

# FIRST MERCHANTS COMMERCIAL BANKING

## Account Transfers Online Banking User Guide

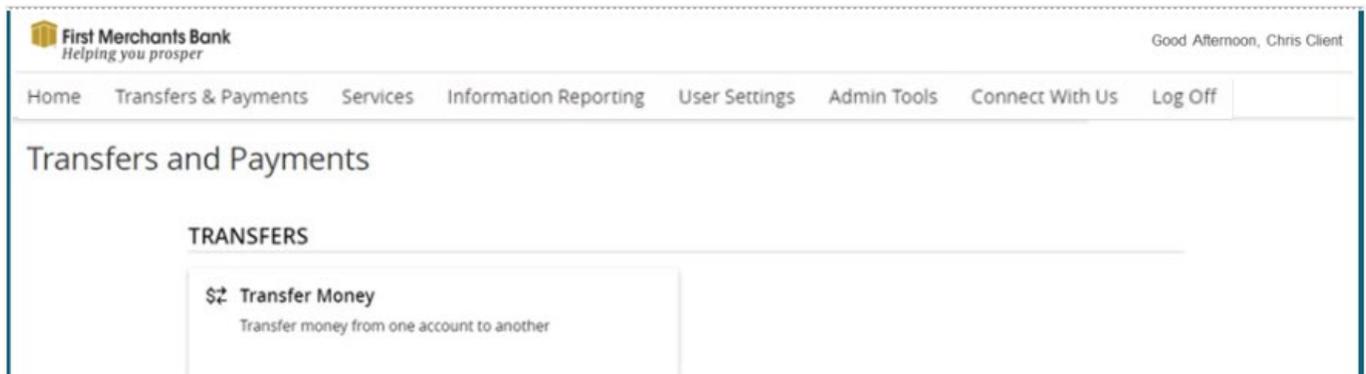
The online and mobile banking solution allows you to easily perform a variety of funds transfer activities. These include initiating, viewing, editing, and canceling transfers.

### Transferring funds

You can transfer funds between accounts at First Merchants Bank.

To initiate a funds transfer:

1. Select Transfers & Payments
2. Select the Transfer Money tile



To initiate funds transfer:

# FIRST MERCHANTS COMMERCIAL BANKING

Funds Transfer Search transactions

Individual Transfers Multi-Account Transfers All Pending Processed

No history available

From Account

To Account

Amount \$

Frequency

Transfer Date

Memo (optional)

**Transfer Funds**

3. Select an account in the From Account list.
4. Select a different account in the To Account list.
5. Enter an Amount.
6. Select a Frequency. Transfers can be a one-time transfer or can be a recurring transfer.

Funds Transfer Search transactions

Individual Transfers Multi-Account Transfers All Pending Processed

No history available

From Account

To Account

Amount \$

Frequency

Transfer Date

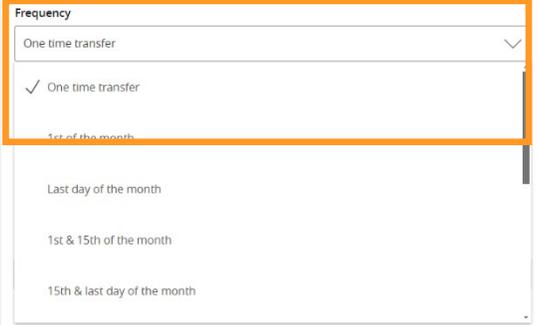
Memo (optional)

**Transfer Funds**

# FIRST MERCHANTS COMMERCIAL BANKING

## 7. Click Transfer Funds

For recurring transfers:



The image shows a dropdown menu titled "Frequency". The menu is open, displaying several options. The first option, "One time transfer", is selected and has a checkmark next to it. Below it, the option "1st of the month" is partially visible. Further down, the options "Last day of the month", "1st & 15th of the month", and "15th & last day of the month" are visible. The menu is highlighted with an orange border.

1. Select a frequency (Example: weekly or bi-weekly recurring transfers, or the transfer can be assigned a specific day of the week).
2. Select the Start Date for the recurring transfer.
3. In the Repeat Duration field, select either Forever or Until Date.
4. If you selected Until Date, select the End Date for when the recurring transfer is to stop.
5. Enter information about the payment in the Memo field (Optional).
6. Review your payment and click Transfer Funds.

## Editing transfers

You can edit future-dated single transfers, recurring transfers, or the next scheduled transfer of a recurring series.

