

Setting Up A New Account

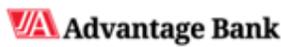
TransferNow allows you to send and receive money to and from your accounts at Advantage Bank and external accounts held at other banks, credit unions, or brokerage firms.

You will need to go through the set up and verification process for each new external account that you wish to send or receive funds to/from. TransferNow currently offers two different verification options: Real-Time Verification and Trial-Deposit Verification.

Adding New Accounts

- After logging in to your online banking through our website (not available through the mobile app), you will click the Transfer tab located towards the top of the page.

Last log in: Jul



Home

Accounts

TEST CHECKING

Current balance
\$894.64

[Edit Accounts](#) [Print](#)

[Transfer](#)

[Recent](#)

- Click the Launch External Transfer button to be taken to the TransferNow portal.



Transfer

Create a transfer

From account *

TEST CHECKING

To account *

Date

Amount *

Description

* Indicates required field

[Preview transfer](#)

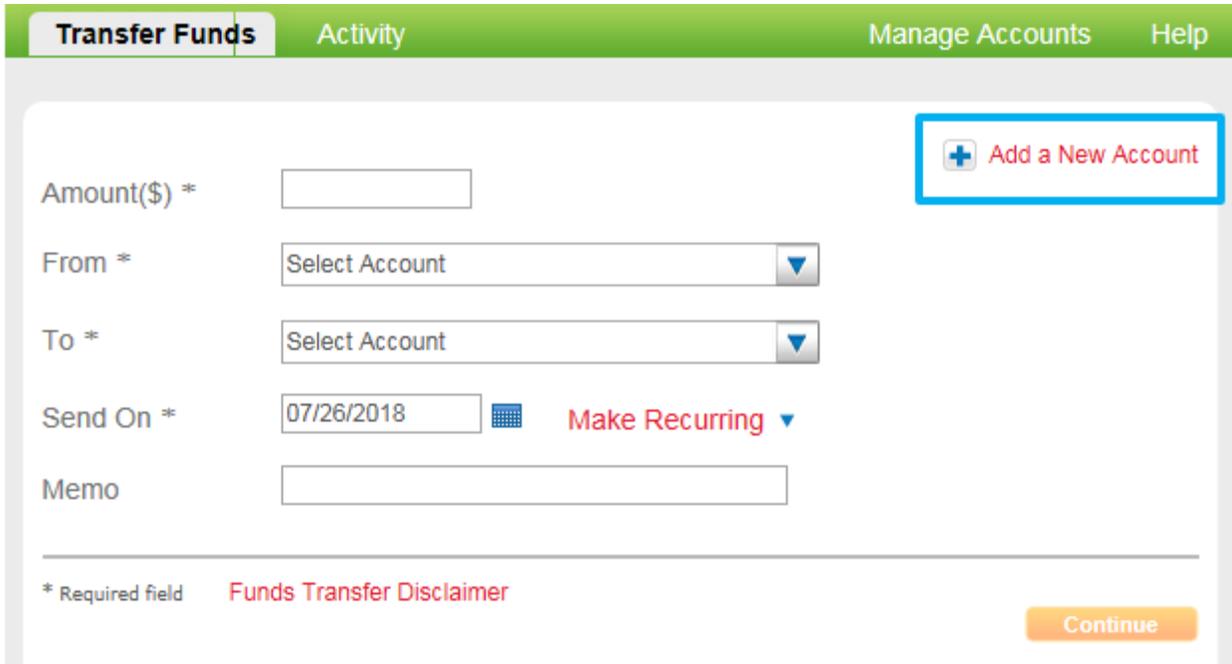
External Transfer

[Launch External Transfer](#)

Scheduled transfers

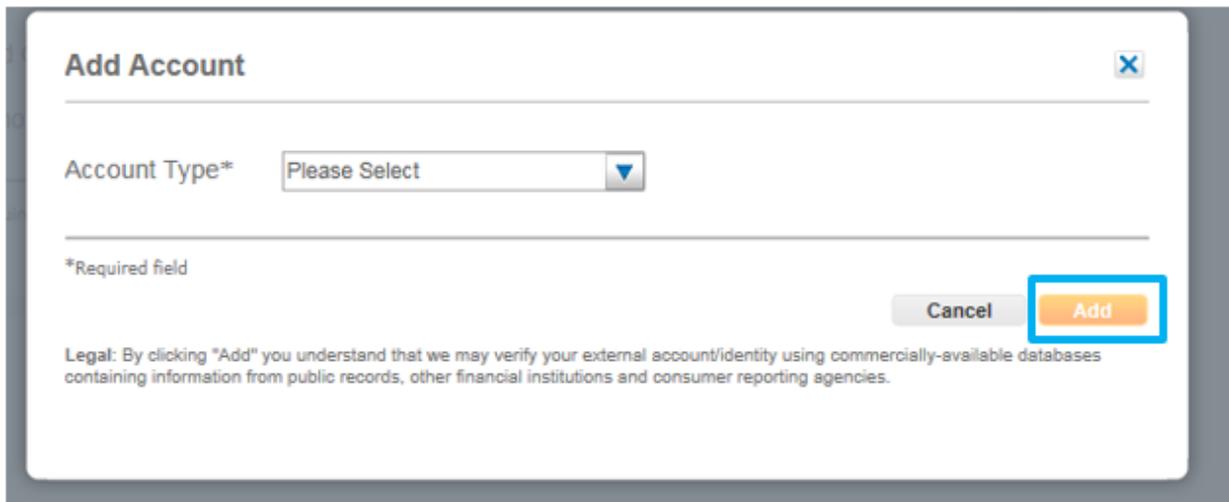
Adding New Accounts (contd.)

