



ACCOUNT-TO-ACCOUNT TRANSFERS

**User Guide for City National Business Suite® and Business Essentials
November 2020**

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Account-to-Account Transfers Overview

The Account-to-Account Transfers service offers simple and robust options for completing transfers between accounts. It allows you to create and manage a different number of transfer types, including single transfers, multiple one-to-one transfers, one-to-many transfers, many-to-one transfers, transfer templates and recurring transfers based on templates. Dual approval for transfers is available as an additional layer of payment security.

Key Features

The following key features describe important functions in the Account-to-Account Transfers service.

Single Entry Transfers – Use the Single Entry Transfers screen to make a single transfer, set up scheduled transfers or create transfer templates.

Multiple Transfers – Use the Multiple Transfers screen to make multiple entries of one-to-one account transfers.

One-to-Many Transfers – The One-to-Many Transfers option lets you transfer money from one account to several different accounts.

Many-to-One Transfers – Many-to-One Transfers let you transfer money from several different accounts to a single account.

File Import – Use the File Import feature to upload a file to create and process your transfers. Bank-defined import formats (comma delimited, fixed width) are available, or you can create your own custom file format.

Recurring Transfers – Use this feature to set up Recurring Transfers and automatically transfer funds at intervals you define. The Recurring Transfers screen allows you to edit transfers to make adjustments in transfer dates and amounts.

Transfer Templates – Use this feature to set up Transfer Templates for those transfers that you make on a regular basis. Using a template can speed up your data entry time.

Quick Transfers – The Quick Transfers widget lets you make a simple transfer of money between two accounts. This widget can also be added to your dashboard for quick and easy access.

Basic Terms Defined

Transfer – A Transfer is a simple movement of money between two accounts. You can

choose to create a single transfer or multiple transfers by choosing the Single or Multiple option.

Transfer Reference – Transfer Reference is used to track multiple transfers under a single reference ID.

Transfer Comments – Transfer Comments are available for review within the Transfers List View for later reference or for an approver.

Restricted Transfer – Restricted Transfer templates can be limited to a select list of users.

Entered – “Entered” signifies the transfer status once the transfer or transfer template information has been created and submitted.

Approved – “Approved” signifies the transfer status once an Entered transfer or transfer template has been approved.

Released – “Released” signifies the transfer status once the transfer has been scheduled to be processed by the bank.

Bank Confirmed – “Bank Confirmed” signifies the transfer status once the transfer has been successfully processed by the bank.

Transfers List Views

The list views for transfers display transfer items and transfer template items, and include transaction information. This information is organized into columns that can be modified and updated as needed.

Columns can be sorted in ascending or descending order, widened or narrowed, and rearranged to display information in a particular order. You can also choose how many items to display per page (up to 250 items) from the Display drop-down.



Transfers

+ Add Transfer + File Import Export Print

Filter Select fields My Two Week Look Back

<input type="checkbox"/> All	Actions	Transfer Date	From Account Name	To Account Name	Amount	Status
<input type="checkbox"/>	View	12/09/2017	ACME Test	ACME Test	333.31	Approved
<input type="checkbox"/>	View	12/11/2017	ACME Test	ACME Test	3.00	Approved
<input type="checkbox"/>	View	12/11/2017	ACME Test	111017 ACME Test	1.00	Approved
<input type="checkbox"/>	View	12/11/2017	ACME Test	ACME Test	4.00	Approved
<input type="checkbox"/>	View	12/11/2017	ACME Test	111017 ACME Test	0.50	Approved

Viewing 1-5 of 173 records Display 5 per page Page 1 of 35

Approve Unapprove Reject Delete

Column fields can be added or removed by selecting the arrow icon in the last column and checking or unchecking the box for the item you wish to display or remove from your list view. Once selections are made, click Update to refresh the display columns list.

Create a Single Transfer

To create a single account transfer:

1. Select **Transfers** from the Transfers menu in Business Suite (Payments & Transfers menu in Business Essentials). Click **Add Transfer**.
2. At **Select a Transfer Type**, select **Single** from the drop-down. Click **Continue**.

OR

Use the **Select a Transfer Template** drop-down to choose an existing template as the basis for the new transfer. Click **Continue**.

