Associated Connect®

Reference Guide: Account Transfers

Associated Bank

Contents

Portal Access

The Associated Connect portal allows users access to all Associated Connect services through an easy-to-use single sign-in. To access the portal, sign in to Associated Connect directly from Associated Bank's website at **AssociatedBank.com/Business** or **AssociatedBank.com/Commercial**. The portal has been divided into three sections:

Category	Icon	Definition
Banking		Account Details and Services (Includes Account Balances, Account Transfers, ACH Origination, Check Inquiry, Image Search Transaction Activity, Positive Pay, Stop Payments and Wire Transfers.)
		Account Summary Page (Includes Ledger Balance, Available Balance, Collected Available Balance, Float Next Business Day, Float 2+ Days and Transactions and Details for each account)
		ACH Filter
		Bill Pay
Cash Management		Lockbox
		Remote Deposit
		Checkview
		FX Manager
		Cash Ordering
		Trade Services
Transmission and Reporting		Export
		Document Center
		File Transfer

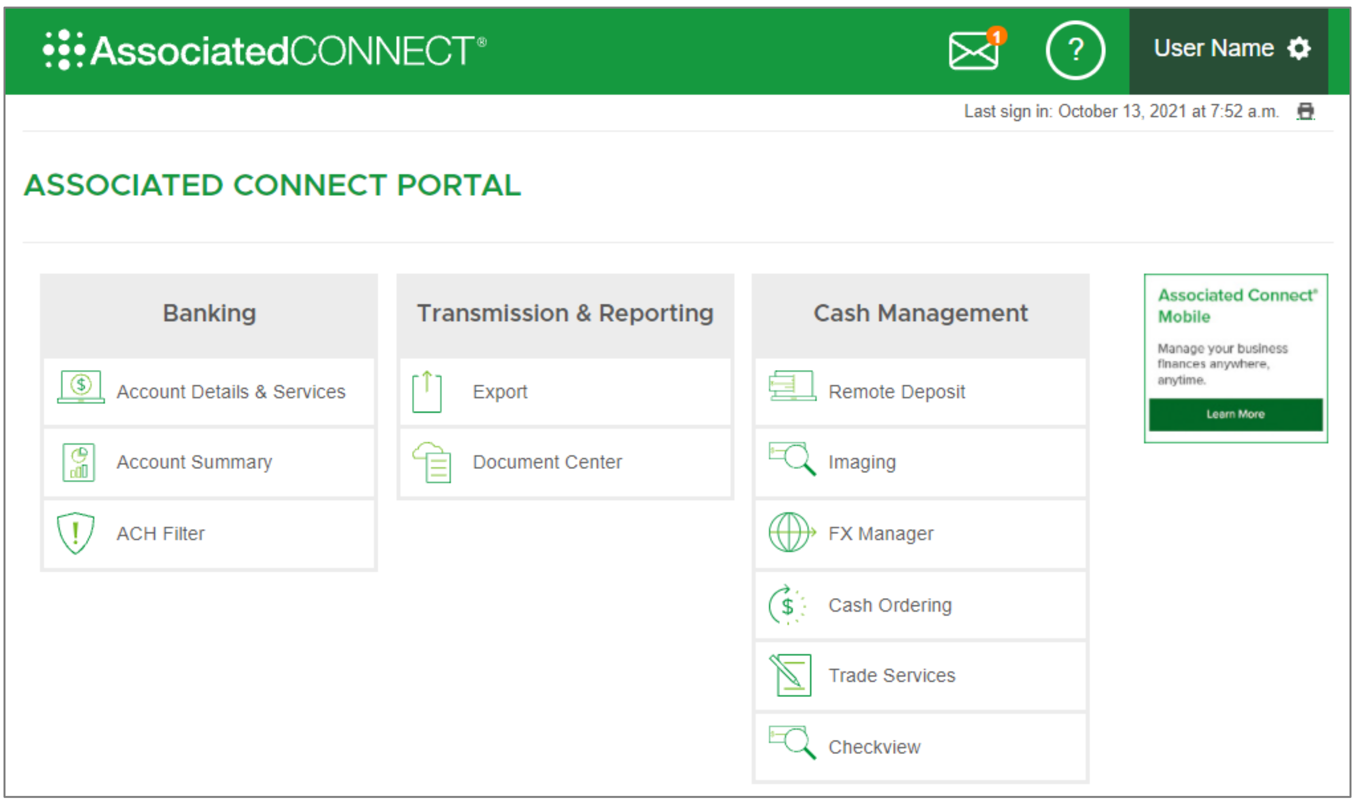
To access Associated Connect, you will be required to verify your identity through one of two methods:

1. For clients who have access to high-risk services such as Bill Pay, ACH and Wire Transfers, you will sign in with your username and password, and then will be required to verify your identity through multi-factor authentication. Associated Connect users will be required to enter a unique access code generated by either a mobile or physical token to gain access to the portal. Additional information about how to set up, use and obtain a token from Associated Bank can be found in the Multi-Factor Authentication and Password Management Guide or by contacting Customer Care at 800-728-3501.

2. For clients who only have low-risk services, you will sign in with your username and password. Periodically, you will be asked a series of challenge questions to confirm your identity.

Associated Connect Portal

The Associated Connect Portal is the first screen you will see after signing in. This provides access to all of your online banking services.

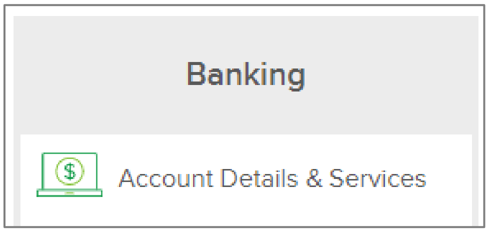


Transfers

Account Transfer makes moving funds between accounts secure and simple. You will find processing multi-entry transfers and defining recurring transfers as easy as completing a quick entry transfer. Loan Transfer enables you to make loan payments or advance funds from your line of credit account.

Note: *Multiple Transfers cannot be created within the Associated Connect Mobile Application.*

To access Transfers, click on Account Details & Services under the Banking menu of the Associated Connect Portal.



Types of Transfers

Listed below are the key functions and terminology for transfers and a description for each that can be completed in Associated Connect.

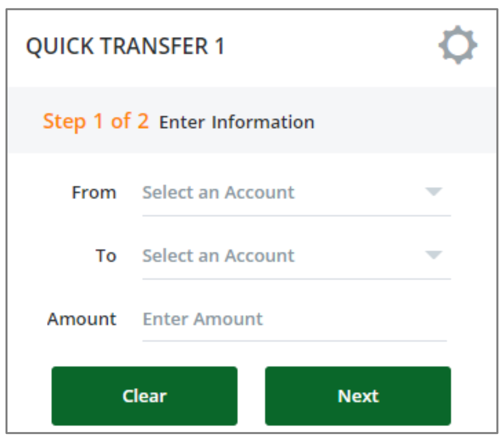
Transfer Types	Description
Quick Transfer	Use the quick transfers' widget to make a single transfer in real time directly from your Dashboard.
Transfer Templates	Set up transfer templates for transfers that you complete on a regular basis.
Many to One Transfers	Use Many to One to transfer funds from more than one account to one account.
One to Many Transfers	Use One to Many to transfer funds from one account to multiple accounts.
Scheduled Transfers	Set up scheduled transfer instructions that automatically transfer funds at intervals you define. The scheduled transfer service allows you to edit transfers to make adjustments in transfer dates and amounts.
Loan Transfers	Select a loan account to make a loan payment or, if available, withdraw funds from a loan account
Transfer Approvals	Use the transfer approval function to approve transfers before they are submitted for processing.
Transfer History	Use the transfer history function to view the status of submitted transfers and loan payments.

Quick Entry Transfer

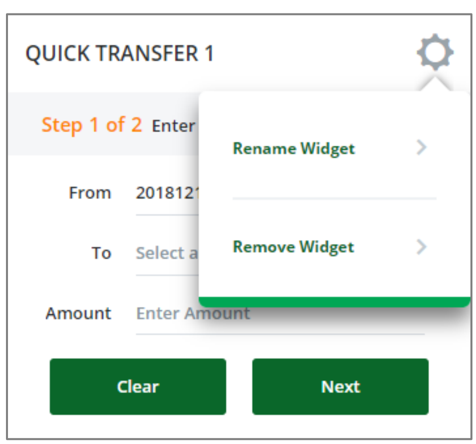
To complete a quick entry transfer, you will need to add the Transfers Widget to your Dashboard. To add the Widget, select the **Manage Widget** icon + on the Dashboard.

Add the Quick Transfers widget by selecting the **Add icon** . Select **Done** when complete.

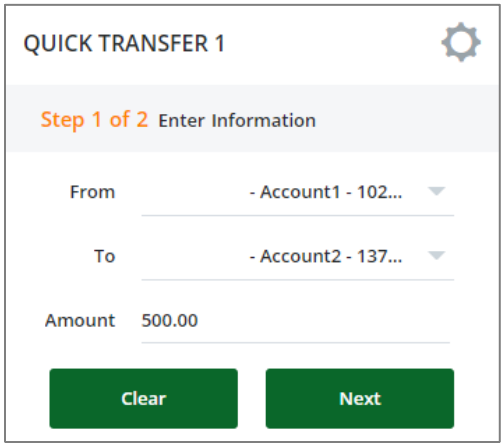
On your Dashboard, the **Quick Transfers** widget is now available.



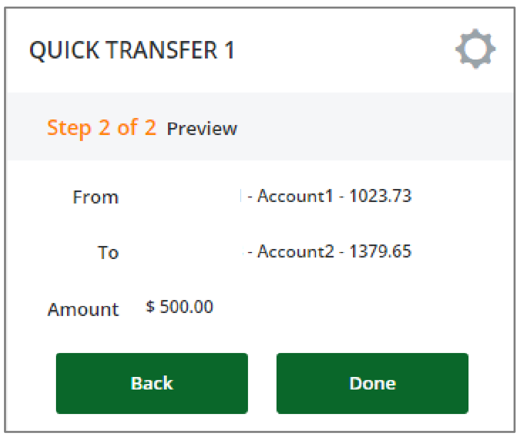
To customize the **Quick Transfers,** select the **Wheel** icon **.** Here you will have the option to rename the widget or remove the widget.



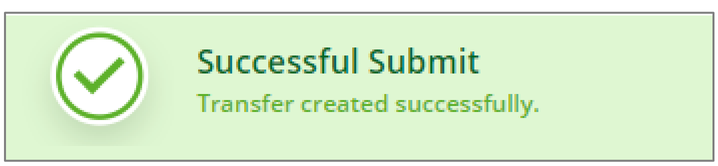
To complete a **Quick Transfer**, select the account from the drop down you'd like to transfer funds from and the account you'd like to transfer funds to and the dollar amount. Select **Next** when complete.



A preview screen will be populated. Select **Done** to complete the transfer.

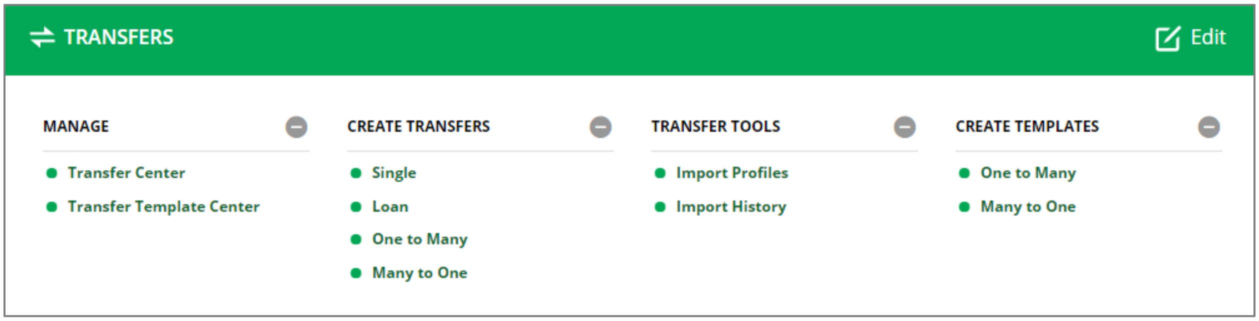


You will receive a **Successful Submit** notification on the widget indicating the transfer has been completed successfully.



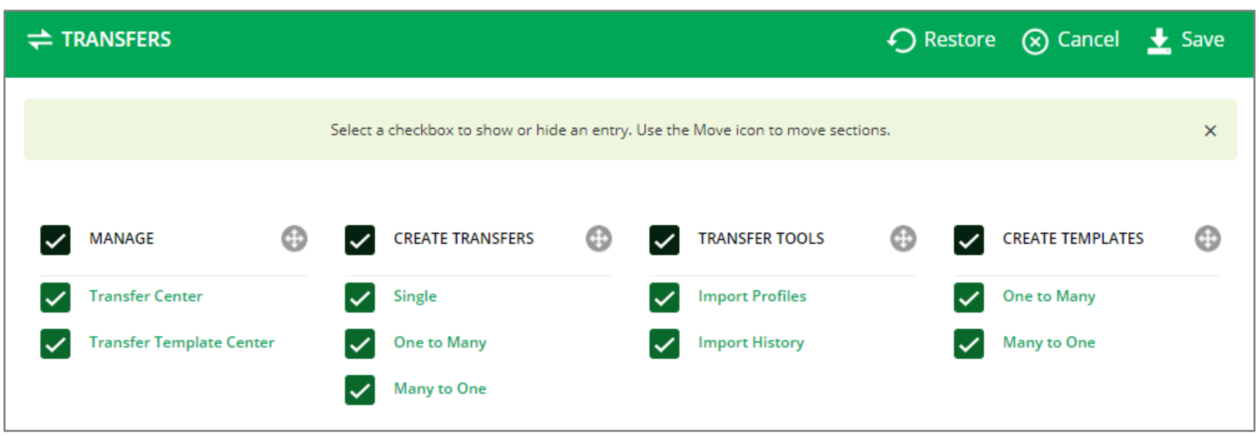
Transfers Menu

The Transfers Menu is located in the Dashboard Navigation. To review your organization's entitlements for transfers, select the Transfers Menu to display the drop-down menu. Please be aware that your products and services will depend on your user entitlements, selected by your organization.



You can edit your Transfer Menu by selecting the **Edit** icon . Here you can edit the menu by moving sections around utilizing the **Move** icon . You can also edit what will appear in your menu by checking or unchecking the box next to the product or service.

