

Digital Banking External Account Transfer Instructions

3 MY PAYEES +

4 EXTERNAL ACCOUNT

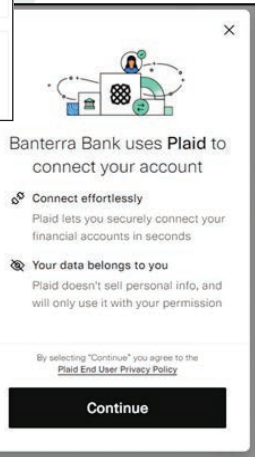
Select this option to create an external account.

5 ADD INSTANTLY

Link your external account with your bank username and password.

TRANSACTION CHALLENGE

Enter your bank details and confirm them with small transactions.



Plaid service

6 ADD NEW PAYEE

EXTERNAL ACCOUNT

What do you want to call this account? required

ACCOUNT NAME required

RECEIVER NAME required

BANK NAME required

Account Information

ACCOUNT TYPE required

Memo

Routing Number required Account Number required

123456789 0987654321

ROUTING/TRANSIT NUMBER required

ACCOUNT NUMBER required

SAVE

Transaction Challenge

6d External Payee - Pending

SEND PAYMENT

ADD FAVORITE

Received the three challenge deposit amounts into your open/old account?

VERIFY EXTERNAL ACCOUNT **6e**

ACCOUNT NAME

RECEIVER NAME

BANK NAME

VERIFY EXTERNAL ACCOUNT

Please enter the three amounts for the transactions to your external account.

DEBIT

SMALLER CREDIT

LARGER CREDIT **6f**

Not seeing the three transaction in your external account? Please contact us at (866)226-8377 or create a new support request.

Set up of the account (*account held at another bank to be debited by Banterra*)

1. Sign in to Banterra's Digital Banking.
2. Select **Move Money** from the main menu.
3. Select **My Payees**.
 - Tap the (+) to add a new external account.
4. Select **External Account** and choose a verification method.
5. **Option one: Add instantly with Plaid** (*You'll be taken to the Plaid service*)
 - a. Enter the name of your external financial institution.
 - b. Select the correct institution from the provided list.
 - c. Log in using your Digital Banking credentials for the institution.
 - d. Select the accounts you would like to link to Banterra Bank.
 - e. Once you receive the Plaid success screen, you will be taken back to Banterra's Digital Banking Move Money screen. You may be prompted to authorize the data to be shared with Banterra.

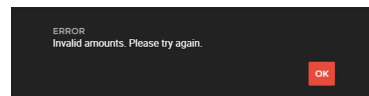
6. **Option two: Verify your account with Transaction Challenge** (*Verification transactions will be sent electronically (ACH) to the external account including two credits and one debit totaling less than \$1.*)

Steps for using this method include:

- a. Enter the bank information. This is the account at the other financial institution that will be debited.
- b. Tap Save - The external account is now pending verification.
- c. Monitor the external account for the verification transactions. (2-3 business days) Once they have posted, enter the amounts of the transactions.
- d. Click the pending external account under My Payees.
- e. Click Verify External Account.
- f. Enter in verification amounts.
- g. Click Verify.
 - Successful verification will take you back to the payee and will say **Confirmed**.



- Unsuccessful verification will give you an error message. Click **OK** and try entering the verification amounts again.



Note:

Upon successful verification, the account is now available in the list to move money from. **Users will get three attempts to verify; account is locked if unable to verify.**

Want To Learn More?

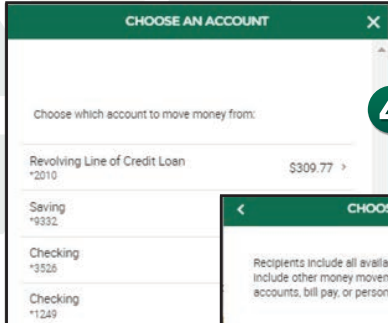
Give us a call at 866-BANTERRA (226-8377), stop by your local Banterra branch or visit us online at Banterra.bank.



