



# External Transfer Guide

**Transfer money from external accounts with ease.**

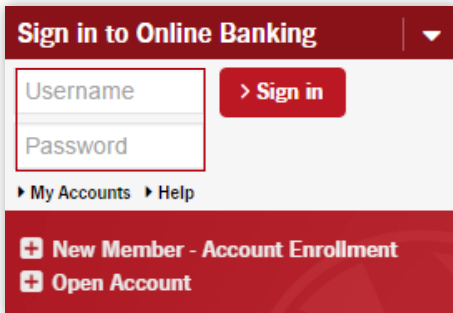
Securely access money from your accounts at other financial institutions.



## On Your Computer

1. Sign in to your Online Banking account.
2. Select “Add External Account” under “Services” in your Online Banking navigation menu.

**1**



Sign in to Online Banking

Username

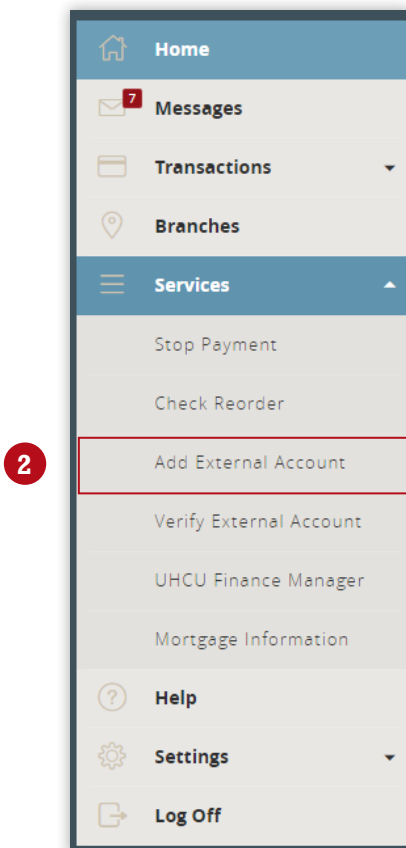
Password

> Sign in

My Accounts Help

+ New Member - Account Enrollment

+ Open Account





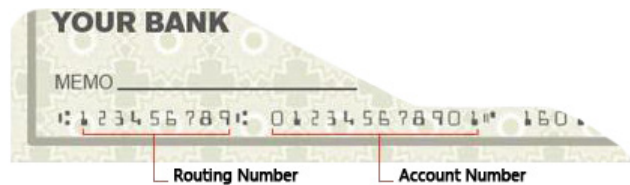
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3. Input the ACCOUNT NUMBER, ACCOUNT TYPE and ROUTING NUMBER for the account you would like to add. Two micro deposits will be generated and sent to your external account (typically within five business days).

*Note: Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both deposit amounts as you will need them for verification.*

4. After you note the amounts of your micro deposits, sign in to Online Banking and select the “Verify External Account” link under “Services” in the navigation menu.
5. Enter the deposit amounts and select “Submit” to verify your external account.

*Note: To see external account after verification, you must sign out then sign back in to Online Banking.*



3

ACCOUNT NUMBER:

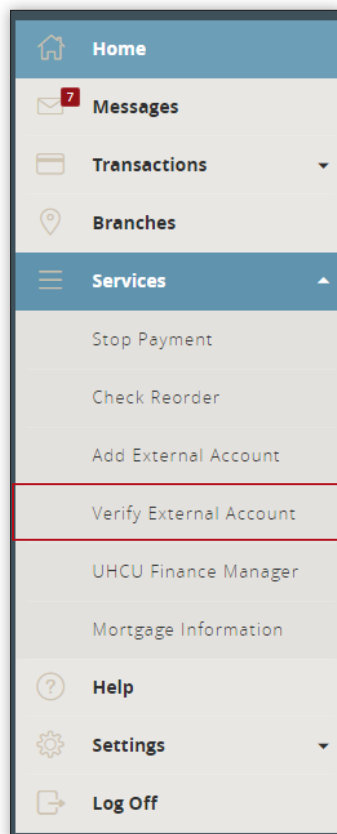
ACCOUNT TYPE:

ROUTING NUMBER:

