

Online Transfer User Guide

Welcome Page

Welcome to Online Transfer Service. With Online Transfer, you can transfer funds to or from eligible Union Bank® accounts you own. You can also set up external transfers to and from checking, savings or money market accounts that you own. Personal clients can also transfer funds to accounts they do not own, either at Union Bank or other financial institutions. You can make one-time or recurring transfers and even schedule multiple transfers at once to save time. Fees may apply for special services such as same day or next day transfers.

If you are adding ...

[a Union Bank Transfer Account](#)

→ Go to page 2.

[an External \(Owned\) Transfer Account](#)

→ Go to page 6.

[an External \(Not Owned\) Transfer Account](#) (for Online Interbank Transfers OIT)

→ Go to page 11.

*External (Not Owned) Transfer Accounts typically take six business days to set up.

Adding a Union Bank Transfer Account

Online Banking Login

1. Log into Online Banking and select “**Transfers**” from the menu.

The screenshot shows the UnionBank online banking interface. The top navigation bar includes 'Accounts', 'Bill Pay', 'Transfers' (highlighted with a red box), 'Statements', 'Services', and 'Open Accounts'. The 'Assets' section displays a total balance of \$665,315.70. Below this, a table lists 'Checkings & Savings' accounts with their respective balances as of 03/21/2018.

Account	As Of	Available Balance
Union Bank Essentials Checking-6806	03/21/2018	\$353.08
Regular Savings-1713	03/21/2018	-\$543.93 ▲
Regular Savings-6579	03/21/2018	\$1,254.84
Regular Savings-6603	03/21/2018	\$7,384.68

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2. In the **Make Transfers** page, click **Add Another Account**.
*This section's screenshot may be different for the first time adding a transfer account.

The screenshot shows the 'Make Transfers' page in the UnionBank online banking interface. The 'Make Transfers' tab is selected. The page contains a form for creating a transfer, with fields for 'Transfer From', 'Transfer To', 'Send on Date', 'Amount', and 'Speed'. The 'Add Another Account' button is highlighted with a red box. The 'Continue' button is also highlighted with a red box.

Adding a Union Bank Transfer Account (continued)

3. Select **Yes** or **No** in the **Do you own this account?** prompt.

Add Transfer Account

Do you own this account?

Yes No

Select **"No"** to add a transfer-to account that is not owned by yourself.

4. In the **Is this a Union Bank Account?** prompt, select **Yes**.

Is this a Union Bank Account?

Yes No

Select **"Yes"** if the transfer-to account is a Union Bank Account.

5. Select the **Account type**.

* Account type: Choose a Union Bank account type... ▼

- Choose a Union Bank account type...
- Union Bank Checking or Savings
- Union Bank Money Market
- Portfolio Connection
- Union Bank IRA
- Foreign Currency Deposit Account
- Foreign Currency Time Deposit

Adding a Union Bank Transfer Account (continued)

6. Complete the appropriate fields based if the Union Bank transfer account is owned or not owned.


If	Then
Owned	Complete the following information: <ul data-bbox="282 479 731 571" style="list-style-type: none">• Account Number• Account Nickname (optional) <div data-bbox="405 595 1043 871"><p>Account Number</p><input data-bbox="448 672 1001 726" type="text"/><p>Create Account Nickname (optional)</p><input data-bbox="448 788 1001 842" type="text"/></div>
Non- Owned	Complete the following information: <ul data-bbox="282 989 731 1143" style="list-style-type: none">• Account Number• Zip Code• Account Nickname (optional) <div data-bbox="415 1174 1039 1541"><p>Account Number</p><input data-bbox="448 1228 993 1282" type="text"/><p>Zip Code</p><input data-bbox="448 1344 993 1398" type="text"/><p>Create Account Nickname (optional)</p><input data-bbox="448 1460 993 1514" type="text"/></div>

Adding a Union Bank Transfer Account (continued)

- Click **Next**.



- Review the transfer account information.

 Please Review Transfer Account for accuracy and click Submit to proceed.

Account Type	Account Number	Zip Code	Account Nickname
Union Bank Checking or Savings	XXXXXXXXXX	XXXX	new

Back |

- Once verified the information is correct, click **Submit**.



If the information is not correct, click **Back** to re-enter information.

