

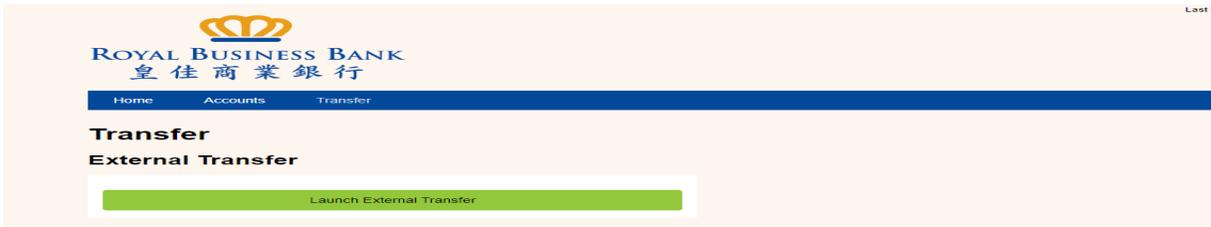
External Transfers (TransferNow)

- Steps adding external accounts:

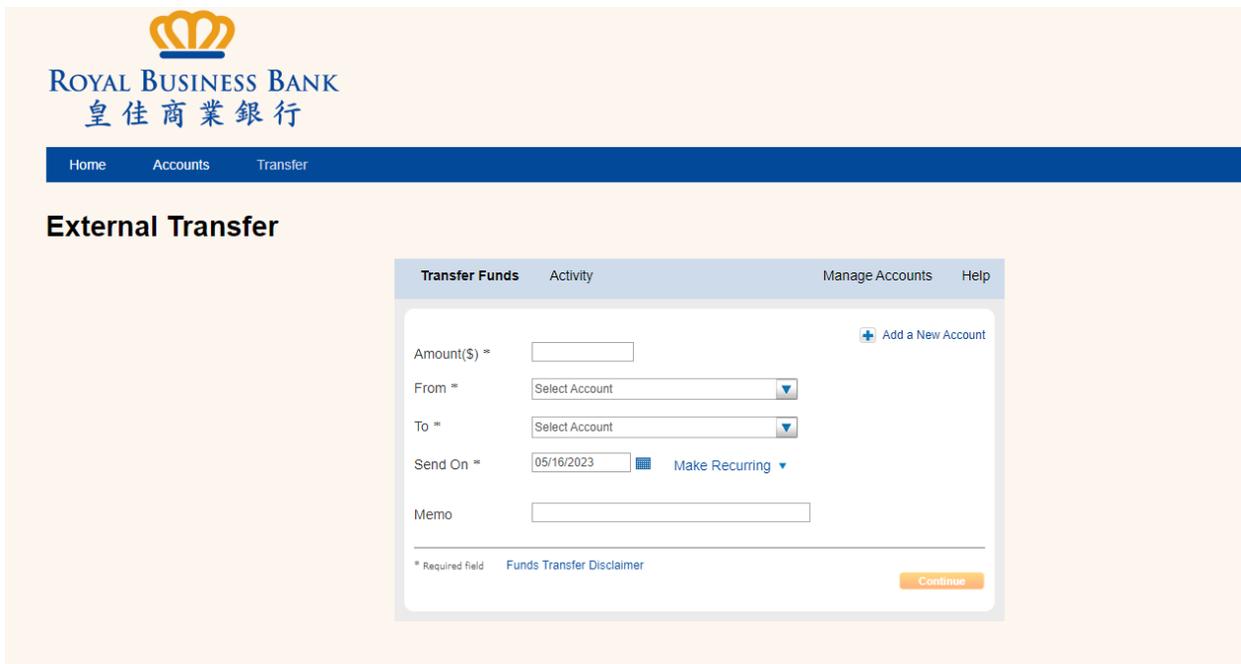
1. Click on “Transfer on the Blue bar.



