



# External Transfers

## Frequently Asked Questions

## How do I access the External Transfer feature?

- Under the **Move Money** menu in Online Banking you will see the option for **External Transfer**. First time users will need to register for the service.

## Do I need to qualify for the service?

- All good standing members will have access to the service. Services may always be revoked if the services are abused (i.e., NSF, potential fraud, etc.)

## What are the fees for use of the service?

- This service is free!

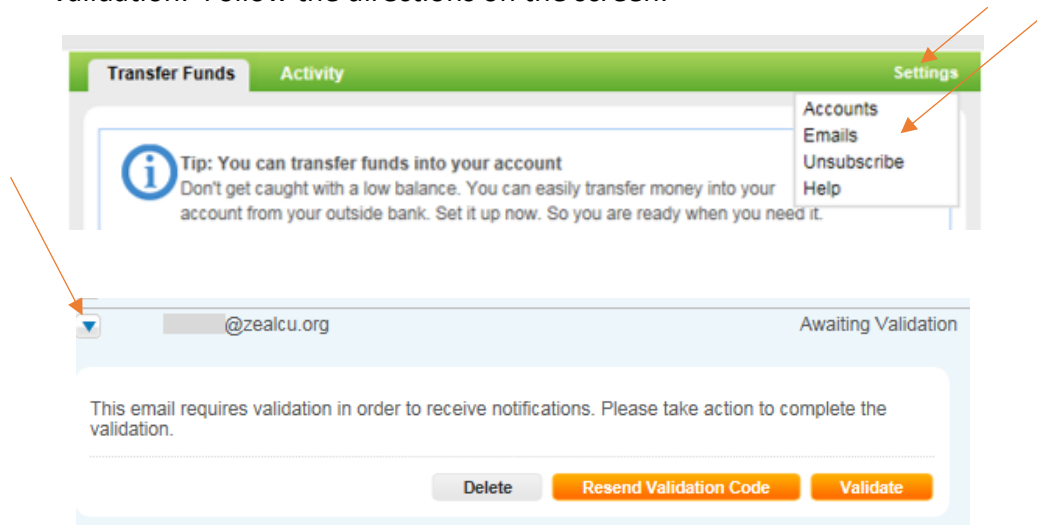
## Are there limits for sending cash?

Yes. The minimum transfer is \$10. To see the maximum limit assigned to your account, click on the blue information icon next to the amount box.

Amount(\$) \*   ←

## How do I validate my email?

- Click on the External Transfer **Settings** menu in the top right hand corner of the green bar and select **Emails**. Then click on the down arrow for the email that needs validation. Follow the directions on the screen.



## I did not receive my email validation code. What should I do?

- Following the directions above, click on the **Resend Validation Code** button. Please allow the system 10 minutes to process your initial request before having the validation code resent. The code expires after 3 hours.

## Is there a limit to the number of accounts that can be added?

- Yes. The number of external accounts that can be added to the system is five.

## If a primary owner and joint owner both have Online Banking accounts with Zeal's External Transfer service, and both are owners to the same external account, can the same external account be added to both Online Banking profiles?

- Yes. The same external account can be added to two different Online Banking profiles. If a third attempt is made, the member will receive an error.

## Is there a limit to the number of times an external account can be added and deleted from the system?

- Yes. You will be able to delete and re-add the same external account number only two times. On the third attempt, you will receive an error. If you have a problem validating an account, please contact eServices at 800-321-8570, ext. 6500 for support.

## Is Next Day Service available?

- At this time, Next Day Service is not available. All transfers will take three business days to process.

## Can I stop a payment that has been scheduled?

- You can cancel a Pending transfer online by going to the **Activity** tab. Once the transfer is In Process, you must contact eServices at 800-321-8570, ext. 6500 to cancel the transfer.

## Why can't I transfer funds to an account on my list?

- The account may be suspended due to a number of risk factors. Please contact eServices at 800-321-8570, ext. 6500 for additional details.

## If a transfer is returned NSF or UCF, will it attempt to process again?

- The transfer will attempt to process two times. If a transfer is returned for any reason, the services may be revoked.