

# SETTING UP ACH EXTERNAL TRANSFERS

- External Accounts can be set up on a desktop/laptop or through the Wheelhouse Mobile App
  - Desktop - click on the Transfers tab then Classic then click on “Add an account to make a transfer”
  - From **Mobile App** click on Transfers, then Add Account
- Daily Limits are \$5000.00 and monthly limits are \$20,000.00

## Desktop Version Screens

Transfers / Pay Loan

Quick **Classic** Scheduled History

Make a Transfer

From Account  
Select an account

To Account  
Select an account

Don't see the account you want to transfer to?  
[Add an account to make a transfer](#)

## Mobile App Screens

Transfers **Add Account**

TRANSFER FUNDS ACTIVITY

Choose From Account

JOINT CHECKING

Joint Savings

Wheelhouse Rewards Visa

Accounts Transfers Deposit Ch... Bill Pay More

- Select External Account/Add and account manually by clicking on the forward arrow.

**Add account**

Select an option below to add a new account

Internal account

Send money to another WheelhouseCU member

External account

Add an account manually

Transfers

**Add account**

member

External account

Add an account manually

Accounts Transfers/... Deposit Ch... Bill Pay More

- Choose Checking or Savings
- Enter the Routing and Account Number for the external account
- It's a good idea to nickname the account the name of the External Bank, i.e. "Wells Fargo Checking" etc. so it's clear which accounts you are transferring to and from.

**Transfer to and from an external account** Back X

External accounts are the accounts you hold at other banks and credit unions.

**Account type**

Checking Savings

**Account details** ⓘ

Routing Number

Account Number

Confirm Account Number

Nickname

- You will be asked to verify your identity via text/email/call (as an added layer of security)

### Desktop Version Screens

**Verification Needed** X

Please verify your identity before completing this action.

Questions Text Email Call

Please answer the questions below so we can verify your identity.

In what city or town was your first job?

What is the maiden name of your mother's mother?

Cancel Verify

### Mobile App Screens

**Add Account**

NICKNAME

**Verification Needed** X

Please verify your identity before completing this action.

Text Email Call

The verification code will be sent to your phone via SMS.  
Standard messaging rates apply.

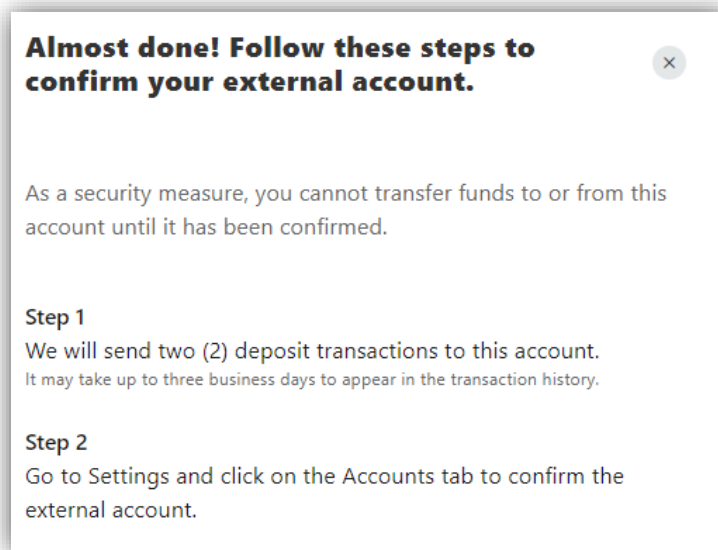
Cancel Send Code

322281549

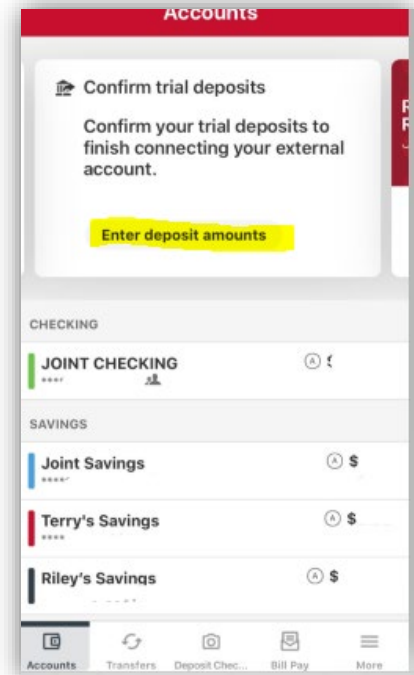
Accounts Transfers Deposit Chec... Bill Pay More

- As a security measure, you cannot transfer funds to or from the accounts until they have been confirmed.
- We will send two (2) trial deposit transactions to the external account. It could take up to three (3) business days for the trial deposit transactions to appear in your external account history.
- You will not be able to begin doing transfers to/from your external account until the process below is completed.