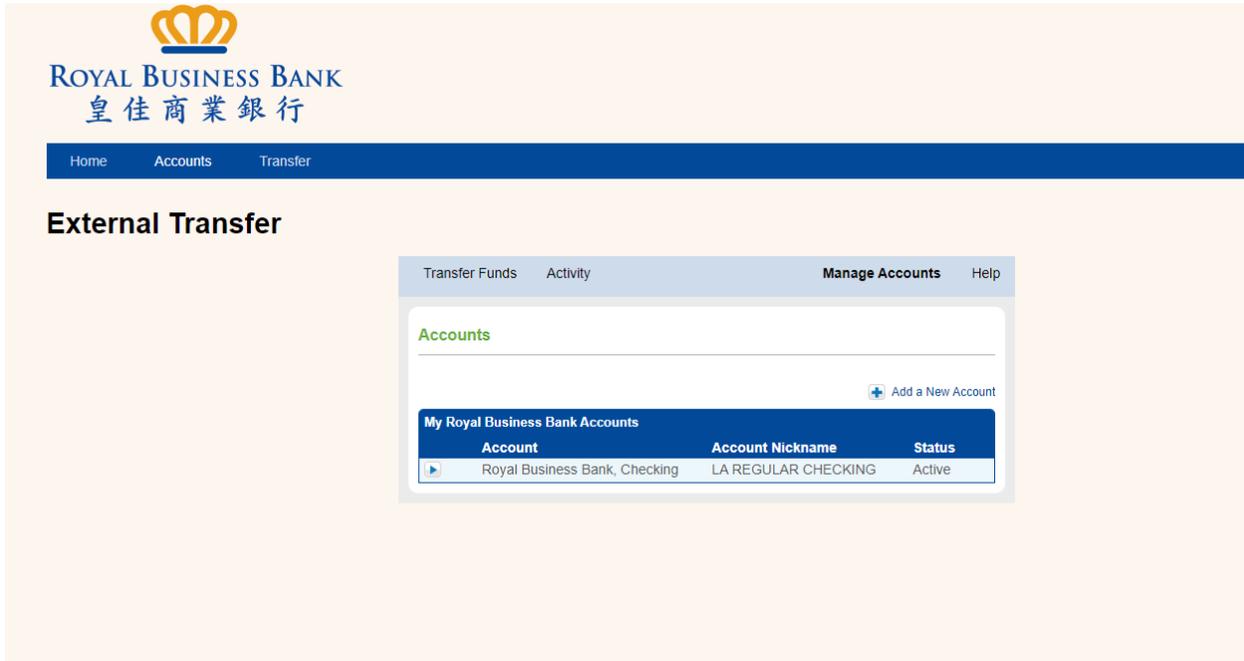
2. Click on green box “Launch External Transfer”.



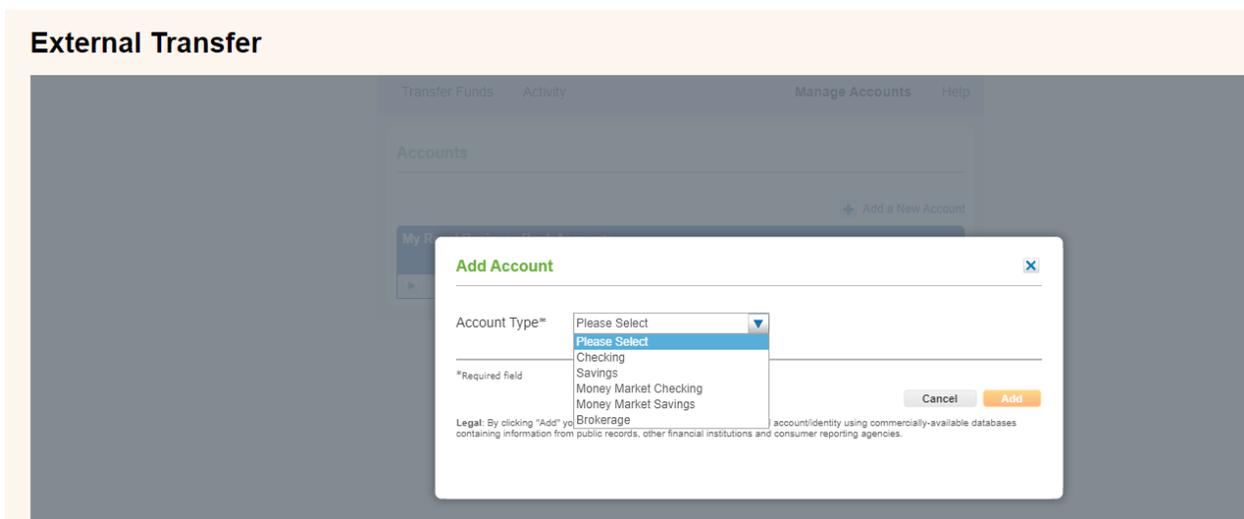
3. Click “Manage Accounts”.



