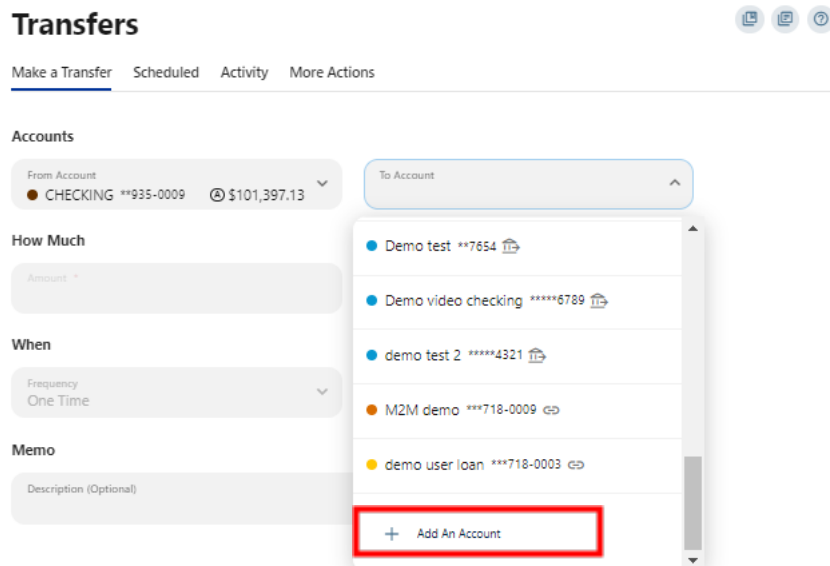


## External Transfer Accounts Set Up

External transfer accounts can be setup in 3 separate places in the Alkami Digital Service. In the Transfer Widget or in the Account Settings.

### Transfers Widget- Make a Transfer

To set up an external transfer account in the transfers widget, select the Make a Transfer and select *add an account* in the *To Account* Drop Down



**Transfers**

Make a Transfer | Scheduled | Activity | More Actions

**Accounts**

From Account: CHECKING \*\*935-0009 \$101,397.13

To Account: [Dropdown Menu]

**How Much**

Amount \*

**When**

Frequency: One Time

**Memo**

Description (Optional)

Account List:


- Demo test \*\*7654
- Demo video checking \*\*\*\*\*6789
- demo test 2 \*\*\*\*\*4321
- M2M demo \*\*\*718-0009
- demo user loan \*\*\*718-0003
- + Add An Account**

Select External account> *Add an account manually*

### Add account

Select an option below to add a new account

#### Internal account

 Send money to another Meridian Trust Federal Credit Union member

We will send an email to the recipient notifying them of this connection.

#### External account

☒ **Add an account manually**

Enter your account number and routing number. Verification can take up to 3 days.



The ACH (Automated Clearing House) transfer policy will present and the *Agree and Continue* button needs to be selected. **This only needs to be agreed to once unless the disclosure changes. Once completed, it will not prompt for agreement again unless the CU changes it.**

## Terms and Conditions

Back

This External Institution Transfer Agreement, ("Agreement") is the contract which covers your and our rights and responsibilities concerning external transfer services ("External Institution Transfers" or "EIT") offered by Meridian Trust, ("Meridian Trust Federal Credit Union"). The words "we," "us," and "our" all are references to Meridian Trust. The word "account" means any one or more deposit accounts you have with Meridian Trust. The word "external account" means any one or more deposit accounts you are an owner of or authorized signer (ability to deposit/withdraw funds) with another institution that is under United States jurisdiction. By using the service, you and any joint owners of your account, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments. By entering into this Agreement, you can electronically transfer funds from your personal checking or savings account at Meridian Trust to an approved/verified personal checking or savings account that you own at another financial institution (an "External Account"). You can also electronically transfer funds from an External Account to your eligible Meridian Trust Account. Each transfer you make to or from an External Account at another institution is called an "External Institution Transfer". Please also see Member Service Agreement, Business Service Agreement and Disclosures, and "Our Rates and Service Charges" Disclosure, all amended from time to time. External Institution Transfers (EIT) Meridian Trust. External Institution Transfers are available as an additional service to members in good standing meeting certain credit criteria, who utilize Online Banking/Mobile Banking. The external funds transfer feature is an electronic, Internet based-service. Therefore, you understand and agree that this Agreement will be entered into electronically.