3. The **Single Transfer** screen appears.
4. If one or more approvals are required, click the **Signatures** drop down menu and indicate the number required as shown below.



Transfer Templates

← Single Transfer Template

Transfer Total 0.00

* Template ID * Template Name * Signatures Restrict to Specified

Maximum Amount USD

* From Account * To Account Amount

Transfer Reference Comments Transfer Time

Make Recurring

Set the number of approval signatures required for payments created from this template.

Transfer 0.00 on

5. Use the **From Account** drop-down to select the account to be debited.
6. Use the **To Account** drop-down to select the account into which the transfer will be credited.
7. Use the calendar icon to select a transfer date.
8. Enter the **Transfer Time**, if desired.
9. Enter an **Amount** for the transfer.
10. (Optional) Enter an identifying transfer reference.
11. (Optional) Enter any comments associated with the transfer.
10. To save this transfer as a template, check the **Save this transfer as a template for future use** checkbox. Then enter a template name and description.
11. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. If **Restrict** is selected, you must then ensure that users who need to use this template are entitled to it within the user permissions for transfers.
12. Click **Submit** to submit the transfer for approval.

After the transfer is submitted, a message will appear at the top of the screen indicating whether it was submitted successfully or if the transfer has any errors, needs approval or is a duplicate. If a transfer requires approval, it can be approved by the authorized approver from the Actions drop-down or by selecting more transfers from the list and clicking the **Approve** button.

Create a Recurring Transfer

Recurring transfers are transfer transactions that you schedule to repeat on a regular basis.

To create a recurring account transfer:

1. On the Single Transfer screen, check the **Make Recurring** checkbox.
2. The Schedule Transfer screen appears.
3. In the **Repeat every** section, use the drop-down to select the schedule: weekly or monthly.
 - If you select weekly transfers, use the drop-down to select the desired interval, in weeks, in which you want the transfer to repeat (for example, every three weeks). Then in the **On** section, check the box corresponding to the day of the week you want the transfer to occur.

Make Recurring

Repeat every

1 Week(s)

On

Monday

Tuesday

Wednesday

Thursday

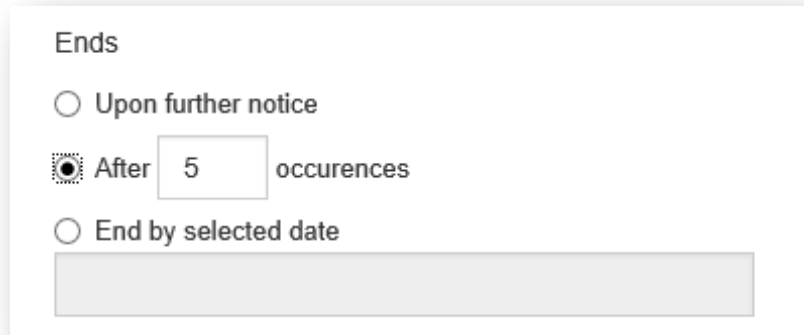
Friday

Saturday

Sunday

- If you select monthly transfers, pick the interval in months in which you want the transfer to occur (for example, every five months). Then select the specific day on which you want the transfer to occur (for example, the second Monday of the month).

- In the **Ends** section, select an option for the ending date of the scheduled transfer.



Ends

Upon further notice

After occurrences

End by selected date

- To edit the transfer later and supply an ending date, click the **Upon further notice** radio button.
- To select an ending time after a specific number of transfers have been made, click the **After** radio button and enter the number of occurrences.
- To have the transfers end on a specific date, click the **End by selected date** radio button and then use the calendar icon to select the end date.

Note: The earliest possible end date (schedule start date) will be preselected.

- At **If Transfer Date falls on a nonbusiness day**, select the radio button corresponding to how you want to handle this occurrence:
 - Previous business day
 - Next business day
 - Do not transfer funds
- To save this transfer as a template, check the **Save this transfer as a template for future use** checkbox. Then enter a template name and description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template must be approved before it can be used.
- Click **Submit** to submit the transfer or **Save for Later** to save a draft of the transfer. After the transfer is submitted, a message will appear at the top of the screen indicating whether it was submitted successfully or if the transfer has errors, still needs approval or is a duplicate. A transfer must be approved

before it is sent. Transfers can be approved from the Transfer Management list under the Actions column.

