



# **ACCOUNT-TO-ACCOUNT TRANSFERS**

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

**January 2022**

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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, including Sequential 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](#)
01/03/2022 05:16 PM

Filter Select fields
All Transfers
[Filters](#)

All Transfers

<input type="checkbox"/> All	Actions	Status	Transfer Date	Amount	From Account Name	To Account Name	From Account Number	
<input type="checkbox"/>	<a href="#">View</a>	Approved	02/01/2022	1.23	ACME Test Account 775	ACME test account 783	101120775	101
<input type="checkbox"/>	<a href="#">View</a>	Bank Confirmed	01/01/2022	1.23	ACME Test Account 775	ACME test account 783	101120775	101
<input type="checkbox"/>	<a href="#">View</a>	Entered	12/31/2021	1,231.21	ACME Test Account 775	ACME test account 783	101120775	101
<input type="checkbox"/>	<a href="#">View</a>	Approval Window Passed	12/23/2021	21.00	ACME Test Account 775	ACME test account 783	101120775	101
<input type="checkbox"/>	<a href="#">View</a>	Approval Window Passed	12/23/2021	20.00	ACME test account 783	ACME Test Account 775	101120783	101

Viewing 1-5 of 340 records

Display 5 per page
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[Approve](#)
[Unapprove](#)
[Reject](#)
[Delete](#)

Column fields can be added or removed by selecting the sun-shaped or wheel 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.

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 an **Amount** for the transfer.
9. (Optional) Enter an identifying **Transfer Reference**.
10. (Optional) Enter any **Comments** associated with the transfer.
11. (Optional) Enter the **Transfer Time. Note:** - If a transfer time is entered that is expired, the system will notify you with a pop-up message. Enter a time in the future or delete the Transfer Time entry and the transfer will be processed accordingly.
12. 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.
13. 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.
14. 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).
4. In the **Ends** section, select an option for the ending date of the scheduled transfer.

**Ends**

☐ Upon further notice

☒ After 5 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.

5. 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
6. 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.
7. 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 following screen appears.

### Transfers

← Multiple One-to-One Transfers

Default Transfer Reference

Applied to all transactions

Clear All

Default Transfer Date

Applied to all transactions

Default Transfer Time

PST

Applied to all transactions

Optional Fields ☒

<p>* From Account</p> <div>ACME Test Account 783 ~ 101120783</div> <p>\$99,360,255.13 USD Available</p>	<p>* To Account</p> <div>ACME Test Acct 775 ~ 101120775</div> <p>\$1,329,744,277.74 USD Available</p>	<p>* Transfer Date</p> <div>12/14/2021</div>	<p>* Amount</p> <div>10,000.00</div> <div>USD</div>
<p>Transfer Reference</p> <input type="text"/>	<p>Comments</p> <input type="text"/>	<p>Transfer Time</p> <div>03:00 PM</div> <div>PST</div>	
<p>* From Account</p> <div>ACME Test Acct 775 ~ 101120775</div> <p>\$1,329,744,277.74 USD Available</p>	<p>* To Account</p> <div>ACME Test Account 791 ~ 101120791</div> <p>\$1,077,908,654.17 USD Available</p>	<p>* Transfer Date</p> <div>12/14/2021</div>	<p>* Amount</p> <div>5,000.00</div> <div>USD</div>
<p>Transfer Reference</p> <input type="text"/>	<p>Comments</p> <input type="text"/>	<p>Transfer Time</p> <div>03:30 PM</div> <div>PST</div>	

Add

1

Transfer(s)

Add

4. (Optional) At **Transfer Reference**, enter a reference by which the transfer or transfers will be identified.
5. (Optional) If you are setting up **sequential transfers**, enter the Transfer Time in the appropriate field, and apply later times to the transfers you wish to occur later in the sequence. **Note:** - If a transfer time is entered that is expired, the system will notify you with a pop-up message. Enter a time in the future or delete the Transfer Time entry and the transfer will be processed accordingly. When entering sequential transfers, transfer times must be at least one minute apart.

