# Access Digital: Internal Transfers

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Access Digital simplifies managing finances within your financial institution by offering seamless internal transfers between a member's various accounts. Your members can move money from checking to savings, make loan payments, settle credit card balances, or even contribute to their IRA accounts. Whether for savings goals, managing expenses, or ensuring timely payments, our internal transfer feature gives your members control to reallocate their funds conveniently and efficiently.

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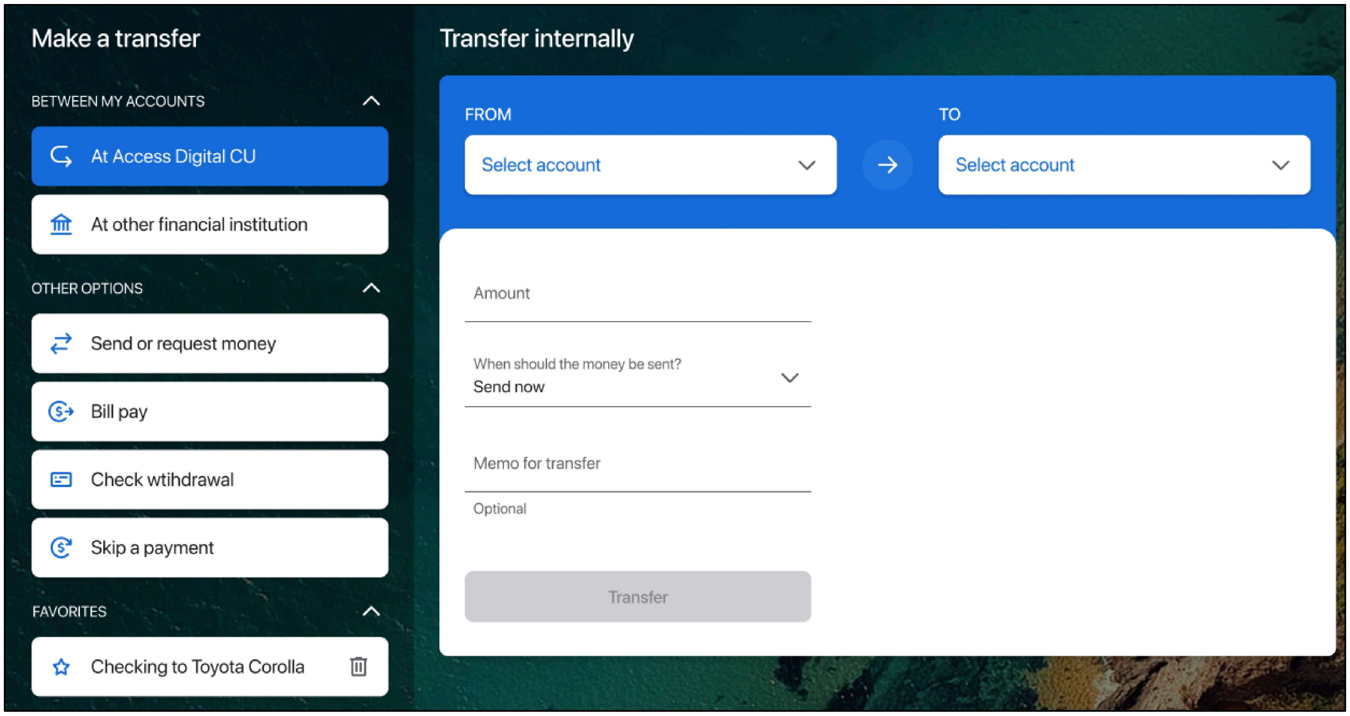
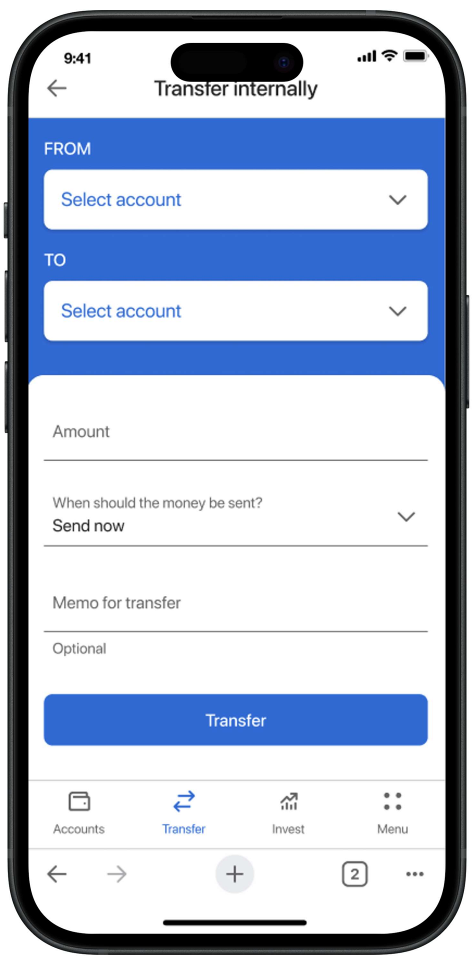
## Transfer Between Accounts

