



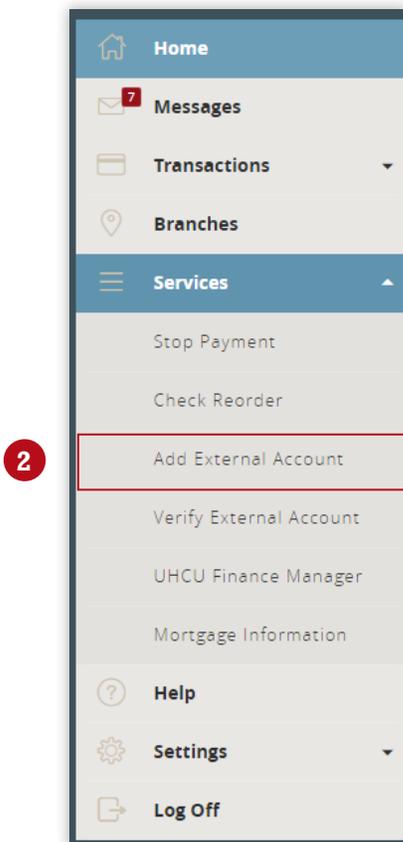
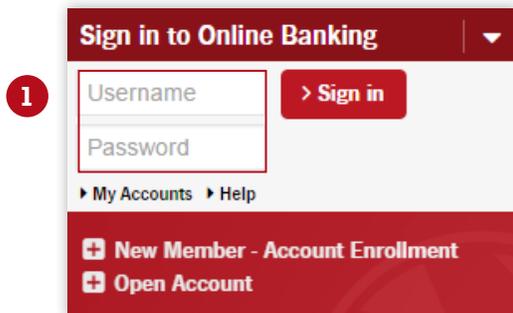
# External Transfer Guide

**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.





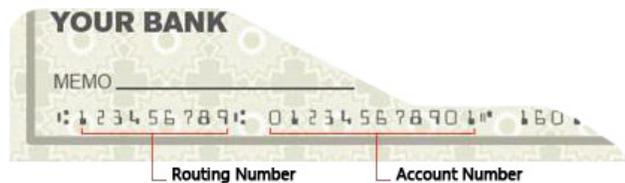
# External Transfer Guide

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:

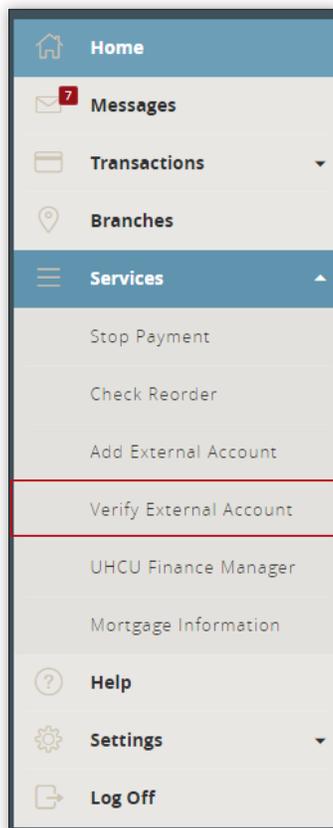
ACCOUNT TYPE:

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

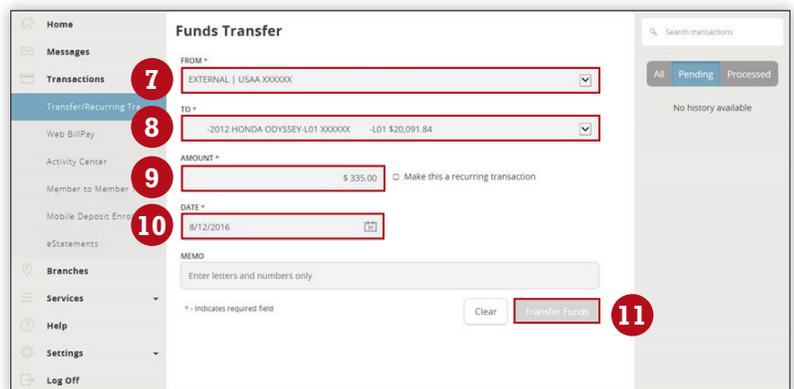
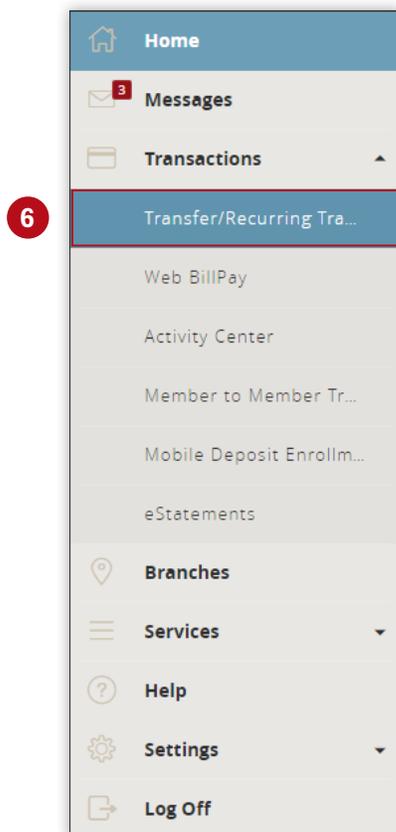
Verify External Account Requests

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.



# External Transfer Guide

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.”





# External Transfer Guide

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

Created	Status	Type	Account	Amount
8/2/2016	Drafted	External Transfer - Tracking ID: 1893718	USAA XXXXXX	\$335.00

Tracking ID: 1893718  
Created: 08/02/2016 11:58 AM  
Created By:  
Authorized: 08/02/2016 11:58 AM  
Authorized By:  
Will process On: 9/1/2016

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

Approve  
Cancel series  
Print Details

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

17

**Approval Successful**

Transaction successfully approved.

Transaction #1893718 (\$335.00): Approved

Close



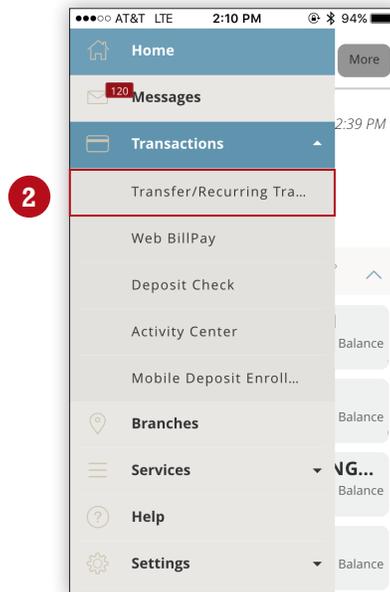
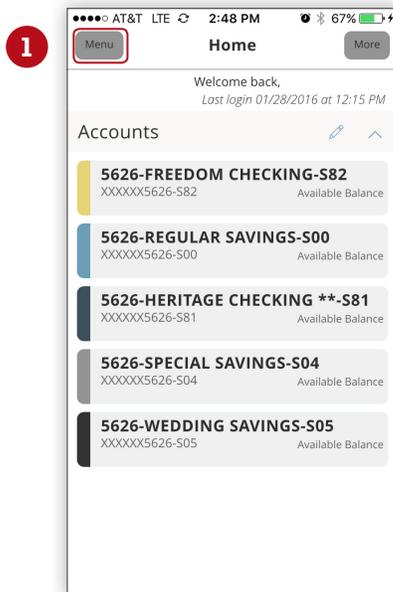
# External Transfer Guide



