Old Second National Bank

Digital Treasury Management Services

CORPORATE
DIGITAL COMMERCIAL BANKING SOLUTION

Internal Transfer User Guide

Transfers

Payments

Use the **Payments** menu to work with various payments. Access Transfer, Wire, ACH, Positive Pay, and Stop Payment options from this menu.

Transfer

Within **Payments** > **Transfer**, you can create various internal transfers, view the transfer list, search transfers, and approve or reject transfers.

Three icons appear throughout the *Transfer* view. Hover over or select these icons to view an informational message.

When this icon appears beside a transfer, it means that there is an information message available for this transfer.

When this icon appears beside a transfer, it means that the transfer has been changed.

When this icon appears beside a transfer, it means that the transfer has an error.

A negative account balance appears in red, and a positive account balance appears in black beneath the account numbers.

Create Transfer

Use the *Create Transfer* view to create a one-to-one transfer, one-to-many transfer, or many-to-one transfer.

Creating a Transfer

Use this option to submit a one-time or future-dated transfer from one account to one or more accounts.

1. Go to **Payments** > **Transfer** > **Create Transfer**.
2. On the *Create a Transfer* tab, select the kind of transfer to create:
   - *One-to-One Transfers*
   - *Many-to-One Transfers*
   - *One-to-Many Transfers*
3. Complete the fields.

Transfer From

Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Transfer To

Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Amount

Enter the amount of the transfer. The field auto-formats to add a dollar sign, commas, and cents.

Frequency

Select one of the following options:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

If any option except *One Time* is selected, you are not able to select **Add Another Transfer** from this page.

Depending on your selection, you may be prompted to enter data in the following field options:

- **Effective Date**
- **Repeat On Day** or **Repeat On Days**
- **Repeat On**
- **Start On**
- **End On**

Transfer Date

Select the date of the funds transfer using the calendar feature.

Memo

Enter information related to the funds transfer.

4. Select to add additional transfer details, if necessary.

   Depending what kind of transfer you are making, you can initiate multiple one-to-one transfers, add additional **Transfer From** accounts in a Many-to-One transfer, or add additional **Transfer To** accounts in a One-to-Many transfer at one time.

5. Select **Review**.
   You proceed to the *Review* tab.

6. Review the transfer information entered to ensure that it is accurate.

7. Select **Confirm**.
   The *Internal Transfer Confirmation* screen appears.

From the *Internal Transfer Confirmation* screen, you can take the following actions:

- **Create Another Transfer**
- **View Transfer Activity**

Creating a Transfer from a Template

Use the *Create Transfer from Template* view to work with transfer templates.

1. Select which templates to use.

   NOTE
   You can only initiate templates with a **Ready** status.
2. Select **Initiate Payments**.
3. Review the transfer information to ensure it is accurate and make any necessary changes to the **Amount**, **Frequency**, or **Date** fields.
4. Select **Review**.
5. Select **Confirm** to submit.
   The confirmation screen appears.

Transfer Activity

Use the *Transfer Activity* view to look at a list of transfers with various statuses and also view transaction history.

You can search for a specific transfer, or approve, reject, and cancel transfers from this view.

Searching Transfers

1. Go to **Payments** > **Transfer** > **Transfer Activity**.
2. Complete the fields in the *Search Transfers* panel, as necessary.

Transfer Date

Select either *Date Range* or *Specific Date* from this drop-down list, and then enter the date of the funds transfer using the calendar feature.

Status

Select any combination of the following options for the transfer status:

- *Select All*
- *Pending Approval*
- *Scheduled*
- *Submitted*
- *Approval Rejected*
- *Cancelled*
- *Failed*

All statuses are selected by default.

Account

Select *Both*, *From*, or *To*, and then select the appropriate **From** or **To** account numbers from the drop-down lists available.

Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Transaction ID

Enter the transaction ID that generated when the transfer was submitted.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the calendar feature.

3. Select **Search**.
   The *Transfer Activity* screen updates with transactions matching the criteria entered, and the number of results appears at the bottom. The *Transfer Activity* allows you to view and work with transfers that are in the following statuses: *Pending Approval*, *Approval Rejected*, *Scheduled*, *Cancelled*, or *Failed*.

Select **Reset** for the fields to return to their default settings.

Editing a Scheduled Transfer

The *Transfer Activity* list allows you to view and work with transfers that are in the following statuses: *Approval Rejected*, *Scheduled*, or *Failed*.

1. Go to **Payments** > **Transfer** > **Transfer Activity**.
2. Select the **Transaction ID** of the transfer to change.
3. Select **Edit Transfer**.
4. Edit the fields, as necessary.
5. Select **Confirm**.
   The *Confirm Resubmission* dialog box appears.
6. Enter a comment in the field, and then select **Resubmit Transfer**.
   Your transfer has been resubmitted.

Approving or Rejecting a Transfer

1. Go to **Payments** > **Transfer** > **Transfer Activity**.
2. Select the check box beside the **Transaction ID** to approve or reject.
3. Select either **Approve** or **Reject**.
   A *Confirm Approval* or *Confirm Rejection* dialog box appears.
4. Enter **Comments** for the approval or rejection, if necessary.
5. Select either **Approve Transfer** or **Reject Transfer**.

