

External Transfers - Account / Settings Management



Account Eligibility & Registration

For your security, Prosperity Bank will verify the personal information entered in the registration form to ensure that the request for the service was initiated by an authorized signer. A maximum of five (5) external deposit accounts can be added to the service. In addition, all active Prosperity Bank accounts will auto-enable for External Transfer service.

The following accounts are *not* eligible for this service:

- **Individual Retirement Accounts (IRAs)**
- **Custodial and/or Trust Accounts**
- **Business Accounts**
- **Certificate of Deposits (CDs) or other time-based accounts**
- **Loan Accounts (including credit card and equity accounts)**

Add Account

- Select **Transfers** and then **External Transfers**.
- In the menu bar select **Settings** then **Add Accounts**.
- Select the **Account Type** from the drop-down menu.
- Enter the account details as seen to the right

Add External Account [X]

You must be an owner or co-signer on the account to use it for transfers.

Account Type
Please Select

Account Nickname (Optional) ⓘ

FOR
Sample Check
123456789 1234567890

Routing Number Account Number

Routing Number
Enter bank's routing number

Account Number
Enter bank's account number

Re-enter Account Number
Re-enter bank's account number

Cancel Next

Legal: By clicking "Next" you understand that we may verify your external account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.

Note: Once an account number has been added it cannot be modified. The only edit allowed is the Nickname.

Add Account –Verification Options

Instant Verification

Enter the **username** and **password** of the external bank account.

Account Verification ✕

 For your security, we require you to verify that you own the Texans Credit Union, Checking, #####789 account. We do this by logging into your account using your username and password provided below. This information is used for verification only and will not be saved in our system.

Username

Password

 We can also verify your account without your username or password. Please note, this will take an additional 1 to 2 business days and requires additional steps. If you wish to proceed, please [Click here](#) to start.

Micro-Deposit Verification

Alternatively, select the link in the gray box to conduct micro-deposit verification to confirm account ownership.

This verification option can take **1-2 business days**.

Follow the steps provided in the email sent to your inbox on how to finalize verification.

Verify with bank deposits ✕

- 1 Click "Send me two deposits". We will send you an email and make two small deposits of less than \$1.00 into your **Texans Credit Union, Checking, #####789** account.
- 2 Wait 1 to 2 business days. Then log in to your bank account and look for the two deposits from Prosperity Bank.
- 3 Check your email for instructions on how to return here and verify the deposit amounts.

Example Transaction History

Date	Description	Amount
01/09/2015	Prosperity Bank	+ \$0.XX
01/09/2015	Prosperity Bank	+ \$0.XX

[Back to verification options](#) [Send me two deposits](#)

Add Account -Micro-Deposit Verification

- Select **Transfers** and then **External Transfers**.
- In the menu bar select **Settings** then select the blue **verify** button next to the account under **My Other Accounts**.
- Enter the two micro-deposits that were credited to your external account into the spaces provided.
- Select **Verify**.

My Other Accounts

Account	Nickname	Status
Texans Credit Union, Checking, xxxxx6789	Texans CU	Verify

Verify Your External Account

- 1 Log in to your **Texans Credit Union, Checking, xxxxx6789** and check your activity.
- 2 Look for two small deposits (less than a \$1) from Prosperity Bank.
- 3 Enter the amounts here to verify your account.

\$ 0. \$ 0.

[Verify](#)

Edit Account

Select **Transfers** and then **External Transfers**

In the menu bar select **Settings** then the account under the **My Other Accounts** to view **Edit**.

Note: Once an account number has been added it cannot be modified. The only edit allowed is the Nickname.

Edit External Account ✕

You can edit the nickname only. To make other changes, delete this account and add it again.

Account Type
Checking

Account Nickname (Optional) ⓘ

Routing Number
999999999

Account Number
xxxxxxxx9999

Cancel **Save**

Delete Account

Select **Transfers** and then **External Transfers**

In the menu bar select **Settings** then the account under the **My Other Accounts** to view **Delete Account**.

Select **Delete Account**.

A pop up will appear to confirm the account deletion. Select **Delete**.

