Digital Banking Guide

Transfer Money



capitalbankmd.com





User Guide- Transfer Money

Introduction to Transfer Money

The Transfer Money functionality offered by Digital Banking simplifies the process of transferring funds between internal Capital Bank accounts. The Fund Transfers feature is particularly beneficial for consumers and businesses who need to transfer funds between their own internal accounts.

Business Online allows users to create, edit, and delete transfer payments. Transfers can be single one-time payments or set for recurring frequency. Additionally, the template functionality allows for creation of payment framework with preset account and recipient details thereby reducing the time and effort of manually re-creating frequently needed payments.

FDIC FDIC-Insured - Back	ked by the full faith and credit of the U.S. Government	Good Morning, CBNK USER	overview.
Home Transfers & P	Payments Business Banking Services Settings Messages	pen an Account Online Activity Log Off	This user guide will explain the process of creating both a one-time Mo
II dIISIEIS &	a rayments		
	Q Search page		Section 1: Creation of a One Time Transfer
	TRANSFER & PAYMENTS		
	be Loan Payment Make or schedule a payment on your loan.	St Transfer Money Transfer money from one account to another	Navigation:
	Online Loan Pay Pay a CBNK Isan with a deposit account from another Financial Institution		 Navigate to the 'Transfer Money' tile available under the 'Transfer Payments' tab.
			2. The 'Funds Transfer' page is used to create Individual Transfers Multi-Account transfers.
Funds Tr	al Transfer Multi-Account Transfers		Please Note: The payment options displayed will be based on your rights and entitlements.
All fields are re	equired unless indicated. From Account Jim's CHECKING 1470 \$105.45	~	3. To create a new one-time transfer, click on the 'Individual Transf tab displayed on the 'Funds Transfer' page.
	to Account SMALL BUSINESS CHECKING 8611 \$368.00 Mmount		4. <i>From Account</i> : Use the drop-down to select the required account f which the funds will be debited.
	S	20.05	5. <i>To Account</i> : Use the drop-down to select the required account to whe funds will be credited.
			6. Enter the payment amount in the 'Amount' field.
F	Frequency		
	One time transfer		7. Use the 'Frequency' field to select 'One Time Transfer' for r
	✓ One time transfer	Î	recurring onetime payment. By default, the one-time payment op will be selected.
	1st of the month		
	Last day of the month		8. If you wish to create a recurring payment, use the drop-down to
	1st & 15th of the month		the list of recurring frequencies and select the required option.
	15th & last day of the month		
	Weekly	•	
	Eveny other week		

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		9.	
	Frequency		
	A transfer will be created every month on the 24th. Start Date		
	4/24/2025		
	Transfers falling on a Sunday or banking holiday will be processed the following business day.		
	Repeat Duration Forever (Until I Cancel)		
	Until Date (Set An End Date)		
-			

- 9. In case of a recurring payment, select the
 - *Frequency*: the intervals at which the payment should be repeated.
 - *Start Date*: use the calendar to select the date from which the recurring payments should begin
 - Repeat Duration: the duration for which the recurring payments should continue. If you wish to select an end date, select the 'Until Date' radio button and use the calendar to set the end date.

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To Account MMDA COMMERCIAL HIGH VIELD 1472 \$131.02 Amount s		icon. This will be the date on which you wish to execute the transfer 11. Use the 'Memo' field to enter any transaction specific reference dat 12. Click the 'Transfer Funds' button to submit the payment. 13. A confirmation message will be displayed confirming that the trans has been successfully initiated.
Transa Transaction #1 From SAV To MM Amount \$5.0 Date 4/30 Memo Test Manage Transfer	X Action Processed I5329 was processed on 4/30/2025. IINGS COMMERCIAL 0314 IDA COMMERCIAL HIGH VIELD 1472 20 20/2025 t Close	14. On the transaction confirmation overlay, click on 'Manage Transfe button to navigate to the 'Online Activity' page and view details of submitted transfer. Click on the 'Close' button to navigate to the transfer creation page
Online Activity ⑦ Single Transactions Recurring Transactions Deposited Checks ♡ ② ▲ @ Active Filters Transaction Ib: 1522 > Transaction List : Image: Check set of the comparison of the	ION DETAILS ISFER DETAILS From Account SAVINGS COMMERCIAL USIA M M DETAILS From Account SAVINGS COMMERCIAL USIA To Account SAVINGS COMMERCIAL USIA	 15. The 'Online Activity' page displays a consolidated list of all transaction processed through Online Banking. Filter for the required transaction and select the payment to view to details.

