

Add Transaction

In order to add a cash transaction (as opposed to a non-cash transaction), the member must first be displayed. (See example below.)

For transactions involving cash and/or checks, the first step is to enter the Cash Received amount, Check Received amount(s) and Cash Returned, if applicable. This will allow the user to utilize the “calculator” feature on the Add Transaction window. With the “Member Summary” window displayed, enter the cash and or check amounts. (Press Tab and the system will format the amount with the \$.)

The system displays.

****Note: Use the “Print Balances” selection box to select to either print or not print the balances on the receipts (member copy and credit union copy) that are generated. The default is for the box to be checked so that the balances will be printed on the receipts. Click on the box to remove the checkmark, if the balances should not be printed on the receipts.**

****Note: For Thermal printer users only, the box for “Print Member Copy” can be unchecked, if the member copy of the receipt is not needed.**

Suffix Description	Balance	Available	Delinquent	Line of Credit	Limit	Ownership	Last Activity	Payment	Club Type	Next Payment	Maturity
00 Regular Shares	\$6,688.05	\$6,673.05	(none)	(none)	(none)	Joint Owner	07-18-16	(none)	Share	(none)	(none)
02 Christmas Club	\$1,716.14	\$1,716.14	(none)	(none)	(none)	Joint Owner	07-18-16	(none)	Christmas	(none)	(none)
03 Traditional IRA	\$10,966.19	\$10,966.19	(none)	(none)	(none)	Individual	07-18-16	(none)	IRA	(none)	(none)
06 Install/Rev 4.00%	\$5,518.22	(none)	\$0.00	(none)	(none)	Joint Owner	06-22-16	\$260.54	(none)	07-22-16	04-22-18
10 Install/Rev 5.25%	\$8,784.54	(none)	\$0.00	(none)	(none)	Joint Owner	07-01-16	\$304.84	(none)	07-23-16	02-23-19
58 CD-IRA 2.75% (24 Months)	\$20,650.70	\$20,650.70	(none)	(none)	(none)	Individual	(none)	(none)	CD-IRA	(none)	03-06-17
60 Real Estate 7.00%	\$25,578.37	(none)	\$0.00	(none)	(none)	Individual	07-15-16	\$989.67	(none)	08-15-16	07-01-18
67 Heloc 6.20%	\$6,806.68	\$5,193.32	\$0.00	Expired	\$5,193.32	Individual	06-22-16	\$169.89	(none)	07-22-16	02-22-16
70 Draft Suffix	\$3,040.33	\$3,040.33	(none)	(none)	(none)	Joint Owner	07-19-16	(none)	Share	(none)	(none)
71 Draft Suffix	\$15,044.58	\$15,044.58	(none)	(none)	(none)	Individual	07-18-16	(none)	Share	(none)	(none)
80 CD 1.55% (12 Months)	\$0.00	\$0.00	(none)	(none)	(none)	Individual	(none)	(none)	CD	(none)	07-07-17
81 CD 3.85% (36 Months)	\$0.00	\$0.00	(none)	(none)	(none)	Individual	(none)	(none)	CD	(none)	07-08-19
82 CD 3.75% (36 Months)	\$18,000.00	\$18,000.00	(none)	(none)	(none)	Joint Owner	(none)	(none)	CD	(none)	07-08-19
90 CD-IRA 2.75% (24 Months)	\$6,520.16	\$6,520.16	(none)	(none)	(none)	Individual	(none)	(none)	CD-IRA	(none)	11-17-16

Figure 1

****Note:** This is the “Transaction Area” of the window. A maximum of six (6) transactions can be entered for the member, if needed.

In this example, \$100.00 was received in cash, two checks for \$25.00 and \$75.00 with cash returned of \$10.00.

To enter the denominations, etc. of the cash received, either press enter with the cursor in the Cash Received box or click on the magnifying glass to the right of the Cash Received box. ****Note:** For thermal receipt users, the **Cash Received** entered on the Cash Denominations window will print on the receipts.

The system displays.

