

# External Transfer Instructions

If you previously used our external transfer tool to move money between another institution and Richwood Bank, you need to re-authorize those transactions on the new online banking system.

## Here's how to authorize external transfers:

First, click on **Transfers and Payments** on the left side menu. Then scroll down and select **Manage External Accounts**

The screenshot shows the Richwood Bank online banking interface. On the left is a green navigation menu with the following items: Home, Messages, Customer To Customer, **Transfers & Payments** (highlighted with a mouse cursor), Online Activity, Services, Alerts, Settings, and Log Off. The main content area is titled "Transfers & Payments" and includes a search bar. Below the search bar are three sections: "TRANSFER & PAYMENTS" with options for "Transfer Money", "Loan Payment", "Pay with Bill Pay", and "Pay with a Card"; "SEND MONEY" with "Customer to Customer"; and "ACCOUNT MANAGEMENT" with "Manage External Accounts" (indicated by a green arrow) and "Online Activity". The top right of the page shows the Richwood Bank logo and the text "Good Afternoon, [blurred name]".

Enter the routing number, account number, select whether you're working with a checking or savings account, and click **Submit**. Repeat these steps for every external account you need to authorize.

You may be prompted for a Secure Access Code. **Select how you want to receive the code**, then **enter that number and submit**.

After entering the secure access code, you will see a box which describes the next steps. You need to **watch for small deposits to the external account** and when you see them, **log back into your Richwood online account**. Under Manage External Accounts, you will **click Verify on the account** and then will be prompted for the amounts of those micro deposits.

## Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

### Add External account(s)

Routing Number

Account Number

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Account Type


Checking


Savings

Submit

### Manage External account(s)

If you are attempting to verify the Micro-Deposits for one of the external accounts that you have previously requested to be linked through Micro-Deposits, but do not see it here, it is likely that your Micro-Deposits have expired. Please resubmit the external account.

 THE BANCORP BANK  
External Checking: XXXXX4516  
Routing Number: 0000000004  
[Verify](#)

 THE BANCORP BANK  
External Checking: XXXXX6896  
Routing Number: 0000000001  
[Verify](#)



## Verify Micro-deposits

Please enter the two micro-deposit amounts that you received in your external account. Enter the amounts as they appear after the decimal point. (Example: \$0.XX should be entered as XX.)

Micro-deposit 1

Micro-deposit 2

Cancel

Submit



## Success

You have successfully verified the micro-deposits, and your external account is now linked. You can now use this account to transfer funds.

Close

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Once you've verified the external account, you can set up one-time or recurring transfers to or from those accounts outside Richwood Bank.