

Interbank Transfer User Guide

Accessing Interbank Transfers

Log into your online banking and click on the Bill Pay tab. Then click on the Transfers button.

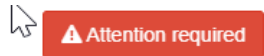


Verifying Accounts

To verify your external accounts, the Bank will make two small deposits & two small withdrawals (balancing to \$0) in 1-3 business days

Contact your external account holder to obtain the two small deposit amounts.

Click on the red Attention Required button in the upper right-hand corner of your screen.



Click "Verify" and enter the amounts of the trial transactions in the order they were processed.

Pending Transfers

Click on Bill Pay > Transfers.



Pending transfers are transfers that have been established but not processed.

Adding Accounts

Click on the Transfers button. Click the green Account button.



Enter your external account information in the appropriate boxes. Click Submit when done. You will need to verify your identity by choosing to get a code thru email or phone call & enter the code in the space provided.

New Transfers

Click on Bill Pay > Transfers.

Select the Transfer Funds From account.

Select the Transfer Funds To account.

From	To	Amount	Date	Actions
Select fro	Select t	\$ 0.00	MM/DD/YYYY	Make it recurring Add comment

Enter the Transfer Amount in dollars and cents.

Choose the Frequency from the drop down menu.

Enter a Transfer Memo if you choose.

Click Submit.

Deleting a Transfer

The window for Editing/Deleting a transfer is very slim. Interbank transfers are processed every 30 minutes.

Click on iPay > Transfers.

Additional items

Conf. #139
Frequency: One time
Delivery: Standard
Status: Scheduled
Edit

Look at the status of your pending transfer.

If the status has an Edit/Delete option, you can delete the transfer.

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Facts

Interbank Transfers are available for all customers.

Fee: \$5.00 outgoing transfer fee

Daily Transfer Cutoff = 3:00 PM (ET)

Daily Transfer Limit

Incoming: 2 transfers totaling \$2,500 together

Outgoing: 2 transfers totaling \$2,500 together

You must be a signer on all accounts connected to inbound and outbound transfers

Rejected Transfers

An Interbank Transfer will be rejected if it cannot be successfully posted to your external account.

The most common reasons for an Interbank Transfer to fail or reject include:

Entering an incorrect account number or ABA/Routing number.

Insufficient available funds in the Transfer From account.

Exceeding the daily individual transaction limit.

It is your responsibility to monitor the status of your Interbank Transfer request to ensure it has been processed as requested.

Security Reminders

We will NEVER email you for your personal information. Any email claiming to be the Bank

requesting personal information such as Card

Numbers, Social Security Numbers, IDs, or Passwords should not be trusted or opened.

Do not write your password down.

Change your password frequently.

Use a different password to access your online accounts than the ones you use for other applications.

Always exit your online banking session by clicking Logout before leaving your computer.

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