**Note:** Only users with Draft and Cancel rights can edit transfers.

To edit a single transfer:

1. In Online Activity, search for the transfer you want to edit.

# FIRST MERCHANTS COMMERCIAL BANKING

The screenshot shows a 'TRANSACTION DETAILS' window for a 'FUNDS TRANSFER' of \$20,246.29. The window is divided into three sections: 'TRANSACTION DETAILS', 'PAYMENT DETAILS', and 'TRANSACTION PROCESS'. The 'TRANSACTION PROCESS' section shows a four-step flow: 1. Drafted (Max User - 3/15/2024 4:04 PM), 2. Approvals (0 of 1 Approvals required), 3. Authorized, and 4. Processed. The 'Edit' option in the left-hand menu is highlighted with an orange box.

2. For the transfer you want to edit, select the ellipsis (⋮) menu > Edit.

The screenshot shows the 'Edit One-Time Transfer' form. The 'From Account' dropdown menu is highlighted with an orange box. The form includes fields for 'To Account', 'Amount', 'Transfer Date', and 'Memo (optional)'. The 'Approve' button is highlighted in blue.

3. In the Edit One-Time Transfer window, make the necessary changes to the selected transfer.
4. Select Draft or Approve.

**Note:** If you have selected a transfer that is part of a recurring series, you can toggle between editing the next occurrence of the transfer or the series from the notification box located at the top of the screen.

To edit a recurring transfer:

1. In the Activity Center, select the Recurring Transactions tab.
2. Search for the recurring transfer you want to edit.
3. For the transaction you want to edit, select the ellipsis (⋮) menu, then select Edit Series.

# FIRST MERCHANTS COMMERCIAL BANKING

4. On the Edit Recurring Transfer window, make desired changes to the recurring transfer.
5. Select Approve to transfer funds.

## Viewing transfers

View or search existing, pending, or processed transfers through Funds Transfer or the Activity Center.

To view a transfer from Funds Transfer:

1. In the sidebar, place cursor in Search transactions field and enter your search text. You can search by process date, amount, transaction ID, or by the user's name who created the transfer.

The screenshot shows the 'Funds Transfer' interface. On the left, there are tabs for 'Individual Transfers' and 'Multi-Account Transfers'. Below these are input fields for 'From Account', 'To Account', 'Amount' (with a '\$' symbol and '0.00'), 'Frequency' (set to 'One time transfer'), 'Transfer Date' (set to '5/7/2024'), and a 'Memo (optional)' field. A 'Transfer Funds' button is at the bottom. On the right, there is a search bar labeled 'Search transactions' (highlighted with an orange box) and tabs for 'All', 'Pending', and 'Processed'. Below the tabs is a list of transactions with columns for date, description, and amount.

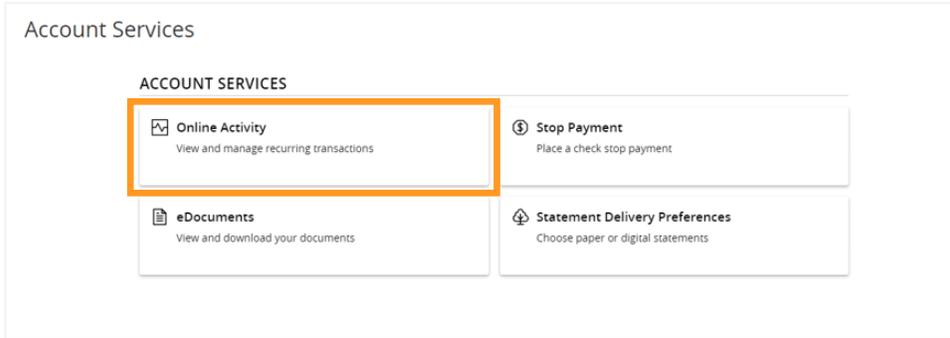
Date	Description	Amount
5/6/2024	Funds Transfer ✓ Authorized	#55061 \$1,000.00
5/1/2024	Funds Transfer ✓ Authorized	#54830 \$0.01
4/1/2024	Funds Transfer ✓ Authorized	#53203 \$0.01
3/15/2024	Funds Transfer 📄 Drafted	#52963 \$20,246.29
3/15/2024	Funds Transfer ☑ Processed	#52961 \$20,246.30
3/11/2024	Funds Transfer ✓ Authorized	#52513 \$0.01
2/29/2024	Funds Transfer 📄 Drafted	#52672 \$55.86
2/29/2024	Funds Transfer 📄 Drafted	#52671 \$55.86

2. After you locate a transfer, select the transfer for additional details.
3. On the transfer details overlay, select View in Activity Center.

