

## **External Transfers**

- **NOTE:** The external transfers feature enables you to add accounts that you own at other financial institutions to your CPFCU digital banking profile and initiate funds transfers.
- To add an external account, select the Transfers & Payments menu and click Manage External Accounts.



Good Morning,

- 2. Select one of the two options for account linking validation.
  - a. Instant will verify and link your account in real time using Plaid.

## If using Instant, proceed to step 6.

CEDAR POINT

 Micro Deposits takes 1-3 days and requires you to return here to complete setup.

If using Micro Deposits, continue to step 3.

- Transfers & Payments Services Messag CoBrowse Code Credit Score Log Of Transfers & Payments Q Search page TRANSFER & PAYMENTS ရှိ Account to Account Transfer \$₽ Transfer Money . Transfer money from one account to another Transfer or link to another m ber's account 🖧 Pay a Loan Pay with Bill Pay or schedule a payment on your loan nage bill payments SEND MONEY 2 Send Money with Zelle Coming Soor ACCOUNT MANAGEMENT Manage External Accounts Online Activity Connect accounts from other institutions to make transfers a breeze urring transactions created in onlin View & manag banking
  - Add External Account

    Routing Number

    Account Number

    Need help finding?

    Account Type

    © Checking

    Cancel

    Submit
- 3. Enter the Account information for the external account you wish to add and click 'Submit'.

**NOTE:** Once the external account request has been processed by CPFCU, you will receive two micro deposit amounts in the external account being added.

 Once you have received the deposits to your external account, select the Transfers & Payments menu and click Manage External Accounts.

Select 'Verify'.

5. Enter the two Micro Deposit amounts and 'Submit'.

Your account is now verified, proceed to step 9 for instructions to complete a transfer.

|                        | Т.<br>ж.  | Good Evening, |
|------------------------|---|---------------|
| Home Transfers & Payme | nts Services Settings Message Credit Score Log Off  |               |
| Manage Exter           | nal Accounts  |               |
|                        | This form will enable you to request that an external account (an account you have at another financial institution) be linked<br>for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external<br>Add External account(s)  |               |
|                        | Instant Verification         Micro-Deposits           If available, you can link your account instantly through<br>our Plaid integration.         Input your account information and verify with micro-<br>deposit transactions in 1-3 business days.           Link via Instant Verification         Link via Micro-Deposits |               |
|                        | Manage External account(s)<br>If you are attempting to verify the Micro-Deposits for one of the external accounts that you have previously requested to be<br>linked through Micro-Deposits, but do not see it here, it is likely that your Micro-Deposits have expired. Please resubmit the<br>external account.             |               |
|                        | There is an external account that can be verified with micro-deposits.      External Checking:     Routing Number:     Verify Cancel  |               |

## Verify Micro-deposits

Please enter the two micro-deposit amounts that you received in your external account. Enter the amounts as they appear after the decimal point. (Example: \$0.XX should be entered as XX.)

| Cancel | Submit |
|--------|--------|

## Continue here to Instantly link account.

6. Review Plaid information and select 'Continue'.



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8 PLAID

♀ Search for 11,000+ Institutions

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BANK OF AMERICA

Capital One

Select your institution

CHASE 🗘

←

7. Use the Search field to locate the financial institution you wish to add and click on the tile to begin linking your account.

8. You will then be prompted to log into your Online Banking account at the other institution.

Follow the prompts and select the accounts you wish to link.

NOTE: If you are unable to complete the 'Instant' link you can still link the account using Micro-Deposits.



Micro-Deposits

Input your account information and verify with micro deposit transactions in 1-3 business days. Link via Micro-Deposits

9. Once you have completed the steps to link your account, your external account will appear on the 'Manage External Accounts' page.

10. To initiate a transfer, proceed to 'Transfers & Payments', and select 'Transfer Money'.



This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

fers & Payments Services Settings Messag💭 Credit Score Log Off

Instant Verification

If available, you can link your account instantly through our Plaid integration.

Link via Instant Verification

Add External account(s)

Manage External Accounts

11. Your external account will appear in the 'From' and 'To' drop downs and can be selected to initiate a transfer.

| From Account                 |                    |
|------------------------------|--------------------|
| Standard Checking            | $\sim$             |
| To Account                   |                    |
| 1                            | $\checkmark$       |
|                              |                    |
| EXTERNAL   External Checking |                    |
| Primary Savings 0000         |                    |
| Transfer Date                |                    |
| 2/27/2024                    | - <sup>0-0</sup> - |
| Memo (optional)              |                    |
|                              |                    |