****Note:** Use the tab key to move the cursor or click on the box to enter each type of bill or coin received. (Whether this window asks for the amount of each bill or coin or if the number of each bill or coin is to be entered, this is determined by the **“Balance drawer by entering count”** selection under **Tools on the Menu Bar** then **“Options”**.) Select Save when finished.

Figure 2

Press enter with the cursor in a “Checks Received” box and a Check Detail window will open. (****Note:** Clicking on the Magnifying Glass to the right of the Checks Received box will also display the Check Detail window.)

If either the Cash Received Detail or Check Detail window is used to enter cash amounts or check information (i.e. hold type or on-us check information), the amount in the box (See example below) will be grayed out after selecting OK. These windows are opened by clicking on the Magnifying Glass to the right of the box. **If changes need to be made to either the Cash Received amount or the Check Received information, click on the Magnifying Glass to the right of the box to make the needed changes.**

However, if the total cash amount is directly entered in the Cash Received box or if the check amount(s) is directly entered in the Checks Received box(es), the amounts will not be grayed out and can be changed, if needed, by changing the amount in the box.

Figure 3

If a check needs to be removed after it has been added using the Check Detail window, click on the magnifying glass to display the Check Detail window and delete the amount in the Check Amount field. Next, select OK and the check will be removed from the Checks Received box. If either a Hold Type or Member Check information was filled in with the original check information, it is not necessary to change the Hold Type to none or remove the Member Check Account and Draft Number.

For a **Non-Member check**, a check hold may be placed by entering a “Hold Type”, if desired. Select OK when finished.

The screenshot shows a window titled "Check Detail" with the instruction "Enter check amount and type." Below this, there are two main sections. The first section is for a "Non-member check", which is selected with a radio button. It includes a "Check amount:" field containing "\$1,000.00" and a "Hold type:" dropdown menu currently set to "(none)". An arrow points to the dropdown arrow. The second section is for a "Member check", which is unselected. It includes "Account:" and "Draft number:" fields. At the bottom of the window are "OK" and "Cancel" buttons.

Figure 4

****Note:** Check Holds are valid on any share suffix. This applies to both Reg CC and non-Reg CC check holds. (See next three pages for additional information on check holds.)

For a **Member check**, enter the Account Base, Check Digit and Suffix then the draft number. Select OK when finished.

Check Holds - additional information

Example 1: Deposit with multiple checks and a check hold on one check.

The member wants to deposit three checks into his/her Share Draft suffix and the credit union is going to place a hold on one of the checks. In the example below, the \$300.00 check has a hold type assigned. The transaction can be processed as follows:

Date	Account	Transaction	Amount	Fee
06-19-2012	70 Draft Suffix (\$1,379.06)	Deposit	\$800.00	

Figure 5

****Note:** If attempting to make a deposit of less than the dollar amount of the check hold(s), a message will be displayed stating “First transaction must be a deposit of at least the amount of checks with holds (\$xxx.xx)”. It would be \$300.00 in the example above.

Additional Information: Using the **Reversal Wizard** (current day reversals), reversing a transaction (screen #) that has a check hold does reverse the check hold when the reversal is processed. The Check and Debit Holds window no longer shows the hold on the suffix after a reversal is processed.

Using the Back Office Transactions window (prior day reversals) will not reverse a check hold. This must be done manually by using the Check and Debit Holds window.

See **Hold Types** in the System Settings manual, for more information.

Example 2: Deposit to more than one suffix with multiple checks and a check hold on one check.

The member wants to deposit cash and three checks and deposit \$425.00 into his/her Share Draft suffix and deposit the remaining \$325.00 into the 00 suffix. The credit union is going to place a hold on one of the checks. In the example below, the \$400.00 check has a hold type assigned. The transaction can be processed as follows:

The screenshot shows a transaction processing window with the following fields and options:

- Cash Received: \$50.00
- Checks Received (\$700.00): \$225.00, \$75.00, \$400.00
- Total Received (\$750.00): \$400.00
- Cash Returned: [Empty]
- Options: Print Balances, Print Member Copy
- Post button: [Post]

Date	Account	Transaction	Amount	Fee
03-10-2010	70 Draft Suffix (\$583.86)	Deposit	\$425.00	
03-10-2010	00 Regular Shares (\$1,768.27)	Deposit	\$325.00	

Figure 6

****Note:** If attempting to make a deposit of less than the dollar amount of the check hold(s), a message will be displayed stating “First transaction must be a deposit of at least the amount of checks with holds (\$xxx.xx)”. It would be \$400.00 in the example above.

