

Digital Banking External Account Transfer Instructions

3 MY PAYEES +

4  **EXTERNAL ACCOUNT**
Select this option to create an external account.

5

ADD NEW PAYEE

RECEIVER NAME

BANK NAME

Account Information:

ACCOUNT TYPE
Checking

Memo

Routing Number: 123456789 | Account Number: 0987654321

ROUTING/TRANSIT NUMBER

ACCOUNT NUMBER

Preferred Verify Method:
VERIFY METHOD
Transaction Challenge

6 SAVE

8 External Payee - Pending

SEND PAYMENT
ADD FAVORITE

Received the three challenge deposit amounts into your specified account?

9 VERIFY EXTERNAL ACCOUNT

ACCOUNT NAME

RECEIVER NAME

BANK NAME

10

VERIFY EXTERNAL ACCOUNT

Please enter the three amounts for the transactions to your external account.

DEBIT

SMALLER CREDIT

LARGER CREDIT

Not seeing the three transaction in your external account? Please contact us at (866)226-8377 or create a new support request.

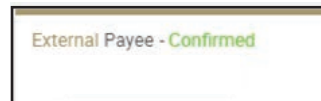
Set up of the account (account held at another bank to be debited by Banterra)

1. Sign in to Banterra's Digital Banking.
2. Select **Move Money** from the main menu.
3. Select **My Payees**.
 - Tap the (+) to add a new external account.
4. Select **External Account**.
5. Enter the bank information.
This is the account at the other financial institution that will be debited.
6. Tap **Save**.
 - The external account is now pending verification.

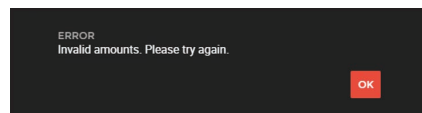
Validation:

The Digital Banking system will send verification transactions electronically (ACH) to the external account including two credits and one debit totaling less than \$1.00. Please allow 2-3 business days for the transactions to post to the external account. The transactions will be listed as "Banterra Bank Ext Verify" in your external account posted activity. These transactions will be sent same day (effective next business day) if initiated before 5:00 pm CST.

7. Monitor the external account for the verification transactions.
(2-3 business days)
 - Once they have posted, enter the amounts of the transactions.
8. Click the pending external account under **My Payees**.
9. Click **Verify External Account**.
10. Enter in verification amounts.
11. Click **Verify**.
 - Successful verification will take you back to the payee and will say **Confirmed**.



- Unsuccessful verification will give you an error message. Click **OK** and try entering the verification amounts again.



Note:

Upon successful verification, the account is now available in the list to move money from. **Users will get three attempts to verify; account is locked if unable to verify.**

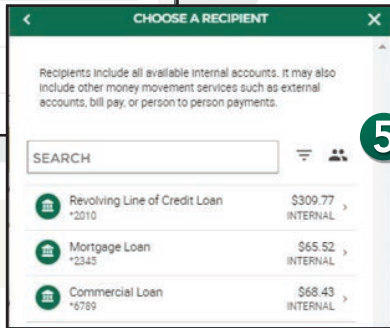
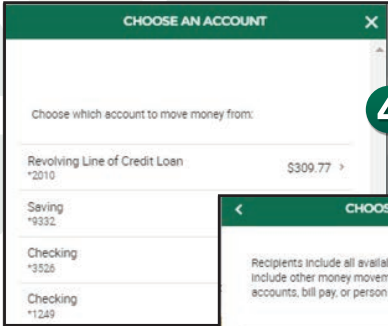
Want To Learn More?

Give us a call at 866-BANTERRA (226-8377), stop by your local Banterra branch or visit us online at Banterra.bank.

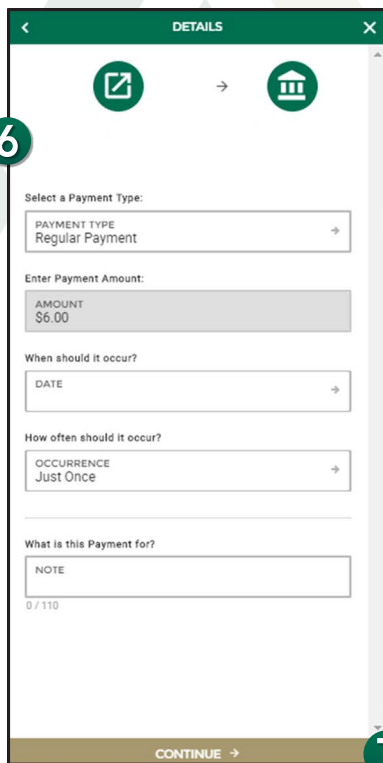


Digital Banking External Account Transfer Instructions

3



6



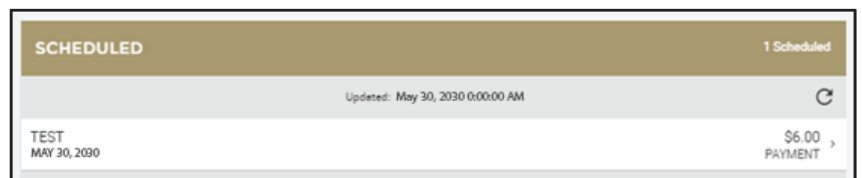
To make a payment

1. Sign in to Banterra's Digital Banking.
2. Tap **Move Money** from the main menu.
3. Click **New Transaction**.
4. **Choose an account:** Select the external account (debit).
5. **Choose a recipient:** Select the loan account (credit).
6. Enter the payment information.
 - Payment type
 - Payment amount
 - Select the date you would like the payment/transfer to occur
 - Select how often you would like the payment/transfer to occur (just once, recurring, etc.)
 - Enter a note for what the payment is for (optional)
7. Click **Continue**.

Note:

Payments/Transfers initiated before 5:00 pm CST on the selected date will be processed on that date with an effective date of the next business day. Transfers initiated after 5:00 pm CST on the selected date will be processed on the following business day with an effective date of the next available business day. The effective date is the date the transfer posts to both the external account and Banterra account.

Example view of a scheduled payment



Want To Learn More?

Give us a call at 866-BANTERRA (226-8377), stop by your local Banterra branch or visit us online at Banterra.bank.

