



MONEY MOVEMENT

3/21/2023

USER GUIDE

Person-to-Person (P2P)

Account-to-Account (A2A)

Introducing Money Movement, Kirtland Credit Union's newly updated Person-to-Person (P2P) and Account-to-Account (A2A) service! Money Movement is **completely FREE** (no fee per transaction) to our members and made with multiple security checks throughout the process to keep your money safe!

Quick Start Guide

Steps for using Money Movement P2P:

1. Login
2. Select "Move Money"
3. Select "Money Movement"
4. Click "Pay a Person"
5. Add your Contact
6. Create Security question for that contact (one-time setup for each contact)
7. Ready to pay –
 - a. Select your "from" account
 - b. Add the payment amount
 - c. Click Pay
8. Your contact receives a text message or email with a link
9. Your contact answers the security question
10. Your contact selects the method of the payment and clicks submit
11. Your money is on its way to them!

Steps for using Money Movement A2A:

1. Login
2. Select "Move Money"
3. Select "Money Movement"
4. Click "Transfer Money"
5. Click "Add External Account"
6. Complete 2 Step Verification
7. Sign into your destination financial institution
8. Verification
9. Choose an account
10. Click "next"
11. Enter amount of transfer
12. Click "transfer"
13. Your money is transferred!

Let's get started!

For detailed instructions with screenshots:

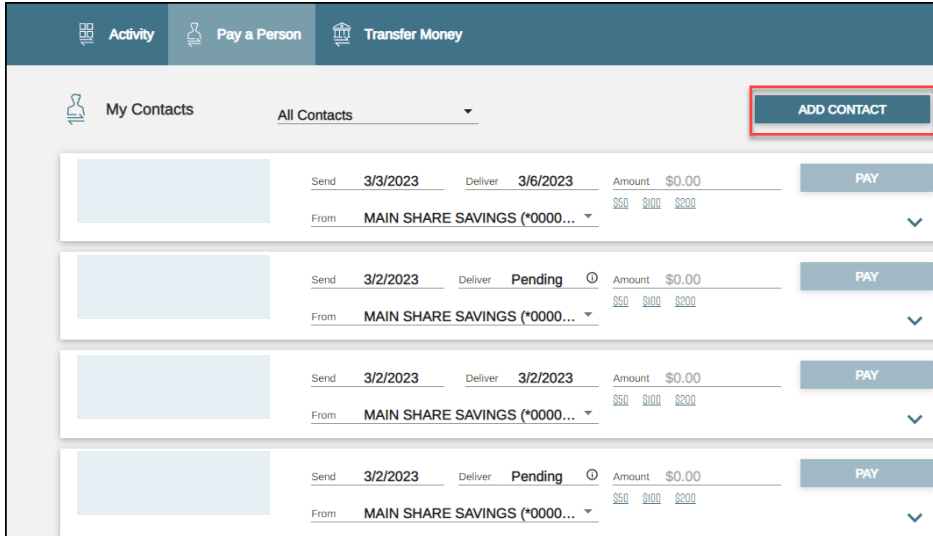
P2P: see page 2

A2A: see page 4

Mobile screen images: see page 9

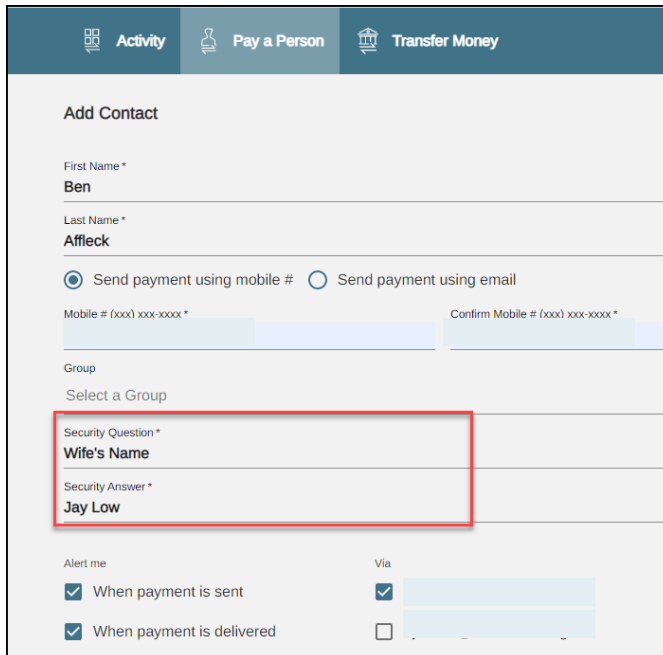
MONEY MOVEMENT: PERSON-TO-PERSON (P2P)

