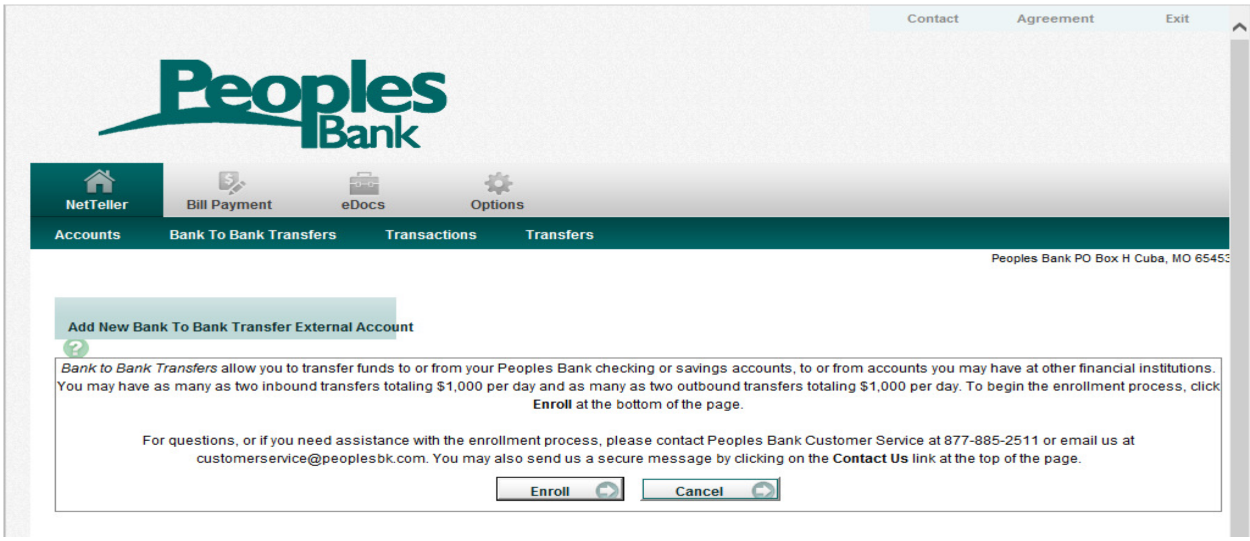
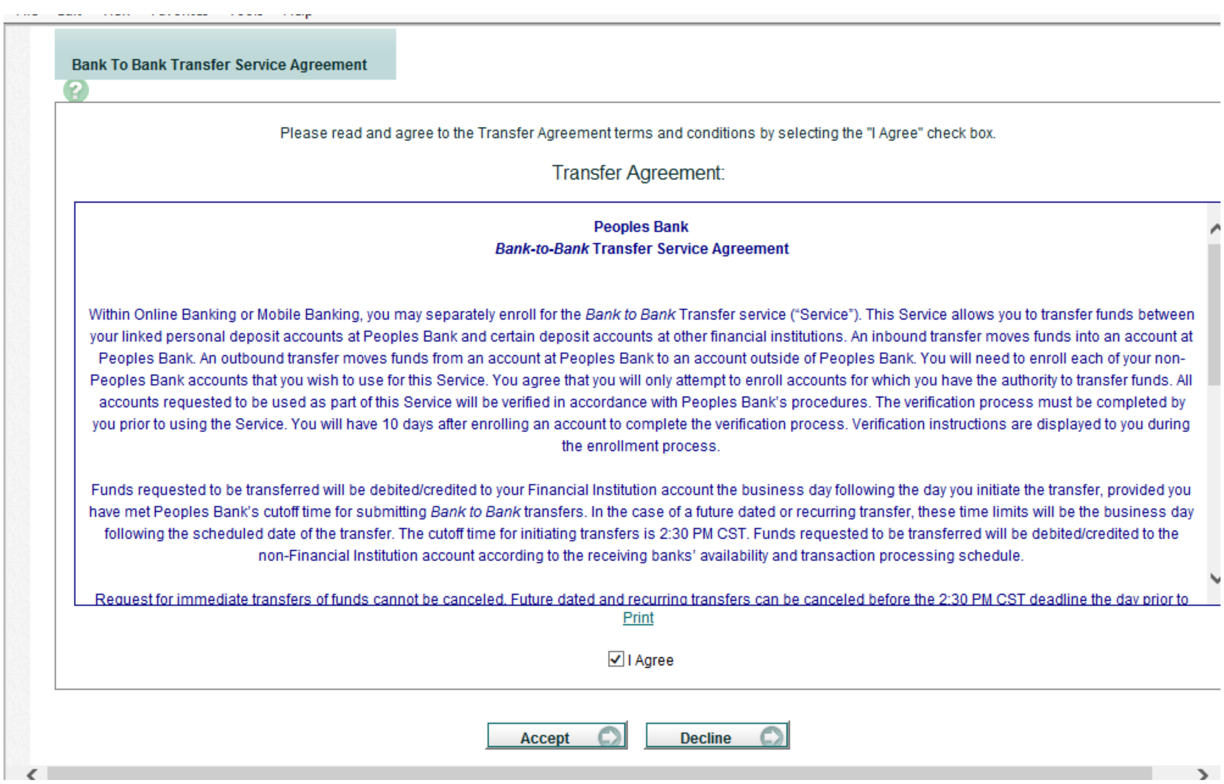
Customer Setup of Bank to Bank Transfers

