

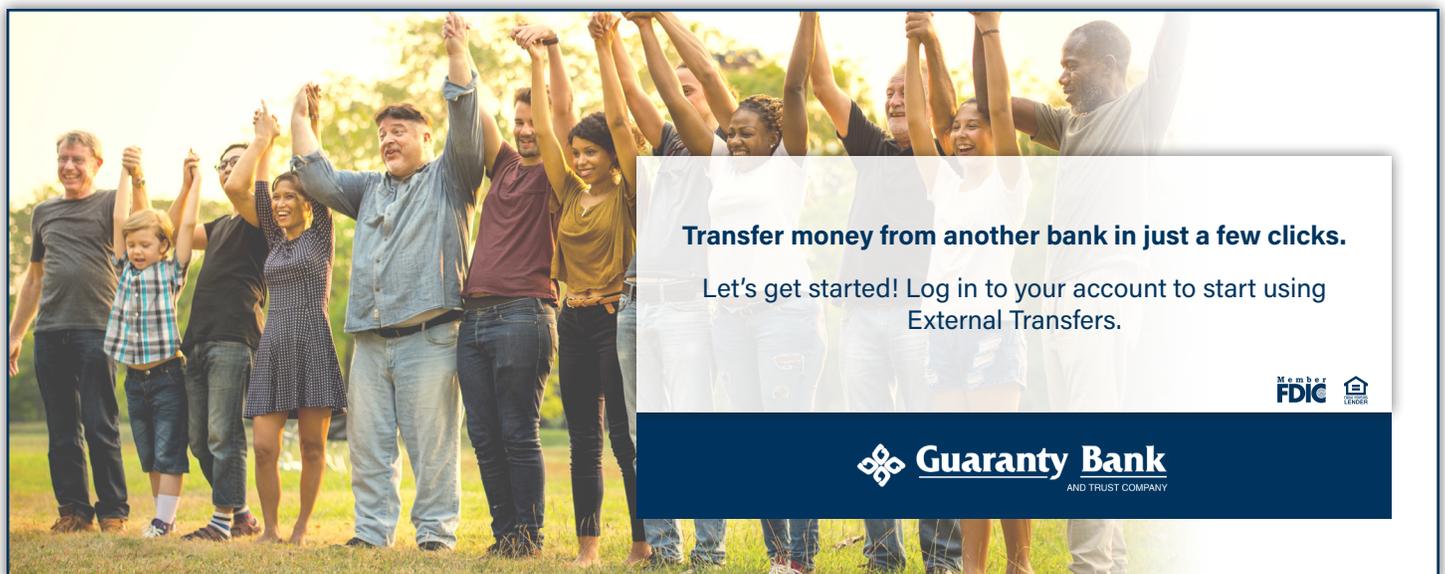
# EXTERNAL TRANSFERS

Have you ever written yourself a check to move money between banks? Did you know there is a better way?

External Transfer offers you the flexibility to manage your money as you see fit. With External Transfers, all you need to get started is to log in to your online banking account – no checks or wire transfers necessary.

External Transfers offers the following features:

- Send/Receive one-time transfers to and from other institutions.  
*(fees may apply)*
- Schedule future transfers
- Schedule recurring transfers
- Multiple transfer speeds including next day  
*(fees may apply)*



**Transfer money from another bank in just a few clicks.**

Let's get started! Log in to your account to start using External Transfers.

Member  
**FDIC** 

 **Guaranty Bank**  
AND TRUST COMPANY

# GETTING STARTED

Log in to **Consumer Online Banking** with your username and password to get started.

External Transfers can be accessed by selecting the **Launch External Transfer** button on the Transfer page of your online banking.