1. Log into the online banking platform.



The screenshot shows the 'Pay a Person' interface with a list of contacts. The 'ADD CONTACT' button is highlighted with a red box. The list includes details for sending payments, such as dates, delivery status, and amounts.

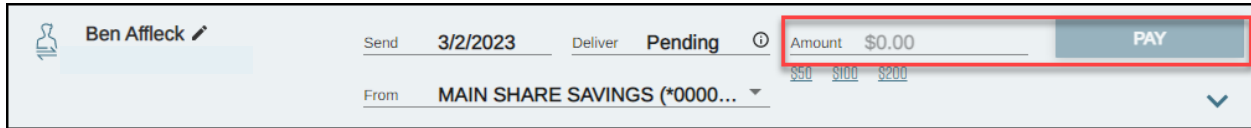
2. Click on "Move Money" then "Money Movement" and the screen to the left will appear.
3. Click "Pay a Person".
4. Click on "Add Contact".



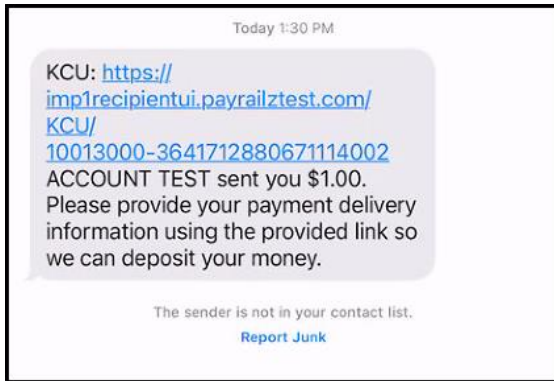
The screenshot shows the 'Add Contact' form with the following fields and values:

- First Name: Ben
- Last Name: Affleck
- Send payment using mobile # (selected) / Send payment using email
- Mobile #: (xxx) xxx-xxxx*
- Confirm Mobile #: (xxx) xxx-xxxx*
- Group: Select a Group
- Security Question: Wife's Name
- Security Answer: Jay Low
- Alert me:
 - When payment is sent
 - When payment is delivered
- Via: []

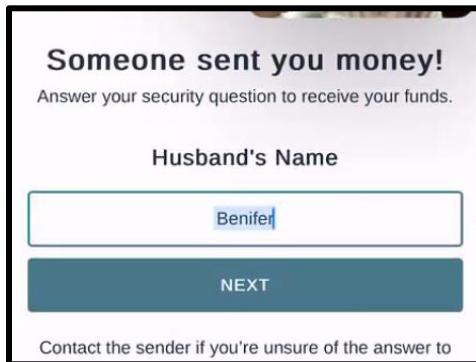
5. You will be asked to create a security question. The payee (your contact) will need to know the answer to that question to receive the funds, so you will need to reach out to the payee and tell them the answer. The payee will only have to answer the question on the first payment as long as they do not change the payment method.