Canceling a Transfer

1. Go to **Payments** > **Transfer** > **Transfer Activity**.
2. Select **Cancel Transfer** beside the transaction to cancel.
   The *Confirm Cancellation* dialog box appears.
3. Enter a comment in the field, and then select **Cancel Transfer**.
   You receive a confirmation message that your transfer has been successfully canceled.

Recurring Transfers

Use the *Recurring Transfers* view to locate, approve, reject, and cancel a recurring transfer series.

Searching Recurring Transfers

1. Go to **Payments** > **Transfer** > **Recurring Transfers**.
2. Complete the fields in the *Search Recurring Transfers* panel, as necessary.

Status

Select any combination of the following options for the transfer status:

- *Select All*
- *Pending Approval*
- *Scheduled*
- *Submitted*
- *Approval Rejected*
- *Cancelled*
- *Failed*

All statuses are selected by default.

Account

Select *Both*, *From*, or *To*, and then select the appropriate **From** or **To** account numbers from the drop-down lists available.

Transaction ID

Enter the transaction ID that generated when the transfer was submitted.

Frequency

Select any combination of the following options:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

All options are selected by default.

Transfer Amount

Select either *Specific Amount* or *Amount Range* from the drop-down list, and then enter the amount of the recurring transfer.

Next Transfer Date

Select either *Date Range* or *Specific Date* from the drop-down list. Then, enter the dates of the transfer in the text boxes available using the calendar feature.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the calendar feature.

3. Select **Search**.
   Recurring Transfers updates with transactions matching the criteria entered. The *Recurring Transfers* view allows you to view and work with transfers that are in the following statuses: *Pending Approval*, *Approval Rejected*, *Scheduled*, *Cancelled*, or *Failed*.

TIP

Select **Reset** for the fields to return to their default settings.

Approving or Rejecting a Recurring Transfer

1. Go to **Payments** > **Transfer** > **Recurring Transfers**.
2. In the *Recurring Transfer List* panel, select the check box beside the **Transaction ID** to approve or reject.
3. Select either **Approve** or **Reject**.
   An *Approve Transfers* or *Reject Transfers* dialog box appears.
4. Enter **Comments** appropriate for the approval or rejection.
5. Select either **Approve Transfers** or **Reject Transfers**.

Canceling a Recurring Transfer Series

1. Go to **Payments** > **Transfer** > **Recurring Transfers**.
2. Select **Cancel Series** beside the recurring transfer to cancel.
   A *Confirm Cancellation* confirmation dialog box appears.
3. Enter **Comments** appropriate for the cancellation.
4. Select **Cancel Recurring Series**.
   The series is successfully canceled.

Transfer Templates

Use the *Transfer Templates* view to work with transfer templates.

You can select check boxes for templates that are ready. Use the **Actions** drop-down menu to *Initiate*, *View*, *Edit*, or *Delete* a transfer template. Select the **Template Name** link to view, edit, or delete its details.

You can sort the information in ascending or descending order by selecting individual column headers.

From this view, you can also work with templates to perform the following options, based on status:

- Approve or reject payments
- View templates
- Initiate payments
- Delete templates
- Edit templates

- Search templates
- Create templates

Creating a Transfer Template

1. Go to **Payments** > **Transfer** > **Transfer Templates**.
2. Select **Create New Template**.
3. Select the type of transfer:
   - *One-to-One Transfers*
   - *One-to-Many Transfers*
   - *Many-to-One Transfers*
4. Complete the following fields on the *Transfer Template Details* tab.

Template Name

Enter the name of the template.

Transfer From

Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Transfer To

Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Amount

Enter the amount of the transfer. The field auto-formats to add a dollar sign, commas, and cents.

Memo

Enter information related to the funds transfer.

5. Select **Review**.
   You proceed to the *Review* tab.
6. Review the information entered to ensure that it is accurate.
7. Select **Confirm**.
   You proceed to the *Confirmation* tab, confirming that the transfer template is ready.

   NOTE
   From this screen, you can **Create Another Transfer Template** or **View Transfer Templates**.

Searching for a Transfer Template

1. Go to **Payments** > **Transfer** > **Transfer Templates**.
2. Complete the fields in the *Search Transfers Templates* panel.

   TIP
   Select **Reset** for the fields to return to their default settings.

3. Select **Search**.

Create Loan Payment

Use the *Create Loan Payment* view to make a loan payment.

1. Go to **Payments** > **Transfer** > **Create Loan Payment**.
2. Enter the **From Account**.
3. Enter the **To Loan Account**.

   NOTE

   If the loan is past-due but the company allows payments submitted anyway, a notification appears which states that the amount due may not reflect additional fees.

   If the company does not allow payments on loans past-due, a message appears, stating that you must contact your financial institution.
4. Select the **Payment Option**.

   You can choose to make a *Regular Payment* or pay to *Principal Only*.
5. Enter the **Amount**.
6. Enter the **Payment Date**.
7. Enter a **Memo**, if desired.
8. Select **Review**.
9. Confirm that the payment looks accurate.
10. Select **Confirm**.

Loan Payment Activity

Use the *Loan Payment Activity* view to look at a list of loan payments with various statuses and also view payment history.

You can search for a specific payment, or approve, reject, and cancel payments from this view.

> **NOTE**
> You can only select **Edit Payment** when the payment status is *Approval Rejected*, *Scheduled*, or *Failed*.