Example 3: Deposit with multiple checks and a check hold on each check.

The member wants to deposit three checks into his/her Share Draft suffix and the credit union is going to place a check hold on all three checks. In the example below, each check has a hold type assigned. Also, in this scenario, the deposit must be run as one transaction. Otherwise a message will appear that states “First transaction must be a deposit of at least the amount of the checks with holds (\$1,900.00)”.

Cash Received: []
 Checks Received (\$1,900.00): \$500.00, \$1,000.00, []
 Total Received (\$1,900.00): \$400.00
 Cash Returned: []
 Print Balances
 Print Member Copy

Date	Account	Transaction	Amount	Fee
07-21-2016	70 Draft Suffix	Deposit	\$1,900.00	

Figure 7

Example of Check and Debit Holds window.

Suffix Description	Date Placed	Type	Amount	Expiration	Description	Description 2	Visa ID
Double click here to add a new hold...							
70 Draft Suffix	07-21-2016	Extended Hold (Reg CC)	\$1,000.00	07-28-2016			
70 Draft Suffix	07-21-2016	Local (Reg CC)	\$400.00	07-25-2016			
70 Draft Suffix	07-21-2016	Local (Reg CC)	\$500.00	07-25-2016			

Figure 8

For **Thermal** receipts, the receipt will show the specific amounts and the dates that the funds will be released and made available. Also, each check that has a check hold will reflect on the receipt the type of hold used. Example of the hold information for the above transaction:

****Funds Released**

7-25-2016 (Monday)	\$200.00	(\$200 for each check with a hold.)
7-25-2016	\$300.00	
7-28-2016	\$800.00	

Example of the Member Summary after the transaction was processed.

Suffix Description	Balance	Available	Delinquent	Line of Credit	Limit	Ownership	Last Activity	Payment	Club Type	Next Payment	Holds	Maturity
00 Regular Shares	\$485.84	\$470.84	(none)	(none)	(none)	Joint Owner	07-18-16	(none)	Share	(none)	(none)	(none)
05 Install/Rev 5.10%	\$5,664.95	(none)	\$0.00	(none)	(none)	Individual	07-18-16	\$285.07	(none)	08-28-16	(none)	03-28-18
60 Real Estate 7.50%	\$0.00	\$20,000.00	\$0.00	Closed	\$20,000.00	Individual	04-05-16	\$194.87	(none)	(none)	(none)	(none)
70 Draft Suffix	\$2,350.58	\$1,050.58	(none)	(none)	(none)	Joint Owner	07-21-16	(none)	Share	(none)	\$1,300.00	(none)
98 HSA Share	\$1,306.48	\$1,306.48	(none)	(none)	(none)	Individual	06-30-16	(none)	HSA Single	(none)	(none)	(none)
Check and Debit Holds												
Collateral Tracking												
Cross References												
Member Information												
Name Information												
Pending Loans												
Statements												

Figure 9

For **Laser** and **Dot Matrix** receipts, when placing check holds on more than one check in a deposit, the Expiration date that prints on the receipt will be the date that applies to the longest hold length. This is due to space limitations. In the example on the previous page, the Hold Expires date that would be printed on the receipt is 7-28-2016. This is also the date that the Hold Amount of \$800.00 is available to the member. The Hold Amounts of \$200.00 and \$300.00 will expire on 7-25-2016 which is also the date that the funds are available to the member.

After the “Cash Received”, “Checks Received” (with any applicable check holds) and “Cash Returned”, if applicable, is entered, select **Action on the Menu Bar then Add Transaction**. The system displays.

