

User Guide

Internal Funds and Loan Transfers

BANKLINK.

Another Fiserv Connection

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ABOUT INTERNAL FUNDS TRANSFERS

The Internal Funds Transfer portion of the Internal Funds Transfer module allows authorized users to transfer funds between active accounts residing at the financial institution.

You can create two types of transfers:

- Single transfers
Transfers can be created with new criteria on an as-needed basis, or they can be created from saved templates. When transfers are created, they can be submitted for settlement the same day (as long as the submission occurs before the cut-off time); future-dating may also be available.
- Recurring transfers
Transfers can be scheduled for processing on a daily, weekly, monthly, semi-monthly, or quarterly basis.

ABOUT LOAN TRANSFERS

The Loan Transfers portion of the module allows authorized users to make transfers on loans held by the financial institution.


You can create two types of loan transfers:

- Single transfers
Transfers can be submitted for settlement on the same business day (as long as the submission occurs before the cut-off time); future-dating may also be available.
- Recurring transfers
Transfers can be scheduled for processing on a daily, weekly, monthly, semi-monthly, or quarterly basis.

USING THIS MODULE

Use this module to:

- Create internal funds transfer transaction templates for future use.
- Create internal funds transfer transactions to move funds from one account to another.
- Create loan transfer transactions to pay loans held by your financial institution.
- Access and export reports detailing funds-transfer activity.
- Access and export a report detailing loan transfer activity.


 **Note:** Function availability in this module is determined by system validations. Contact your System Manager if you need access to functionality not currently available to you.

INTERNAL FUNDS TRANSFER TEMPLATES

To speed up transfer creation, you can create templates to be used as the basis for future transfers. Typically, these templates would be used for transfers that might be required at irregular intervals. For transfers that occur at regular intervals (each Tuesday, for example), transfer scheduling may be a more appropriate choice. See the “Scheduling” section of this document for additional information.


Unless your company’s service agreement includes specific requirements, templates are optional.

CREATING INTERNAL FUNDS TRANSFER TEMPLATES

 **Note:** Since the system clears all fields on the Create Internal Funds Transfers tab when you retain a transfer as a template, you should create templates as a separate process from creating transactions. Additionally, you should create only one template at a time.

To create an internal funds transfer template:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Transfers screen is displayed.
2. Select the **Create Internal Transfers** tab.

 **Note:** You can also access this function from the Pending Items tab by clicking the **Create** button beneath the Pending Internal Transfers pane.


3. From the **From Account** drop-down list, select the account to be debited by transactions created using this template.
4. From the **To Account** drop-down list, select the account to be credited by transactions created using this template.

5. Accept the current date in the **Settlement Date** field. A date will be entered into this field for you when you create an internal funds transfer using this template.
6. In the **Amount** field, enter the dollar amount to be transferred.
7. Click the **retain** hyperlink to store the transfer template for later use. The screen is refreshed. Depending on your validations, the transfer template will be displayed in the Retained Internal Transfers pane.

You can also click the **clear** hyperlink to discard entered data from the row's fields.

DELETING INTERNAL FUNDS TRANSFER TEMPLATES

To delete an internal funds transfer template:


1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. Select the **Create Internal Funds Transfer** tab.
 -  **Note:** You can also access this function from the Pending Internal Funds Transfers tab by clicking the **Create** button beneath the Pending Internal Funds Transfers pane.
3. In the Retained Internal Funds Transfer pane, click the **delete** hyperlink corresponding to the template to be deleted. The screen is refreshed, and the template is deleted.

INTERNAL FUNDS TRANSFER TRANSACTION REQUESTS

Internal funds transfer transaction requests must be created and submitted to the financial institution. Until these transactions are submitted, they are stored on the Pending Internal Funds Transfers tab. Pending transfer requests can be modified or deleted.


CREATING INTERNAL FUNDS TRANSFERS

You can create up to five transfers at the same time; to create additional transfers, save the first five, then return to the Create Internal Funds Transfer tab.


 **Note:** Since the system clears all fields on the Create Internal Funds Transfer tab when you retain a transfer as a template, you should create templates as a separate process from creating transactions.

To create internal funds transfer requests:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. Select the **Create Internal Funds Transfer** tab.


 **Note:** You can also access this function from the Pending tab by clicking the **Create** button beneath the Pending Internal Funds Transfers pane.