Note: *The Transfer Menu cannot be edited within the Associated Connect Mobile Application.*



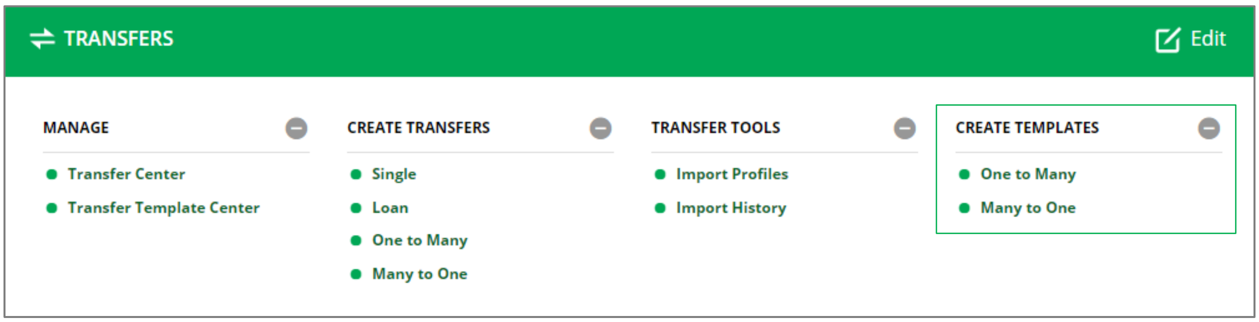
To restore your Transfers Menu, select the **Restore** icon . Please know that selecting restore will reset all of your previously selected customizations. To close the menu, select the **Save** icon .

Creating a Transfer Template

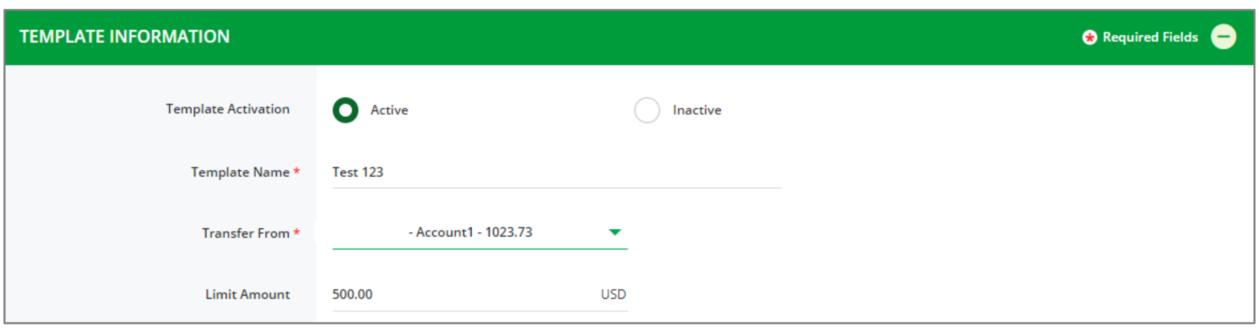
Note: *Transfer templates cannot be created within the Associated Connect Mobile Application.*
Transfer templates can be created for two types of transfers:

- **Many to One Transfers:** Use Many to One to transfer funds from many accounts to one account.
- **One to Many Transfers:** Use One to Many to transfer funds from one account to multiple accounts.

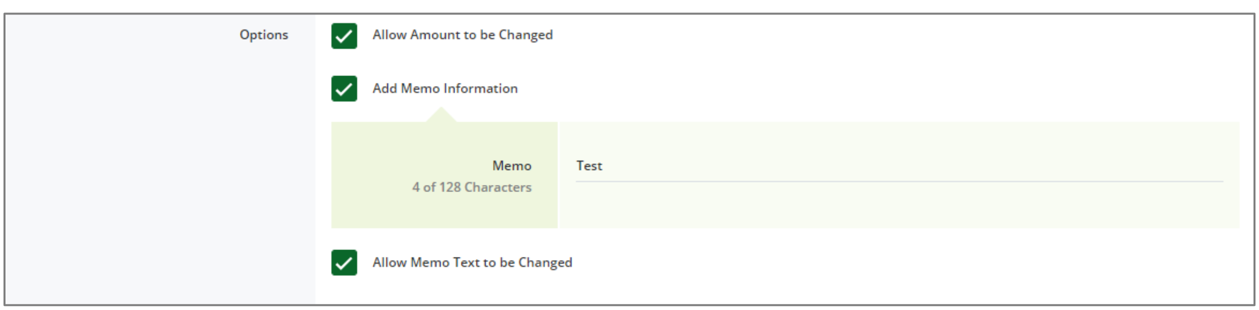
To create a template for a transfer, select the type of template you would like to create from the **Transfers Menu**. For the purposes of this guide, a One to Many Transfers template will be created.



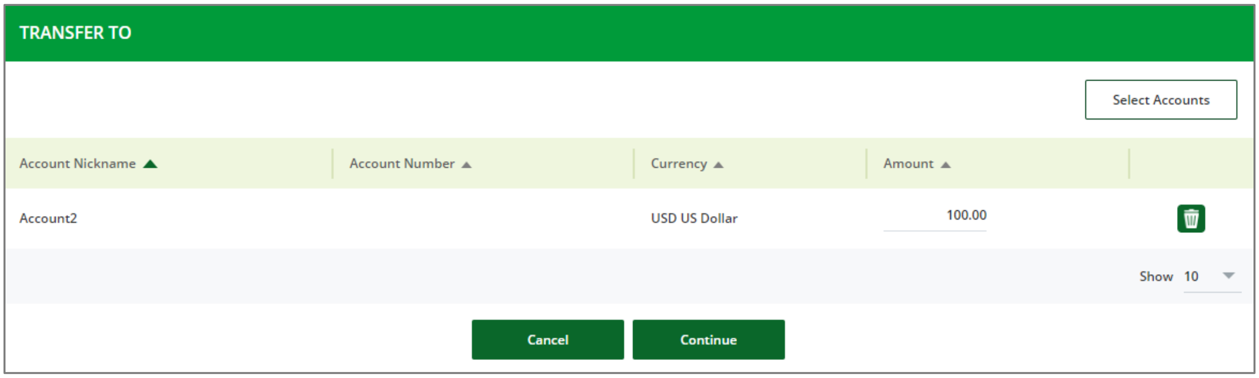
Begin to create your template by naming it, selecting the account funds will be transferred from and the amount you would like to transfer.



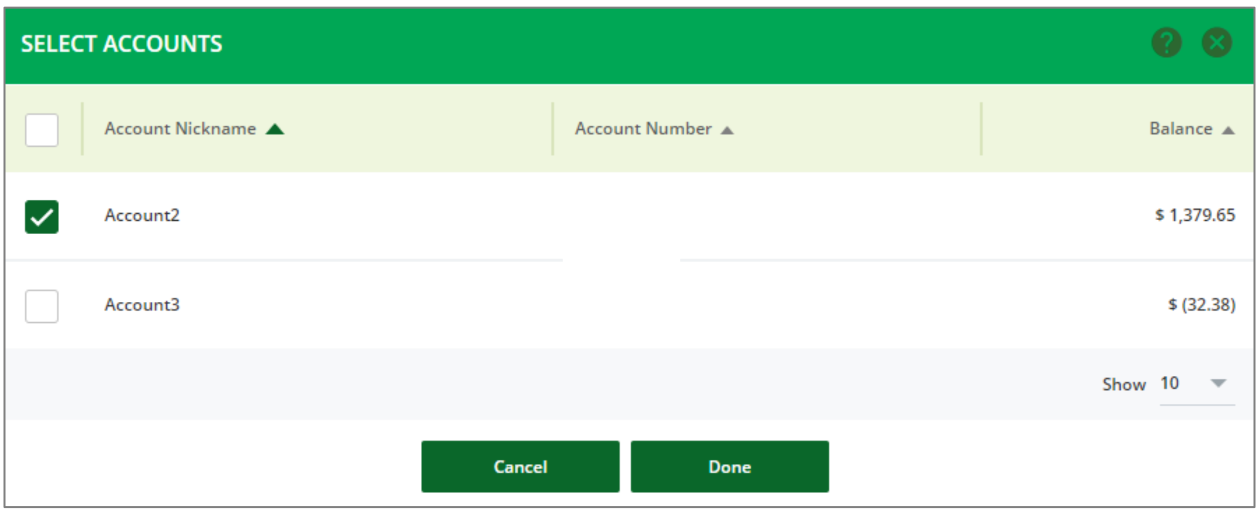
To select any additional options, check the box next to that option and complete the requested information.



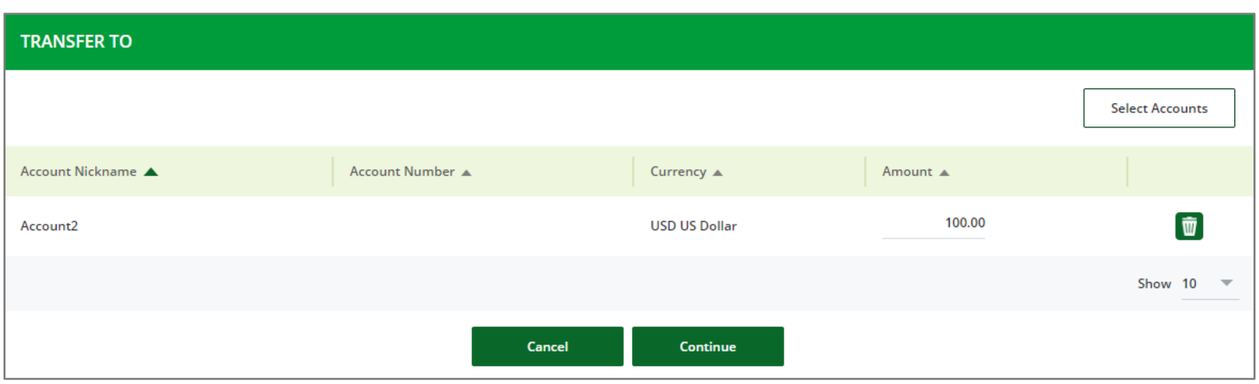
Add the accounts that funds will be transferred to by clicking **Select Accounts** in the Transfer To section of the template.



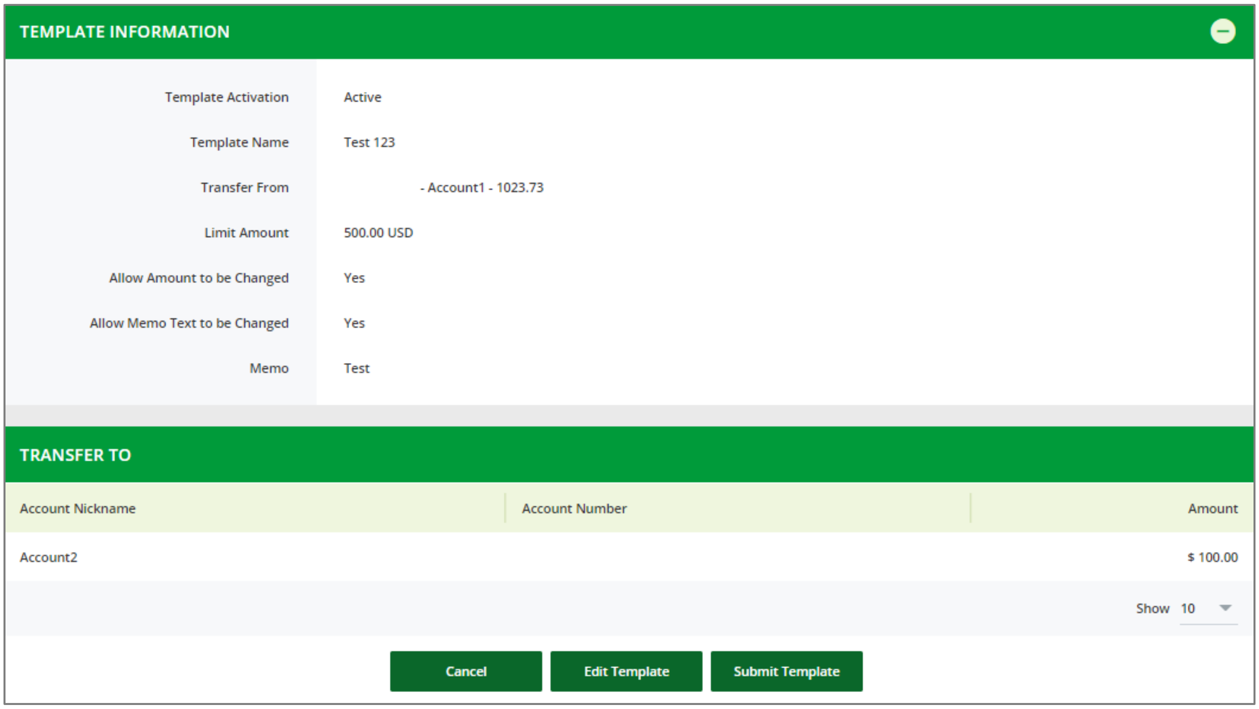
Check the box next to the accounts you are transferring funds to. Select **Done** when complete.



Accounts will now be populated in the Transfer To section of the template. To divide up the funds you'd like to transfer to each account, enter the amount in the amount field. To remove an account from the Transfer To section, select the **Trash Can** icon . Once you have the transfer set to your specifications, select **Continue.**

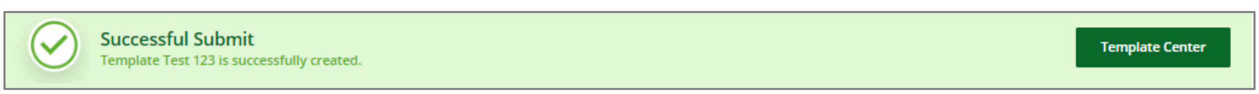


You will now see a preview of your template. To complete your template, select **Submit Template**. If any changes are needed to the template, select **Edit Template** which will take you back to the template creation screen. If you no longer need the template, select **Cancel**.

