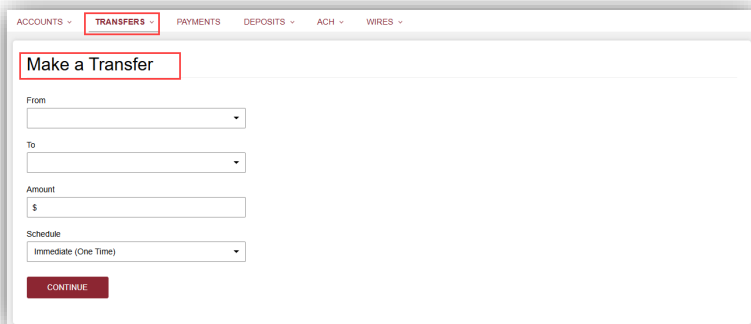


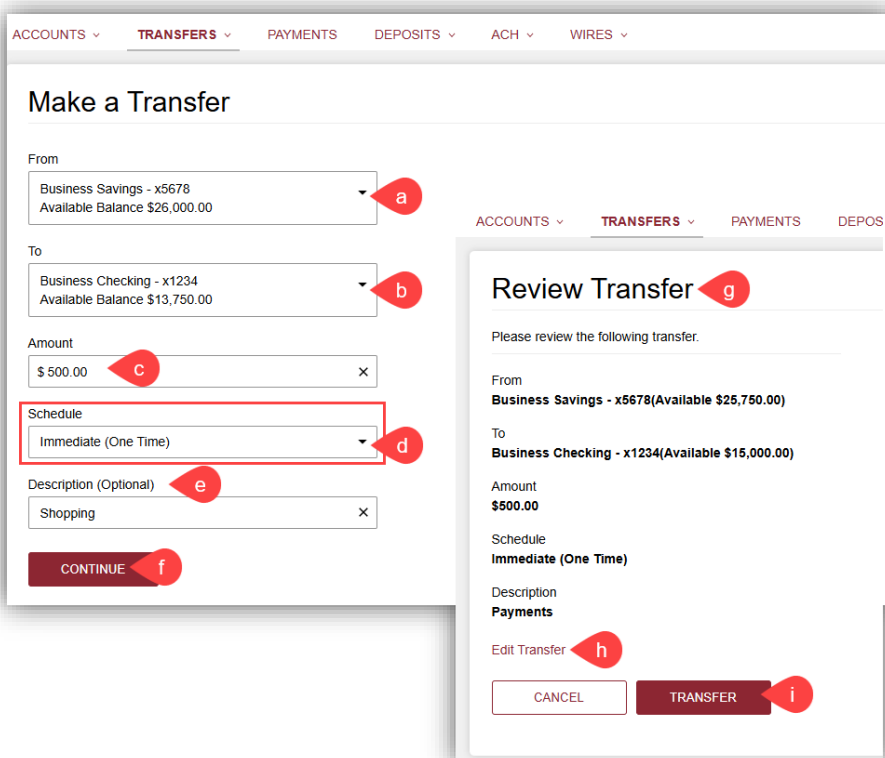
1. Accessing Transfers

- Log in to Digital Banking.
- Select the “Transfers” tab in the upper left corner.
- Select “Make a Transfer”.



2. Make a Transfer: Immediate (One Time)

- Select the desired account from the “From” dropdown.
- Select the desired account from the “To” dropdown.
- Enter the amount in the “Amount” field.
- Select the “Immediate (One Time)” option from the “Schedule” dropdown.
- Enter a description of the transfer in the “Description” field. (Optional)
- Select the “Continue” button.
- Review the transfer details.
- Select the “Edit Transfer” link to change the details for the transfer, if applicable.
- Select the “Transfer” button.



3. Make a Transfer: Future (One Time)

- Select the desired account from the “From” dropdown.
- Select the desired account from the “To” dropdown.
- Enter the amount in the “Amount” field.
- Select the “Future (One Time)” option from the “Schedule” dropdown.
- Select the “Calendar” icon and select the date from the calendar.
- Enter a description of the transfer in the “Description” field. (Optional)
- Select the “Continue” button.
- Review the transfer details.
- Select the “Edit Transfer” link to change the details for the transfer, if applicable.
- Select the “Transfer” button.