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

4



5

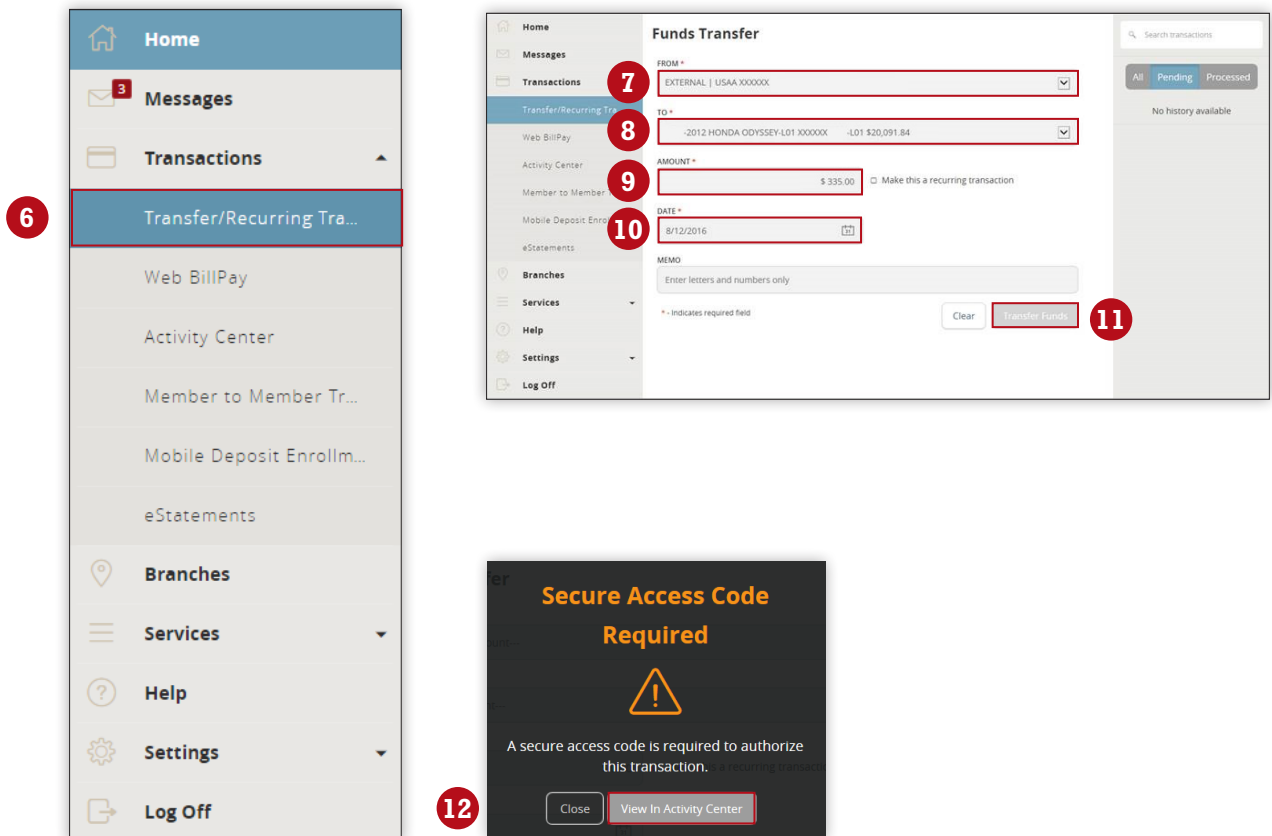
**Verify External Account Requests**

This form will allow you to verify the amounts of the External Account Requests that you have made. Click the "Continue" button below to see the list of outstanding requests for your Online Banking login.



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6. Select “Transfer/Recurring Transfer” under “Transactions” in the navigation menu.
7. Select the dropdown arrow located under the “FROM” field and choose the external account from which you wish to transfer the funds.
8. Select the dropdown arrow located under the “TO” field and choose the share or loan to which you wish to transfer the funds.
9. Enter the amount you wish to transfer in the “AMOUNT” field.
10. Enter the date on which you wish the transfer to take place in the “DATE” field.
11. Select “Transfer Funds.”
12. A “Secure Access Code Required” message will appear. Select “View In Activity Center.”



The image displays three screenshots from the United Heritage Credit Union mobile app, illustrating the steps for an external transfer.

**First Screenshot (Left):** Shows the navigation menu. The "Transactions" section is expanded, and "Transfer/Recurring Transfer" is highlighted with a red circle and the number 6.

**Second Screenshot (Top Right):** Shows the "Funds Transfer" form. The "FROM" field (7) is set to "EXTERNAL | USAA XXXXXX". The "TO" field (8) is set to "-2012 HONDA ODYSSEY-LO1 XXXXXX -LO1 \$20,091.84". The "AMOUNT" field (9) is set to "\$ 335.00" with a checkbox for "Make this a recurring transaction". The "DATE" field (10) is set to "8/12/2016". The "Transfer Funds" button is highlighted with a red circle and the number 11.