- Click Add A New Account



The screenshot shows the 'Transfer Funds' form with a green navigation bar containing 'Transfer Funds', 'Activity', 'Manage Accounts', and 'Help'. The form fields are: 'Amount(\$) *' (text input), 'From *' (dropdown menu with 'Select Account'), 'To *' (dropdown menu with 'Select Account'), 'Send On *' (date input with '07/26/2018' and a calendar icon), and 'Memo' (text input). A 'Make Recurring' dropdown is next to the date. A blue-bordered button with a plus icon and the text 'Add a New Account' is highlighted in the top right. At the bottom right is an orange 'Continue' button. A red asterisk and 'Funds Transfer Disclaimer' are at the bottom left.

- From the drop-down menu, you will select what type of account you are adding (Checking, Savings, Money Market Checking, Money Market Savings, or Brokerage). Once the account type is selected click Add to be taken to the next screen.



The screenshot shows the 'Add Account' form with a title bar containing 'Add Account' and a close icon. The form has a single dropdown menu for 'Account Type*' with 'Please Select' as the current selection. Below the form is a red asterisk and '*Required field'. At the bottom right are 'Cancel' and 'Add' buttons, with the 'Add' button highlighted in blue. A legal disclaimer is at the bottom: 'Legal: By clicking "Add" you understand that we may verify your external account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.'

- From this screen, you will enter your external account information. Once you enter the bank's routing number, the name of the bank will auto-populate under the Routing Number box. If you enter an invalid routing number, you will receive an error message and be asked to try again.

Click Add to be taken to the next screen.

Add Account ✕

Account Type*

Account Nickname i

Enter your bank's routing number and your account number.



Routing Number*

Wells Fargo Bank

Account Number*

Re-Enter Account Number*

*Required field

Cancel

Add

Legal: By clicking "Add" you understand that we may verify your external account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.

***From this point, you will need to verify that you own the account being added by using one of two options. You can either choose the Real-Time verification or Trial-Deposit Verification.**

Account Verification

When an account is successfully added, the account must be verified and activated before it can be used for transfers. You are offered one of two options to verify your account.

The Real-Time option asks you to supply your username and password for your other bank. This option verifies the account immediately. If you prefer not to provide that information, you can choose the Trial-Deposit verification which takes 1-2 business days.

Real-Time Verification

- After adding an account, you will immediately be prompted to enter your username and password. After entering the information, click Verify.

Account Verification ✕



For your security, we require you to verify that you own the Wells Fargo Bank, Checking, XXXXXX account. We do this by logging into your account using your username and password provided below. This information is used for verification only and will not be saved in our system.

Username

Password



We can also verify your account without your username or password. Please note, this will take an additional 1 to 2 business days and requires additional steps. If you wish to proceed, please [Click here](#) to start.

- You will receive the following message while the account is being verified.

Verifying Account



Please wait. For your protection, we're verifying your account ownership.

Real-Time Verification (contd.)

- If you enter the wrong username/password, you will receive an error message and be asked to try again. The system will allow you to attempt the real-time account verification a maximum of two times. After that, you will need to use the Trial-Deposit option instead.

Trial-Deposit Verification

- To opt for the Trial-Deposit method instead, you will select the Click Here option on the screen shown below instead of entering a username and password.

Account Verification

For your security, we require you to verify that you own the Wells Fargo Bank, Checking, XXXXX: account. We do this by logging into your account using your username and password provided below. This information is used for verification only and will not be saved in our system.

Username

Password



We can also verify your account without your username or password. Please note, this will take an additional 1 to 2 business days and requires additional steps. If you wish to proceed, please [Click here](#) to start.

Verify

Trial-Deposit Verification (contd.)

- Click the Start button.

