

Bank to Bank Transfers User Guide

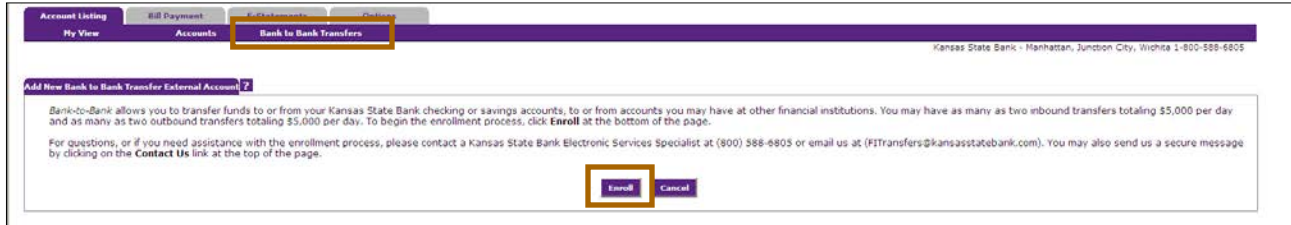


GETTING STARTED

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.

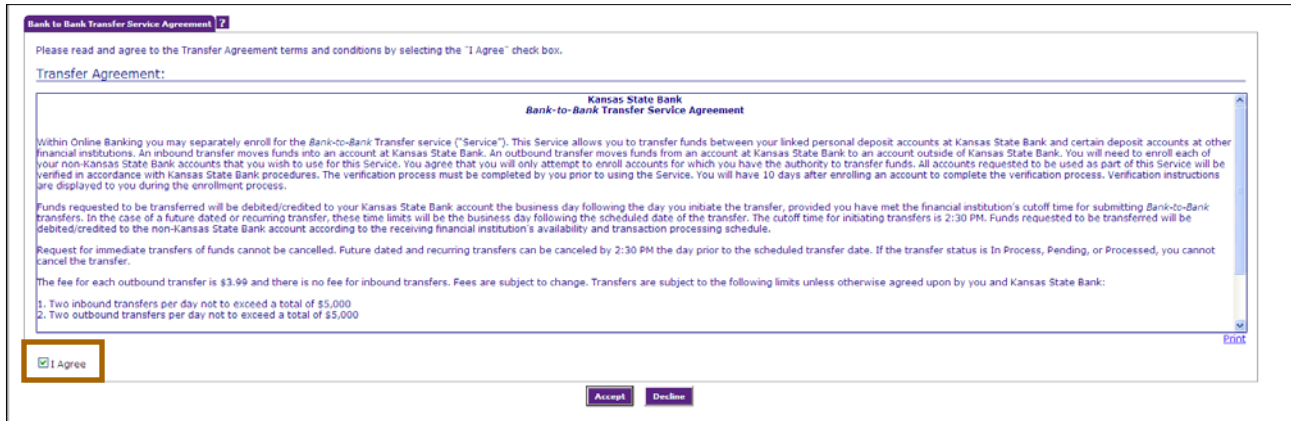
ADDING A NEW BANK TO BANK TRANSFER ACCOUNT

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



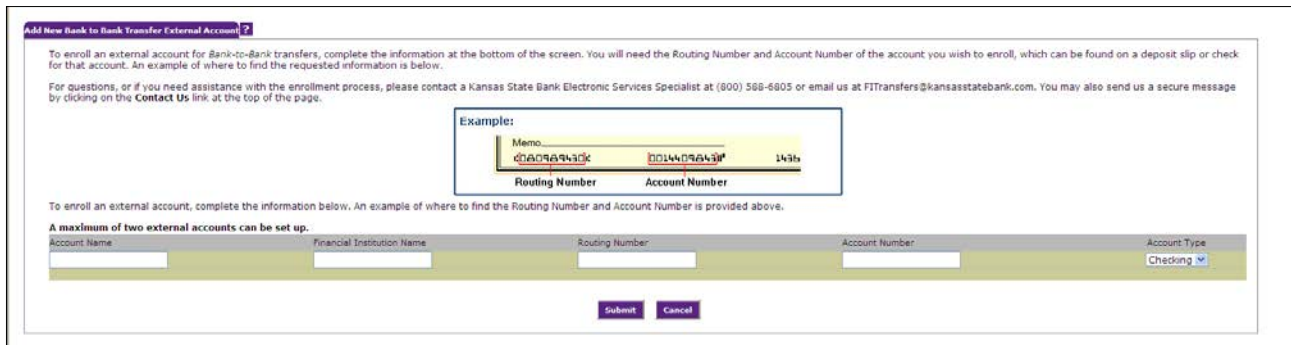
The screenshot shows the online banking interface. At the top, there are navigation tabs: 'Account Listing', 'Bill Payment', 'Bank to Bank Transfers', and 'Online Services'. The 'Bank to Bank Transfers' tab is selected and highlighted with a yellow box. Below the navigation, there is a section titled 'Add New Bank to Bank Transfer External Account'. It contains introductory text about the service and a yellow box around the 'Enroll' button.

