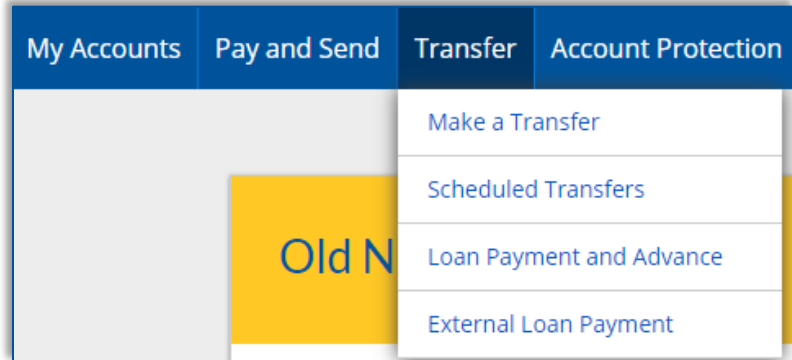


**Business Banking enables users to transfer money between accounts on your host system, including future-dated and Recurring transfers, and Loan payments and advances.**

Internal transfer functionality is under **Transfer**.

“Internal Transfer” permission is needed to perform transfers.



### Cross-TIN transfers

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

### OneView Transfers

If the FI links the Primary Admin's Personal TIN to the business profile, aka OneView, the FI can enable transfers between business and personal accounts.

- *Available to Primary Admins only.*
- Cross-TIN transfers must be enabled to allow OneView transfers.
- Recurring and future-dated transfers are not allowed.
- Transfers to and from personal accounts are not allowed in Business Banking.
- \*Transfers from personal deposit account to business loan or business deposit account to personal loan work only if supported by the FI host.

### Request a Loan Advance / Make a Loan Payment:

- Even if the business doesn't have a loan, these options show to Primary and Secondary Admins. Business users must have the necessary entitlements.
- \*Deposit to loan transfers work only if supported by the FI host.

*\*User can initiate the transfer but sees an error after clicking submit, if FI host does not support.*

**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.
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.
  - OneView supports current day transfers only.
4. Make it a **recurring** payment if desired.
5. Enter an **amount**.

*View if Cross-TIN transfers are supported*

The screenshot shows a 'Move Money' form with the following fields and options:

- From:** A dropdown menu with 'Classy Catering' selected.
- Select account:** A dropdown menu.
- To:** A dropdown menu with 'Classy Events' selected.
- Select account:** A dropdown menu.
- Date:** A text input field with '11/13/2020' and a calendar icon, followed by a 'Repeat transfer' checkbox.
- Amount:** A text input field with '\$ 0.00'.
- Buttons:** 'Make transfer' (green) and 'Go to My Accounts' (grey).

*View if Cross-TIN transfers are supported*

The screenshot shows a 'Move money' form with the following fields and options:

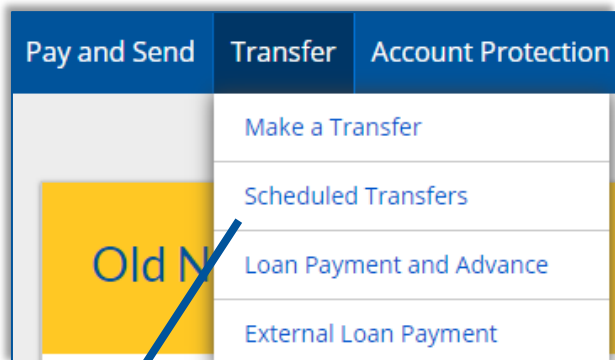
- Tax ID:** A dropdown menu with 'Pottery Place' selected.
- From:** A dropdown menu.
- To:** A dropdown menu.
- Date:** A text input field with '11/18/2015' and a calendar icon, followed by a 'Repeat' checkbox.
- Amount:** A text input field with '\$0.00'.
- Buttons:** 'Make transfer' (grey) and 'Cancel' (grey).

**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 (but not Primary Admin’s personal accounts).

## Scheduled Transfers:

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

1. Click **Scheduled Transfers** in the Transfer 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 ▼

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

### Tips:

- Remember, OneView transfers cannot be scheduled or recurring.
- Only TINs and accounts for which the user is entitled will display.