GoBanking Transfers

Funds Transfer Accounts
Transfers → External Transfer Setup

The External Transfer Accounts screen is used to create, edit and view linked accounts.

To creat a new external transfer account:
1. Click *Create External Transfer Account.*
2. Enter the Name.
3. Enter the Financial Institution.
4. Enter the routing number.
5. Reenter the routing number.
6. Enter the account number.
7. Reenter the account number.
8. Indicate the Account Type. *Options are:*
   - Checking
   - Savings
   - Loan
9. Click **Submit**.

TIP: *Click ✏ to edit the external account Name, Financial Institution information and update the status of the account.*

Click ✕ to delete the linked account.

Once an account has been created for external transfers, the information displays on the Externals Transfer Accounts screen.

ACCOUNT	NAME	FINANCIAL INSTITUTION		STATUS		
123123	Cindy Banker	DCI Education		Confirmed Active	✎	✕
3144	Lindsay Hildebrand	DCI Bank		Confirmed Active	✎	✕
98745	Sally Smith	Training	⚠	Approved Awaiting Confirmation	✎	✕

Status   Status of the linked account. *Options are:*
- New Awaiting Approval – The linked account was created and awaiting approval by the financial institution.
- Approved Awaiting Confirmation – The linked account was approved by the financial institution and the deposit amounts need to be confirmed by the user.
- Confirmed Active – The user has confirmed the deposit amounts and can now set up a transfer.
- Failed – The deposit amounts were not confirmed correctly by the user.

NOTE: *If the end user incorrectly enters the micro deposits, and the status is set to failed, the end user will need to click* ✕ *to delete the attempted link and start the process over.*

Once the financial institution has approved the linked account, a ⚠ displays. Select the ⚠ to enter the confirmation amounts, then click **Submit**. Once the confirmation amounts are entered correctly, an external transfer can be performed.

EXTERNAL FUNDS TRANSFER CONFIRMATION

Account: 98745

Name: Sally Smith

Financial Institution: Training

CONFIRMATION AMOUNT
36

CONFIRMATION AMOUNT
48

Cancel   Submit

NOTES:
- *Amount will be entered as cents. For example, if the mirco deposit was for $0.36 and $0.48, simply enter 36 and 48 in the confirmation amount fields.*
- *When the extrernal account is a loan account, there will not be a micro deposit completed or confirmation amounts to be entered. Based on your financial institutions settings, additional approval may be needed before the external loan account is active.*

Transfer Funds
Transfers → New Transfer

The New Transfer screen is used to transfer money to and from internal and external deposit and loan accounts.

NOTE: *External deposit and loan accounts must be created, approved and confirmed on the External Transfer Setup screen in order for them to display within the Transfer Funds screen.*

To create a new transfer:
1. Select the From account.
2. Select the To account.
3. Enter the Amount.
4. Select the frequency. *Options are*:
   - One Time
   - Future, One Time
   - Future, Scheduled
5. If a future option was selected, enter the date the transfer should process.
6. If the transfer falls on a holiday, indicate if the transfer should process the business day before or after the scheduled date.
7. If transfering to a loan, select the type of loan payment.
8. Enter a Memo, if applicable.
9. Click **Continue**.
10. Click **Confirm** to complete the transfer.

NOTES:
- *When creating a transfer, one of the accounts must be an internal account.*
- *Transfers involving external accounts may take 1-2 business days to be effective.*

TRANSFER FUNDS

FROM:
Select Account ⌄

TO:
Select Account ⌄

AMOUNT:

FREQUENCY:
One Time ⌄

MEMO:

