



BayVanguard Bank

Built on Tradition Focused on Community
Since 1873

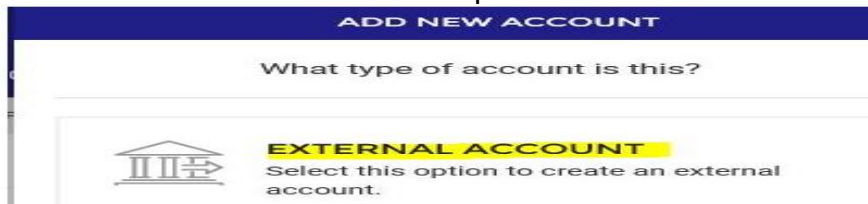
External Transfer Setup Instructions

To transfer funds to/from another financial institution, you will need their routing number, your account number, and the account type (Saving or Checking) for the other institution. As an initial verification, two transactions (“Micro” Deposits) in amounts less than \$1.00 will be deposited to the external account. The total amount of the transactions will then be debited from the external account. It may take up to 72 hours for the verifying transactions to process. You will need to check the external account to enter the challenge transaction amounts as verification. You must complete the verification within 30 calendar days. Once you have verified the amounts, you can make transfers. The verifying process needs to be completed only once for each new financial institution.

1. Sign into your BayVanguard Bank’s Online Banking
2. Select **“View Accounts”**
3. Click the **“+”** button on the right of **“My Accounts”**



4. Select the **“External Account”** option



5. Fill in the external account information

EXTERNAL ACCOUNT

What do you want to call this account?

ACCOUNT NAME REQUIRED

RECEIVER NAME REQUIRED

BANK NAME REQUIRED

Account Information:

ACCOUNT TYPE REQUIRED

Memo

Routing Number Account Number

123456789 0987654321

ROUTING/TRANSIT NUMBER REQUIRED

ACCOUNT NUMBER REQUIRED

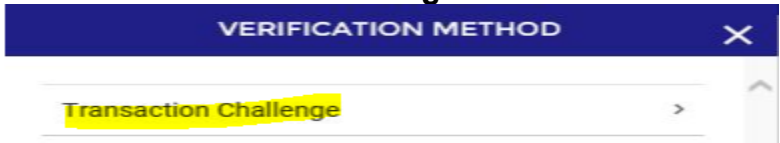
Preferred Verify Method: REQUIRED

SAVE

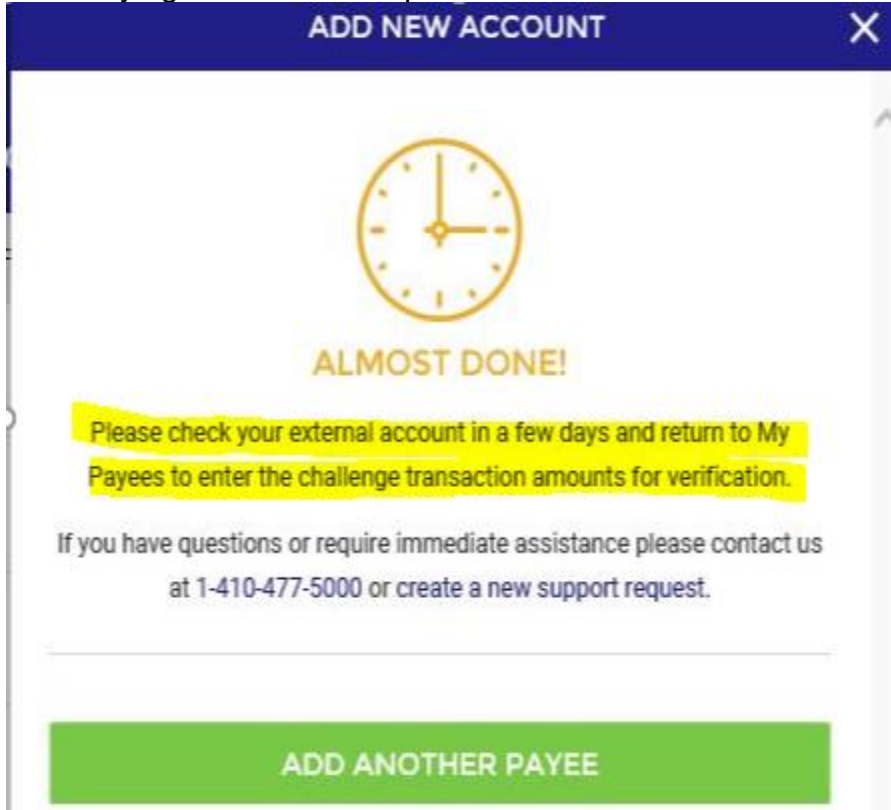
6. Select **“Verify Method”**



7. Select **“Transaction Challenge”**



8. Once added successfully, you will receive the below message. It may take up to 72 hours for the verifying transactions to process.



Transaction Challenge Verification

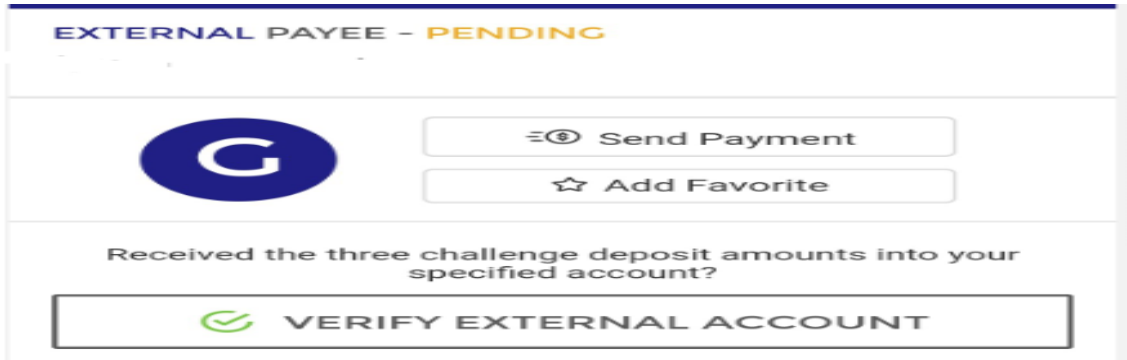
1. Check the external account to obtain the challenge transaction amounts. You must complete the verification within 30 calendar days.
2. Sign into your BayVanguard Bank's Online Banking
3. Go to **“Move Money”**
4. Select **“My Payees”**



5. Click on the External Account that requires verification



6. Select "Verify External Account"



7. Fill in the amounts from the test transactions that were sent to the external account

VERIFY EXTERNAL ACCOUNT ✕

Please enter the three amounts for the transactions to your external account.

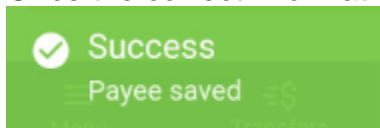
DEBIT required →

SMALLER CREDIT required →

LARGER CREDIT required →

Not seeing the three transaction in your external account?
Please contact us at 1-410-477-5000 or
[CREATE A NEW SUPPORT REQUEST.](#)



8. Once the correct information is entered, the account will be available for transfers.



CHOOSE AN ACCOUNT ✕

Choose which account to move money from:

SEARCH

 :  \$0.00
EXTERNAL >