

# Apple Bank's External Account Transfer

**Secure, Fast and Convenient**

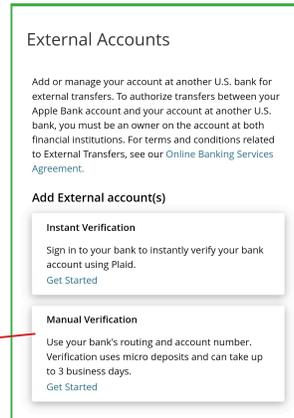
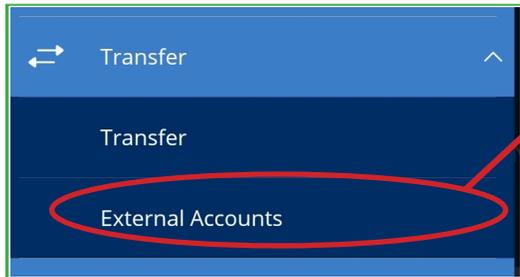


## Follow These Easy Steps

- Add an External Account
- Initiate External Account Verification
- Verify Test Deposits to an External Account
- Schedule a One Time Transfer and Recurring Transfers
- View Account Transfers
- Cancel External Account Transfers
- Questions? Call CustomerLine at 914-902-2775. Our TDD phone number is 800-824-0710.

## Add an External Account

Log into Apple Bank Online or Mobile Banking, and click External Accounts in the drop-down menu under Transfer. Select the type of verification either Instant or Manual Verification.



## Manual Verification Process

Enter your information from your account with another financial institution that you wish to transfer funds to or from:

- Routing Number
- Account Number (maximum 17 digits)
- Account Type (Checking/Savings).

Click **Submit**.

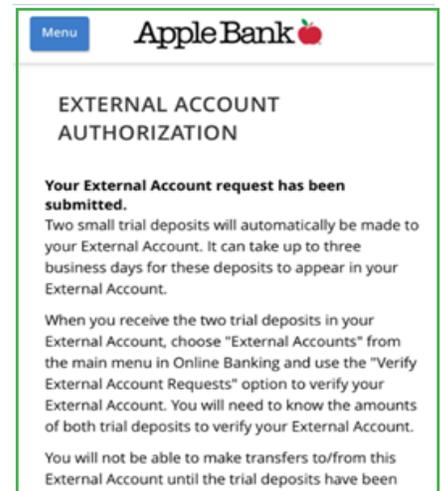
**Helpful tip:** Make certain that you are entering only a checking or savings account. Loans and lines of credit cannot be used.

A screenshot of the 'Add External Account' form in the Apple Bank app. The form has a title 'Add External Account' with a close button (X). It contains three input fields: 'Routing Number', 'Account Number', and 'Account Type'. The 'Account Type' field has two radio buttons: 'Checking' (selected) and 'Savings'. Below the form are two buttons: 'Cancel' and 'Submit'.

## Initiate External Account Verification

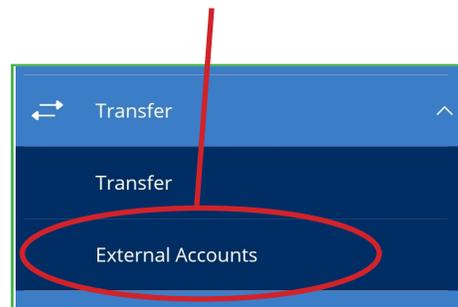
The account verification is completed by sending two deposits to your external financial institution, which can take 2-3 business days. Requests after 3 pm (ET) will be transmitted the following business day. You will need to verify the deposit amounts made to your account with your external financial institution.

**Note:** You will not be able to transfer funds until you verify your account.

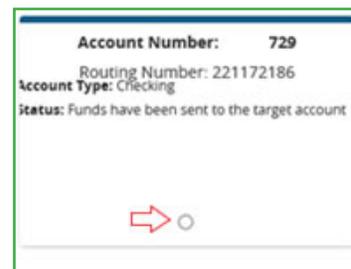


## Verify Test Deposits to an External Account

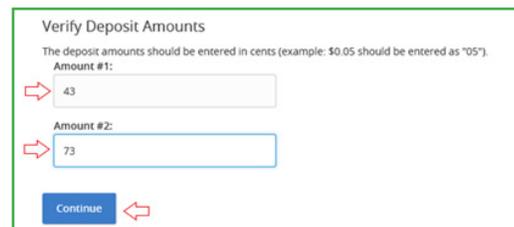
Log into your Apple Bank Online or Mobile Banking accounts, and click External Accounts in the drop-down menu under Transfer.



