

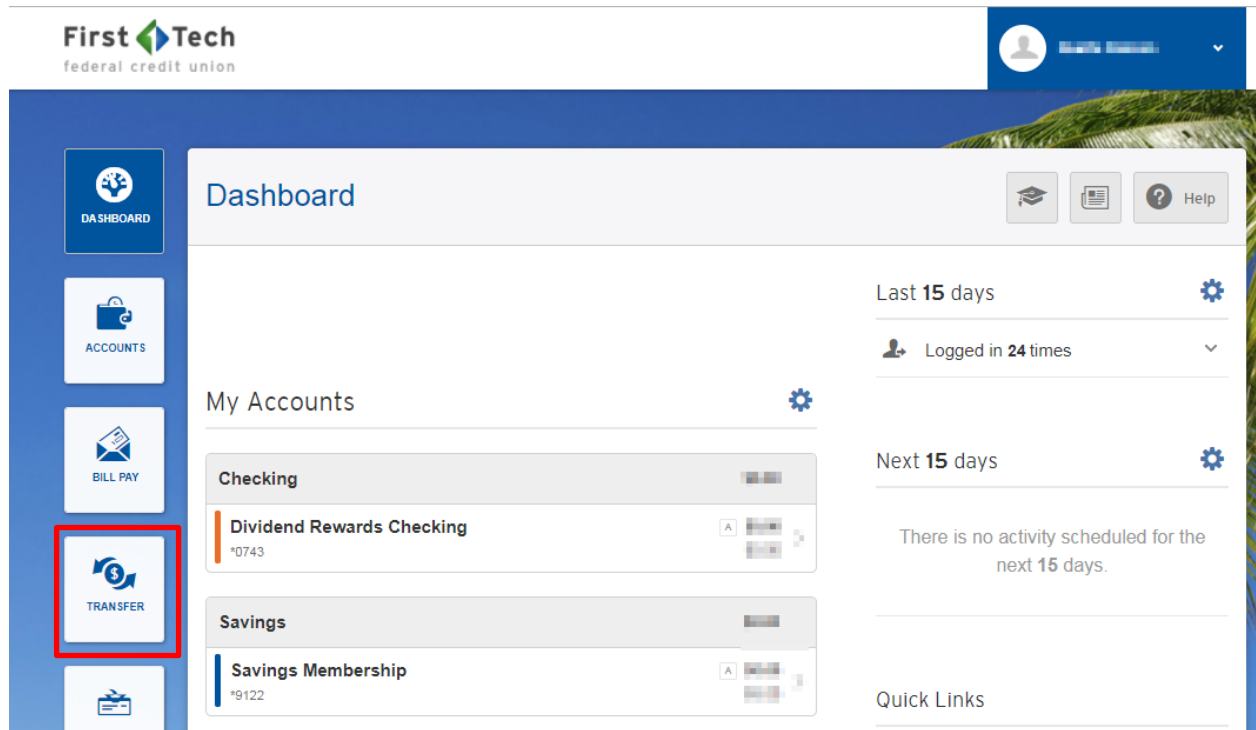


# STEP-BY-STEP GUIDE: Online Banking

## Adding an External Account

The following step-by-step guide was developed to assist you in adding an external account in your First Tech Online Banking. You can also contact us at 855.855.8805.

- 1) Log in to the First Tech Online Banking and select “TRANSFER”:





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2) Under “Add Account”, choose “at another bank” in the dropdown menu:

The screenshot shows the First Tech Federal Credit Union online banking interface. The main heading is "Transfer". Below it are tabs for "Classic", "Scheduled", and "History". The "Classic" tab is selected. The "Transfer Details" section contains the following fields:

- From Account \***: Select Account (dropdown menu)
- To Account \***: Select Account (dropdown menu)
- Amount \***: 0.00
- Date**: 8/24/2017
- Frequency**: One Time (dropdown menu)
- Reason**: (text input field)

The "Add Account" dropdown menu is open, showing two options: "at First Tech Federal Credit Union" and "at another bank". The "at another bank" option is highlighted. The "Transfer Confirmation" section contains the following fields:

- From Account**: None Selected
- To Account**: None Selected
- Amount**: \$0.00
- Occurs**: One Time
- On**: 8/24/2017
- Reason**: (text input field)

A green "Confirm Transfer" button is located at the bottom of the "Transfer Confirmation" section. The left sidebar contains icons for Dashboard, Accounts, Bill Pay, Transfer, Deposit, and More... The top right corner shows a user profile icon and a dropdown menu.