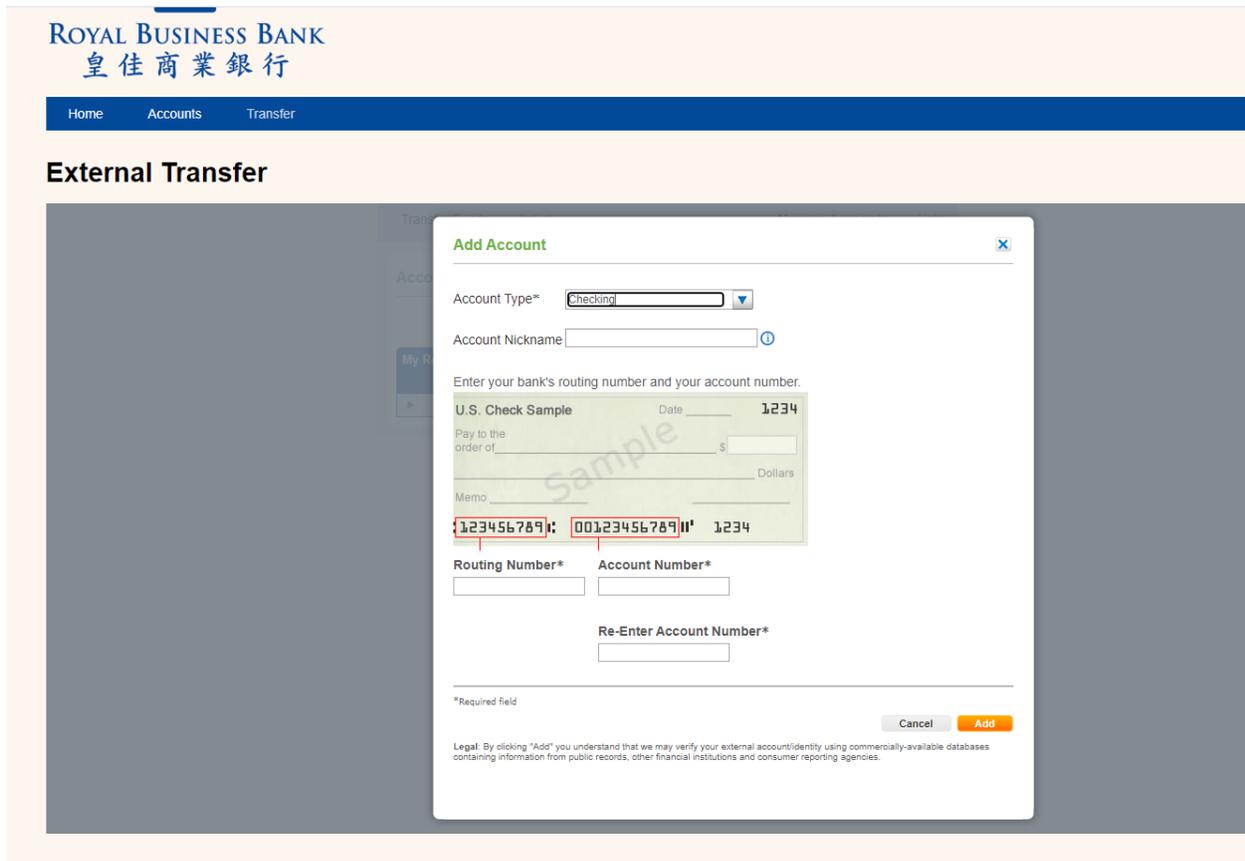
4. Click “Add a New Account”.