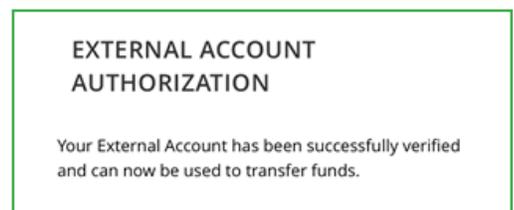
When the account screen opens, select the external account you want to verify by using the radio button.



Enter the two account verification test deposit amounts from your external financial institution in the boxes shown to verify the amounts. Click **Continue** to confirm.

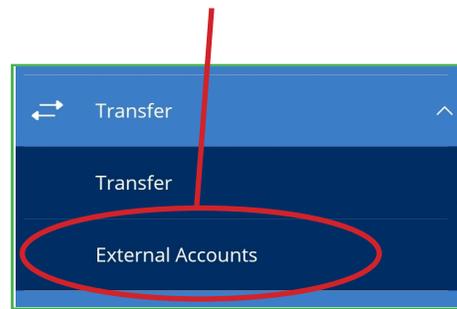


Once your account has been successfully verified, you will receive an External Account Authorization message confirming the verification.

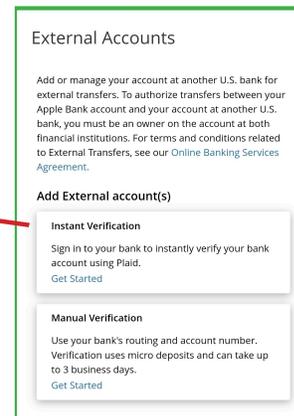


## Instant Verification Process

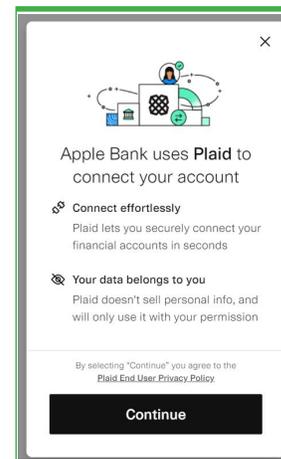
Log into your Apple Bank Online or Mobile Banking accounts, and click External Accounts in the drop-down menu under Transfer.



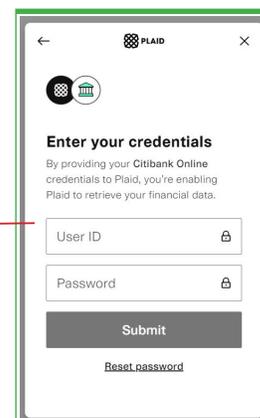
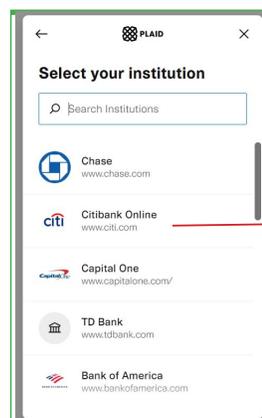
Click on Instant Verification.



Click **Continue** to confirm.



Select or search for your financial institution. Once your financial institution appears, click on it. Then provide your online banking credentials to link your external account. Click **Submit** to confirm.



## Schedule a One Time Transfer or Recurring Transfers

An external transfer can be scheduled after the deposits are verified. You can schedule a one time transfer or recurring transfers.

To schedule an external transfer, click Transfer Funds in the thumb bar.

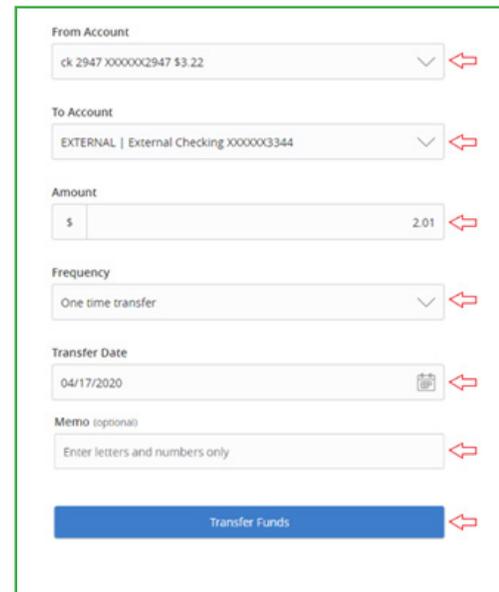


For a One Time Transfer, you will then need to enter the following information:

- **From Account**
- **To Account**
- **Amount** of the transfer
- **Frequency** - select One Time transfer
- **Transfer Date** - today or a future date
- **Memo** is optional and will be visible on your statement.