Digital Banking External Account Transfer Instructions

3

NEW TRANSACTION

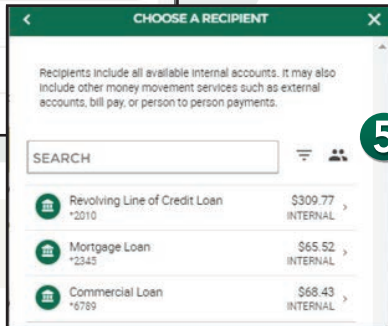


CHOOSE AN ACCOUNT

Choose which account to move money from:

Revolving Line of Credit Loan *2010	\$309.77
Saving *9332	
Checking *3526	
Checking *1249	

4



CHOOSE A RECIPIENT

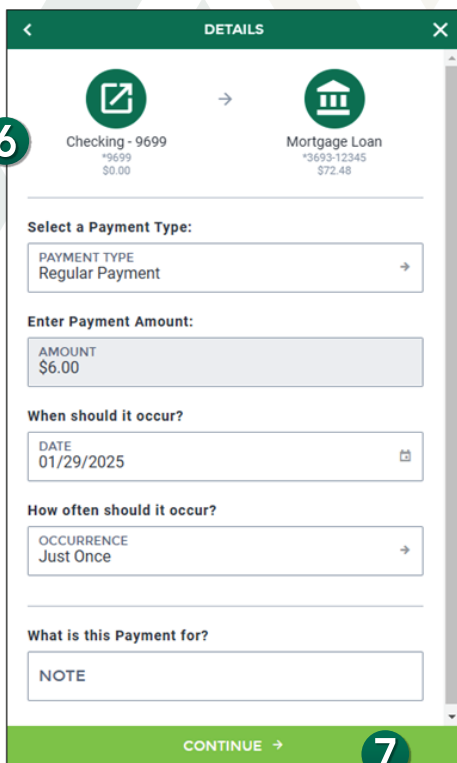
Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

SEARCH

Revolving Line of Credit Loan *2010	\$309.77	INTERNAL
Mortgage Loan *2345	\$65.52	INTERNAL
Commercial Loan *6789	\$68.43	INTERNAL

5

6



DETAILS

Checking - 9699 *9699 \$0.00 → Mortgage Loan *3693-12345 \$72.48

Select a Payment Type:
PAYMENT TYPE
Regular Payment

Enter Payment Amount:
AMOUNT
\$6.00

When should it occur?
DATE
01/29/2025

How often should it occur?
OCCURRENCE
Just Once

What is this Payment for?
NOTE

CONTINUE →

7

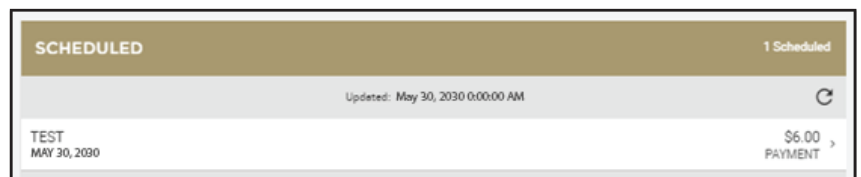
[To make a payment](#)

1. Sign in to Banterra's Digital Banking.
2. Tap **Move Money** from the main menu.
3. Click **New Transaction**.
4. **Choose an account:** Select the external account (debit).
5. **Choose a recipient:** Select the loan account (credit).
6. Enter the payment information.
 - Payment type
 - Payment amount
 - Select the date you would like the payment/transfer to occur
 - Select how often you would like the payment/transfer to occur (just once, recurring, etc.)
 - Enter a note for what the payment is for (optional)
7. Click **Continue**.

Note:

Payments/Transfers initiated before 5:00 pm CST on the selected date will be processed on that date with an effective date of the next business day. Transfers initiated after 5:00 pm CST on the selected date will be processed on the following business day with an effective date of the next available business day. The effective date is the date the transfer posts to both the external account and Banterra account.

[Example view of a scheduled payment](#)



SCHEDULED 1 Scheduled

Updated: May 30, 2030 0:00:00 AM

TEST MAY 30, 2030	\$6.00 PAYMENT
----------------------	-------------------

Want To Learn More?

Give us a call at 866-BANTERRA (226-8377), stop by your local Banterra branch or visit us online at Banterra.bank.