3. For each of up to five transfers:
 1. From the **From Account** drop-down list, select the account to be debited.
 2. From the **To Account** drop-down list, select the account to be credited.
 3. In the **Settlement Date** field, enter the effective date of the transfer, using **mm/dd/yyyy** format. You can also click the **Calendar** button to select a date using the Calendar utility.

 **Note:** You may specify a date up to 45 days from the current date.
 4. In the **Amount** field, enter the dollar amount to be transferred.
 5. In the **Comments** field, enter any additional information about the transfer. This information will be included in the transfer record.
4. Click the **Save** button. The Pending Items tab is displayed.

[Optional] Do either of the following:

- Clear any line by clicking the **clear** hyperlink for that line.
- Schedule a transfer for future action by clicking the **schedule** hyperlink and providing the necessary scheduling information. See the “Scheduling ” section of this document for additional information.

 **Notes:**

- If the “schedule” option is chosen, the system ignores the settlement date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.
- Once a transfer has been scheduled, it must be saved and activated.

MODIFYING INTERNAL FUNDS TRANSFERS


To modify a pending transfer:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. In the Pending Internal Transfers pane, click the **modify** hyperlink associated with the request to be modified. The Modify Internal Funds Transfer pane is displayed.
3. Make the necessary changes. See the “Creating Internal Funds Transfers” section of this document for information on available fields.
4. Click the **Save** button to save your changes and return to the Pending Items tab.

SUBMITTING INTERNAL FUNDS TRANSFERS

Once you have created or modified an internal funds transfer request, you must submit that request. The financial institution will not process internal funds transfers unless the request is submitted to the system.

You can submit a single internal funds transfer, select multiple transfers to submit, or submit all transfers at the same time.

 **Note:** Upon successful submission to the server, the confirmation screen will display the message “Accepted.”

Until all processing is complete, however, the following messages may still be associated with a transaction on the Pending Items screen:

Message	Definition
“Awaiting Confirmation”	Transaction has been accepted but has not yet been fully processed.
“Failed” or “Rejected”	Transaction was rejected by the system. Mouse-over the message for failure details.

Once the transaction has been processed by the system, it is removed from the Pending Items tab.

To submit pending transfers:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. Select the **Pending Internal Funds Transfer** tab.
3. In the Pending Internal Transfers pane, do one of the following:

- Single transfer

Click the **submit** hyperlink associated with the transfer to be submitted.

- Multiple transfers

1. Select the checkboxes associated with the transfers to be submitted.
2. Click the **Submit** button.

The Submit Verification screen is displayed.

4. In the **Enter your password for submit** field, enter your transaction password.
5. Click the **Verify** button. The Submit Confirmation screen is displayed.
6. *[Optional]* To print the confirmation, click the **Print** button. Make the necessary selections in the Print dialog box, then click the **OK** button.
7. Click the **OK** button to close the confirmation screen and return to the Pending Internal Funds Transfer tab.

DELETING INTERNAL FUNDS TRANSFERS

You can delete a single pending internal funds transfer, select multiple transfers to delete, or delete all transfers at the same time.

To delete pending transfers:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. In the Pending Internal Transfers pane:

- Single transfer

Click the **delete** hyperlink associated with the transfer to be deleted.

- Multiple transfers

1. Select the checkboxes associated with the transfers to be deleted.
2. Click the **Delete** button.

A confirmation message is displayed in a pop-up window.

3. Click the **OK** button. The internal funds transfers are deleted.
4. *[Optional]* Click **Cancel** to discard the deletion request.

LOAN TRANSFERS

You can create, modify, submit, and delete loan transfers to and from any loan account at your financial institution.

The system may permit any or all of the following types of transactions:

From this account type...	To this account type...
Checking	<ul style="list-style-type: none"> • Consumer loan • Consumer line of credit • Consumer mortgage • Commercial loan • Commercial line of credit
Savings	<ul style="list-style-type: none"> • Consumer loan • Consumer line of credit • Consumer mortgage • Commercial loan • Commercial line of credit
Consumer line of credit	<ul style="list-style-type: none"> • Checking • Savings • Consumer loan • Consumer mortgage • Commercial loan
Commercial line of credit	<ul style="list-style-type: none"> • Checking • Savings • Consumer loan • Consumer mortgage • Commercial loan


CREATING LOAN TRANSFERS

Use the Create Loan tab to create up to five loan transfers at the same time. Once created, loan transfers must be submitted to the financial institution.