Once you enter all of the required information, you will be able to select **Transfer Funds**.

For security purposes, you are required to enter a Multi-Factor Authentication Secure Access Code (SAC) for your first transfer in each Online Banking session. The SAC is a single multi-factor authentication code to further confirm your identity as the authorized Online Banking user. Follow the steps under the Multi-Factor Authentication section.



For a Recurring Transfer, you will need to enter the following information:

- **From Account**
- **To Account**
- **Amount** of the transfer
- **Frequency** of the transfer

**Note:** Options for frequency are: 1st of the month, Last day of the month, 1st & 15th of the month, 15th and last day of the month, Weekly, Every other week, Monthly, Quarterly, Semi-annually, and Yearly.

- **Start Date**
- **Repeat Duration**

**Note:** If you select Until Date, you will be required to set a date on which the transfers will end.

- **Memo** is optional and will be visible on your statement.

Once you enter all of your information, you will be able to select **Transfer Funds**.

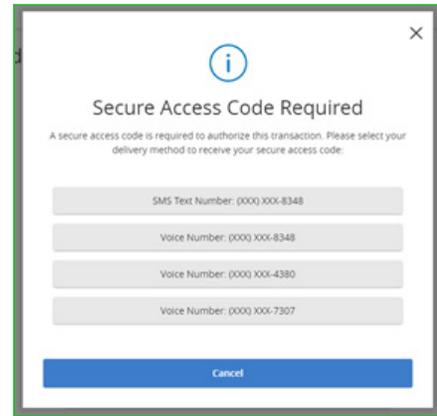
For security purposes, you are required to enter a Multi-Factor Authentication Secure Access Code (SAC) for your first transfer in each Online Banking session. The SAC is a single multi-factor authentication code to further confirm your identity as the authorized Online Banking user. Follow the steps under the Multi-Factor Authentication section.

The screenshot shows a web form for setting up a recurring transfer. The fields and their values are: From Account (ck 2947 XXXXXX2947 53.22), To Account (EXTERNAL | External Checking XXXXXX3344), Amount (\$ 2.01), Frequency (Monthly), Start Date (06/26/2020), Repeat Duration (Forever (Until I Cancel)), and Memo (optional) (Enter letters and numbers only). A blue button labeled 'Transfer Funds' is at the bottom. Red arrows point to each of these fields. There are also two informational messages: 'A transfer will be created every month on the 26th.' and 'Transfers falling on a Sunday or banking holiday will be processed the following business day.'

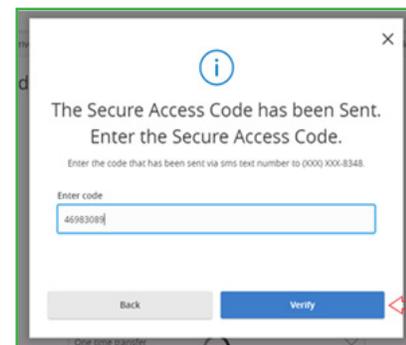
## Multi-Factor Authentication

Multi-Factor Authentication is used to verify your identity, and is required to complete the transfer. Select the phone number on which you want to receive a SAC.

**Note:** The phone number must already be an existing phone number in your Online Banking profile. If your contact information is not current, contact CustomerLine or visit your local branch. Our TDD number is 800-824-0710.



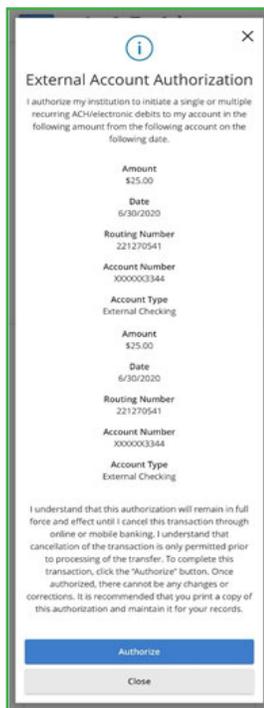
Enter the Secure Access Code (SAC) in the box, then click **Verify** to complete the transaction.



