Digital Banking Guide

Transfer Money

CAPITAL BANK

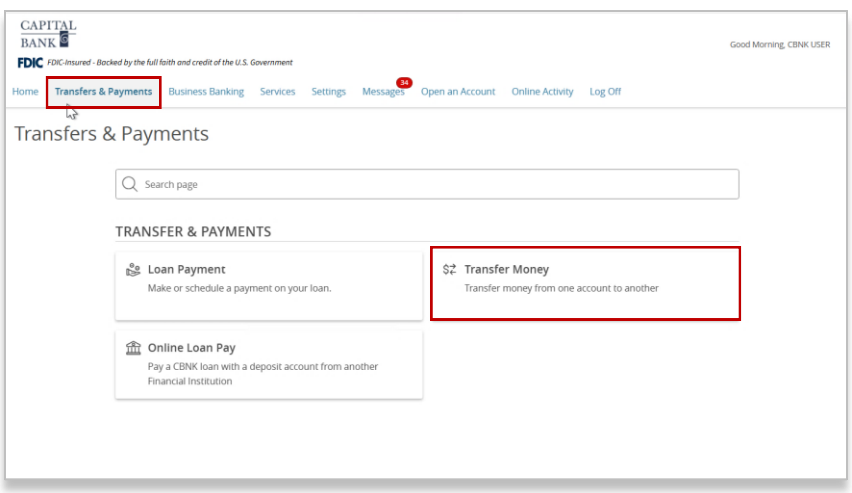
capitalbankmd.com

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.



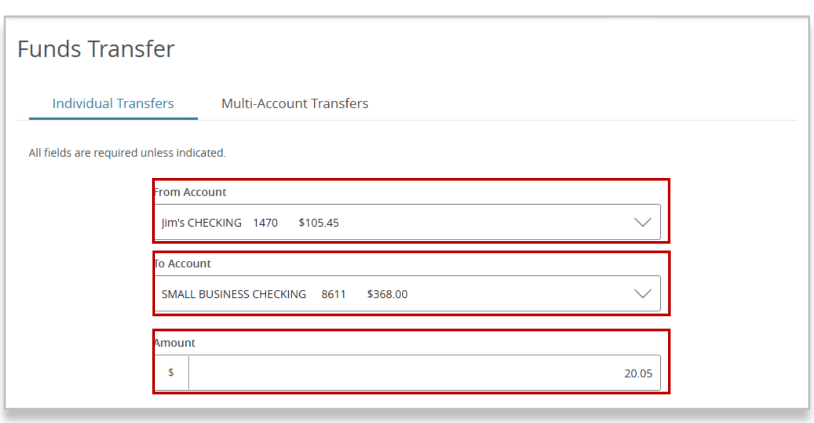
Overview:

This user guide will explain the process of creating both a one-time Money Transfer payment and a Multi-Account Transfer payment.

Section 1: Creation of a One Time Transfer

Navigation:

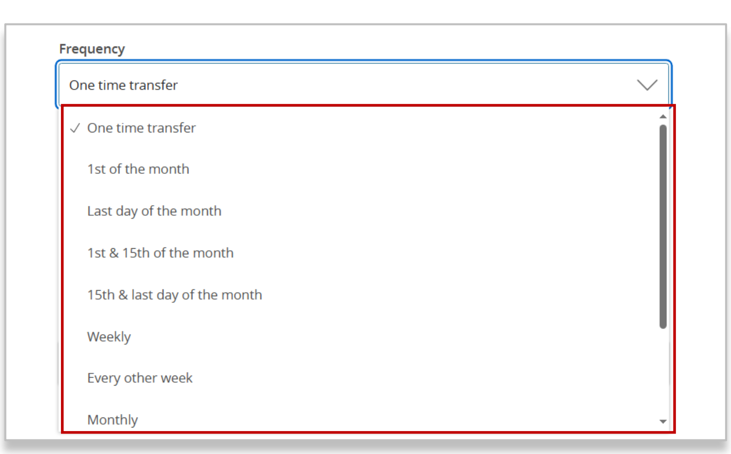
1. Navigate to the ‘Transfer Money’ tile available under the ‘Transfer & Payments’ tab.



