

# Easy money movement

Enroll in electronic funds transfer and link external accounts on UBS Online Services



Put your money to work where you need it. With our convenient online Electronic Funds Transfer (EFT) service, enrollment and account linking, you will be able to transfer funds to and from accounts you own at other financial institutions within a matter of minutes. You have two options to get started\*:

## Option 1

### **Instant account verification**

Enter the login credentials at your financial institution and your external account will be linked to your UBS Resource Management Account<sup>1</sup> once we validate ownership of the external account—all in a matter of minutes. View the step-by-step instructions below.

## Option 2

### **Manual account verification**

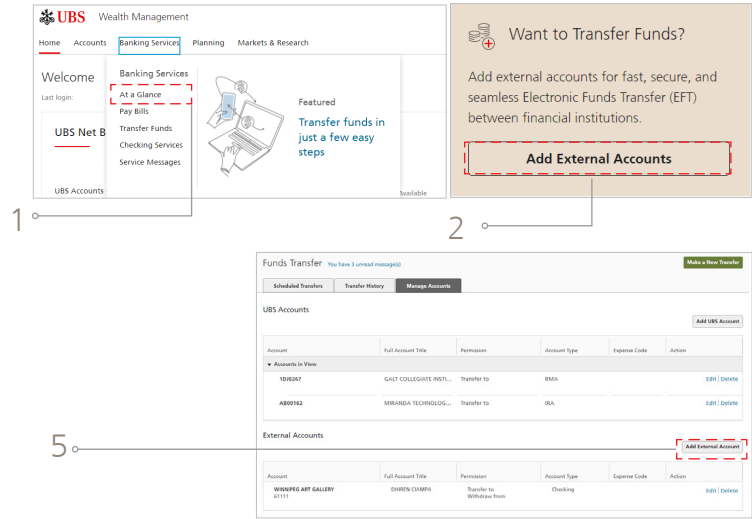
Enter your external account number and your external account will be linked to your UBS Resource Management Account<sup>1</sup> once we validate ownership of the external account. You will need to make two small deposits and one withdrawal with the external account you provide. It may take 2 – 3 business days for the deposits and withdrawal to appear. View the step-by-step instructions below.

To enroll in UBS Online Services (OLS), visit [ubs.com/ols](https://ubs.com/ols). If you need help with any UBS digital tools or access, contact your UBS Financial Advisor, or e-mail [onlineservices@ubs.com](mailto:onlineservices@ubs.com). You can also call 888-279-3343. For your convenience, download the UBS Wealth Management app (available for [iOS](#) and [Android](#)) on the [Apple App Store](#) or the [Google App Store](#).

\* Linking your UBS accounts to external accounts through Instant Account Verification (IAV) or Manual Account Verification (MAV) is not available for any type of business account, regardless of whether the account is held away or at UBS.

## Step 1: Log in to UBS Online Services (OLS)

1. Log in to OLS>Banking Services>At a Glance.
2. Go to Want to Transfer Funds? and select **Add External Account**.
3. Select **Getting Started**.
4. Review and acknowledge Terms and Conditions and select **Accept**.
5. Or Log in (OLS)>Banking Services>Transfer Funds and navigate to the Manage Accounts tab and select **Add External Account**.
6. Select **Get Started**.
7. Review and acknowledge Terms and Conditions and select **Accept**.



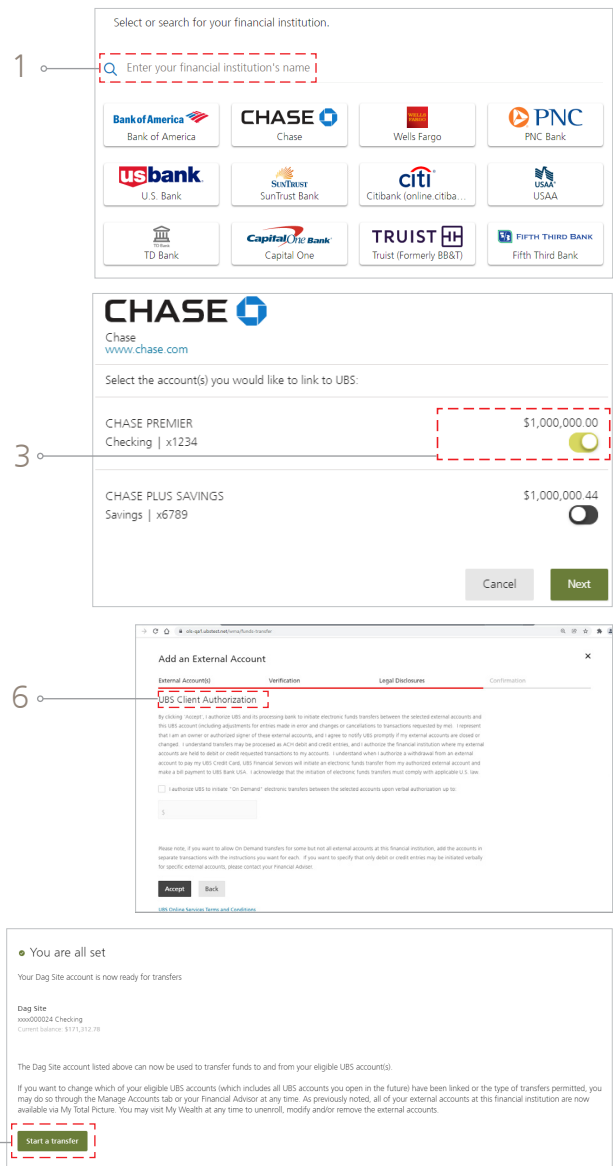
**Note:** If you don't have any accounts enrolled in EFT, once you log in to UBS Online Services select the gear icon on the top right hand side of the screen, navigate to Service and Features and select Payments and Transfers to enroll. Once you have enrolled, please proceed with Option 1 or Option 2 in Step 2. To request or reset a PIN, call UBS Client Services at 800-762-1000 and begin transacting immediately.