Home Accounts **Transfer** Bill Payment

## Transfer

**Create a transfer**

**External Transfer**

**From account \*** PERSONAL -  
Current balance: \$4,582.15

**To account \***  
Current balance: \$1,245.68

**Date** 03/09/2022  Repeat...

**Amount \***

**Description**

\* Indicates required field

Preview transfer

Launch External Transfer

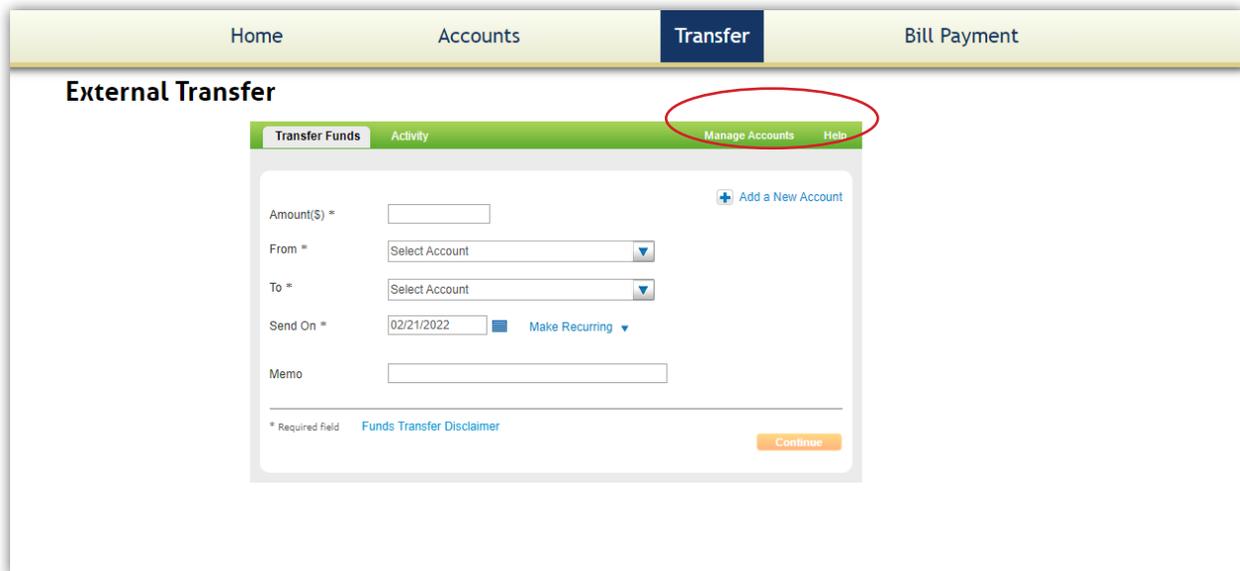
# LINKING YOUR EXTERNAL ACCOUNTS

## REAL TIME VERIFICATION

A total number of 5 external accounts can be linked for external transfers.

External Transfers prompts you to enter your User ID (username) and Password for your external bank account. External Transfers matches the name and account numbers against the name on your internal accounts to verify account ownership in real-time.

1. From the External Transfer screen, click the **Add a New Account** option.



The screenshot displays the 'External Transfer' interface. At the top, there is a navigation bar with 'Home', 'Accounts', 'Transfer', and 'Bill Payment'. Below this, the 'External Transfer' section is visible. A sub-header bar contains 'Transfer Funds', 'Activity', 'Manage Accounts', and 'Help'. The 'Manage Accounts' link is circled in red. The main form area includes fields for 'Amount(\$)' with an asterisk, 'From' and 'To' dropdown menus labeled 'Select Account', 'Send On' with a date field (02/21/2022) and a 'Make Recurring' checkbox, and a 'Memo' field. A blue link '+ Add a New Account' is positioned to the right of the 'Amount(\$)' field. At the bottom, there is a '\* Required field' note, a 'Funds Transfer Disclaimer' link, and a 'Continue' button.

# LINKING YOUR EXTERNAL ACCOUNTS

- From the **Account Type** drop-down, select your type of account and click **Add**.

The screenshot shows the 'Add Account' dialog box with the 'Account Type' dropdown menu open. The options are: Please Select, Checking, Savings, Money Market Checking, Money Market Savings, and Brokerage. The 'Add' button is circled in red.

- On the **Add Account** page, type your external account information in the required boxes denoted by the asterisk (\*), and then click **Add**.

The screenshot shows the 'Add Account' dialog box with the 'Account Type' set to 'Checking'. The 'Routing Number\*' and 'Account Number\*' fields are highlighted with red boxes. The 'Add' button is circled in red.

# LINKING YOUR EXTERNAL ACCOUNTS

4. Enter the **Online ID** (username) and **Password** for your external Financial Institution, along with any other fields (ex. security question, one-time password etc.) listed and click **Submit**.

The screenshot shows the 'External Transfer' page with a navigation bar containing 'Home', 'Accounts', 'Transfer', and 'Bill Payment'. The 'Transfer' tab is active. Below the navigation bar, the page title is 'External Transfer'. A modal window titled 'Account Verification' is displayed. The modal contains the following text: 'For your security, we require you to verify that you own the Regions Bank, Checking, XXXXXX2770 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.' Below this text are two input fields: 'Online ID' and 'Password'. At the bottom of the modal, there is an information icon and a paragraph: '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.' A red circle highlights the 'Verify' button at the bottom right of the modal.