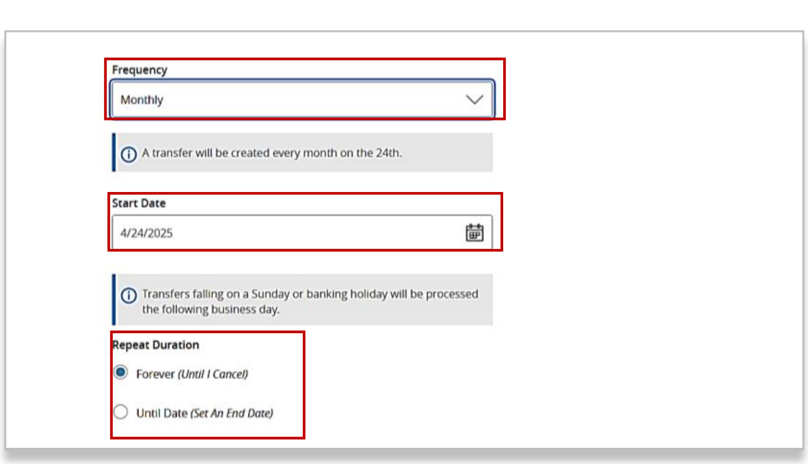
2. The ‘Funds Transfer’ page is used to create Individual Transfers and Multi-Account transfers.

Please Note: The payment options displayed will be based on your user rights and entitlements.

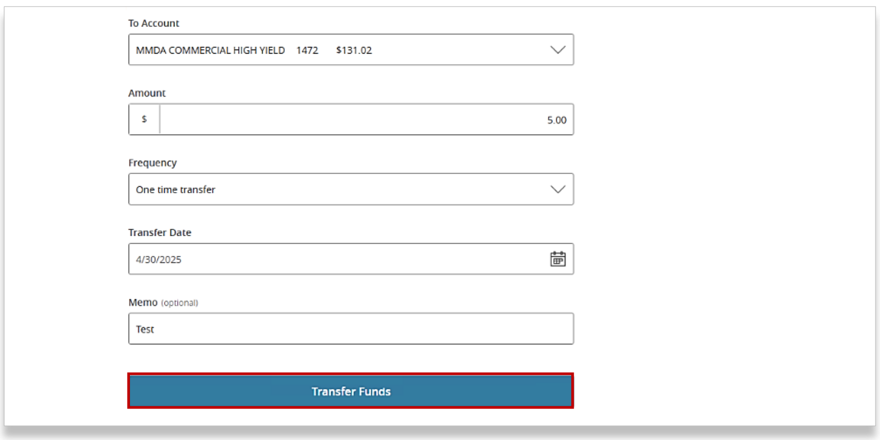
3. To create a new one-time transfer, click on the ‘Individual Transfers’ tab displayed on the ‘Funds Transfer’ page.
4. *From Account*: Use the drop-down to select the required account from which the funds will be debited.
5. *To Account*: Use the drop-down to select the required account to which the funds will be credited.
6. Enter the payment amount in the ‘Amount’ field.



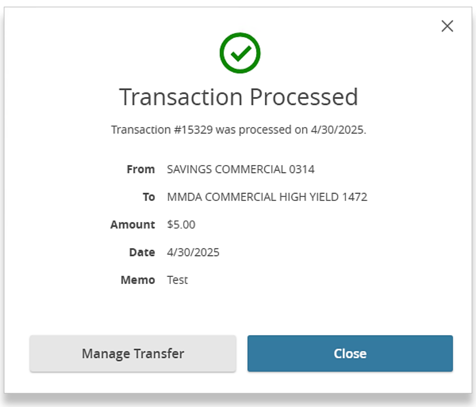
7. Use the ‘Frequency’ field to select ‘One Time Transfer’ for non-recurring onetime payment. By default, the one-time payment option will be selected.
8. If you wish to create a recurring payment, use the drop-down to view the list of recurring frequencies and select the required option.



