



How to set up external accounts

Follow these steps to set up an account at a different financial institution in our Online Banking. Make sure to have your account number and routing number before starting.

1. Log in to Online Banking and click **Move Money**.
2. On the upper right-hand side of the screen, click **Add External Account**.
4. The first time using this service, you will be asked to verify your identity. This could be through a push notification or through a security validation process.

If the latter, select a security verification code delivery method from the dropdown, and click **Send Code**. Enter the **Verification Code**, and click **Next**.

If prompted, please read and accept the **Terms and Conditions**.
5. Read and click **Get Started**.



Security Validation

To protect the security of your account, please enter the 6-digit Verification Code below, and then click on the Validate button.

Delivery Method
Text Message

Phone Number
(***).***-***43

Verification Code
4 0 3 2 7 3

Next

Manage Add Account

Link Your Accounts

Securely link your checking accounts

1. Select a financial institution.
2. Enter your site credentials.
3. Confirm your account details.

How we protect your information

By providing your credentials, we verify in real time that you own the account you want to link. When you enter your login username and password, we use this information to establish a secure connection with your financial institution. This connection allows us to immediately link to the account you want to see. We use the latest encryption and security technology so no one has access to your personal information or funds.

CANCEL GET STARTED



How to set up external accounts (cont.)

6.

Select from the list or search for your institution.

If you are joint on your external account, you will need to connect the account manually. (See page 3.)

7.

Log in with the **Username** and **Password** of the account you are trying to connect. Tap **Submit**.

8.

Once an outside account is set up, two small trial deposits will be sent to your new external account within 1-3 days. When those deposits are made, you'll receive a confirmation notification from Consumers.

Once received, go to **Manage other Accounts** under **Move Money**, and click on the new outside account. Then click on the **Verify Trial Deposits** button and enter the trial deposit amounts. You will now be able to transfer money to pay your loan.

From: no-reply@mail.onlinebanking.consumerscu.org <no-reply@mail.onlinebanking.consumerscu.org>
Sent: Wednesday, May 20, 2020, 3:15 PM
To: Name
Subject: [EXT]Your external account is ready for verification

C Consumers CU:
Your Fifth Third Bank (OH) external account is ready for verification. Please log in to Online Banking, click Move Money then Manage Other Accounts to verify your trial deposits.

How to set up external accounts (cont.)

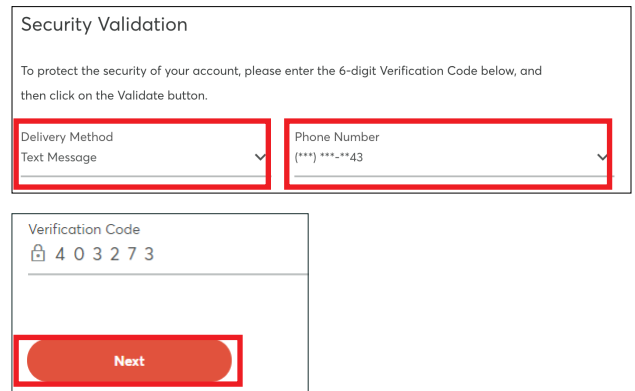
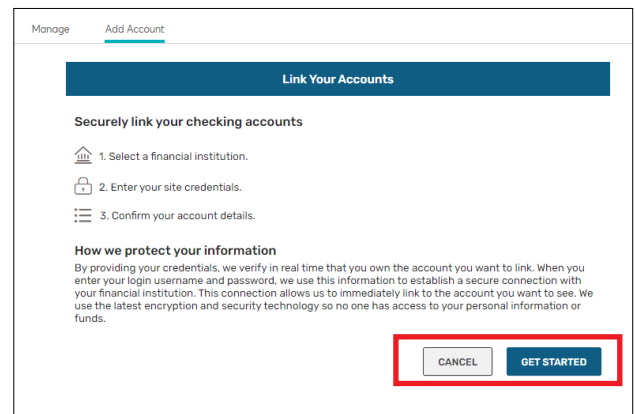
If access is denied using the first process or you are joint on an external account, please use these steps outlined below.