Review the Service Agreement, click I Agree and Accept.



The screenshot displays the 'Bank to Bank Transfer Service Agreement'. It includes a 'Transfer Agreement' section with a scrollable text area containing the terms and conditions. Below the text, there is a checkbox labeled 'I Agree' which is checked and highlighted with a yellow box. To the right of the checkbox are 'Accept' and 'Decline' buttons.

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.



The screenshot shows the 'Add New Bank to Bank Transfer External Account' form. It includes an 'Example' section with a diagram of a check. The check has a 'Memo' field, a 'Routing Number' field (0140989430), and an 'Account Number' field (001440989430). Below the example, there are input fields for 'Account Name', 'Financial Institution Name', 'Routing Number', 'Account Number', and 'Account Type' (with a dropdown menu set to 'Checking'). The 'Submit' and 'Cancel' buttons are at the bottom.

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.

Bank to Bank Transfer ?

In order to use the external account for Bank-to-Bank Transfers, the account must be verified.

Your institution will verify that you are authorized on the external account in the following way:

Auto verification: Your external account will be credited with two random amounts within one to two business days. Once you see the credit on your external account, log back into Online Banking, go to Enrolled Accounts and key in the amount of the credits without decimal points or dollar signs. For example, if 21 cents credits your external account, you will enter 21 in the Verification Amount field. **You will have 10 calendar days to complete this process.**

You may add another external account after clicking the Return button below.

[Return](#)

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).

Account Listing | Bill Payment | E-Statements | Options

My View | Accounts | Order Checks | **Bank to Bank Transfers**

Item Transfers | **Enrolled Accounts** | Add Account | Pending Transfers | Transfer History

Kansas State Bank - Manhattan, Junction City, Wichita 1-800-588-6805

Currently Enrolled Accounts ?

Below is a list of your currently enrolled Bank-to-Bank external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact a Kansas State Bank Electronic Services Specialist at (800) 588-6805 or email us at (FITransfers@kansasstatebank.com). You may also send us a secure message by clicking on the **Contact Us** link at the top of the page.

Alias	FI Name	Routing Number	Account Number	Status	Verification Amounts	
123 CHECKING	ABC BANK	101100029	*****0969	Pending		Edit Delete

[Submit](#) [Cancel](#)

ENROLLED ACCOUNTS

Select Enrolled Accounts.

Account Listing | Bill Payment | E-Statements | Options

My View | Accounts | Order Checks | **Bank to Bank Transfers**

Item Transfers | **Enrolled Accounts** | Add Account | Pending Transfers | Transfer History

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Alias	FI Name	Routing Number	Account Number	Status	
123 CHECKING	ABC BANK	101100029	*****0969	Verified	Edit Delete

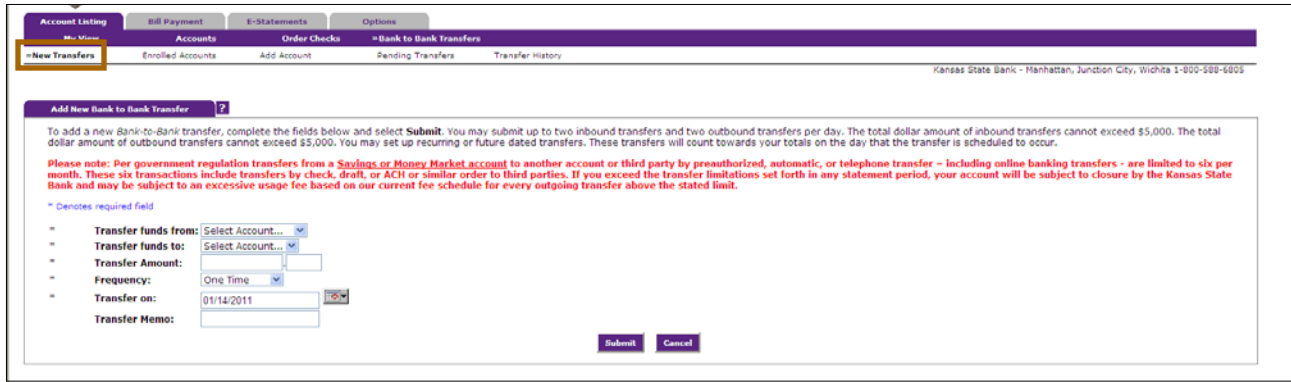
Status: Status of the external account. Options are Pending or Verified.

