

If you have not enrolled in Online Banking, go to the <https://veritexbank.com>, click “ENROLL”, the complete the form. After you’ve enrolled, we will review your request (usually within 2 hours) and send you a welcome email with instructions to login for the first time.

Loan Payment

1. Select the 'Funds Transfer' option under the 'Transactions' menu.
2. Select the 'From Account' that you would like to make the loan payment out of from the drop-down.

NOTE: You can also make a loan payment from an external account. Please see directions below regarding “Adding External Account” on pages 5-6.

3. Select the loan you would like to make a payment to from the drop-down in the 'To Account' field.

NOTE: Transfer cannot be more than 15 days prior to the loan due date for a “Standard Payment”.

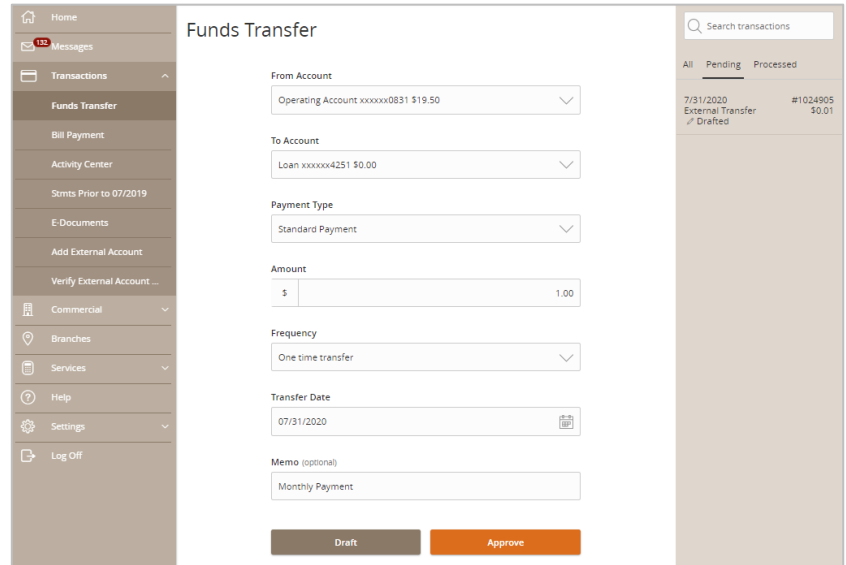
4. Select 'Payment Type' from the drop-down.
5. Enter the 'Amount' of the loan payment.
6. Select 'Frequency' from the drop-down.

NOTE: You can make this a recurring payment by selecting corresponding 'Frequency' and selecting 'Repeat Duration'.

7. Select the 'Date' for the payment.

NOTE: If you set the payment as a recurring payment, please not if the payment date lands on a weekend or holiday, the payment will process on the following business day.

8. You can enter a 'Memo' for the payment. (Optional)
9. Review the information entered and click on 'Draft' or 'Approve' depending on user rights.



***PAYMENT LIMITS:**

Payment from **Internal Veritex Account** – *No Limit*

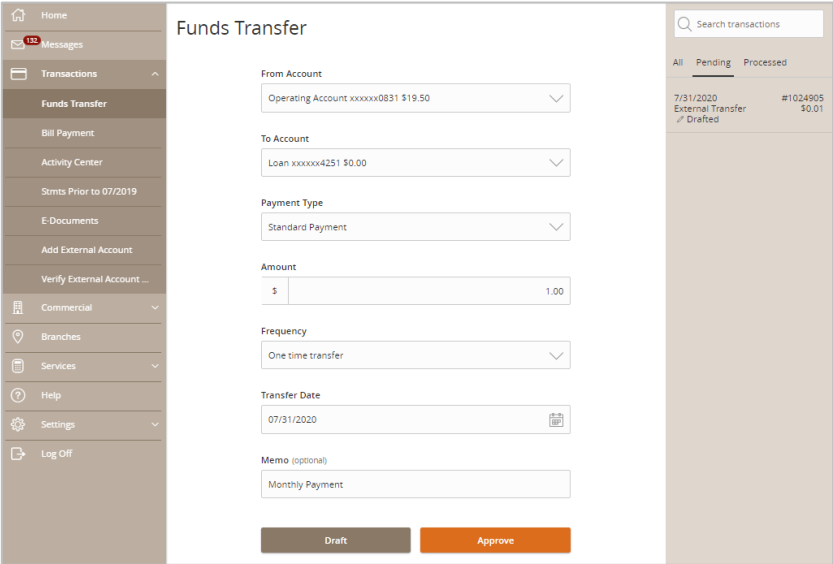
Payment from **External Account** - *\$5,000*

