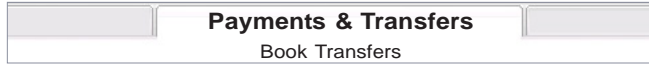


Book Transfers



The Book Transfers module allows authorized users to perform "internal" transfers between your company's active accounts.

Transfers can be created with new criteria on an as-needed basis, or they can be created from saved templates. Once created, transfers can be submitted for settlement the same day, or they can be future-dated for settlement up to 45 days later.

Accessing the Book Transfers Module

To access the Book Transfers module:

1. Click or move your mouse cursor over the **Payments & Transfers** navigation tab. The Payments & Transfers submenu is displayed.
2. Click the **Book Transfers** submenu item.

Creating a Book Transfer

To create book transfer requests:

1. Click the **Create Book Transfers** tab.
2. For each of up to five transfers:
 - To use a transfer that has been retained for future use
In the Retained Book Transfers pane, click the **use** hyperlink corresponding to the retained transfer.
Data from the retained transfer is entered for you into the first available row in the Create Book Transfers pane. You can accept the entered information as-is, or modify it to fit your needs.
 - To create a transfer using new settings
 1. From the **From Account** drop-down list, select the account to be debited.
 2. From the **To Account** drop-down list, select the account to be credited.
 3. In the **Settlement Date** field, enter the effective date of the transfer, using mm/dd/yyyy format. You can also click the **Calendar** button to select a date using the Calendar utility.

Note: You may specify a date up to 45 days from the current date.

4. In the **Amount** field, enter the dollar amount to be transferred.
[Optional] Clear any line by clicking the **clear** hyperlink for that line.
3. Click the **Save** button. The Pending Book Transfers tab is displayed.

Creating a Book Transfer Template

Book transfer templates can be created ahead of time and used as a basis for creating future book transfers.

To create a book transfer template:

1. Click the **Create Book Transfers** tab.
2. From the **From Account** drop-down list, select the account to be debited by transactions created using this template.
3. From the **To Account** drop-down list, select the account to be credited by transactions created using this template.
4. Accept the current date in the **Settlement Date** field. A date will be entered into this field for you when you create a book transfer using this template.
5. In the **Amount** field, enter the dollar amount to be transferred.
6. Click the **retain** hyperlink to store the transfer template for later use. The screen is refreshed, and the transfer template is displayed in the Retained Book Transfers pane.

You can also click the **clear** hyperlink to clear entered data from the row's fields.

Modifying a Book Transfer

For instructions, see the *Modifying Items, Batches, and Templates* topic on the Getting Started Quick Reference.

Submitting a Book Transfer

For instructions, see the *Submitting Items, Batches, and Templates* topic on the Getting Started Quick Reference.

Deleting a Book Transfer

For instructions, see the *Deleting Items, Batches, and Templates* topic on the Getting Started Quick Reference.

Book Transfers (Cont'd)

Book Transfers Report

Use the Book Transfers report to view the activity and status of Book Transfers.

To access the Book Transfers report:

1. Click the **Reporting** tab.
2. Click the **IT Report** link. The Book Transfers Report parameters pane is displayed.
3. From the **Account** drop-down list, specify the originating account:
 - Single account number
Select the account number.
 - All account numbers
Select **All**.
4. From the **Status** drop-down list, specify transfer status:
 - Single transfer status
Select that status.
 - All transfer statuses
Select **All**.
5. In the **Settlement Date Range** fields, enter a **From** date and a **To** date. You can also click the **Calendar** buttons to select dates using the Calendar utility.
6. Click the **Submit** button. The Book Transfers report is displayed.

Transfer Scheduling

Payments & Transfers

Book Transfers

About Transfer Scheduling

In addition to creating one-time transfers, you can create recurrence schedules to create a series of transfer transactions according to a schedule you specify. For example, a transaction could be initiated each day, or on the first Tuesday of every other month, or on the first day of each quarter.

The specified date is the desired settlement date; the transaction will settle on that date as long as it occurs on a business day. If the scheduled settlement date falls on a day ViewPoint Bank does not process transactions (e.g., a bank holiday), the scheduler will use the business day preceding the original settlement date as the new settlement date.

Scheduled transfers are created three days prior to settlement, and displayed on the Pending Items tab. These transfers can be modified or deleted as though they were manually-created transfers, but they do not need to be manually submitted. On the settlement date, the transfer will be submitted without further user activity.

Notes:

- Once a schedule is activated, its "to" and "from" accounts may not be edited. To change these details, you must delete the existing schedule and create a new one.
The amount of future transfers can, however, be modified. When you modify a transfer generated by the schedule, the change is applied to the schedule itself; subsequent transfers generated by the schedule will be for the new amount.
- Modifying or deleting a schedule that has already scheduled transfers does not affect the scheduled transfers.
- If a scheduled transaction remains on the Pending Items list with a status of "Failed" or "Rejected," the schedule will not create another transaction until the failed or rejected transaction is either deleted or manually repaired and successfully submitted.

Process Overview

Through the scheduling process, the system generates transactions based on user specifications. The following outlines the steps in the process:

1. The originator creates a transfer transaction, specifying accounts and amounts.
2. The user clicks the transaction's schedule hyperlink, then provides scheduling information using the pop-up window that is displayed.
3. The user saves the transaction schedule.
4. On the Pending Items tab, the user activates the transaction schedule. Three business days before the scheduled settlement date, the system generates transactions according to the schedule.

Note: If the scheduled settlement date falls on a day ViewPoint Bank does not process transactions (e.g., a bank holiday), the scheduler will schedule a new settlement date on the next earliest available date prior to the scheduled date.