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3) Type in your external account information:

The screenshot shows the First Tech online banking interface with a modal form titled "Add Account at another bank". The form is overlaid on a background that shows a "Transfer" screen. The modal form contains the following fields:

- Account Type:** A dropdown menu with "Checking" selected.
- Routing Number:** A text input field containing "314074269". Below the field, it says "USAA FEDERAL SAVINGS BANK".
- Account Number:** A text input field with a masked number (XXXXXX).
- Confirm Account Number:** A text input field with a masked number (XXXXXX).
- Nickname:** A text input field with a question mark icon and the text "USAA".

At the bottom right of the modal form are two buttons: "Cancel" and "Save".

The background interface shows a sidebar with icons for Dashboard, Accounts, Bill Pay, Transfer, Deposit, and More. The main content area is titled "Transfer" and includes tabs for "Classic" and "Schedule". Below these are fields for "From Account", "To Account", "Amount", "Date", "Frequency", and "Reason". A "Confirm Transfer" button is visible at the bottom right of the background interface.



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- 4) After you fill out each field, you will be able to verify your identity via a text message, an email, a phone call, or a token. Choose a channel, then you'll receive a code:

The screenshot displays the First Tech online banking interface. A modal window titled "Verification Needed" is centered on the screen, overlaying a "Transfer" form. The modal contains the text "Please verify your identity before completing this action." and four verification options: Text, Email, Call, and Token. The "Text" option is selected. Below the options, it states "The verification code will be sent to [redacted]" and "Standard messaging rates apply." A green "Send Code" button is present, along with a "Cancel" button in the bottom right corner of the modal. The background "Transfer" form includes fields for "From Account", "To Account", "Amount" (0.00), "Date" (8/24/2017), "Frequency" (One Time), and "Reason". A "Confirm Transfer" button is visible at the bottom right of the form.



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5) In this example below, the user has selected “Token” to receive an identity verification code:

The screenshot displays the First Tech online banking interface. A modal window titled "Verification Needed" is centered on the screen, overlaying a "Transfer" page. The modal contains the following elements:

- Title:** Verification Needed
- Instruction:** Please verify your identity before completing this action.
- Verification Options:** Four icons are shown: Text, Email, Call, and Token. The "Token" option is selected and underlined.
- Text Entry:** A prompt "Enter the code generated by your token." is followed by a text input field containing the code "61512857".
- Buttons:** A green "Verify" button and a grey "Cancel" button.

The background "Transfer" page shows the following details:

- Transfer Details:** Classic, Scheduled
- From Account \*:** [Account Name]
- To Account \*:** [Account Name]
- Amount \*:** [Amount]
- Date:** 8/24/2017
- Frequency:** One Time
- Reason:** [Text Field]
- Buttons:** Continue Transfer

At the bottom of the page, there are links for "available balance", "joint owner", and "external account".



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- 6) Confirm that your external account belongs to you by entering the two deposit transactions First Tech sends to your external account (Note: This process may take up to three business days):

The screenshot shows the First Tech online banking interface. A modal window titled "Confirm Your External Account" is displayed over the "Transfer" screen. The modal contains the following text:

**Confirm Your External Account**

As a security measure, you cannot transfer funds to or from this account until it has been confirmed. We will send two (2) deposit transactions to this account. It may take up to three business days to appear in the transaction history. Go to Settings and click on the Accounts tab to confirm the external account.

There is a green "OK" button at the bottom right of the modal.