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

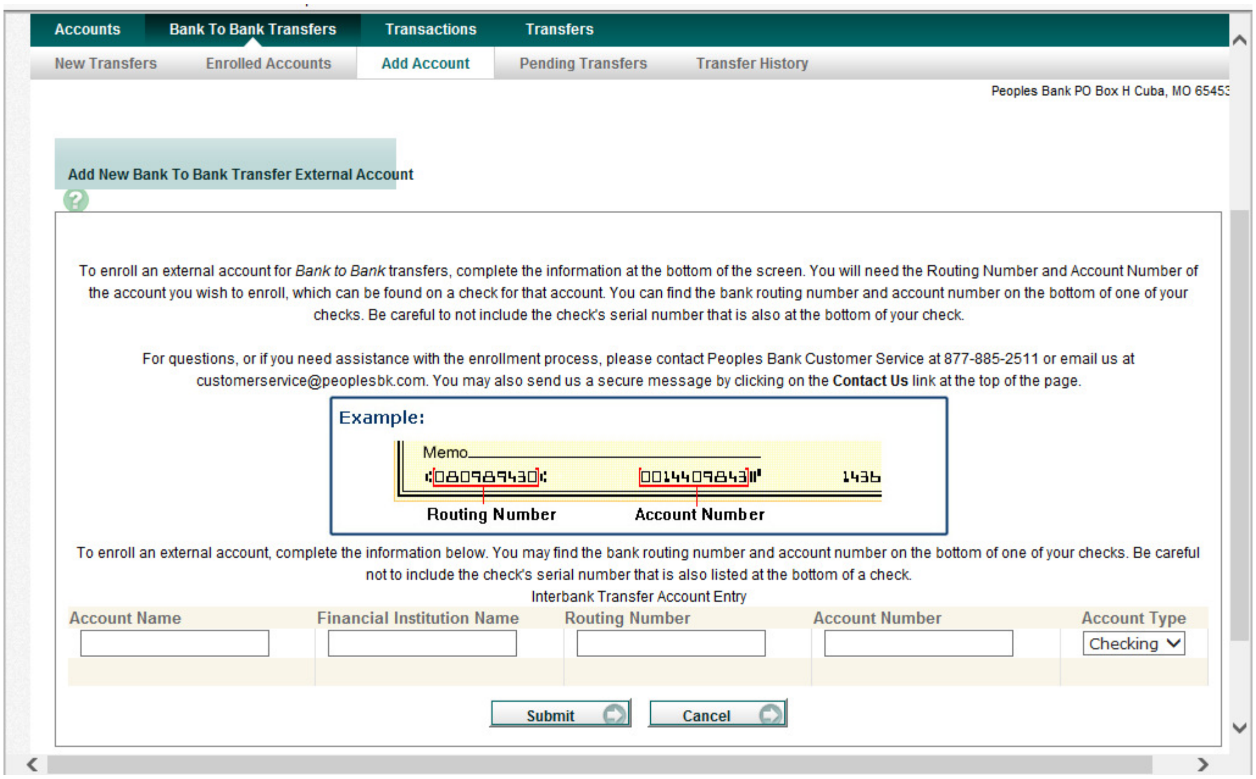
Step 2: (First time set up only) Review the Enrollment Introduction and click **Enroll**.