You can also set a recurrence schedule for loan transfers.

To create a loan transfer:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. Select the **Create Loan** tab.
3. From the **From Account** drop-down list, select the account from which funds are to be debited.
4. From the **To Account** drop-down list, select the account to which funds are to be credited.
5. From the **Payment Type** drop-down list, select the type of loan transfer to be created.
6. In the **Settlement Date** field, enter the date on which you intend the transaction to settle. You can also click the **Calendar** button to select a date using the Calendar utility.


 **Note:** If the “schedule” option (see the last step in this procedure) is chosen, the system ignores the date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.

7. Do one of the following:
 - If you selected **Regular, Principal Only, Interest Only, or Advance** from the **Transfer Type** drop-down list
In the **Amount** field, enter the dollar amount to be paid.
 - If you selected **Free Form** from the **Transfer Type** drop-down list
 - In the **Principal Amount** field, enter the portion of the transfer allocated to the loan.
 - In the **Interest Amount** field, enter the portion of the transfer allocated to interest.
 - In the **Loan Due Date** field, enter the date on which the loan transfer is due. You can also click the **Calendar** button to select a date using the Calendar utility.
 - In the **Loan Number** field, enter the loan identification number established by the financial institution.
 - *[Optional]* In the **Obligation Number** field, enter the obligation number established by the financial institution.
 - *[Optional]* In the **Verification Number** field, enter the verification number established by the financial institution.

8. Click the **Save** button. The Pending Items tab is displayed; the information for the transfer you have just created is displayed in the loan account's row. The status for the transfer is displayed as "Awaiting Submission."

[Optional] Do either of the following:

- Clear any line by clicking the **clear** hyperlink for that line.
- Schedule a loan for future transfer by clicking the **schedule** hyperlink and providing the necessary scheduling information. See the "Scheduling Transfers" section of this document for additional information.

-  **Notes:**
- If the "schedule" option is chosen, the system ignores the settlement date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.
 - Once a loan transfer has been scheduled, it must be saved and activated.

MODIFYING LOAN TRANSFERS


To modify a pending loan transfer:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. In the Pending Loans pane, click the **modify** hyperlink associated with the request to be modified. The Modify Loan Transfer pane is displayed.
3. Make the necessary changes. See the "Creating Loan" section of this document for information on available fields.
4. Click the **Save** button. The Pending Items tab is displayed. The status for the transfer is displayed as "Awaiting Submission."

SUBMITTING LOAN TRANSFERS

Once you have created or modified a loan transfer, you must submit the transfer. Transfers will not be processed unless they are submitted.

You can submit a single loan transfer, select multiple transfers to submit, or submit all transfers at the same time.

 **Note:** Upon successful submission to the server, the confirmation screen will display the message “Accepted.”

Until all processing is complete, however, the following messages may still be associated with a transaction on the Pending Items screen:

Message	Definition
“Awaiting Confirmation”	Transaction has been accepted but has not yet been fully processed.
“Failed” or “Rejected”	Transaction was rejected by the system. Mouse-over the message for failure details.

Once the transaction has been processed by the system, it is removed from the Pending Items tab.

To submit pending loan transfers:


1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. In the Pending Loan Transfers pane, do one of the following:
 - Single transfer
Click the **submit** hyperlink associated with the transfer to be submitted.
 - Multiple transfers
 1. Select the checkboxes associated with the transfers to be submitted.
 2. Click the **Submit** button.

The Submit Verification screen is displayed.

3. In the **Enter your password for submit** field, enter your transaction password.
4. Click the **Verify** button. The Submit Confirmation screen is displayed.
5. *[Optional]* To print the confirmation, click the **Print** button. Make the necessary selections in the Print dialog box, then click the **OK** button.
6. Click the **OK** button to close the confirmation screen and return to the Pending Items tab.

DELETING LOAN TRANSFERS

You can delete a single pending loan transfer, select multiple transfers to delete, or delete all transfers at the same time.

