

# Online Banking – Setup External Accounts



1. You will go to our web site at <https://www.franklinsynergybank.com> and login to Online Banking.
2. Hover over “**Transfers**” in the navigation menu and click on “**Manage Transfer Accounts**”.
3. Click on the “**Add an external transfer account**” link beside the “**External Transfers**” section.

## Manage Transfer Accounts

Only the accounts that can be managed (added/deleted/modified or approved) by the user will be listed on this page.

**Internal Transfer Accounts:** These accounts reside at your Financial Institutions, but are owned by other online banking users.

**External Transfer Accounts** reside at other Financial Institutions and can be owned by you or others.

### Internal Transfer Accounts

[Add an internal transfer account](#)

You currently have no internal transfer accounts.

### External Transfer Accounts

[Add an external transfer account](#)

Account Name	Number	Status
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4. Enter all the requested information and click the “**Continue**” button.

## Add an External Transfer Account

Provide information about the external transfer account and click “Continue”.

For checking accounts, the account and routing number can be found at the bottom of your check. For savings accounts, this information may be found at the bottom of your deposit slip. If you need help locating this information please contact your financial institution.

A small image of a check stub showing the MICR line at the bottom. The numbers are: 100111011 (Routing number), 06661111 (Account number), and 0001 (Check number). The word "DOLLARS" is visible at the top right of the check.

Account type:  Checking  Savings

Routing number:

Account number:

When obtaining account number information from a check or deposit slip, include any zeros that appear at the beginning of the account number.

Financial institution:

Account relationship:  Owner  Non-owner (Transfer funds to this account)

Owner's name:

Account name:

This personalized account name is displayed online.

5. Select **Owner** by “**Account relationship**” if you own the external account. If you are the owner, you will be able to transfer **To** and **From** this account if you are the Owner of this account. If

you are not the owner of this account, select Non-owner. You will only be able to transfer **To** this account.

6. You will get confirmation and you will be able to click **“Submit”** to agree to verify this external account.

### Add an External Transfer Account

**New external transfer account information has not been submitted.** Verify your account information and click "Submit". To make a change before submitting new external transfer account information click "Change".

#### External transfer account

Account type:	Checking
Routing number:	██████████69
Account number:	██████████18
Financial institution:	USAA
Account relationship:	Non-owner (Transfer funds to this account)
Owner's name:	Kevin ██████████
Account name:	Kevin's Account

#### Verify external transfer account

By submitting this request you are authorizing us to verify the external transfer account information you have provided. This is done by processing small test deposit and withdrawal transactions to the external account within the next few business days. You must confirm those transactions once they are posted to your account using the Manage Transfer Accounts screen.

7. You will then be taken to the **“Manage Transfer Accounts”** screen with this message:  
**“Message:** We have received your request to add an external transfer account. Within the next few business days, this account will be confirmed for use. You may be required to complete the verification process on the Manage Transfer Accounts screen. Return to that screen and view the account in question. If the status is Confirmed, no further action is required. If there is a Verify link next to the account, click the link to complete the verification process.”
8. In 1-2 business days, you will be able to check your external account to verify the Micro-Deposits that will show up. There will be 2 deposits in that account for less than \$1.
9. Once you retrieve those deposit amounts, you will login to Online Banking, hover over **“Transfers”** in the navigation menu and click on **“Manage Transfer Accounts”**.
10. Click on the **“Verify”** link by the External Account that is **“Pending Confirmation”**.
11. Enter the 2 transaction amounts from the external account into the **“Transaction amount 1:”** and **“Transaction amount 2:”** fields in any order. Click on the **“Submit”** button once you are finished.
12. If the amounts typed in were correct, you will be taken back to the **“Manage Transfer Accounts”** page and you will see this message:  
**“Message:** The test transaction information was verified and the external account setup process is complete. You can now make a transfer using this account.”
13. You will now see **“Confirmed”** in the Status column by that external account. You can now transfer **To** and **From** this account if you are the Owner of this account. If you are not the owner of this account, you will only be able to transfer **To** this account.

14. Now, you should be able to hover over **“Transfers”** and click **“Make a Transfer”**. You should now see the confirmed External Account(s) in the **“Transfer To”** field. If you are the owner of this account, you will be able to also see the External Account(s) in the **“Transfer From”** field.

### **Other Notes**

- If you have any difficulty with this process or have any questions, please call us at (615) 236-2963.