The screenshot shows a window titled "Add transaction". Below the title is the heading "Account" and the instruction "Select a suffix from the list below." A list box contains the following items:

- 00 Regular Shares (\$6,405.70)
- 02 Christmas Club (\$560.00)
- 05 Install/Rev 5.50% (\$217.39)
- 06 Install/Rev 6.50% (\$150.00)
- 51 IRA (\$13,555.24)
- 55 CD-IRA 3.75% (24 Months)
- 68 Heloc 8.40% (\$88.69)
- 70 Draft Suffix (\$3,198.70)
- 81 CD 2.00% (12 Months)
- 98 HSA Share (\$1,922.29)
- Credit Card Payment
- Cross Account
- Miscellaneous

At the bottom of the window are three buttons: "< Back", "Next >", and "Cancel".

Figure 10

Other methods of adding transactions are as follows:

- Ctrl + A will display the same box.
- Highlight the blue and white transaction area of the window then press enter or double click on this area will also display the same box.

This selection is used to process a monetary (involving cash and/or checks) transaction. A list of the suffixes for the member is displayed, as well as, a selection for cross account transactions (for members with more than one member number) and miscellaneous transactions.

The concept that will be covered here will apply to any of the transaction options. Only the selections applicable to the suffix and type of transaction selected will be displayed on the windows that follow.

Make a selection then press enter. The system displays.

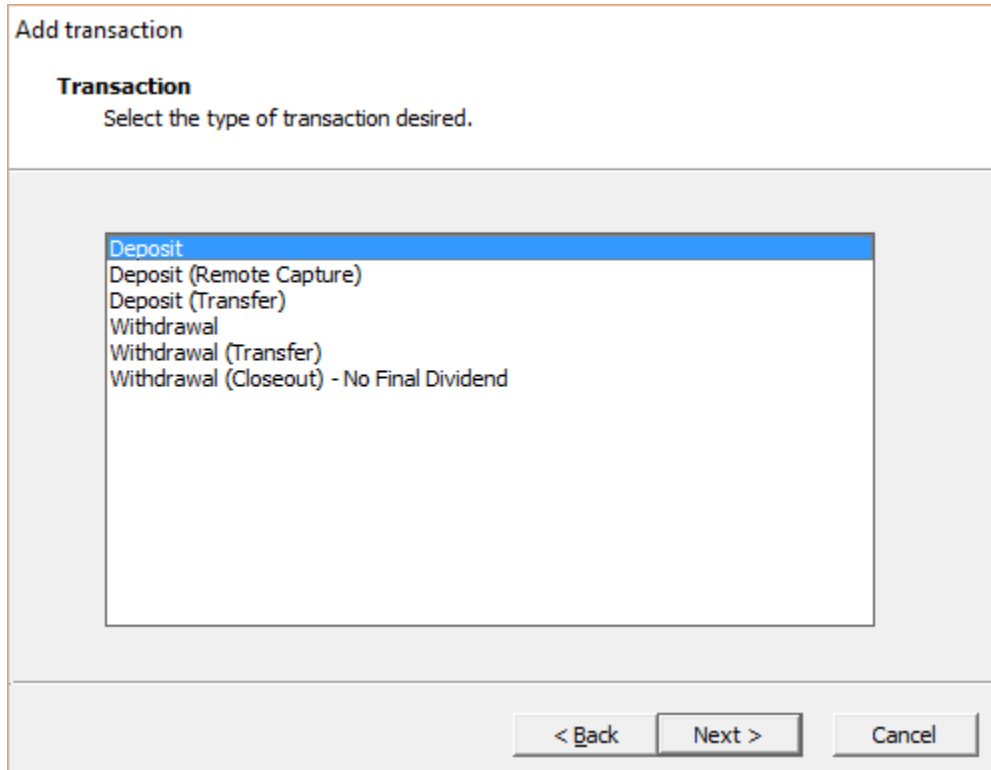


Figure 11

In this example, suffix 70 was selected on the previous window. Next, select the type of transaction to be completed.