The screenshot shows a modal window titled 'Account Activation - Additional Information Needed'. The modal contains the following text: 'Your Regions Bank, Checking, XXXXXX' requires more information to activate your account. Please provide the information below. If you do not have this information, click Test Deposits and you will be prompted to activate your account using Test Deposits.' Below this text is a text input field with the label 'What was your maternal grandmother's first name?'. At the bottom of the modal, there are three buttons: 'Cancel', 'Test Deposits', and 'Submit'. A red circle highlights the 'Submit' button.

# LINKING YOUR EXTERNAL ACCOUNTS

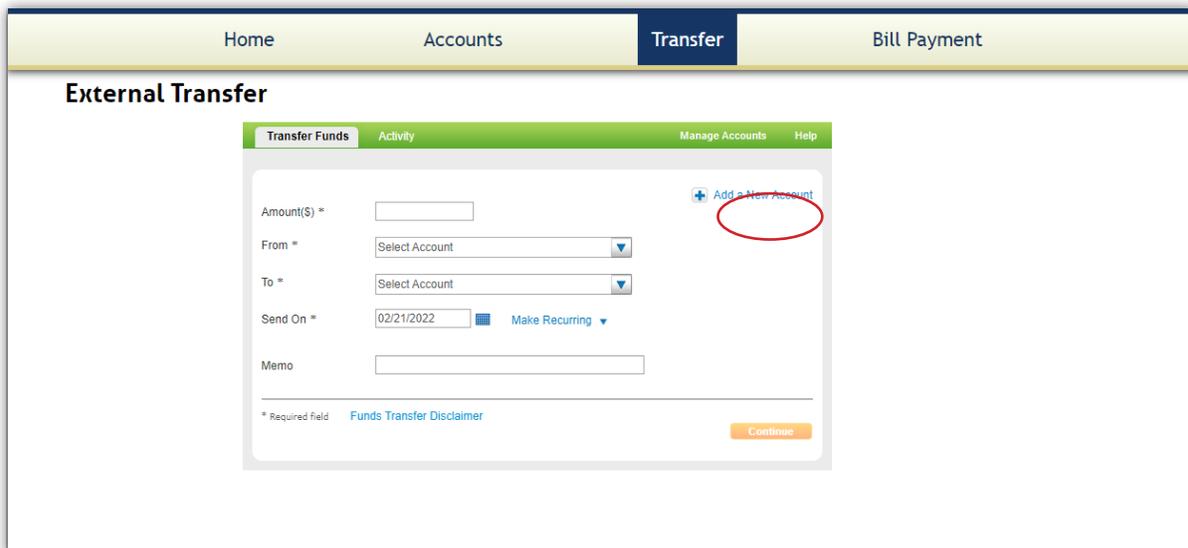
## TRIAL DEPOSIT VERIFICATION

A total number of 5 external accounts can be linked for external transfers.

Trial-deposit verification confirms account ownership by verifying your access to an external account.

External Transfer makes two small trial deposits and one trial debit, equal to the sum of the two deposits, to the external account. The user locates the two deposit amounts in his or her External Bank account history and enters the amounts under the Activate Now link located on the Manage Accounts page.

1. From the **External Transfer** screen, click the **Add a New Account** option.



The screenshot displays the 'External Transfer' interface. At the top, there is a navigation bar with 'Home', 'Accounts', 'Transfer', and 'Bill Payment'. Below this, the 'External Transfer' title is shown. The main content area contains a form with the following fields: 'Amount(\$)' with an asterisk and a text input; 'From' with a dropdown menu labeled 'Select Account'; 'To' with a dropdown menu labeled 'Select Account'; 'Send On' with a date input set to '02/21/2022' and a 'Make Recurring' checkbox; and a 'Memo' text input. A blue link with a plus icon and the text 'Add a New Account' is located in the top right corner of the form area and is circled in red. At the bottom left of the form, there is a note: '\* Required Field Funds Transfer Disclaimer'. A 'Continue' button is located at the bottom right of the form.

# LINKING YOUR EXTERNAL ACCOUNTS

- From the **Account Type** drop-down, select your type of account and click **Add**.

The screenshot shows the 'Add Account' dialog box in the 'Transfer' section. The 'Account Type\*' dropdown menu is open, displaying the following options: Please Select, Checking, Savings, Money Market Checking, Money Market Savings, and Brokerage. The 'Add' button is circled in red.