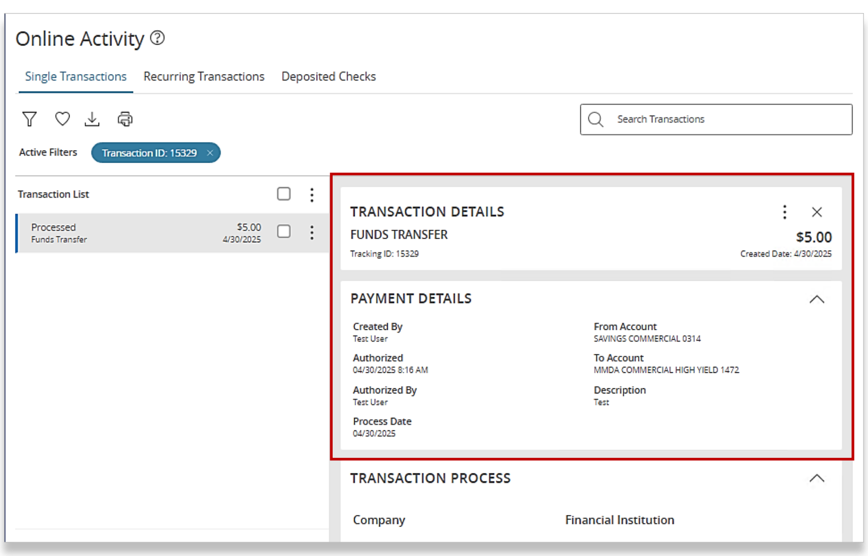
9. In case of a recurring payment, select the
   - *Frequency*: the intervals at which the payment should be repeated.
   - *Start Date*: use the calendar to select the date from which the recurring payments should begin
   - *Repeat Duration*: the duration for which the recurring payments should continue.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



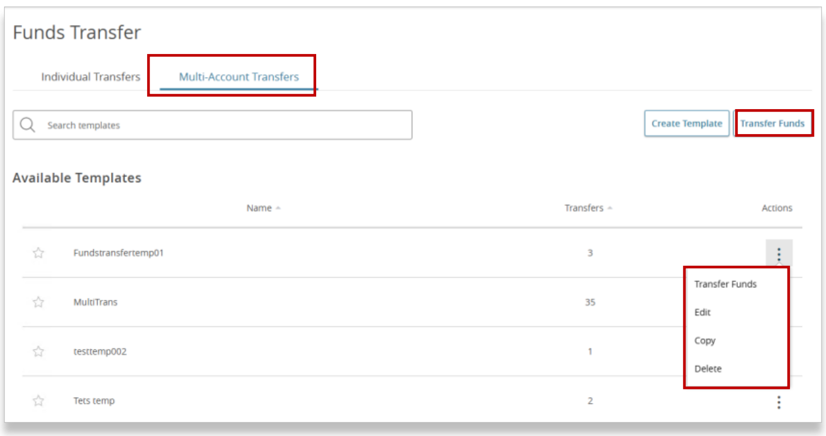
10. For one-time transfers, select the ‘Transfer Date’ using the calendar icon. This will be the date on which you wish to execute the transfer.
11. Use the ‘Memo’ field to enter any transaction specific reference data.
12. Click the ‘Transfer Funds’ button to submit the payment.
13. A confirmation message will be displayed confirming that the transfer has been successfully initiated.



14. On the transaction confirmation overlay, click on ‘Manage Transfers’ button to navigate to the ‘Online Activity’ page and view details of the submitted transfer.
Click on the ‘Close’ button to navigate to the transfer creation page.



15. The ‘Online Activity’ page displays a consolidated list of all transactions processed through Online Banking.
Filter for the required transaction and select the payment to view the details.