The background "Transfer" screen shows the following details:

- Transfer Details:**
  - From Account \*: Select Account
  - To Account \*: Select Account
  - Amount \*: 0.00
  - Date: 8/24/2017
  - Frequency: One Time
  - Reason: (empty field)
- Transfer Summary:**
  - From Account: None Selected
  - To Account: None Selected
  - Amount: \$0.00
  - Occurs: One Time
  - On: 8/24/2017
  - Reason: (empty field)

At the bottom right of the transfer summary, there is a green button labeled "Confirm Transfer".



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- 7) Once the deposit transactions are posted to your external account, go to “Settings” in your First Tech Online Banking again:

The screenshot displays the First Tech Online Banking interface. The top header features the First Tech federal credit union logo. A sidebar on the left contains navigation links: DASHBOARD, ACCOUNTS, BILL PAY, TRANSFER, DEPOSIT, and MORE... The main content area is titled 'Transfer' and has three tabs: Classic, Scheduled, and History. The 'Classic' tab is selected. The 'Transfer Details' section includes the following fields:

- From Account \*: Select Account (dropdown)
- To Account \*: Select Account (dropdown) with an 'Add Account' button below it.
- Amount \*: 0.00 (text input)
- Date: 8/24/2017 (calendar icon)
- Frequency: One Time (dropdown)
- Reason: (text input)

The 'Transfer Confirmation' section displays the following information:

- From Account: None Selected
- To Account: None Selected
- Amount: \$0.00
- Occurs On: One Time, 8/24/2017
- Reason: (empty field)

A green 'Confirm Transfer' button is located at the bottom of the confirmation section. A top right menu shows 'Messages', 'Settings' (highlighted with a mouse cursor), and 'Log Out'. A legend at the bottom left indicates 'A available balance' and 'joint owner'.



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- 8) Under the “Accounts” tab, scroll to the bottom of the page to find the “pending” external account(s) you have recently added but still need(s) to be confirmed:

The screenshot displays the 'Settings' page of the First Tech Federal Credit Union online banking interface. The 'Accounts' tab is selected and highlighted with a red box. Below the tabs, there is a list of accounts. The 'ACH Accounts' section contains three entries: 'ACH Checkings — \*0957' (External, OPEN), 'ACH Checkings — \*0417' (External, PENDING), and 'USAA ACH Savings — \*0409' (External, PENDING). The 'Confirm' button for the 'USAA ACH Savings' account is highlighted with a red box. The footer of the page includes contact information, a routing number, and a copyright notice for 2017.

Account Type	Account Name	Account Number	Owner	Status	Action
Savings Membership	Savings — *9122		Primary Owner		Edit
Savings	Savings — *6586		Cross Account		Edit
Savings	Savings — *2262		Cross Account		Edit
Credit Card	Credit Card — *6391		Joint Owner		Edit
ACH Accounts	ACH Checkings — *0957		External	OPEN	Edit, Delete
ACH Accounts	ACH Checkings — *0417		External	PENDING	Confirm, Edit, Delete
ACH Accounts	USAA ACH Savings — *0409		External	PENDING	Confirm, Edit, Delete



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- 9) Enter the two deposit amounts (“Trial Transfers”) that show up in your external account’s transaction history and click “Confirm”. This step completes the process:

The screenshot shows the First Tech online banking interface. A modal titled "Confirm Trial Deposits" is centered on the screen. The modal contains the following text:

**Confirm Trial Deposits**

As a security measure, we sent two transactions of different amounts to account # [REDACTED] at USAA FEDERAL SAVINGS BANK. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this USAA FEDERAL SAVINGS BANK account.

First Deposit \*

Second Deposit \*

At the bottom of the modal are two buttons: "Cancel" and "Confirm".

The background interface shows the "Settings" page with tabs for "Profile" and "Security". The left sidebar has icons for Dashboard, Accounts, Bill Pay, Transfer, Deposit, and More. The main content area lists accounts under "Checking" and "Savings" categories, with options to "Reorder Accounts" and "Edit" for each account.