# **Using MSGCU's Online Banking**

### ADDING AN EXTERNAL ACCOUNT

### **DESKTOP INSTRUCTIONS**

SALLY SAMPLE 123 MAIN ST. ANYTOWN, MI 48001		20
PAY TO THE ORDER OF		\$
		DOLLARS
MEMO		DOLLARS
мемо	0123456789**	DOLLARS
MEMO	0123456789**	DOLLARS

Locate your account and routing numbers of the external account.

You'll only need to set this up once. You'll need the **routing number** of the other financial institution and the **account number** of your other account. Look to the other bank or credit union's website for the routing number if you don't have a check.

	Accounts	
	Transfers & Payments	
	Make a Transfer or Payment	
	Review Scheduled Transfers	Manage Payees
	Manage Payees	Add new payee
	External Transfer Activity	PAYPAL PAYEES
•	QuickPay Bill Pay	Add new payee
3	Apply for a Loan	
h	Apply for a Mortgage	

### Log in and add a payee.

Once you have the routing and account number, log in to online banking and click **Transfers & Payments** from the menu. Select **Manage Payees**.

Under External Accounts Payees, click Add new payee.

	Link external account	×	
	Primary name on account		
	John Example		
	Bank name		
Managa Davaga	Sample Credit Union		
manage Payees	Routing number		
EXTERNAL ACCOUNT PA	123456789		
Add new payee	Account number		
PAYPAL PAYEES	876543200	•	
Add new payee	Type of Account		
	Checking		
		_	
	We'll make two small deposits into this external account to confirm the	at it is yours.	
	Once you see these deposits go through (usually within 48 hours), ref Transfers & Payments and use this account for transfers.	turn to	
	Link Account Cancel	_	
		_	

### Add your account details.

Enter the details of your other account in the popup. Click **Link Account** when complete.

Two small deposits, totaling a dollar or less, will be made in your other (external) account. It may take up to 48 hours to occur.

-	, , , , , , , , , , , , , , , , , , ,	
1	Transfers & Payments v	
	Make a Transfer or Payment	
	Review Scheduled	Manage Payees
	Transfers	EXTERNAL ACCOUNT PAYEES
	Manage Payees	Add new payee
	External Transfer Activity	John Q Example (XX6002) - John Example (XX3200) at Sample Credit Union (Pending)
	QuickPay	Confirm   Delete
s.	Bill Pay	PAYPAL PAYEES
ō	Apply for a Loan	Add new payee
ð	Apply for a Mortgage	
•	New Accounts	
1	Card Controls	

#### Confirm your external account.

Once your deposits have been received, you'll need to confirm them. Log in to online banking, click **Transfers & Payments**, and **Manage Payees** again.

Under External Account Payees, you will see the account you recently set up, with the word Pending next to it. Select **Confirm** under the account details.

nage Payees	Outfor feet	
TERNAL ACCOUNT PAYEES	\$0.80	
nn Q Example (XX6002) - Johr onfirm   Delete	Confirm second 0.12	
PAL PAYEES	Confirm	

### Enter the deposited amounts.

Enter the two deposit amounts you received at the other financial instition and click **Confirm.** 

â	Accounts	>	
18	Transfers & Payments	~	
•	Make a Transfer or Payment		
•	Review Scheduled Transfers		Manage Payees
	Manage Payees		¥
•	External Transfer Activity		EXTERNAL ACCOUNT PAYEES Add new payee
s•	Bill Pay		John Q Example (XX6002) - John Example (XX3200) at Sample Credit Unio Delete
ڻ ه	Apply for a Loan Apply for a Mortgage		PAYPAL PAYEES

### Confirmation.

You'll see a confirmation message that your external account has been confirmed.

You're now able to transfer to and from your MSGCU and external accounts!