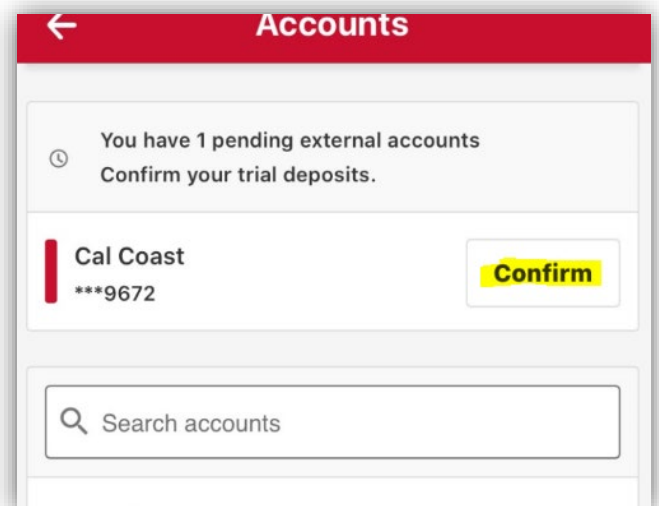
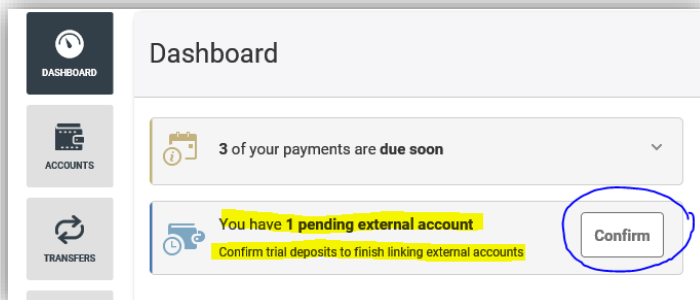
### Desktop Version Screens



### Mobile App Screens

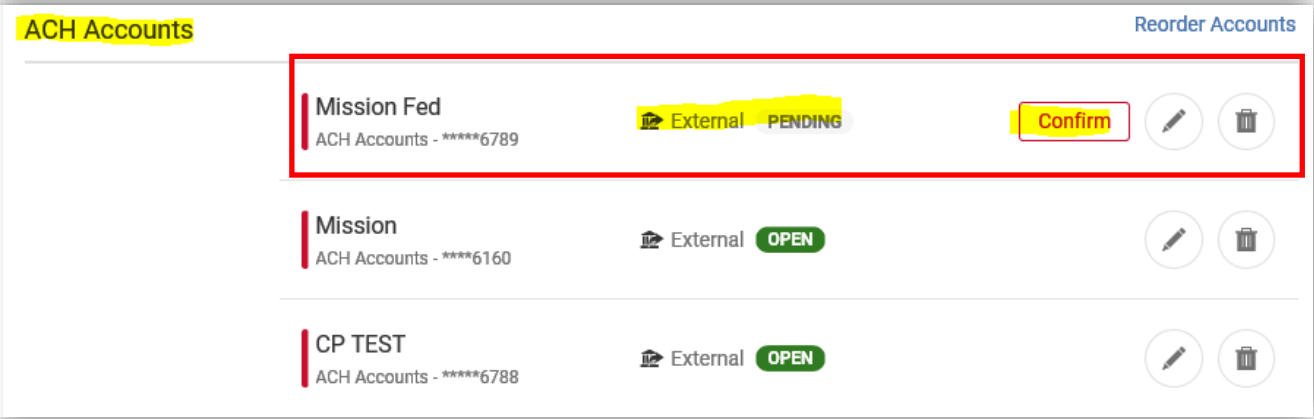


Once trial deposits have been posted to your external account, note the amounts of each deposit. Then log back into your Wheelhouse account. You will see the message shown below at the top of your Wheelhouse Dashboard (in Desktop) and above your accounts in the Mobile App. Click on the **"Confirm"** button.



- Scroll to the bottom of the page to **ACH ACCOUNTS**

- You must locate the account needing to be confirmed
- Click the **Confirm** button for the account you are adding.



(Example of what micro deposits look like in your external bank account history.

Date	Description	Deposits/Credits	Withdrawals/Debits
<b>Pending Transactions</b>			
<b>Received for Processing</b>			
02/07/20	WHEELHOUSE 200206 13709	\$0.97	
<b>Authorized Transactions</b> <small>Note: Debit card transaction amounts may change.</small>			
02/07/20	ONLINE TRANSFER TO XXXXXX0906	\$50.00	
02/07/20	ONLINE TRANSFER TO XXXXXX5456 R	\$44.00	
02/07/20	WHEELHOUSE 200206 13708	\$0.48	
02/07/20	WHEELHOUSE 200206 13707	\$0.49	

- You will need to enter the deposit amounts in the **exact order** that the deposits were made.