Access Digital offers a simple and efficient way for members to manage their finances by moving funds between their own accounts, such as checking and savings, within the same financial institution. This service allows your members to quickly allocate funds where they're needed most, whether you're saving for future goals or covering daily expenses.

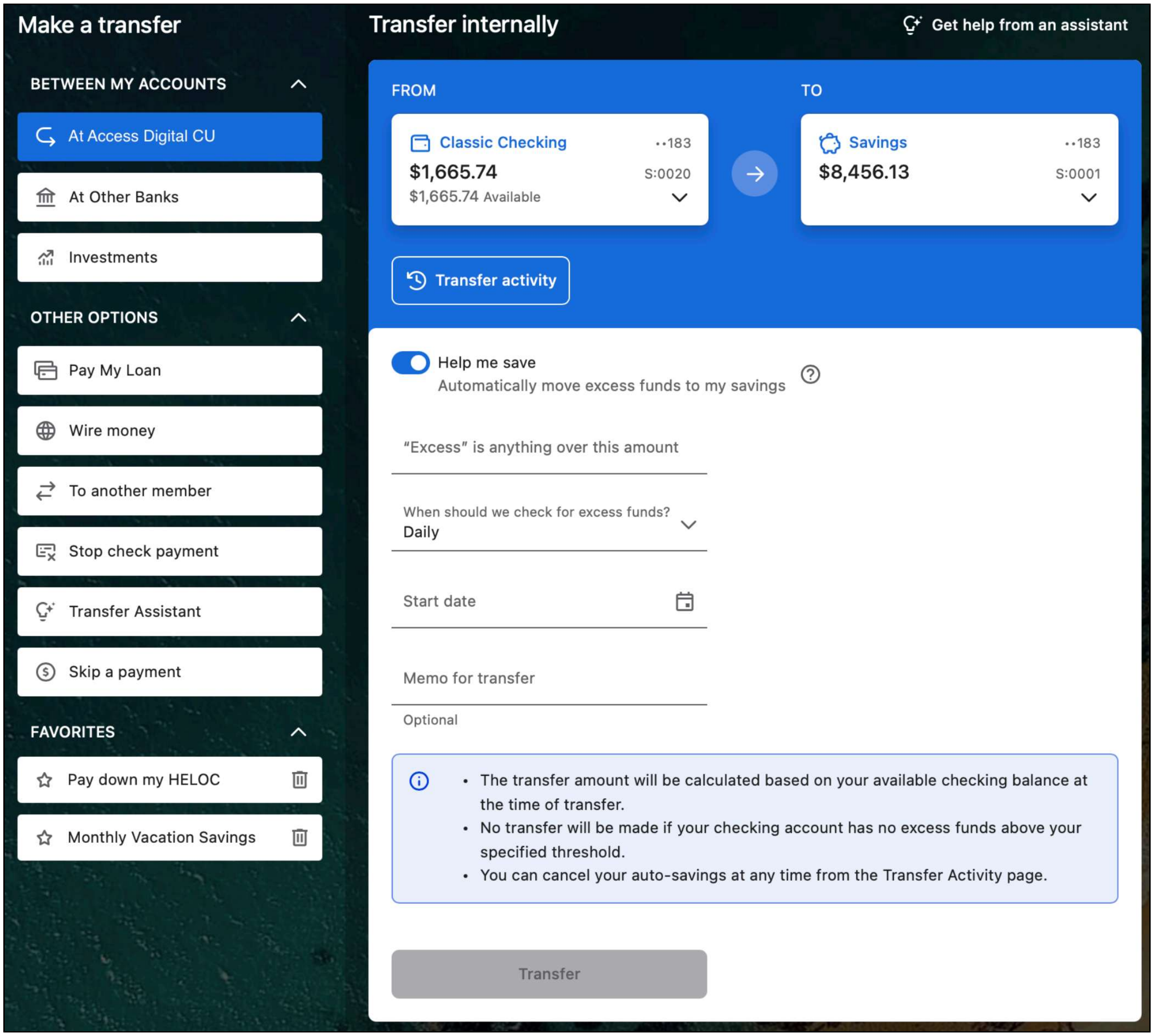



## Help Me Save

AVAILABLE WITH ACCESS DIGITAL VERSION 5.14+

When a member creates a transfer from a checking account to a savings account, they'll see the Help me save feature. The Help Me Save feature uses Smart Transfers to automate savings by allowing your members to set a target account balance, and Access Digital uses this information to transfer any excess funds into a savings account on recurring dates. This