### External Institution Transfer Definitions

**External Accounts** – accounts owned by you held by domestic financial institutions other than Meridian Trust.

**Inbound Transfer** – transfer of funds "to" your account at Meridian Trust from an external account.

**Outbound Transfer** – transfer of funds "from" your account Meridian Trust to an external account.

**Next Business Day Transfer** – funds are debited as early as the business day you initiate the external transfer request and credited within 1-2 business days after you initiate the external transfer request.

**ACH Network** - means the funds transfer system, governed by the NACHA Rules that provides funds transfer services to participating financial institutions.

**ACH Rules** – means the NACHA Operating Rules and NACHA Operating

Send us a message

Agree and continue

Print

Select the account type and enter the account details



## Transfer to and from an external account

[Back](#) ✕

External accounts are the accounts you hold at other banks and credit unions.

### Account type

☒  Checking

☐  Savings

### Account details ⓘ



Once entered, multi factor authentication is required to proceed and submit the account. Select email or text, send code. Enter the code from the email or text into the *Enter Code* box, verify

Verification Needed

✕

Please verify your identity before completing this action.

@ Email

Text

The verification code will be emailed to t\*\*\*@gmail.com.

Cancel

Send Code

Verification Needed

✕

Please verify your identity before completing this action.

@ Email

Text

The code will expire in 15 minutes.

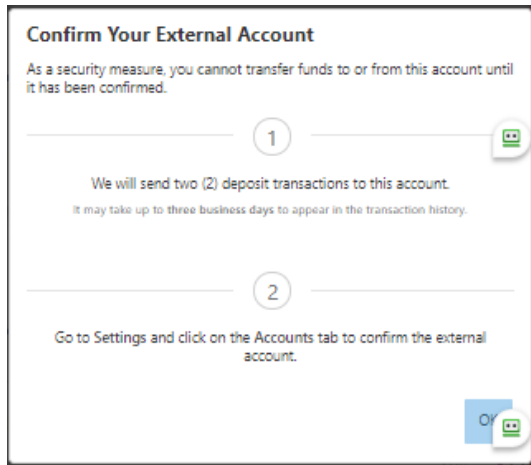
Enter code

Resend code

Cancel

Verify

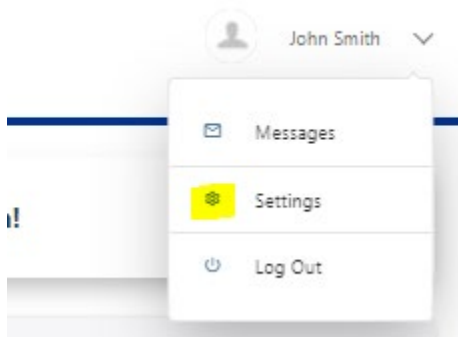
Once verified, the accounts will be saved and the confirmation information will present.



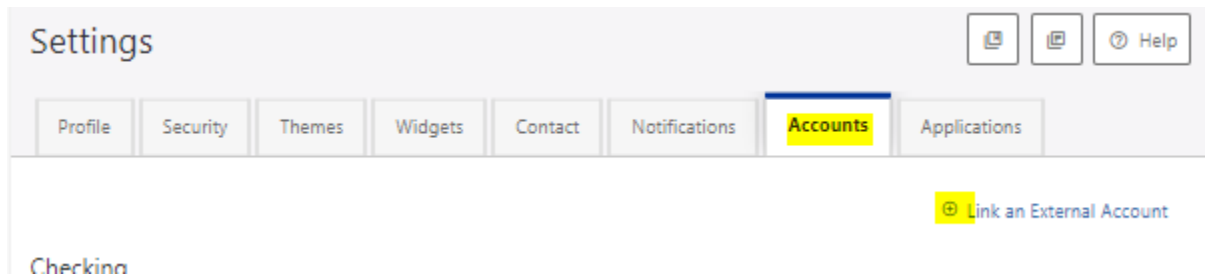
See the *Confirmation* section for information on how to complete the set up process

## Settings

To set up external transfer accounts in the account settings, select the drop down on the top right of the page, next to the username and click on *Settings*.