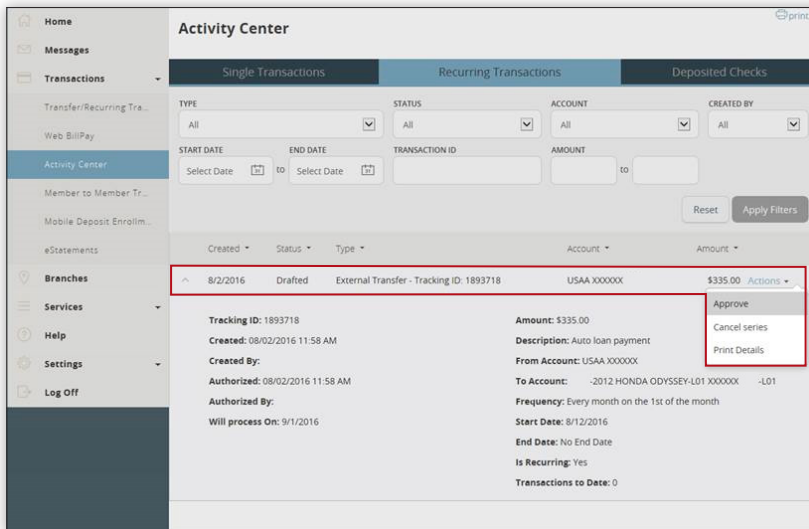
**Third Screenshot (Bottom Right):** Shows a "Secure Access Code Required" message. The message states: "A secure access code is required to authorize this transaction. \*A recurring transaction requires a secure access code." The "View In Activity Center" button is highlighted with a red circle and the number 12.



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13. Locate the external transfer you created in the Activity Center, which is under “Transactions” in your Online Banking navigation menu. For that transaction, select the dropdown arrow next to “Actions” and then select “Approve.”
14. An “Approve Transaction” message will appear. Select “Confirm.”
15. Select a Secure Access Code (SAC) delivery method.
16. Input the Secure Access Code you receive and select “Authorize.”
17. Once you successfully complete the external transfer, an “Approval Successful” confirmation message will appear.

*Note: External transfers can take one to three business days to post.*



**Activity Center**

Single Transactions | **Recurring Transactions** | Deposited Checks

TYPE: All | STATUS: All | ACCOUNT: All | CREATED BY: All

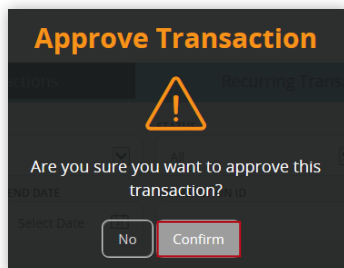
START DATE: Select Date | END DATE: Select Date | TRANSACTION ID: | AMOUNT: | to: |

Reset | Apply Filters

Created	Status	Type	Account	Amount	Actions
8/2/2016	Drafted	External Transfer - Tracking ID: 1893718	USAA XXXXXX	\$335.00	Approve Cancel series Print Details

**Tracking ID:** 1893718  
**Amount:** \$335.00  
**Description:** Auto loan payment  
**From Account:** USAA XXXXXX  
**To Account:** -2012 HONDA ODYSSEY-L01 XXXXXX -L01  
**Frequency:** Every month on the 1st of the month  
**Start Date:** 8/12/2016  
**End Date:** No End Date  
**Is Recurring:** Yes  
**Transactions to Date:** 0

13



**Approve Transaction**

Are you sure you want to approve this transaction?

No | **Confirm**

14

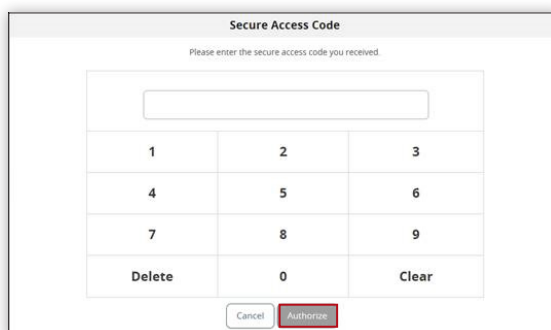


**Select Your SAC Target**

SMS : (\*\*\*) \*\*\* - 7584  
Phone to : (\*\*\*) \*\*\* - 7584  
Phone to : (\*\*\*) \*\*\* - 7584  
Phone to : (\*\*\*) \*\*\* - 7584  
SMS : (\*\*\*) \*\*\* - 7564

Cancel

15



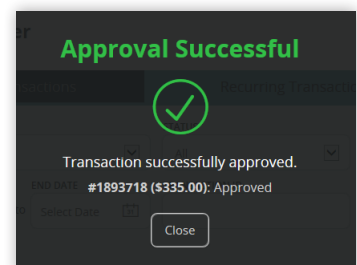
**Secure Access Code**

Please enter the secure access code you received.