helps members ensure their checking account maintains enough funds for normal expenses while automatically transferring any excess to their savings account on the scheduled date. If there are no excess funds or if the transfer amount exceeds a transfer limit, no transfer will occur. Members have complete control and can cancel the auto-savings setup at any time from the Transfer Activity page.




## Member-to-Member (M2M) Transfers

Access Digital offers Member-to-Member (M2M) transfers, allowing members to send funds to other members within the same financial institution.

To send funds, the recipient must first be added as a **Payee**. Members can add a new payee using one of the following:

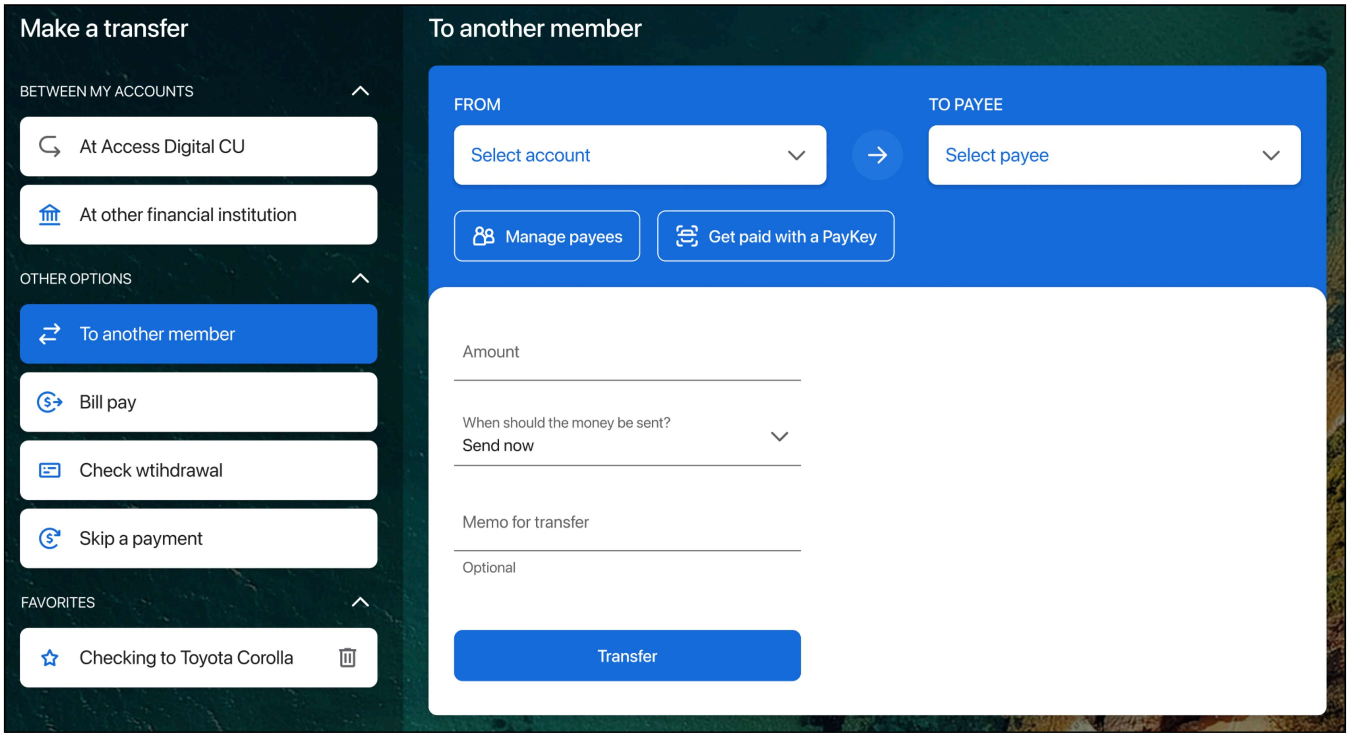
- Account details (account number and share/loan ID)
- V5.16+ A PayKey