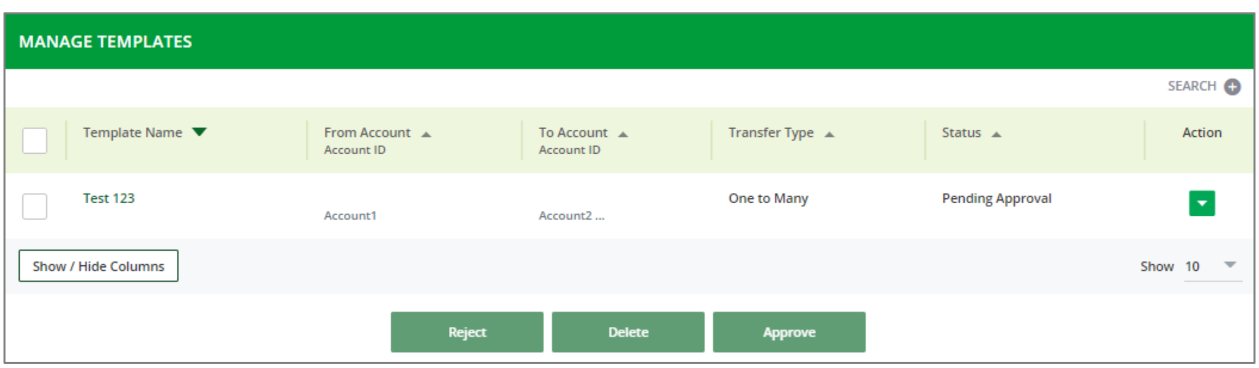


Once the template is submitted, you will see a **Successful Submit** notification and the template will be available in the **Template Center** for you to utilize.

Note: *If your entitlements require your template to be approved before using, your template will not be available to use until all approvals have been completed.*

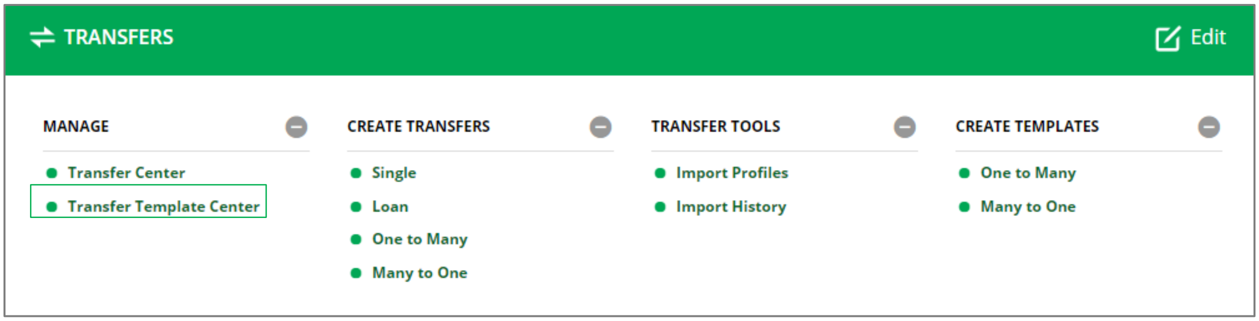


To see your template in the Template Center, select the **Template Center** in the confirmation.



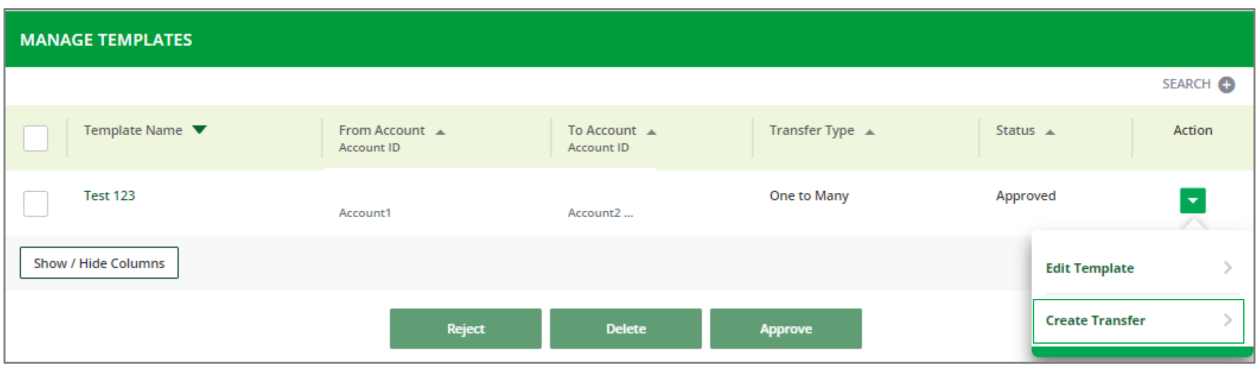
Create a Transfer from a Template

To create transfers from a template, select **Transfer Template Center** from the **Transfers** drop down menu to view all your saved and approved templates.

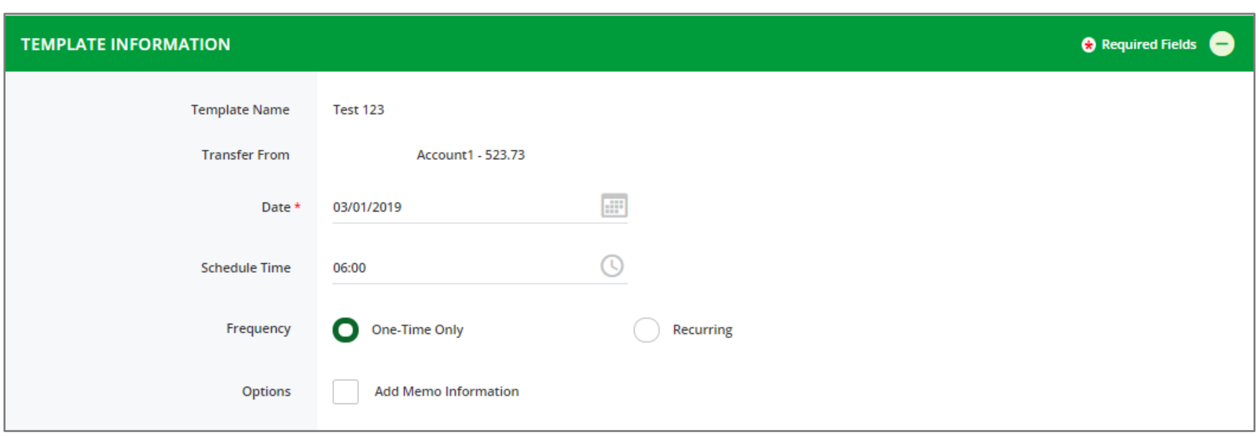


Note: *You can create a new template directly from the Transfer Center by selecting the **Create** icon and following the steps noted previously in this guide. This option is not available within the Associated Connect Mobile Application.*

To create a transfer from a template, select the **Action Drop Down** icon and select **Create Transfer.**



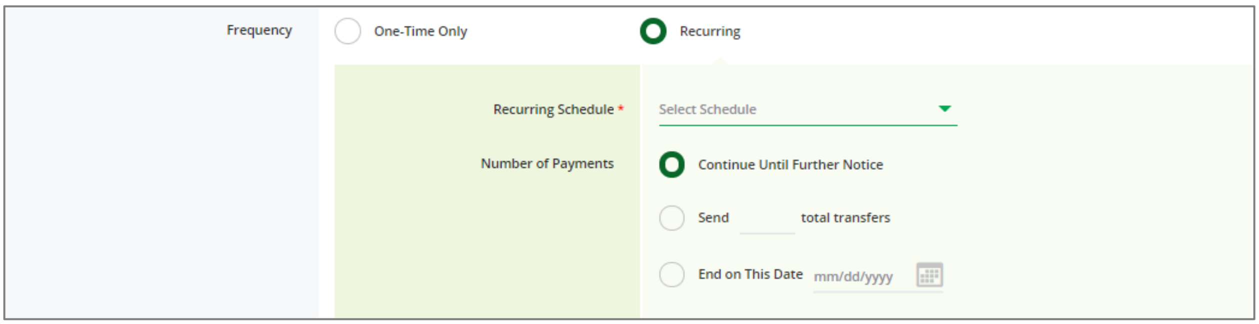
Your template will be pre-populated with the template name and the transfer from account. Enter the information necessary to complete the template including the date, time, frequency, and optional memo information.



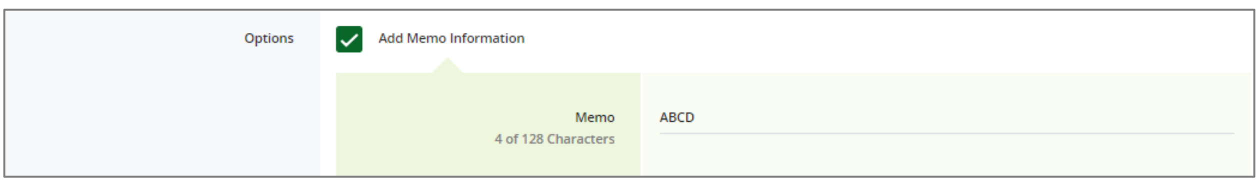
Note: *All time needs to be entered in 24-hour format, for example 1 p.m. is 13:00 in Associated Connect.*

If you select the transfer frequency as recurring, you will be asked to provide the schedule for the transfer at this time. You can select one of the options below from the drop-down menu, or select a total number of transfers, an exact end date or to continue until further notice.

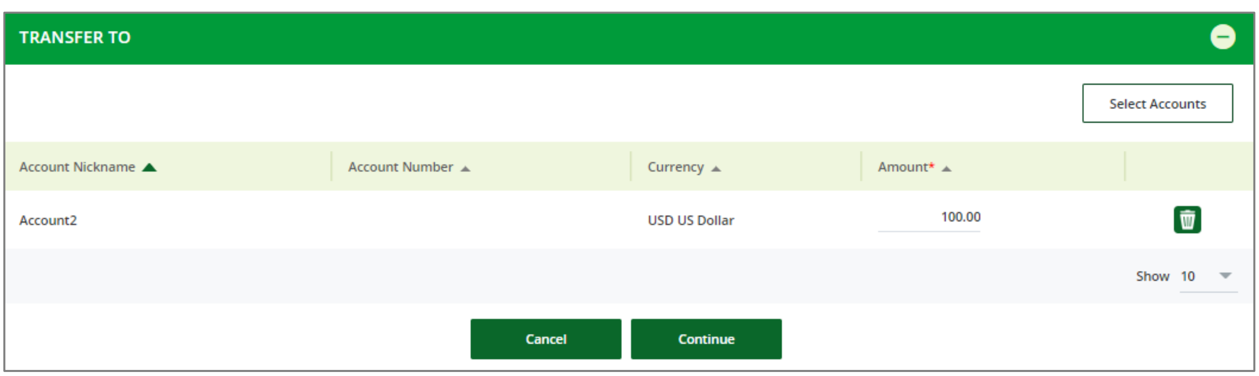
- Every Week
- Every Two Weeks
- Every Month
- Every Last Day of the Month
- Every Two Months
- Every Three Months
- Every Six Months
- Every Year



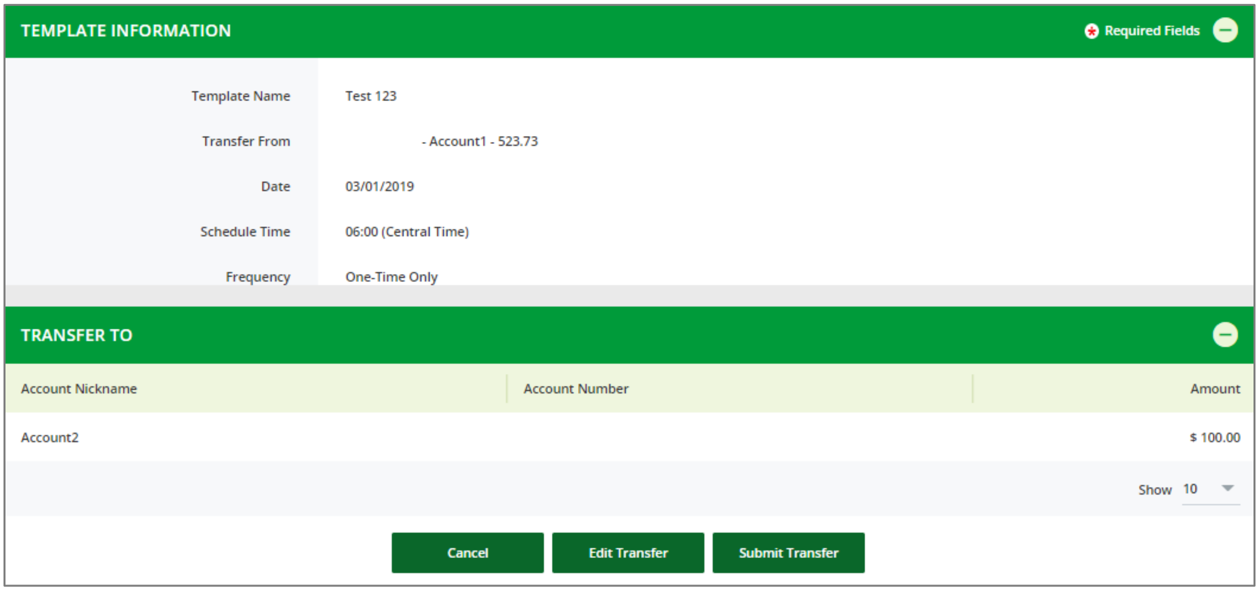
You can add an optional memo to the transfer by selecting the check box next to **Add Memo Information**. You can add a memo of up to 128 characters.



When you have completed the information for the transfer, select **Continue**.



You will now see a preview of your transfer. To complete your transfer, select **Submit Transfer**. If you need to make any changes to the template, select **Edit Transfer** which will take you back to the transfer creation screen. If you no longer need the transfer, select **Cancel**.



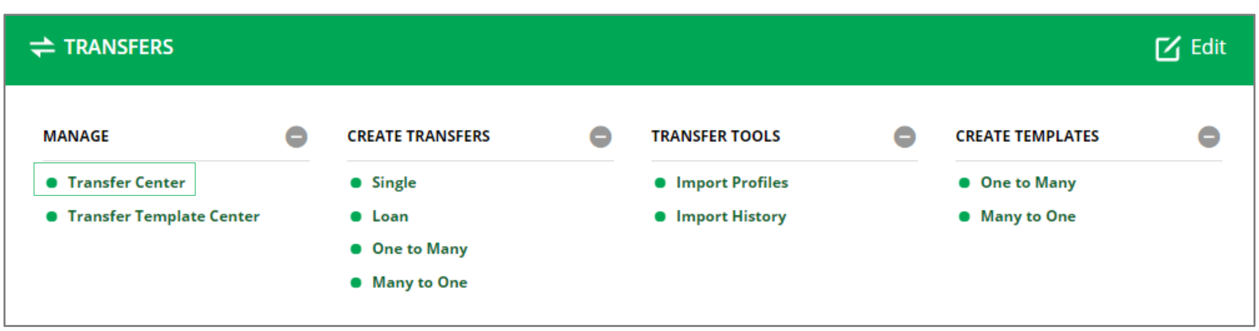
Once the transfer is submitted, you will see a **Successful Submit** notification with the transfer reference number. To close out of the transfer, select **Transfer Center** to return to the Transfer Center.

