Bank to Bank Transfers
User Guide
GETTING STARTED

Bank to Bank Transfers allow you to transfer money between your Kansas State Bank accounts and up to two external accounts (accounts at other financial institutions). Certain accounts at Kansas State Bank are automatically given this option, however, if you do not have access and would like to utilize it, simply request it through Client Care, or at your local branch. Provided your account is in good standing, we will set up your access.

ADDING A NEW BANK TO BANK TRANSFER ACCOUNT

Select Bank to Bank Transfers from the Online Banking menu and click Enroll.

Review the Service Agreement, click I Agree and Accept.

Complete the New Bank to Bank Transfer External Account form and click Submit. Use the provided diagram for assistance locating the information needed to establish the account.

Account Name: Create the nickname for your account at the other financial institution.
Financial Institution Name: Enter the name of the financial institution where the external account is held.
Routing Number: Enter the 9-digit routing number of the financial institution where the external account is held.
Account Number: Enter the account number of the external account.
Account Type: Choose either Checking or Savings from the drop down menu.

Click Submit. A message will display confirming that the account has been added.
If you have an additional account to add, repeat the above steps to add that account. You may have up to two external accounts set up within the Bank to Bank Transfers function. Once you have entered two external accounts, the Add External Account option will no longer be available. However, you can delete existing accounts and add new accounts (up to the two account maximum) at any time.

PENDING ACCOUNTS
Pending accounts are external accounts that have not yet been verified as valid Bank to Bank Transfer accounts.

Upon enrollment of an external account, the system automatically generates two small credit transactions (trial deposits), less than $1.00, to the external account. To complete the verification process, retrieve the amount of the two transactions from the external account and enter them in the appropriate field in the Online Banking Bank to Bank Transfers option.

Verification amounts must be entered without dollar signs or decimal points (for example: $0.10 is entered as 10).

ENROLLED ACCOUNTS
Select Enrolled Accounts.

Status: Status of the external account. Options are Pending or Verified.
Edit: You are able to edit the Account Name at any time, if you wish.
Delete: Use this option to permanently delete the account from your Bank to Bank Transfer list.

ADDING A NEW BANK TO BANK TRANSFER
Select New Transfer.
Transfer funds from: Select the account to be debited.
Transfer funds to: Select the account to be credited.

The accounts listed in the To drop-down menu are dependent upon the account chosen in the From menu.
- If a Kansas State Bank account is chosen as the From account, only external accounts will display in the To account drop-down menu.
- If an external account is chosen as the From account, only your Kansas State Bank accounts will display in the To account drop-down menu.

Amount: Enter the dollar amount of the transfer.

Frequency: Enter how often you would like this transfer processed.
- One Time: The transfer will happen one time only.
- Weekly: The transfer will happen once per week, on a specified day of the week.
- Bi-Weekly: The transfer will happen every other week, on a specified day of the week.
- Semi-Monthly: The transfer will happen twice per month, on specified days of the month.
- Monthly: The transfer will happen once per month on the specified day of the month.

Date: Enter the date you would like the transfer to process. This field will require different entries dependent upon the frequency of the transfer.

Memo: Enter any comments you would like to save along with the transfer.

Click Submit to save the transfer. A confirmation message will be displayed.

PENDING TRANSFERS
Select Pending Transfers.

View: View transfer details.
Edit: Make changes to the transfer date, amount and/or frequency.
Delete: Delete the scheduled transfer of funds.

HISTORY
Select Transfer History.
You are able to view the Bank to Bank Transfer Activity for the past 90 days.

Click View to see the details of the transfers.