### TRANSFERRING FROM YOUR MSGCU ACCOUNT TO AN EXTERNAL ACCOUNT

Transfers & Payments     Versifer from     Tester if tom     Account fermion       Make a Transfer of Payment     Check Ordening     Staturo     Tester if down Coccount (primary checking and stat) John O Example (CK80002) - John Example.     Account Setting       Review Scheduled Transfers     Accounts     Mailable balance     Staturo       External Transfers     Mailable balance     Staturo       External Transfers     Accounts     Mailable balance     Stoto       Bil Pay     Account Setting     Scheduled Dahn O Example     Staturo     Staturo       Account Setting     Scheduled Transfers     Staturo     Staturo     Staturo       Bil Pay     Account Setting     Scheduled Transfer     Scheduled Transfer       Account Setting     Scheduled Transfer     Transfers Setting     Scheduled Transfer       Bil Pay     Account Setting     Scheduled Transfer     Scheduled Transfer       Account Setting     Scheduled Transfer     Transfers     Scheduled Transfer       Account Setting     Scheduled Transfer     Transfer Setting     Transfer Setting       Account Setting     Scheduled Transfer     Transfer Setting     Transfer Setting       New Accounts     Scheduled Transfer     Transfer Setting     Transfer Setting       Messages & Alerts     Scheduled Transfer     Transfer Seting     Sche	Accounts	>	1. Where is the money coming	from?	2. Where is the money going?	3. Transfer details
Make a Tansfer or Payment     C+ECCN/0     XX8002 - 5007 Available balance     Af External Account (primary Acksting and aski, Available balance     John Example       Review Scheduled Transfers     XX8002 - 50001 Available balance     MMERESHIP SHARE XX8002 - 50001 John O Example     John Example       Review Scheduled Transfers     XX8002 - 50001 Available balance     MMERESHIP SHARE XX8002 - 50001 John O Example     John Example       Review Scheduled Transfers     XX8002 - 50001 Available balance     MMERESHIP SHARE XX8002 - 50001 John O Example     John O Example       Apply for a Loan     Silvers Advinos Available balance     Silvers Advinos Statements     XX8002 - 50001 Join O Example       New Accounts Card Controls     Cenck Withdraval - John Q Example's Address Another Member     Another Member       Additional Services     Deces Softek: All Rights Reserve Additional Services     Deces Softek: All Rights Reserve	Transfers & Payments		Transfer from		Transfer to	Account Details
Review Scheduled Transfers     Accounts     Accounts     Mounty Number: 123450789       External Transfers     Mol D Example     XX8002 - 5000 Jub D Example     Jub D Example       External Transfer Activity     Bill Pay     Styles SAVINOS     XX8002 - 5000 Jub D Example       Bill Pay     Styles SAVINOS     XX8002 - 5000 Jub D Example     Stop D Example       Current balance     \$6,2123 Current balance     Stop D Example's Address       Card Controls     Check Ordering     Estaments       Messages & Alerts     Profile and Settings     Transfer Now	Make a Transfer or Payment		CHECKING John Q Example Available balance	XX6002 - S:0075 \$311.87	An External Account (primary checking and savi John Q Example (XX6002) - John Exampl 👻	John Example Bank Name: Sample Credit Union Account Number: XX3200
Transfers     MEMBERSHIP SHARE     XX8002 - 50001       External Transfers     Available balance     \$0011       External Transfer Activity     Bill Pay       Apply for a Loan     Stives SAVINOS     XX8002 - 50001       New Accounts     Stives SAVINOS     XX8002 - 50001       Card Controls     Check Withdrawal - John Q Example's Address     Bill Pay       Actives SAVINOS     XX8002 - 50001     Becurring transfer       Card Controls     Check Withdrawal - John Q Example's Address     Comment       Any Phone or Email (via PayPai)     Transfer Now       Profile and Settings     Card Settings     Q 2020 Access Softek. All Rights Reserve       Additional Services     Nameon Users     Q 2020 Access Softek. All Rights Reserve	Review Scheduled		Accounts		Accounts	Routing Number: 123456789
External Transfers     Ivailable balance     \$0.01       External Transfer Activity     Isol       Bill Pay     Isol       Apply for a Loan     Stample       New Accounts     Check Withdrawal - John O Example's Address       Another Member     Another Member       Check Ordering     Transfer Nth       eStatements     Transfer Nth       Profile and Settings     Additional Services       Manage Users     Section	Transfers		John Q Example	XX6002 - S:0001	John Q Example	Amount
External Transfer Activity     Image: Surver Savinos Surver Savinos Surver Savinos Surver Savinos Surver Savinos Sav	External Transfers		Available balance	\$0.01	Current balance \$5.01 Available balance \$0.01	5.00
Bill Pay     Control of a Loan       Apply for a Loan     Check Withdrawin-John Q Example's Address       Card Controls     Check Withdrawin-John Q Example's Address       Card Controls     Another Member       Check Ordering     Transfers with an external linked account more failed account       Messages & Alerts     Comment       Profile and Settings     Controls	External Transfer Activity				SILVER SAVINGS XX6002 - S:0007	Send now
Apply for a Loan     Image: Second Seco	Bill Pay				Current balance \$45,212.32	Recurring transfer
New Accounts     >       New Accounts     >       Card Controls     >       Check Withdrawal - John Q Example's Address     In other Kember       In other Kember     In other Kember       Any Phone or Email (via PayPai)     In Transfers With an external linked account may take up to 3 business days to be processed.       Intrasfers Kings     >       Additional Services     Namee Users       Manage Users     >	Apply for a Loan				Available balance \$45,212.32	
New Accounts     >       Card Controls     >       Check Ordering     Any Phone or Email (via PayPai)       eStatements     Image Users       Messages & Alerts     >       Profile and Settings     >       Additional Services     Image Users					Check Withdrawal - John Q Example's Address	Comment
Card Controls     >       Check Ordering     •       eStatements     •       Messages & Alerts     >       Profile and Settings     >       Additional Services     •	New Accounts	~			Another Member	
Check Ordering     may take up to 3 Dusiness days to be processed.       eStatements     massages & Alerts       Messages & Alerts     Transfer Now       Profile and Settings     Additional Services       Manage Users     October Softes	Card Controls				Any Phone or Email (via PayPal)	Transfers with an external linked account
eStatements Messages & Alerts Profile and Settings Additional Services Manage Users	Check Ordering					may take up to 3 business days to be processed.
Messages & Alerts     >       Profile and Settings     >       Additional Services     © 2020 Access Softek. All Rights Reserved       Manage Users     >	eStatements					
Profile and Settings     >       Additional Services     © 2020 Access Softek. All Rights Reserve       Manage Users     >	Messages & Alerts					Transfer Now
Additional Services   Additional Services  Analoge Users	Profile and Settings					0
Manage Users >	Additional Services					© 2020 Access Softek. All Rights Reserver
Manaue Users > 1	Managa Liaora					
	Manage Users					