Transfer Center

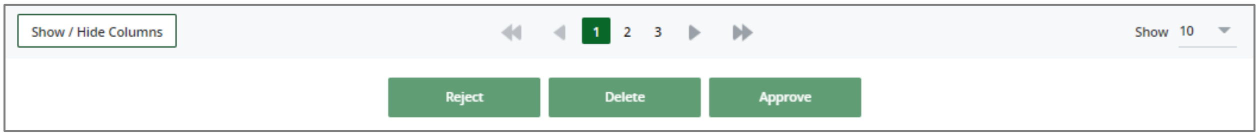
The Transfer Center allows you to manage transfers activities including:

- Creating Transfers
- Searching for Transfers
- Viewing Pending Transfers
- Approving Transfers

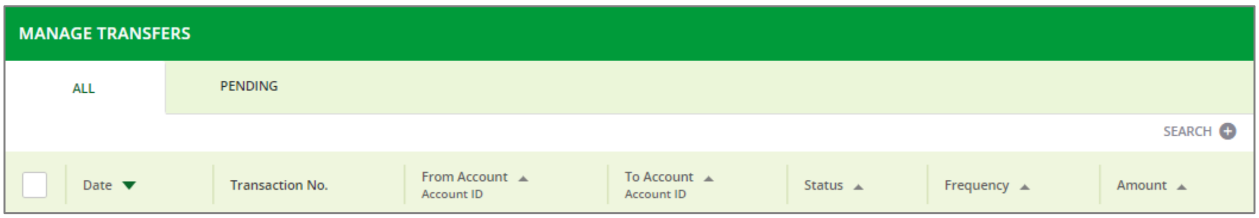
The Transfer Center can be accessed directly from the Transfers Menu in the Dashboard Navigation.



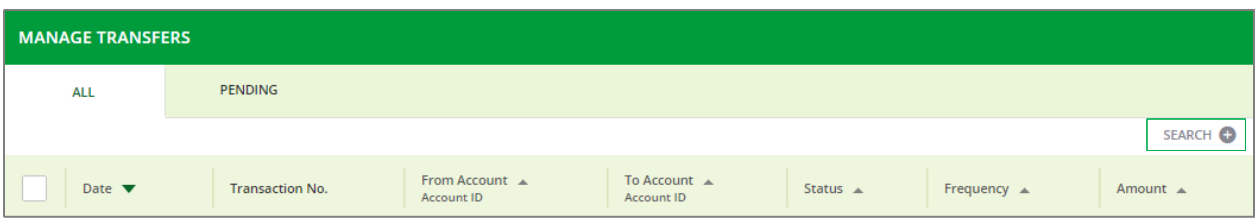
The view can be customized in the **Transfer Center** by selecting **Show/Hide Columns** at the bottom of the screen.



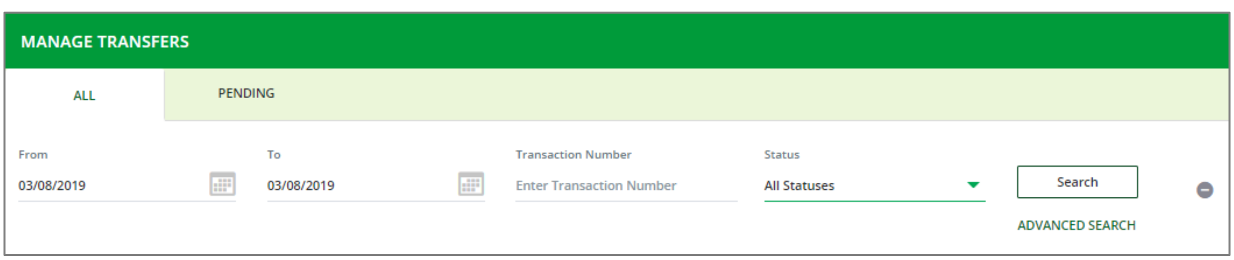
You can sort by each column in the Transfer Center by selecting the **Caret** icon.



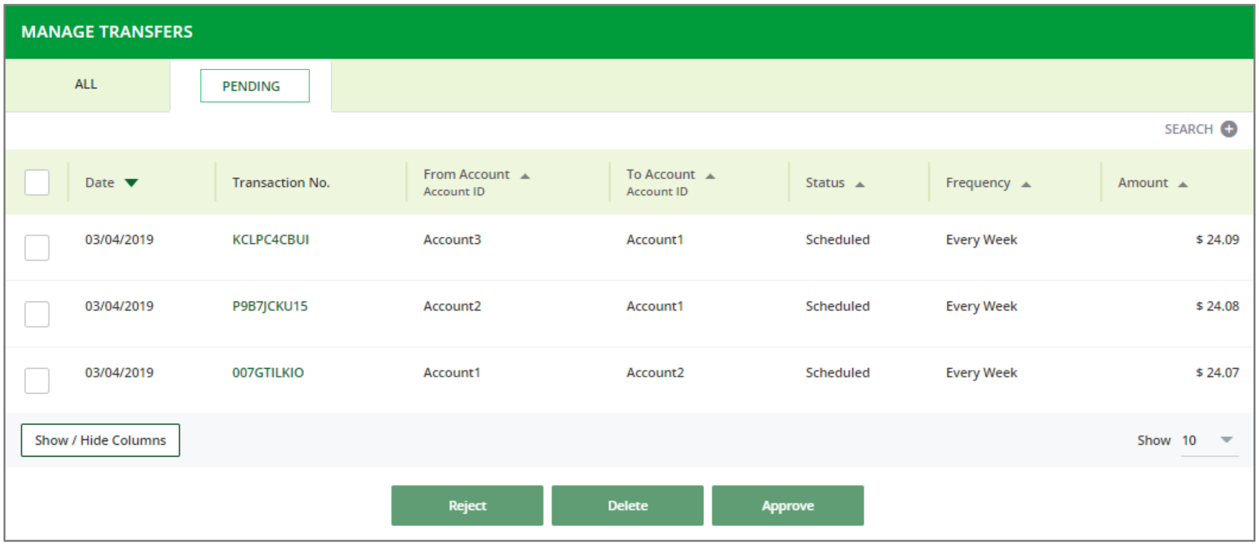
To create a transfer from the Transfer Center, select **Create Transfer** by selecting the **Create** icon. Select the type of transfer you would like to complete and follow the transfer steps as previously noted in this guide. To search for a transfer, select the **Search Menu** icon and enter your parameters.



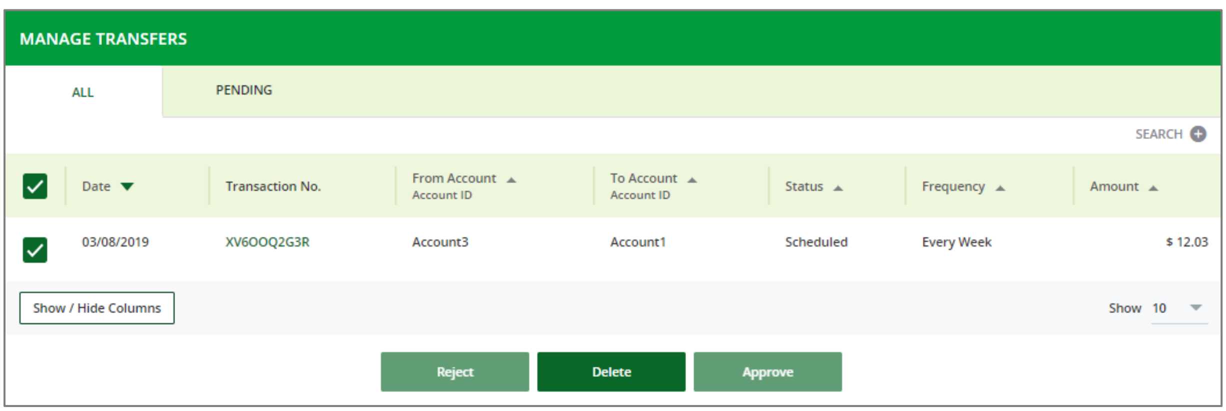
You can also select **Advanced Search** to narrow your search further to include specific transaction details if needed. Once all the information is entered select **Search** and your results will populate.



To view Pending Transfers only, select the **Pending Tab** in the Transfers Center.



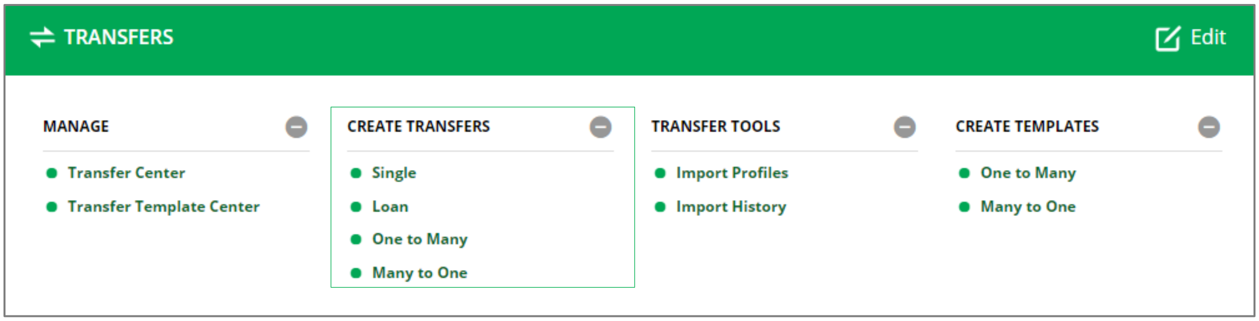
To delete a pending transfer, check the box next to the transfer you would like to delete and select **Delete**.



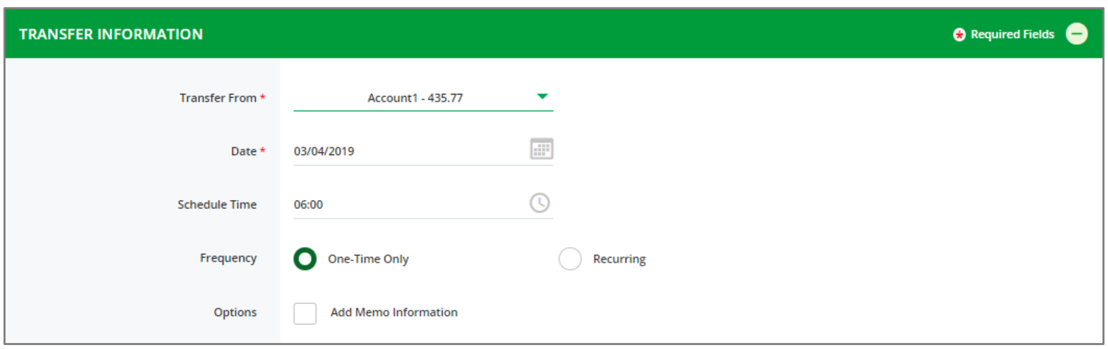
Create a Transfer without a Template

A transfer can also be completed without utilizing a template. You can choose to create four types of transfers from the transfers menu:

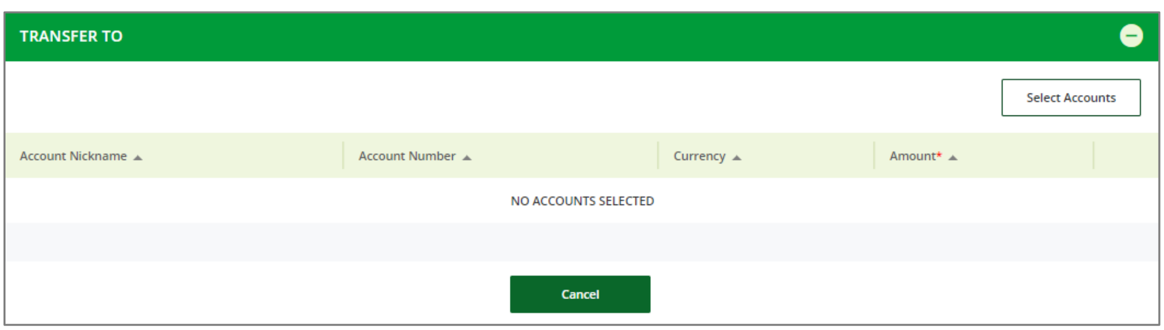
- Single
- Loan
- One to Many
- Many to One



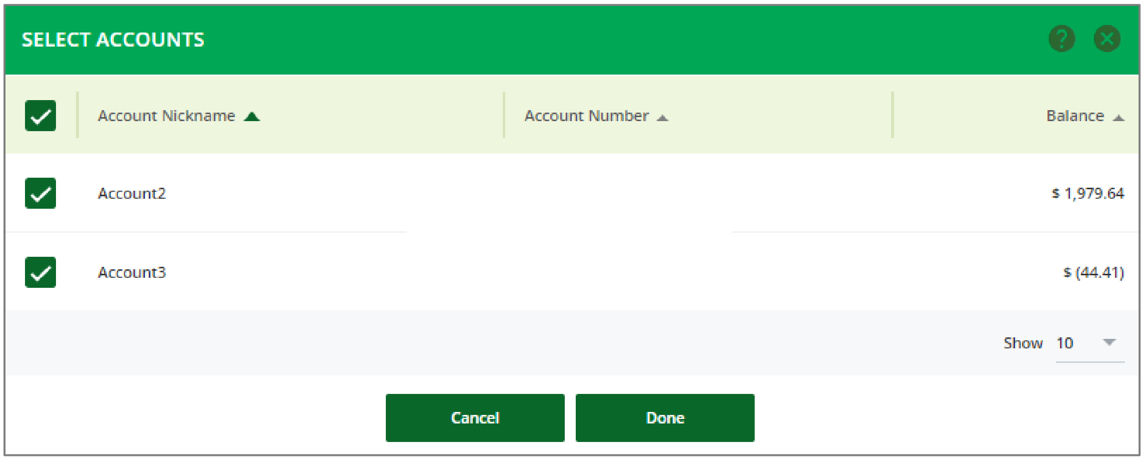
Select the type of transfer you would like to make. For the purpose of this guide, a One to Many transfer will be created. Complete the transfer information, including where the account funds are being transferred from, the date selected for the transfer, the scheduled transfer time, the frequency of the transfer and optional memo information.