 For your security, we require you to verify that you own the Wells Fargo Bank, Checking, XXXXX1 account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1 Click **START** and Advantage Bank will deposit two small amounts into your Wells Fargo Bank account.
- 2 Check your Wells Fargo Bank bank account in 1 - 2 business days, and identify the two small amounts in your transaction history. Deposit should appear as **TRIALCREDIT** or **ADVANTAGE BANK**.

Transaction History		
08/16/2011		+\$0.XX
08/16/2011	ABC Bank	+\$0.YY

- 3 Log back into Advantage Bank. On the Transfer Funds page, click the alert to complete validation and follow the on screen instructions.

NOTE: Advantage Bank will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

- The following confirmation screen will appear once the deposits have been sent. Deposits are sent via ACH and make take 1-2 business days to arrive to the external account. Click Done.

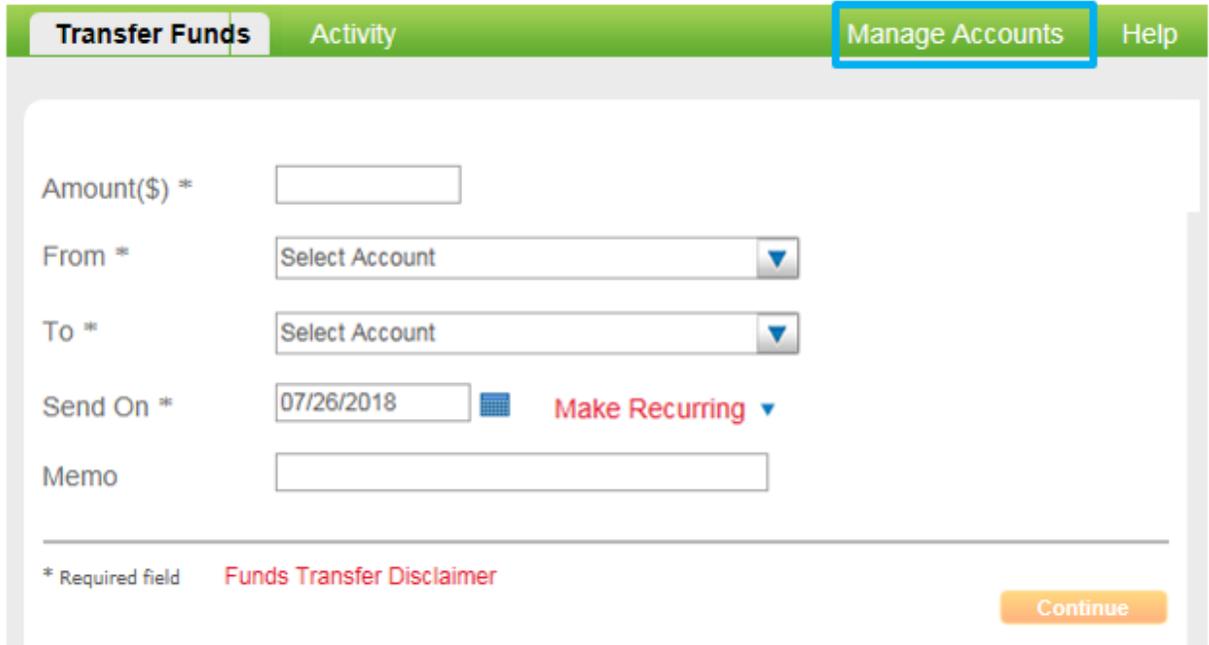
Test Deposits Have Been Sent

Wells Fargo Bank, Checking, XXXXXX1

Please log back in to Advantage Bank after the deposits have been credited to your Wells Fargo Bank, Checking, XXXXXX1 account to complete activation. Until then, your Wells Fargo Bank, Checking, XXXXXX1 account will not be available for transfer.

Trial-Deposit Verification (contd.)

- Once the trial deposits are received at the other bank, you will again log in to your Advantage Online account, launch TransferNow and click Manage Accounts.