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Funds Transfer Individual Transfers Q Search templates Available Templates Name ~ Transfers ~ A fundstransfertemp01	Section 2: Creation of Multi Account Transfer Multi-transfers are quick ways of consolidating multiple transactions single payment. Individual transactions in a multi-transfer can have same or different date and the payment will get processed as a single b payment. Mavigation:
☆ MultiTrans 35 Edit ☆ resstemp002 1 Copy ☆ Tess temp 2	 To create a new multi transfer, click on the 'Multi Account Transfer displayed in the 'Funds Transfer' page. Click on the 'Transfer Funds' button to create a new transfer.
Funds Transfer upper former Origination Details Sectoritation Transfer Sectoritation Sectoritation Sectoritation Sectoritatio	 Origination Details: a. Transfer Date: Select the 'Transfer Date' checkbox if you want transfers to be processed on the same date. On selecting the checkbox, a 'Transfer Date' field will be displayed. Use the calendar icon to select the value date for th combined payments. If this field is unchecked, you will need to set the value date manually for each transfer. b. By default, a one-time payment will be created. However, if you wish to set a recurring transfer, click on the 'Set Schedule' link available under the 'Recurrence' field. c. Use the 'Schedule Recurring Transaction' overlay to choose th payment frequency and duration of the recurring payment. Click on 'Set Frequency Schedule' to save the recurrence settine'. Use the 'Push Memo to All' option if you want the same memory details to be applied to all transactions.
rs (3) Q. Find accounts in transfer	Transfers Details: a. From Account: Use the 'From Account' dropdown to select the
Count To Account Amount DA COMMERCIAL HIGH YIELD 534.33 SMALL BUSINESS CHECKING 1471 5100.00 LL BUSINESS CHECKING 314 5102.00 Saturdation Saturdation	 account from which the funds will be debited. b. To Account: Use the 'To Account' dropdown to select the acco to which the funds will be credited.
NGS COMMERCIAL 500 500 500 500 500 500 500 500 500 50	c. Enter the desired amount in the 'Amount' field.

d. Select 'Date' from the date dropdown.

This payment is valid. SMALL BUSINESS CHECKING 1472 \$ 2.00 Copy Remove Collapse Row	om Account	To Account	Amount		
MMDA COMMERCIAL HIGH YIELD SMALL BUSINESS CHECKING \$ 2.00 Copy emo Test Funds Transfer Collapse Row	⊘ This payment is valid.				:
emo Remove Test Funds Transfer Collapse Row	MMDA COMMERCIAL HIGH YIELD 1472 \$136.02	SMALL BUSINESS CHECKING 1471	\$502.34	2.00	Сору
Test Funds Transfer Collapse Row	Memo				Remove
	Test Funds Transfer				Collapse Row

- e. For adding additional transfers, select the 'Add another transfer' link.
- f. Click on the (:) ellipses available against each transfer to view the following options:

Copy – use this link to duplicate the selected transaction. Remove – use this link to delete the selected transaction. Expand Row – use this link to expands the row and view the memo field.

If the 'Push Memo to All' option has been selected in the earlier section, then the common memo details will be updated in the 'Memo' field However, the data can be modified if you wish to add specific memo details for the selected transaction.



\$13.00 3 transfers					Cancel	Submit
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ome Transfers & Payments	Business Banki	ing Services Settings	Messages Online Activity Log Off			
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Active Filters Batch ID: 38	• ×					
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4/30/2025 Process 8:56 AM	ed 1 of 1	Funds Transfer Tracking ID: 15331	MMDA COMMERCIAL HIGH YIELD 1472		\$2.00	
4/30/2025 Process 8:56 AM	ed 1 of 1	Funds Transfer Tracking ID: 15330	SMALL BUSINESS CHECKING 1471		\$7.00	
Credits: [0] \$0.00 Debits: [I] \$0.00			1	-3 of 3 transactions	< >
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- g. The left-hand corner will display the total count and value of transactions.
- h. Click the 'Submit' button to process the transfer. If you do not want to submit the payment, click on 'Cancel' to discard the payment.
- i. A 'Transactions Approved' overlay will confirm successful submission and processing of the payment.
- j. Click on 'View in Activity Center' to view the transfer details.
- k. The system will navigate to the 'Online Activity' page and a list of submitted transactions will be displayed.

Section 3: Creation of Transfer Template

Funds Transfer Template functionality allows users to save frequently used transfer details and reuse them to create payments. It helps with reducing repetitive data entry and enhances overall efficiency in managing fund transfers.

The Funds Transfer Template page displays a list of existing templates and the number of payments that have been initiated using those templates.

The 'Action' ellipsis lists the available actions that can be performed on the existing templates.

Navigation:

- 1. To create a new transfer template, click on the 'Multi Account Transfer' tab displayed on the 'Funds Transfer' page.
- 2. Click on the 'Create template' button and navigate to the template creation screen. This screen is divided into three sections:
 - Template Properties
 - Origination Details
 - Transfer Details

Template Properties Section:

- a. 'Template Name': Specify a unique template name to help identify the template
 - the template.
- b. 'Template Access Rights'- Click on this link to view the list of 'User Roles' who can access / use this template.

Please note: Checkboxes for applicable 'User Role(s)' will be enabled. Roles for which the selected Transactions Type is not applicable will be disabled on the overlay.



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nsfers (3)		۹ Find acco	unts in transfer				:
m Account	To Account		Amount				
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Origination Details:

a. Memo: Use the 'Memo' field to add any payment related reference data. Use the 'Push Memo to All' option if you want the same memo details to be applied to all transactions.

Transfer Details:

- a. Select the 'From Account' and the 'To Account' to be used in the transfer payment.
- b. Enter the desired amount in the 'Amount' field.
- c. For adding additional transfers, select the 'Add another transfer' link.

Please Note: Transfer Templates do not include a 'Date' field, and the transfer date will be updated while creating a payment using the template.

- d. On entering the required details, click on the 'Save' button to submit and save the template.
 Click 'Cancel' if you do not wish to proceed with creating the template.
- e. On clicking 'Save', a 'Template Saved' confirmation overlay will be displayed.
- f. To initiate a transfer using the template, click 'Pay'.

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