

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 Account¹ once we validate ownership of the external account—all in a matter of minutes.

Option 2

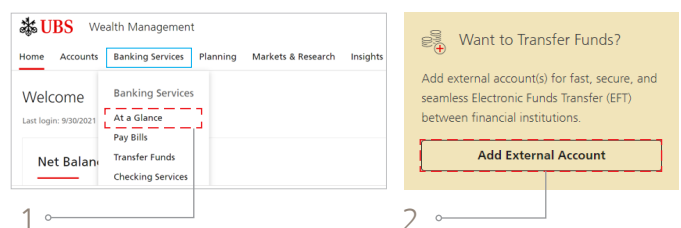
Manual account verification

Enter your external account number and your external account will be linked to your UBS Resource Management Account¹ once we validate ownership of the external account with two small deposits and a withdrawal to the external account. It may take 2 – 3 business days for the deposits and withdrawal to appear.

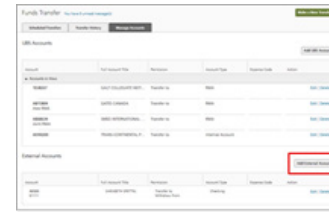
To enroll in UBS Online Services (OLS), visit ubs.com/ols. If you need help with any UBS digital tools or access, contact your UBS Financial Advisor, or e-mail onlineservices@ubs.com. You can also call 888-279-3343. For your convenience, download the [UBS Financial Services app](#) (available for [iOS](#)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

Step 1: Login to [UBS Online Services \(OLS\)](#)

1. Login to OLS > Banking Services > [At a Glance](#).
2. Go to Want to Transfer Funds? and select **Add External Account**.
3. Select **Get Started**.
4. Review and acknowledge Terms and Conditions and select **Accept**.



- Or Login to OLS > Banking Services > Transfer Funds and navigate to the Manage Accounts tab and select **Add External Account**.
- Select **Get Started**.
- Review and acknowledge Terms and Conditions and select **Accept**.



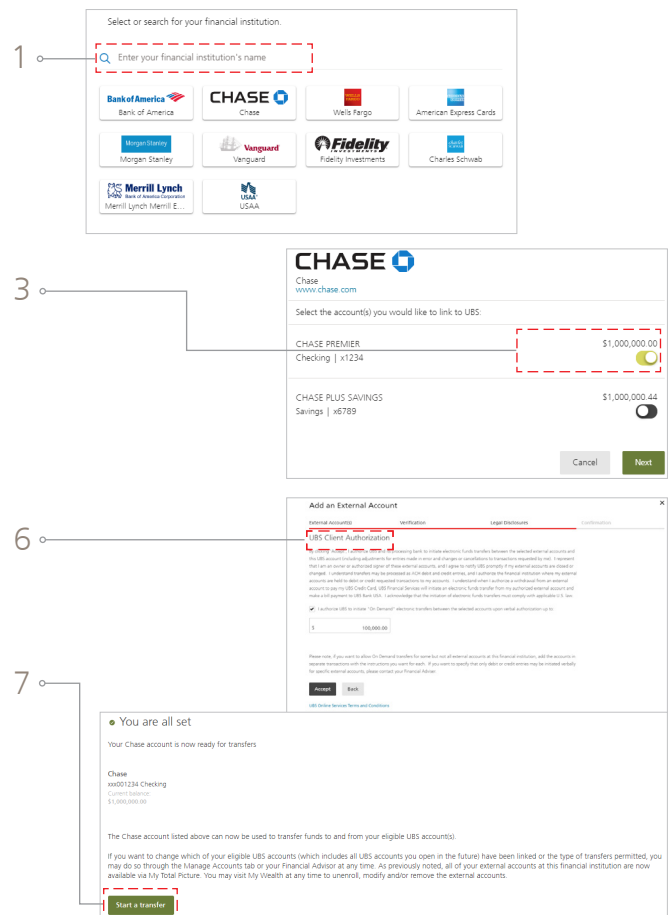
Note: If you don't have any accounts enrolled in EFT, once you [log in to UBS Online Services](#) select the gear icon on the top right hand side of the screen, navigate to Service and Features and select Payments and Transfers to enroll. Once you have enrolled, please proceed with Option 1 or Option 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

- Select or search for an external financial institution.
- Enter the **Username** and **Password** for the financial institution you selected and select **Next**.*
- Select the external account to be linked by selecting the **toggle button** on the screen and select **Next**.
- Select **Next** once you see a screen with **Your account(s) have been successfully verified**.
- Review and acknowledge all Terms and Conditions then select **Accept**.
- 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**.
- 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 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. **Enter the amounts of deposits and withdrawal** made to your account and select **Next**.
7. **You are all set.** Your account(s) has been linked and you can now transfer funds by selecting **Start a transfer**.

1

Alternatively, you can add your external account by manually entering your financial institution's routing and account number. This can take 2-4 business days. ⓘ

Manual account verification

6

Enter the amounts of the deposits and withdrawal we made to your account.

Account Number: 0-5654
Account Type: Checking

Deposit1 Amount
\$.08

Deposit2 Amount

Withdrawal Amount

Close Next

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**.

Home Accounts Banking Services Planning Markets & Research Insights

Banking Services

At a Glance

Pay Bills

Transfer Funds

Transfer Services

Checking Services

Service Messages

Value

Available to Withdraw ⓘ

Manage External Accounts

Funds Transfer You have 0 unread message(s)

Scheduled Transfers Transfer History Manage Accounts

2

1

3

Funds Transfer You have 0 unread message(s)

Scheduled Transfers Transfer History Manage Accounts

UBS Accounts

Account	Full Account Title	Account	Account Type	Transfer Code	Action
00000000000000000000	UBS CHECKING	Transfer to	UBS	UBS - Checking	UBS - Select
00000000000000000000	UBS SAVINGS	Transfer to	UBS	UBS - Savings	UBS - Select
00000000000000000000	UBS MORTGAGE	Transfer to	UBS	UBS - Mortgage	UBS - Select
00000000000000000000	UBS CREDIT CARD	Transfer to	UBS	UBS - Credit Card	UBS - Select

External Accounts

Account	Full Account Title	Account	Account Type	Transfer Code	Action
00000000000000000000	EXTERNAL BANK	Transfer to	Checking	UBS - External	UBS - Select

3

About UBS Financial Services Inc. products

¹ The RMA, Business Services Account BSA and IRMA are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and a Member of 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. The RMA account provides access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

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

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 clients understand the ways in which we conduct business, that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. A small number of our financial advisors are not permitted to offer advisory services to you and can only work with you directly as UBS broker-dealer representatives. Your financial advisor will let you know if this is the case and, if you desire advisory services, will be happy to refer you to another financial advisor who can help you. Our agreements and disclosures will inform you about whether we and our financial advisors are acting in our capacity as an investment adviser or broker-dealer. For more information, please review the PDF document at ubs.com/relationshipsummary.

UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA. Member SIPC.

© 2021 UBS. All rights reserved. The key symbol UBS, Resource Management Account, RMA, Business Services Account BSA, International Resource Management Account and IRMA are among the registered and unregistered trademarks of UBS. Apple and iPhone are registered trademarks of Apple Inc. registered in the US and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. All other trademarks are the property of their respective owners. 2020-305317, Exp.: 11/30/2022, IS2105881