****Note:** The **“Deposit (Remote Capture)”** transaction type allows credit unions who utilize Check 21 to enable their business accounts to scan deposit items at the business and upload the images through internet banking. The credit union will then import those scanned check images into their Check 21 system and process the deposit manually, using the new **“Deposit (Remote Capture)”** transaction type and entering the deposit amount in as **“Checks Received”**. The scanned check images take the place of the physical check deposit. The member’s copy of the remote capture deposit receipt should be placed in the teller drawer with their checks received and counted as a check.

The options on this window are determined by the selections made under Teller Options Setup under System Administration. If **“Detailed Transaction Options”** is selected, the following selections will display:

- | | |
|--------------------------|---|
| Deposit (Cash) | Withdrawal |
| Deposit (Check) | Withdrawal (Transfer) |
| Deposit (Remote Capture) | Withdrawal (Closeout)** - No Final Dividend |
| Deposit (Transfer) | |

****The “Withdrawal (Closeout) - No Final Dividend”** selection can be used if no dividends are being paid and/or no early withdrawal penalty is being assessed for CD’s or CD-IRA’s. If dividends are being paid, use the **“Back Office Transactions”** selection to pay the dividends prior to selecting the **“Add Transaction”** selection. For CD or CD-IRA suffixes, if an early withdrawal penalty is being assessed, use the **“Back Office Transactions”** selection to charge the penalty prior to making the **“Add Transaction”** selection. The **“Account Closeout”** wizard can also be used to close a share account, pay dividends and/or charge an early withdrawal penalty or withdraw State or Federal withholding, if applicable.

If **“Miscellaneous”** is selected, a list of the Miscellaneous Transactions setup by the credit union will display. Scroll through the list to make a selection.

If **“Cross Account”** is selected, the system displays a window to enter the other member number. This allows the teller to complete transactions all on the same window for members with more than one member number.

If a loan suffix was selected on the previous window, the choices for the type of transaction on this window are:

Issue **(**Note: This does not reset the Paid to Date field.)**
 Payment
 Payment (Transfer)
 Payment (Closeout)
 Payment Teller Figures Interest***
 Payment Teller Figures Interest (Closeout)***
 Cash Advance – (for credit unions with Visa optional software only)

The windows that follow may be slightly different, as well.

If “Detailed Transaction Options” is selected, the following selections will display:

Issue **(**Note: This does not reset the Paid to Date field.)**
 Payment (Cash)
 Payment (Check)
 Payment (Closeout)
 Payment Teller Figures Interest (Cash)***
 Payment Teller Figures Interest (Check)***
 Payment Teller Figures Interest (Closeout)***

***Use caution when using these transaction selections. If less than the payoff interest amount is applied as interest, the remaining interest is forgiven.

IRA or CD-IRA Transaction Types:

If an IRA, Roth IRA, CD-IRA or SEP CD-IRA suffix, etc. is selected on the “Account” window in the Add Transaction Wizard, the following Transaction Types will be displayed.

Direct Rollover (xxxx)
 Direct Transfer (xxxx)
 Other (internal transfers)
 Regular Contribution (xxxx for xxxx) current year
 Roth Conversion (xxxx) current year

From January 1st through April 30th, the following selection will also display.

Regular Contribution (xxxx for xxxx) prior year ****

**** IRA Contributions for the previous year can be made thru April 15th or the tax deadline date. For correction purposes, unusual situations, or contributions that just did not get processed in time, the system will display this transaction type which can be used when needed.

After the Transaction Type selection is made, one of the two windows are displayed.

If the credit union has at least one closeout reason entered in the “Account Closeout Reasons Setup” window under System Administration **and** if “Withdrawal (Closeout) - No Final Dividend” is chosen for the Transaction Type **and** the 00 suffix is being closed (or 01 suffix if no 00 suffix), the “Reason” option will be displayed. Select the appropriate reason for closeout.

****Note:** If one or more account closeout reasons are entered on the Account Closeout Reasons Setup window, an account closeout reason is required when closing a membership. If a closeout reason is not selected, a message will be displayed stating that a closeout reason is required.

