

How to Transfer Money & Pay Bills Online

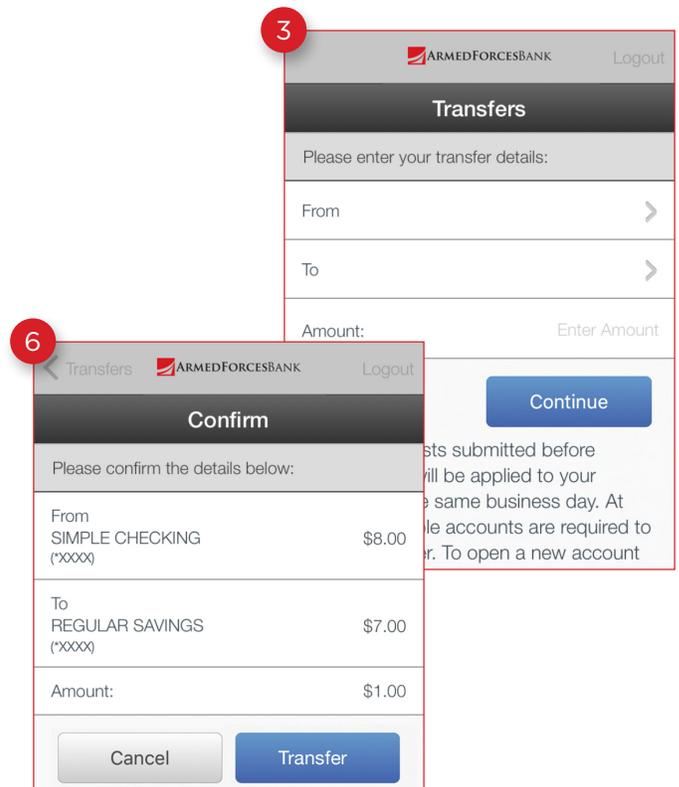
Paying bills and transferring funds isn't always fun—but it can be easy.

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! 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.



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ARMEDFORCESBANK Logout

Transfers

Please enter your transfer details:

From >

To >

Amount: Enter Amount

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Transfers ARMEDFORCESBANK Logout

Confirm

Please confirm the details below:

From		
SIMPLE CHECKING	\$8.00	(*xxx)
To		
REGULAR SAVINGS	\$7.00	(*xxx)
Amount:	\$1.00	

Cancel Transfer

Transfers submitted before 5:00 PM ET will be applied to your account the same business day. At least one business day. All accounts are required to have a valid address. To open a new account...

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.

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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.

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TIP 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.

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Company Person

Search Our Network

Enter the name of any company or person in the U.S. If a company can't be paid electronically, we'll [mail a check](#) for you.

Utilities

 Kansas City Power & Light	 City of Kansas City Water Svc.MO	 Laclede Gas/MGE	 Missouri Gas Energy/Laclede Gas
 Missouri American Water	 Service Line Warranties of Amer	 Republic Services	 Kansas Gas Service
 Flynn Raytown Disposal	 WaterOne Water One (not in 1st of Kansas County)	 Other Company	 Person

Phone

Insurance

Credit Cards

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.