Select the *Accounts* tab and click *Link an External Account*




This feature can be used to set up external transfer accounts as well as link external accounts to view balances and transaction information. To set up an external account to transfer to click on *External transfer account*


### Add an external account

Select the type of external account you would like to add.




**Link accounts from another financial institution**  
You can view the balances and transactions of your accounts at other financial institutions.





**External transfer account.**  
You can make transfers to and from this account.



Cancel

The ACH transfer policy will present and the *I Agree* box needs to be checked, continue. **This only needs to be agreed to once unless the disclosure changes. Once completed, it will not prompt for agreement again unless the CU changes it.**

### ACH Transfer Policy

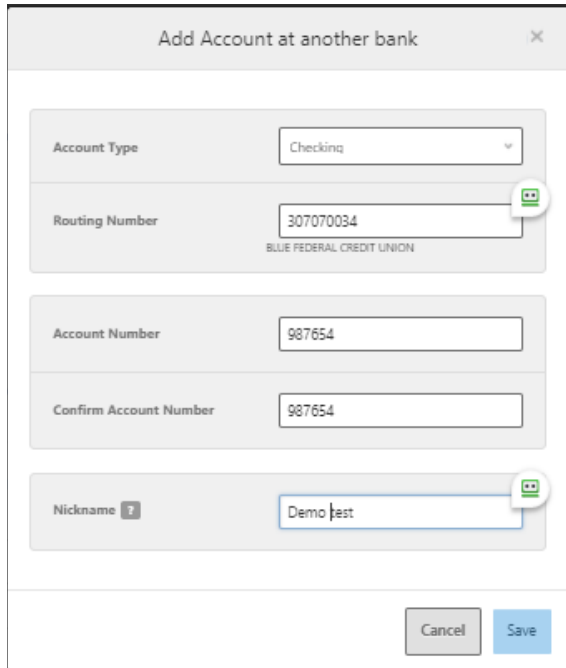
This External Institution Transfer Agreement ("Agreement") is the contract which covers your and our rights and responsibilities concerning external transfer services ("External Institution Transfers" or "EIT") offered by Meridian Trust. ("Meridian Trust Federal Credit Union"). The words "we," "us," and "our" all are references to Meridian Trust. The word "account" means any one or more deposit accounts you have with Meridian Trust. The word "external account" means any one or more deposit accounts you are an owner of or authorized signer (ability to deposit/withdraw funds) with another institution that is under United States jurisdiction. By using the service, you and any joint owners of your account, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments. By entering into this Agreement, you can electronically transfer funds from your personal checking or savings account at Meridian Trust to an

☒ **I Agree \***

Cancel

Continue

The next box will require the account information. Routing number and account number (2x) as well as a nickname that will present in the transfers screens to indicate the account details



**Add Account at another bank**

Account Type:

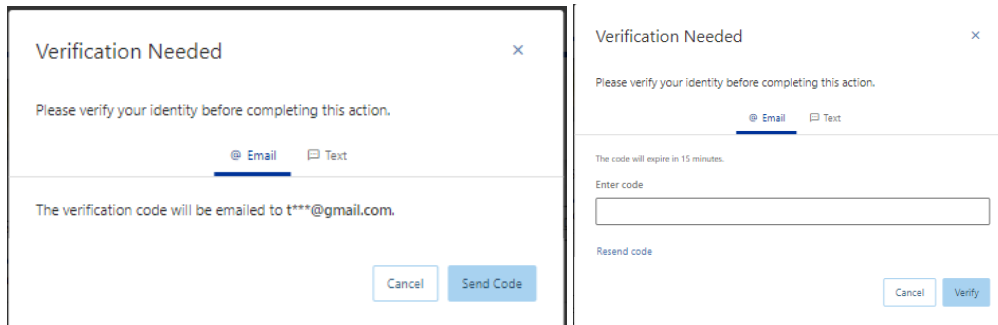
Routing Number:   
BLUE FEDERAL CREDIT UNION

Account Number:

Confirm Account Number:

Nickname:

Once entered, multi factor authentication is required to proceed and submit the account. Select email or text, send code. Enter the code from the email or text into the *Enter Code* box, verify



**Verification Needed**

Please verify your identity before completing this action.