Cancel   Continue

Transfers
Transfer → View Transfers

The Transfers screen is used to view pending transfers and transfer history. Sort options are available by clicking in the *Sort By* section. Use the *Search* section to search for transfers using key words or amounts including the memo information.
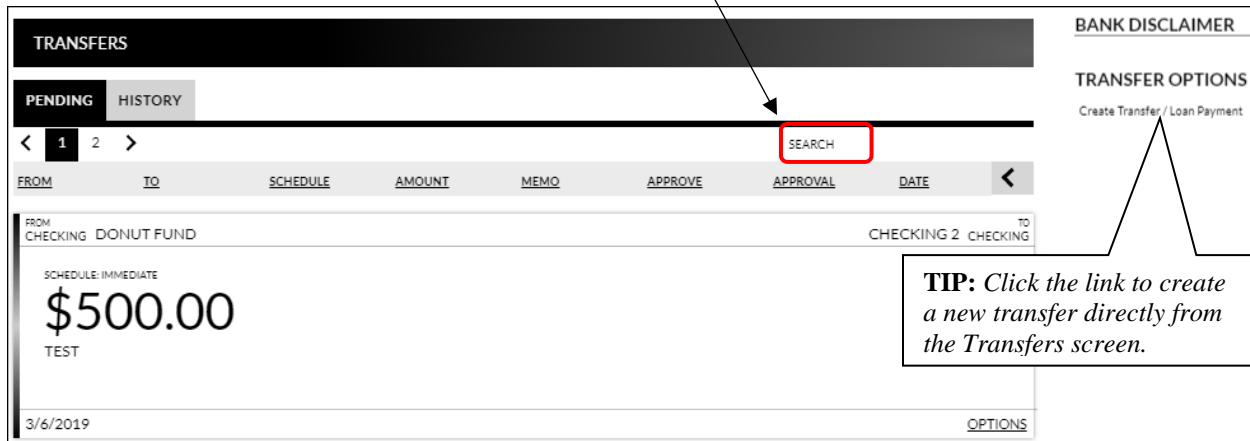
From Account	Account the transfer is originating from.
To Account	Account the transfer is going to.
Schedule	Depending on the tab being viewed, multiple items may display in this area.
	• Pending tab – Indicates the schedule of the transfer.
	• History tab – Status of the transfer.
Amount	Amount of the transfer.
Memo	Memo for the transaction if utilized while creating the transfer.
Approve	Click to approve the transaction. If this button displays, the transaction must be approved prior to the transaction being submit to the financial institution.
Approved	Indicates the transfer has been approved.
Date	Date the transfer is scheduled to occur.

NOTE: *If the Approval button is grayed out, this indicates the user has self-approval rights and has already approved the transaction.*
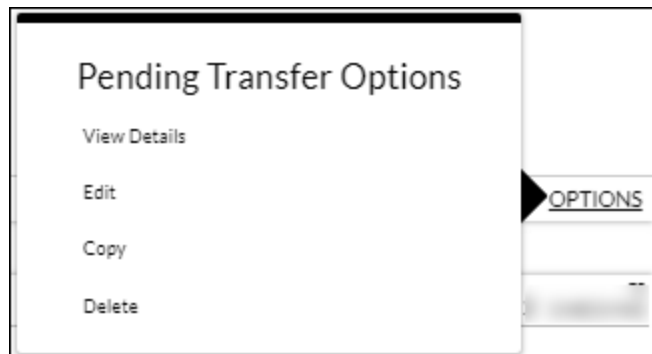
Pending Transfer Options
Pending Transfer Options are available by clicking *Options* while on the Pending tab.

View Details – Displays the details for the selected transfer.

Edit – Directs you to the Edit Funds Transfer screen. If the transfer is recurring, the option to edit the next occurrence or series displays.

Copy – Directs you to the Transfer Funds screen, giving you the ability to copy a previously created transfer.

Delete – Directs you to the Delete Funds Transfer screen, giving you the ability to delete the next occurrence or delete the series.

Transfer History Options
Transfer History Options are available by clicking *Options* while on the History tab.

View Details – Displays the details for the selected transfer.

Send Us a Message – Directs you to the Compose Message screen giving you the ability to send a message to the Financial Institution.

Copy – Directs you to the Transfer Funds screen giving you the ability to copy a previously created transfer.
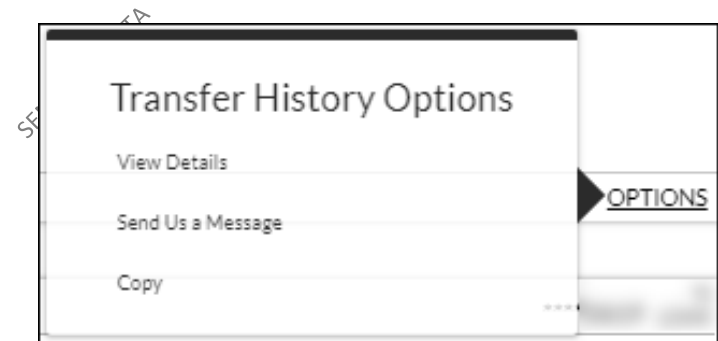
GoBanking Administrator

Approval

Funds Transfer → Approval

The Funds Transfer Approval screen displays ACH batches, ACH tax payments, and external funds transfer that need approval from your financial institution.

