

## Bank to Bank Transfers

The Bank to Bank Transfers allows you to move funds between an internal account and account(s) housed at other financial institutions.

- Funds are sent via ACH.
- Two transfer directions:
  - Outbound: Debiting funds from an internal account to credit an external account.
  - Inbound: Debiting funds from an external account to credit an internal account.

## Enrolling/Adding External Accounts

1. Select **Bank to Bank Transfers** from the Online Banking menu.
2. (First time only) Review the Enrollment Introduction and click **Enroll**.
3. (First time only) Review the **Service Agreement**, select **I Agree** and click **Accept**.
4. Complete the external account information, and then click **Submit**.

Add New FI Transfer External Account ?

To enroll an external account for FI-to-FI, complete the information at the bottom of the screen. You will need the Routing Number and Account Number of the account you wish to enroll, which can be found on a deposit slip or check for that account. An example of where to find the requested information is below.

For questions, or if you need assistance with the enrollment process, please contact a Financial Institution Electronic Services Specialist at (phone number) or email us at (email address). You may also send us a secure message by clicking on the Contact Us link at the top of the page.

**Example:**

Memo		
080989430	0014409843	1436
Routing Number	Account Number	

To enroll an external account, complete the information below. An example of where to find the Routing Number and Account Number is provided above.

Account Name	Financial Institution Name	Routing Number	Account Number	Account Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Checking ▾

### Account Name

Create a nickname for account at the other financial institution.

### Financial Institution Name

Bank where the external account is held.

### Routing Number

Nine-digit routing number of bank where the external account is held.

### Account Number

External account number.


### Account Type

Type of external account being added (checking or savings)

5. Account goes through a verification process.  
After clicking **Submit** in the previous step, an Enrollment Submission displays.
6. Follow the steps provided here to complete the verification process.

## Completing Auto Verification Steps

Newly added external accounts must go through a verification process to prove that you are authorized to that account. The most common method is to utilize auto verification. What this means is that your external account receives a small random amount as a credit. Once you see the credit to your external account, you must enter that amount in NetTeller. From the Enrolled Accounts tab, enter the amount received in your external account in the **Verification Amount** field. Amount must be entered without dollar signs or decimal points. For example, if the credit was \$0.12, you enter 12.

Currently Enrolled Accounts 


Below is a list of your currently enrolled FI-to-FI external accounts, including those pending approval. You may edit or delete accounts from this page.

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Alias:	FI Name:	Routing Number:	Account Number:	Status:	Verification Amount		
New Bank	New Bank	082901855	*****8124	Pending	<input type="text" value="12"/>	<a href="#">Edit</a>	<a href="#">Delete</a>
Blue Ridge Account	Blue Ridge Bank	101001364	*****5841	Verified		<a href="#">Edit</a>	<a href="#">Delete</a>
First Bank	First Bank	082901855	*****0987	Verified		<a href="#">Edit</a>	<a href="#">Delete</a>

## Enrolled Accounts

From this page, you can change the nickname you have previously assigned an account or delete an enrolled account entirely. If your external account information has changed (i.e., number or bank), you must re-enroll the account with the new information.


Currently Enrolled Accounts 

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Alias:	FI Name:	Routing Number:	Account Number:	Status:		
Blue Ridge Account	Blue Ridge Bank	101001364	*****5841	Verified	<a href="#">Edit</a>	<a href="#">Delete</a>
First Bank	First Bank	082901855	*****0987	Verified	<a href="#">Edit</a>	<a href="#">Delete</a>

# Adding a New Bank to Bank Transfer

**Add New FI Transfer** 

Below is a list of your currently enrolled FI-to-FI external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact a Financial Institution Electronic Services Specialist at (phone number) or email us at (email address). You may also send us a secure message by clicking on the [Contact Us](#) link at the top of the page.

\* Denotes required field

Transfer funds from:

Transfer funds to:

Transfer Amount:  .

Frequency:

Transfer Memo:

## Transfer funds from

Select the account to be debited

## Transfer funds to

Select the account to be credited. The accounts listed in the **To** drop-down menu are dependent upon the account chosen in the **From** menu.

- If an internal account is chosen as the **From** account, only external accounts display in the **To** account drop-down menu.
- If an external account is chosen as the **From** account, only internal accounts display in the **To** account drop-down menu.

## Amount

Dollar amount of the transfer.

## Frequency

- **One Time:** Transfer only processes once.
- **Weekly:** Once per week on a specified day of the week.
- **Bi Weekly:** Every other week on a specified day of the week.
- **Semi Monthly:** Twice per month on specified days of the month.
- **Monthly:** Once a month on specified day.

## Transfer on

Date transfer is scheduled to process. Field requires different entries dependent upon frequency selected.

## Transfer Memo

Comments regarding the transfer

## Pending Bank to Bank Transfers

List of transfers that have been established but not processed

Pending FI Transfer <span>?</span>					
Scheduled Date:	From Account:	To Account:	Amount:	Frequency:	Status:
11/24/2014	Blue Ridge Account	My Checking	\$50.00	Weekly	Pending <a href="#">View</a> <a href="#">Edit</a> <a href="#">Delete</a>
Grand Total:			\$50.00		

## Bank to Bank Transfer History

Information on FI Transfers sent through Online Banking

FI Transfer Activity for the past 7 days <span>?</span>						View <b>7 Days</b>   <a href="#">15 Days</a>   <a href="#">30 Days</a>   <a href="#">All</a>
Transfer Date:	From Account:	To Account:	Amount:	Frequency:	Details	
11/17/2014	Blue Ridge Account	My Checking	\$50.00	Weekly	<a href="#">View</a>	
11/13/2014	My Checking	Blue Ridge Account	\$100.00	One Time	<a href="#">View</a>	
Grand Total:			\$150.00			

### View activity for the past

Available options include 7, 15, 30 or all days.

### View

Click **View** to see transfer details.