

This guide provides information on how to transfer money between your Heartland accounts on internet banking.

## Payment cut off times

Payments using the Own Account Transfer option will be processed immediately 24/7.

## Own Account Transfer

Own Account Transfer 01-09-2016 16:28:07 GMT +1200

From Account\*: Heartland Everyday 03-1903-002... View Balance

Payee Details

Payee Account\*: Heartland Direct Call 03-1783-06... View Balance

Payment Details

Amount\*: 50.00 NZD

Pay Now

Pay Later

Setup Automatic Payment

Other Details

Narrative: Holiday savings

View Limits Submit

\* Indicates mandatory fields.

## Load the payment

1. Navigate to the Own Account Transfer screen, found under the Payments menu.
2. Select the From Account (account that will be debited)
3. Select the Payee Account (account that will be credited)
4. Enter a payment Amount
5. Select when to process the payment, either:
  - a. Pay Now (payment will be processed immediately 24/7),
  - b. Pay Later (select a future date) or
  - c. Setup Automatic Payment (if you wish for this payment to be a reoccurring payment).
6. Enter any narrative details you may wish to display for this payment.
7. To process the payment click 'Submit'

## Verify the payment

8. You will then be asked to confirm the payment, either click:
  - a. 'Confirm' (if you wish to proceed),
  - b. 'Change' (to go back and change the payment details) or
  - c. 'X' in the top right corner (to cancel the payment).

## Check the payment status

- Initiated = payment requires authorisation before it can process. For more information please refer to the Authorising payments user guide.
- Accepted = payment has been processed successfully
- Rejected = payment was rejected