How to Transfer Money & Pay Bills Online

Paying bills and transferring funds isn’t always fun—but it can be easy.

With Bill Pay, you can make, track, and schedule payments online. Plus, you can transfer money from one of your Armed Forces Bank accounts to another.¹ It’s all easy, fast, secure, and free.² Learn how to pay bills and transfer money in Online Banking, the mobile app, or mobile browser below.

How to Transfer Money

In the Mobile App or Mobile Browser

1. Log into the mobile app or mobile browser.
2. Select the Transfers icon.
3. Select the account you’d like to transfer funds from.
4. Then, select the account you’d like to transfer funds to.
5. Enter the amount you’d like to transfer, then select Continue.
6. On the next screen, confirm the details of your transfer. Select Cancel to return to the previous screen and edit any details. Select Transfer to submit your transfer request.
7. Once you submit your transfer, a confirmation screen will confirm the transfer is complete and will provide a reference number for your records.

¹ Certain account types have transaction limitations.
² Fees apply for expedited payments for Bill Pay.
To make a one-time internal transfer:

1. Log into Online Banking.
2. Click on the Account Summary tab, and scroll down to the Express Transfer section.
3. In the Transfer From drop-down menu, select the account you want to transfer funds from.
4. In the Transfer To drop-down menu, select the account you want the funds transferred to.
5. Enter the dollar amount you want to transfer in the Transfer Amount field.
6. Specify the date you want the transfer to occur.
7. Select the Next button when you’re ready.
8. A preview of the transfer will display to confirm the information entered. Once you verify the transfer details, select the Submit button. If changes are necessary, click the Back button to return to the previous page without completing the transfer.
9. Once you submit your transfer, a confirmation screen will confirm the transfer is complete and will provide a confirmation number for your records.

To set up a recurring internal transfer:

1. Log into Online Banking.
2. Click on the Account Summary tab, then in the List of Accounts section, click on the last 4 numbers of the account you want to transfer funds from.
3. Hover over the Internal Transfers drop-down menu, then select New Scheduled Transfer.
4. From the To Account drop-down menu, select the account you want to transfer funds to.
5. For transfers to loans or checking loan accounts, you will see an option for “Payment Type”. From the drop-down menu, select one of the following payment types: Regular Payment, Principal Only, Interest Only, or Escrow Only.
6. From the Frequency drop-down menu, select a transfer frequency. Note: “On-demand” is a one-time transfer and “Bi-Monthly” means every other month.
7. In the Amount field, enter the amount you want to transfer.
8. Specify the date you want the transfer to occur.
9. Specify the number of transfers (for all frequency options except “On-demand”).
10. Enter a transfer description (optional).
11. Select the Submit button to complete the request.

Please note transfers made after 7:00 p.m. CT will be processed the next business day.
How to Pay Bills

1. Log into Online Banking.
2. Hover over the **Account Summary** tab, then hover over the account you want to make the payment from, then select **Payments** from the drop-down menu.
3. If this is your first time using Bill Pay, go through the easy-to-follow enrollment process.
4. Once you’re enrolled, in the Payment Center, select **Add a Company or Person** to add a “payee” or “biller” to send payment to.
5. Search from the Payment Center’s database to find the company you owe, or add your own company or person. A payment can go to almost any company or individual that you want to send money to—all you’ll need is the name, address, and account number (if applicable).
6. Enter the payee/biller’s required information, then select **Add**. A confirmation page will inform you that the payee/biller has been added.
7. The payee/biller will now display in your Payment Center. From there, you can enter the **Amount** and **Delivery By** date. A fee will apply for rush delivery.
8. Once you’re ready, select **Send Money** to submit and complete payment request.

**TIP**

You can only add payees/billers through the Online Banking Bill Pay Payment Center. Once you have added a payee/biller, you can pay a bill to that payee/biller through Online Banking, the mobile app, or mobile browser.

**TIP**

Once you’ve added at least one payee or biller, a **Quick Pay** feature will display on your **Welcome** page in Online Banking, and you’ll be able to make faster payments through there. Alternatively, you can always go to the Bill Pay Payment Center to manage payees or other payments.