Adding an External (Owned) Transfer Account

Online Banking Login

1. Log into Online Banking and select “**Transfers**” from the menu.

The screenshot shows the UnionBank Online Banking interface. The top navigation bar includes 'Accounts', 'Bill Pay', 'Transfers' (highlighted with a red box), 'Statements', 'Services', and 'Open Accounts'. The right side of the navigation bar has 'Help', 'Alerts', 'Profile', and a 'Sign Out' button. Below the navigation bar, the 'Assets' section shows a total balance of \$665,315.70. A table lists the following assets:

Account	As Of	Available Balance
Union Bank Essentials Checking-6806	03/21/2018	\$353.08
Regular Savings-1713	03/21/2018	-\$543.93 ▲
Regular Savings-6579	03/21/2018	\$1,254.84
Regular Savings-6603	03/21/2018	\$7,384.68

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2. In the **Make Transfers** page, click **Add Another Account**.
*This section's screenshot may be different for the first time adding a transfer account.

The screenshot shows the 'Make Transfers' page in the UnionBank Online Banking interface. The 'Transfers' menu is selected in the top navigation bar. The page displays options for 'Make Transfers', 'Scheduled Transfers', 'Domestic Wires', and 'History'. The main form area includes fields for 'Transfer From', 'Transfer To', 'Send on Date', 'Amount', and 'Speed'. The 'Add Another Account' button is highlighted with a red box, and the 'Continue' button is also highlighted with a red box.

Adding an External (Owned) Transfer Account (continued)

3. In the Do you own this account? prompt, click **Yes**.

Add Transfer Account

Do you own this account?

Yes No

Select **"Yes"** to add a transfer-to account that is your account at another financial institution in the U.S..

4. In the **Is this a Union Bank Account?** prompt, select **No**.

Is this a Union Bank Account?

Yes No

Select **"No"**

5. Select the **Account type**.

Account Type

Select Account Type

Checking

Savings

Money Market Checking

Money Market Savings

Select an appropriate account type of the transfer-to account.

Adding an External (Owned) Transfer Account (continued)

6. Complete the following information:

- **Account Number**
- **Account Number** (re-enter)
- **ABA/Routing Number**
- **Account Nickname** (optional)


Account Number
<input type="text"/>
Re-enter Account Number
<input type="text"/>
ABA/Routing Number
<input type="text"/>
Create Account Nickname (optional)
<input type="text"/>

Adding an External (Owned) Transfer Account (continued)

7. Click **Next**.



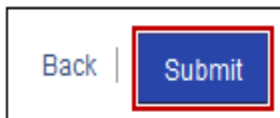
8. Review the transfer account information.

 Please Review Transfer Account for accuracy and click Submit to proceed.

Account Type	Account Number	Zip Code	Account Nickname
Union Bank Checking or Savings	XXXXXXXXXX	XXXX	new

Back |

9. Once verified the information is correct, click **Submit**.



If the information is not correct, click **Back** to re-enter information.

ATTENTION: External transfer accounts take six business days to set up. Transfers are limited to a total of \$5000.00 per business day.

Adding an External (Owned) Transfer Account (continued)

7. Verify the transfer account.

If the Customer would like to

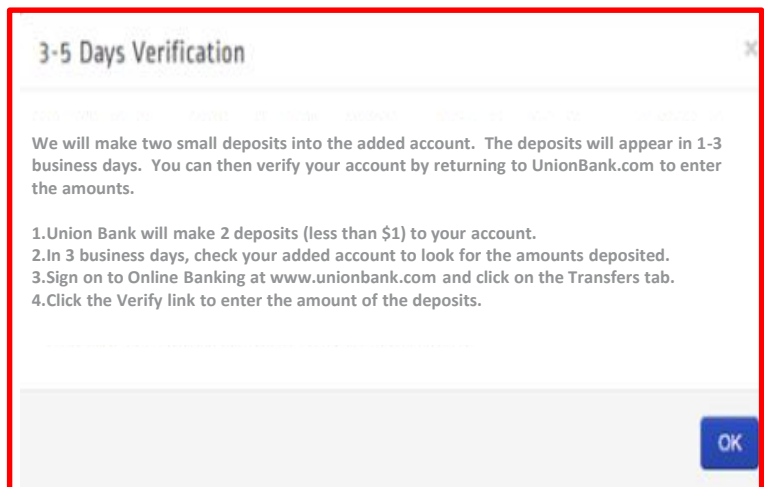
Then

Verify the account instantly

Proceed to Verifying a Transfer Account Instantly. If this process fails the customer will be directed to verify the account using trial deposit.

Verify the account using Trial Deposit

The following message will display:



- Once the two trial deposits are received in the external account (in three to five business days), log into Online Banking and go to the Transfers page.
- Click the Verify link in the message prompt and enter the amounts of the deposits (see Online Banking Transfers - Verifying Transfer Account by Trial Deposit.)