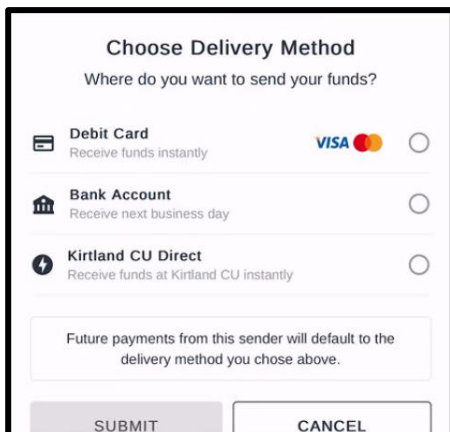
6. Once the contact is added you can select the date & the from account, enter the amount and click “Pay”.



7. Once the payment has been initiated the recipient will receive a text message or email with a link.



8. The recipient clicks the link and a screen will appear with your security question. The recipient will need to answer the question and click “Next”.

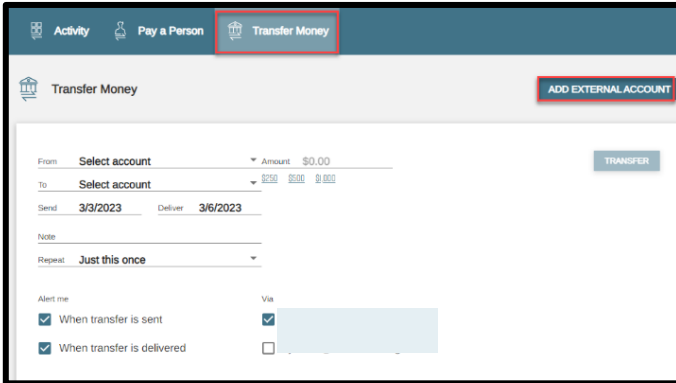


9. Once the question is answered correctly the system will prompt for delivery method and depending on the method additional information will need to be provided such as account number, routing number etc.

Your money is on its way to them!

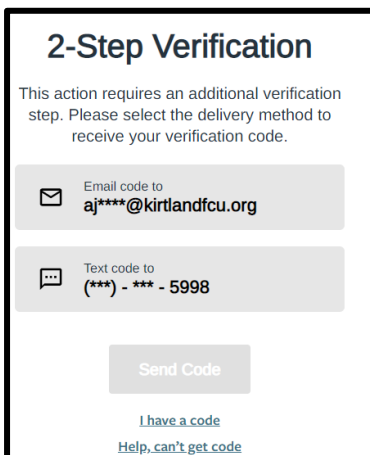
MONEY MOVEMENT: ACCOUNT-TO-ACCOUNT (A2A)

1. Log into online banking platform.



2. Click "Transfer Money".

3. Click "Add External Account".

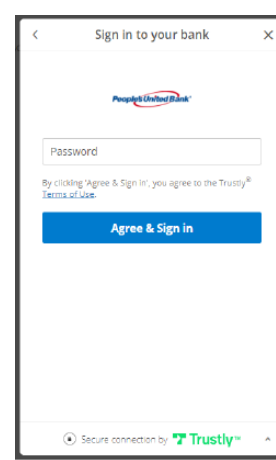
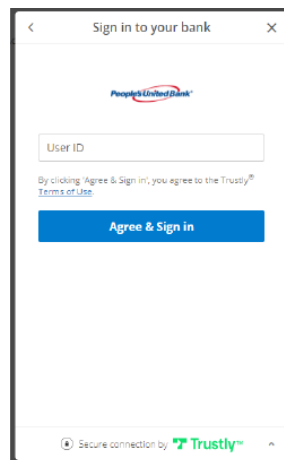
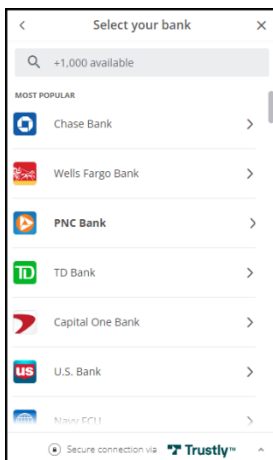