Transfer Funds Activity **Manage Accounts** Help

Amount(\$) *

From *

To *

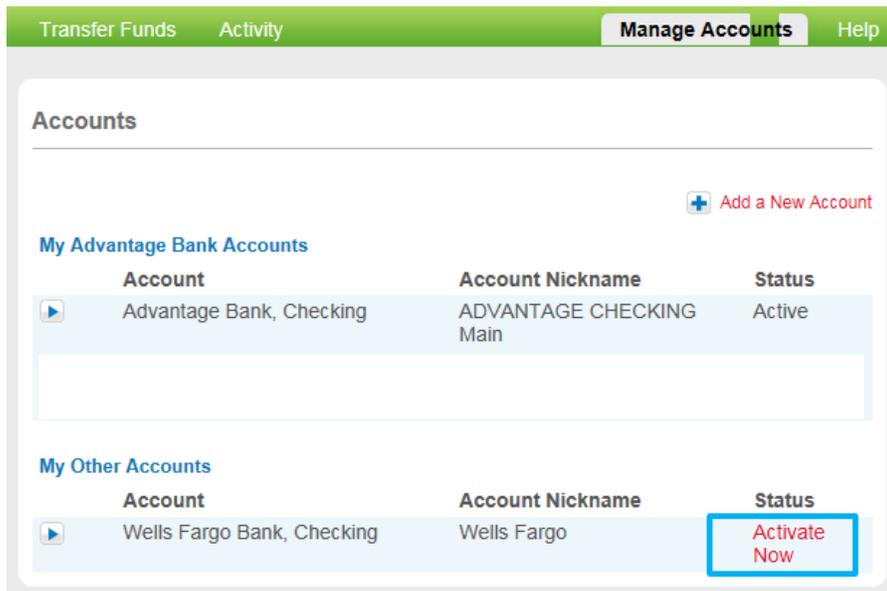
Send On * **Make Recurring** ▼

Memo

* Required field [Funds Transfer Disclaimer](#)

Continue

- Click the Activate Now button next to the correct account.



Transfer Funds Activity **Manage Accounts** Help

Accounts

[+ Add a New Account](#)

My Advantage Bank Accounts

Account	Account Nickname	Status
<input type="checkbox"/> Advantage Bank, Checking	ADVANTAGE CHECKING Main	Active

My Other Accounts

Account	Account Nickname	Status
<input type="checkbox"/> Wells Fargo Bank, Checking	Wells Fargo	Activate Now

Trial-Deposit Verification (contd.)

- Enter the two credit amounts that were deposited into your external account and click Activate. *Note: You will receive two credits and one off-setting debit entry. You will enter the CREDIT amounts only.

Activate Account With Test Deposit

Test deposits have been sent to your account. Enter the amounts of the deposits below to activate your account and complete your transaction.

Deposit 1: \$ 0. Deposit 2: \$ 0. 

- Once the correct amounts have been entered, the account is activated and the following confirmation message will appear. If the incorrect amounts are entered, you will receive a message asking you to try again. A maximum of two attempts are allowed after which the account will be suspended. If that happens, you will need to delete the suspended account and re-enter it as a new account.

Account Activated

You're all set to be able to send or receive money into your account Wells Fargo Bank, Checking, XXXXXX