Note: If your company requires dual approval for transfers, transfers created from a recurring schedule will still need to be approved each time they are created for the schedule.

- If your company does not require dual approval for transfers, then as long as the user who sets up the transfer is set for auto-approve, then additional approvals are not needed. All admins for companies that are not dual approval will have auto-approve set and can also set up end users with auto-approve.

For scheduled transfers, the user who approved the template is considered the creator of all transfers generated from the schedule.

The entry method of a transfer created from a schedule is "Scheduled."

You can also make a recurring transfer by modifying an existing template created from a single transfer. Check the **Make Recurring** checkbox, and proceed as instructed under Creating a Recurring (Scheduled) Transfer.

Create Multiple Transfers

Multiple transfers are transfers made to more than one account. They are created in the same manner as single transfers. However, the screen where you create multiple transfers has an **Add** option that lets you create as many additional transfer transactions as you need. To create multiple transfers:

1. Select **Transfers** from the Transfers menu in Business Suite (Payments & Transfers menu in Business Essentials).
2. Click **Add Transfer**.
3. At Select a Transfer Type, select **Multiple**. Click **Continue**.

The screenshot shows a web interface titled "Transfers" with a sub-header "Multiple One-to-One Transfers". It features several input fields and buttons:

- Default Transfer Reference:** A text input field with a "Clear All" button. Below it, it says "Applied to all transactions".
- Default Transfer Date:** A date picker showing "10/16/2020" with a calendar icon. Below it, it says "Applied to all transactions".
- Default Transfer Time:** A dropdown menu showing "PDT" with a button to change it. Below it, it says "Applied to all transactions".
- Optional Fields:** A toggle switch currently set to "Off".
- * From Account:** A dropdown menu.
- * To Account:** A dropdown menu.
- * Transfer Date:** A date picker showing "10/16/2020" with a calendar icon. Below it, a message reads: "The Default Transfer Date is not valid for this account pair".
- * Amount:** A text input field.
- Buttons:** "Add" (with a "1" in a box), "Transfer(s)", and "Add". At the bottom, there are "Submit" and "Cancel" buttons.

- (Optional) At **Transfer Reference**, enter a reference by which the transfer or transfers will be identified.

NOTE: In the case of multiple transfers (transfers to more than one account), the **Transfer Reference** field can be used to track the individual transfers in the group. When you enter the reference for the first transfer in the group, the reference will be automatically copied to all subsequent transfers in the group.

The field will appear as a column named **Customer Reference** in the Transfers List View, allowing you to identify the individual transfers. This will be helpful in tracking the transfers through to confirmation by the bank.

- Use the **From Account** drop-down to select the account to be debited.
- Use the **To Account** drop-down to select the account into which the transfer will be deposited.
- Use the calendar icon to select a transfer date.
- Enter an amount for the transfer. Click **Save**.
- (optional) If you want to add a transfer or transfers to this transaction, enter a number in the **Add** field, and then click **Add**. Enter the information for this new transfer as detailed in steps 5 through 9.

As you add transfers, the bottom of the screen keeps a running tally of all transactions and amounts in the appropriate currencies.

- Click **Submit** to submit the transfer or **Save for Later** to save a draft of the

transfer.

After the transfer is submitted, a message will appear at the top of the screen indicating whether it was submitted successfully or if the transfer has any errors, may need approval or is a duplicate. If a transfer requires approval, it can be approved by the authorized approver from the Actions dropdown or by selecting on or more transfers from the list and using the Approve button.

Create a One-to-Many Transfer

To create a one-to-many transfer:

1. Select **Transfers** from the Transfers menu in Business Suite (Payments & Transfers menu in Business Essentials).
2. Click **Add Transfer**.
3. At Select a Transfer Type, select **One-to-many**. Click **Continue**.

OR

Use the **Select a Transfer Template** drop-down to choose an existing template as the basis for the new transfer. Click **Continue**.

4. (optional) At **Transfer Reference**, enter a reference by which the transfer or transfers will be identified.

