

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

## Payment cut off times

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

## Transfer Funds

The screenshot shows the 'Transfer Funds' form in a web browser. The form is divided into several sections: 'From Account\*' with a dropdown menu set to 'Heartland Everyday 03-1903-00...' and a 'View Balance' link; 'Payee Details' with a dropdown menu set to 'Heartland Direct Call 03-1783-0...' and a 'View Balance' link; 'Payment Details' with an 'Amount\*' field containing '100', a currency selector set to 'NZD', radio buttons for 'Pay Now' (selected), 'Pay Later' (with a date picker), and 'Setup Automatic Payment'; and 'Other Details' with a 'Description' field containing 'Holiday savings'. At the bottom right, there are 'View Limits' and 'Submit' buttons. A small note at the bottom left states '\* Indicates mandatory fields.'

## Load the payment

1. Navigate to the Transfer Funds 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