# Using ArbiterPay (RefPay) and Transferring Money

1. Here is what the log in screen looks like after you log into ArbiterPay
   If money is in your account it appears here



2. Select **My Profile** to change any information you had inputted previously
   You automatically see your User Information when you select this option

3. Select **Profile Settings** to change either your Password or 4-digit Security Key/PIN

4. Select **My Preferences** to change multiple options

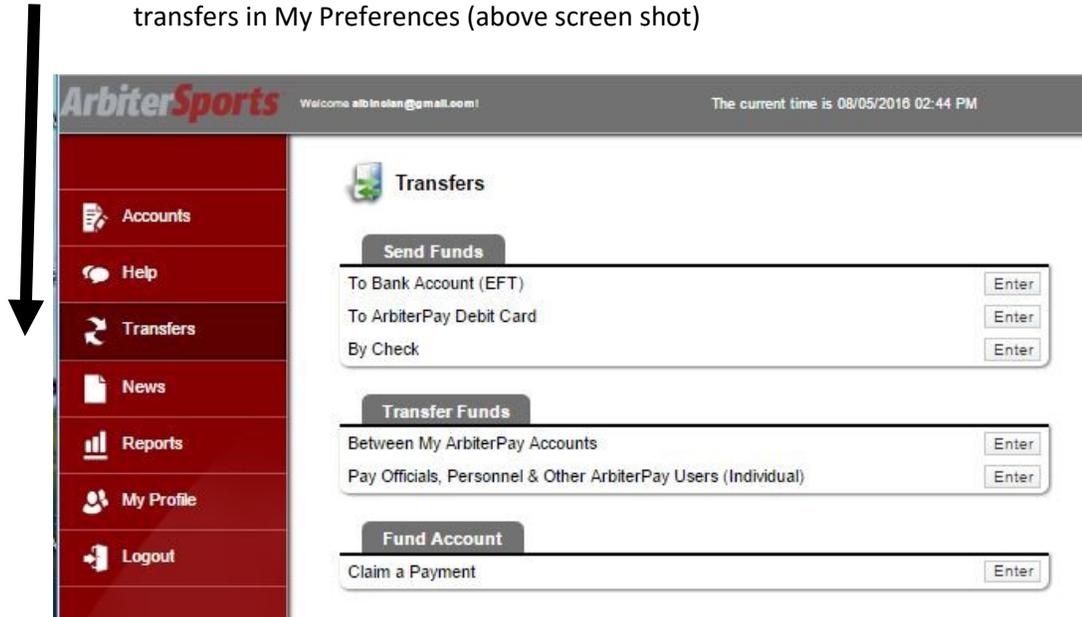   **a) Click YES to get Email notifications every time money is deposited into your account**
   **THIS IS HIGHLY RECOMMENDED**



Choose how and where you want the funds transferred – EFT, Debit Card, or Check (which can be modified by you anytime in the future).

NOTE: You can select Automatic Transfer either by amount or date for either a fee of $1.50 for each transaction or $9.95 per year for unlimited transfers or $8.50 for each check they send to you.

**5.** Select **Transfers** to move money out of your ArbiterPay account **IF** you did not select Automatic transfers in My Preferences (above screen shot)



Here you have the option of transferring funds to either a Bank Account (no cost to transfer), a Debit Card ($4.95 one-time setup fee and $0.50 per transaction fee), or a Check ($8.50 fee each time a check is sent).

6. Selecting **To Bank Account** in order to transfer money to your bank account
   This section is automatically populated.



Put in the amount you want transferred.
It can be the <u>total amount</u> in your Available Balance.

Answer "<mark>**No**</mark>" if you don't want them to automatically transfer money
in the future (again at $1.50 each time or $9.95 annually for unlimited transfers)

Click Continue to confirm your input data. After you submit you will get a confirmation screen showing the amount that is being transferred along with a deposit schedule (it usually takes no more than 2 business days for the transfer to be completed.