NOTE: In the case of multiple transfers (transfers to more than one account), the **Transfer Reference** field can be used to track the individual transfers in the group. When you enter the reference for the first transfer in the group, the reference will be automatically copied to all subsequent transfers in the group.

The field will appear as a column named **Customer Reference** in the Transfers List View, allowing you to identify the individual transfers. This will be helpful in tracking the transfers through to confirmation by the bank.

5. Use the **From Account** drop-down to select the account to be debited.
6. Use the **To Account** drop-down to select the account into which the transfer will be deposited.
7. Use the calendar icon to select a transfer date.
8. Enter an amount for the transfer and then click **Save**.
9. (optional) If you want to add a transfer or transfers to this transaction, enter a number in the **Add** field, and then click **Add**. Enter the information for this

new transfer as detailed in Steps 5 through 9.

As you add transfers, the bottom of the screen keeps a running tally of all transactions and amounts in the appropriate currencies.

10. Click **Submit** to submit the transfer for approval or **Save for Later** to save a draft of the transfer.

After the transfer is submitted, a message will appear at the top of the screen indicating whether it was submitted successfully or if the transfer has any errors, may need approval or is a duplicate. If a transfer requires approval, it can be approved by the authorized approver from the **Actions** drop-down or by selecting more transfers from the list and clicking the **Approve** button

Create a Many-to-One Transfer

To create a many-to-one transfer:

1. Select **Transfers** from the Transfers menu in Business Suite (Payments & Transfers menu in Business Essentials).
2. Click **Add Transfer**.
3. At Select a Transfer Type, select **Many-to-one**. Click **Continue**.

OR

Use the **Select a Transfer Template** drop-down to choose an existing template as the basis for the new transfer. Click **Continue**.

4. (Optional) At **Transfer Reference**, enter a reference by which the transfer or transfers will be identified.

NOTE: In the case of multiple transfers (transfers to more than one account), the **Transfer Reference** field can be used to track the individual transfers in the group. When you enter the reference for the first transfer in the group, the reference will be automatically copied to all subsequent transfers in the group.

The field will appear as a column named **Customer Reference** in the Transfers List View, allowing you to identify the individual transfers. This will be helpful in tracking the transfers through to confirmation by the bank.

5. Use the **From Account** drop-down to select the account to be debited.
6. Use the **To Account** drop-down to select the account into which the transfer will be deposited.

7. Use the calendar icon to select a transfer date.
8. Enter an amount for the transfer.
9. (Optional) Complete any additional fields that appear on the screen, then click **Save**.
10. (optional) If you want to add a transfer or transfers to this transaction, enter a number in the **Add** field, and then click **Add**. Enter the information for this new transfer as detailed in Steps 5 through 9.

As you add transfers, the bottom of the screen keeps a running tally of all transactions and amounts in the appropriate currencies.

11. Click **Submit** to submit the transfer for approval or **Save for Later** to save a draft of the transfer. For information about approving a transfer, see **Working With Lists**.

After the transfer is submitted, a message will appear at the top of the screen indicating whether it was submitted successfully or if the transfer has any errors, may need approval or is a duplicate. If a transfer requires approval, it can be approved by the authorized approver from the **Actions** drop-down or by selecting more transfers from the list and clicking the **Approve** button.

Create a File Import Transfer

To create a file import transfer:

1. Select **Transfers** from the Transfers menu, and navigate to the Transfers list.
2. Click **File Import**.

File Import

Format Section

	Format Name	Description	Payment Type	Agency	Owner	
<input type="radio"/>	Account Transfers	Transfer CSV	Account Transfers		System	
<input type="radio"/>	Account Transfers	Transfer XML	Account Transfers		System	
<input type="radio"/>	TRANSFERS	Account Transfers	Account Transfers		Client	

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File Section

Load the file in test mode.

* Select Import File

3. Select desired format to use for file import from the **Format Section** list.
4. Click **Browse** in the **Select Import File** field to locate and select the file that you want to import.

Note: Check the **Load the file in test mode** box if you want to test load and validate the file before officially loading it. Data loaded in test mode is excluded from the transfers list and is marked as test data.

5. Click **File Import**.

Modifying a Transfer

You can modify an existing transfer. Note that if the transfer is a recurring one, you can uncheck the **Make Recurring** checkbox so that the transfer is no longer recurring.

