

## Setting Up an External Transfer Account in Online Banking

River Region					
Dashboard	Hi, RRCU				RN
Messages	Accounts				
C Accounts	CHECKING	\$0.74 SHARE SAVING	\$ \$1.26 Available	30 YEAR MORTGAGE	\$207,504.00 Balance
₽ Transfers					
ک, Remote deposits	₹ 🗕	ス 🖳			
Bill pay	Transfer Pay a bill	Pay a person Message			
Skip-a-pay	Transfers		Transactions		Q
Statements & Documents	🔁 Make a transfer		DRAFT 136 TRACER 00000	00009	\$13,943.00
③ Support	Scheduled transfers		DRAFT 120 TRACER 00000	20002	61 017 50
		Ē.	Aug 5, CHECKING	00009	\$1,917.50
	No Schedule a future or recent	transfers scheduled	DEPOSIT FEE REFUND Aug 5, CHECKING		+\$54.00

First, click on Transfers from the options in the left-hand menu.

Dashboard	Hi, RRCU		
Messages	Accounts		
C Accounts	CHECKING	<b>\$0.74</b> Available	SHARE SAVINGS
♂ Transfers			
. ▲ Remote deposits	<i>₽</i> 🗵	ス 団	
💲 Bill pay	Transfer Pay a bill F	Pay a person Messa	ge

On the Transfers screen, click on the "+External account" option.

DESKTOP	MOBILE		
Transfers			
Transfers     + External account       Scheduled     External accounts	Ake a transfer		
No transfers scheduled	Transfer to other institutions by adding an  xternal transfer account.		
	Scheduled transfers		





You may be prompted to verify your password, if so, type in your password and click "Confirm Password".

Account no (i)	Enter
River R CREDIT	Region
Confirm your password	to continue
Password	
Confirm passwo	rd

Now, you can enter the information for your external transfer account:

- 1. Account Name This can be anything you desire so that you may easily identify your account
- 2. Routing Number The routing number of the financial institution you are adding
- 3. Account Number The account number of the external account you would like to add
- 4. Account Type Choose if you're adding a checking or savings account

< Add external account		
Account name	Your Bank Nickname	
Routing no. ①	286580917 YOUR FINANCIAL INSTITUTION HERE	
Account no. ①	123456789	
Account type	Checking >	
Submit		

If all the information entered was valid, you will receive this message showing the green checkmark indicating the deposits are being sent to your external account.

## Oeposits Sent

We've sent two small deposits to verify your Checking or Savings account. When they arrive in 1-3 business days you'll need to confirm the amounts. By confirming these deposits you acknowledge that you have legal access to this account. You have until **14 business days** to confirm the deposit amounts.





At this point, River Region will send two micro-deposits to the external checking or savings account that you just added. These micro-deposits will appear in your external account within 1 - 3 business days.

YOUR FINANCIAL INST	ITUTION	
Activity	Last 90 Days	
River Region Micro Deposit	+\$0.25 \$15.87	
River Region Micro Deposit	+\$0.62 \$15.62	
3 Withdrawal	\$10.00 \$15.00	
Transfer	\$5.00 \$25.00	

## Verifying the Micro Deposits

Once you have received the micro-deposits in the external account, log back into your River Region home banking account.

Click on the "Transfers" option from the left-hand menu.

	Hi	RRCU		
🔡 Dashboard	,			
Messages	Accou	nts		
Accounts	СН	ECKING	\$0.74 Available	SHARE SAVINGS
arphi Transfers				
	Tra	Say a bill F	우 너희	ie -
💲 Bill pay				

Once you are on the Transfers screen, first click on the "External accounts" tab and then click on the External account you are verifying.

DESKTOP	MOBILE
Transfers	Transfers External transfers
Transfers     + External account       Scheduled     External accounts	Your FI Here (x123) BANK NAME
2 Your Nickname Here	

## River Region

>



On the verification screen, enter the two deposit amounts into the verification fields. Make sure to format these correctly, for example "0.56" instead of just "56".

<b>-</b>				
GENERAL	Your Bank Nickname CENTRAL BANK			Rename
(A) Profile	TYPE	ACCOUNT NUMBER	ROUTING NUMBER	
Security	Checking	123456789	286580917	
🛕 User alerts				
User agreement	We've sent two small deposi the amounts. By confirming October 5 to confirm the dep	ts to verify your account. When they these deposits you acknowledge you osit amounts.	arrive in 1-3 business days you'll need to a have legal access to this account. You	o confirm I have until
ACCOUNTS	\$ 0.56	\$ 0.65		
🐣 River Region Credit Union				
External transfers     Add account     Add an account or make transfers	Confirm		Ren	nove account

Press Confirm once you have entered the two amounts.

That's it! Your external transfer account is verified!

You can now transfer to and from this external account.

Luser alerts		
User a		Remove acc
ACCOUNT:	$\bigcirc$	
Exten + Add a Add a from a	You're ready to transfer! You can now transfer with this account. This account's transfers may take 1-3 business days to process.	
	Close Make a transfer	