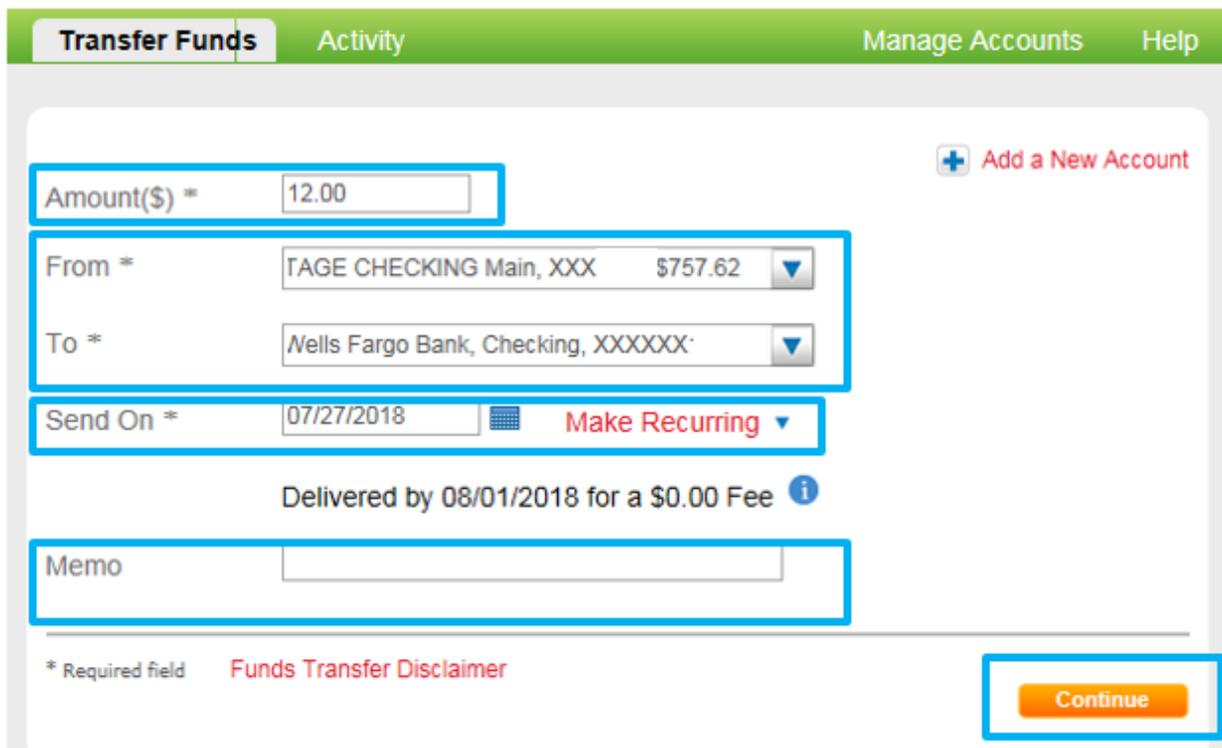


Transferring Funds

After adding and verifying accounts, you can set up one-time transfers and recurring transfers.

One-Time Transfer

- Log in to Advantage Online and launch the TransferNow portal. On the first screen, you will be able to enter a dollar amount, select your accounts, select the date on which it sends, and add a memo. Once all information is entered, press Continue.



Transfer Funds Activity Manage Accounts Help

[+ Add a New Account](#)

Amount(\$) * 12.00

From * TAGE CHECKING Main, XXX \$757.62

To * Wells Fargo Bank, Checking, XXXXXX

Send On * 07/27/2018 [Make Recurring](#)

Delivered by 08/01/2018 for a \$0.00 Fee [i](#)

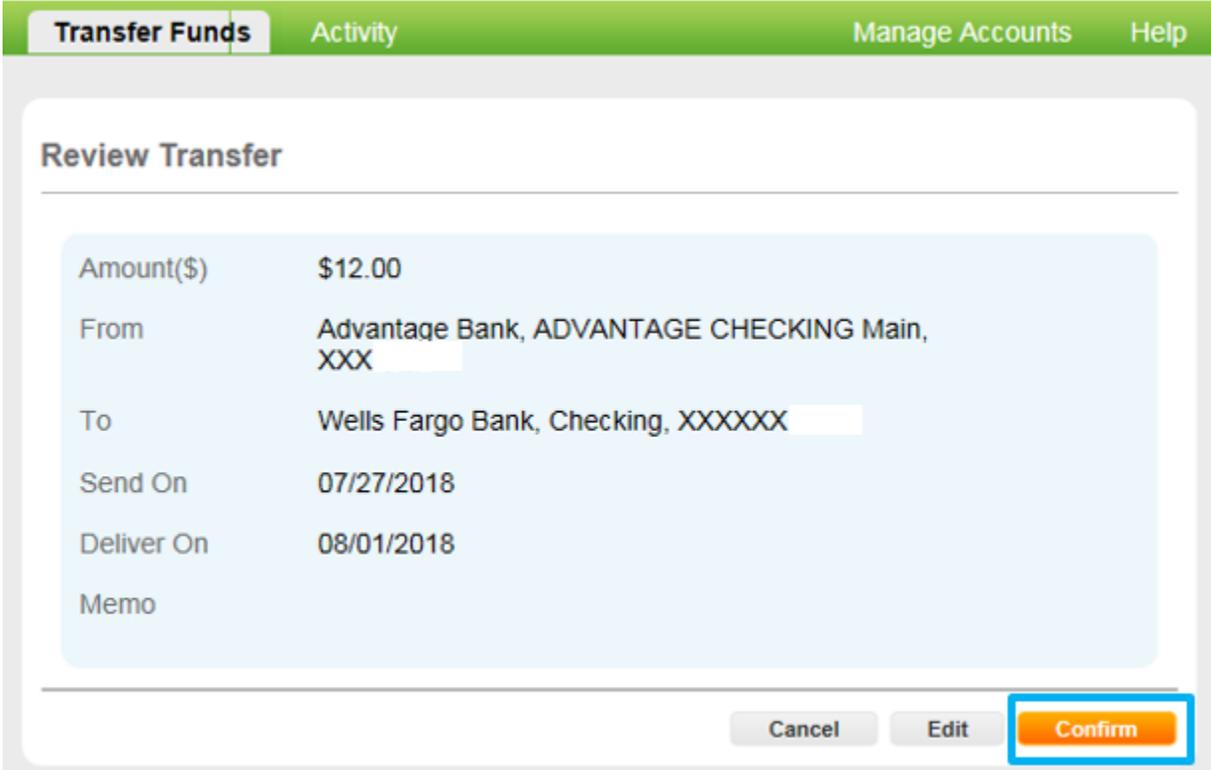
Memo

* Required field [Funds Transfer Disclaimer](#)

[Continue](#)

One-Time Transfer (contd.)