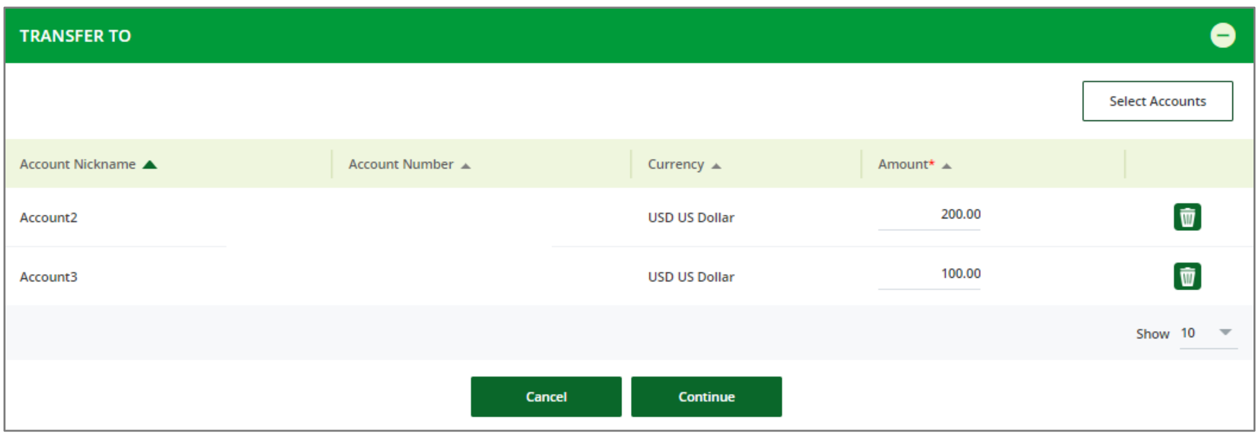
Select the accounts where the funds will be transferred to by utilizing the **Select Accounts** button.



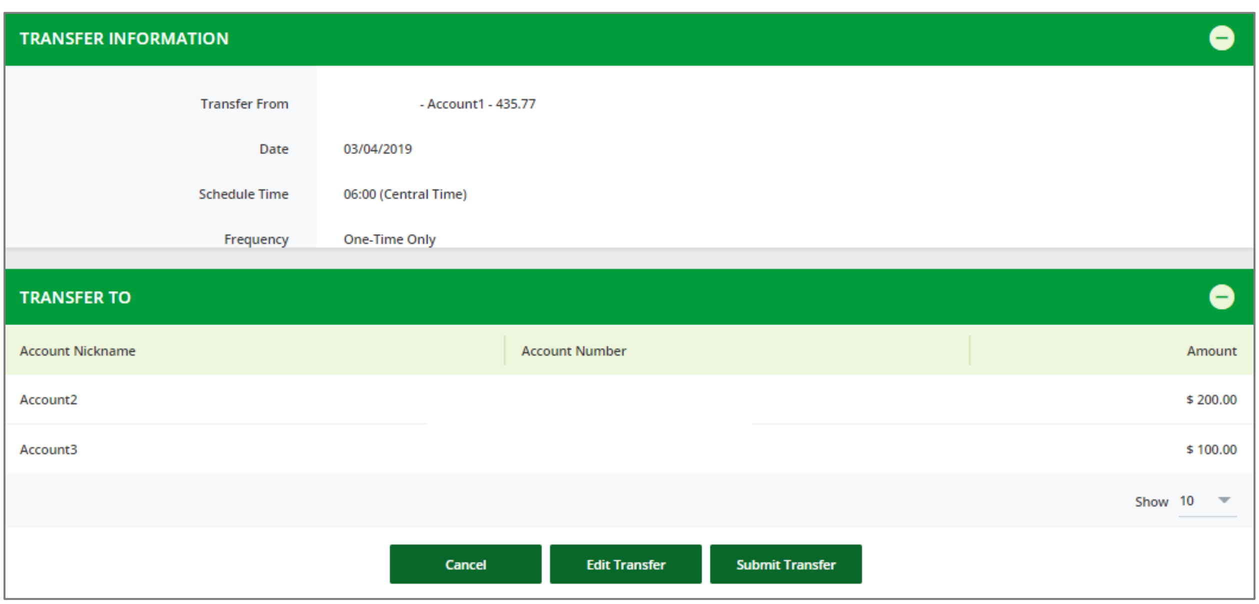
Check the box next to each account to be included in the transfer. Select **Done** when complete.



The accounts you have selected will be shown. Enter the amount to be transferred to each account in the account column. To remove an account, select the **Trash Can** icon. Select **Continue** when complete.



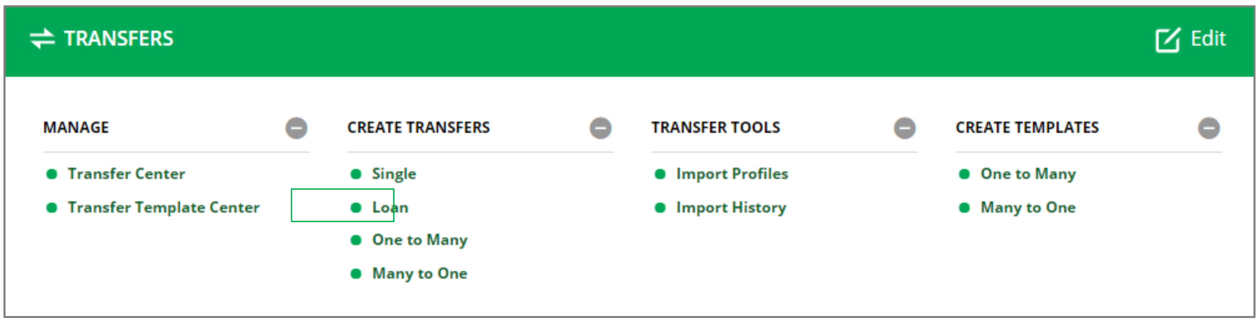
You will be asked to preview the transfer. Once you confirm the information, select **Submit Transfer**.



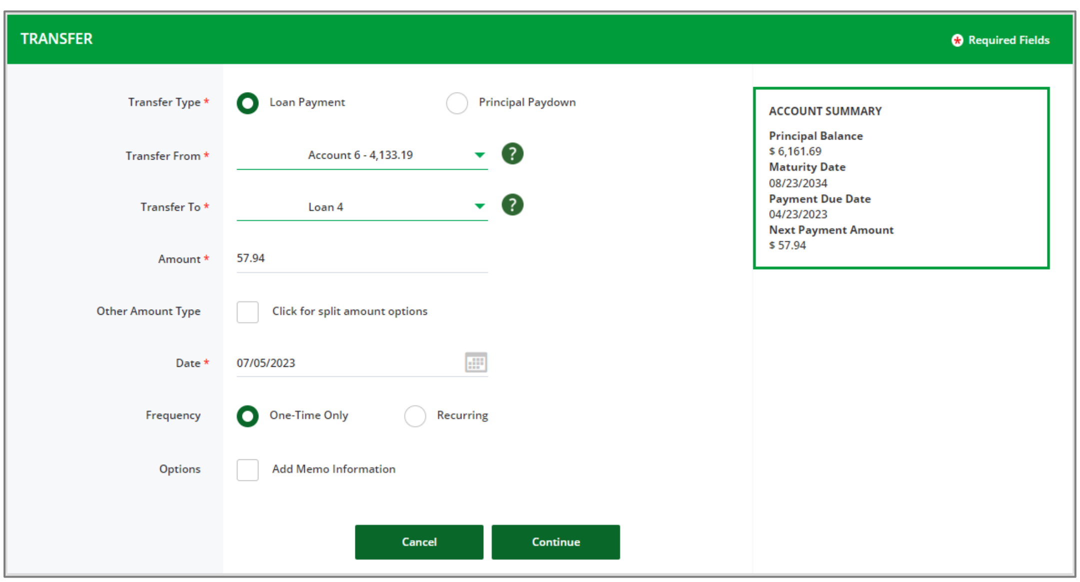
You will receive a **Successful Submit** notification that your transfer was successfully created. From here you can either save the transfer as a template or return to the Transfer Center. To confirm the transfer was successfully processed, return to the Transfer Center to check the status.

Loan Transfer

A transfer can also be made to an open loan in Associated Connect through a loan transfer. Select **Transfers > Create Transfers > Loan** to make a payment.

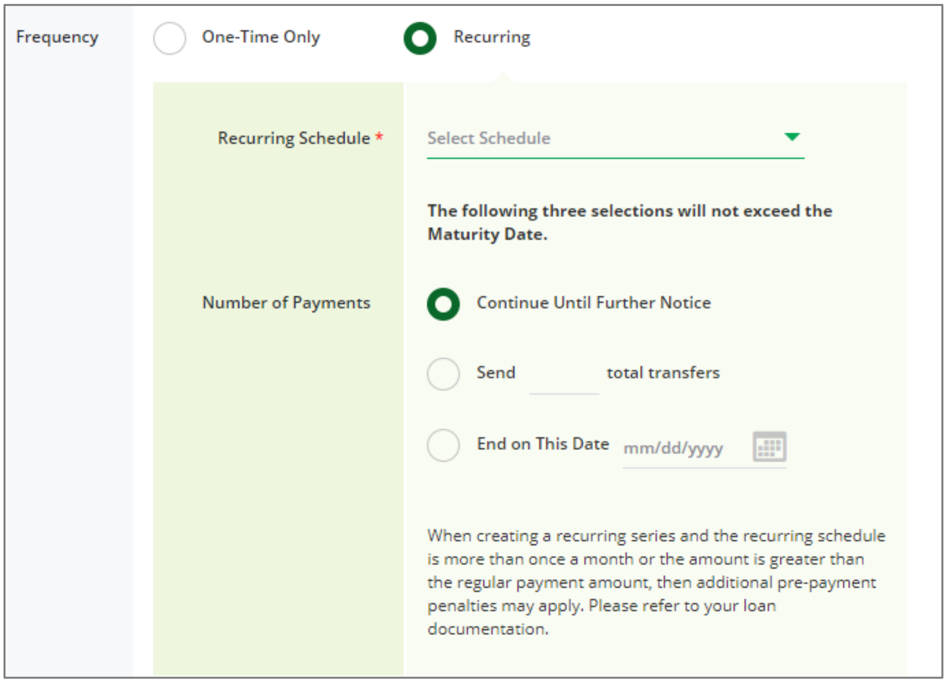


The loan transfer screen will open. After selecting the From and To accounts, the Account Summary will appear to the right. Depending on the loan type, it can indicate the Principal Balance, Maturity Date, Payment Due Date, Next Payment Amount or Available Credit. The next Loan Payment field will also prefill with the loan's next payments amount.

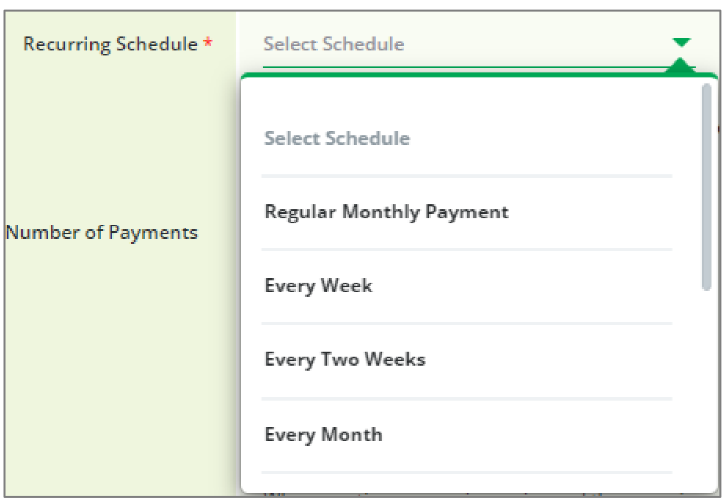


Additional options for scheduling the payment are making it recurring and/or including a memo.

Below are the full options for creating reoccurring payments.



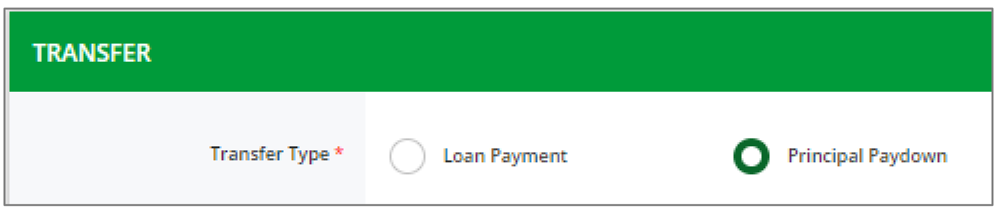
The reoccurring schedule is a dropdown menu.