Manual set up of external accounts

1. Log in to Online Banking and click **Move Money**.
2. On the upper right-hand side of the screen, click **Add External Account**.
4. The first time using this service, you will be asked to verify your identity. This could be through a push notification or through a security validation process.

If the latter, select a security verification code delivery method from the dropdown, and click **Send Code**. Enter the **Verification Code**, and click **Next**.

If prompted, please read and accept the **Terms and Conditions**.
5. Read and click **Get Started**.

A screenshot of the 'Security Validation' screen. It includes a text box for a 6-digit verification code and a 'Validate' button. Below this, there are two dropdown menus: 'Delivery Method' (set to 'Text Message') and 'Phone Number' (set to '(***).***-***43'). A red box highlights the 'Next' button at the bottom.A screenshot of the 'Link Your Accounts' screen. It features a blue header with the text 'Link Your Accounts'. Below this, there is a section titled 'Securely link your checking accounts' with three numbered steps: 1. Select a financial institution, 2. Enter your site credentials, and 3. Confirm your account details. At the bottom, there is a 'How we protect your information' section. A red box highlights the 'GET STARTED' button at the bottom right.

How to set up external accounts (cont.)

6. Assuming you could not find your financial institution and need to do a manual entry, click **I can't locate my financial institution.**

7. Enter in the following pieces of information:
- **Routing Number**
 - **Account Number**
 - **Account Nickname**
 - **Account Type**

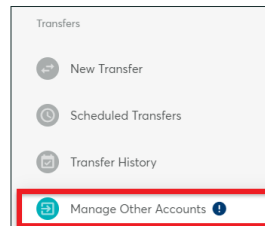
8. Click **Connect.**

9. Select a **Security Verification Code Delivery Method** from the dropdown, and click **Send Code.**

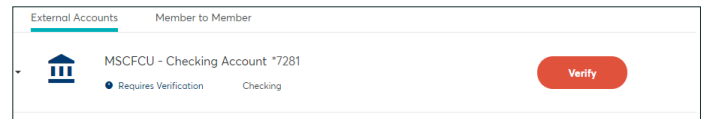
10. Enter the **Verification Code** and click **Next.**
- Result:** Two small trial deposits will appear in your external account; the process can take up to three business days to complete.

How to set up external accounts (cont.)

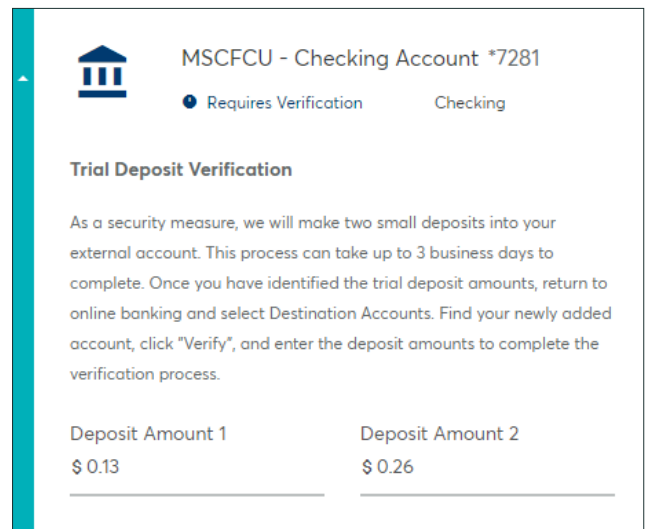
11. Upon receiving the trial deposits, under **Move Money**, click **Manage Other Accounts**.



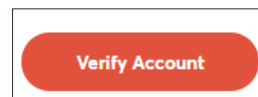
12. Click **Verify**.



13. Enter **Trial Deposit Amount 1** and **Deposit Amount 2**.

A screenshot of the 'Trial Deposit Verification' screen. At the top, it shows the account name 'MSCFCU - Checking Account *7281' and the status 'Requires Verification' and 'Checking'. Below this, there is a section titled 'Trial Deposit Verification' with a paragraph of text explaining the process. At the bottom, there are two input fields: 'Deposit Amount 1' with the value '\$ 0.13' and 'Deposit Amount 2' with the value '\$ 0.26'.

14. Click **Verify Account**.



15. Once the external account shows an **active** status, you're ready to transfer!