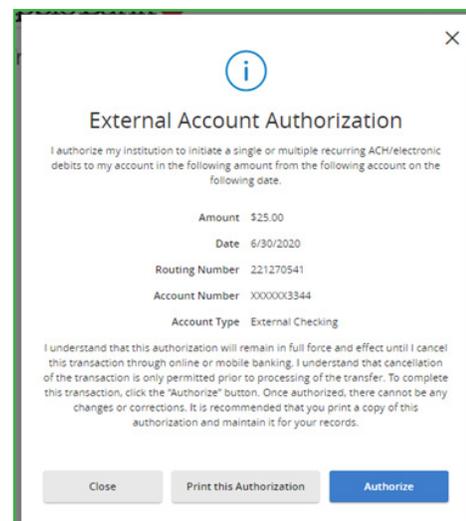
## Authorization

You will then be presented with the authorization confirmation screen and the terms and conditions for your transaction. After reviewing, click **Authorize**.

Mobile View



Desktop View



## Transaction Authorized

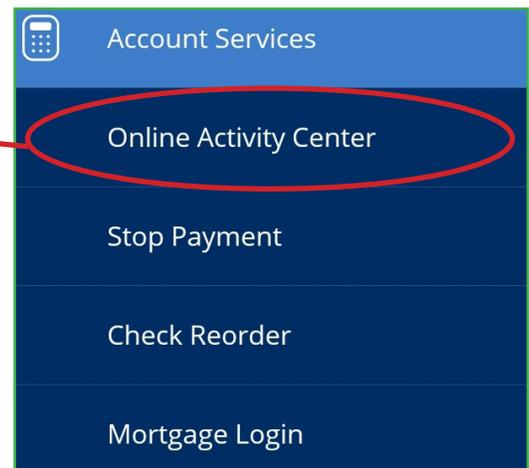
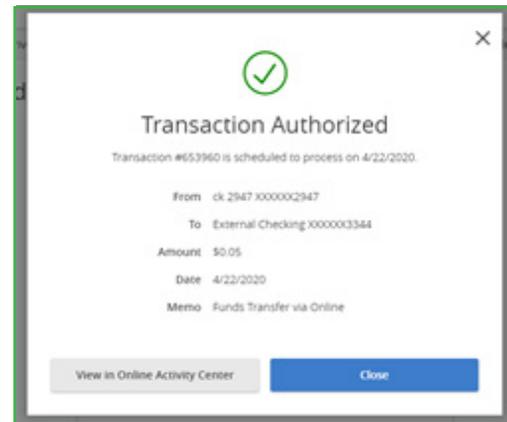
You will receive a “Transaction Authorized” message once the external transfer request has been completed and approved. Click **Close** to continue.

**Note:** Funds related to a transfer to a financial institution outside of Apple Bank are withdrawn from your account after 3 pm (ET) on the date the transaction is scheduled. If the day falls on a non-business day or holiday, it is withdrawn the following business day. Funds will post to the external bank account within 2-3 business days after the transfer is processed. Check with your other financial institution regarding their funds availability policy.

Funds transferred to Apple Bank from an external financial institution are typically withdrawn from the external account the business day after the transfer is processed. Funds will post to your Apple Bank account within 2-3 business days after the transfer is withdrawn from the external account.

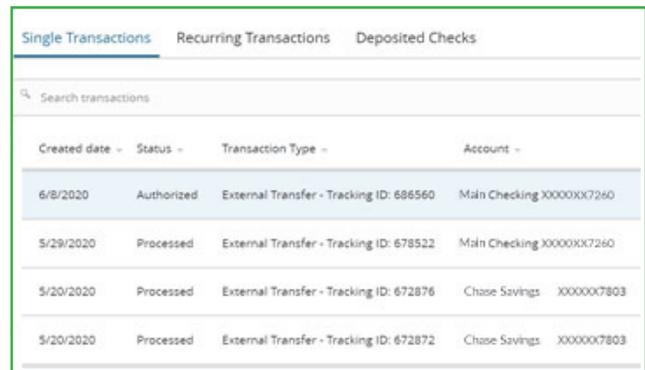
## View Account Transfers

To view your account transfers, click the Online Activity Center in the Account Services drop-down menu.



