzur/P2P.aspx?r=usl7mD>

About Person 2 Person:

Person 2 Person is a shared service offered by financial institutions that allows you to securely send and receive electronic payments.

Note: This mailbox does not receive emails. Please do not reply.

2. The link in the email or text message will direct the recipient to the Receive Money page for picking up the funds. On this page, the recipient enters valid debit card information, and clicks or taps **Deposit Payment**, to receive the funds. They will receive a confirmation screen claiming "Success!".

Receive Money page

Receive Money

You've received a payment of \$1.00 for test transfer for Q2 from ALI

Please enter the following information to collect payment:

First Name

Last Name

Debit Card #

Expiration Date

MM - Select YR - Select

[Receive with your checking account](#)

I accept the terms of service

Deposit Payment

If a "Decline" message appears on the Receive Money page, the recipient's financial institution has not enabled Person 2 Person credits on their debit card. The recipient should select "Receive with your checking account" to enter a routing number and account number to receive the funds via ACH instead. Via ACH, the funds will be received in 2 – 3 business days.

Thank you for being an owner of UT Federal Credit Union!

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