Set Up an External Transfer Account
in INTRUST Online and Mobile Banking

Follow the steps below to add an account you own at another financial institution to your INTRUST Personal Online and Mobile Banking profile. As part of the process, we will send two small deposits to the identified account. You will then confirm the amount of those deposits as an important security step to verify your access to that account.

Once added, through online and mobile banking you will be able to transfer funds from the external account to your INTRUST Bank account(s), including transferring funds as a payment on your loan account(s).

1. Visit intrustbank.com and log in to Personal Online Banking or open the INTRUST Bank app on your smartphone. You may follow these steps in online or mobile banking. Please note that screenshots included in this document are from online banking, but the steps to follow in the app are comparable.

2. From the menu on the left side of the screen, select Transfers to go to the Transfers page.

3. On the Transfers page, select “+ External account.”

4. You will be prompted to enter your password and then select “Confirm password.”
5. Enter any name for the external account you would like to add. Enter the routing and account number for the account, then select the appropriate account type (checking or savings). Once completed, select “Submit.”

![Add external account form]

6. After submitting the information, you will be presented with a “Deposits sent” message, which will provide you with more information about the two small deposits sent to the external account. The message will also provide you with a deadline for you to return to online or mobile banking to verify the deposit amounts.

![Deposits sent message]

Verifying small deposit amounts is an important security step to confirm that you are an owner of the external account you are adding to your profile.

7. Before the deadline, log in to your online banking profile at the financial institution which holds the account you are attempting to add to your INTRUST online banking profile. Navigate to view recent transactions on that account and identify the amounts of the deposits from INTRUST Bank. These amounts are usually less than $1 each.
8. Log back in to INTRUST Personal Online Banking and once again select Transfers from the menu on the left. Once on the Transfers page, select “External accounts.” You should see the account you added. Select that account from the list.

9. Enter the amounts of the two small deposits and select “Confirm.”

10. You will receive a confirmation message that the account setup was successful.

You can now schedule one-time or recurring transfers between your INTRUST Bank account(s) and your external account.