



***GRBonline***

**Bank-to-Bank Transfers User Guide**



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# 1 Enroll and set up

1. If you are not already a GRB*mobile* user, log on to GRB*online*>Options>Mobile Settings to start.
2. After downloading the app, go to [www.GRBbank.com/enroll](http://www.GRBbank.com/enroll) or call GRB at 585-218-4280.
3. After receiving a confirmation email from GRB, login to GRB*online* to complete the enrollment.

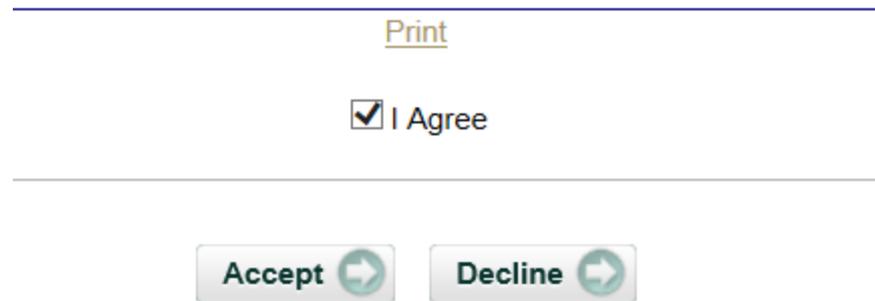


## 2 Enroll and set up

1. Go to Bank to Bank Transfers and click Enroll.



2. Review the terms and conditions of the Agreement, check the I Agree box, and click Accept.



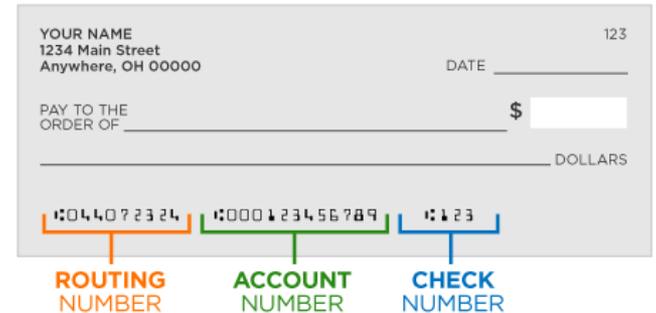
PLEASE NOTE: You need to add bank accounts for Bank to Bank Transfers via *GRBOnline*. This function is not available on *GRBmobile*.



# 1 Add an account

1. After enrollment, you'll be taken to a screen with prompts to enter an account from another financial institution. Fill in the fields:

- Account Name = choose a nickname that will help you remember the account.
- Financial Institution Name = the bank at which the account is located.
- Enter the Routing and Account Numbers.
- Select the Account Type from the drop down menu and click Submit.



**NOTE:** You can add up to three accounts at other financial institutions.

Add New Bank To Bank Transfer External Account ?

To enroll an external account for Bank to Bank Transfers, complete the information at the bottom of the screen. You will need the *routing number* and *account number* of the account you wish to enroll. Both these numbers can be found on the bottom of a deposit slip or check for the account you wish to enroll (see below).  
[Close Up Check Image](#)

Account Name	Financial Institution Name	Routing Number	Account Number	Account Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Checking ▾



# 1 Verify the account

1. In 1 - 2 business days, a small deposit will appear in the account(s) you linked at other financial institutions. You will need the dollar amount of that deposit to finish the enrollment process. You have 10 calendar days to complete the verification process; otherwise you'll need to enroll again.

Bank To Bank Transfer 

Before you can use your external account for Bank to Bank Transfers, the account must be verified.

\*Your external account will be credited with a random dollar amount within one to two business days.

\*Once you see the credit on your external account, log back into Internet Banking, go to Enrolled Accounts and key in the amount of the credit without decimal points or dollar signs. For example, if 21 cents is credited to your external account, you will enter 21 in the Verification Amount field.

\*Until the verification is completed, the account will remain in "Pending" status. You will have 10 calendar days to complete the verification the process.

\*If you do not complete the verification process in 10 days, the amount will expire. If the amount expires, you can delete the account and re-add it to generate another verification amount.