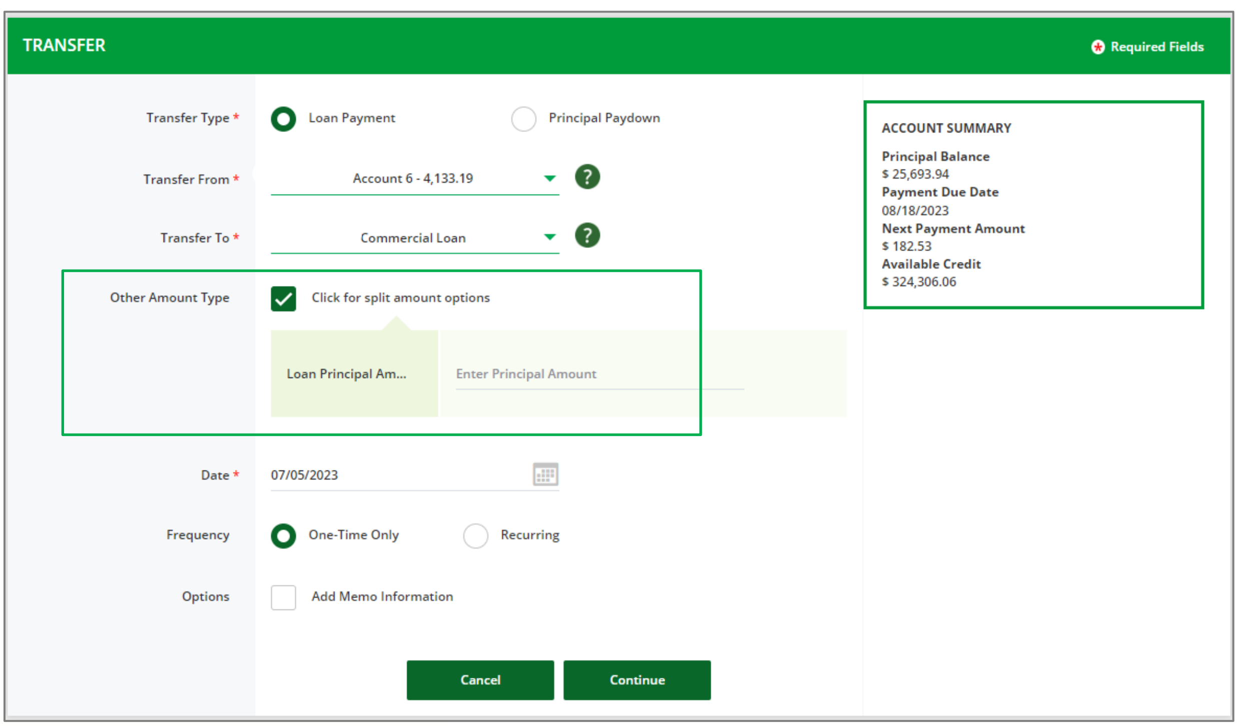
The full reoccurring schedule options are as follows:

- Regular Monthly Payments
- Every week
- Every Two weeks
- Every Month
- Every Last Day of the Month
- Every Two Months
- Every Three Months
- Every Six Months
- Every year

If you would like the payment to all go directly to principal, there are two actions you can take. You can either click on the redial button for Principal Paydown at the top of the window,

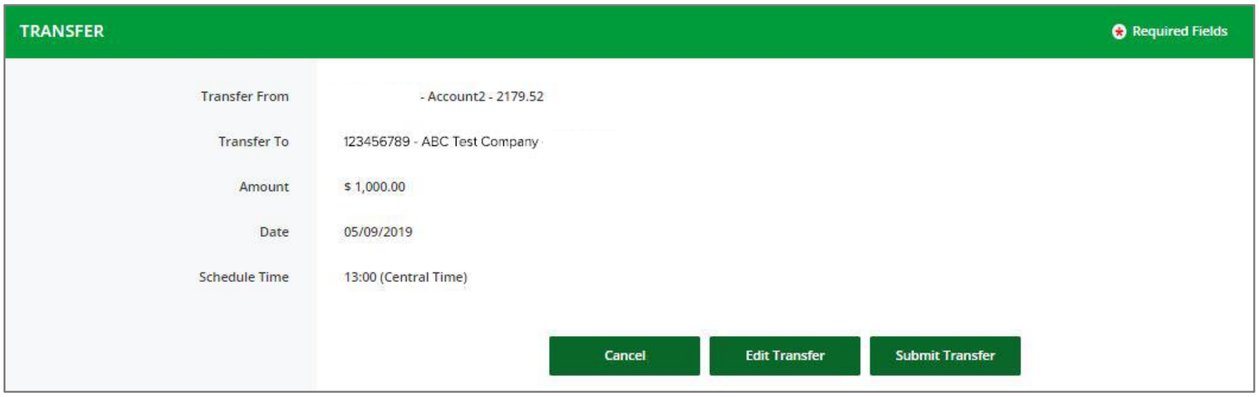


Or you can check the box for Other Amount Type and enter in the payment you would like to make to Principal only.

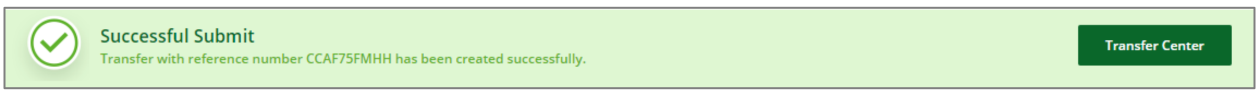


Once all the fields are completed, select **Continue**.

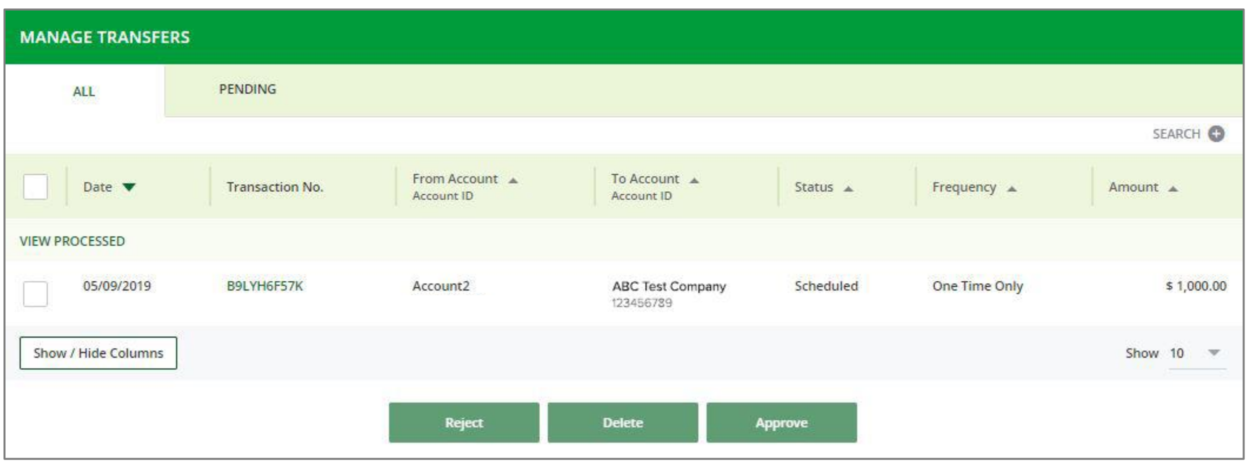
You will then be asked to preview the transfer. Once you review the details, select **Submit Transfer**.



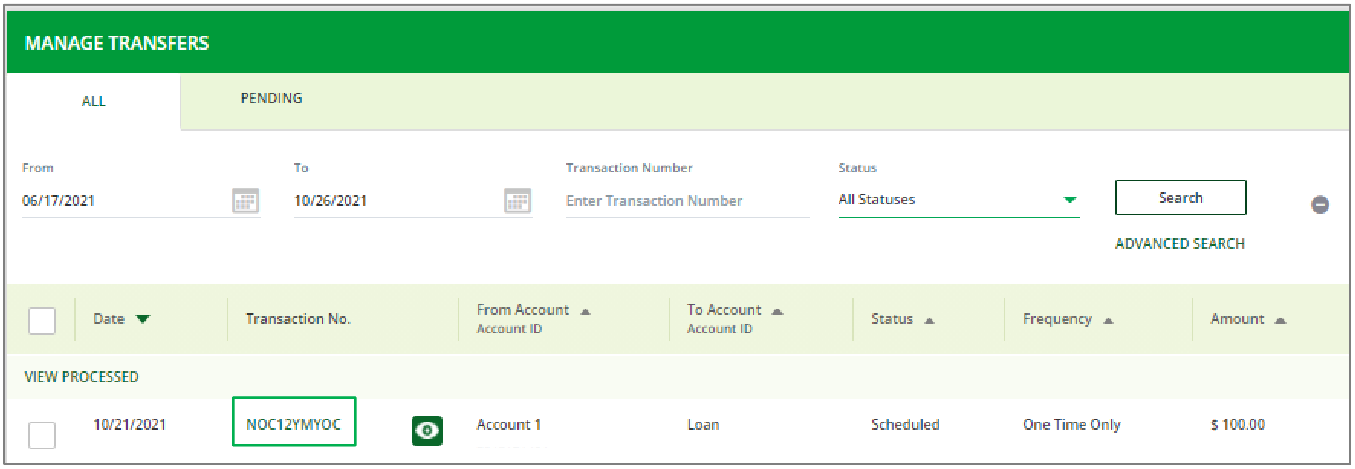
You will receive a **Successful Submit** notification that your loan transfer has been processed. To confirm the transfer was successfully submitted, return to the Transfer Center to check the status.



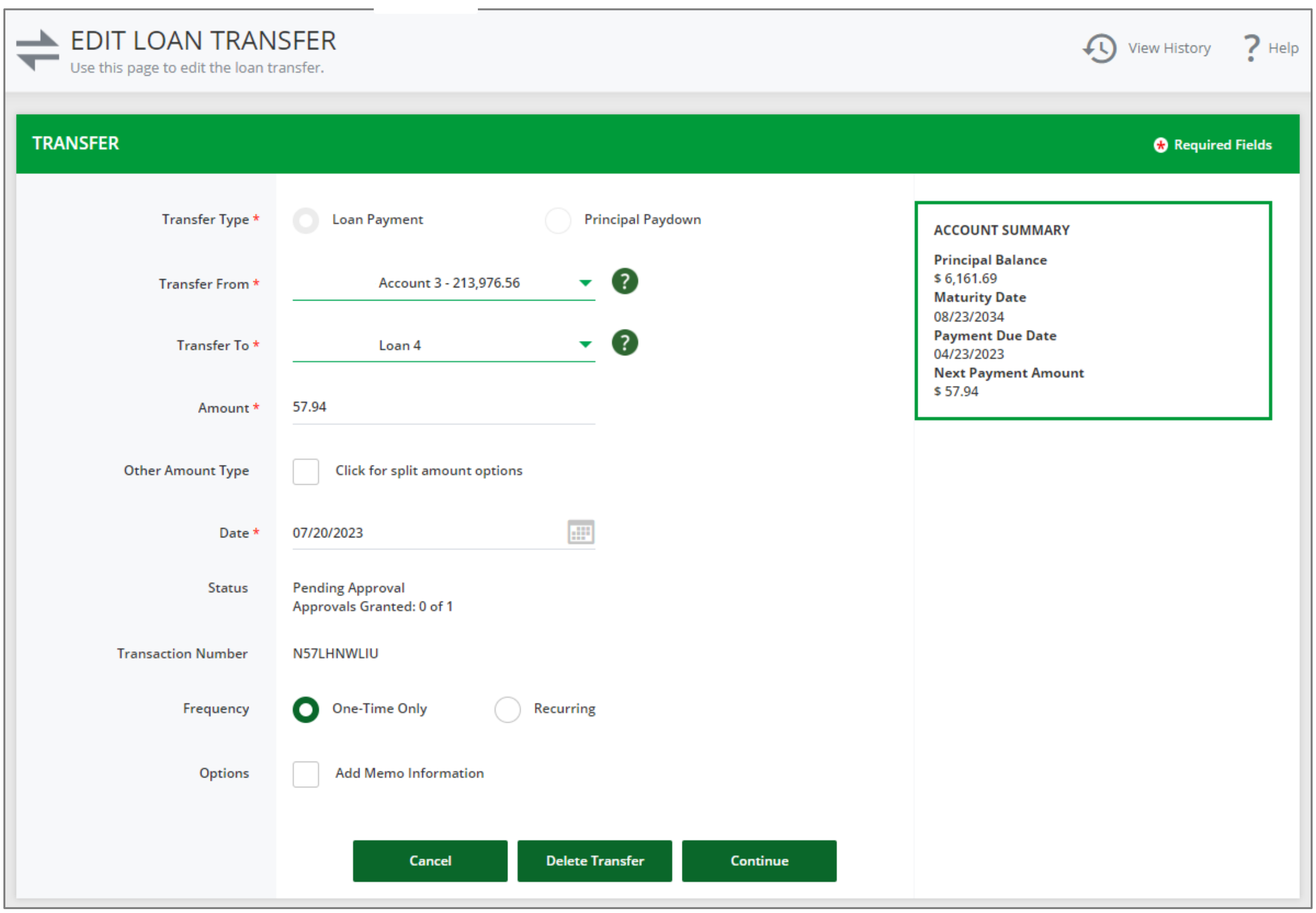
To see your loan transfer request, select the **Transfer Center**. Here you can see your scheduled loan transfer.



To edit a pending loan transfer, select the transaction number, noted in **green**.



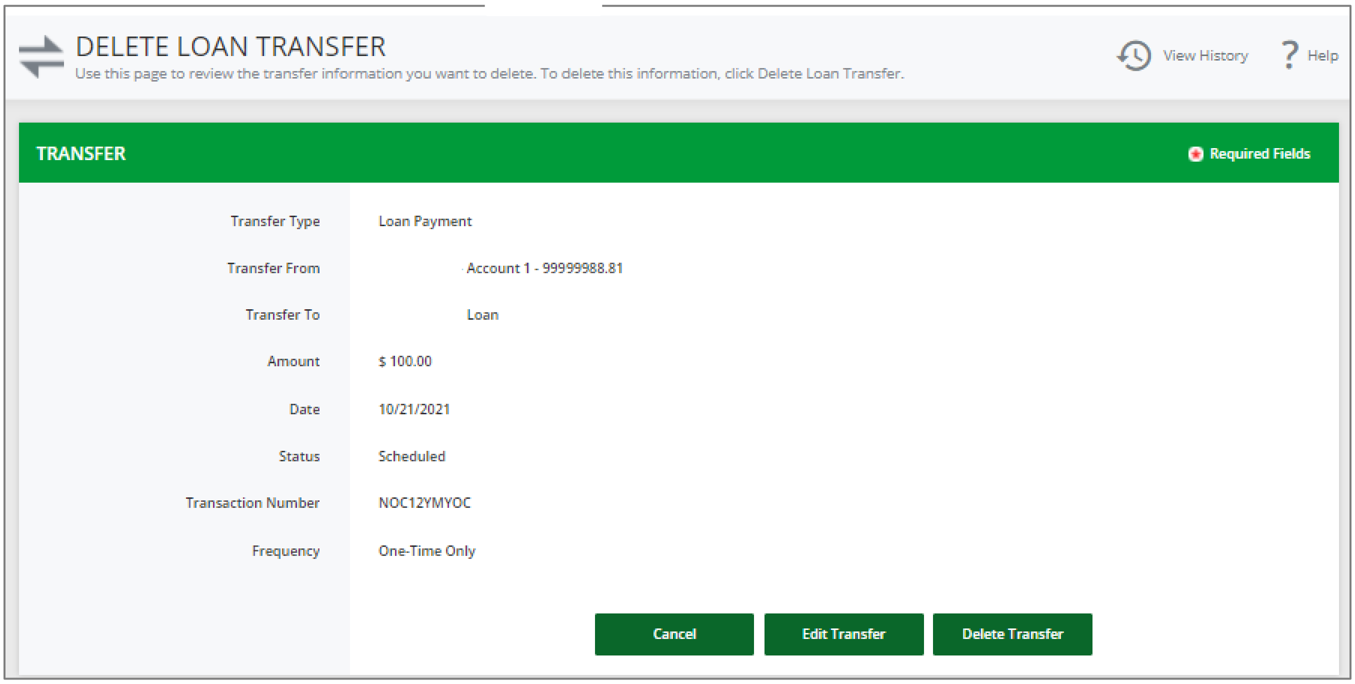
Here you can edit the transfer or delete the transfer. If you are editing the transfer, edit the fields that require edits and select **Continue**. You will then need to confirm and re-submit your loan transfer.