 **Note:** Once a loan transfer has been submitted and accepted, it cannot be deleted.

To delete pending loan transfers:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. In the Pending Loan Transfers pane, do one of the following:
 - Single transfer
Click the **delete** hyperlink associated with the transfer to be deleted.
 - Multiple transfers
 1. Select the checkboxes associated with the transfers to be deleted.
 2. Click the **Delete** button.

A confirmation message is displayed in a pop-up window.

3. Click the **OK** button. The loan transfers are deleted.
[Optional] Click **Cancel** to discard the deletion request.


SCHEDULING TRANSFERS

In addition to creating one-time transfers, you can create recurrence schedules to create a series of transactions according to a schedule you specify. For example, a transaction could be initiated each day, or on the first Tuesday of every other month, or on the first day of each quarter.

The specified date is the desired settlement date; the transaction will settle on that date as long as it occurs on a business day. If the scheduled settlement date falls on a day the financial institution does not process transactions (e.g., a bank holiday), the scheduler will schedule a new settlement date on the next **earliest** available date.

In the event that a daily transaction is scheduled to settle on two or more consecutive non-business days, only the first transaction will be processed on the earliest available date; the others will be discarded.

Scheduled transfers are created three days prior to the settlement date, and are displayed on the Pending Items tab. These transfers can be modified or deleted as though they were manually-created transfers, but they do not need to be manually submitted. On the settlement date, the transfer will be submitted without further user activity.

 **Note:** Modifying or deleting a scheduled transfer does not affect the schedule or future transfers created based on that schedule.




ABOUT THE TRANSFER SCHEDULING PROCESS

Through the scheduling process, the system generates transfer transactions based on user specifications. The following outlines the steps in the process:

1. Using the Create Internal Transfers or Create Loan tab, the originator creates a transaction, specifying accounts and amounts.
2. The user clicks the transaction's **schedule** hyperlink, then provides scheduling information using the pop-up window that is displayed.
3. The user saves the transfer schedule.
4. On the Pending Items tab, the user activates the transfer schedule. Three business days before the scheduled settlement date, the system generates transactions according to the schedule.
5. Transactions are automatically submitted on the scheduled settlement date.

CREATING TRANSFER SCHEDULES

To create a transfer schedule:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The **Internal Funds Transfer** screen is displayed.
 2. Select the **Create Internal Funds Transfer** or the **Create Loan** tab, as appropriate.
 3. Compose the transaction, accepting the default date.
 **Note:** The system ignores the date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.
 4. Click the **schedule** hyperlink. The Scheduling pop-up window is displayed.
 5. In the **Starting** field, enter the date on which the schedule will take effect. You can also click the **Calendar** button to select a date using the Calendar utility.
 **Note:** The date provided is the earliest date on which a transfer schedule may begin.
 6. Specify an ending for the schedule:
 - If no end date is to be scheduled
Select the **Ongoing** radio button.
 - If a specific end date is to be specified
 1. Select the **Ending Date** radio button
 2. Enter the date on which the schedule will end. You can also click the **Calendar** button to select a date using the Calendar utility.
 - If a number of transfers, rather than a specific end date, is to be specified
 1. Select the **Occurrences** radio button.
 2. Enter the number of transfers to be made.
-  **Note:** If a single transfer is to be scheduled, you may skip this step.

7. Select a recurrence pattern.

To schedule a transfer to recur...	Select this from the Schedule Type drop-down list...	Then...
On a specific day	One Time	Continue to the next step.
At a specific interval of days	Daily	Select the checkboxes corresponding to the day(s) on which transfers are to be created. You may also: <ul style="list-style-type: none"> • Click the Every day hyperlink to select all checkboxes. • Click the Business days hyperlink to select all business days. • Click the Clear all hyperlink to clear all selected checkboxes.
At a specific interval of weeks	Weekly	Select the weekly interval from the Every week(s) on drop-down list, then select the day on which the transfer is to be created.
On a specific date of a specific interval of months	Monthly	Select the Day of every month(s) radio button, then select the date and month intervals.
On a particular day of a specific interval of months	Monthly	Select the <input type="checkbox"/> <input type="checkbox"/> of every <input type="checkbox"/> month(s) radio button, then select the ordinal, day, and month intervals.
On the first and fifteenth days of a specific interval of months	Semi-monthly	Select the The 1st and 15th of every month(s) radio button, then select the month interval.
On the fifteenth and last days of a specific interval of months	Semi-monthly	Select the The 15th and last day of every month(s) radio button, then select the month interval.
On the first or last day of a particular quarter	Quarterly	Select the day interval and quarter interval from the The business day of the quarter radio button.