- You will be asked to review the transfer. If changes need to be made, you can select the Edit button to be taken back to the previous screen. If everything looks correct, click Confirm.

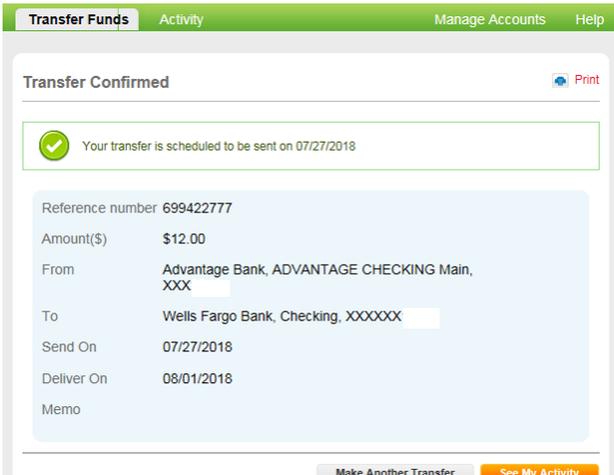


The screenshot shows the 'Review Transfer' screen in the Advantage Bank TransferNow interface. The top navigation bar includes 'Transfer Funds', 'Activity', 'Manage Accounts', and 'Help'. The main content area displays the following transfer details:

Amount(\$)	\$12.00
From	Advantage Bank, ADVANTAGE CHECKING Main, XXX
To	Wells Fargo Bank, Checking, XXXXXX
Send On	07/27/2018
Deliver On	08/01/2018
Memo	

At the bottom right, there are three buttons: 'Cancel', 'Edit', and 'Confirm'. The 'Confirm' button is highlighted with a blue border.

- The following confirmation screen will appear.



The screenshot shows the 'Transfer Confirmed' screen in the Advantage Bank TransferNow interface. The top navigation bar includes 'Transfer Funds', 'Activity', 'Manage Accounts', and 'Help'. The main content area displays the following confirmation details:

Transfer Confirmed [Print](#)

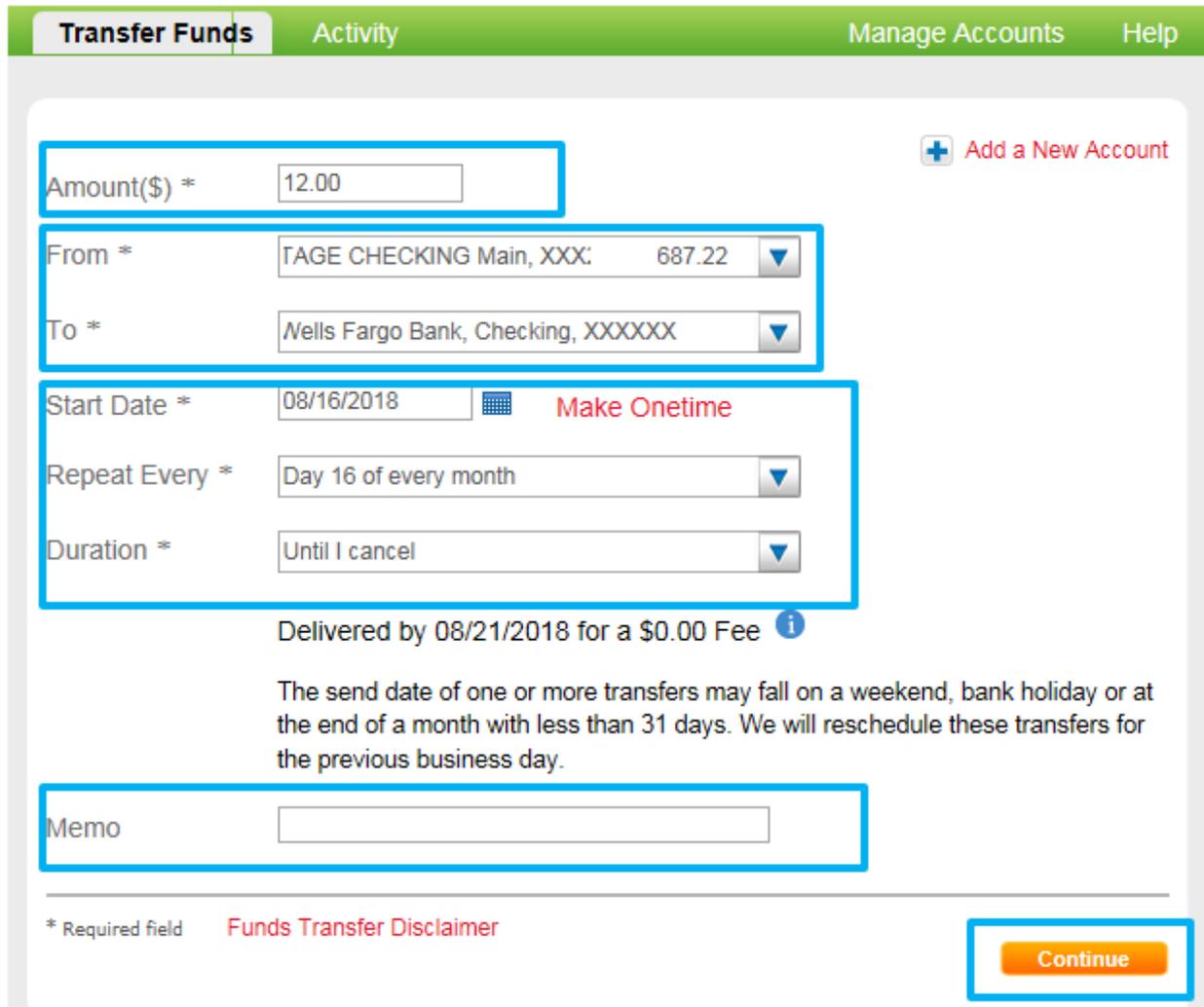
 Your transfer is scheduled to be sent on 07/27/2018