- On the **Add Account** page, type your external account information in the required boxes denoted by the asterisk (\*), and then click **Add**.

The screenshot shows the 'Add Account' dialog box in the 'Transfer' section. The 'Account Type\*' dropdown menu is set to 'Checking'. The 'Routing Number\*' and 'Account Number\*' fields are highlighted with red boxes. The 'Add' button is circled in red.

# LINKING YOUR EXTERNAL ACCOUNTS

4. On this screen click **Start** to begin trial-deposit account verification.

### Activate Your Account Using Test Deposits

 For your security, we require you to verify that you own the **My Financial 4, Checking, XXXXXX1204** account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1 Click **START** and RO - Test Home1 - 88840010 will deposit two small amounts into your My Financial 4 account.
- 2 Check your My Financial 4 bank account in 1 - 2 business days, and identify the two small amounts in your transaction history. Deposit should appear as **TRIALCREDIT** or **DEFAULT HOME**.

Transaction History		
08/16/2011	ABC Bank	+\$0.XX
08/16/2011	ABC Bank	+\$0.YY

- 3 Log back into RO - Test Home1 - 88840010. On the Make Transfer page, click the alert to complete validation and follow the on screen instructions.

NOTE: RO - Test Home1 - 88840010 will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

5. On the confirmation page click **Done**.

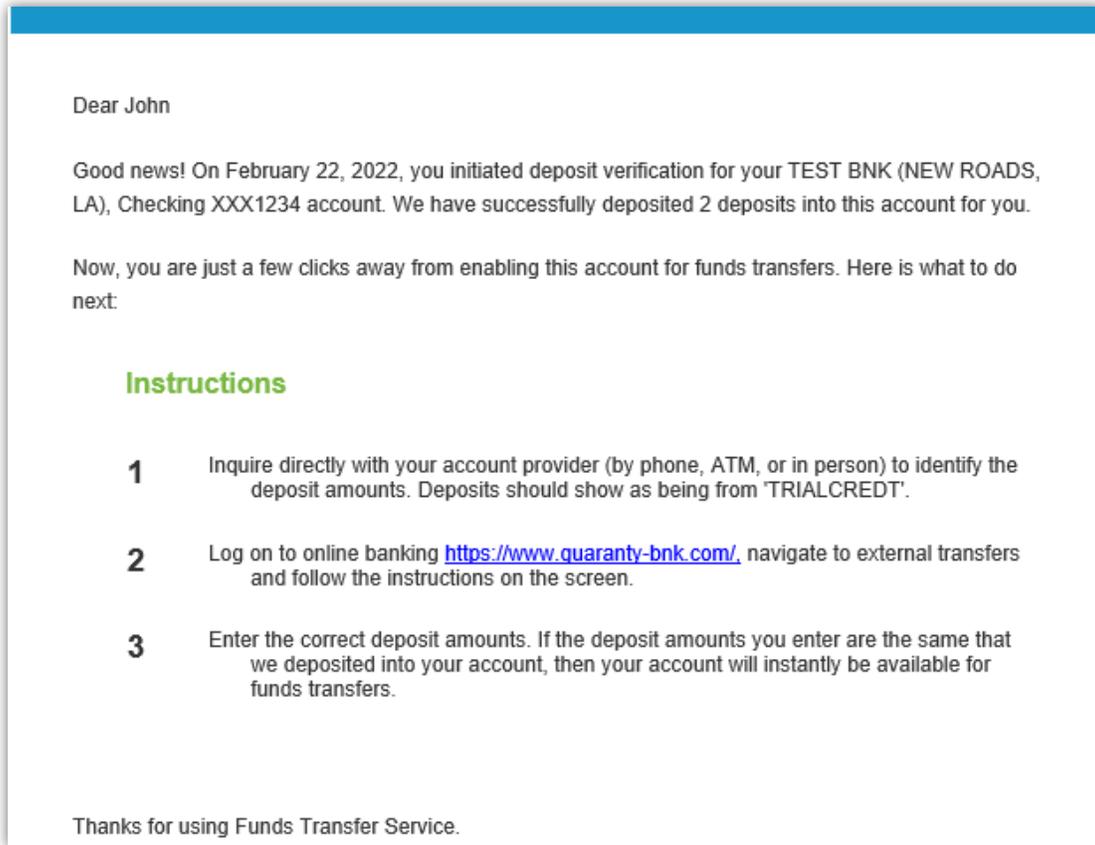
### Test Deposits Have Been Sent

**My Financial 4, Checking, XXXXXX1204**

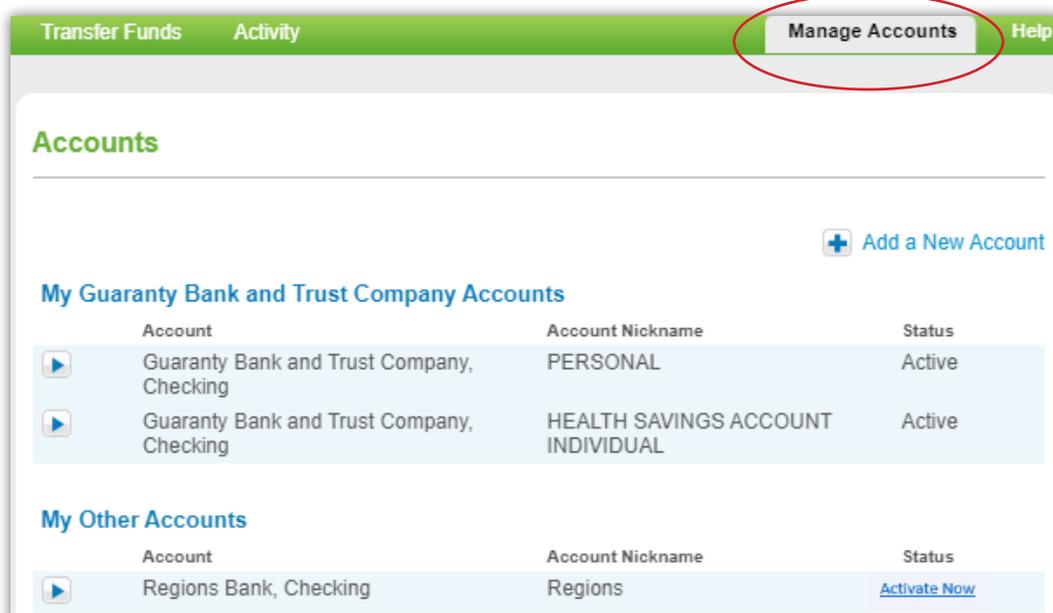
Please log back in to RO - Test Home1 - 88840010 after the deposits have been credited to your My Financial 4, Checking, XXXXXX1204 account to complete activation. Until then, your My Financial 4, Checking, XXXXXX1204 account will not be available for transfer.

# LINKING YOUR EXTERNAL ACCOUNTS

- Once deposit verifications in the external account have been confirmed you will receive an email with instructions on how the account must be activated by entering the deposit amounts in External Transfers.

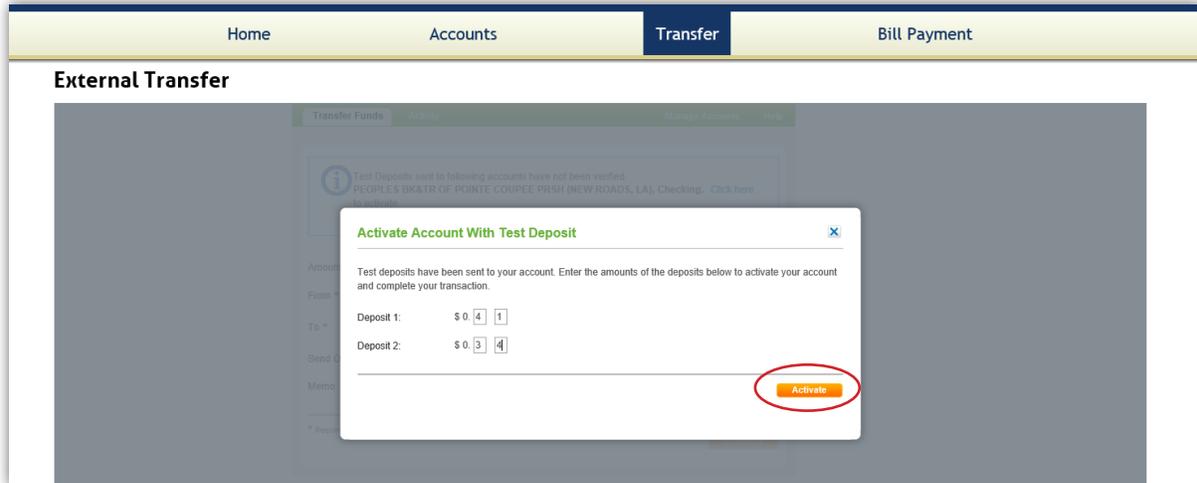


- On the **External Transfers** screen select **Manage Accounts**. In the Status column of the external account, click **Activate Now**.