Note: *If your company is setup with Dual Approval from Transfers, any transfer that is edited will have to be approved by a user other than the user that initiated the edits.*

To delete the loan transfer, select **Delete Transfer.**

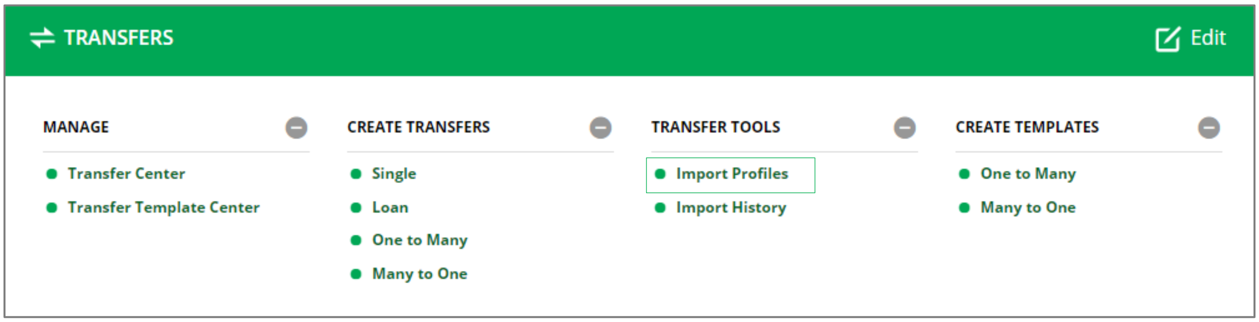
You will then need to confirm that you want to delete the transfer. Select **Delete Transfer** to continue.



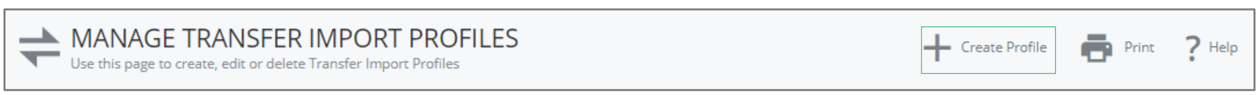
You will receive a **Successful Submit** notification that your loan transfer has been deleted.

Import Profiles and History

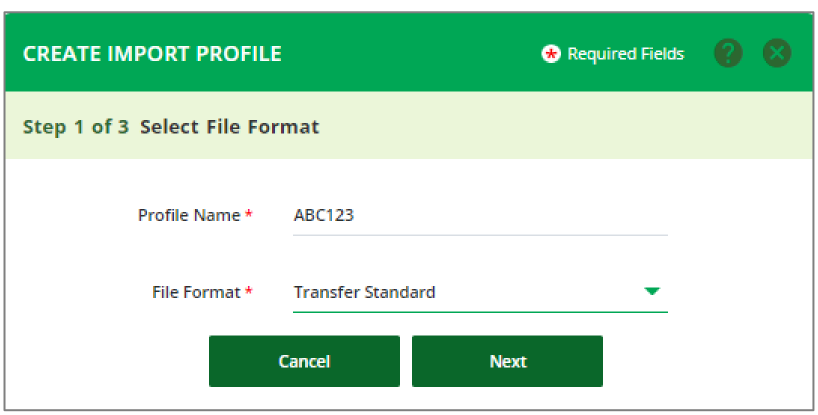
Contained in the Transfers Tools section of the **Transfers Menu** is the Import Profile and **Import History** tools. To import a transfer profile, select **Import Profile** from the **Transfer Tools** menu.
Note: *Importing Profiles and History is not an option within the Associated Connect Mobile Application.*



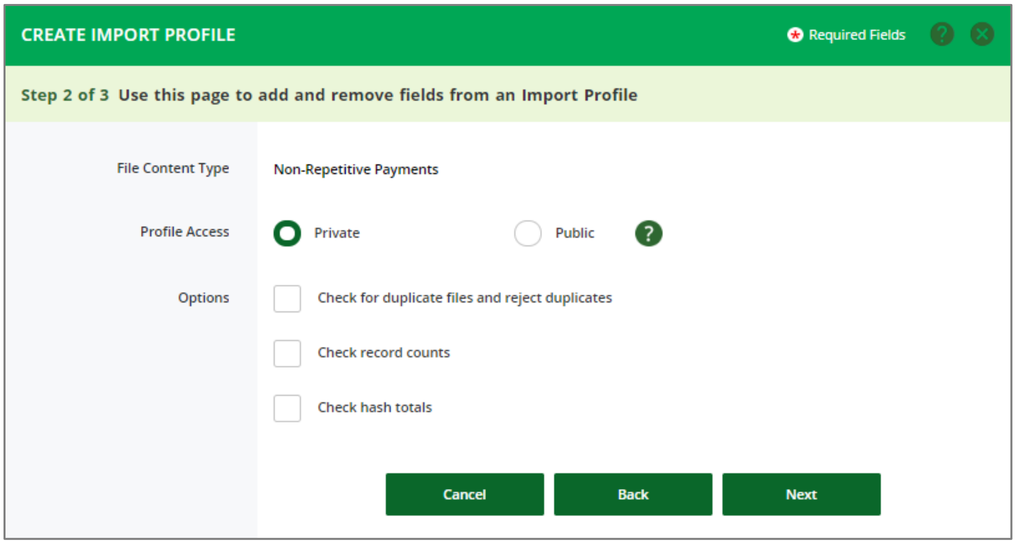
Select the **Create** icon + to create a **Transfer Import Profile.**



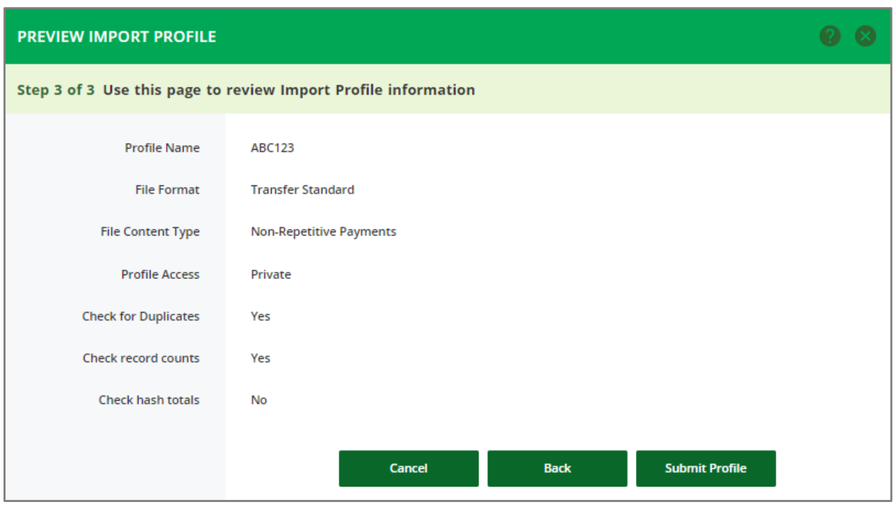
Enter your profile name and the file format for your profile. You can select from either a **Standard Transfer** or a **Transfer User-Defined** file format for your profile. To create a Transfer Standard import, select **Transfer Standard** and **Next** when complete.



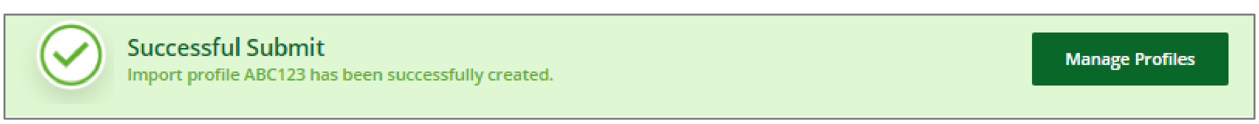
You can create your import profile by selecting your **Profile Access** and **Profile Options**. Select **Next** when complete.



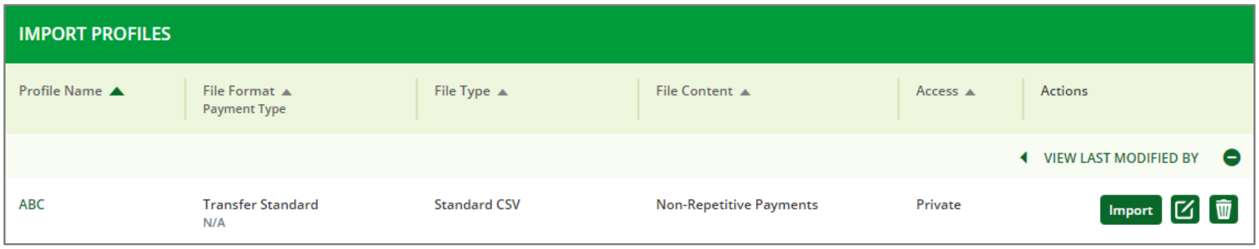
Once your profile is complete, select **Submit Profile** to save your profile.



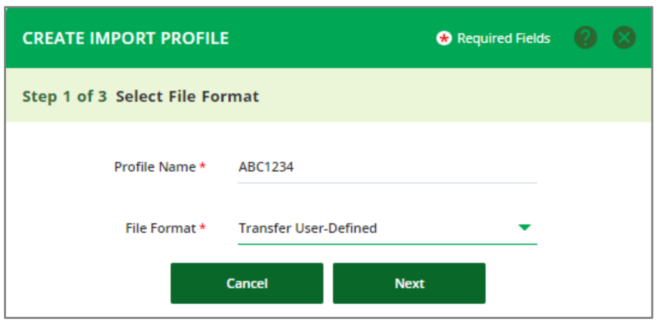
Once submitted you will receive a **Successful Submit** notification. You can select **Manage Profiles** to return to your **Manage Transfer Import Profile** where your profile will be saved.



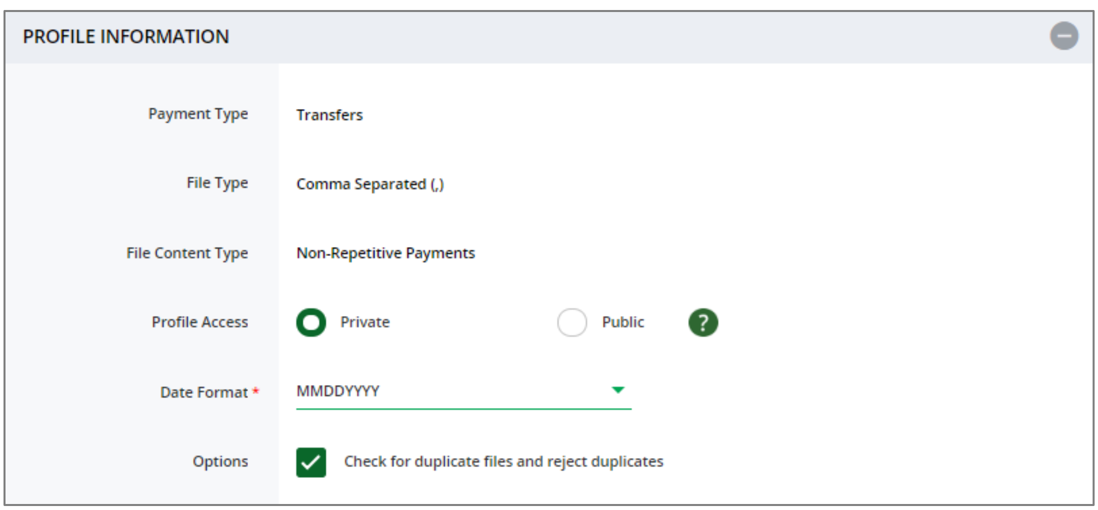
To edit the profile, select the **Edit** icon . To delete the profile, select the **Trash Can** icon . To import a file, select the **Import** icon, and browse on your computer for the file you need to upload. Select **Import File** to upload the file.



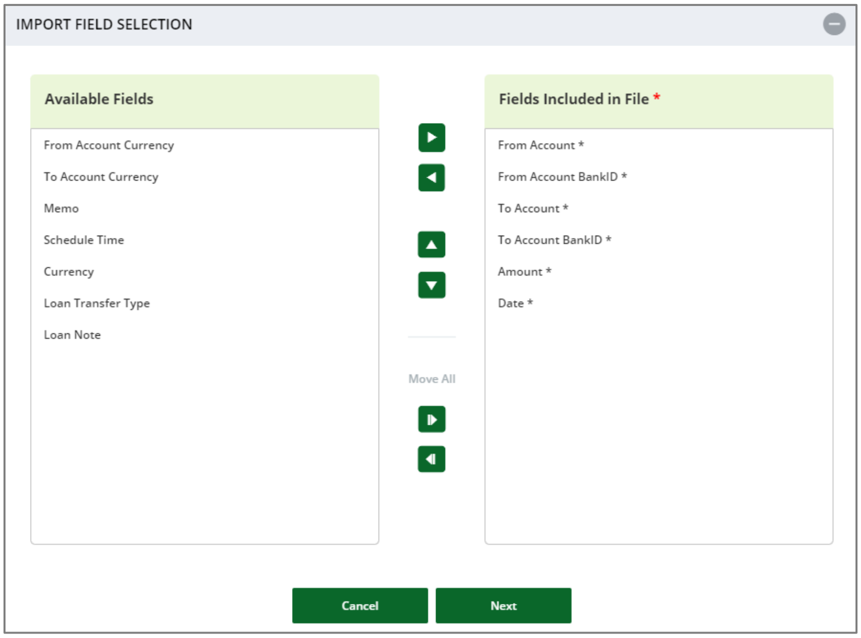
To create a Transfer User-Defined template select **Transfer User-Defined.** Select **Next** when complete.



