

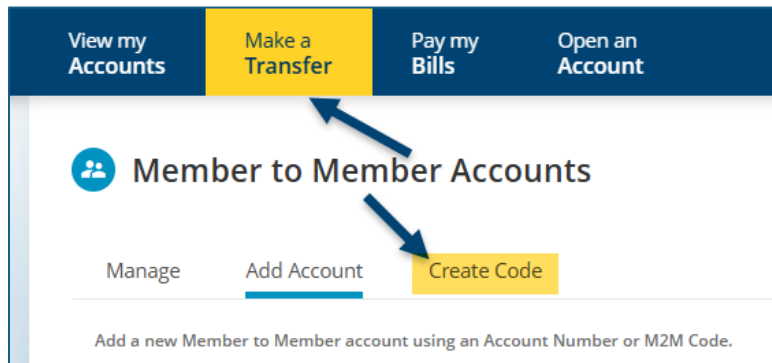
Creating a Member to Member (M2M) Transfer – M2M Code Method

Creating a Member to Member Transfer allows one member to ONLY deposit funds from their account into another member's account. It does NOT allow for withdrawals from the other member's account.

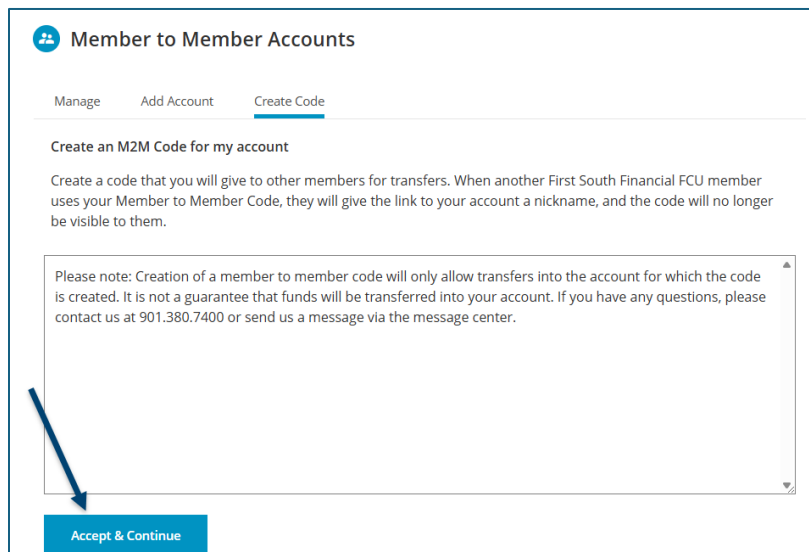
For example, John Smith sets up a M2M transfer for James User's account. John Smith can then transfer funds into James User's account. John Smith cannot transfer funds out of James User's account.

Using the M2M Code Method will allow a user to create a code that they can provide to other users so they can receive funds.

1. Log into digital banking
2. Access "Make a Transfer"
3. Select "Create Code"



4. Read the disclosure then click or tap "Accept & Continue".



5. The Create Code screen will appear. Select the account that will receive the funds from the drop down menu.

Member to Member Accounts

Manage

Add Account

Create Code

Create an M2M Code for my account

Create a code that you will give to other members for transfers. When another First South Financial FCU member uses your Member to Member Code, they will give the link to your account a nickname, and the code will no longer be visible to them.

Account

Select Account

S0000 SAVINGS \$15.42
*-S0000

S0006 SAVINGS- I \$0.63
*-S0006

S0007 SAVINGS- I \$0.67
*-S0007

S0100 CHECKING \$12.13
*-S0100

*969-S0100
*-S0100

- Create the M2M Code. It must be 6 to 24 characters in length and can only contain letters and numbers, no special characters or spaces (i.e., JoeChecking or Savings4Joe, etc.). NOTE: It is advisable not to use your member number as part of the M2M code.

Account

S0000 SAVINGS \$15.42
*-S0000

M2M Code

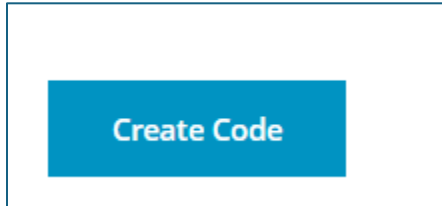
Test1234

Copy

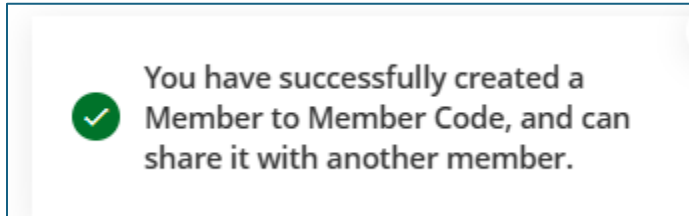
Valid code

Create Code

7. Click or Tap “Create Code”.

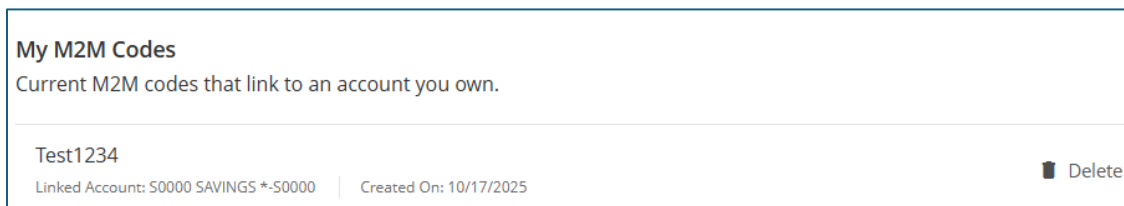


8. A pop up message will appear that indicates you have successfully created a M2M code.



9. The M2M code is now ready to be shared with others so they can deposit funds into this account.

10. The M2M codes created will under the “My M2M Codes” section



If you delete the M2M code, others will not be able to use to transfer funds into the account associated with the M2M code.

If you have any questions, please contact us at 901-380-7400 and we'll be happy to assist you.