NOTE: If you modify an existing recurring transfer schedule, the application will reject any existing transfers created from the schedule. The new schedule (template) must be approved before new transfers are created. To modify a recurring transfer:

1. Select **Transfers** from the Transfers menu, and navigate to the Transfers List.
2. Find and select the desired transfer in the list.

3. Click **Modify**.
4. Edit the fields as needed.
5. When you have finished, click **Submit**.

Approve a Transfer

To approve a transfer:

1. Select **Transfers** from the Transfers menu, and navigate to the Transfers list.
2. Find and select the desired transfer in the list.
3. From the Actions column, select **Approve** from the drop-down.
 - To approve multiple transfers at once, you may select the checkbox for each transfer and then click the Approve button at the bottom of the Transfers list.

Transfer Templates

A transfer template can be used as the basis for a new transfer, saving you time and energy.

The Transfer Templates widget displays all transfer templates stored in the system.

Transfers Templates

+ Add a New Template Export Print

Filter: Select fields Set As Default All Transfer Templates

<input type="checkbox"/> All	Actions	Template ID	From Account Name	To Account Name	Amo...	Debit Curren...	Status	Next Transfe
<input type="checkbox"/>	View	daily	ACME Test - Transfer From	ACME Test - Transfer To Account	4.00	USD	Approv...	
<input type="checkbox"/>	View	daily	ACME Test - Transfer From	ACME Test - Transfer To Account	3.00	USD	Approv...	
<input type="checkbox"/>	View	weekly	ACME Test - Transfer From	ACME Test - Transfer To Account	1.00	USD	Approv...	

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Approve Unapprove Delete

You can perform a number of operations on individual templates, including viewing,

editing, modifying, approving and deleting. As with other templates, you can also reject a transfer template.

To create a transfer template:

1. From the **Transfers** menu, select Transfer Templates.
2. Scroll to the **Transfers Templates** widget.
3. Click **Add a New Template**.
4. Select a transfer type from the drop-down:
 - Single.
 - Multiple.
 - One-to-many.
 - Many-to-one.
5. Click **Continue**.

Note: The screen that appears will vary based on the transfer type selected. For information on completing fields for the different transfer types, see the appropriate subtopics under the Transfers Management topic.

6. Click **Save** to save the transfer template or **Save for Later** to save a draft of the template.

A message will appear at the top of the screen indicating if the action was successful or listing any errors.

A template must be approved before it can be used to create a transfer. Templates can be approved from the Template Management list.

Modifying a Transfer Template

You can modify transfer templates. Note that if the transfer template is a recurring one, you can uncheck the **Make Recurring checkbox** so that the template is no longer recurring. For more information about recurring transfers, see Creating a Recurring (Scheduled) Transfer.

To modify a transfer template:

1. From the **Transfers** menu, select Transfer Templates, and navigate to the Transfer Templates list.

2. Find and select the desired template in the list.
3. Click **Modify**.
4. Edit the fields as needed.
5. When you have finished, click **Submit**.

Approve a Transfer Template

To approve a transfer template:

1. From the **Transfers** menu, select Transfer Templates, and navigate to the Transfer Templates list.
2. Find and select the desired transfer template in the list.
3. From the Actions, column, select **Approve** from the drop-down. To approve multiple transfer templates at once, you may select the checkbox for each transfer and then click the Approve button at the bottom of the Transfer Templates list.

Quick Transfer

Quick Transfer Widget lets you make a simple transfer of money between two accounts.

The screenshot shows a 'Quick Transfer' form with the following fields and controls:

- Amount:** A text input field for entering the transfer amount.
- Transfer:** A date selection field with a calendar icon on the right.
- Transfer From:** A dropdown menu for selecting the source account.
- Transfer To:** A dropdown menu for selecting the destination account.
- Submit:** A blue button at the bottom left of the form.

To make a quick transfer:

1. From the **Transfers** menu, select Quick Transfer.
2. Enter amount in the **Amount** field.
3. Use the calendar icon to select the transfer date.
4. Select the accounts between which you want to transfer funds (the **Transfer From** and **Transfer To** accounts).
5. Click **Submit**.