8. Click the **Save** button. The pop-up window closes.
[Optional] Do either of the following:
 - Click the **Reset** button to clear your selections and start again.
 - Click the **Cancel** button to discard your selections and close the pop-up window.
9. Click the **Save** button. The Pending Items tab is displayed. The transfer schedule is included in the Pending Internal Funds Transfer or Pending Loan pane with the status Scheduled – Awaiting Submission.
10. Click the **Activate** hyperlink. The transfer schedule is now active, and will generate transactions as indicated on the schedule.

MODIFYING TRANSFER SCHEDULES AND SCHEDULED TRANSFERS

Transfer schedules and the transfers they create may be modified in two ways:

- The transfer detail (e.g., amount, or accounts involved) may be modified.
- The schedule may be modified.


MODIFYING TRANSFER DETAILS

Transfers that have been created on the Pending Items tab by a schedule can be modified until the settlement date:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. In the Pending pane, click the **modify** hyperlink associated with the schedule to be modified.
3. Make the necessary changes.
4. Click the **Save** button.

MODIFYING TRANSFER SCHEDULES

Transfer schedules that have been accepted by the financial institution may be modified as needed. Modified schedules must be re-activated before they will generate transfer transactions.

-  **Notes:**
- Once a schedule is activated, its particulars—account number, amount, etc.—may not be edited. To change these details, you must delete the existing schedule and create a new one.
 - If a number of occurrences has been specified in the **Occurrences** field, the value in the **Occurrences** field is reduced by 1 each time a new transfer is created and submitted.

To modify an existing transfer schedule:

1. From the **Administration** menu, select **Scheduled Transfers**. The Administration screen is displayed.
2. Click the **modify** hyperlink associated with the schedule to be modified. The Scheduling pop-up window is displayed.
3. Make the necessary changes to the schedule. See the “Creating Transfer Schedules” section of this document for information on the available options.
4. Click the **Save** button. The pop-up window closes.
[Optional] Do either of the following:
 - Click the **Reset** button to clear your selections and start again.
 - Click the **Cancel** button to discard your selections and close the pop-up window.
5. Click the **Save** button. The Pending Items tab is displayed. The transfer schedule is assigned the status “Scheduled – Awaiting Submission.”
6. Click the **Activate** hyperlink. The transfer schedule is now active, and will generate transactions as indicated on the schedule.

DELETING TRANSFER SCHEDULES

You can delete a single transfer schedule, select multiple schedules to delete, or delete all schedules at the same time.

If a schedule has not yet been activated, deleting it using the procedure below will also delete the entry on the Pending Items tab. Deleting an activated schedule also deletes any transfers created by the schedule and awaiting submission on the Pending Items tab.

To delete transfer schedules:

1. From the **Administration** menu, select **Scheduled Transfers**. The Administration screen is displayed.
2. In the appropriate pane, do one of the following:
 - Single schedule
Click the **delete** hyperlink associated with the item to be deleted.
 - Multiple schedules
 1. Select the checkboxes associated with the items to be deleted.
 2. Click the **Delete** button.

A confirmation message is displayed in a pop-up window.

3. Click the **OK** button. The selected items are deleted.

[Optional] Click **Cancel** to discard the deletion request.

REPORTS

Historical data is available for internal funds transfer and loan transfer transactions submitted through the system, and is available for both internal funds and loan transfer transactions.


INTERNAL FUNDS TRANSFER REPORT

Use the Internal Funds Transfer report to view the activity and status of internal funds transfer transactions.


To access the Internal Funds Transfer report:

1. Access the parameters pane:
 - From within the Internal Transfers module
From the **Reporting** menu, select **IFT Report**.
 - From any other module
 1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
 2. In the Funds Management pane, click the **IFT Report** hyperlink.

The parameters pane is displayed.