When selecting a payee in the **Transfer To** field, the system indicates whether the payee was added using account details or a PayKey. Members can also assign nicknames to payees to make them easier to recognize.

To complete a transfer:

1. Select the account to send funds from.
2. Choose a payee from the dropdown list.

If the recipient has not yet been added, select **Add New Payee** to add them.




# Add New Payee

Members can quickly add a payee directly from the **Transfer To** dropdown without leaving the M2M Transfers page. Selecting **Add New Payee** opens the add payee popup window. Members can choose how they want to add the payee:

## Add Using Account Number

Enter:

- (Optional) Nickname
- Member account number
- Last name on the account
- Share or loan ID

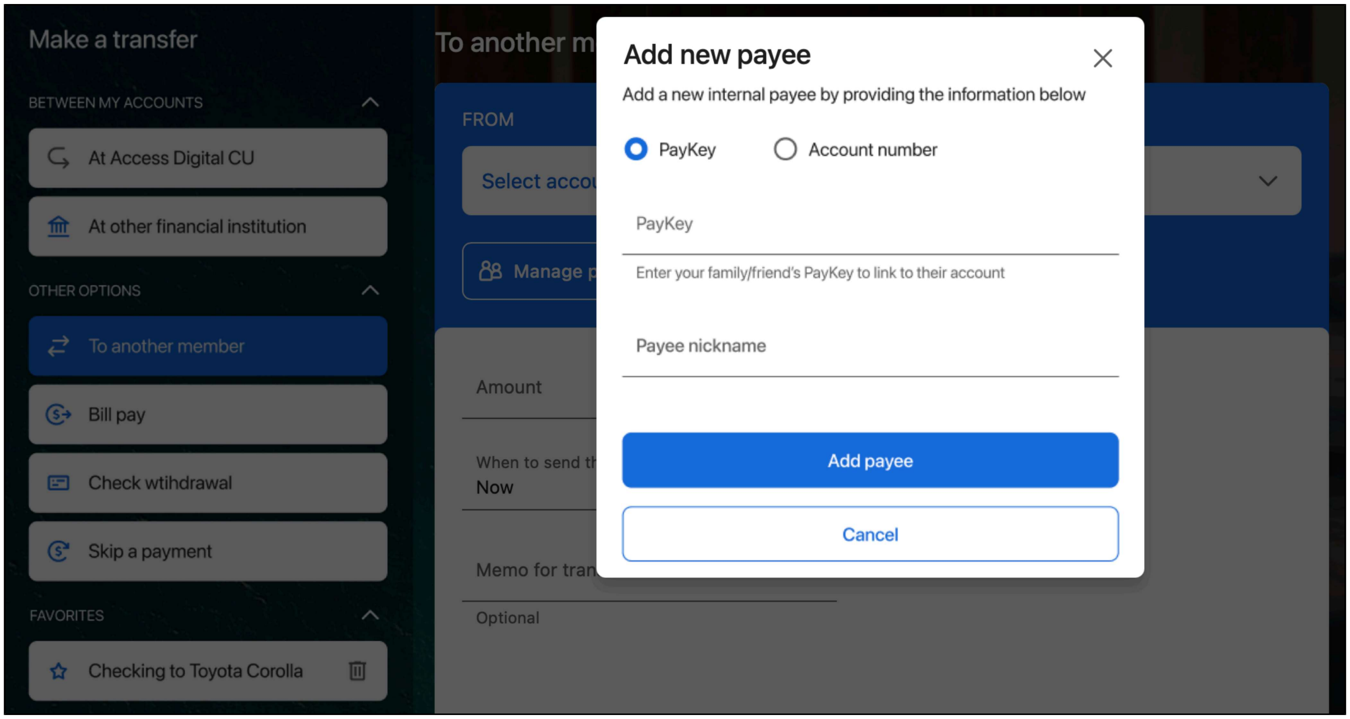
## Add Using PayKey

AVAILABLE WITH ACCESS DIGITAL VERSION 5.16+

Enter:

- PayKey provided by the recipient
- (Optional) Nickname

Using a PayKey removes the need to enter account details and helps ensure funds go to the correct account.