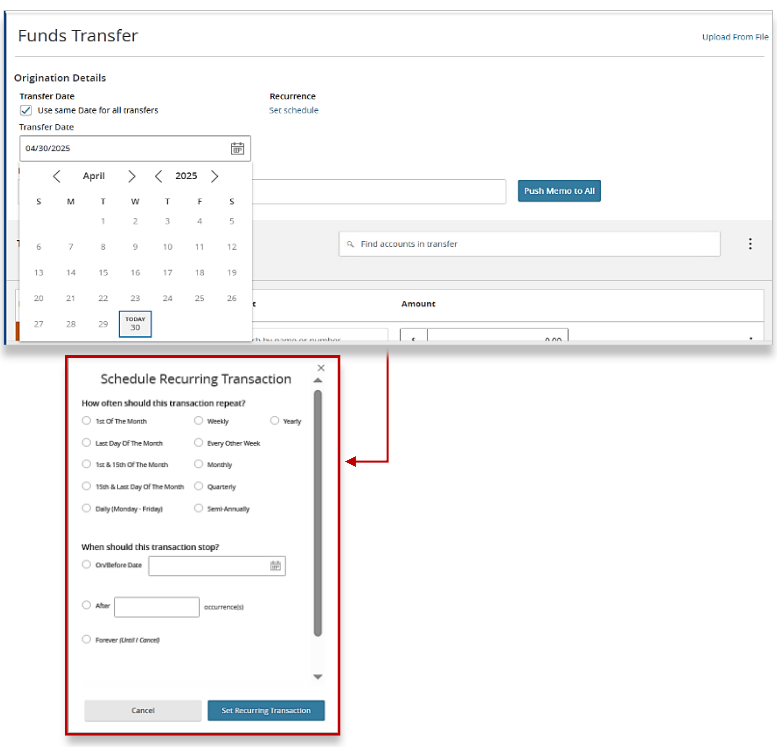


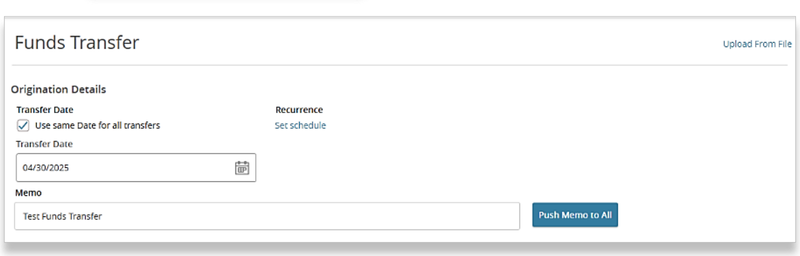
Section 2: Creation of Multi Account Transfer

Multi-transfers are quick ways of consolidating multiple transactions in a single payment. Individual transactions in a multi-transfer can have the same or different date and the payment will get processed as a single batch payment.

Navigation:

1. To create a new multi transfer, click on the ‘Multi Account Transfer’ tab displayed in the ‘Funds Transfer’ page.
2. Click on the ‘Transfer Funds’ button to create a new transfer.





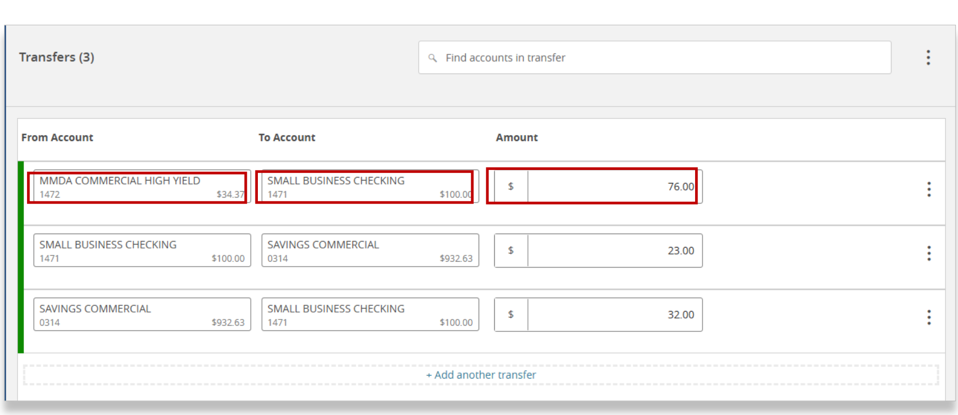
Origination Details:

a. Transfer Date: Select the ‘Transfer Date’ checkbox if you want all 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 the 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 the payment frequency and duration of the recurring payment.
Click on ‘Set Frequency Schedule’ to save the recurrence settings.

d. 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.