The screenshot displays two overlapping panels from the BAC Community Bank digital banking interface. The top panel, titled 'Make a Transfer', contains the following fields and controls:

- From:** A dropdown menu showing 'Business Savings - x5678' with an available balance of \$26,000.00. (Callout a)
- To:** A dropdown menu showing 'Business Checking - x1234' with an available balance of \$13,750.00. (Callout b)
- Amount:** A text input field containing '\$ 500.00'. (Callout c)
- Schedule:** A dropdown menu with 'Future (One Time)' selected. This section is highlighted with a red box. (Callout d)
- Send On:** A date input field showing 'MM/DD/YYYY' with a calendar icon. (Callout e)
- Description (Optional):** A text input field containing 'Payments'. (Callout f)
- CONTINUE:** A red button at the bottom. (Callout g)

The bottom panel, titled 'Review Transfer', shows a summary of the transfer details:

- Review Transfer:** (Callout h)
- Please review the following transfer.**
- From:** Business Savings - x5678(Available \$25,750.00)
- To:** Business Checking - x1234(Available \$15,000.00)
- Amount:** \$500.00
- Schedule:** Future (One Time)
- Send On:** 01/22/2026
- Estimated Delivery Date:** 01/23/2026
- Description:** Payments
- Edit Transfer:** A link to modify the transfer. (Callout i)
- CANCEL:** A button to abort the transfer.
- TRANSFER:** A red button to complete the transfer. (Callout j)

4. Make a Transfer: Recurring

- Select the desired account from the “From” dropdown.
- Select the desired account from the “To” dropdown.
- Enter the amount in the “Amount” field.
- Select the “Recurring” option from the “Schedule” dropdown.
- Select the “Frequency” dropdown, then select the frequency.
- Select the “Start Date” calendar icon and select the date from the calendar.
- Select the “Duration” dropdown and select the end date from the list.
 - No end date
 - End by a specific date
 - Select the “End Date” calendar and select the date from the calendar.
 - End after a specified number of transfers
 - Enter the number of transfers in the “Number of Transfers” field.
- Enter a description of the transfer in the “Description” field. (Optional)
- Select the “Continue” button.
- Review the transfer details.
- Select the “Edit Transfer” link to change the details for the transfer, if applicable.
- Select the “Transfer” button.

The screenshot displays two overlapping panels from the BAC Community Bank digital banking interface. The background panel is titled 'Make a Transfer' and the foreground panel is titled 'Review Transfer'. Red callout letters 'a' through 'l' are placed over specific UI elements to indicate where to click or enter information.

Make a Transfer Panel:

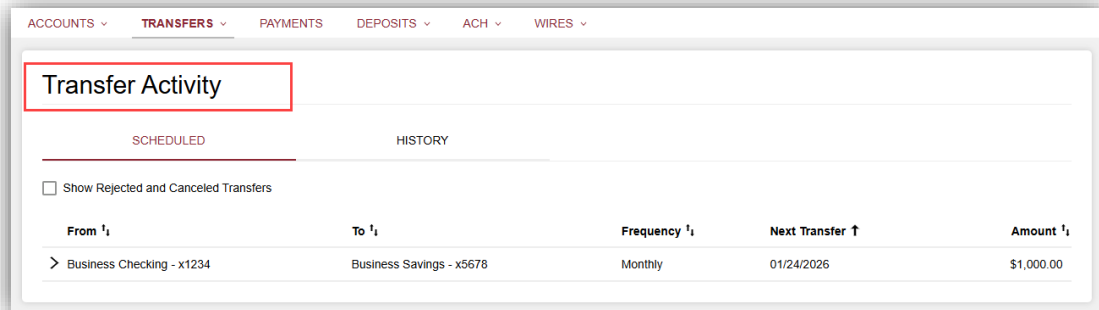
- From:** Business Savings - x5678 (Available Balance \$26,000.00) [a]
- To:** Business Checking - x1234 (Available Balance \$13,750.00) [b]
- Amount:** \$ 500.00 [c]
- Schedule:** Recurring [d]
- Frequency:** Monthly [e]
- Start Date:** MM/DD/YYYY [f]
- Duration:** No End Date [g]
- Description (Optional):** Purchase [h]
- Buttons:** CONTINUE [i]

Review Transfer Panel:

- Title:** Review Transfer [j]
- Text:** Please review the following transfer.
- From:** Business Savings - x5678(Available \$25,750.00)
- To:** Business Checking - x1234(Available \$15,000.00)
- Amount:** \$500.00
- Schedule:** Recurring
- Frequency:** Monthly
- Start Date:** 01/30/2026
- Estimated Delivery Date:** 01/30/2026
- Duration:** No End Date
- Description:** Purchase
- Buttons:** Edit Transfer [k], CANCEL, TRANSFER [l]

5: Accessing Transfer Activity

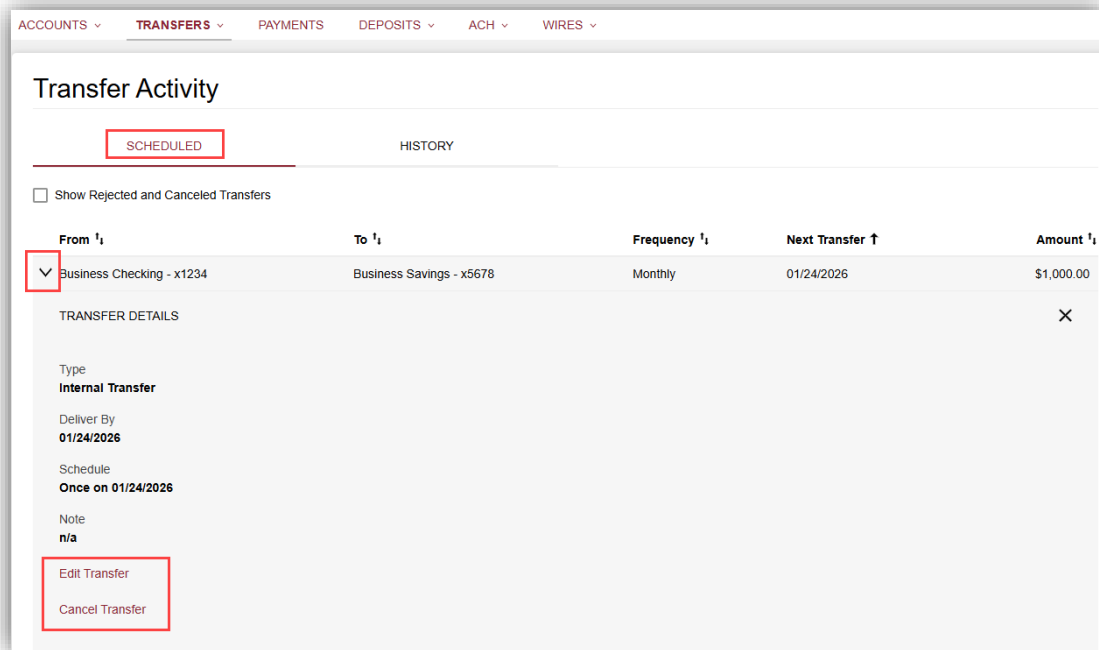
- Select the “Transfers” tab.
- Select “Transfer Activity”.



From ¹	To ¹	Frequency ¹	Next Transfer [↑]	Amount ¹
> Business Checking - x1234	Business Savings - x5678	Monthly	01/24/2026	\$1,000.00

6. Transfer Activity: Scheduled Transfers

- Select the “Arrow” next to the transfer to expand the transfer detail.
- Review the transfer details.
- Select the “Edit Transfer” link to edit the transfer.
- Select the “Cancel Transfer” link to cancel the transfer.



From ¹	To ¹	Frequency ¹	Next Transfer [↑]	Amount ¹
<div> <div>▼</div> Business Checking - x1234 </div>	Business Savings - x5678	Monthly	01/24/2026	\$1,000.00

TRANSFER DETAILS

Type

Internal Transfer

Deliver By

01/24/2026

Schedule

Once on 01/24/2026

Note

n/a

Edit Transfer

Cancel Transfer

7. Transfer Activity: Transfer History

- Select the “History” tab.
- Displays all the transfers that have been processed for the user since they have been enrolled for banking services in Create or Configure Digital.
- The list will never be purged.
- The “Status” column shows Succeeded, Failed, and Canceled statuses.
- Select the “Arrow” next to the transfer to see the transfer detail.
- Transfers are also visible in the “Account Summary History” when the transfer is complete.