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



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



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

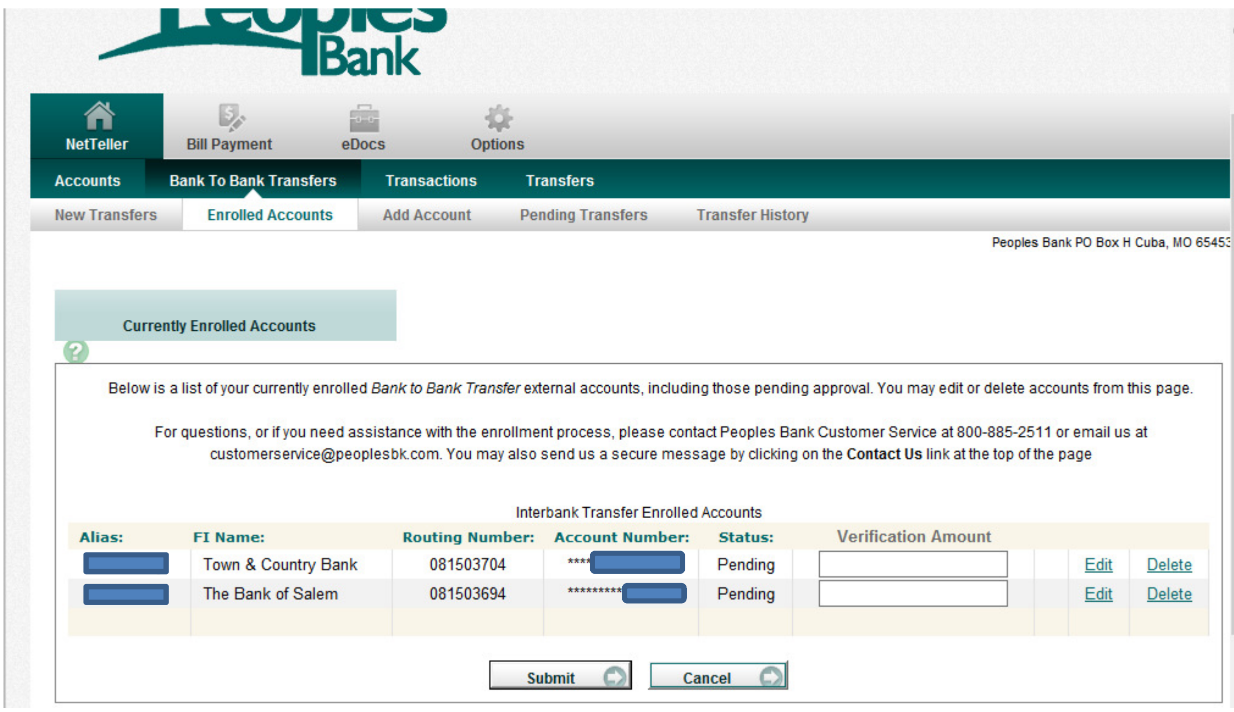
You have up to 10 days to complete the enrollment process.

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.



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.