#### On the Transfers & Payments page:

- Select which account you want the money to come from. Transfers to external accounts can made from your Checking or Membership Share accounts.
- 2. Choose **An External Account** in the second column. If you have more than one external account, select from the drop down.
- Enter how much you want to transfer and if you want to transfer now or at a future date.
   Click Transfer and confirm the transfer.

#### **IMPORTANT:**

It may take up to three business days for the transfer to show in your other account.

### TRANSFERRING TO YOUR MSGCU ACCOUNT FROM AN EXTERNAL ACCOUNT



#### On the Transfers & Payments page:

- 1. Under Transfer from, choose **An External Account**. If you have more than one external account, select from the drop down.
- Choose the account you want the money deposited to under Transfer to. You can choose your MSGCU Checking or Membership Share account when transferring from an external account.
- 3. Enter how much you want to transfer and if you want to transfer now or at a future date.

Click Transfer and confirm the transfer

#### **IMPORTANT:**

It may take up to three business days for the transfer to show in your MSGCU account.

### CHECKING THE STATUS OF YOUR EXTERNAL TRANSFER

-	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
<u>ش</u>	Accounts >	
<u>14</u>	Transfers & Payments	
•	Make a Transfer or Payment	
•	Review Scheduled Transfers	External Transfer Activity (items may take 72 hours to post) Show: All transfers ~
	Manage Payees	Sent for processing 2
•	External Transfer Activity QuickPay	APR External account transfer to CHECKING XX6002 - S:0075   Checking
s+ -	Bill Pay	APR External account transfer to CHECKING XX6002 - S:0075   Checking
න ක	Apply for a Mortgage	APR External account transfer to CHECKING XX6002 - S:0075   Checking
e M	New Accounts > Card Controls >	APR External account transfer to John Z Example (XX6002) - John example (XX5880) at Example Credit Union
52 (C)	Check Ordering eStatements	APR External account transfer to CHECKING XX6002 - S:0075   Checking
2	Messages & Alerts >	APR         External account transfer to           John Z Example (XX8002) - John Example (XX3200) at Sample Credit Union
÷ B	Additional Services	Send Money History

 Log in to online banking and click Transfers & Payments from the menu. Select External Transfer Activity.

2 View your external transfer status and history here. Click on any transfer to view more information on its status.

### ADDING AN EXTERNAL ACCOUNT

### MOBILE INSTRUCTIONS

SALLY SAMPLE 123 MAIN ST. ANYTOWN, MI 48001		20
PAY TO THE ORDER OF		\$
		DOLLAR
		DOLLAR
MEMO	_	DOLLAR
MEMO	0123456789*	1234
мемо	0 1 2 3 4 5 6 7 8 9 **	DOLLAR

# Locate your account and routing numbers of the external account.

You'll only need to set this up once. You'll need the **routing number** of the other financial institution and the **account number** of your other account. Look to the other bank or credit union's website for the routing number if you don't have a check.



### Log in.

Once you have the routing and account number, log on to the mobile app and tap Manage Payees.



### Add a payee. Select the plus button next to External Account Payees to add a new payee.



### Add your account details.

Enter the details of the external account where prompted. Then select Link Account.

Two small deposits, totaling a dollar or less, will be made in your other (external) account. It may take up to 48 hours to occur.