### Desktop Version Screens

### Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to account #\*\*\*\*6789 at CREDIT UNION. 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 CREDIT UNION account.

First Deposit \*

Second Deposit \*

Cancel

Confirm

### Mobile App Screens

← Confirm External Accounts

As a security measure, we sent two transactions of different amounts to account #\*\*\*\*9672 at CALIFORNIA COAST CREDIT UNION. 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 CALIFORNIA COAST CREDIT UNION account.

FIRST DEPOSIT

SECOND DEPOSIT

Confirm

When you have added your trial deposits correctly you will receive a green **Success** bar at the top of your screen you will now be ready to perform external transfers to and from your external bank account within your Wheelhouse digital banking account.

### Setting up Recurring External ACH Loan Payment Transfers via Desktop/Laptop

1. Go to the Transfers tab
2. Click on Classic
3. In the From Account field select the External Account
4. In the To Account field select the Wheelhouse Loan
5. There are two options for recurring payments:
  - Regular Payment (transfers the minimum amount due each time)
  - Other (customized payment amount for an amount other than minimum due)

#### Regular Payment (Minimum Amount Due)

**Transfers**

Quick **Classic** Scheduled History

**Make a Transfer**

From Account  
Mission 160

To Account  
AUTO USED -0143 \$6,152.12

Don't see the account you want to transfer to?  
[Transfer to another WheelhouseCU member](#)  
[Add an external account](#)

Amount  
☒ Regular Payment **Due 09 APR 2021**  
**\$114.42**  
☐ Amount Due **\$114.42**  
☐ Past Due Amount **\$0.00**  
☐ Other  
\$

Total **\$114.42**

Start Date  
04/09/2021

Frequency  
Monthly

Ending  
☒ Never  
☐ On MM/DD/YYYY  
☐ After Occurrences

Memo (Optional)  
Toyota Payment

**Submit Transfer**

6. Select the date of your recurring payment (3-5 business days prior to actual due date is recommended)  
**\*There are no late fees on your loan if paid within 10 calendar days of your due date**
7. Select the frequency of your recurring payment (Monthly, Weekly, Bi-Weekly etc.)
8. Select the ending date for your recurring payment if you desire.
9. Entering a Memo is optional but helpful.
10. Click "Submit Transfer"

## Other Payment (Customized Payment Amount)

Quick **Classic** Scheduled History

### Make a Transfer

From Account  
Mission \*\*\*\*61C

To Account  
AUTO USED \*\*\*\*19 -0143 \$4,659.93

Don't see the account you want to transfer to?  
[+ Add an account to make a transfer](#)

Amount

☐ Regular Payment **Due 22 OCT 2021**  
\$114.42

☐ Amount Due  
\$114.42

☐ Past Due Amount  
\$0.00

☒ **Other** \$ 125.00

Total **\$125.00**

[External Transfer Limits](#)

Start Date  
10/20/2021

Frequency  
Monthly

11. You will get a Confirm Transfer screen
12. Review your payment details and note the **Estimated Delivery Date** presented.
13. **Transfers typically post on the third business day.**
14. Transfers scheduled for non-business days will process on the next business day.
15. If all is correct, select **Confirm Transfer**

Confirm Transfer

×

Transfer Amount

\$114.42

Regular Payment

Transfer From

Mission

160

Transfer To

AUTO USED

-0143

\$6,152.12

Transfer Date

09 APR 2021

Estimated Delivery Date

13 APR 2021

Frequency

Monthly

Occurrences

60

Cancel

Confirm Transfer

You should then see a **Success** screen verifying your recurring transfer has been scheduled.

✓

Success

×

Your recurring transfer of **\$114.42** has been scheduled.