[Return !\[\]\(f8e7be3c2bd30232a05cdc54a8b2d22a\_img.jpg\)](#)



# 2 Verify the account

- 1. Once you have the deposit amount, return to the Bank to Bank Transfers tab and click on Enrolled Accounts.
- 2. Enter the deposit amount for the pending account.
- 3. You can now initiate transfers to or from your GRB account to this account.

Currently Enrolled Accounts ?

Below is a list of your currently enrolled accounts, including those pending approval.

Accounts will be in a pending status until you complete the verification process. You have 10 calendar days to complete the verification process before the verification amount expires. If the amount expires, the account will continue to be shown in a pending status on this page.

If the amount expires, you can delete the account and re-add it to generate another verification amount.

You may also edit or delete accounts from this page.

Alias:	FI Name:	Routing Number:	Account Number:	Status:	
M&T Joint Checking	M&T Bank	022000046	*****6113	Pending	<a href="#">Delete</a>
ML Beyond Banking	Merrill Lynch	084301767	*****1542	Pending	<a href="#">Delete</a>

NOTE: Verified accounts will appear in your options on the Transfer section of GRB*mobile*.



# 1 Transfer funds

1. From the Bank to Bank Transfers tab in GRBonline, select New Transfer.
2. All fields are required except for the Transfer Memo.
3. Select Submit.

The screenshot shows the GRBonline interface for adding a new interbank transfer. The navigation bar includes links for GRBonline, Bill Payment, eStatements, Account Options, My GRBonline, Accounts, Order Checks, Interest Rates, Interbank Transfers, Transactions, and Transfers. The 'Interbank Transfers' section is active, showing options for New Transfers, Enrolled Accounts, Add Account, Pending Transfers, and Transfer History. A banner explains that Bank to Bank Transfers allow transfers between accounts with the bank and other banks. The form itself is titled 'Add New Interbank Transfer' and includes instructions on submission limits and government regulations. The form fields are as follows:

- Transfer funds from:** Mike Checking (Available Funds: \$2,165.83)
- Transfer funds to:** ABC Bank - Checking
- Transfer Amount:** 100
- Frequency:** Weekly
- Week Day:** Monday
- Start Date:** 02/05/2015
- End Date:** 02/05/2020
- Transfer Memo:** weekly transfer

Buttons for 'Submit' and 'Cancel' are located at the bottom of the form.



# 1 Transfer processing times - Outbound

Request before 3 p.m. EST	GRB account debited	External account credited
Monday	Monday	Tuesday
Tuesday	Tuesday	Wednesday
Wednesday	Wednesday	Thursday
Thursday	Thursday	Friday
Friday	Friday	Monday
Saturday	Monday	Tuesday
Sunday	Monday	Tuesday



## 2 Transfer processing times - Outbound

Request after 3 p.m. EST	GRB account debited	External account credited
Monday	Tuesday	Wednesday
Tuesday	Wednesday	Thursday
Wednesday	Thursday	Friday
Thursday	Friday	Monday
Friday	Monday	Tuesday
Saturday	Monday	Tuesday
Sunday	Monday	Tuesday



# 1 Transfer processing times - Inbound

Request before 3 p.m. EST	Funds available in GRB account	External account debited
Monday	Thursday	Tuesday
Tuesday	Friday	Wednesday
Wednesday	Monday	Thursday
Thursday	Tuesday	Friday
Friday	Wednesday	Monday
Saturday	Wednesday	Monday
Sunday	Wednesday	Monday



# 2 Transfer processing times - Inbound

Request after 3 p.m. EST	Funds available in GRB account	Payee's account debited
Monday	Friday	Wednesday
Tuesday	Monday	Thursday
Wednesday	Tuesday	Friday
Thursday	Wednesday	Monday
Friday	Thursday	Tuesday
Saturday	Thursday	Tuesday
Sunday	Thursday	Tuesday



# 1 Customer Service

- E-mail customer service: [info@GRBbank.com](mailto:info@GRBbank.com)
- Call us at: 585.249.1540