Adding an External (Not Owned) Transfer Account

Online Banking Login

1. Log into Online Banking and select “**Transfers**” from the menu.

The screenshot shows the UnionBank online banking interface. The top navigation bar includes 'Accounts', 'Bill Pay', 'Transfers' (highlighted with a red box), 'Statements', 'Services', and 'Open Accounts'. The 'Sign Out' button is in the top right corner. Below the navigation bar, the user's last login is shown as '03/21/2018 11:46 AM (PT)'. The main content area displays 'Assets' with a total balance of '\$665,315.70'. Underneath, there is a section for 'Checkings & Savings' with a total balance of '\$665,315.70'. A table lists several accounts with their 'As Of' dates and 'Available Balance'.

Account	As Of	Available Balance
Union Bank Essentials Checking-6806	03/21/2018	\$353.08
Regular Savings-1713	03/21/2018	-\$543.93 ▲
Regular Savings-6579	03/21/2018	\$1,254.84
Regular Savings-6603	03/21/2018	\$7,384.68

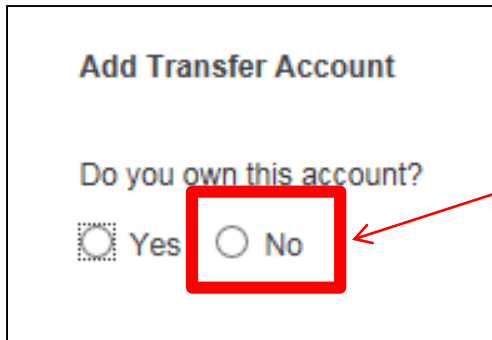
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2. In the **Make Transfers** page, click **Add Another Account**.

The screenshot shows the 'Make Transfers' page in the UnionBank online banking interface. The 'Transfers' menu is selected in the top navigation bar. The page has tabs for 'Make Transfers', 'Scheduled Transfers', 'Domestic Wires', and 'History'. The main content area contains a form for creating a transfer, with fields for 'Transfer From', 'Transfer To', 'Send on Date', 'Amount', and 'Speed'. The 'Add Another Account' button is highlighted with a red box, and the 'Continue' button is also highlighted with a red box.

Adding an External (Not Owned) Transfer Account (continued)

3. In the Do you own this account? prompt, click **No**.



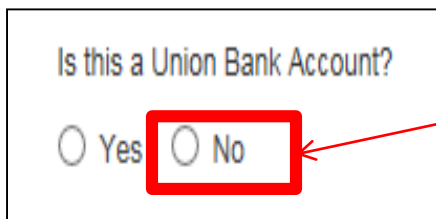
Add Transfer Account

Do you own this account?

Yes No

Select **"No"** to add a transfer-to account that is not your account at another financial institution in the U.S..

4. In the **Is this a Union Bank Account?** prompt, select **No**.

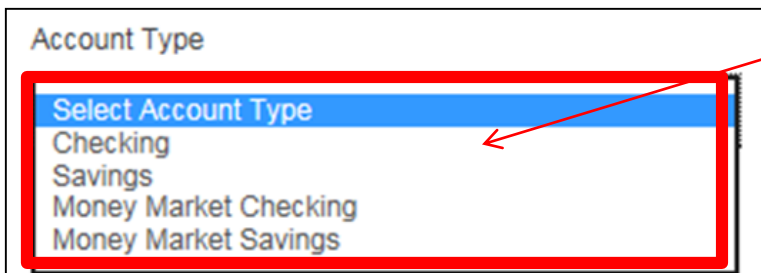


Is this a Union Bank Account?

Yes No

Select **"No"**

5. Select the **Account type**.



Account Type

Select Account Type

Checking

Savings

Money Market Checking

Money Market Savings

Select an appropriate account type of the transfer-to account.

Adding an External (Not Owned) Transfer Account (continued)

6. Complete the following information:

- **Account Number**
- **Account Number** (re-enter)
- **ABA/Routing Number**
- **Account Holder's Name**
- **Account Nickname** (optional)


Account Number
<input type="text"/>
Re-enter Account Number
<input type="text"/>
ABA/Routing Number
<input type="text"/>
Account Holder's Name
<input type="text"/>
Create Account Nickname (optional)
<input type="text"/>

Adding an External (Not Owned) Transfer Account (continued)

7. Click **Next**.



8. Review the transfer account information.

 Please Review Transfer Account for accuracy and click Submit to proceed.

Account Type	Account Number	Zip Code	Account Nickname
Union Bank Checking or Savings	XXXXXXXXXX	XXXX	new

Back |

9. Once verified the information is correct, click **Submit**.



If the information is not correct, click **Back** to re-enter information.

ATTENTION: External transfer accounts take six business days to set up. Transfers are limited to a total of \$5000.00 per business day.