

Transfer Money Help Page

Person-to-Person Payments

To use Person-to-Person (P2P) Payments, contacts must be set up first. The contact information required includes the following:

- Name: Name of Third Party
- Contact Info: Email address or phone number of contact
- Contact Method: Can be email or text

For ease of verification and to prevent the contact from having to supply their personal information, click the Contact Account Details link.

The following fields are available, and can be completed if this information is known for the contact.

- Routing Number
- Account Number
- Account Type
- Account Nickname

Setting up a Person-to-Person Payment

After a contact is verified, the information is available through the Move Money window. The following steps must be completed prior to submitting a transfer:

1. Add a "from" account. This can be an internal account or contact.
2. Add a "to" account. If "from" account is an internal account, this must be a contact. If "from" account is a contact, this must be an internal account.
3. Add the amount: Amount you would like to transfer.
4. Click the Next button.
5. ACH authorization and acceptance of the terms of service are required to complete the transaction. Click the Authorize button to authorize ACH debits and to accept the terms of service.

Account to Account (A2A) Transfers

To use Account-to-Account (A2A) Transfers, each external account must be approved first. The information that is required to be set up includes the following:

- Account Type
- Account Nickname
- Routing Number
- Account Number

After completing this process, the external account displays in the Cavion Money Transfer window. The following information appears:

- Name: Name on the account.
- Account: Displays the last four digits of the account number, plus account type.
- Status: This field can be Active, Verification Initiated, or Ready to Activate.
 - Active: Account can be used to set up an account-to-account transfer and is available in all windows.
 - Verification Initiated: Account holder has completed an attempt at the trial withdrawal and deposit process.
 - Ready to Activate: Account holder has the fields available to complete the trial withdrawal and deposit process.

The trial deposit and withdrawal process must be completed by the account holder in order to move the account to active status.

Trial Deposit and Withdrawal Process

After the account is entered, the following business day, two transactions of small amounts are sent to the account. After this occurs, the account can be verified. This moves the account into the "**Ready to Activate**" status. The following information must be entered into the account:

Account Detail

Name **Joe Consumer**

Nickname **Consumer**

Account Number **xxxx2013**

Account Type **Savings**

Institution **Demo First Financial**
2345 Pine View Rd
Denver, CO 80001
(800) 555-1234

Status **Ready to Activate**

Activate Account

Amount Deposited in the External Account

Amount Withdrawn from the External Account

- Amount Deposited in the External Account: Enter the amount added to the foreign (third party) account.
- Amount Withdrawn from the External Account: Enter the amount withdrawn from the foreign (third party) account.

Initiating an Account-to-Account Transfer

After the account is verified, an account-to-account transfer can be sent to a foreign (third-party) account from an internal account or vice versa.

To initiate this process, click the Move Money button.

Move Money

From

Internal Accounts	External Accounts	Contacts
****3456 - My Checking	Sams xxxx7541	Ann Joey support@dh.com
****5678 - My Savings	Other Savings xxxx123	Eric John (555) 555-3854
	Boat Savings xxxx4321	Temp User (555) 555-7811
	test xxxx4421	Joe Tom jcustomer@dh.com

To

Amount

1. Add a "from" account. This can be an internal account or external account.
2. Add a "to" account. If "from" account is an internal account, this must be an external account. If "from" account is an external account, this must be an internal account.
3. Add the amount: Amount you would like to transfer.
4. Click the More Options link.

Move Money ✕


From

To

Amount

^ More Options

Service Type Standard (3-5 Business Days) Express (1-2 Business Days)

Date 
mm-dd-yyyy

Frequency

5. The following items can be completed.
 - Service Type: This is not available to all account holders. In some instances, the account holder can pay an additional fee to expedite the transfer request.
 - Date: Date you would like the transfer scheduled on.
 - Frequency: For account-to-account transfers only, choose between one-time, weekly, bi-weekly, or monthly.
6. Click the Next button.
7. Authorization of terms of service must be completed. Click the Authorize button when the terms and conditions are agreed upon.

Account Detail Pop-up Window

This window provides information about a specific external account for account-to-account transfers. The account may have the edit icon if the account can be deleted (in Active status) or the View icon if the account is in Verification Initiated status.

Account Detail

Name **Mary Prospect**

Nickname **Prospect**

Account Number **xxxx7541**

Account Type **Checking**

Institution **Demo First Financial**
2345 Pine View Rd
Denver, CO 80001
(800) 555-1234

Status **Active**

[Transfer to Account](#) [Delete Account](#)

If the account is active, the account holder can click the Transfer to Account button to open the Move Money window. This window allows a transfer through that specific account. The account can be deleted at any time by clicking the Delete Account button.

Contact Detail Window

This window displays information about a specific contact for person-to-person payments.

Contact Detail

Name **Jim Prospect**

Contact Info **(303) 555-1212**

Contact Method **Mobile**




[Pay Contact](#) [Delete Contact](#)

To send a person-to-person transfer, click the Pay Contact button. This opens the Move Money window. The contact can be deleted at any time by clicking the Delete Contact button.

Transaction History

The All Transactions window contains the history of transactions including pending transactions.

All Transactions 3 most recent (all transactions displayed)

Date	Amount	From	To	Status	
03/09/2017	\$20.00	Eric John(555) 555-3654	****3456 - My Checking	Pending	
03/09/2017	\$50.00	****5678 -	Ann Joeysupport@dh.com	In Progress	
03/09/2017	\$30.00	****3456 - My Checking	Eric John(555) 555-3654	In Progress	

The Date, Amount, From information, To information, and Status are available in this window.

Click on the pencil or magnifying glass in the far right-hand column for more information on Payment Detail. A transaction log with dates and events is available for viewing.