



Online Banking - Setting Up External Transfer Accounts

Client Walkthrough

1. Login to your Oregon Pacific Bank Online Banking Account
2. Navigate to **“Transfers”** and click **“External Funds Transfer Accounts”** from the dropdown menu.

Home | Help | Log Off

Welcome to Your New Online Banking Experience

Accounts Transfers Bill Payments Mobile Banking Preferences Correspondence

Checking

Account

Funds Transfers Options

- Create Transfer / Loan Payment
- External Funds Transfer Accounts
- View Transfers

Available Balance

\$1,218.25

Account Options

Notifications

0 Unread Messages

3. Within the External Funds Transfer Accounts menu, you will need to navigate to the **“Transfer Options”** section on the right-hand side of the page and click on **“Create External Transfer Account”**.

Home | Help | Log Off

Welcome to Your New Online Banking Experience

Accounts Transfers Bill Payments Mobile Banking Preferences Correspondence

Checking

Transfer Options

- Create External Transfer Account

Account	Name	Financial Institution	Status
No external checking accounts			

4. Within the “External Funds Transfer” window, you will need to enter the following information:
 - a. **Name:** *This is a name you choose for your external account.*
 - b. **Financial Institution:** *The name of the receiving external financial institution.*
 - c. **Routing Number:** *The routing number of the receiving external financial institution.*
 - d. **Reenter Routing Number:** *You will need to reenter the routing number for verification.*
 - e. **Account Number:** *The account number at the receiving financial institution.*
 - f. **Reenter Account Number:** *You will need to reenter the account number for verification.*
 - g. **Account Type:** *Select the account type, Checking, Savings, or Loan, from the dropdown menu.*

The screenshot shows the Oregon Pacific Bank online banking interface. At the top, there is a navigation bar with links for Home, Help, and Log Off. Below this is a banner with the text "Welcome to Your New Online Banking Experience" and an image of a laptop. The main navigation menu includes Accounts, Transfers, Bill Payments, Mobile Banking, Preferences, and Correspondence. The "Checking" section is active, showing a table with columns for Account, Name, Financial Institution, and Status. A modal window titled "External Funds Transfer" is open, containing the following fields:

- Name: [Text Input]
- Financial Institution: [Text Input]
- Routing Number: [Text Input]
- Reenter Routing Number: [Text Input]
- Account Number: [Text Input]
- Reenter Account Number: [Text Input]
- Account Type: [Dropdown Menu (Currently set to Checking)]

Below the form fields is a preview of a check from Susan B. Sample, 2244 Lois Lane, Anytown, FL 32123-4567, for \$20.00. The check number is 234567890. Below the check preview, there are labels for the routing number (YOUR 9-DIGIT BANK ABA ROUTING NUMBER), account number (YOUR BANK ACCOUNT NUMBER), and check number (CHECK NUMBER (may appear before account number)). The modal window has "Cancel" and "Save" buttons at the bottom right.

5. When you have finished entering all of the information needed, click “Save” and a window will pop-up letting you know you have completed the first step to setup an external transfer and informing you of the next steps. Click “OK” to continue.

The screenshot shows a confirmation message from www.telepc.net. The message reads: "You have completed the first step to setup an external funds transfer account. To complete the process you will need to verify the two deposits made to the external account. This process can take two business days." There is an "OK" button at the bottom right of the message box.

6. You will be directed back to the External Transfer Account screen and you will notice that an external account has been created. The Status of the account will read one of the following:
 - a. **New Awaiting Approval:** *The linked account was created and awaiting approval by the bank.*
 - b. **Approved Awaiting Confirmation:** *The linked account was approved by the bank and the deposit amounts need to be confirmed by the user.*

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7. To complete the process of setting up your external account, **you will need to verify two small deposits that will be made to the external account. This process can take two business days.**
8. Once the two deposits have been made, log back into your online banking account and click on the **Orange Triangle Icon** to enter the confirmation amounts. Once both amounts have been entered, click **“Confirm”** to complete the process.

The screenshot shows the confirmation screen for an external transfer account. It features a table with columns for Account, Name, Financial Institution, and Status. The table has one row with the following information: Account: 123456, Name: Jon Smith, Financial Institution: DCI National, Status: Approved Awaiting Confirmation. There is a red triangle icon next to the status. Below the table, there are two input fields for "Confirmation amount". The first field has a value of \$0.75 and the second field has a value of \$0.3. There are "Confirm" and "Cancel" buttons next to the input fields.

- a. Once the confirmation amounts are entered correctly, the Status will read **“Confirmed Active”** and you can now perform external transfers.
 - b. If the deposit amounts are entered incorrectly, the Status will read **“Failed”** and you will need to delete the attempted link by clicking on the “X” and start the process over again for security purposes.
9. Once the account is Confirmed Active, the external account will be included in the list of accounts available to transfer to and from when using the **“Create Transfer/Loan Payment”** option under the **“Transfers”** dropdown menu.