

General Questions about External Transfers

Q. Do I have to be enrolled in Bill Pay before I can use External Transfer?

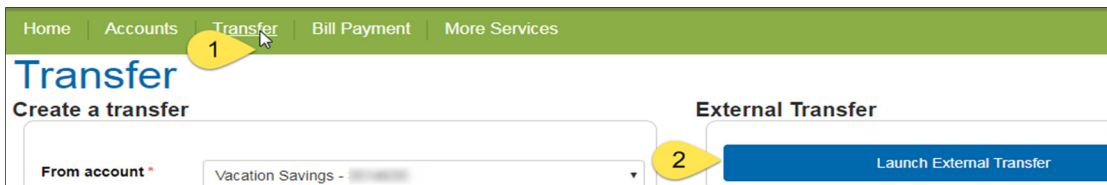
A. No, all personal banking customers enrolled in Personal Online Banking can use the External Transfers.

Q. What types of external accounts can I add?

A. Eligible external accounts that You own (your name must be on the account) include: Checking Accounts, Savings Accounts, Money Market Accounts or Investment Accounts held at online brokerage firms (dependent upon firm's requirements).

Q. How do I access External Transfers?

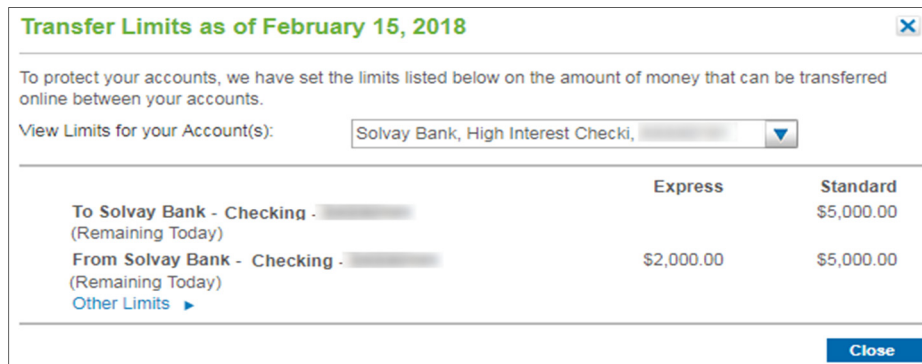
A. Login to Personal Online Banking. From the main menu, click Transfers, then Launch External Transfers.



Q. How much money can I transfer per transaction and per rolling 30-day period?

A. Once your accounts have been verified, you can easily find your transaction limits within the transfer set up screen.

- ▶ Click on the information icon (i) near the transfer amount (i).
- ▶ Your remaining limits for the day will appear as of the current date.
- ▶ You may also click Other limits to view the Per Transfer, Daily and Monthly Limits for the chosen account.



Q. Do I have to own the account I am trying to establish for external transfers?

A. Yes, this service will only work for account to account transfer where your name is on BOTH accounts.

Note: If you would like to transfer money to an account owned by a different person, please select *Pay a Person* within our **Online Bill Pay**.

Q. What are the transfer fees?

A. The chart below outlines the Fees:

Transfer Type	Delivery Time	Associated Fee
Standard Outbound Transfers	3 Days	\$3.00
Standard Inbound Transfers	3 Days	FREE - \$0
Next Day Outbound Transfers	1 Day	\$10.00
Next Day Inbound Transfers	1 Day	FREE - \$0

Q. What are the delivery options?

A. Standard transfers are available to most users. The Standard transfer will take 2-3 business days to complete. Next day transfers are available to eligible users. Next day transfers will debit and credit the next business day. Please refer to the charts below for delivery option information.

Standard Delivery (3 Business Days)*

Day Transfer is requested:	Source account debited before Start-of-Business on:	Destination account credited before Start-of-Business on:
Monday	Tuesday	Thursday
Tuesday	Wednesday	Friday
Wednesday	Thursday	Monday
Thursday	Friday	Tuesday
Friday	Monday	Wednesday
Saturday	Monday	Wednesday
Sunday	Monday	Wednesday

* For some customers, some financial institutions may impose a longer settlement period. You will be notified by our system if a settlement extension has been placed on your account.

The cut off time for "Standard Transfer" requests is 1:00 a.m.

Next Business Day Delivery (Next Business Day)**

Day Transfer is requested:	Source account debited before Start-of-Business on:	Destination account credited** before Start-of-Business on:
Monday	Tuesday	Tuesday
Tuesday	Wednesday	Wednesday
Wednesday	Thursday	Thursday
Thursday	Friday	Friday
Friday	Monday	Monday
Saturday	Tuesday	Tuesday
Sunday	Tuesday	Tuesday

** Based on the receiving bank's Availability of Funds Schedule.

The cut off time for "Next Day Transfer" requests is 8:00 p.m.