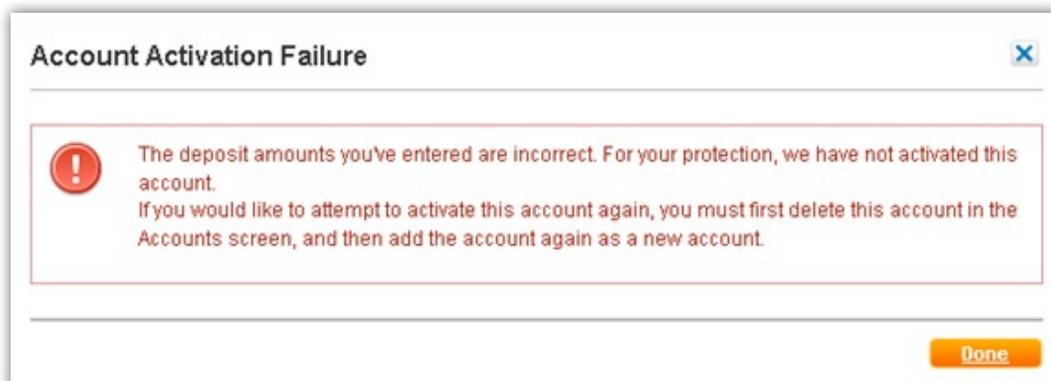
# LINKING YOUR EXTERNAL ACCOUNTS

8. Type the two deposit amounts which were retrieved from the external account's recent history and click Activate.



Account activation may be attempted a maximum of two times. If incorrect deposit amounts are typed the second time, the account will be placed in suspense from further activity. You must delete the suspended account and re-enter the account as a new account.

When a second failed attempt for verification is entered, the following message appears:



If second attempt at account verification fails, the user cannot add the account to External Transfers, as the account in question will be indefinitely restricted.

# EXTERNAL TRANSFER PAGE

Users can add, edit, review, or delete account information as needed via the External Transfers homepage.

The screenshot shows a web interface titled "External Transfer". At the top, there is a green navigation bar with four tabs: "Transfer Funds" (selected), "Activity", "Manage Accounts", and "Help". Below the navigation bar, the main form area contains several input fields and a button:

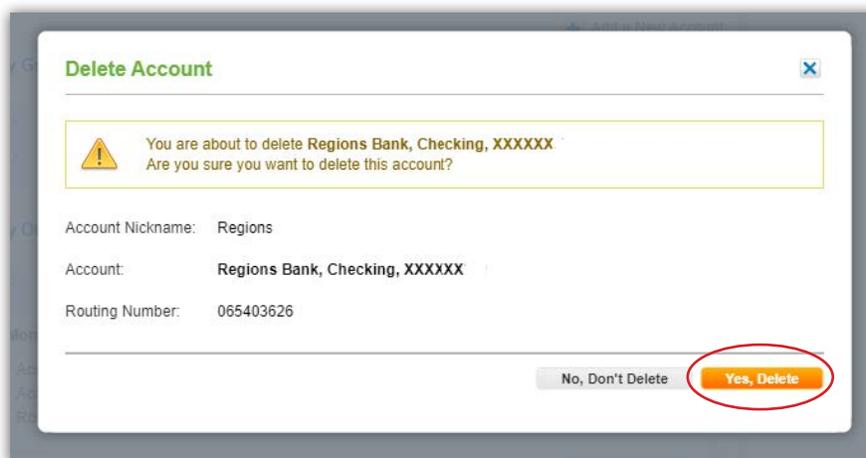
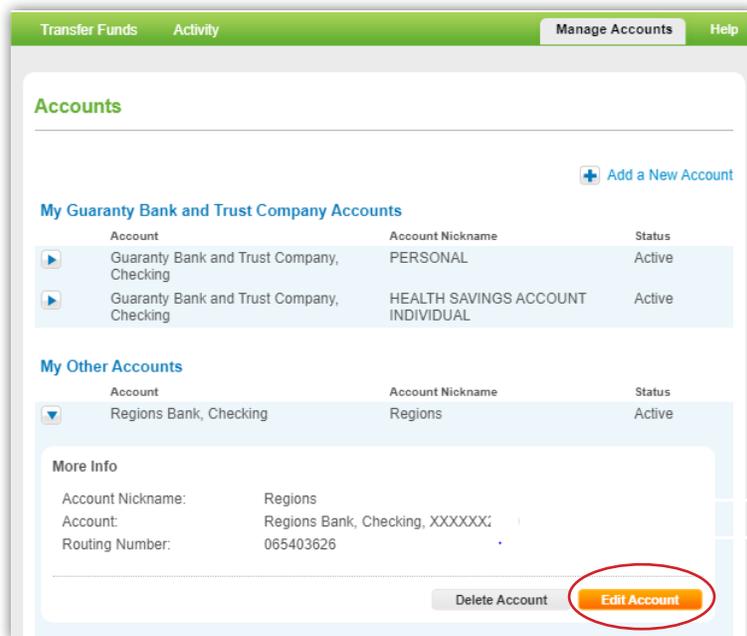
- Amount(\$)** \* : A text input field.
- From** \* : A dropdown menu with "Select Account" as the placeholder.
- To** \* : A dropdown menu with "Select Account" as the placeholder.
- Send On** \* : A date input field showing "03/14/2022" and a "Make Recurring" dropdown menu.
- Memo** : A text input field.
- Buttons**: A blue "+ Add a New Account" button in the top right and an orange "Continue" button in the bottom right, which is circled in red.