The closeout reason selected will be shown on the monthend Closed Account Report (CR020-09).

Figure 12

Amount: The closeout amount is filled in automatically by the system, when “**Withdrawal (Closeout) - No Final Dividend**” is chosen for the Transaction Type.

Description: Tab to the Description field and enter a Description, if desired.

Date: The default is today’s date. Enter a different date (in the past) to effective date the transaction, if necessary.

Reason: Select a closeout reason from the drop down list. (Also, see above.)

If not closing the 00 suffix, the system displays.

The screenshot shows a window titled "Add transaction" with a sub-section "Amount" containing the instruction "Enter the transaction amount." Below this are four input fields: "Amount:" (containing "\$1,000.00"), "Fee:", "Description:", and "Date:" (containing "05-02-2016"). At the bottom are three buttons: "< Back", "Add", and "Cancel". A callout box on the right contains the following text:

****Note:** If the Cash Received and/or Checks Received information is filled in first prior to the transaction(s) being entered, the "Amount" field will automatically be filled in with the amount remaining.

Figure 13

In this example, deposit was selected on the Transaction window.

Amount: Tab to the Amount field or click on the Amount field. Enter the dollar amount for the transaction, if different than the amount displayed.

Example: Enter 350 (press Tab key) = \$350.00

If cents are being used in the transaction amount, use the decimal point.

Example: Enter 225.50 (press Tab key) = \$225.50

Fee: Tab to the Fee field, if applicable, and enter the fee amount. ****Note:** This field is only applicable for deposit transactions. The fee amount entered in this field will post as a credit to the general ledger account entered in the "Member Fee" field on the Cash Account Setup window under System Administration.

Description: Tab to the Description field and enter a Description, if desired.

Date: The default is today's date. Enter a different date (in the past) to effective date the transaction, if necessary.

Change the transaction **Amount** (if different), enter a **Fee** amount (if applicable), enter a **Description** (if desired) and change the **Date** (if needed). Press enter.

The **+ key** (on the numeric keypad on right side of keyboard) for the Add Transaction wizard acts as the “tab” key. Therefore, the + cannot be used in the description field. This allows the entering of transactions with one hand when using the numeric keypad.

After all the transactions have been entered, the transactions can be posted. To “**Post**” the transactions, do one of the following:

- Click on the “Post” icon to the right of the Checks Issued boxes.
- Ctrl + S
- Select “Action” on the Menu Bar then Post Transaction.

The system displays.

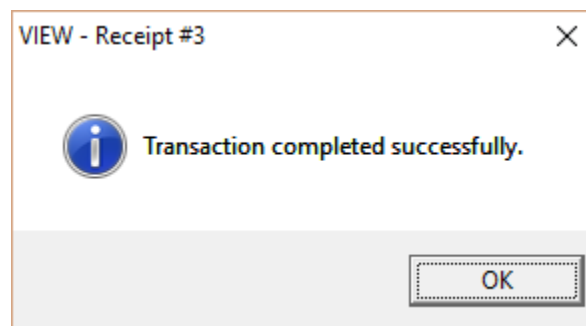


Figure 14

****Note:** The Receipt Number will be displayed in the Title Bar of the “Transaction completed successfully” box. The Receipt Number is the same as the Screen Number when reversing a transaction.

Select OK to complete the transaction(s). The receipt(s) will be printed.

Click on the “**Close Member**” box or press “**Ctrl + F4**” when finished with this member. The Standard Window (Member Search) will display.

Advances on an Expired Line of Credit

The system will not remove the Line of Credit amount when a Line of Credit Loan is paid off using a 375 or 475 transaction code. This was creating some member statement issues for credit unions that offer closed-end Line of Credit loans.

The loan will be marked with an Open/Closed Status of **“Closed”** and will show on the Closed Account Report. The Line of Credit Expiration Date will be changed by the system to the date of the closeout, but the Line of Credit Amount will not be removed. Also, for loans with a balance but the Line of Credit Expiration Date has been reached, the Line of Credit column on the Member Summary window will be changed from the dollar amount to **“Expired”**. **There will no longer be an option to override, if an advance is attempted.** If an attempt is made to process an advance on an expired Line of Credit, a message of **“Line of Credit Expired”** will be displayed.