Transfer From

Mission

\*\*\*\*6160

Transfer To

AUTO USED

\*\*\*\*1920-0143

Transfer Date

09 APR 2021

Estimated Delivery Date

13 APR 2021

Frequency

Monthly

Ending Date

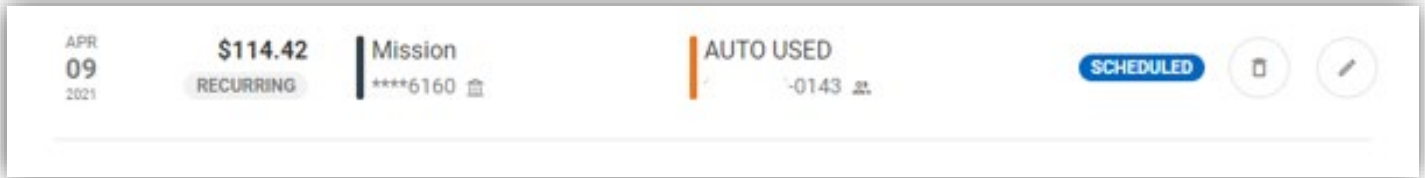
Never

Make Another Transfer

Go to Transfer Activity

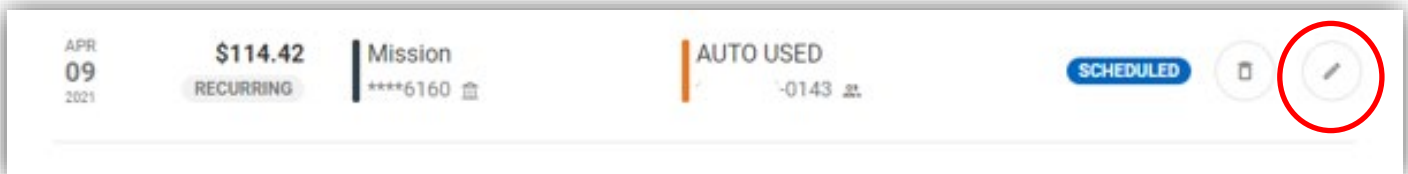
## Viewing Scheduled Transfers

1. Go to Transfers, Scheduled, My Scheduled Transfers
2. At the bottom of the screen you can view upcoming scheduled transfers



## To Edit or Cancel a scheduled transfer

1. Follow steps 1 and 2 above
2. To Edit the payment amount click on the pencil to the right of the scheduled payment
3. If you scheduled a Regular Payment (minimum due) in order edit the payment amount you will need to Cancel the Transfer Series and re-set up your scheduled transfer as a payment Amount of "Other" as shown on page 5.

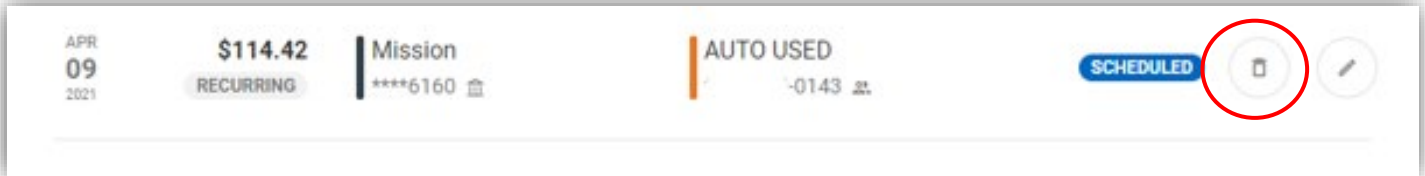
A screenshot of the scheduled transfer edit form. At the top, it shows the date 'APR 09 2021', the amount '\$10.00' with a 'RECURRING' label, the account name 'JOINT CHECKING' with a masked card number '0002', and the account name 'ANYTIME LOAN' with the number '-0141'. There is a blue 'SCHEDULED' button and a close button (X) on the right. The form has several fields: 'Transfer From' (JOINT CHECKING), 'Transfer To' (ANYTIME LOAN), 'Amount' (a text box containing '\$ 10.00' which is circled in red), 'Frequency' (Every 2 Weeks), 'Loan Payment' (Other), 'Start Date' (July 31, 2020), and 'End Date' (Never). At the bottom left, there is a link 'Add Memo'. At the bottom right, there are two buttons: 'Cancel' and 'Save'.

4. To cancel a scheduled payment, there are two options:



- a. Cancel an upcoming payment but keep the subsequent series of payments or
- b. Cancel all scheduled payments in the series

5. To Cancel one upcoming scheduled transfer click on the trash can icon next to your payment

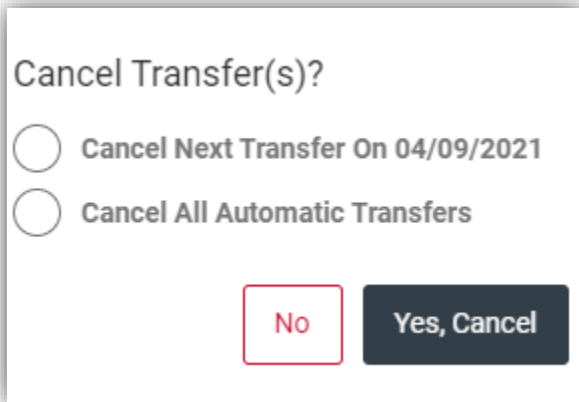


6. Select "Cancel Next Transfer On (date)"

Or to cancel all automatic transfers

7. Select "Cancel All Automatic Transfers"

8. Select "Yes, Cancel"



***You will see a banner at the top of your screen indicating that your cancellation was successful.***