

External Bank-to-Bank Transfer Instructions:

1. Log into your Online Banking account.
2. Select 'Transfer from the top, then 'External Transfer'.
3. On the 'Transfer' screen, select 'Add a New Account'.

Transfer Funds Activity Manage Accounts Help

Amount(\$)* [+ Add a New Account](#)

From*

To*

Send On* [Make Recurring](#)

Memo

* Required field [Funds Transfer Disclaimer](#) [Continue](#)

4. Choose an 'Account Type' from the dropdown.

Add Account

Account Type*

*Required field

Legal: By clicking "Add" you understand that we may verify your external account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.

[Cancel](#) [Add](#)

5. Fill in the banking information for the external bank you are transferring to.

Add Account

Account Type*

Account Nickname

Enter your bank's routing number and your account number.

U.S. Check Sample Date

Pay to the order of \$

Memo

123456789 : **00123456789** || 1234

Routing Number* Account Number*

Re-Enter Account Number*

*Required field [Cancel](#) [Add](#)

Legal: By clicking "Add" you understand that we may verify your external account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.

6. Account verification is then required. This can be done by passing along the Online Banking credentials of the financial institution you are adding or by doing test deposits. See following steps for each.

7. Verify using Online Banking Access:

- Enter account credentials, click 'Verify'.

Account Verification

For your security, we require you to verify that you own the Bank of America, Checking, XXXXXX1208 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](#)

8. Real-time account verification will be ran, if verification is complete then proceed to next step.

9. If verification fails, complete test deposits on page 2.

10. To initiate transfer go to External Transfer screen and fill in your transfer information, then click 'Continue'.

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* Required field [Funds Transfer Disclaimer](#) [Continue](#)

11. You'll be asked to review the transaction and then click 'Confirm'. The transfer will be completed within 1-3 business day.

Trial Balancing Instructions (if needed):

1. To start test deposits, click on the blue 'Click Here' link.

2. You see the Test Deposits screen, click 'Start'.

3. You'll see a confirmation message confirming that the test deposits will be sent.

4. Once you receive the test deposits, log bank into your Online Banking Account.

5. Go to the External Transfer screen and click 'Manage Accounts'.

6. You will see an account option that is awaiting activation, click 'Activate Now' link.

Account	Account Nickname	Status
My Financial 4, Checking		Active
CashEdge Bank (Test 2FA), Checking	1700438510	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

7. On the next screen, enter the test deposit amounts and click 'Activate'.

8. To initiate transfer go to External Transfer screen and fill in your transfer information, then click 'Continue'.

9. You'll be asked to review the transaction and then click 'Confirm'. The transfer will be completed within 1-3 business day.