Il Verizon 🗢 11:33 AM		-	
Accounts	0	New Checking	>
You have 4 new messages	∎s	Rates	>
S:0001 MEMBERSHIP SH/	ervic	es	
\$0.01 Balance: \$5.01	ĮĮ.	Card Controls	>
S:0007 SILVER SAVINGS	G	eStatements	>
\$45,362.52 Balance: \$45,362.52	<u>14</u>	External Transfer Activity	>
S:0075 CHECKING	À.	Manage Alerts	>
\$311.87 Balance: \$311.87	\$*	Manage Payees	>
L:0030 VISA TITANIUM	=\$	QuickPay	>
\$32,210.63	<u>14</u>	Review Scheduled Transfers	>

### Log in.

Once your deposits have been received, you'll need to confirm them.

Open the mobile app and select Manage Payees again.



#### Confirm your external account.

Under External Account Payees, select the account with the word Pending next to it.

-	
≡ Manage Pa	yees C
< External Account Paye	e Details
Primary Name on Account	John example
Bank name	Example Credit Union
Account Number	XX5880
Routing Number	987654321
Account Type	Savings
Status	Pending
Confirm recipient	
Delete recipient	
	0

Confim the account. Select Confirm recipient under the account details.

	-
≡	Manage Payees C
< c	onfirm the amounts of the transfers
Confi	rm first
\$	0.37
Confi	rm second
\$	0.08
	Confirm
	Cancel
	•

#### Enter the deposited amounts.

Enter the two deposit amounts that were deposited into your external account and select **Confirm**.

External Account Payee Details  Primary Name on Account John examp Bank name Example Cire Unic Account Number XX586  Account Number XX586  Account Number Confirmed Confirmed. Close United Ecount	≡ Manage Pa	ayees C
Primary Name on Account John examp Bank name Example Cree Unit Account Number XX588 New external account has been confirmed. Close	< External Account Pay	vee Details
Bank name Example Cree Unit Account Number XX588 New external account has been confirmed. Close	Primary Name on Account	John exampl
Account Number XX886 Control of the second s	Bank name	Example Cred Unio
New external account has been confirmed.      Close      Length for the provided of the p	Account Number	XX588
New external account has been confirmed.     Close     Delete recipient	Persting Number	00705400
Close	<ul> <li>New external accouncement</li> <li>New external accouncement</li> </ul>	int has been
Delete recipient	Close	
	Delete recipient	

Confirmation.

You'll see a confirmation message that your external account has been confirmed.

You're now able to transfer to and from your MSGCU and external accounts!

### TRANSFERRING FROM YOUR MSGCU ACCOUNT TO AN EXTERNAL ACCOUNT



Log in, then select **Transfers** from the menu.

= Transie	Choose Account
From Account	MEMBERSHIP SHARE XX6002 - \$:0001   Savings \$0.01
To Account	SILVER SAVINGS XX6002 - S:0007   Savings \$45,212.32
Amount	CHECKING XX6002 - S:0075   Checking \$311.87
	External Account
	_
Sut	pmit

Select From Account then choose which MSGCU account you want to transfer from. Transfers to external accounts can made from your Checking or Membership Share accounts.

	← Choose Account	
From Account	MEMBERSHIP SHARE XX6002 - S:0001   Savings \$0.01	
CHECKING \$311.87 XX6002	SILVER SAVINGS XX6002 - S:0007   Savings \$45,212.32	
To Account	Another Member	
Amount	External Account	
Submit		

Select To Account and choose External account.



Specify which external account you wish to use.



Enter how much you want to transfer and if you want to transfer now or at a future date. Tap **Submit** and then **Confirm**.

**IMPORTANT:** It may take up to three business days for the transfer to show in your other account.



You'll see a confirmation notice to verify your transfer. You can either perform another transaction or return to your accounts.

### TRANSFERRING TO YOUR MSGCU ACCOUNT FROM AN EXTERNAL ACCOUNT



Log in, then select **Transfers** from the menu.



Select From Account then choose External Account.

John O F	xample (XX6002) - Jo	hn
Example Union	(XX3200) at Sample C	redit
John Q E example Union	xample (XX6002) - Jo (XX5880) at Example	hn Credit

Specify which external account you want to transfer from.



Select **To Account**. Choose which MSGCU account you want to transfer to. Transfers from external accounts can made to your Checking or Membership Share accounts.



Enter how much you want to transfer and if you want to transfer now or at a future date. Tap **Submit** and then **Confirm**.

**IMPORTANT:** It may take up to three business days for the transfer to show in your other account.



You'll see a confirmation notice to verify your transfer. You can either perform another transaction or return to your accounts.

# CHECKING THE STATUS OF YOUR EXTERNAL TRANSFER



Log in, then select **External Transfer** Activity from the menu.



View your external transfer status and history.