1	2	3
4	5	6
7	8	9
Delete	0	Clear

Cancel | **Authorize**

16



**Approval Successful**

Transaction successfully approved.

END DATE: #1893718 (\$335.00): Approved

Close

17



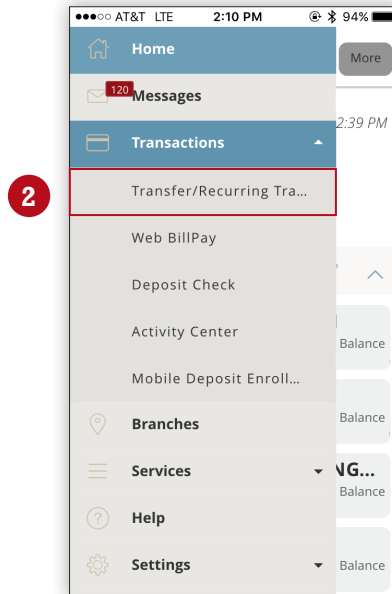
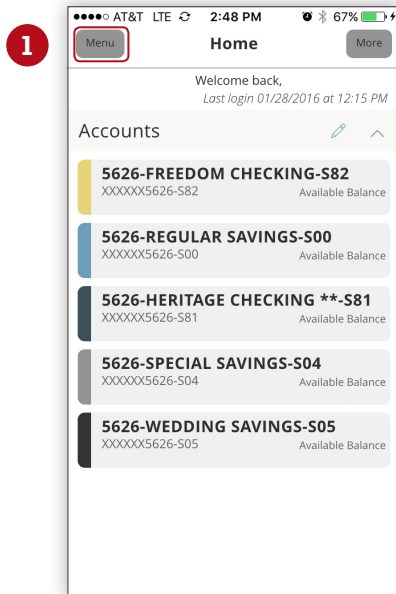
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## On Your Device

*Note: You must add an external account by completing Steps 1-5 in the “On Your Computer” section before you can conduct an external transfer on your mobile device.*

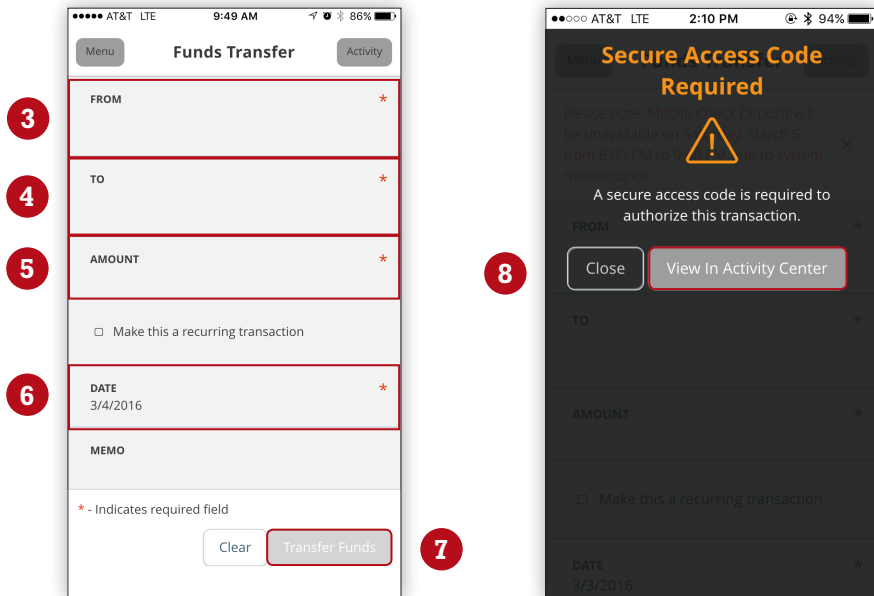
1. Select “Menu” in the top left corner of the Home screen.
2. Select “Transfer/Recurring Transfer” under “Transactions” in the navigation menu.