Transfers Details:

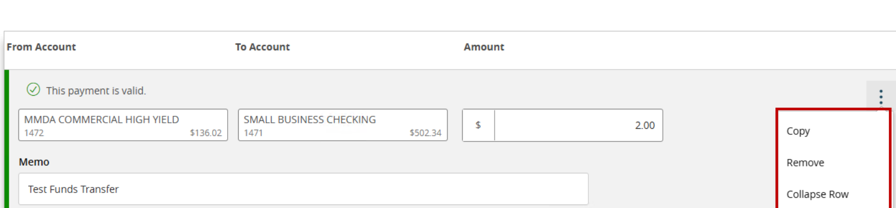
a. From Account: Use the ‘From Account’ dropdown to select the account from which the funds will be debited.

b. To Account: Use the ‘To Account’ dropdown to select the account to which the funds will be credited.

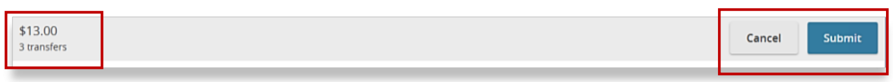
c. Enter the desired amount in the 'Amount' field.

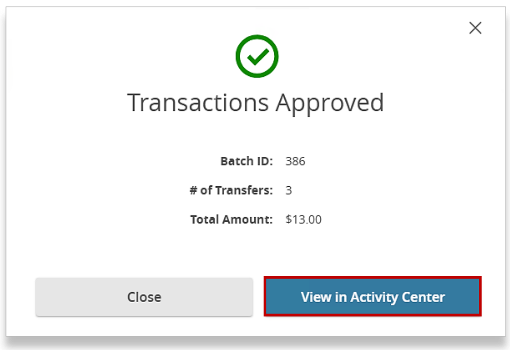
d. Select ‘Date’ from the date dropdown.

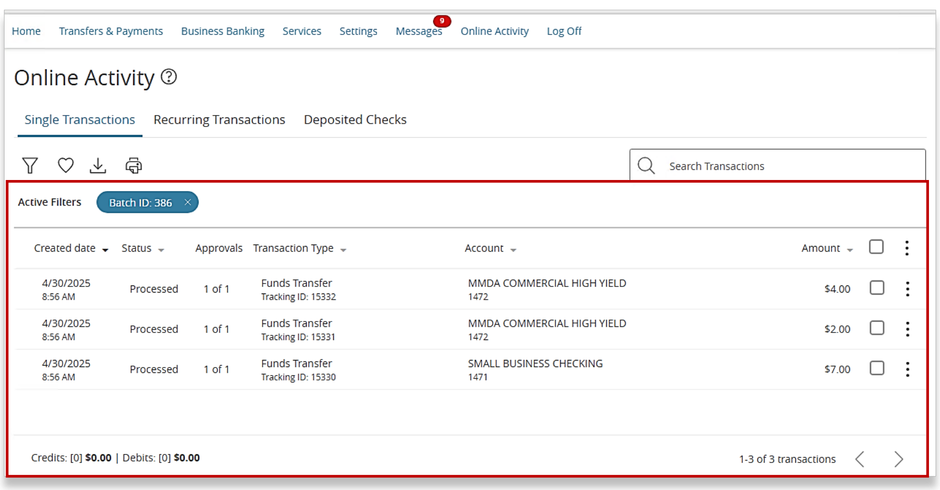
e. For adding additional transfers, select the ‘Add another transfer’ link.



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.