To view details of a transfer in the Activity Center:

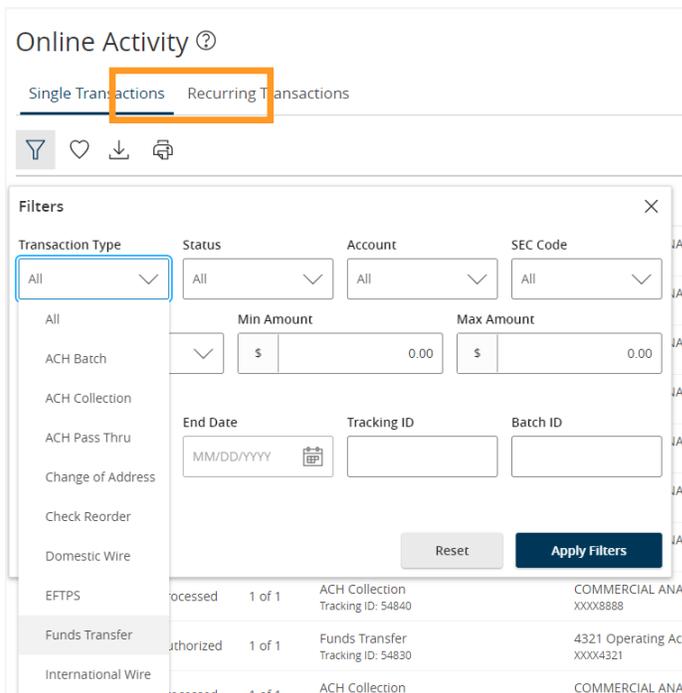
1. Select Account Services
2. Select the Online Activity tile.

# FIRST MERCHANTS COMMERCIAL BANKING



To view transfers in Online Activity, use the filter option and fields to narrow your search:

1. Select the Single Transactions tab to view a single transfer.



2. Select the Recurring Transactions tab to view a recurring series of transfers.

# FIRST MERCHANTS COMMERCIAL BANKING

Online Activity <sup>?</sup>

Single Transactions **Recurring Transactions**

Filter icons: Funnel, Heart, Download, Print

**Filters** [Close]

Transaction Type	Status	Account	SEC Code
All	All	All	All
All		Min Amount	Max Amount
ACH Batch		\$ 0.00	\$ 0.00

3. After you find the transfer, select in or around the transfer row to view the details.

# FIRST MERCHANTS COMMERCIAL BANKING

## Canceling a transfer

You can cancel transfers through the Activity Center. Transfers in a Drafted or Authorized status can be canceled. Processed or Pending transactions cannot be canceled.

The screenshot displays the 'Transaction List' on the left and 'TRANSACTION DETAILS' on the right. The transaction list includes various types of transactions such as 'Authorized Funds Transfer', 'Processed Payroll', 'On Hold ACH Batch', 'Drafted ACH Batch', and 'Authorized ACH Collection'. A 'Cancel' button is highlighted in an orange box next to the 'Authorized Funds Transfer' entry. The 'TRANSACTION DETAILS' panel shows 'FUNDS TRANSFER' for \$1,000.00, with a tracking ID of 35061 and a creation date of 5/5/2024. It also displays 'PAYMENT DETAILS' including 'Created By', 'Authorized', 'Authorized By', and 'Process Date'. The 'TRANSACTION PROCESS' section shows a flow from 'Company' to 'Financial Institution' with four steps: 'Drafted', 'Approvals', 'Authorized', and 'Processed'. The 'Drafted' and 'Authorized' steps are marked with green checkmarks, while 'Approvals' and 'Processed' are marked with grey circles containing the number 1 and 4 respectively.

To cancel a transfer:

1. Select Account Services > Online Activity.
2. Use Filters to refine the displayed transfer results. (Optional)
3. For Individual transfer: Select the ellipsis (⋮) menu and then select Cancel to cancel a single transfer.

**Tip:** For multiple cancellations, select the check box of at least two transfers that you want to cancel, then select Cancel.

# FIRST MERCHANTS COMMERCIAL BANKING

The screenshot displays the 'TRANSACTION DETAILS' for a 'FUNDS TRANSFER' of \$55.86. The interface includes a left-hand menu with options: 'Toggle Details', 'Cancel series' (highlighted with an orange border), 'Copy', 'Edit Series', 'View transactions in series', and 'Print Details'. The main content area is divided into three sections: 'TRANSACTION DETAILS' (Tracking ID: 773475, Created Date: 5/14/2024), 'PAYMENT DETAILS' (Created By: Karen Barclay, Authorized: 05/14/2024 1:35 PM, Authorized By: Karen Barclay, From Account: ADVANTAGE CHKG XXXXXX5141, To Account: SAVINGS PERSONAL XXXXXX4261, Description: Funds Transfer via Online), and 'RECURRING DETAILS' (Recurring ID: 106326, Frequency: Every month on the 1st of the month, Start Date: 06/01/2024, End Date: No End Date, Transactions to Date: 1). At the bottom left, there is a summary: '[0] \$0.00 | Debits: [0] \$0.00' and navigation arrows.

4. For Transfers series: Select the ellipsis (⋮) menu and then select Cancel series if you want to cancel the entire series.
5. Select Confirm.
6. Select Close to return to the Activity Center.