****IMPORTANT:** The **Line of Credit Expiration field** on the Loan Suffix Inquiry would need to be file maintained to a future date in order to post an advance or issue, as well as, file maintaining the Open/Closed Status to open if the loan is marked closed. **Follow the procedures of the credit union.**

Suffix Description	Balance	Available	Delinquent	Line of Credit	Limit	Ownership	Last Activity	Payment	Club Type	Next Payment	Holds	Maturity
00 Regular Shares	\$1,640.43	\$1,625.43	(none)	(none)	(none)	Individual	07-20-16	(none)	Share	(none)	(none)	(none)
05 Install/Rev 5.25%	\$0.00	(none)	\$0.00	(none)	(none)	Individual	01-22-16	\$313.38	(none)	(none)	(none)	12-22-15
06 Install/Rev 5.75%	\$11,295.01	(none)	\$0.00	(none)	(none)	Joint Owner	07-14-16	\$280.43	(none)	08-14-16	(none)	06-14-20
48 Secondary Shares	\$17,394.53	\$15,394.53	(none)	(none)	(none)	Joint Owner	07-14-16	(none)	Share	(none)	(none)	(none)
60 Real Estate 5.50%	\$104,128.62	(none)	\$0.00	(none)	(none)	Individual	07-20-16	\$599.91	(none)	08-20-16	(none)	06-20-45
66 Heloc 6.36%	\$2,186.71	\$12,813.29	\$0.00	Expired	\$12,813.29	Individual	07-04-16	\$430.86	(none)	08-04-16	(none)	(none)
67 Heloc 8.75%	\$0.00	\$6,000.00	\$0.00	Closed	\$6,000.00	Joint Owner	07-05-16	\$25.82	(none)	(none)	(none)	(none)
80 CD 4.00% (48 Months)	\$3,308.29	\$3,308.29	(none)	(none)	(none)	Joint Owner	(none)	(none)	CD	(none)	(none)	01-16-18
2222-2200-0000-0002												

Figure 15

In the Member Summary example above, the Line of Credit Expiration Date on Suffix 66 has been reached. The **“Line of Credit”** column now displays **“Expired”**; however, the Line of Credit amount is not removed. The loan still has a balance but the Line of Credit is expired. No additional advances or issues can be done on the loan.

On Suffix 75, the **“Line of Credit”** column displays **“Closed”**. This loan has been paid off and is marked as closed. The Line of Credit amount is not removed; however, no additional advances or issues can be done on the loan.

Credit Card Payments - Third Party Vendor

The following are procedures for making credit card payments for credit unions using a Third-Party Vendor as their credit card processor and that want to use the features on the system to import information from the Third Party Vendor and export payments made to the Third Party Vendor.

See the **“Card Information”** chapter in the Member Services Manual for information on the steps to be completed first in order to use the credit card payment feature.

To process credit card payments, first display the member. Enter the cash received amount, check(s) received and/or withdrawal transaction used to make the credit card payment. Next, press Ctrl + A to display the Add Transaction window. The system displays.

