



## Member-to-Member (M2M) Transfers

### Sending a Transfer to Another Impact Member

#### Online Banking Quick Reference Guide

Member to member transfers allow impact members to securely send money to other Impact members directly through digital banking. To enhance security and protect account information, the receiving member must first log into online or mobile banking and create a transfer code. The sender will then use this transfer code to complete the transfer instead of entering in recipients' account details.

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#### *Tips and Tricks*

*Save frequent members for future use*

*Double-check account information before submitting to avoid errors.*

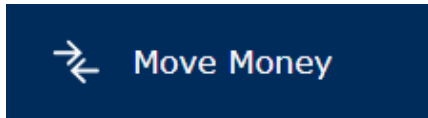
*Only send and receive money from people you know and trust*

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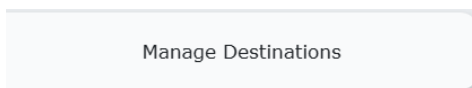
## Required First Step

**Receiving member must first create the transfer code.**

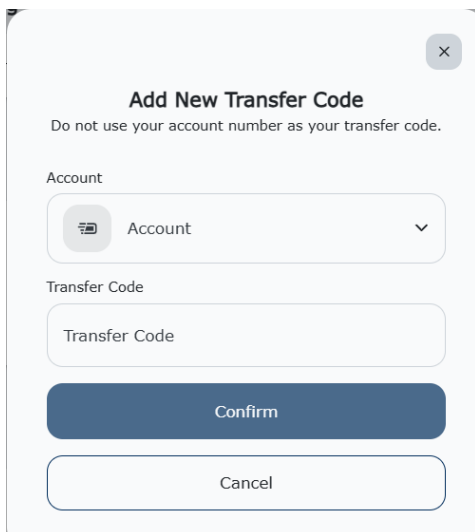
1. Log into online banking.
2. Click Move money on the menu.



3. Click Manage Destinations.



4. Add Transfer code.

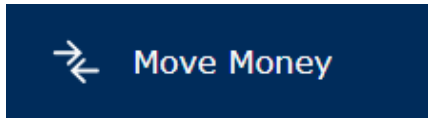


5. Select the share/account you would like to receive the funds in
6. Create a transfer code: Must not be more than three consecutive letters or numbers and at least 6 characters.
7. Click confirm
8. The code will now appear
9. give the code to the member who is transferring to you.

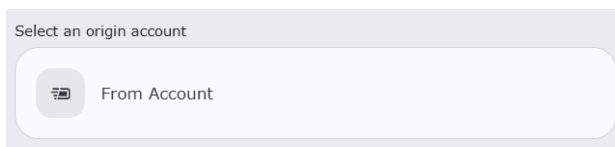
## Required Second Step

**If you are sending the transfer to another member:**

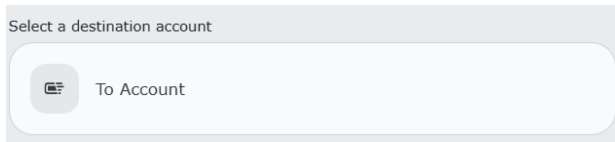
1. Log into online banking.
2. Click Move money on the menu.



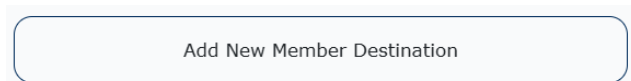
3. Select the share/account of choice in select an origin box



4. Select a Destination Account:



5. If you have added the member as destination already, select that destination in the drop-down box.
6. If you have not, click add new member destination, enter in their created transfer code they have given you, type in the receiving member's last name.



7. Check Save if you would like to keep the code for future transfers and click Submit.
8. Choose desired frequency, date of transfer, payment amount
9. Add memo if desired for description.
10. Review and submit.