## 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.*

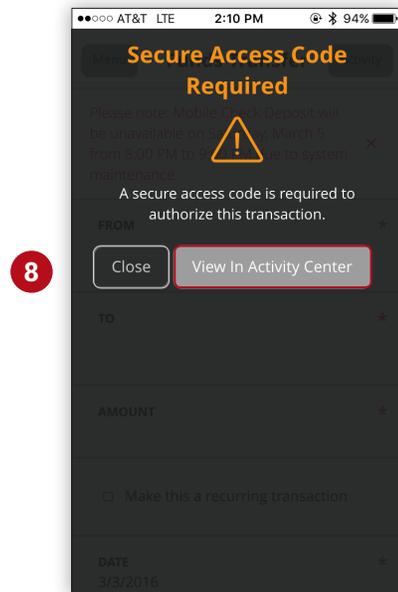
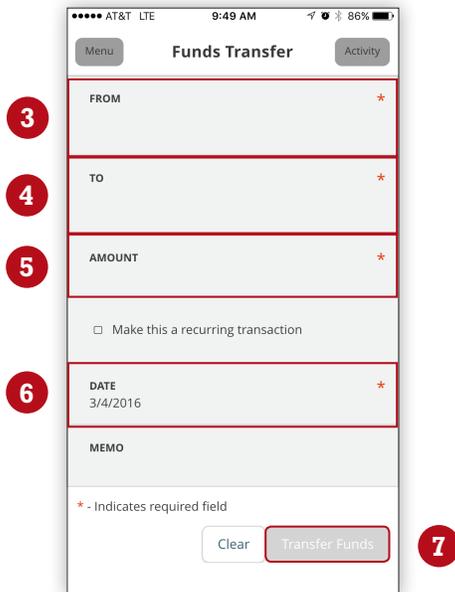
1. Select “Menu” in the top left corner of the Home screen.
2. Select “Transfer/Recurring Transfer” under “Transactions” in the navigation menu.





# External Transfer Guide

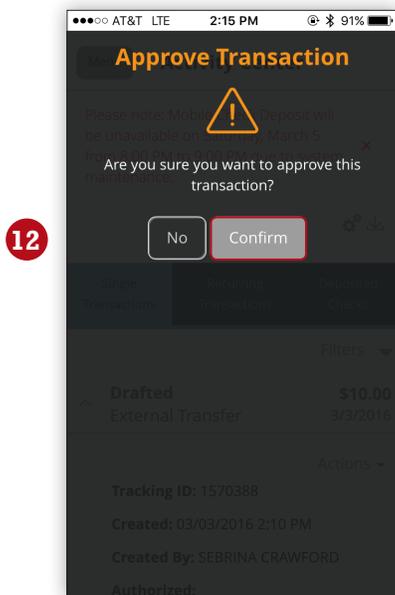
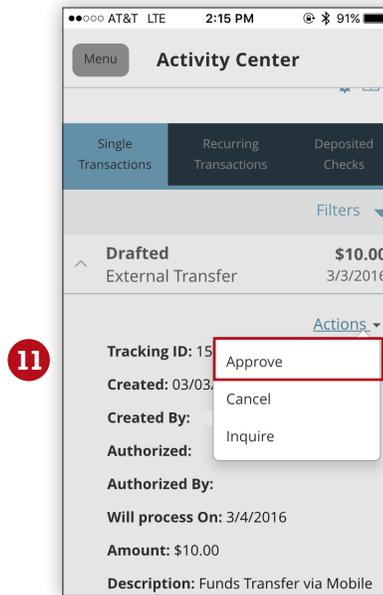
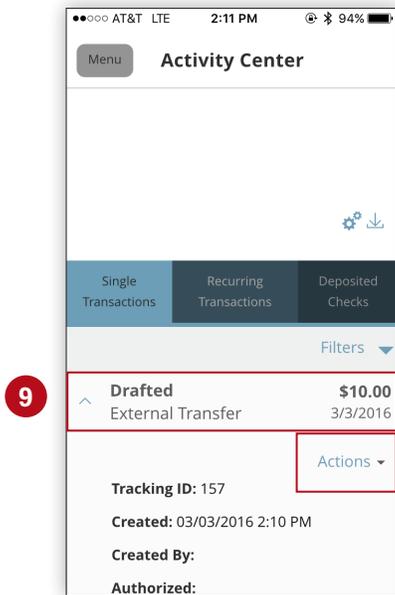
3. Tap the “FROM” field and select the external account from which you wish to transfer the funds.
4. Tap the “TO” field and select the share or loan to which you wish to transfer the funds.
5. Tap the “AMOUNT” field and enter the amount you wish to transfer.
6. Tap the “DATE” field and enter the date 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.”





# External Transfer Guide

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.”





# External Transfer Guide

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.*

