Business Banking enables users to transfer money between accounts on your host system, including future-dated and Recurring transfers, and Loan payments and advances.

Internal transfer functionality is under Move Money.

"Internal Transfer" permission is needed to perform transfers.

My Accounts	Move Money	Additional Services	Reports
	Transfers	ACH/Wire Payments	
	Make a Transfer	Make/Collect a payment	
	Request Loan Advance	Upload ACH pass-through file	
	Make Loan Payment	Manage payment templates	
	Scheduled Transfers	Scheduled payments	
		Import Recipient Information	
		Manage Import File Definitions	

Cross-TIN transfers

Business Banking allows for cross-TIN transfers *as long as it is supported by the FI host.* The TINs must be associated with the business profile, i.e. cross-member transfers are not supported.

OneView Transfers

If the FI links the Primary Admin's Personal TIN to the business profile, aka OneView, the FI can enable transfers between business and personal accounts.
- *Available to Primary Admins only.*
- Cross-TIN transfers must be enabled to allow OneView transfers.
- Recurring and future-dated transfers are not allowed.
- Transfers to and from personal accounts are not allowed in Business Banking.
- *Transfers from personal deposit account to business loan or business deposit account to personal loan work only if supported by the FI host.

Request a Loan Advance / Make a Loan Payment:
- Even if the business doesn't have a loan, these options show to Primary and Secondary Admins. Business users must have the necessary entitlements.
- *Deposit to loan transfers work only if supported by the FI host.

User can initiate the transfer but sees an error after clicking submit, if FI host does not support.

Make a Transfer:

1. Select the **From Tax ID and From Account**.
   - The Tax ID fields display only when the business has more than one TIN.
2. Select the **To Tax ID** (if supported) **and To Account**.
3. **Date** defaults to current day, can select a day up one year out.
   - Current day transfers cannot be cancelled or edited once confirmed.
   - OneView supports current day transfers only.
4. Make it a **recurring** payment if desired.
5. Enter an **amount**.

View if Cross-TIN transfers are not supported

Move Money

From

① Classy Catering ▼

Select account ▼

To

② Classy Events ▼

Select account ▼

Date

③ 11/13/2020   ④ ☐ Repeat transfer

Amount

⑤ $ 0.00

Make transfer   Go to My Accounts

Move money

Tax ID   Pottery Place ▼

From ▼

To ▼

11/18/2015 📅   ☐ Repeat

$0.00

Make transfer   Cancel

Tip: Available accounts are filtered by Tax ID. Primary Admins see all accounts; Secondary Admins and business users see accounts where "Internal Transfer" permission is granted (but not Primary Admin's personal accounts).