## Step 2: Enroll in EFT and link external accounts

### Option 1: Instant account verification

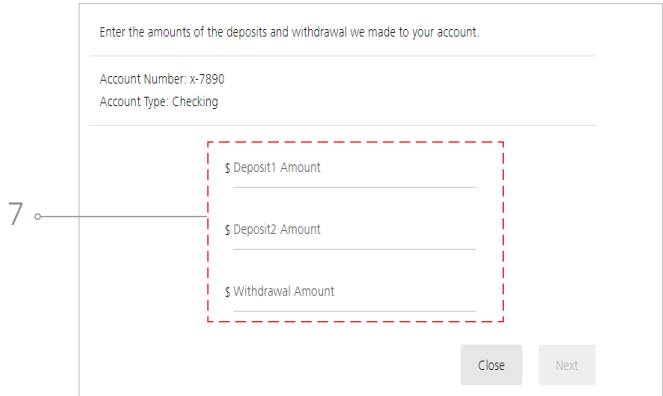
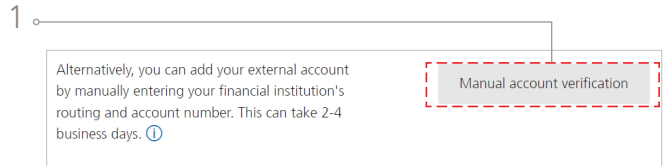
1. Select or search for an external financial institution.
2. Enter the **Username** and **Password** for the financial institution you selected and select **Next**.\*
3. Select the external account to be linked by selecting the **toggle button** on the screen and select **Next**.
4. Select Next once you see a screen with **Your account(s) have been successfully verified**.
5. Review and acknowledge all Terms and Conditions then select **Accept**.
6. **Client authorization:** Request electronic transfers between the selected accounts with verbal authorization up to a maximum threshold that you designate.
7. **You are all set.** Your account(s) has been linked and you can now transfer funds by selecting **Start a transfer**.

\*Your external financial institution may require additional authentication.



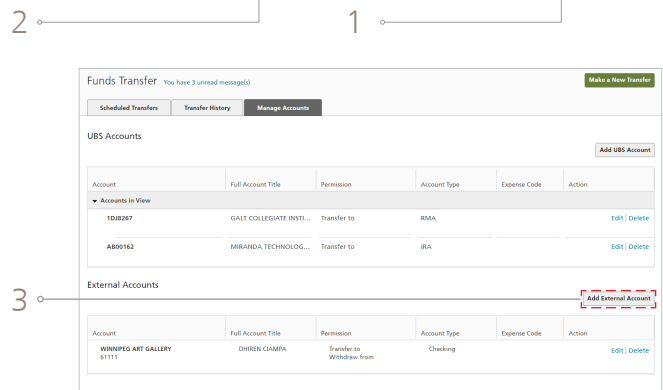
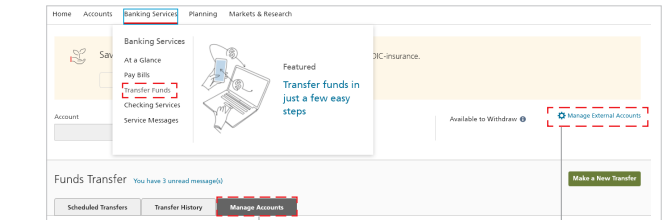
### Option 2: Manual account verification

1. Select **Manual account verification**.
2. Enter the **account number, routing number, and account type** and select **Next**.
3. We will send two small deposits and a withdrawal to your financial institution. It will take 2 – 3 business days to post to your account.
4. When the funds have been received and withdrawn from the external financial institution, you will see a message on OLS>Banking Services>At a glance, "Verify the Temporary Deposits." Select **Complete the verification process**.
5. Select the account you would like to verify.
6. **Client authorization:** Check the box to request electronic transfers between the selected accounts with verbal authorization up to a maximum threshold that you designate and select **Accept**.
7. **Enter the amounts of deposits and withdrawal** made to your account and select **Next**.
8. **You are all set.** Your account(s) has been linked and you can now transfer funds by selecting **Start a transfer**.



### Step 3: Manage Accounts

1. Navigate to **Transfer Funds** under Banking Services and select **Manage External Accounts** to view the accounts you have linked electronically.
2. To view UBS accounts and external accounts linked via paper, navigate to **Transfer Funds** under Banking Services and select **Manage Accounts** under Funds Transfer.
3. **Add external accounts from the Manage accounts tab.** Under the Manage accounts tab select **Add External account** and then **Get started**.



## About UBS Financial Services Inc.

<sup>1</sup> The Resource Management Account (RMA), Business Services Account BSA and International Resource Management Account (IRMA) are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [sipc.org](http://sipc.org). These accounts provide access to cash management services through arrangements with affiliated banks and other third-party banks, and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc. UBS Financial Services Inc. is not a bank.

**Investment, insurance and annuity products: Not FDIC insured • Not a deposit • No bank guarantee • May lose value**

### Important information about brokerage and advisory services.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at [ubs.com/relationshipsummary](https://ubs.com/relationshipsummary), or ask your UBS Financial Advisor for a copy.

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