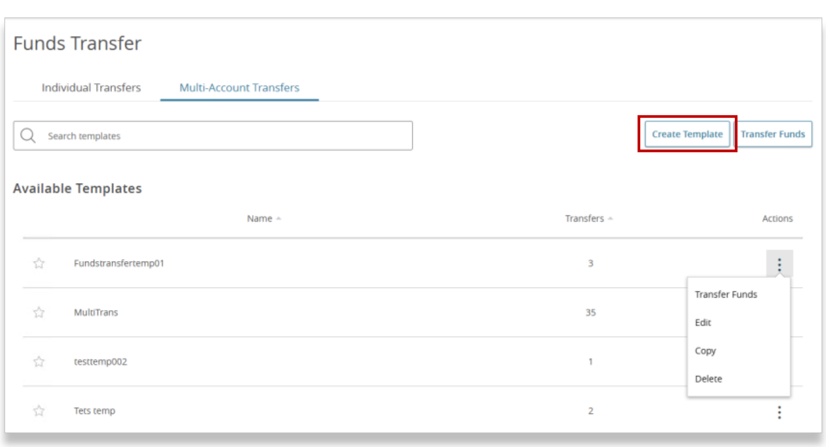
g. The left-hand corner will display the total count and value of transactions.

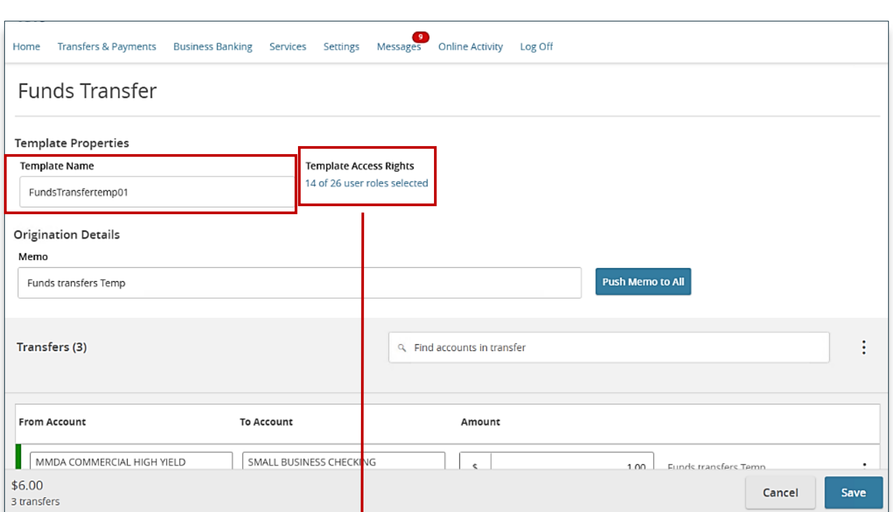
h. Click the ‘Submit’ button to process the transfer. If you do not want to submit the payment, click on ‘Cancel’ to discard the payment.

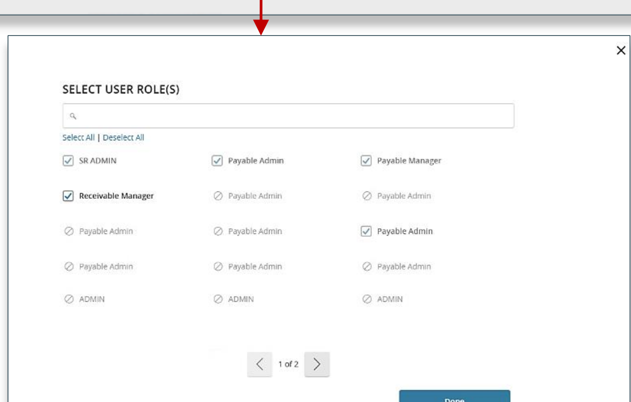
i. A ‘Transactions Approved’ overlay will confirm successful submission and processing of the payment.