**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.

6. Use the **From Account** drop-down to select the account to be debited.
5. Use the **To Account** drop-down to select the account into which the transfer will be deposited.
6. Use the calendar icon to select a transfer date.
7. Enter an amount for the transfer. Click **Save**.
8. (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.

9. 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 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"/>	AccountTimeTransfers	Timed Transfers	Account Transfers		Client	
<input type="radio"/>	AccountTransfers	Delimited	Account Transfers		Client	

Viewing 1-4 of 4 records
Display 50 per page
Page 1 of 1

File Section

☐ Load the file in test mode.

\* Select Import File

Choose File No file chosen

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	

Viewing 1-3 of 3 records

Display  per page < Page  of 1 >

File Section

☐ Load the file in test mode.

\* Select Import File

2. Select desired format to use for file import from the **Format Section** list.
3. The **Import As** field will appear with “**Payments**” defaulted as the type.

**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.

4. Choose a file to import in the **Select Import File** field.
5. Click **File Import**.

**Note: For Timed Transfers,** files that specify a time of transfer, enable the user to set up sequential transfers. If a file with times is reused without updating the time, the transfers will all process immediately. If the date is not updated, the transfers will be rejected. Date(s) entered must be the current date or in the future.

## 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](#) 01/03/2022 06:26 PM

Filter  All Transfer Templates [Filters](#)

All Transfer Templates

<input type="checkbox"/> All	Actions	Status	Template Name	From Account Name	To Account Name	Next Scheduled Date	Amount
<input type="checkbox"/>	<a href="#">View</a>	Entered	Transfer1	001001183	112063447		435.00
<input type="checkbox"/>	<a href="#">View</a>	Approved	33test	TSD Test Account 775	127278350		4.00
<input type="checkbox"/>	<a href="#">View</a>	Approved	44test	EDC BUSINESS MMA	TSD Test Account 783		0.00

Viewing 1-3 of 15 records Display 3 per page < Page 1 of 5 >

[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.





Transfer Templates

← Single Transfer From Template Transfer Total 0.00

\* Template ID  \* Template Name  \* Signatures  Set the number of approval signatures required for payments created from this template.

Maximum Amount  USD

\* From Account  \* To Account  Amount

Transfer Reference  Comments  Transfer Time  PDT

☐ Make Recurring

Transfer 0.00 on

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**.

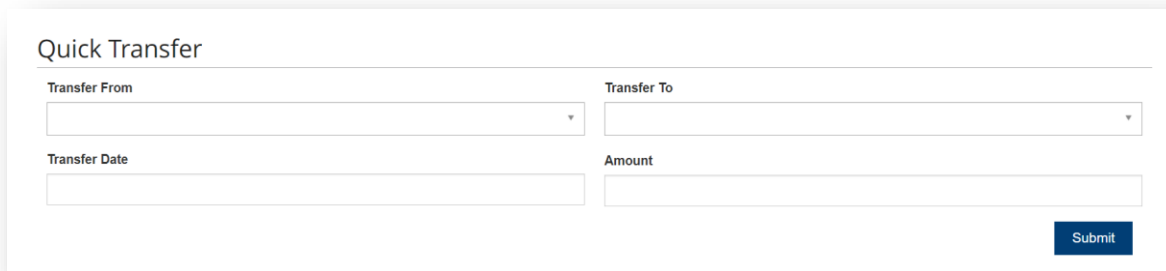
## Approve a Transfer Template

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:

- Transfer From:** A dropdown menu.
- Transfer To:** A dropdown menu.
- Transfer Date:** A text input field with a calendar icon on the right.
- Amount:** A text input field.
- Submit:** A blue button located at the bottom right of the form.

To make a quick transfer:

1. From the **Transfers** menu, select **Quick Transfer**.
2. Select the accounts between which you want to transfer funds (the **Transfer From** and **Transfer To** accounts).
3. Use the calendar icon to select a **Transfer Date**.
4. Enter amount in the **Amount** field.
5. Click **Submit**. If the client requires approvals for Account Transfers, the Approver must go to the Transfer List View to locate and approve any pending transfers.