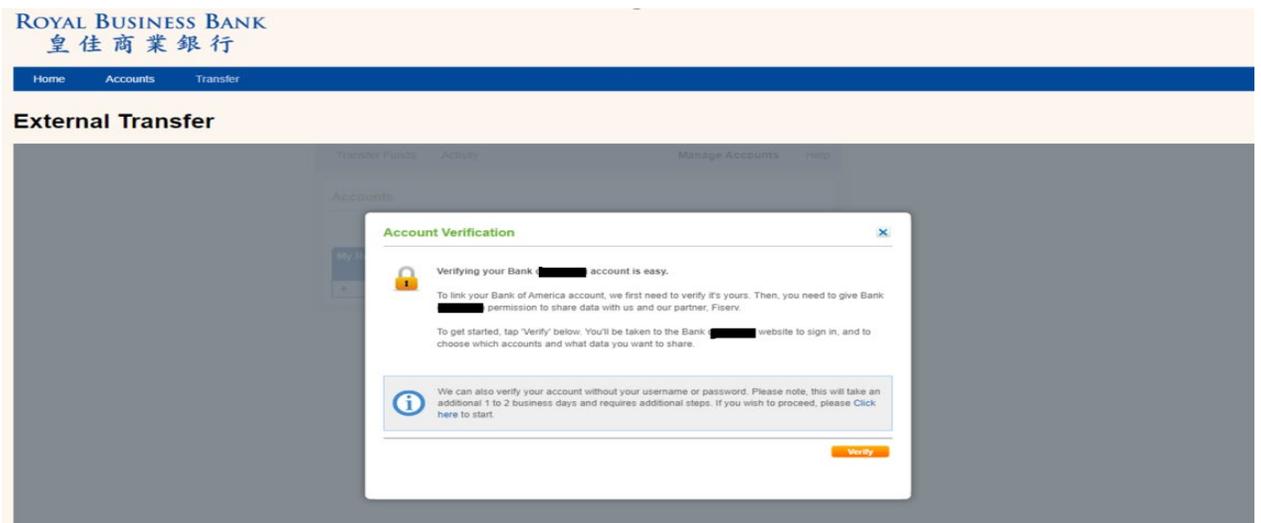
5. Choose account type.



6. Add External Account information, “Nickname, Routing Number, Account Number and Re-Enter Account Number”, and click “Add”.



7. Account Verification screen will appear and will give you 2 options to verify the account.



- a. Click “Verify” to sign in with your “username & password” from the other Financial Institution to link the “External Account”.
- b. Click blue “Click here”. Information will appear on how the system will send 2 small amount deposits that you will need to login and verify later and it takes 1-2 business days. Then click “Start”.

Activate Your Account Using Test Deposits ✕

 For your security, we require you to verify that you own the Bank of XXXXXXXX Checking, XXXXXXXX account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1 Click **START** and Royal Business Bank will deposit two small amounts into your Bank of XXXXXXXX account.
- 2 Check your Bank of XXXXXXXX bank account in 1 - 2 business days, and identify the two small amounts in your transaction history. Deposit should appear as ACCTVERIFY or RBBUSA.

Transaction History

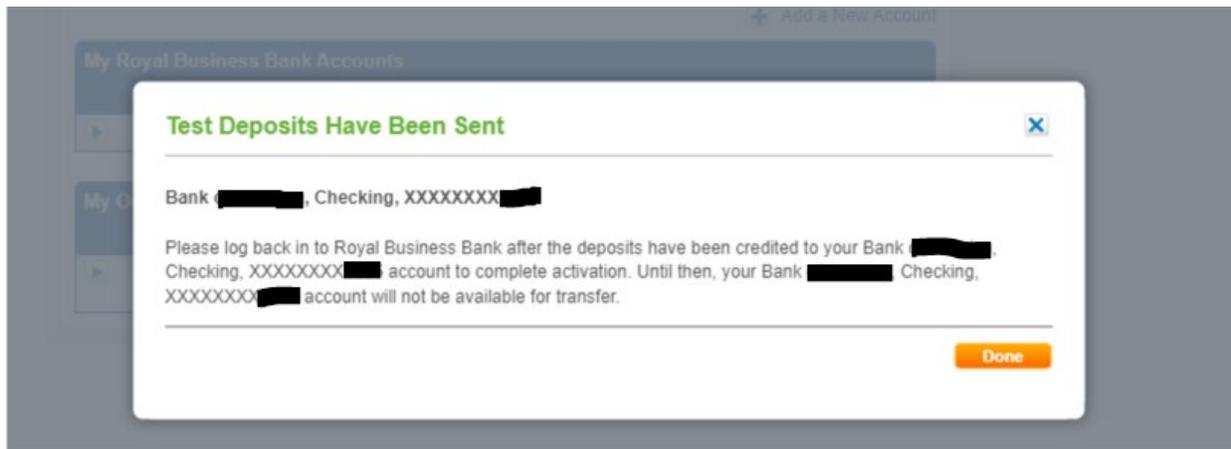
08/16/2011	ABC Bank	+\$0.XX
08/16/2011	ABC Bank	+\$0.YY