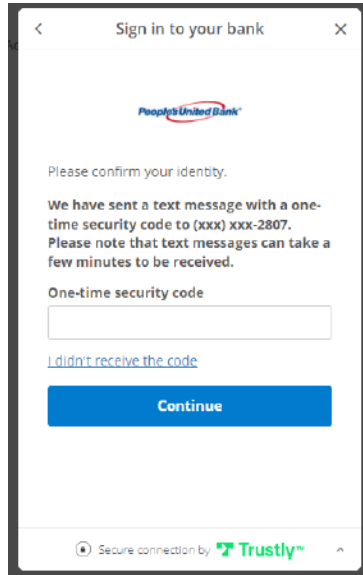
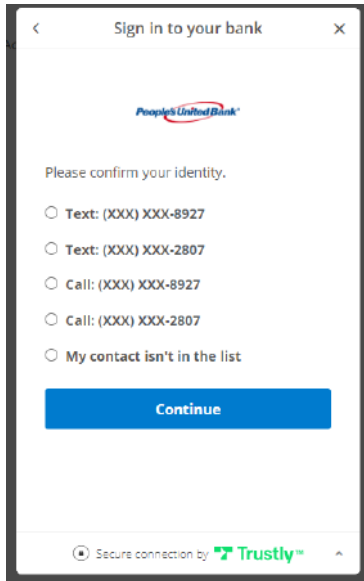
4. Complete a two-step verification process.

5. Sign into your destination financial institution.

a. Search or select the financial institution to transfer to.

b. Sign in with your credentials for that institution.

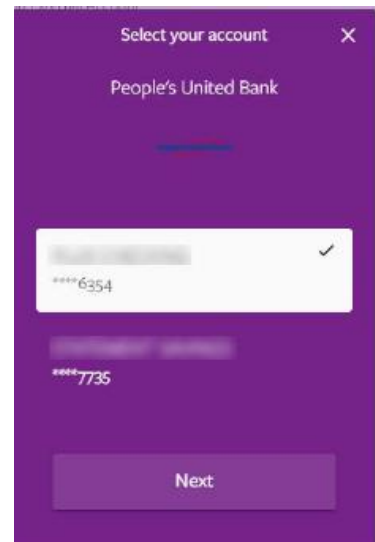
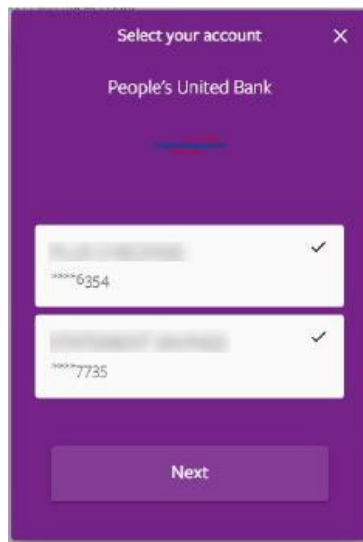
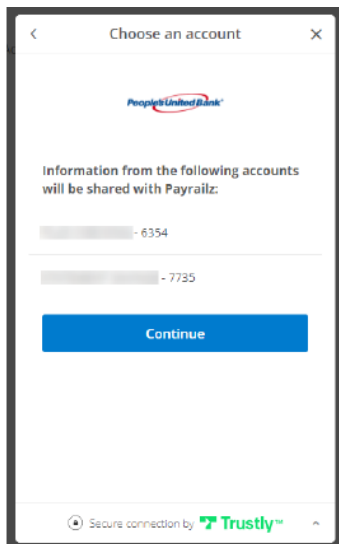