At the bottom left of the form, there is a note: "\* Required field" followed by a blue link "Funds Transfer Disclaimer".

# ADD, EDIT, AND DELETE ACCOUNTS

## TO DELETE AN ACCOUNT

1. On the External Transfers home page, click **Manage Accounts**
2. To the left of the account, you want to delete, click the **Arrow**
3. When the additional account information appears, click **Delete Account**.
4. To remove the account completely, on the **Delete Account** page, click **Yes, Delete**.
  - a. When the account is successfully deleted, a confirmation message appears
5. Click **Done**



# FUND TRANSFERS

After adding and verifying the account ownership, External Transfers users can setup one-time transfers and recurring transfers. Transfers cannot be made to unverified, suspended, or deleted accounts.

Once an external account is established, transfer service requests can be created, reviewed, edited, and deleted.

## ONE-TIME TRANSFERS

1. Click **Transfer Funds**.
2. In **Amount(\$)**, type the desired transfer amount.
3. From the **To** and **From** lists, select applicable accounts.
4. In the **Send On** box, type the desired date in MM/DD/YYYY format or click the **Calendar** and select a date.
5. Select the appropriate **Delivery Speed** option button  
*(there may be fees associated with this option)*
6. If information is needed for future reference, in the **Memo** box, type the information.
7. Click **Continue**.

The screenshot shows the 'External Transfer' form interface. At the top, there are navigation tabs: 'Transfer Funds' (active), 'Activity', 'Manage Accounts', and 'Help'. The form contains the following fields and options:

- Amount(\$)**: A text input field with an asterisk indicating it is required.
- From**: A dropdown menu labeled 'Select Account' with an asterisk.
- To**: A dropdown menu labeled 'Select Account' with an asterisk.
- Start Date**: A date input field with an asterisk, a calendar icon, and a 'Make Onetime' link.
- Repeat Every**: A dropdown menu labeled 'Select Frequency' with an asterisk.
- Duration**: A dropdown menu labeled 'Select Duration' with an asterisk.
- Memo**: A text input field.

At the bottom left, there is a note: '\* Required field' followed by a link to 'Funds Transfer Disclaimer'. At the bottom right, there is a red-bordered 'Continue' button.

# FUND TRANSFERS

- On the **Review Transfer** page, click **Edit** to make any changes, or click **Confirm** to complete the transfer request.

**External Transfer**

Transfer Funds Activity Manage Accounts Help

**Review Transfer**

Amount(\$)	\$10.00
From	Guaranty Bank and Trust Company, PERSONAL, XX
To	Regions Bank, Checking, XXXXXX
Send On	02/21/2022
Deliver On	02/24/2022
	As today is a holiday, this transfer will start to be processed on the next business day.
Memo	TransferNow Testing

Cancel Edit **Confirm**

- The **Transfer Confirmed** page appears. To request another transfer, click **Make Another Transfer**. To view activity, click **See My Activity**.