## Manage Payees

Select **Manage Payees** to view and manage saved payees and PayKeys.

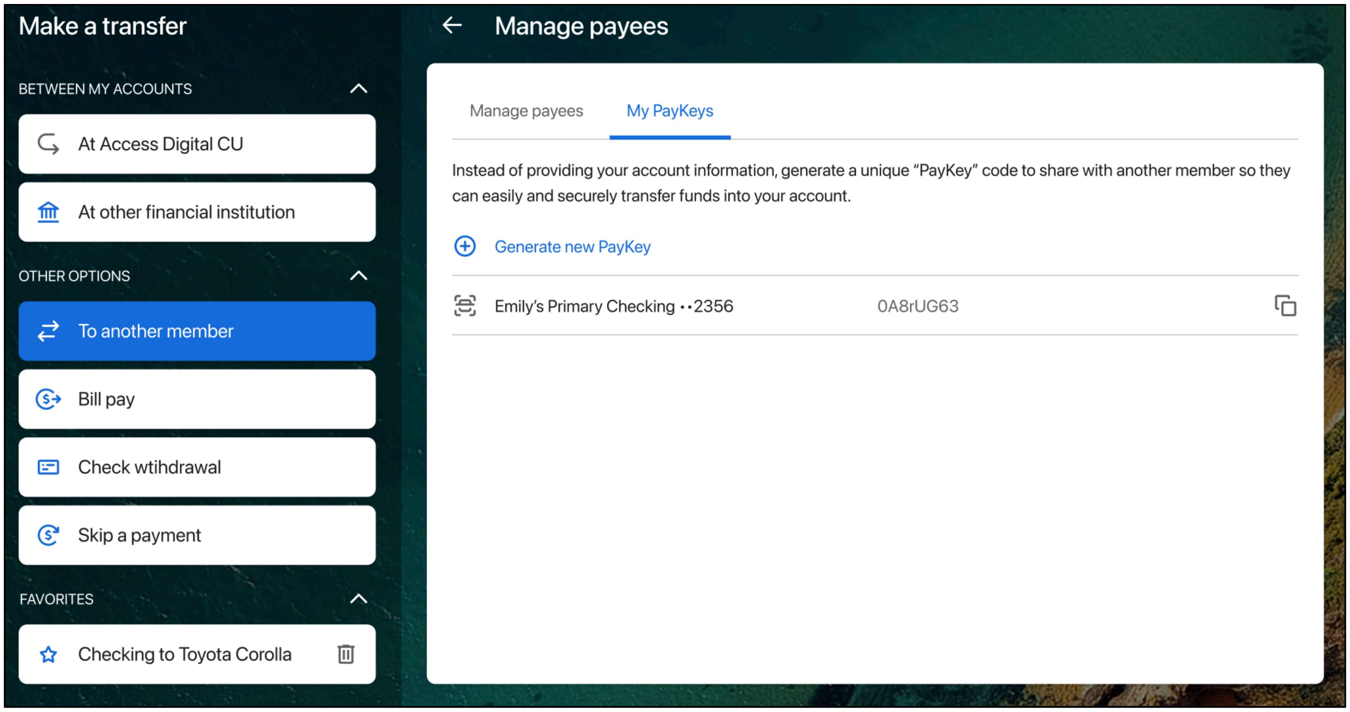
The page includes two tabs:

- **Manage Payees**: View and manage all saved payees. Members can:
  - View payee details
  - Edit payees
  - Delete payees
  - Add a new payee
- **V5.16+ My PayKeys**: View and manage PayKeys created for your accounts. Each share or loan account can have its own unique PayKey. Members can:
  - View existing PayKeys
  - Copy PayKeys to share with others
  - Delete PayKeys
  - Generate new PayKeys: To create a new PayKey:
    1. Select **Generate New PayKey**.
    2. Select an account.
    3. Select **Generate PayKey**.
    4. Copy and share the PayKey.