- 3 Log back into Royal Business Bank. On the Transfer Funds page, click the alert to complete validation and follow the on screen instructions.

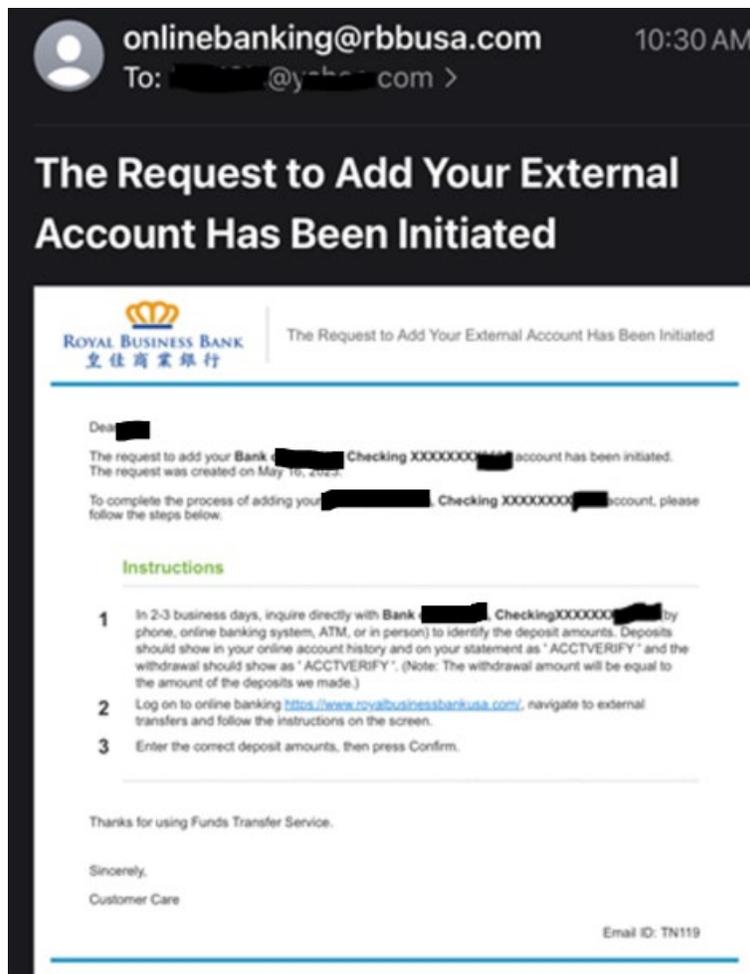
NOTE: Royal Business Bank will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

Cancel Start

8. A confirmation message will appear that “Test Deposits Have Been Sent” and click “Done.”



9. You will receive a confirmation email from onlinebanking@rbbusa.com.



10. After you receiving the small deposits, login to RBB online banking and click “Transfer” then “Manage Accounts”.

Transfer Funds Activity **Manage Accounts** Help

i The following accounts have been added:
 Bank [REDACTED] Checking
 [REDACTED] Union, Checking
 Please return in 1-2 business days to activate these accounts.

Amount(\$) * [+ Add a New Account](#)

From * ▼

To * ▼

Send On * [Make Recurring](#) ▼

Memo

* Required field [Funds Transfer Disclaimer](#) [Continue](#)

11. Click “Activate Now”.

Transfer Funds Activity **Manage Accounts** Help

Accounts

[+ Add a New Account](#)

My Royal Business Bank Accounts			
	Account	Account Nickname	Status
▶	Royal Business Bank, Checking	LA REGULAR CHECKING	Active

My Other Accounts			
	Account	Account Nickname	Status
▶	Bank [REDACTED], Checking	[REDACTED]	Activate Now
▶	[REDACTED] Union, Checking	[REDACTED]	Activate Now

12. Enter the amounts of test deposits and click “Activate”.

Accounts

Activate Account With Test Deposit ✕

Test deposits have been sent to your account. Enter the amounts of the deposits below to activate your account and complete your transaction.