In the Profile Information, select your **Profile Access** and **Date Format.** You can also choose to check for duplicate files and reject them by checking the box.

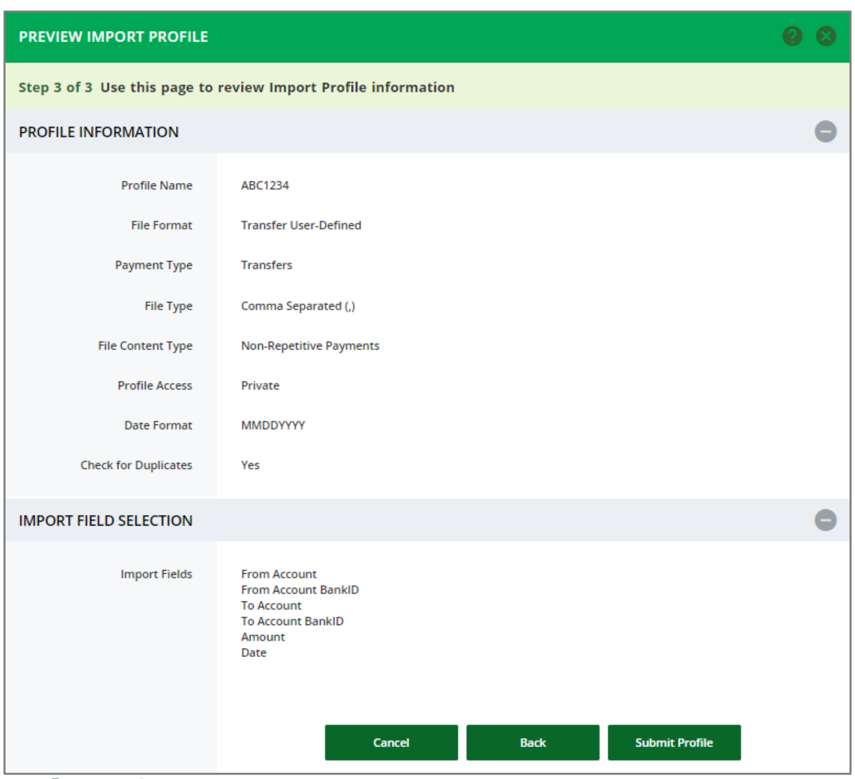


Next complete the **Import Field Selection** based on the parameters of your file. Select **Next** when completed.

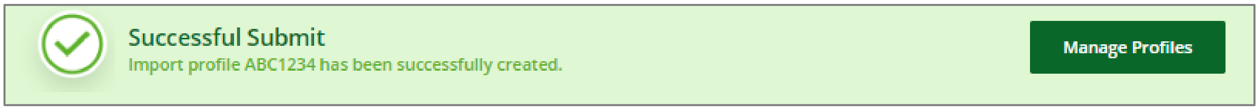


Note: *The Loan Transfer field is mandatory is used in the file. The two options for this field are LP for a loan payment and PP for a principal payment. Anything other than these two options entered in this field will cause the file to fail.*

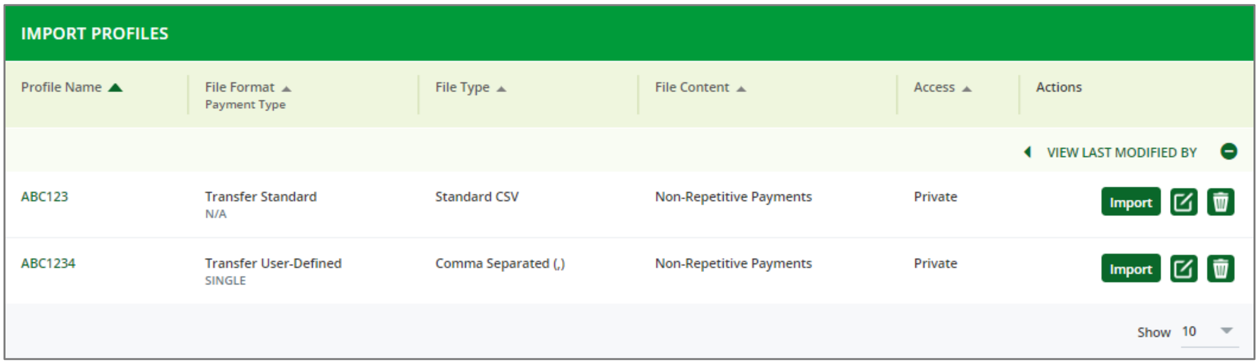
Once your profile is complete, select **Submit Profile** to save your profile.



Once submitted you will receive a **Successful Submit** notification.



Your profile will be available for you to utilize.



IMPORT PROFILES

Profile Name	File Format Payment Type	File Type	File Content	Access	Actions
					VIEW LAST MODIFIED BY
ABC123	Transfer Standard N/A	Standard CSV	Non-Repetitive Payments	Private	Import
ABC1234	Transfer User-Defined SINGLE	Comma Separated (,)	Non-Repetitive Payments	Private	Import

Show 10

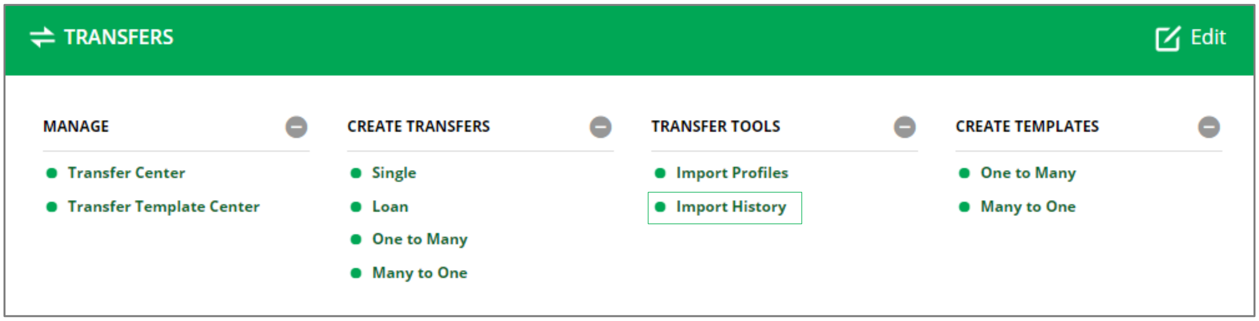
To edit the profile, select the **Edit** icon .To delete the profile, select the **Trash Can** icon .

To import a file, select the **Import** icon Import , and browse on your computer for the file you need to upload. Select **Import File** to upload the file.

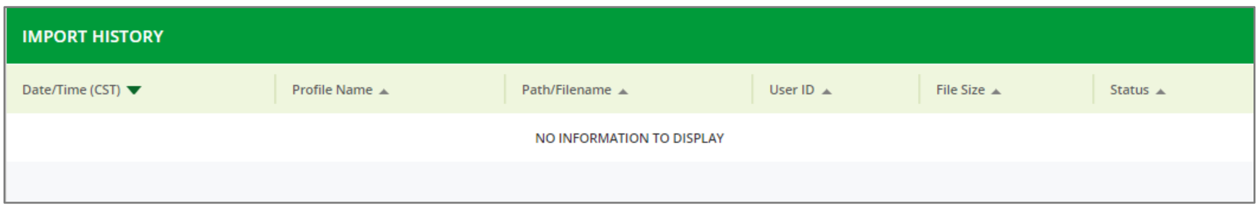
If your import file has a status of "Failed", below are some reasons why your file may have failed:

- Wrong account number(s)
- Leading zeros are not included in the date or routing number – example: Correct - 075900575, incorrect - 75900575
- Decimals are not consistent for all amount fields – example: Correct - 10.00, 100.10, 20.15; incorrect – 10, 100.10, 20.1
- The Header Row was not deleted
- File was not properly saved as a CSV
- Fields/ Columns in file don't match the import profile – example: your import profile indicates Schedule Time and Memo fields, but you delete those fields in your file.
- The Schedule Time is after the cut-off or processing hours
- The Loan Transfer Type is invalid – example: Correct – LP = loan payment, PP = principal payment. Incorrect - Anything else entered into this field will cause the file to fail. This is also a mandatory field if it has been chosen to be included in the profile and cannot be left empty

To view your import history, select **Import History** from the Transfers Tools section of the Transfers Menu.



Any files that have been imported based on your established profiles will be noted here for you to review. If you have not imported any files, this will be blank.



Creating Files to Import

Once an Import Profile has been created, it is ready to import a file.

Definitions

"From Account" – The account the funds will be debited from
"To Account" – The account the funds will be credited to
"Account Bank ID" - The bank routing number associated with the account. This will always be Associated Bank's ABA – 075900575
"Amount" – The amount of the transfer
"Date" – the Date you want the transfer to occur
"Memo" – This field can be used to enter in information about the transfer. This will not show on a bank statement, it will just show when doing research on the transfer
"Schedule Time" – This field allows you to schedule the time of day the transfer will occur. If this field is empty the transfer will occur once the file is uploaded in the system. This field is in central standard time and must be formatted as HH:MM – 24hr time (example 4:30pm = 16:30)

Creating a Transfer Import File

1) Open and Excel spreadsheet and add the headers From Account, From Account Bank ID (routing number), To Account, To Account Bank ID (routing number), Amount, Date. If you created a User-Defined profile, you would need to add those extra fields. For this example, we have included Memo and Schedule time.

	A	B	C	D	E	F	G	H
1	From Account	From Account Bank ID	To Account	to Account Bank ID	Amount	Date	Memo	Schedule Time

2) Fill in the columns with the transfer information.

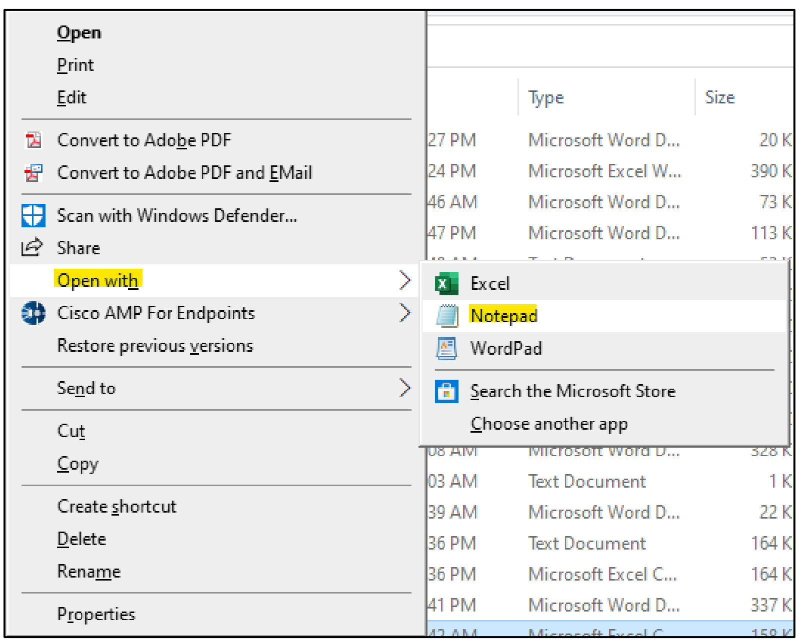
Field format rules:

- The Amount field cannot include dollar signs.
- Date must be formatted the way it was chosen when creating the profile, for this example the format MMDDYYYY was chosen.
- Schedule Time format is 00:00, 24hr time (Military time).
- The Account Bank ID Fields must have the proceeding "0" before saving.
- All required fields must be filled with some information, or the file will fail.

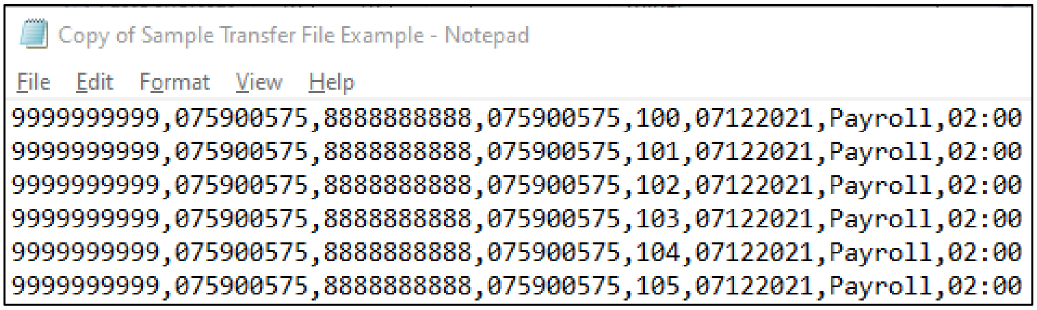
Note: *The additional fields added ('Memo' and 'Schedule Time' fields) are optional fields and can be empty when sending.*

A	B	C	D	E	F	G	H
From Account	From Account Bank ID	To Account	To Account Bank ID	Amount	Date	Memo	Sheduled Time
9999999999	075900575	8888888888	075900575	100	07122021	Payroll	02:00
9999999999	075900575	8888888888	075900575	101	07122021	Payroll	02:00
9999999999	075900575	8888888888	075900575	102	07122021	Payroll	02:00
9999999999	075900575	8888888888	075900575	103	07122021	Payroll	02:00
9999999999	075900575	8888888888	075900575	104	07122021	Payroll	02:00
9999999999	075900575	8888888888	075900575	105	07122021	Payroll	02:00

3) Once all fields are completed, delete the header (row 1) and save as Excel CSV file. In your Documents folder, right click on the file you just saved and open with Notepad.



A Notepad file will open that includes all the same detail from the excel CSV file with all the correct formatting.



Copy of Sample Transfer File Example - Notepad

File Edit Format View Help

```
9999999999,075900575,8888888888,075900575,100,07122021,Payroll,02:00
9999999999,075900575,8888888888,075900575,101,07122021,Payroll,02:00
9999999999,075900575,8888888888,075900575,102,07122021,Payroll,02:00
9999999999,075900575,8888888888,075900575,103,07122021,Payroll,02:00
9999999999,075900575,8888888888,075900575,104,07122021,Payroll,02:00
9999999999,075900575,8888888888,075900575,105,07122021,Payroll,02:00
```

4) Save this file to your computer.

Note: *You will want to establish a saving protocol, that allows you to identify the date of the transfer for future research.*