Q. What are the cut off times?

A. The chart below outlines the Cut Off times:

Transfer Type	Cut Off Time PST	Cut Off Time EST
Standard Outbound Transfers	10:00 pm	1:00 am
Next Day Inbound Transfers	5:00 pm	8:00 pm

Note: The service we provide is based on Pacific Standard Time (PST), for your convenience, we have included the cut off times in Eastern Standard Time (EST) as well. As an example: If Monday and Tuesday are both business days, a Standard transfer request on Monday can be made up until 1:00 am EST on Tuesday.

Q. How do I qualify for Next day transfers?

A. You will automatically be qualified for Next Day Transfers when you have met these qualifications:

Next day Inbound transfer qualifications:

- Have not had any NSF's in the last 3 months
- Have transferred at least a total of \$1,000
- It has been 30 days since you made a transfer from the external account
- Your external account has a minimum available balance of at least \$750

Next day Outbound transfer qualifications:

- Have not had any NSF's in the last 3 months
- Your requested transfer is not more than your Solvay Bank account available balance
- Your Solvay Bank account has a minimum available balance of at least \$750
- Have not had any adjustments for transfers

PLEASE NOTE

IMPORTANT: Our External Transfers service will use your Solvay Bank Personal Online Banking email address for notifications while using our service. The system will communicate with you during the External Transfer process; this may include setup information and account status as well as any notifications sent during the External Account Transfer process.

Please make sure your email address is current and valid. To update your email address, login to Online Banking and click on Profile in the upper right corner of the screen.

Questions about Adding an External Account

Q. How do I add an external account?

A. Using your Solvay Bank Personal Online Banking access, Choose Transfers from the main menu, then Launch External Transfer.

1. The External Transfers menu will display. Click "Add a New Account."

2. Enter the account type, a nickname (optional), routing number and account number for your external account.

3. Click "add."
4. You will be prompted to verify your external account. You may choose Real-Time Account Verification, or Trial Deposit Account Verification.

Q. Why do I have to verify my external account?

A. We do everything possible to ensure your security and maintain the integrity of the payments network. The account verification procedures are safeguards that help us make sure that only you can add accounts to this service and make funds transfers between your accounts.

Q. What is the difference between Real-Time Verification and Trial Deposit Verification?

A. Real Time Verification: We can often verify your account with the institution immediately via an online process where you provide your login credentials. This is the information you use when you access your account at the other institution online. For security and privacy considerations, User ID and Password data provided for account verification is never retained. This method of verification allows users to start using external transfers immediately. You are allowed 2 attempts to verify your account with this method.

Trial Deposit Verification: With the Trial Deposit method, a low value payment will be credited and debited to your external account. You will then verify your external account by confirming the amount of the payment; this process takes 2-3 days. You are allowed 3 attempts to verify your account with this method.

Q. How can I get my external accounts verified using Real-Time Deposit Verification?

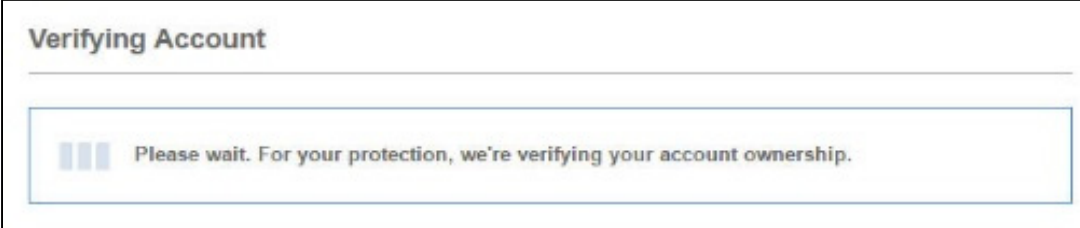
A. If Real-Time Account Verification is available for the account you are adding, an Account Verification page appears immediately following the addition of the new account. We do this by logging into your account using your username and password you provide.

1. You will be prompted to enter the following information for the online banking account (External Account) you are attempting to add:

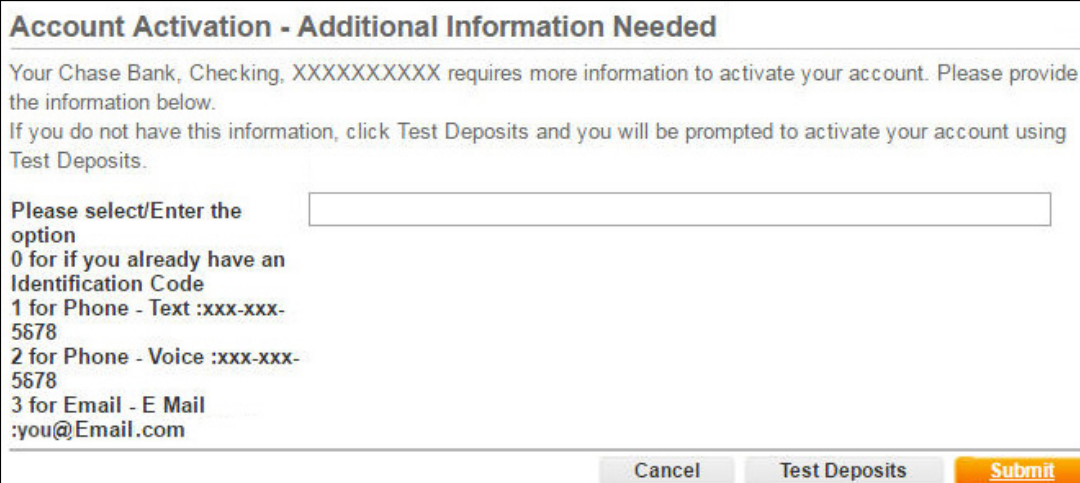
- Your Online ID (user name)
- Your Passcode (password)

NOTE: This information is used for verification only and will not be saved in our system.

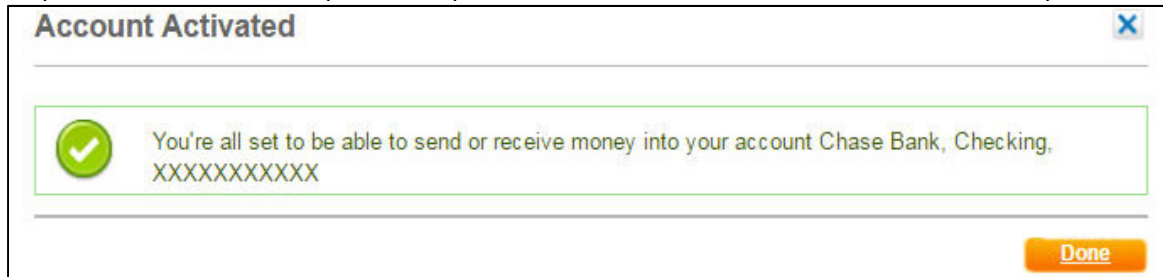
2. Click "Verify". The verification process may take several minutes based on your internet connection and computer speed. A "Please Wait" message will appear during this time.



3. Some financial institutions require further information to verify account ownership. You may be prompted to provide further information. If this occurs, please follow the screen prompts provided.



4. Once your account is validated you will may use External Transfers with this account immediately.



5. If your verification attempt fails, you will be prompted to re-enter your information or you may choose to use the Trial-Deposit Verification method.

Q. The system won't allow me to use the Real-time Verification method to verify my account. Why?


A. Some financial institutions do not allow online verification. When this is the case you will be prompted to use the Trial-Balance Verification method.

Q. How can I get my external accounts verified using Trial Deposit Verification?

A. If for any reason, your account cannot be verified using the online verification method, you will be automatically directed to initiate the Trial Deposit process.

1. On receiving your instruction, Solvay Bank will make one or two deposits into the account you are attempting to add. 2-3 days later you will be able to confirm the amount of the deposits.

Activate Your Account Using Test Deposits




For your security, we require you to verify that you own the **Berkshire Bank, Checking, XXXXXXXXXXXX0** account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1

Click **START** and Solvay Bank will deposit two small amounts into your Berkshire Bank account.
- 2

Check your Berkshire Bank bank account in 1 - 2 business days, and identify the two small amounts in your transaction history. Deposit should appear as **TRIALCREDIT** or **SOLVAY BANK**.


- 3

Log back into Solvay Bank. On the Transfer Funds page, click the alert to complete validation and follow the on screen instructions.

NOTE: Solvay Bank will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

2. Once you know the amount of the deposits sent to the account you are adding, by either calling your financial institution or from your online account statement, just return to Personal Online Banking, go to the External Transfers menu, choose Manage Accounts and click on the “Activate Now” link next to the appropriate account.

The screenshot shows the 'Manage Accounts' page with the following data:

My Solvay Bank Accounts		
Account	Account Nickname	Status
Solvay Bank, Checking	Sams Checking Account	Active
Solvay Bank, Checking	Direct Rewards Check	Active

My Other Accounts		
Account	Account Nickname	Status
Berkshire Bank, Checking	BF Checking	Activate Now

3. You will then be prompted to enter the amounts of the two deposits.

The screenshot shows the 'Activate Account With Test Deposit' form with the following data:

Test deposits have been sent to your account. Enter the amounts of the deposits below to activate your account and complete your transaction.