## View Single or Recurring Transfers

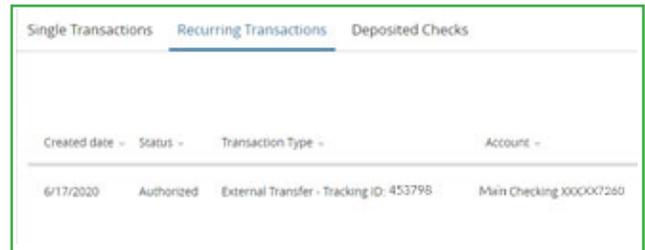
If you click on Single Transactions, those individual transactions will appear below, along with the status of the transaction.



The screenshot shows the 'Single Transactions' view. At the top, there are three tabs: 'Single Transactions' (selected), 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar labeled 'Search transactions'. The main content is a table with the following columns: 'Created date', 'Status', 'Transaction Type', and 'Account'. There are four rows of data:

Created date	Status	Transaction Type	Account
6/8/2020	Authorized	External Transfer - Tracking ID: 686560	Main Checking XXXXXX7260
5/29/2020	Processed	External Transfer - Tracking ID: 678522	Main Checking XXXXXX7260
5/20/2020	Processed	External Transfer - Tracking ID: 672876	Chase Savings XXXXXX7803
5/20/2020	Processed	External Transfer - Tracking ID: 672872	Chase Savings XXXXXX7803

If you click on Recurring Transactions, the repeating transactions will appear below, along with the status of the transaction.



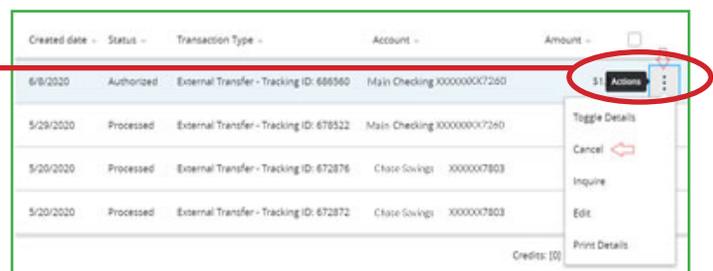
The screenshot shows the 'Recurring Transactions' view. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions' (selected), and 'Deposited Checks'. Below the tabs is a search bar labeled 'Search transactions'. The main content is a table with the following columns: 'Created date', 'Status', 'Transaction Type', and 'Account'. There is one row of data:

Created date	Status	Transaction Type	Account
6/17/2020	Authorized	External Transfer - Tracking ID: 453798	Main Checking XXXXXX7260

## Cancel External Account Transfers

To cancel an external transfer that has not yet been processed, click the vertical ellipsis Actions button on the transaction line that needs to be cancelled, then click Cancel.

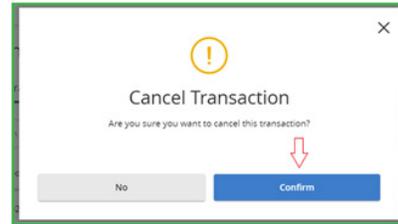
**Note:** A transaction needs to be cancelled before 3 pm (ET) on the date the transaction is scheduled to process. The transaction cannot be cancelled once the status shows as processed.



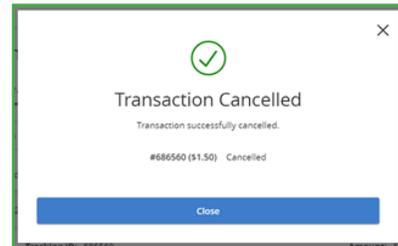
The screenshot shows the same table as in the previous screenshots. The first row (6/8/2020, Authorized) has a vertical ellipsis menu icon in the right-hand corner. This menu is open, showing options: 'Toggle Details', 'Cancel' (with a red arrow icon), 'Inquire', 'Edit', and 'Print Details'. A red circle highlights the 'Actions' button and the menu options.

Created date	Status	Transaction Type	Account	Amount
6/8/2020	Authorized	External Transfer - Tracking ID: 686560	Main Checking XXXXXX7260	
5/29/2020	Processed	External Transfer - Tracking ID: 678522	Main Checking XXXXXX7260	
5/20/2020	Processed	External Transfer - Tracking ID: 672876	Chase Savings XXXXXX7803	
5/20/2020	Processed	External Transfer - Tracking ID: 672872	Chase Savings XXXXXX7803	

You will receive the Cancel Transaction screen once cancel is selected. Click **Confirm** to continue to cancel the transaction.



A confirmation message will display confirming that the transaction has been cancelled. Click **Close** to exit the screen.



### Have Questions?

Please call CustomerLine at 914-902-2775 to speak to a customer service representative for assistance. For those customers using TDD equipment, please call 800-824-0710.