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:

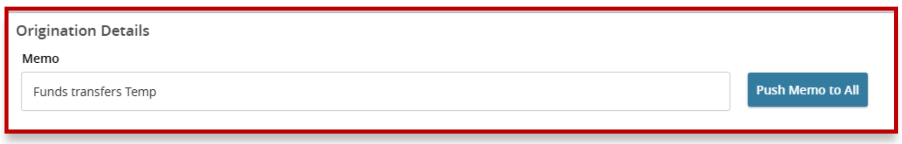
   - Template Properties
   - Origination Details
   - Transfer Details

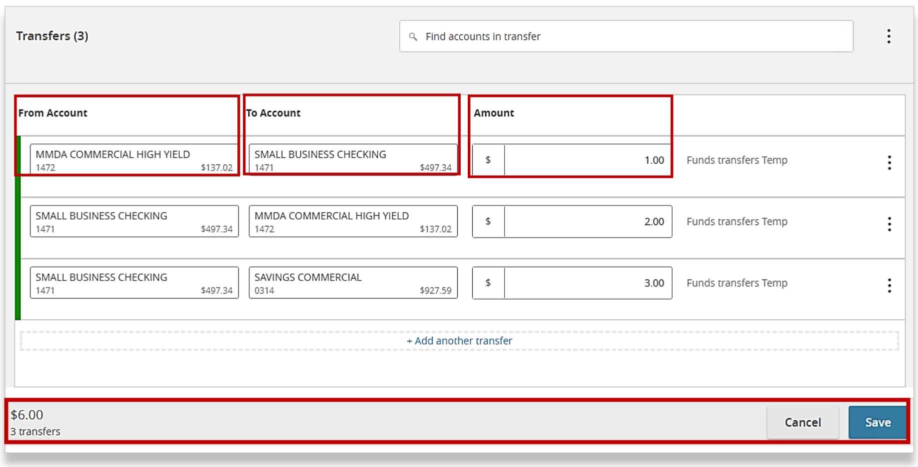
Template Properties Section:

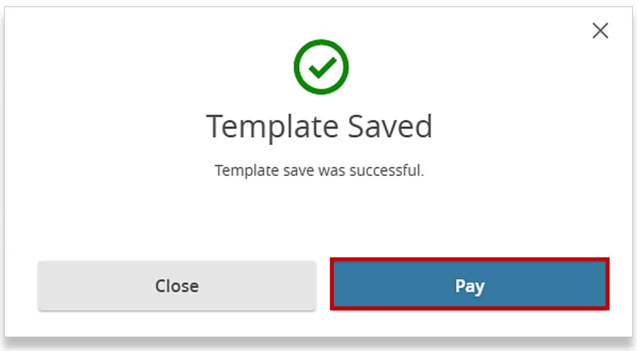
a. ‘Template Name’*:* Specify a unique template name to help identify the template.

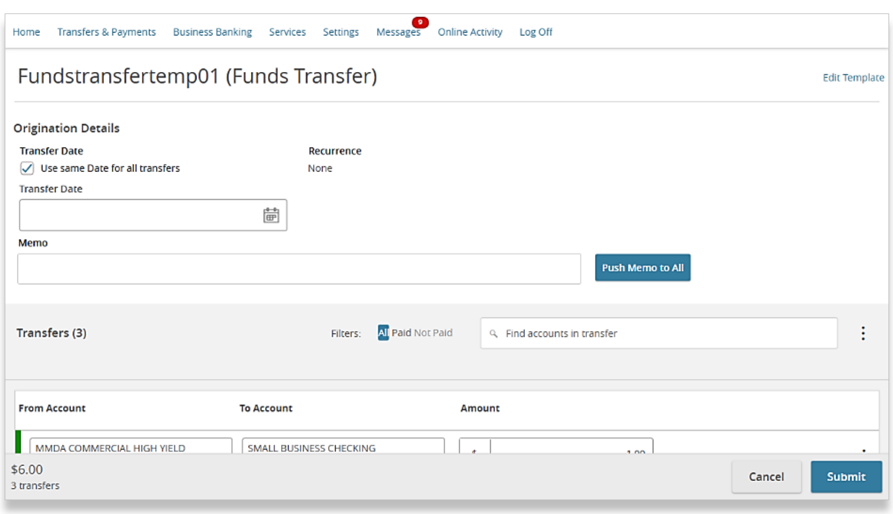
b. ‘Template Access Rights’- Click on this link to view the list of ‘User Roles’ who can access / use this template.

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.









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'.