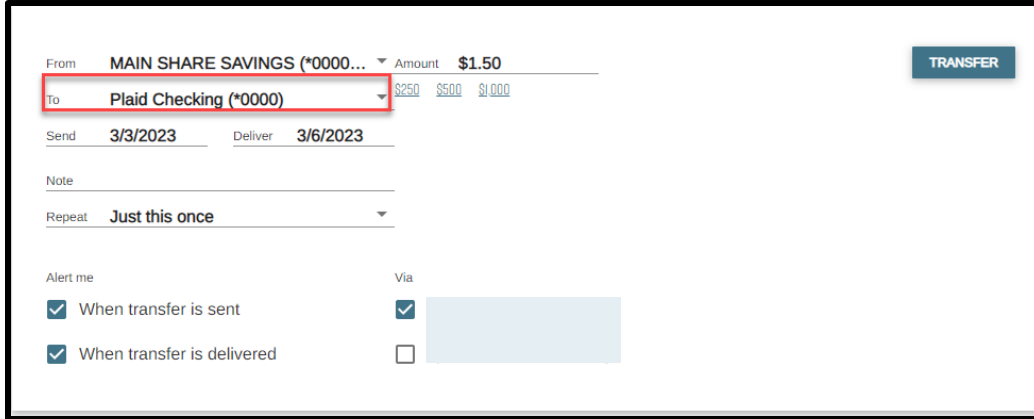
6. Verification Process

- a. Select method to receive code and click “continue”.
- b. Enter one-time security code and click “continue”.

- 7. You will then see your external accounts at your selected financial institution.
 - a. Only the account(s) with the associated check mark will link for Transfer Money.
 - b. To remove a check mark, click on the account.



8. The external account will be named based on the naming convention of the outside financial institution. You can edit the name of your external accounts.
 - a. Enter an amount.
 - b. Click “Transfer”.



The screenshot shows a transfer form with the following details:

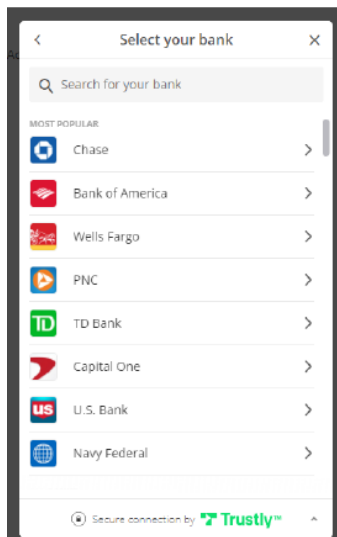
- From:** MAIN SHARE SAVINGS (*0000...)
- Amount:** \$1.50
- To:** Plaid Checking (*0000)
- Send:** 3/3/2023
- Deliver:** 3/6/2023
- Note:** (empty)
- Repeat:** Just this once
- Alert me:** When transfer is sent, When transfer is delivered
- Via:** (selected), (unselected)

A blue **TRANSFER** button is located in the top right corner.

Add External Account - Microdeposit Flow

If you do not remember your outside financial institutions' usernames/passwords or if you are using an android mobile app or if your financial institution isn't listed, you will have to use the microdeposit option.

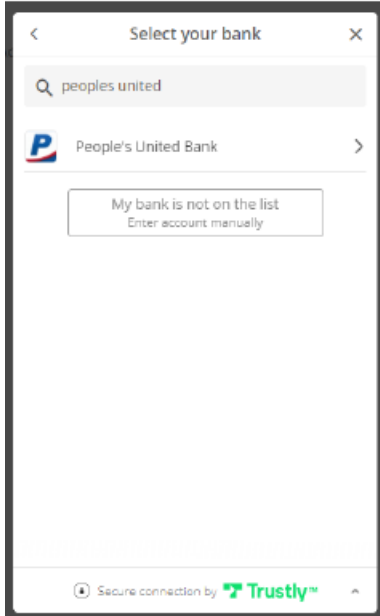
ADD EXTERNAL ACCOUNT



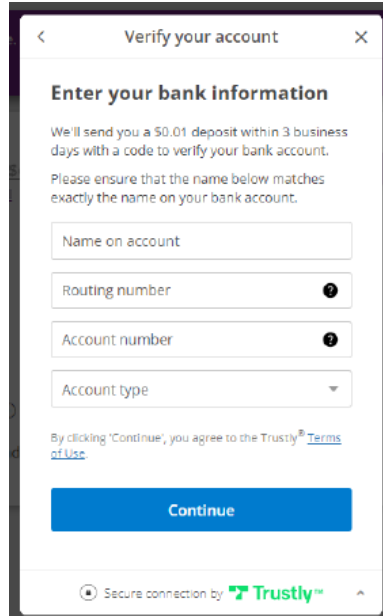
You will be prompted to link your accounts using Trustly, a 3rd party service that partners with Money Movement. To select your bank or start typing in the search bar.