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3. Tap the “FROM” field and select the external account from which you wish to transfer the funds.
4. Tap the “TO” field and select the share or loan to which you wish to transfer the funds.
5. Tap the “AMOUNT” field and enter the amount you wish to transfer.
6. Tap the “DATE” field and enter the date on which you wish the transfer to take place.
7. Select “Transfer Funds.”
8. A “Secure Access Code Required” message will appear. Select “View In Activity Center.”



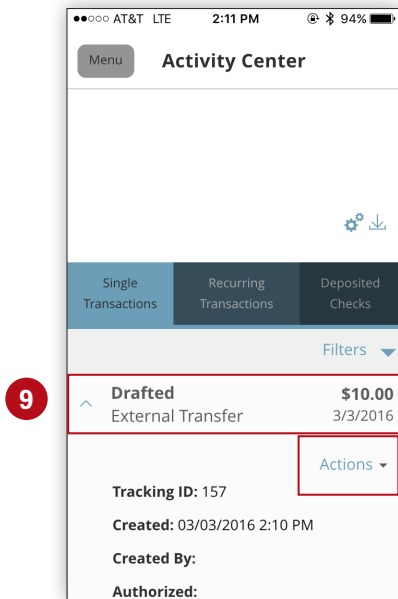
The first screenshot shows the "Funds Transfer" screen. It has a "Menu" button on the top left and an "Activity" button on the top right. The screen contains several input fields: "FROM" (step 3), "TO" (step 4), "AMOUNT" (step 5), "DATE" (step 6, with the date 3/4/2016), and "MEMO". Each of these fields has a red asterisk to its right, indicating they are required. Below the "DATE" field is a checkbox labeled "Make this a recurring transaction". At the bottom of the screen, there is a "Clear" button and a "Transfer Funds" button (step 7). A red circle with the number 3 is next to the "FROM" field, 4 next to "TO", 5 next to "AMOUNT", 6 next to "DATE", and 7 next to the "Transfer Funds" button.

The second screenshot shows a "Secure Access Code Required" message. At the top, it says "Secure Access Code Required" in orange. Below that is a warning icon (a yellow triangle with an exclamation mark) and a message: "Please note: Mobile Deposit will be unavailable on 3/4/2016 from 8:00 PM to 10:00 PM due to system maintenance." Below this is a message: "A secure access code is required to authorize this transaction." There are two buttons: "Close" and "View In Activity Center" (step 8). The background of the screen is dark, and the text is white. A red circle with the number 8 is next to the "View In Activity Center" button.

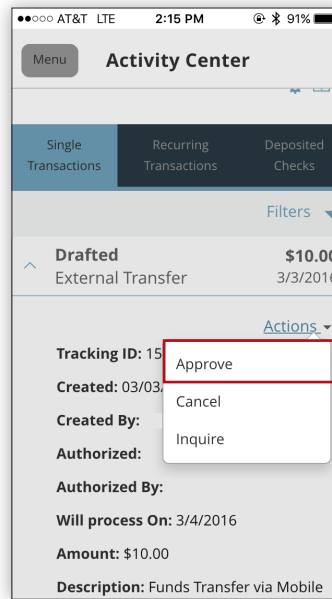


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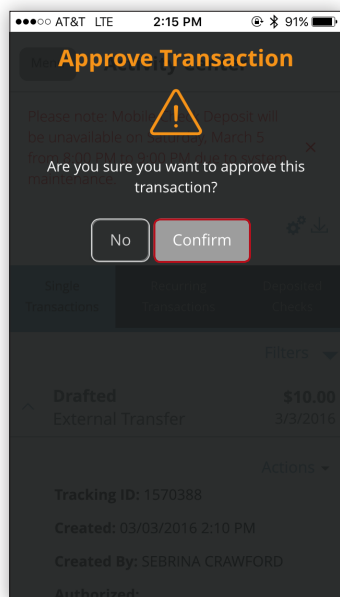
9. Find the external transfer you created in the Activity Center. Select “Drafted.”
10. Select “Actions.”
11. Select “Approve.”
12. An “Approve Transaction” message will appear. Select “Confirm.”



11



12





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13. Select a Secure Access Code (SAC) delivery method.
14. Input the Secure Access Code you receive and select “Authorize.”
15. Once you successfully authorize the external transfer, the transaction status in the Activity Center will update from “Drafted” to “Authorized.”

*Note: External transfers can take one to three business days to post.*