Reference number	699422777
Amount(\$)	\$12.00
From	Advantage Bank, ADVANTAGE CHECKING Main, XXX
To	Wells Fargo Bank, Checking, XXXXXX
Send On	07/27/2018
Deliver On	08/01/2018
Memo	

At the bottom, there are two buttons: 'Make Another Transfer' and 'See My Activity'.

Recurring Transfers

- Log in to Advantage Online and launch the TransferNow portal. On the first screen, you will enter a dollar amount, select your accounts, select the Make Recurring option, and choose the frequency and duration of the recurring transfer. Once all information is entered, press Continue.



The screenshot displays the 'Transfer Funds' section of the Advantage Bank TransferNow portal. The interface includes a navigation bar with 'Transfer Funds', 'Activity', 'Manage Accounts', and 'Help'. A '+ Add a New Account' link is visible in the top right. The form contains several fields: 'Amount(\$)*' with a value of 12.00; 'From*' with a dropdown menu showing 'TAGE CHECKING Main, XXX: 687.22'; 'To*' with a dropdown menu showing 'Wells Fargo Bank, Checking, XXXXXX'; 'Start Date*' with a date of 08/16/2018 and a 'Make Onetime' link; 'Repeat Every*' with a dropdown menu showing 'Day 16 of every month'; and 'Duration*' with a dropdown menu showing 'Until I cancel'. Below these fields, there is a note: 'Delivered by 08/21/2018 for a \$0.00 Fee' with an information icon. A paragraph explains: 'The send date of one or more transfers may fall on a weekend, bank holiday or at the end of a month with less than 31 days. We will reschedule these transfers for the previous business day.' A 'Memo' field is also present. At the bottom left, there is a note: '* Required field Funds Transfer Disclaimer'. A 'Continue' button is located at the bottom right.

Transfer Funds Activity Manage Accounts Help

+ Add a New Account

Amount(\$)* 12.00

From* TAGE CHECKING Main, XXX: 687.22

To* Wells Fargo Bank, Checking, XXXXXX

Start Date* 08/16/2018 [Make Onetime](#)

Repeat Every* Day 16 of every month

Duration* Until I cancel

Delivered by 08/21/2018 for a \$0.00 Fee [i](#)

The send date of one or more transfers may fall on a weekend, bank holiday or at the end of a month with less than 31 days. We will reschedule these transfers for the previous business day.

