In order to transfer funds to an account outside Mercantile, you must first enroll the new external account. This will ensure the ability to transfer funds to the external account by integrating it into one, simple location.

To Add an External Account:

Add An External Account

This form will allow you to submit a request to associate an account at another financial institution with your online banking login. You must have a Deposit Account with Mercantile Bank and transfers can take 1-3 business days to post. There are three steps in this process Step 1: Add Your Account Step 2: Verify Your Account Step 3: Sending An External Transfer Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types. YOUR BANK MEMO 11234557891 012345578901* 160. Routing Number Account Number Step 1: Add Your Account To begin, you will need to input the following information about the account you would like to add Institution's Routing Number Your Account Number (Max length of 17 digits) Account Type (checking or savings) Once this information has been entered, click on the Continue button Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process Please Note: Only domestic (U.S.) banks are allowed If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types. ACCOUNT NUMBER: ACCOUNT TYPE Checking ~ ROUTING NUMBER Step 2: Verity .our Account Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account. Step 3: Sending An External Transfer To send an external transfer, select "Funds Transfer" from the Transactions section of the Menu. When processing an External Transfer please remember that a Secure Access Code is REOUIRED before the transfer will be sent. The authorization for an External Transfer is completed within the "Activity Center" from the Transactions Menu, or from the warning displayed after submitting an External Transfer, Locate the "drafted" transfer, click on Actions, and select Approve. This will prompt you to select how you will receive a Secure Access Code (SAC). Once you've received and entered the SAC your External Transfer will be complete

Click on the Add External Account tab.

- 1. Enter the **Account Number** and the financial institution's Routing Number in the spaces provided. These numbers can be located towards the bottom of a paper check.
- 2. From the drop-down menu, choose the Account Type
- 3. Click Continue. You should then receive micro deposits in 2-3 business days deposited to the external account to show the process has been initialized. Once you see that you have received these deposits, go to the Verify External Account tab to enter the amounts and activate your external account.

Once you have made a request to add an external account, check the history of that account and locate the two "micro" deposits that have been made. You will then be asked to provide those amounts which will verify the ability to make transfers and prove ownership of the outside account.

To Verify an External Account:

Retrieve List of External Account Reque	sts		
This form will allow you to verify the amounts of the External Accou he list of outstanding requests for your Online Banking login.	nt Association <mark>R</mark> equests tha	t you have made. Click the s	ubmit button below to see
Submit			
Account Verification Please choose an account to verify using the a	amounts that were d	leposited to your ac	count.
Status	Routing Number	Account Number	Account Type
Funds have been sent to the target account 2	081000210	152558917986	Checking
Verify Deposit Amounts			
The deposit amounts should be entered in cents (example: \$0.12	should be entered as "12")	L.	
AMOUNT #1:			
AMOUNT #2:			

Click on the Verify External Account tab.

- 1. To begin, click **Submit**. You will be directed to a new window.
- 2. Select the Account you would like to verify.
- **3.** Enter the amounts of the micro deposits that you see in your external account.
- 4. Click Submit.

Transactions

Once you have added and verified an external account Online Banking also enables you to transfer funds to your external accounts.

To Transfer Funds:

Funds Transfer	
FROM *	
Consumer Checking XXXXI \$50	ransSecure Access Code Required
то•	\wedge
Savings XXXXI \$100,000.00	rom Account
0.00 Make this a recurring transaction	A secure access code is required to authorize this transaction.
DATE · 2	
10/22/2014	
мемо	
Enter letters and numbers only	
*- Indicates required field	fer Funda

Click on the Funds Transfer tab.

- 1. Select the accounts that you wish to transfer funds **From** and **To** using the dropdown menus.
- 2. Enter the dollar amount and date to process the transaction.
- 3. (optional) If you wish to setup a recurring transaction, click the checkbox Make this a recurring transaction. New input fields will appear and you will need to specify the frequency and date range for this transaction. You can choose to make this transaction Repeat Forever by checking the box under frequency.
- 4. When you have finished entering all of the needed information, select **Transfer Funds**.
- **5.** A Secure Access Code is required to complete the transfer. Select 'View In Activity Center' to proceed.

If you close this box, you will need to go to the Activity Center and approve the transaction before it will be processed.



To Approve External Transfer:

~	11/3/2016	Drafted	External Transfer - Tracking ID:	Personal Checking	\$5.00 <u>Actions</u> -
~	11/1/2016	Authorized	Funds Transfer - Tracking ID:	Personal Checking	Approve Cancel
~	11/1/2016	Authorized	Funds Transfer - Tracking ID:	Personal Checking	Inquire Print Details

Go to the Activity Center within the Transactions tab.

- 1. Find the transfer and go to the Actions link on the right
- 2. Choose Approve.
- **3.** A confirmation box will appear asking you to confirm the approval. Click **Confirm** to proceed.



4. You must then choose how you would like to receive the Secure Access Code.



5. Once you have received the code, enter it and choose Authorize.