When adding accounts manually, accounts must be added one at a time. This is unlike when accounts are linked automatically, and all eligible accounts come over for review and selection at the same time.

Enter the required information and click “Continue”.

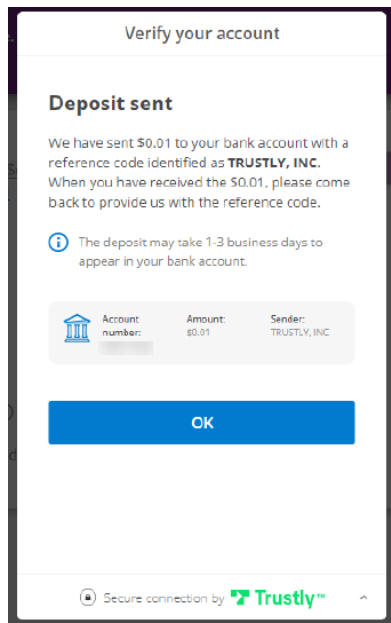


The screenshot shows the 'Select your bank' screen. At the top, there is a search bar with the text 'peoples united'. Below the search bar, the 'People's United Bank' logo and name are displayed. A button below the bank name reads 'My bank is not on the list Enter account manually'. At the bottom of the screen, there is a security notice: 'Secure connection by Trustly™'.



The screenshot shows the 'Verify your account' screen. The title is 'Enter your bank information'. Below the title, there is a message: 'We'll send you a \$0.01 deposit within 3 business days with a code to verify your bank account. Please ensure that the name below matches exactly the name on your bank account.' There are four input fields: 'Name on account', 'Routing number', 'Account number', and 'Account type'. Below the fields, there is a link for 'Terms of Use'. A blue 'Continue' button is at the bottom. At the bottom of the screen, there is a security notice: 'Secure connection by Trustly™'.

The blurred box will show the account number you have entered. A confirmation box will appear letting you know the account is pending verification.



The screenshot shows the 'Verify your account' screen with the title 'Deposit sent'. The message reads: 'We have sent \$0.01 to your bank account with a reference code identified as TRUSTLY, INC. When you have received the \$0.01, please come back to provide us with the reference code.' Below the message, there is an information icon and text: 'The deposit may take 1-3 business days to appear in your bank account.' At the bottom, there is a table with three columns: 'Account number', 'Amount', and 'Sender'. The 'Amount' is \$0.01 and the 'Sender' is TRUSTLY, INC. Below the table is a blue 'OK' button. At the bottom of the screen, there is a security notice: 'Secure connection by Trustly™'.




A purple banner with a green checkmark icon on the left and a close 'X' icon on the right. The text in the center reads: 'Your United Bank - CT (7735) is pending verification.'

Return the next business day to enter the reference code found in the transaction description. Once the correct reference code is entered, the account will be linked and transfers will be able to be made to/from the external account. *If the reference code expires, the microdeposit credits will be reversed.*

Transaction Detail

Here's a summary of your completed transaction. You may add a note or categorize this transaction now. When you're done, click "Save changes."

Completed on:	02/16/2022
Description:	ACH CREDIT TRUSTLY, INC REF: P5S5 220216
Amount:	\$0.01
Transaction type:	DEPOSIT

 **Important Message:** Your external account ending in *7735 is pending verification

VERIFY

DISMISS



MONEY MOVEMENT: MOBILE BANKING

