



# Moving Money

Wealth Passport has installed security measures – and provides peace of mind – for your family and advisors when performing cash transactions.

With Wealth Passport’s money movement capabilities you can maintain or even enhance the security controls in place to safeguard your transactions. You can perform a variety of cash account transactions including transfers between your Northern Trust investment and banking accounts and to non-Northern Trust accounts

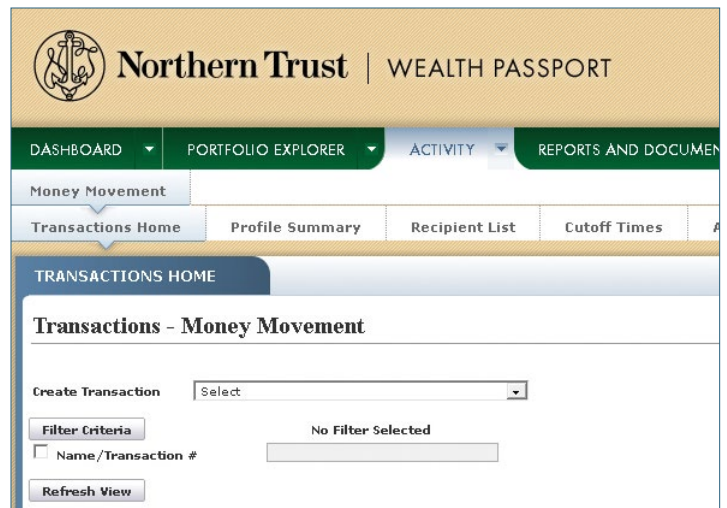
## TRANSFERRING FUNDS

Wealth Passport’s **Money Movement** menu (located under the **Activity** tab) gives you multiple ways to effortlessly move money between Northern Trust accounts or to non-Northern Trust accounts, including.

- Transfer funds via wire or ACH from custody accounts to other financial institutions.
- Transfer funds via wire or ACH from checking or savings accounts to other financial institutions.
- Transfer funds between Northern Trust checking/savings accounts.
- Transfer funds between Northern Trust custody accounts.
- Transfer funds between Northern Trust custody and checking/savings accounts.
- Pay investment manager fees.
- Pay professional fees.
- Pay a Northern Trust loan.
- Reallocate principal and income cash within your custody accounts.

## HOW TO CREATE A TRANSACTION

1. From the Wealth Passport home page, click on the **Activity** tab and select **Money Movement, Transactions Home** (see below).
2. From the **Transactions** home page, click on the **Create Transaction** dropdown list to select the transaction type. Complete the required fields (marked with a red asterisk) and any optional information.
3. Click on the **Continue** button at the bottom of the page.
4. A verification page will display. Current and projected balances are provided to verify available balances for the transaction.
5. Verify the transaction details and click **Submit**. The final confirmation page will provide you with a transaction tracking number.





## MONITORING THE STATUS OF YOUR TRANSACTIONS

Through Wealth Passport's **Transactions** home page you can monitor the status of past, current and upcoming money movement transactions. After searching for a transaction, you can then:

- Check the status of the transaction, such as in process or completed.
- Approve the transaction, if required.
- Edit the transaction, if needed.
- Void the transaction, if required.

## HOW TO SEARCH FOR A TRANSACTION

1. From the Wealth Passport home page, click on the **Activity** tab and select **Money Movement, Transactions Home**.
2. From the **Transactions** home page, click on **Filter Criteria**.
3. To search for a specific transaction, click the checkbox next to the **Name/Transaction#** filter, enter the transaction name or number in the available box and click **Refresh View**.
4. If you do not have a transaction name or number – or want to monitor a group of transactions – click the **check box** to the left of one or more of the following search criteria to customize your search, enter your search criteria, then click **Refresh View**.
  - **Date** – enter the settlement date for the transaction
  - **Status** – select a transaction status, such as **Pending Approval**
  - **Originator** – enter the user ID of the transaction originator
  - **Type** – select the transaction type, such as **Wire Out of Custody**
  - **Account** – enter the "From" account number

## HOW TO APPROVE A TRANSACTION

1. Search for the pending transaction (see "How to Search for a Transaction" above).
2. Once located, click **Pending Approval** in the status column and the **Submit Transaction for Approval** page will display transaction details.
3. Review the transaction details and click **Approve** at the bottom of the screen.

## TRANSACTION PROFILES

Wealth Passport gives you the ability to create a "profile" to save transaction details for future use. A user can save time when creating transactions from a profile by merely entering a date and an amount to complete the transaction.

A profile can include the following:

- Account number
- Financial institution information
- Recipient details, such as recipient account numbers and financial institutions
- User notes relative to the transaction (also called the "narrative")
- From accounts

## HOW TO CREATE A PROFILE

1. Under the **Activity** tab, select **Money Movement, Profile Summary**.
2. From the **Create Profile** dropdown menu, select a transaction type.
3. Name the profile in the box provided.
4. Complete the required fields (marked with a red asterisk) and any optional information.
5. Click on **Continue** at the bottom of the page.
6. Verify the transaction details and click **Save Profile**.
7. The newly created profile will then be displayed in the **Profile Summary** page, along with options to **Use, Edit** or **Delete** in the Action column.

## RECIPIENTS

If an entity or person is a recurring recipient, you can set-up and save the recipient's details for use in future pre-defined transactions including ACH or wire transfer transactions.

## HOW TO CREATE A RECIPIENT

1. Under the **Activity** tab, select **Money Movement, Recipient List**.
2. From the **Recipient List**, click **Create New**.
3. On the **Create Recipient** page, select from one of the available Radio buttons, such as **US Recipient Wire**.
4. Complete the required fields (marked with a red asterisk) and any optional information.
5. Click **Create** at the bottom of the page.
6. The newly created recipient will then be displayed in the **Recipient List** page, along with options to **Edit** or **Delete** listed in the **Action** column.



### MONEY MOVEMENT ACCESS AND SECURITY

To access Wealth Passport's money movement capabilities, contact your Northern Trust relationship manager to start the enrollment process. Once enrolled, users will need the information below to access:

- A login ID and password
- A secure ID token – provides a perpetually changing account access code for increased security

The enrollment process allows you to assign one or more of the following roles to a money movement user for each of the accounts that the user is entitled to access:

- Originator – this user can create ad hoc transactions or use profiles to initiate a transaction. An originator may also create, edit and delete profiles.
- Limited profile user – this user can only originate a transaction from a pre-established transaction profile.
- Approver – this user can approve a transaction created by another user.
- Cancel other's transactions – this user can cancel a transaction created by another user.
- View only – this user can view the transaction details but cannot originate, approve or cancel any transactions.

In addition, transaction limits can be defined as a default for each user role, and/or unique transaction limits can be defined at the individual account level.

### NEED HELP?

If you have any questions or would like more information, call the Northern Trust Passport® Help Center at 888-635-5350 (312-557-5900 outside the United States) Monday through Friday from 7:00AM – 9:00PM Central Time, Saturday and Sunday from 7:00AM – 3:30PM Central Time.

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