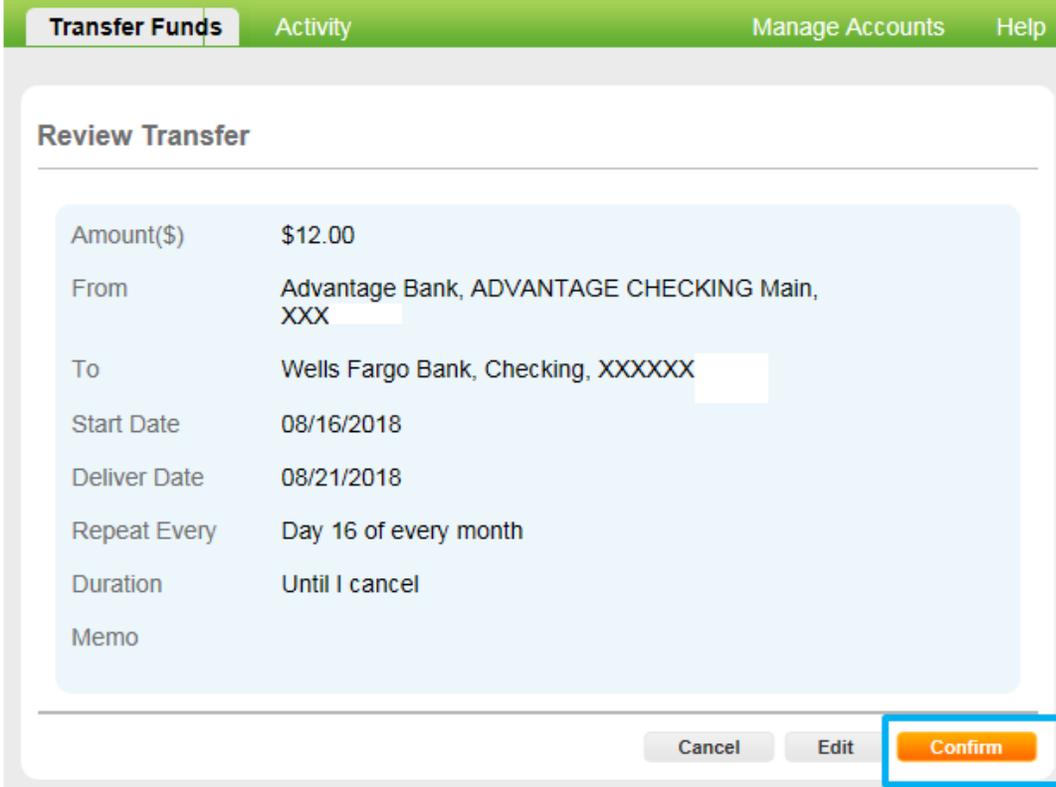
Memo

* Required field [Funds Transfer Disclaimer](#)

Continue

Recurring Transfers (contd.)

- You will be asked to review your transfer. If changes need to be made, you can select the Edit button to be taken back to the previous screen. If everything looks correct, click Confirm.

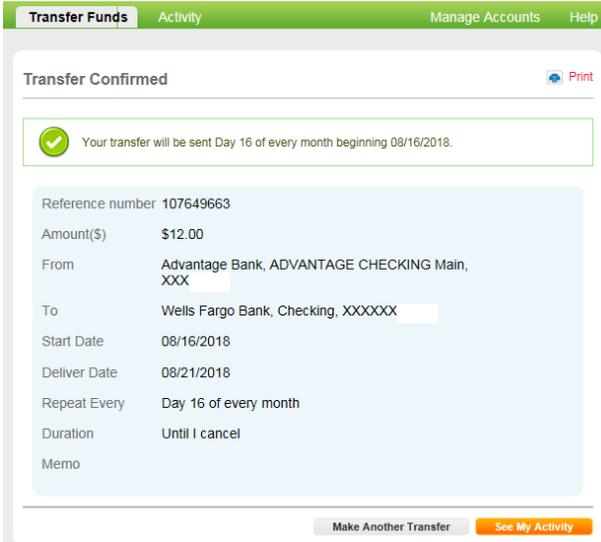


The screenshot shows the 'Review Transfer' screen in the Advantage Bank TransferNow interface. At the top, there is a green navigation bar with 'Transfer Funds' (selected), 'Activity', 'Manage Accounts', and 'Help'. Below the navigation bar, the title 'Review Transfer' is displayed. The main content area is a light blue box containing the following details:

Amount(\$)	\$12.00
From	Advantage Bank, ADVANTAGE CHECKING Main, XXX
To	Wells Fargo Bank, Checking, XXXXXX
Start Date	08/16/2018
Deliver Date	08/21/2018
Repeat Every	Day 16 of every month
Duration	Until I cancel
Memo	

At the bottom right of the screen, there are three buttons: 'Cancel', 'Edit', and 'Confirm'. The 'Confirm' button is highlighted with a blue border.

- The following confirmation screen will appear.



The screenshot shows the 'Transfer Confirmed' screen in the Advantage Bank TransferNow interface. At the top, there is a green navigation bar with 'Transfer Funds' (selected), 'Activity', 'Manage Accounts', and 'Help'. Below the navigation bar, the title 'Transfer Confirmed' is displayed. A green checkmark icon is followed by the text: 'Your transfer will be sent Day 16 of every month beginning 08/16/2018.' Below this, the following details are listed:

Reference number 107649663

Amount(\$)	\$12.00
From	Advantage Bank, ADVANTAGE CHECKING Main, XXX
To	Wells Fargo Bank, Checking, XXXXXX
Start Date	08/16/2018
Deliver Date	08/21/2018
Repeat Every	Day 16 of every month
Duration	Until I cancel
Memo	

At the bottom of the screen, there are two buttons: 'Make Another Transfer' and 'See My Activity'.