☒ Email ☐ Text

The verification code will be emailed to t\*\*\*@gmail.com.

**Verification Needed**

Please verify your identity before completing this action.

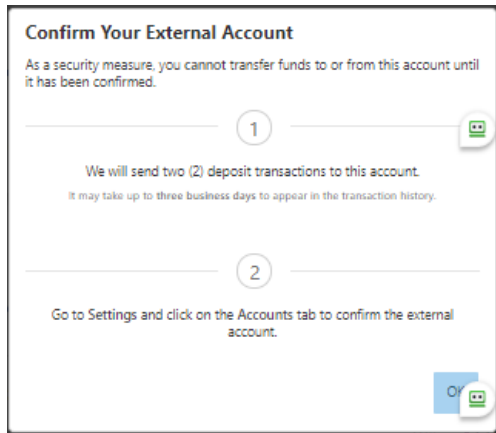
☒ Email ☐ Text

The code will expire in 15 minutes.

Enter code:

Resend code:

Once verified, the accounts will be saved and the confirmation information will present.



**Confirm Your External Account**

As a security measure, you cannot transfer funds to or from this account until it has been confirmed.

1

We will send two (2) deposit transactions to this account.  
It may take up to three business days to appear in the transaction history.

2

Go to Settings and click on the Accounts tab to confirm the external account.



See the *Confirmation* section for information on how to complete the set up process

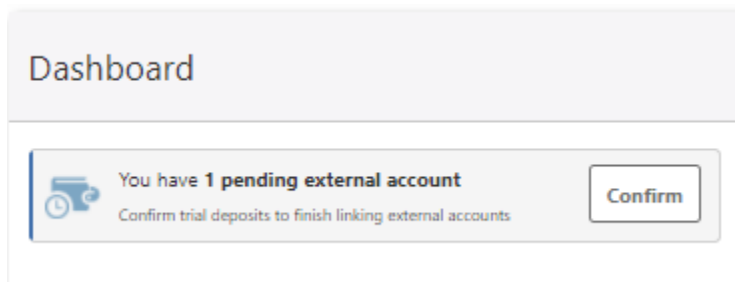
## Confirmation

Once members have entered their external account information, it is necessary for the CU to verify the member has access to that account for transfers in and out as well as the validity of the account. This is accomplished by processing 2 micro deposits. These are small dollar amount deposits that go into the account the member submitted for them to confirm the amounts as a verification tool. The member will need to retrieve these amounts from the other account's transaction history. If they set up the account as an external account, they can see these deposits in the history of the account within Alkami.

Once the amounts are retrieved, the member will need to enter these amounts in Alkami Digital Service to begin transferring to and from the account. There are two locations that will link the member to the confirmation screen. The dashboard widget or account settings.

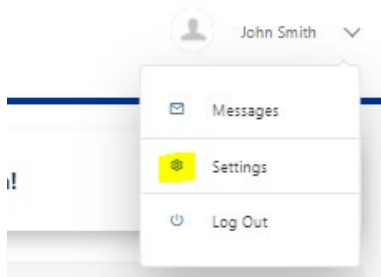
## Dashboard Widget

On the Dashboard Widget, an actionable alert will display that they can select to route them directly to the confirmation page.



## Account Settings

select the drop down on the top right of the page, next to the username and click on *Settings*.



Select the *Accounts* tab and scroll down to the external accounts section, click *Confirm*

## Settings

   Help

Profile

Security

Themes

Widgets

Contact

Notifications


Accounts

Applications

### ACH Accounts

Demo test

ACH Accounts - \*\*7654

 External PENDING

Confirm



Enter the amount of the deposits in the boxes on the pop up, *Confirm*.

### Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to account #\*\*7654 at BLUE FEDERAL CREDIT UNION. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this BLUE FEDERAL CREDIT UNION account.

First Deposit \*

0.00

Second Deposit \*

0.00

Cancel

Confirm

A banner will present at the top of the page confirming the accounts were successfully confirmed.



Your external account has been confirmed.