2. From the **Account** drop-down list, specify a transfer account:
 - Single account number
Select the account number.
 **Note:** The search returns all transfers in which the specified account was involved—either as the “transfer to” or the “transfer from” account.
 - All account numbers
Select **All**.
3. From the **Status** drop-down list, specify transfer status:
 - Single transfer status
Select that status.
 - All transfer statuses
Select **All**.
4. In the **Settlement Date Range** fields, enter a **From** date and a **To** date. You can also click the **Calendar** buttons to use the Calendar utility to select dates.
5. Click the **Submit** button. The Internal Funds Transfer report is displayed.

The Internal Funds Transfer report lists internal funds transfer transactions created in the specified date range. For each transaction, data is displayed in some or all of the following columns, as applicable:

This column...	Displays the...
Issue Date	Date the transaction was initiated.
From Account #	Account from which the transaction withdrew or was to withdraw funds.
To Account #	Account to which the transaction deposited or was to deposit funds.
Settlement Date	Date the transaction occurred or was to occur.
Amount	Value of the transaction.
Composed By	User ID of the user who initiated the transaction.
Status	Status of the transaction.  Note: A “Failed” status indicates that the transaction was rejected for financial institution-determined reasons such as unavailable funds, while a “Rejected” status indicates a rejection due to criteria such as an invalid submission date (holiday or weekend).
Comments	Additional information entered at the time the transfer was created.
Updated From Balance	Balance of the account listed in the From Account # column after the transaction was settled.
Updated To Balance	Balance of the account listed in the To Account # column after the transaction was settled.
Reference Number	Financial institution reference number for the transaction.
Action	Item-specific available actions. Available actions are described below.

A totals row follows the last transaction listed in the report.

From the Internal Funds Transfer report, you can:

- **Sort data according to column contents**
Click a column header to sort the report by the contents of that column.
- **Print the report**
Click the **Print** button to print the report.
- **Export the report**
Click the **Export** button to export this report in ASCII format. See the “**Error! Reference source not found.**” section of the **Getting Started** document for additional information.
- **View transaction detail.**
Click a **detail** link to view additional detail about the transaction; the Detail pop-up window is displayed.

The Internal Funds Transfer Detail pop-up window presents audit trail information for a selected transaction. Detail is displayed in some or all of the following columns:


This column...	Displays the...
Action	Action performed (Created, Submitted, Deleted, etc.) on the transaction.
User	User ID of the user who performed the action.
Date	Date and time the action was performed.

LOAN TRANSFER HISTORY REPORT

The Loan Transfer History report provides information about loan transfers originated through the system. If you submitted a loan transfer by other means, that transfer will **not** be reflected in this report.

This report can be accessed only from within the Internal Transfers/Loan Transfers module.

To access the Loan Transfer History report:

1. From the **Reporting** menu, select **Loan Report**. The parameters pane is displayed.
2. From the **Account Number** drop-down list, specify the originating account:
 - Specific account number
Select the account number.
 -  **Note:** The search returns all transfers in which the specified account was involved—either as the “transfer to” or the “transfer from” account.
 - All account numbers
Select **All**.
3. From the **Status** drop-down list, select a transfer status:
 - Single transfer status
Select that status.
 - All transfer statuses
Select **All**.
4. In the **Settlement Date Range** fields, enter a **From** date and a **To** date. You can also click the **Calendar** buttons to use the Calendar utility to select dates.
5. Click the **Submit** button. The Loan report is displayed.

The Loan report presents information about loan transfers made through the system for a particular loan account. Data is presented in some or all of the following columns:

This column...	Displays the...
Pay ID	Internal system identifier for the transfer.
From Account #	Account number from which the transfer was debited.
To Account #	Account number to which the transfer was credited.
Settlement Date	Date the transaction was settled.
Due Date	Date the transfer was due.

This column...	Displays the...
Principal Amt	Portion of the transfer, in dollars, allocated to principal.
Interest Amt	Portion of the transfer, in dollars, allocated to interest.
Loan #	Identification number established by the financial institution.
Obligation #	Obligation number established by the financial institution.
Verification #	Verification number established by the financial institution.
Status	Status of the transfer.
Ref #	Financial institution reference number for the transfer.

From the Loan report, you can:

- **Sort data according to column contents**
Click a column header to sort the report by the contents of that column.
- **Print the report**
Click the **Print** button to print the report.
- **Export the report**
Click the **Export** button to export this report in ASCII format. See the “**Error! Reference source not found.**” section of the **Getting Started** document for additional information.