



External Transfers Guide

External transfers provides you a way to quickly and safely transfer funds to or from your Plus Credit Union account.

Note: External Transfers are limited to **\$500** a day for the first **30 days** after setup and **\$2500** a day after that.

Adding an External Account

Warning: Before you can transfer funds an external account must be added and verified. This process takes two business days and is done to ensure the safety of your accounts.

1. Sign on to PlusLive from any device
2. Under the menu select “**External Transfer**”
3. Click “**Accounts**” tab
4. Click “**Add**” button
5. Enter the following for non-plus account:
 - Account Number
 - Routing Number
 - Select Savings or Checking
 - Nick name for account

Example: “Big Bank Savings”
6. Click “**Submit**” button
7. The accounts status under the “**Accounts**” tab in **PlusLive** will state “*Pending*”
8. The account must be verified which is done by “*Micro-Transactions*”. See note below for definition

The screenshot shows a mobile application interface for adding an external account. At the top is the PlusLive logo. Below it is a grey header with the text 'Add Account'. The form contains several input fields: 'Account Number' with the value '1234567890', 'Routing Number' with the value '323484207' and a prompt 'Please enter a valid routing number', 'Account Type' with the value 'Savings', and 'Nickname' with the value 'Big bank savings'. A 'Submit' button is located at the bottom of the form.

Figure 1

Note: *Micro-Transactions* are two deposits of less than a dollar and one withdrawal of the exact amount deposited. This is done to verify that the account being added is owned by you.

Example: *Deposit one is \$0.34 and deposit two is \$0.21 then a withdrawal of \$0.55*

9. In two business days two “*Micro-Transactions*” will be made



Warning: Make note of each deposit amount. You will use this to verify you own this account.

10. Log into PlusLive
11. Under the menu select “**External Transfers**”
12. Click on “**Accounts**” tab
13. The status under the account should now say “*Activate*”
14. Click the recently added account
15. Enter the amounts of the two *Micro-Transactions*”
16. Account is now available to send and receive transfers

Transferring Funds

Once you have added and verified at least one external account, funds can be transferred between those accounts and your Plus Credit Union account.

1. Log into **PlusLive**
2. Click “**External Transfer**”
3. Select the “**From**” Account or Share
4. Select the “**To**” Account or Share
5. Enter “**Amount**”
6. Select “**Frequency**”
 - One-Time
 - Weekly
 - Every Two Weeks
 - Every Four Weeks
 - Monthly
 - Every Two Months
 - Every Three Months
 - Every Four Months
 - Every Six Months
 - Annually

The screenshot shows the 'Schedule Transfer' screen in the PlusLive mobile app. At the top, there are navigation options: a back arrow, the PlusLive logo, and a 'Log Out' button. The main title is 'Schedule Transfer'. Below this, there are several input fields with dropdown menus: 'From' (Checking (...2833)), 'To' (My Account at Big Bad Bank (...)), 'Amount' (\$200.00), 'Frequency' (Every two weeks), 'End After # Of Transactions' (26), and 'Submission Date' (11-05-2015). At the bottom of the form is a blue 'Submit' button.

Figure 2

7. If you choose a re-occurring frequency enter the number of transfers to be made
Example: Enter 52 for one year’s worth of weekly transfers.



Warning: If you select a re-occurring frequency you must enter a number here. Enter 99999 for transfers of an undetermined length of time.

8. Choose “**Date of Submission**”

Note: This date represents when the transfer will be processed or the date for reoccurring transfers.

9. Track the progress of your funds in the “**Pending**” and “**History**” tabs