**External Transfer**

Transfer Funds Activity Manage Accounts Help

**Transfer Confirmed** [Print](#)

✔ Your transfer is scheduled to be sent on 02/21/2022

Reference number	1206803828
Amount(\$)	\$10.00
From	Guaranty Bank and Trust Company, PERSONAL, XX
To	Regions Bank, Checking, XXXXXX
Send On	02/21/2022
Deliver On	02/24/2022
	As today is a holiday, this transfer will start to be processed on the next business day.
Memo	TransferNow Testing

Make Another Transfer **See My Activity**

# FUND TRANSFERS

## TO SCHEDULE A RECURRING TRANSFER

1. Click **Transfer Funds**.
2. In the **Amount (\$)** box, enter the transfer amount.
3. From the **To** and **From** lists, select applicable accounts.
4. Click the **Calendar** next to the **Start Date** box, and click an available highlighted transfer date, or type a date.
5. Click **Make Recurring**.
6. In the **Repeat Every** list, select the **Frequency**.
7. From the **Duration** list, select the duration for the recurring transfer.
8. Select the appropriate **Delivery Speed** option button.  
*(there may be fees associated with this option)*
9. If information is needed for future reference, in the **Memo** box, type the information
10. Click **Continue**.

**External Transfer**

Transfer Funds Activity Manage Accounts Help

Amount(\$) \* 10.00 [+ Add a New Account](#)

From \* Guaranty Bank and Trust Company, PER... ▼

To \* Regions Bank, Checking, XXXXXX ▼

Start Date \*   Make Onetime

Repeat Every \* Once every month ▼

Duration \*   
Until I cancel ▼  
Select Duration  
Until I cancel  
Up to a specified amount  
Up to a specified number of transfers  
Until a specified date

Memo

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

# FUND TRANSFERS

11. On the **Review Transfer** page, click **Edit** to make any changes, or click **Confirm** to complete the transfer request.

**Review Transfer**

From	Guaranty Bank and Trust Company, PERSONAL, XX
To	Regions Bank, Checking, XXXXXX
Start Date	03/16/2022
Deliver Date	03/21/2022
Repeat Every	Day 16 of every month
Duration	Until I cancel
Memo	

Transfer Amount	\$10.00
Fees	\$2.00 Per Transfer
Total Amount	\$12.00

Cancel Edit **Confirm**

12. The confirmation screen will be displayed letting you know what day(s) your transfer will occur.

**Transfer Confirmed** [Print](#)

 Your transfer will be sent Day 16 of every month beginning 03/16/2022.

# FUND TRANSFERS

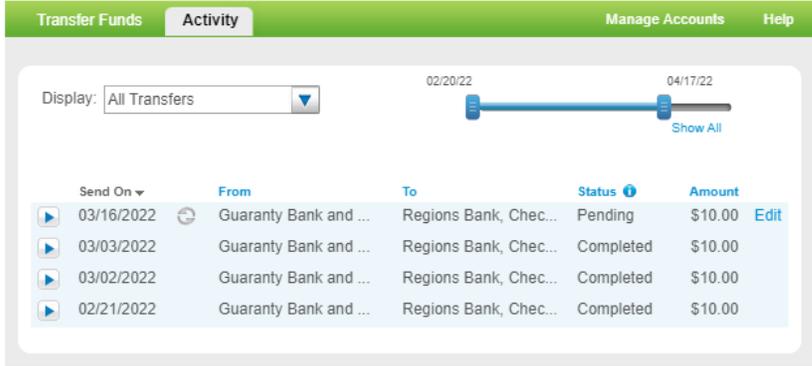
## CANCEL TRANSFERS

On the Activity page, you can cancel scheduled or recurring transfers which have not processed.

### To Cancel a transfer:

1. Click **Edit** to the right of the transaction.
2. Click the arrow next to the transfer for **From** the expanded view, click **Cancel**.
3. On the **Cancel Transfer** page, click **Yes, Cancel**.
4. On the **Cancel Transfer Confirmation** page, click **Done**.

**External Transfer**



The screenshot displays the 'External Transfer' activity page. At the top, there are tabs for 'Transfer Funds', 'Activity', 'Manage Accounts', and 'Help'. Below the tabs, there is a 'Display:' dropdown menu set to 'All Transfers' and a date range selector from 02/20/22 to 04/17/22 with a 'Show All' link. The main content is a table with the following data:

Send On	From	To	Status	Amount	
03/16/2022	Guaranty Bank and ...	Regions Bank, Chec...	Pending	\$10.00	<a href="#">Edit</a>
03/03/2022	Guaranty Bank and ...	Regions Bank, Chec...	Completed	\$10.00	
03/02/2022	Guaranty Bank and ...	Regions Bank, Chec...	Completed	\$10.00	
02/21/2022	Guaranty Bank and ...	Regions Bank, Chec...	Completed	\$10.00	

## QUESTIONS?

If you have any questions, call us at **1-800-668-2264**.