

## Customer Setup of Bank to Bank Transfers

**Step 1:** Select the **Bank to Bank Transfer** tab.

**Step 2:** (First time set up only) Review the Enrollment Introduction and click **Enroll**.

The screenshot shows the Peoples Bank website interface. At the top right, there are links for 'Contact', 'Agreement', and 'Exit'. The main navigation bar includes 'NetTeller', 'Bill Payment', 'eDocs', and 'Options'. Below this, a secondary navigation bar highlights 'Accounts', 'Bank To Bank Transfers', 'Transactions', and 'Transfers'. The page title is 'Add New Bank To Bank Transfer External Account'. A help icon (?) is visible. The main content area contains the following text: 'Bank to Bank Transfers allow you to transfer funds to or from your Peoples Bank checking or savings accounts, to or from accounts you may have at other financial institutions. You may have as many as two inbound transfers totaling \$1,000 per day and as many as two outbound transfers totaling \$1,000 per day. To begin the enrollment process, click **Enroll** at the bottom of the page.' Below this, there is a paragraph of contact information: 'For questions, or if you need assistance with the enrollment process, please contact Peoples Bank Customer Service at 877-885-2511 or email us at customerservice@peoplesbk.com. You may also send us a secure message by clicking on the **Contact Us** link at the top of the page.' At the bottom of the content area, there are two buttons: 'Enroll' and 'Cancel', both with right-pointing arrows.

**Step 3:** (First time set up only) Review the **Service Agreement**, select **I Agree** and then click **Accept**.

The screenshot shows the 'Bank To Bank Transfer Service Agreement' page. At the top left, there is a help icon (?) and the page title 'Bank To Bank Transfer Service Agreement'. The main content area contains the following text: 'Please read and agree to the Transfer Agreement terms and conditions by selecting the "I Agree" check box.' Below this, the title 'Transfer Agreement:' is centered. A large text box contains the following text: 'Peoples Bank  
**Bank-to-Bank Transfer Service Agreement**  
Within Online Banking or Mobile Banking, you may separately enroll for the *Bank to Bank* Transfer service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at Peoples Bank and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at Peoples Bank. An outbound transfer moves funds from an account at Peoples Bank to an account outside of Peoples Bank. You will need to enroll each of your non-Peoples Bank accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with Peoples Bank's procedures. The verification process must be completed by you prior to using the Service. You will have 10 days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process.  
Funds requested to be transferred will be debited/credited to your Financial Institution account the business day following the day you initiate the transfer, provided you have met Peoples Bank's cutoff time for submitting *Bank to Bank* transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 2:30 PM CST. Funds requested to be transferred will be debited/credited to the non-Financial Institution account according to the receiving banks' availability and transaction processing schedule.  
[Request for immediate transfers of funds cannot be canceled. Future dated and recurring transfers can be canceled before the 2:30 PM CST deadline the day prior to](#)  
[Print](#)

Below the text box, there is a checked checkbox labeled 'I Agree'. At the bottom of the page, there are two buttons: 'Accept' and 'Decline', both with right-pointing arrows.

**Step 4:** Complete the Bank Transfer External Account form and Click **Submit**.

The screenshot shows the 'Add New Bank To Bank Transfer External Account' form. At the top, there are navigation tabs: 'Accounts', 'Bank To Bank Transfers', 'Transactions', and 'Transfers'. Below these are sub-tabs: 'New Transfers', 'Enrolled Accounts', 'Add Account', 'Pending Transfers', and 'Transfer History'. The page title is 'Peoples Bank PO Box H Cuba, MO 65453'. The main heading is 'Add New Bank To Bank Transfer External Account' with a question mark icon. The instructions state: 'To enroll an external account for Bank to Bank transfers, complete the information at the bottom of the screen. You will need the Routing Number and Account Number of the account you wish to enroll, which can be found on a check for that account. You can find the bank routing number and account number on the bottom of one of your checks. Be careful to not include the check's serial number that is also at the bottom of your check. For questions, or if you need assistance with the enrollment process, please contact Peoples Bank Customer Service at 877-885-2511 or email us at customerservice@peoplesbk.com. You may also send us a secure message by clicking on the Contact Us link at the top of the page.' An 'Example:' box shows a check's bottom with 'Memo', 'Routing Number' (080989430), 'Account Number' (0014409843), and '1436'. Below this, it says: 'To enroll an external account, complete the information below. You may find the bank routing number and account number on the bottom of one of your checks. Be careful not to include the check's serial number that is also listed at the bottom of a check.' The form is titled 'Interbank Transfer Account Entry' and has five columns: 'Account Name', 'Financial Institution Name', 'Routing Number', 'Account Number', and 'Account Type'. The 'Account Type' dropdown is set to 'Checking'. At the bottom are 'Submit' and 'Cancel' buttons.

