

External Transfers

Our new external transfer option provides access to over 23,000 banks, credit unions, and brokerages from which accounts can be added.

You will be able to create one-time or recurring transfers, both of which can be scheduled for standard or next-day delivery. Standard delivery transfers are free and next-day delivery will be charged a \$3.00 fee per transfer.

Our new feature authenticates your ownership of an external account by using two types of account verification.

- **Real-time account verification**
A process in which two nominal credits (e.g. \$0.10 & \$0.20) and one debit of equal value (e.g. \$0.30) are generated into an external account. You prove account ownership by reporting that deposit amount on the external transfer pages within online banking.
- **Trial-deposit account verification**
A process in which external accounts are verified by using your external online banking/brokerage site's credentials to match account details supplied during the account verification process.

External transfers are directly interfaced with your online banking via single sign-on. Once you log on to online banking, you can access external transfers by clicking on the Transfer tab.



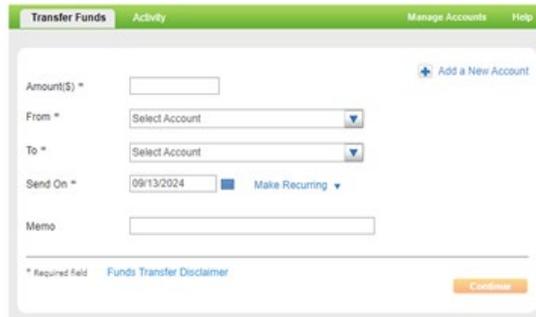
[HOME](#) [ACCOUNTS](#) [TRANSFER](#) [BILL PAYMENT](#) [ORDER CHECKS](#) [CONTACT](#)

Then you will click the link located on the right-hand side of the transfer page.

External Transfer

Launch External Transfer

External Transfer enrollment



You will then choose the account type you want to add by selecting Checking, Savings, Money Market Checking, Money Market Savings or Brokerage. Add an account nickname and then the routing and account number. You will need to confirm the account number. Click the add button.

Add Account



The next steps will vary depending on the availability of real-time verification with your other financial institution.

For real-time verification, you will see a screen like this:

Account Verification ✕

 For your security, we require you to verify that you own the Bank of America, Checking, XXXXXX1206 account. We do this by logging into your account using your username and password provided below. This information is used for verification only and will not be saved in our system.

Online ID

State Code (Ex: California as CA)

Passcode

 We can also verify your account without your username or password. Please note, this will take an additional 1 to 2 business days and requires additional steps. If you wish to proceed, please [Click here](#) to start.

Verify

If real-time verification is not available, you will get the trial deposit verification screen just click Start.

Activate Your Account Using Test Deposits ✕

 For your security, we require you to verify that you own the **My Financial 4, Checking, XXXXXX1204** account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1 Click **START** and RO - Test Home1 - 88840010 will deposit two small amounts into your My Financial 4 account.
- 2 Check your My Financial 4 bank account in 1 - 2 business days, and identify the two small amounts in your transaction history. Deposit should appear as **TRIALCREDIT** or **DEFAULT HOME**.


Transaction History		
08/16/2011	ABC Bank	+\$0.XX
08/16/2011	ABC Bank	+\$0.YY
- 3 Log back into RO - Test Home1 - 88840010. On the Make Transfer page, click the alert to complete validation and follow the on screen instructions.

NOTE: RO - Test Home1 - 88840010 will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

Cancel **Start**

You will get a confirmation page and can click done.

Test Deposits Have Been Sent ✕

My Financial 4, Checking, XXXXXX1204

Please log back in to RO - Test Home1 - 88840010 after the deposits have been credited to your My Financial 4, Checking, XXXXXX1204 account to complete activation. Until then, your My Financial 4, Checking, XXXXXX1204 account will not be available for transfer.

Done

To activate an account, on the transfer page, click Manage Accounts. In the status column of the associated account, click Activate Now.

My Other Accounts		
Account	Account Nickname	Status
 My Financial 3, Checking		Active
 CashEdge Bank (Test 2FA), Checking	1700439510	Activate Now
 Cashedge (Test Only) 2, Savings	General Funds	Active
 My Financial 4, Checking	Vacation Account	Activate Now
 Bank of America, Checking	Real Time Account	Activate Now

Type the two deposit amounts which were retrieved from the external account's recent history and click Activate.

Activate Account With Test Deposit ✕

Test deposits have been sent to your account. Enter the amounts of the deposits below to activate your account and complete your transaction.

Deposit 1: \$ 0.

Deposit 2: \$ 0.

Activate

You are now ready to make external transfers!