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.



Add New Bank to Bank Transfer

To add a new Bank-to-Bank transfer, complete the fields below and select **Submit**. You may submit up to two inbound transfers and two outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$5,000. The total dollar amount of outbound transfers cannot exceed \$5,000. You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.

Please note: Per government regulation transfers from a **Savings or Money Market account** to another account or third party by preauthorized, automatic, or telephone transfer – including online banking transfers – are limited to six per month. These six transactions include transfers by check, draft, or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement period, your account will be subject to closure by the Kansas State Bank and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.

* Denotes required field

Transfer funds from:

Transfer funds to:

Transfer Amount:

Frequency:

Transfer on:

Transfer Memo:

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.

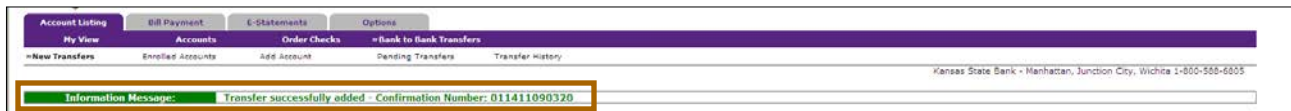
Frequency: Enter how often you would like this transfer processed.

- **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.

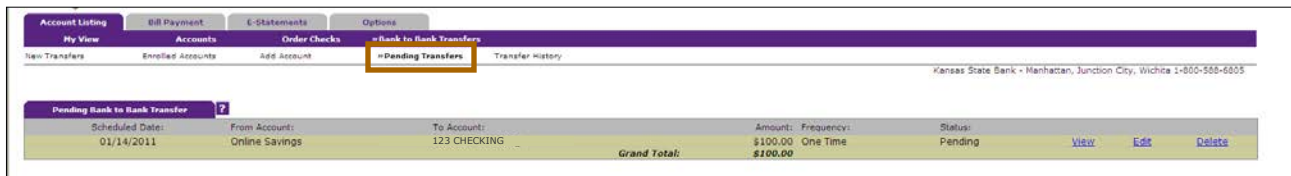
Click Submit to save the transfer. A confirmation message will be displayed.



Information Message: Transfer successfully added - Confirmation Number: 011411090320

PENDING TRANSFERS

Select Pending Transfers.



Pending Bank to Bank Transfer					
Scheduled Date:	From Account:	To Account:	Amount:	Frequency:	Status:
01/14/2011	Online Savings	123 CHECKING	\$100.00	One Time	Pending
Grand Total:			\$100.00		
View Edit Delete					

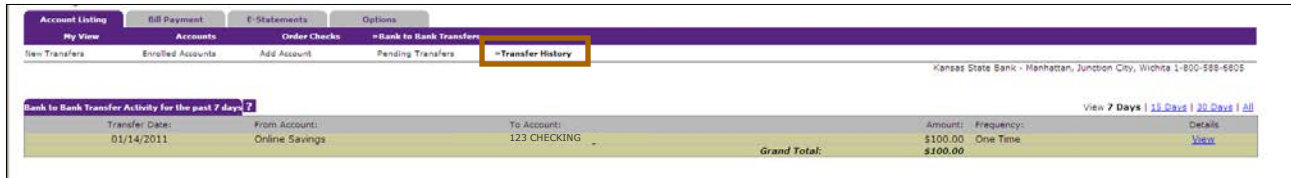
View: View transfer details.

Edit: Make changes to the transfer date, amount and/or frequency.

Delete: Delete the scheduled transfer of funds.

HISTORY

Select Transfer History.



The screenshot shows the 'Bank to Bank Transfers' section of a StateBank online account. A navigation bar at the top includes 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this, a sub-menu has 'My View', 'Accounts', 'Order Checks', 'Bank to Bank Transfers', and 'Transfer History' (which is highlighted with a red box). The main content area is titled 'Bank to Bank Transfer Activity for the past 7 days' and includes a table of transfer details. A 'View' link is present at the end of the table row.

Transfer Date:	From Account:	To Account:	Amount:	Frequency:	Details
01/14/2011	Online Savings	123 CHECKING	\$100.00	One Time	View
Grand Total:			\$100.00		

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.