



External Transfers

Helpful Information

Registration Information

1. Log in to Online Banking. Click on **Move Money** in the toolbar, then click **External Transfer**.
2. First time users will see a registration page. Click on the box to accept the **Terms of Service** agreement and then click on the **Sign up now!** button. (Figure 1)
3. Enter date of birth, driver's license number and other required information.
4. Click the **"validate your email address"** link on the External Transfers main screen (Figure 2).
5. Open your email to obtain the validation code (sent to the email on file in Online Banking).
6. Flip back to the browser window with the External Transfers screen still open.
7. Enter the validation code (Figure 3) and click Submit.

Figure 1

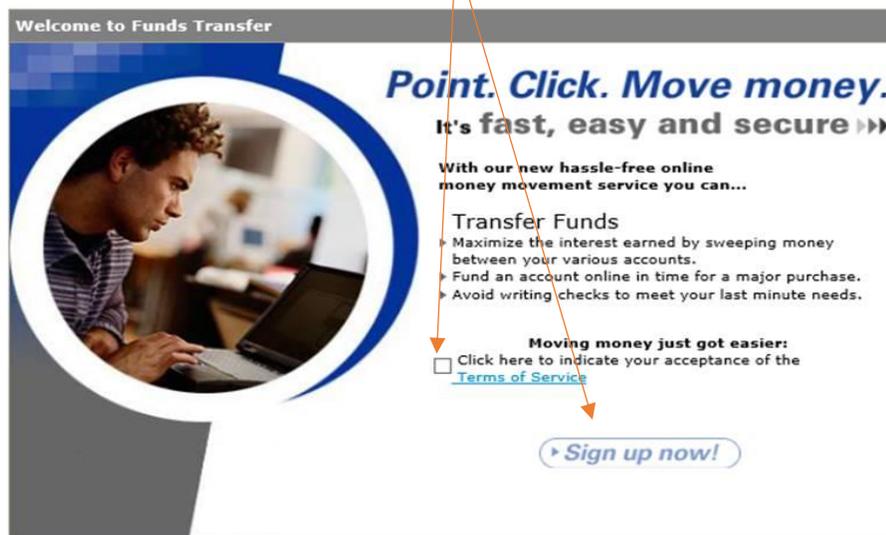


Figure 2

Registration Information cont.

Figure 3

Validate Email Address ✕

Before using the Funds Transfer service you must validate your email address. An email message with a validation code was sent to the email address listed below. Please enter the validation code from that message and click "Submit".

Email address jane@abcbank.com

Validation code *

[Click here](#) to have a new Validation Code sent now to the address listed above.

Troubleshooting Tips:

- This service is currently available on the desktop site. You may access the feature on PC, laptop and most tablets. The mobile application will be updated in 2019 to include this service.
- If you access the feature on a tablet, you will need to allow pop-up windows in order for this service to work.
- You must be at least 18 years old to register.
- If the email address is incorrect, you must change it in Online Banking first.
- You can click a link to get a new code (see Figure 3). This is needed if the code has expired (**after 3 hours**), or if you exit External Transfers and go back later.

Verifying Your External Account

The user adds their own "external accounts" from other financial institutions. The user must verify ownership via online login or test deposit verification. If a test deposit verification is required, two small ACH deposits will be made to the account by Zeal as well as one offsetting withdrawal. You will need to verify the amounts of the two deposits.

Activate Your Account Using Test Deposits ✕

 For your security, we require you to verify that you own the Asheville Savings Bank, Savings,##3333 account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1 Click START and Sharon Credit Union will deposit two small amounts into your Asheville Savings Bank account.
- 2 Check your Asheville Savings Bank bank account in 1 - 2 business days, and identify the two small amounts in your transaction history.


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

NOTE: Sharon Credit Union will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

External Transfer Settings Information

Click on the **Settings** link to add accounts, update emails, unsubscribe or gain access to additional help.

ACCOUNT	ACCOUNT NICKNAME	STATUS
▶ Zeal Credit Union, Free Checking, ...	Free Checking	Active
▶ Zeal Credit Union, Vacation Club, ...	Vacation Club	Active
▶ Zeal Credit Union, Regular Membership Savings, ...	Regular Membership Savings	Active
▶ Zeal Credit Union, Free Checking, ...	Free Checking	Suspended

ACCOUNT	ACCOUNT NICKNAME	STATUS
▶ [Redacted] Checking, ...	[Redacted] Checking	Active
▶ [Redacted] Checking, ...	[Redacted] int Checking	Active

External Transfers Activity Information

Click on the **Activity** tab to see all transfer activity. Here you can see the status of all transfers and even cancel a transfer that is in a Pending status.

SEND ON	FROM	TO	STATUS	AMOUNT
▶ 09/25/2018	Zeal Credit Union, F...	Extra Credit Union, ...	In Process	\$12.00
▶ 09/25/2018	Zeal Credit Union, F...	Extra Credit Union, ...	Cancelled	\$50.00
▶ 09/25/2018	Zeal Credit Union, F...	Michigan Schools An...	Cancelled	\$100.00
▶ 09/13/2018	Michigan Schools An...	Zeal Credit Union, F...	Completed	\$10.00
▶ 09/12/2018	Zeal Credit Union, F...	Michigan Schools An...	Rejected	\$10.00
▶ 09/07/2018	Zeal Credit Union, F...	Michigan Schools An...	Completed	\$100.00
▶ 09/05/2018	Zeal Credit Union, F...	Michigan Schools An...	Rejected	\$100.00
▶ 08/31/2018	Zeal Credit Union, F...	Michigan Schools An...	Rejected	\$10.00
▶ 08/31/2018	Zeal Credit Union, F...	Michigan Schools An...	Cancelled	\$10.00

Other Helpful Info

Click on the blue info icon to see additional details regarding that field. Here you would receive information regarding your transfer limits.

The screenshot shows a web interface for transferring funds. A pop-up window titled "Transfer Limits as of September 27, 2018" is open, displaying the following information:

To protect your accounts, we have set the limits listed below on the amount of money that can be transferred online between your accounts. Limits can vary based on From and To account selection.

View Limits for your Account(s):
From: Zeal Credit Union, Free Checking
To: [Account]

	Standard
Today's Remaining Limits	\$988.00
Total Transfer Limits	
Per Transfer	\$1,000.00
Daily	\$1,000.00
Monthly	\$5,000.00

The main form includes fields for "Amount(\$)", "Transfer" (From and To), "Send On" (09/27/2018), and "Memo". A blue info icon is next to the "Amount(\$)" field. A "Continue" button is at the bottom right.

Validating Your Email

Click on the **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.

The screenshot shows the "Settings" menu in the top right corner of the green bar, with "Emails" selected. Below the menu, a tip reads: "Tip: You can transfer funds into your account. Don't get caught with a low balance. You can easily transfer money into your account from your outside bank. Set it up now. So you are ready when you need it."

The email validation screen shows the email address "@zealcu.org" with a down arrow and the status "Awaiting Validation". The message states: "This email requires validation in order to receive notifications. Please take action to complete the validation." Buttons for "Delete", "Resend Validation Code", and "Validate" are at the bottom.