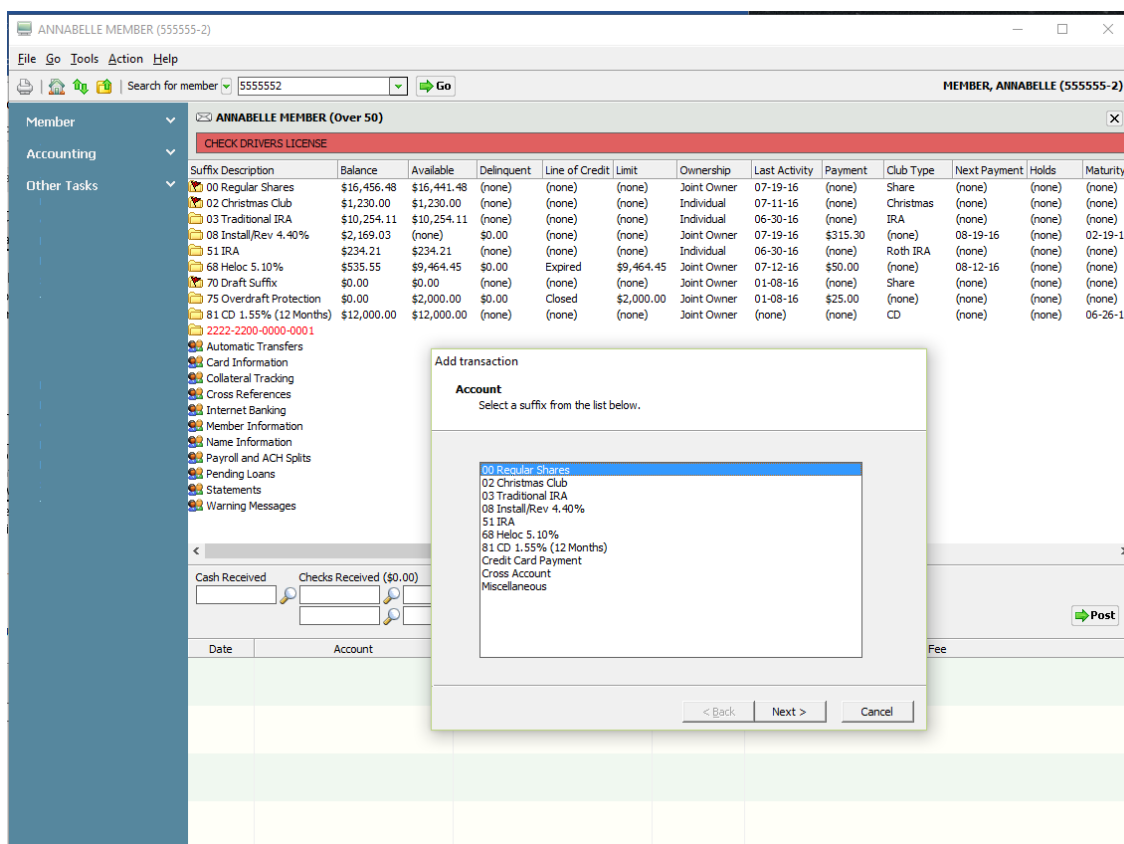


Figure 16

Select **“Credit Card Payment”** and continue to the next window.

The **“Credit Card Payment”** selection will only be displayed (on the window above) if the Miscellaneous Transaction Code used for credit card payments is added to the **“Credit Card Payment”** field on the bottom of the Miscellaneous Transaction Setup window under System Administration.

The system displays the member number for the displayed member. Enter a different member number or click on the magnifying glass to search for a different member number, if needed.

The screenshot shows a software window titled "Add transaction". Inside the window, the text "Credit Card Payment" is displayed in bold, followed by the instruction "Enter the member or click on the magnifying glass to search." Below this, there is a label "Member:" followed by a text input field containing the value "555555-2". To the right of the input field is a magnifying glass icon. At the bottom of the window, there are three buttons: "< Back", "Next >", and "Cancel".

Figure 17

Continue to the next window.

The system displays.

Figure 18

Select the appropriate credit card (if more than one) and continue to the next window. Enter an amount (required), description (if desired) and an effective date (if applicable). Select the Add button, to add the transaction to the transaction pane. Post the transaction.

An extract will be created automatically with End of Day processing of the credit card payments made since the last extract was created. The extract will be located in the Extracts window in the "Download" folder (under Other Tasks on Navigation Bar or Go on Menu Bar). The name of the extract is "VisaPmt_XXXX". (XXXX = date). Double click on the extract to download to a PC (C:\Datamatic folder). Follow instructions from the Third-Party Vendor to get the file to them.

Also, see the **Transfer Funds Wizard** chapter in this manual. The Transfer Funds Wizard can also be used to process a credit card payment.