Deposit 1: \$ 0.

Deposit 2: \$ 0.

Activate

13. A confirmation message will appear that “Account Activated” and click “Done”.

Account Activated ✕

 You're all set to be able to send or receive money into your account Bank [REDACTED], Checking, XXXXXXXX [REDACTED]

Done

14. Now your external account will appear under “Accounts”.

Accounts + Add a New Account

My Royal Business Bank Accounts		
Account	Account Nickname	Status
 Royal Business Bank, Checking	LA REGULAR CHECKING	Active

My Other Accounts		
Account	Account Nickname	Status
 Bank [REDACTED], Checking	[REDACTED]	Active

- **Sending a Transfer**

1. Click on “Transfer on the Blue bar.



2. Add all required fields with * (Amount, From, To and Send On) and click “Continue”.

The screenshot shows the transfer form interface. It includes the following fields and options:

- Amount(\$) ***: A text input field containing "1.00".
- From ***: A dropdown menu showing "Royal Business Bank, LA REGULAR CH..." with a downward arrow.
- To ***: A dropdown menu showing "Bank [REDACTED], Checking, XXXXXXXX..." with a downward arrow.
- Send On ***: A date input field containing "05/17/2023" and a "Make Recurring" checkbox.
- Delivered by**: A text label "Delivered by 05/22/2023 for a \$0.00 Fee" with an information icon.
- Memo**: A text input field.
- Buttons**: A "+ Add a New Account" button in the top right and a "Continue" button in the bottom right.
- Footnote**: "* Required field" and "Funds Transfer Disclaimer" at the bottom left.

3. Review Transfer screen will appear. You can “Cancel, Edit or Confirm” the transfer.

The screenshot shows the "Review Transfer" screen. It features a title "Review Transfer" in green. Below the title, there is a disclaimer: "By confirming, I authorize this transfer. Transfer scheduled to be processed today may not be canceled." The main content is a light blue box containing the transfer details:

- Amount(\$)**: \$10.00
- From**: Royal Business Bank, LA REGULAR CHECKING, XXXXX [REDACTED]
- To**: Bank [REDACTED], Checking, XXXXXXXX [REDACTED]
- Send On**: 05/26/2023
- Deliver On**: 06/01/2023
- Memo**: (empty)

At the bottom of the screen, there are three buttons: "Cancel", "Edit", and "Confirm".

- After clicking “Confirm”, Transfer Confirmed screen will appear. You can click on “See Activity”.

Transfer Confirmed Print

 Your transfer is scheduled to be sent on 05/26/2023

Reference number 168386293

Amount(\$) \$10.00

From Royal Business Bank, LA REGULAR CHECKING, XXXX [REDACTED]

To Bank [REDACTED], Checking, XXXXXXXX [REDACTED]

Send On 05/26/2023

Deliver On 06/01/2023

Memo

Make Another Transfer See My Activity

- You can check Transfers under “Activity”.

Transfer Funds **Activity** Manage Accounts Help

Display: All Transfers 04/16/23 05/28/23

Send On	From	To	Status	Amount	
 05/26/2023	Royal Business Ban...	Bank [REDACTED], C...	Pending	\$10.00	Edit

6. You can Click on “Edit” for any pending transfer and “Change or Cancel” the transfer.

Transfer Funds **Activity** Manage Accounts Help

Display: 04/16/23 05/28/23

Send On	From	To	Status	Amount	
05/26/2023	Royal Business Ban...	Bank [REDACTED] C...	Pending	\$10.00	Edit

More Info

From Account:	Royal Business Bank, LA REGULAR CHECKING, XXXX [REDACTED]	Fees:	\$0.00
To Account:	Bank [REDACTED], Checking, XXXXXXXX [REDACTED]	Total:	\$10.00
Reference Number:	168386293	Memo:	
Deliver On:	06/01/2023		
Delivery Speed:	Standard		