5. Transactions are automatically submitted on the scheduled settlement date.

Scheduling Transfers

To schedule a transfer:

1. Compose the transaction, accepting the default date.
Note: The system ignores the date entered on this tab. The first transfer will be made as specified in the procedure below.
2. Click the **schedule** hyperlink:
 - **Book Transfers:** The scheduling area is displayed beneath the transfer.
 - **Loan Transfers:** The Scheduling pop-up window is displayed.
3. In the **Starting** field, enter the date on which the schedule will take effect.
Note: The date provided is the earliest date on which a transfer schedule may begin.
4. Specify an ending for the schedule:
 - If no end date is to be scheduled
Select the **Ongoing** radio button.
 - If a specific end date is to be specified
 1. Select the **Ending Date** radio button.
 2. Enter the date on which the schedule will end.
 - If a number of transfers, rather than a specific end date, is to be specified
 1. Select the **Occurrences** radio button.
 2. Enter the number of transfers to be made.**Note:** If a single transfer is to be scheduled, you may skip this step.
5. Select a recurrence pattern. (See the *Recurrence Patterns* topic.)
6. Do one of the following:
 - **Book Transfers:** Click the **Apply** button. The schedule details are saved and the scheduling area is hidden.
 - **Loan Transfers:** Click the **Save** button. The pop-up window closes.
7. Click the **Save** button. The Pending Items tab is displayed. The transaction schedule is assigned the status "Scheduled – Awaiting Activation."
Note: The schedule is saved **only** when you click the **Save** button, and must be activated before it will generate transactions.

Activating Transfer Schedules

For instructions, see the *Activating Schedules* topic on the Getting Started Quick Reference.



Transfer Scheduling (Cont'd)

Modifying Transfer Schedules

Transfer schedules may be modified as needed, but modified schedules must be re-activated before they will generate transfer transactions.

Notes:

- Once a schedule is activated, the “to” and “from” account numbers may not be edited. To change these details, you must delete the existing schedule and create a new one.
- To modify the value of future transfers created by a schedule:
 1. Wait for the schedule to create a transfer.
 2. On the Pending Items tab, modify the transfer’s amount.When the transfer is submitted, future transfers created by the same schedule will be for the new amount.
- If a number of occurrences has been specified in the **Occurrences** field, the value in the **Occurrences** field is reduced by 1 each time a new transfer is created and submitted.

To modify an existing transaction schedule:

1. Do either of the following:
 - From within the Book Transfers module
Click the **Schedules** tab.
 - From the Administration tabs [System Managers only]
Click the **Schedules** tab. The Administration screen is displayed.
2. Click the **modify** hyperlink associated with the schedule to be modified. The Scheduling pop-up window is displayed.
3. Make the necessary changes to the schedule.
4. Click the **Save** button. The pop-up window closes. On the Pending Items tab, the updated transaction schedule is assigned the status “Scheduled – Awaiting Activation.” The updated schedule must be activated before it will generate transactions.

Deleting Transfer Schedules

Each not-yet-activated schedule is associated with an entry on the Pending Items tab (this entry is used to activate the schedule). If a schedule has not yet been activated, deleting it will also delete the associated entry on the Pending Items tab.

If a schedule has been activated and has already scheduled a transfer, however, deleting the schedule will not delete the scheduled transfer; that transfer must be separately deleted.

To delete transfer schedules:

1. Do either of the following:
 - From within the Book Transfers module
Click the **Schedules** tab.
 - From the Administration tabs [System Managers only]
Click the **Schedules** tab. The Administration screen is displayed.

2. Do either of the following:

- To delete a single schedule

Click the **delete** hyperlink associated with the item to be deleted.

- To delete multiple schedules

1. Select the checkboxes associated with the items to be deleted.
2. Click the **Delete** button.

A confirmation message is displayed in a pop-up window.

3. Click the **OK** button. The selected items are deleted.

[Optional] Click **Cancel** to discard the deletion request.

Recurrence Patterns

The following recurrence patterns are available on the Scheduling pop-up window when creating or modifying schedules:

| To schedule recurrence... | From Schedule Then... Type, select... | |
|--|---------------------------------------|--|
| On a specific day | One Time | Continue to the next step. |
| At a specific interval of days | Daily | Select the checkboxes corresponding to the day(s) on which transfers are to be created. You may also: <ul style="list-style-type: none">• Click the Every day hyperlink to select all checkboxes.• Click the Business days hyperlink to select all business days.• Click the Clear all hyperlink to clear all selected checkboxes. |
| At a specific interval of weeks | Weekly | Select the weekly interval from the Every <input type="checkbox"/> week(s) on drop-down list, then select the day on which the transfer is to be created. |
| On a specific date of a specific interval of months | Monthly | Select the Day <input type="checkbox"/> of every <input type="checkbox"/> month(s) radio button, then select the date and month intervals. |
| On a particular day of a specific interval of months | Monthly | Select the <input type="checkbox"/> of every <input type="checkbox"/> month(s) radio button, then select the ordinal, day, and month intervals. |
| On the first and fifteenth days of a specific interval of months | Semi-monthly | Select the The 1st and 15th of every <input type="checkbox"/> month(s) radio button, then select the month interval. |
| On the fifteenth and last days of a specific interval of months | Semi-monthly | Select the The 15th and last day of every <input type="checkbox"/> month(s) radio button, then select the month interval. |
| On the first or last day of a particular quarter | Quarterly | Select the day interval and quarter interval from the The <input type="checkbox"/> business day of the <input type="checkbox"/> quarter radio button. |