## Get Paid with a PayKey

AVAILABLE WITH ACCESS DIGITAL VERSION 5.16+

Click Get Paid with a PayKey to go straight to the My PayKeys section to copy an existing or generate a new PayKey.




## Visible terms and conditions for member-to-member (M2M) transfers

AVAILABLE WITH ACCESS DIGITAL VERSION 5.12+

You can now present the terms & conditions directly on the screen for M2M transfers, ensuring that your members understand the implications, such as funds being withdrawn from their accounts. By displaying the terms upfront, this feature enhances transparency and ensures that members read the conditions without relying on links or checkboxes, thereby reinforcing member awareness before completing a transfer.

**Configuration Details**

An Access Digital admin can enable this feature for you.

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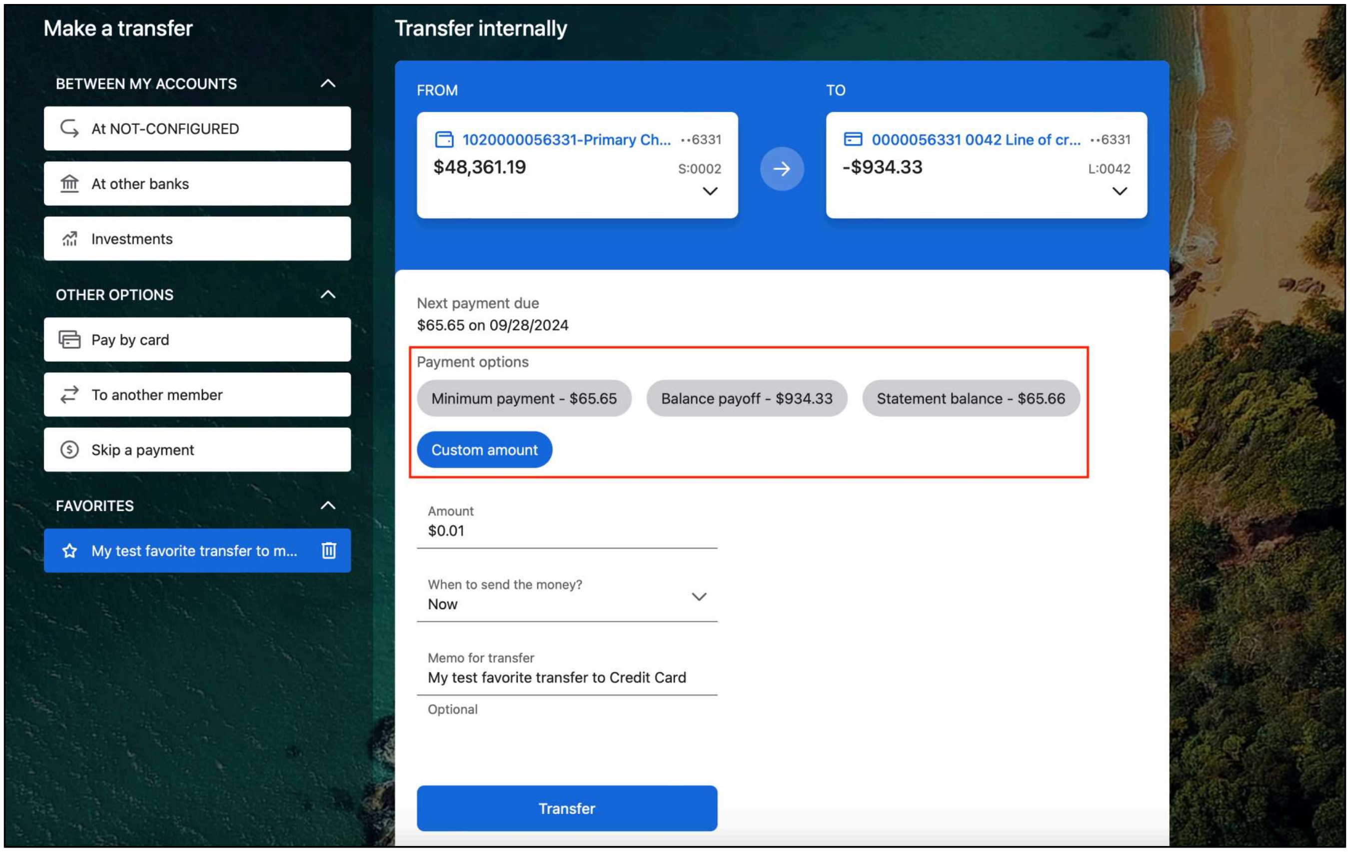
# Loan and Credit Account Payments

