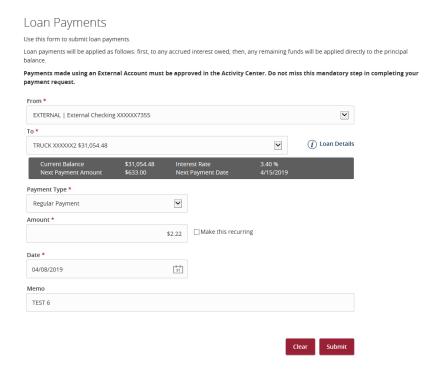
## Transfer/Pay

## **Transfer/Pay Overview**

The heart of Online Banking is the ability to make loan payments or transfer funds at your convenience.

## **Loan Payments**

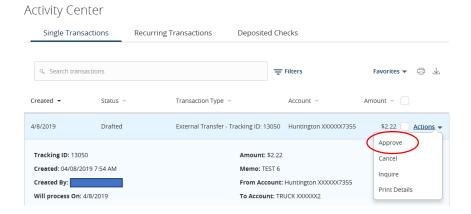
When you need to make a one-time or recurring payment to your loans with Century Federal, you can use the Loan Payments feature.

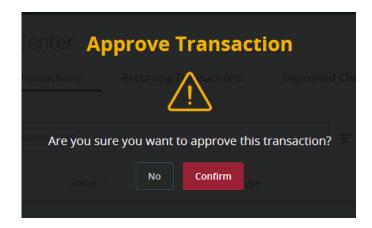


- 1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
- 2. Select your payment type using the "Payment Type" drop-down.
- 3. Enter the amount of the payment.
- 4. (One-Time Payment Only) Enter the date to process the transaction.
- 5. If you would like to set up a recurring payment, follow the steps below.
  - **a.** Check the box next to "Make this a recurring transaction" to repeat the transfer.
  - **b.** Use the "How often should this transfer repeat?" dropdown to specify how often the transfer should occur.
  - **c.** Enter a start and end date for this transaction using the calendar features.
  - **d.** If your transaction doesn't have an end date, check the box next to "Repeat Forever."
  - 6. (Optional) Enter a memo.
  - 7. Click **Submit** when you are finished.
  - 8. If successful, a screen with an overview of your transaction appears. All fund transfers appear in the Activity Center, whether immediate or future-dated. You can view them or click **Close** and review at your convenience.

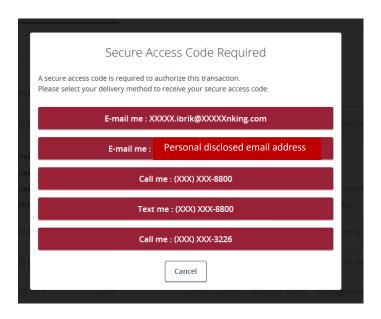
**NOTE**: Payments using an external account must be approved to complete. See step 9 to complete the process.

- 9. If you're sending an external transfer, you need to receive a Secure Access Code to approve the transaction. Once you send your transfer, you receive a message indicating you must visit the Activity Center to request a Secure Access Code. Click View in Activity Center to be directed to the Online Activity Center to request your Secure Access Code.
- 10. Once in the Online Activity Center, locate the transaction you wish to approve and use the "Actions" drop-down and select **Approve**.

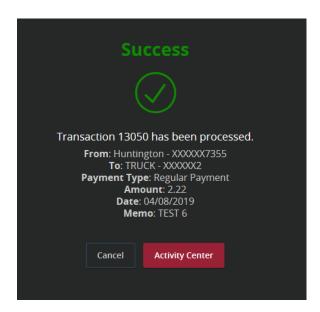




- 11. Click **Confirm** to approve the transaction.
- 12. Once you confirm the transaction, you are presented with your configured Secure Access Code targets. Select which delivery method you would like to use to receive your Secure Access Code.



- **13.** Once you receive your Secure Access Code, enter it and select **Authorize**.
- **14.** You then receive the message confirming that your transaction has been approved.



**NOTE:** You have the option to transfer from external accounts if they are linked with your Century Federal Online Banking profile, however, these transfers will be applied to regularly-scheduled payments.