**Account Name:** Create nickname for account at the other financial institution, for example Personal checking or savings.

**Financial Institution Name:** Bank name where the external account is held.

**Routing Number:** Nine digit routing number of Bank where the external account is held. You can find this on your checks; see example above.

**Account Number:** External account number.

**Account Type:** Type of external account being added (checking or savings). Remember you are limited by Bank Regulation to have no more than 6 debits to a savings account within a month.

**Step 5:** To add additional external accounts, select Add Account for the Bank to Bank Transfer Menu.

## Completing Auto Verification for External Accounts for Bank to Bank Transfer

### Final Steps to Finish Set-Up

You have up to 10 days to complete the enrollment process.

**Click** on the **Bank to Bank Transfers** tab.

Then **click** on **Enrolled Accounts**

From the Enrolled Accounts Tab, **enter amount received by the external account** in the **Verification Amount** field. Amount must be entered without dollar signs or decimal points.

Example: \$.10 is entered as 10.

The screenshot shows the Peoples Bank NetTeller interface. The top navigation bar includes 'NetTeller', 'Bill Payment', 'eDocs', and 'Options'. Below this is a secondary navigation bar with 'Accounts', 'Bank To Bank Transfers', 'Transactions', and 'Transfers'. Under 'Bank To Bank Transfers', there are sub-tabs: 'New Transfers', 'Enrolled Accounts', 'Add Account', 'Pending Transfers', and 'Transfer History'. The 'Enrolled Accounts' sub-tab is active. The main content area is titled 'Currently Enrolled Accounts' and contains a message: 'Below is a list of your currently enrolled Bank to Bank Transfer external accounts, including those pending approval. You may edit or delete accounts from this page. For questions, or if you need assistance with the enrollment process, please contact Peoples Bank Customer Service at 800-885-2511 or email us at customerservice@peoplesbk.com. You may also send us a secure message by clicking on the Contact Us link at the top of the page'. Below the message is a table titled 'Interbank Transfer Enrolled Accounts' with columns: Alias, FI Name, Routing Number, Account Number, Status, and Verification Amount. Two accounts are listed: 'Town & Country Bank' and 'The Bank of Salem', both with a status of 'Pending'. Each account has a 'Verification Amount' input field and 'Edit' and 'Delete' links. At the bottom of the table are 'Submit' and 'Cancel' buttons.

Alias:	FI Name:	Routing Number:	Account Number:	Status:	Verification Amount		
<input type="text"/>	Town & Country Bank	081503704	**** <input type="text"/>	Pending	<input type="text"/>	<a href="#">Edit</a>	<a href="#">Delete</a>
<input type="text"/>	The Bank of Salem	081503694	***** <input type="text"/>	Pending	<input type="text"/>	<a href="#">Edit</a>	<a href="#">Delete</a>

Once you have entered the Verification Amount, click **submit**.

The **status** next to the account will change from **Pending** to **Verified**.

## **Adding a New Transfer**

Click on Bank to Bank Transfer

Click on New Transfer

**Transfer funds from:** Select the account to be debited. It can be an external account or an internal account. The drop down button will show all accounts that have been set up and verified.

**Transfer funds to:** Select the account to be credited. The accounts listed in the **To** drop down menu are dependent upon the account chosen in the **From** menu.

If an internal account is chosen as the **From** account, only external accounts will display in the **To** account drop down menu.

If an external account is chosen as the **From** account, only internal accounts display in the **To** account drop down menu.

**Amount:** Dollar amount of the transfer.

**Frequency:** How often the transfer is processed.

One Time - Transfer only processes once.

Weekly, Bi-Weekly, Semi Monthly, and Monthly - Options to set up recurring transfers.

**Transfer on:** Date transfer is scheduled to process. Field requires different entries depending on frequency selected.

**Transfer Memo:** Comments regarding the transfer.

**Pending Transfers:** View transfers that have been established but not processed.  
(An immediate transfer cannot be modified or deleted)

**Transfer History:** View information for Bank to Bank Transfers sent through On-Line Banking.

View activity for the past: Available options include 7, 15, 30, or all days.

View: Click on the **View** link to see transfer details.