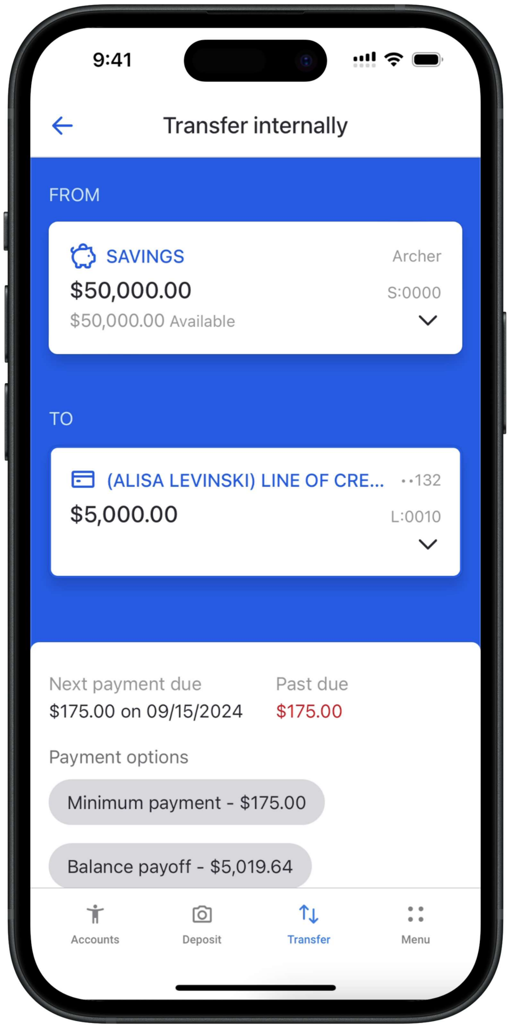
Access Digital tailors the loan payment process to your members' needs with a variety of configurable payment options to align with your financial institution's policies. Members can choose from:

- **Regular Payment**: The standard monthly payment amount.
- **Minimum Payment**: The minimum required payment.
- **Balance Payoff**: The total amount required to pay off the loan.
- **Custom Amount**: Allows users to specify an arbitrary amount for loan payments.
- **Principal-Only Payment**: Payments that go directly towards the principal balance of the loan.
- **Skip a payment**: Allows users to skip a payment.

To improve the payment experience within Access Digital, the loan payment interface incorporates useful features:

- Displaying the next payment due date and amount.
- Showing past due amounts when applicable.
- Providing predefined payment options.


Make a transfer
BETWEEN MY ACCOUNTS
At NOT-CONFIGURED
At other banks
Investments
OTHER OPTIONS
Pay by card
To another member
Skip a payment
FAVORITES
My test favorite transfer to m...
Transfer internally
FROM
1020000056331-Primary Ch... ••6331
$48,361.19
S:0002
TO
0000056331 0042 Line of cr... ••6331
-$934.33
L:0042
Next payment due
$65.65 on 09/28/2024
Payment options
Minimum payment - $65.65
Balance payoff - $934.33
Statement balance - $65.66
Custom amount
Amount
$0.01
When to send the money?
Now
Memo for transfer
My test favorite transfer to Credit Card
Optional
Transfer




## Recurring Automatic Payments

AVAILABLE FOR SYMITAR AND KEYSTONE CLIENTS

With recurring automatic payments, your members can conveniently automate their loan and credit account payments, ensuring payments are on schedule.