	If clicked, expands the batch so all transactions display.
Customer Number	Customer number associated with the transaction that exceeds the defined limit.
Account Number	Account number the customer is paying from.
Effective Date	Date the batch is scheduled to be processed.
Status	Indicates the limit the item exceeds.
Amount	Amount of the total transaction.
Name	Name of the participant receiving the transaction.
FI RTN	Financial institution routing number for the participant.

Account	Account number for the participant.
Amount	Amount the participant is receiving.
Show All	Displays all transactions that exceed their limits with current and future effective dates.
Show Today	Displays the transactions that exceed their limits with an effective date on the following business day.

Approval Options

Approve Selected Items	Approve only the items that are selected.
Approve ALL Items	Approve all displayed items.
Deny Selected Items	Deny only the items that are selected.
Deny ALL Items	Deny all displayed items.

NOTE: *If items are approved, they will then display on the Process Items screen. Funds Transfer → Process Items.*

Process Items

Funds Transfer → Process Items

The Process Items screen is used to process or deny submitted items.
NOTES:
- *Items will not display on this screen until the day prior to the processing date entered by the customer. If you deny an ACH item, it is highly recommended that you contact the customer so that they can address the issue and resubmit the item in a timely manner.*
- *If there are ACH Items scheduled to process within 24 hours that require administrator approval, the message "There are X ACH Items pending administrator approval" displays. See the ACH Approval section of the manual for more information.*

There is 1 ACH item pending administrator approval.

External Transfer Deposit Verification Items

Proc	Deny	Customer Number	Bank RTN	Account Number	Debits	Credits
No External Transfer Deposit Verification Items						

External Transfer Items

Proc	Deny	Customer Number	Account Number	Effective Date	Debits	Credits
☐	☐	100001	20	6/29/2018	$0.00(0)	$200.00(1)
☐	☐	100001	20	8/1/2018	$0.00(0)	$200.00(1)
☐	☐	100001	1	8/15/2018	$0.00(0)	$523.00(1)
☐	☐	100001	20	8/31/2018	$0.00(0)	$200.00(1)
☐	☐	100001	1	9/14/2018	$0.00(0)	$523.00(1)
☐	☐	100001	20	10/1/2018	$0.00(0)	$200.00(1)

Scheduled ACH Items

Proc	Deny	Customer Number	Account Number	Effective Date	Tax Payment	Debits	Credits
☐	☐	100001	1	6/29/2018	$0.00(0)	$1,100.00(2)	$0.00(0)
☐	☐	100001	1	9/11/2018	$0.00(0)	$15,000.00(2)	$0.00(0)
☐	☐	100001	1	9/21/2018	$0.00(0)	$500.00(2)	$0.00(0)
☐	☐	222555888	5607	4/17/2017	$0.00(0)	$1,544.55(1)	$0.00(0)
Totals:					$0.00	$0.00	$0.00

File ID Modifier: A ∨   ☐ **PROCESS**

Proc	If checked, the transaction will be processed when **Process** is clicked.
Deny	If checked, the transaction will be denied when **Process** is clicked.

Customer Number	Number related to the customer the transaction is created under.
Bank RTN	The Bank routing number for external deposit verification items only.
Account Number	The account number related to the item.
Effective Date	The date the item will be processed.
Tax Payment	Amount of the tax payment, if applicable.
Debits	Amount of the debits, if applicable.
Credits	Amount of the credits, if applicable. **NOTE:** *The number of transactions included for the Tax Payment, Debits, and Credits display in parenthesis next to the total.*
File ID Modifier	Indicates how many times a batch was processed for the day.
Process	Click to process the selected items.

To process a payment:
1. Navigate to the Scheduled ACH Items screen.
2. Select the check boxes to process or deny the displayed ACH items.
3. Click **Process**.
4. Click **Process** to continue with the processing or denial of the ACH items.
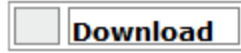
Customers to be Processed		
Customer Number	# Batches	# Tax Payments
222555888	2	1
Customers to be Denied		
Customer Number	# Batches	# Tax Payments
100001	1	0

PROCESS   Cancel

5. On the ACH Items Processed screen, select **Download** to download a NACHA formatted file containing the items that were processed.

ACH Items Processed

The selected ACH items have been processed.

[ ] **Download**

NOTE: *If your financial institution is configured for in-house on-us item processing, the downloaded file only contains those items that are <u>not</u> on-us items. In that instance,* **On Us Items** *appears, which allows you to open a NACHA formatted file containing the on-us items.*