

# 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.

### Loan Payments

Use this form to submit loan payments.

Loan payments will be applied as follows: first, to any accrued interest owed; then, any remaining funds will be applied directly to the principal balance.

**Payments made using an External Account must be approved in the Activity Center. Do not miss this mandatory step in completing your payment request.**

**From \***  
EXTERNAL | External Checking XXXXXX7355

**To \***  
TRUCK XXXXXX2 \$31,054.48 [Loan Details](#)

Current Balance	\$31,054.48	Interest Rate	3.40 %
Next Payment Amount	\$633.00	Next Payment Date	4/15/2019

**Payment Type \***  
Regular Payment

**Amount \***  
\$2.22  Make this recurring

**Date \***  
04/08/2019

**Memo**  
TEST 6

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?” drop-down 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.

- 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.
- Once in the Online Activity Center, locate the transaction you wish to approve and use the "Actions" drop-down and select **Approve**.

## Activity Center

The screenshot shows the 'Activity Center' interface with three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar labeled 'Search transactions' and a 'Filters' button. There are also icons for 'Favorites', a printer, and a download arrow. A table of transactions is displayed with columns for 'Created', 'Status', 'Transaction Type', 'Account', and 'Amount'. One transaction is highlighted in blue, and its 'Actions' dropdown menu is open, showing options: 'Approve', 'Cancel', 'Inquire', and 'Print Details'. The 'Approve' option is circled in red.

Created	Status	Transaction Type	Account	Amount	
4/8/2019	Drafted	External Transfer - Tracking ID: 13050	Huntington XXXXXX7355	\$2.22	<input type="checkbox"/> Actions

**Tracking ID:** 13050  
**Created:** 04/08/2019 7:54 AM  
**Created By:** [Redacted]  
**Will process On:** 4/8/2019

**Amount:** \$2.22  
**Memo:** TEST 6  
**From Account:** Huntington XXXXXX7355  
**To Account:** TRUCK XXXXXX2

The screenshot shows a confirmation dialog box with a black background and yellow text. At the top, it says 'Approve Transaction' in large yellow letters. Below that is a yellow warning triangle icon with an exclamation mark. The main text asks, 'Are you sure you want to approve this transaction?'. At the bottom, there are two buttons: a grey 'No' button and a red 'Confirm' button.

- Click **Confirm** to approve the transaction.
- 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.

**Secure Access Code Required**

A secure access code is required to authorize this transaction.  
Please select your delivery method to receive your secure access code:

**E-mail me : XXXXX.ibrk@XXXXXnking.com**

**E-mail me : Personal disclosed email address**


**Call me : (XXX) XXX-8800**

**Text me : (XXX) XXX-8800**

**Call me : (XXX) XXX-3226**

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.

**Success**



Transaction 13050 has been processed.

**From:** Huntington - XXXXXX7355  
**To:** TRUCK - XXXXXX2  
**Payment Type:** Regular Payment  
**Amount:** 2.22  
**Date:** 04/08/2019  
**Memo:** TEST 6

**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.