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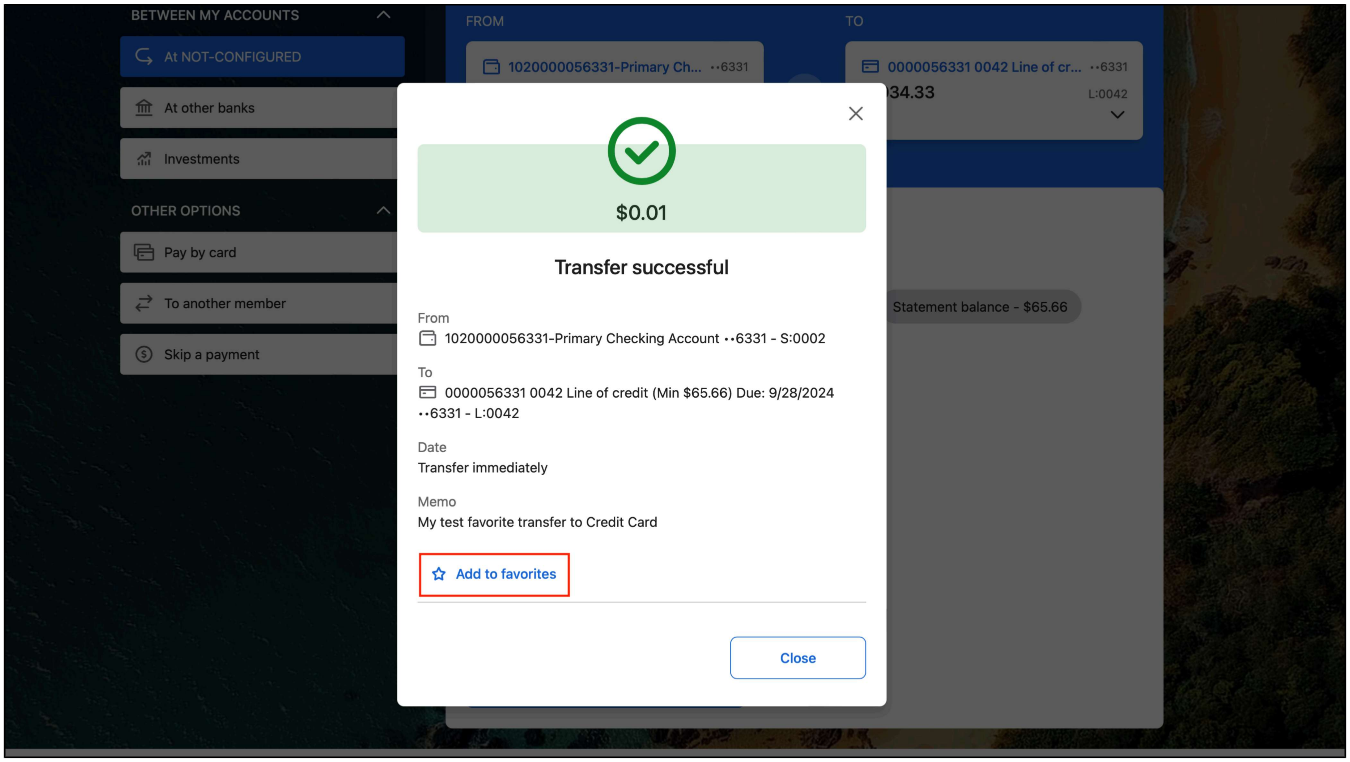
# Favorite Transfers

Access Digital's Favorite Transfers feature  enables your members to bookmark regularly used internal transfers for quick and easy reuse. After executing a transfer, your members can click **Add to Favorites** to save that transaction. Your members can easily delete a favorite transfer by clicking the associated trashcan icon in the favorites list.

Your members can modify details with each new transfer from their Favorites list. There's no limit to the number of favorite transfer templates a member can create, allowing for personalized and efficient money management.

> This function is exclusive to internal immediate transfers and won't work for scheduled or external transfers.




## IRA Savings Contributions

AVAILABLE FOR SYMITAR CLIENTS

Access Digital enables members to contribute to their individually owned IRA shares with the ease of a few clicks, adhering to the maximum annual contribution limits set each year. The transfers and payments workflow not only displays the remaining eligible contribution amount at the time of transfer but also prevents any transfers that would exceed this annual cap. Moreover, for each IRA contribution transfer, members must acknowledge their understanding by checking a confirmation box. Currently, this safeguard applies to both one-time and future recurring transfers, ensuring compliance with regulatory contribution limits and providing a smooth and informed transfer process for our members.

**Configuration Details**

An Access Digital admin can help you set up IRA Savings Contributions for Symitar FIs.