Deposit 1: \$ 0. 2 8

Deposit 2: \$ 0. 2 9

[Activate](#)

4. If the amounts entered are correct, your external account will be added to the service. The account status will now show as "Active" on the Accounts page.

The screenshot shows the 'Account Activated' confirmation message with the following text:

Account Activated

You're all set to be able to send or receive money into your account Berkshire Bank, Checking, XXXXXX0.

[Done](#)

NOTE: For your security, you will only have 3 attempts to verify your account using the Trial-Deposit method before your account will be suspended.

Q. How do I find out the amount of Trial Deposits made to get my account verified?

- A.** The Trial Deposit transactions can be identified as Solvay Bank in your account statement. You can find out the amount of deposits we made in a number of ways:
1. Calling your financial institution
 2. Reviewing the account statement available online on your financial institution web site
 3. Reviewing your monthly statement.

Q. How long does it take to get my accounts verified using Trial Deposit Verification?

- A.** The Trial Deposit transaction(s) are generally available 2 to 3 business days after the day you initiated the trial deposit process.

Q. What do I do if the Trial Deposit(s) made to my account fails?

A. If the Trial Deposits do not deposit successfully to the account you are attempting to add, you will be notified by email. Also, when you view this account on the Accounts page, the status will show as "Failed". If this occurs, we suggest that you double check the account details entered. If incorrect, delete and add the account again with the correct account details.

Q. Why did my Real-time account verification fail?

A. Real-time account verification may fail for the following reasons:

1. Incorrect logon credentials may have been entered for use.
2. The system was able to log on to your external account; however, the information on the website did not match what was entered.
3. Connectivity issues may occur where by the other financial institutions website is temporarily unavailable or we are experiencing a temporary connection issue.

NOTE: If real-time account verification is not available, you will be prompted to use the Trial-deposit verification method.

Q. My verification attempt failed. Can I try again?

A. Yes. You will be prompted by the system to verify your account again, however your number of attempts is limited.

NOTE: For the security of your information, your account will be suspended if too many attempts fail to validate the information given. You are limited to two (2) Real-Time Verification attempts and three (3) Trial-Deposit Verification attempts.

Q. Can I make changes to my accounts after the initial set-up?

A. Yes. You can easily add or delete accounts held at other financial institutions from the Manage Accounts tab. Remember, you will need to complete the verification procedure for each account you add.

Q. Can I re-add an account I have deleted?

A. Yes, however, for your security, users may only delete an account and re-add it to their account list once.

NOTE: you may delete an account that is suspended; however, you may not re-add the account until the suspension is lifted. In this case please contact us at 315-484-2201.



Questions about Making an External Transfer

Q. How do I transfer funds externally?

A. To initiate an External Transfer:

- Enter an amount (\$10 minimum)
- Select the "From" account using the drop down list
- Select the "To" account using the drop down list
- Select the date to Send On
- If recurring, click the "Make Recurring" link and select the Frequency and Duration
- Select the Deliver Speed – Standard or Next Day (see associated fees)
- Optional – add a memo to the transfer
- Click Continue
- Transfer details will be displayed in "Review Transfer" to either confirm, cancel or edit

Q. Is there a daily or monthly limit on transfer amounts?

A. Yes. To view your daily and monthly limit, log in to Online Banking. When in the External Transfers tab, a blue  will appear next to the Amount option. Click the  and the system will inform you of your daily and monthly limits for the accounts you select from the drop-down menu.

Q. Can I transfer funds into my loan account at Solvay Bank?

A. Yes. You may set up a transfer from an external deposit account into your Solvay Bank loan account.

Note: Payments transferred into your loan account within 7 days prior to your payment due date will be posted to your loan as your regular payment. If you wish to make extra payments on principal, please wait and make your principal payment after your regular payment has been made and posted to your loan.

Q. Can I set up a transfer for a future date?

A. Yes. It can be scheduled up to a year in advance.

Q. How can I view transfer activity and details?

A. Select "Activity" within the External Transfers tab. This will display all transfer details including date, from, to, status and reference number.

Q. Can I transfer money internationally?

A. No. This service is for U.S. based transactions only.

Q. Can I access External Transfers through the Mobile Banking App?

A. Not currently, however External Transfer will soon be available through the Mobile Banking App.

Q. Can I cancel an External Transfer?

A. Yes. You can cancel an External Transfer which has not yet been processed. If you can see an "Edit" button, your transfer has not yet begun to process and it may be changed or canceled.

Q. Will I be notified when a transfer has been made?

A. Yes. You will receive notification from our system whenever a change is made, such as sending and receiving transfers. For this reason, it is important that we have the correct eMail address on file. Please review your eMail address within Personal Online Banking under Profile.