***May take two business days to credit.**

Questions? Call our customer support.
 Phone: 833-VERITEX (833-837-4839) or 469-443-9912

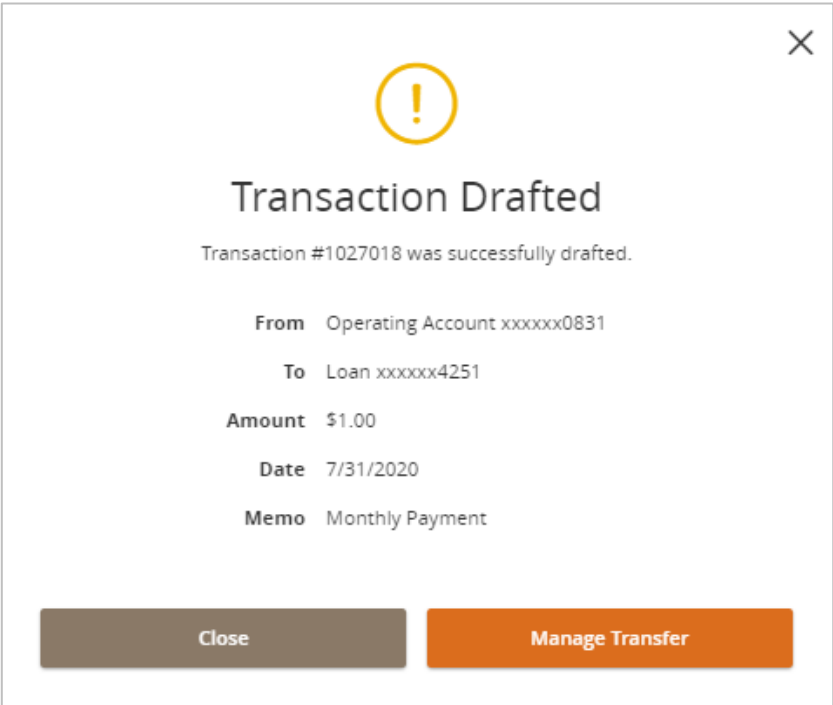
Drafting Loan Payment

1. Review the information entered and click on "Draft".



- NOTE:** A 'Transaction Drafted' message will appear on your screen.
2. Click on 'Close' to close the message and return to 'Funds Transfer' screen.
 3. Click on 'Manage Transfer' to view the transaction in the Activity Center.

NOTE: The status of the loan payment will change to 'Drafted'.

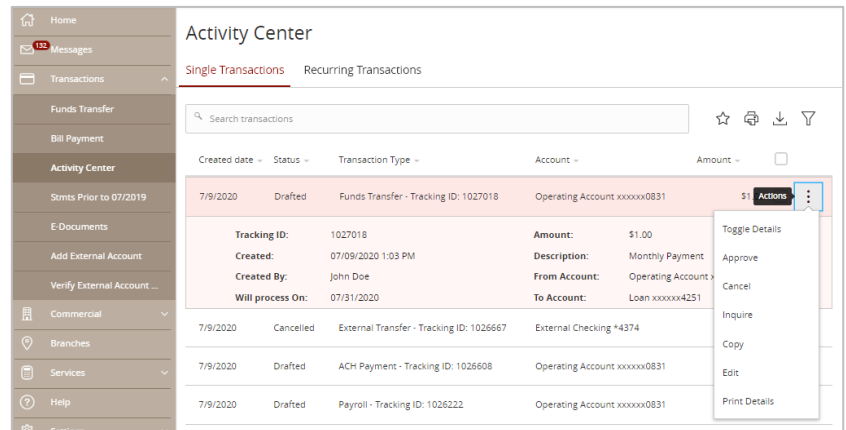


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Approving Loan Payment

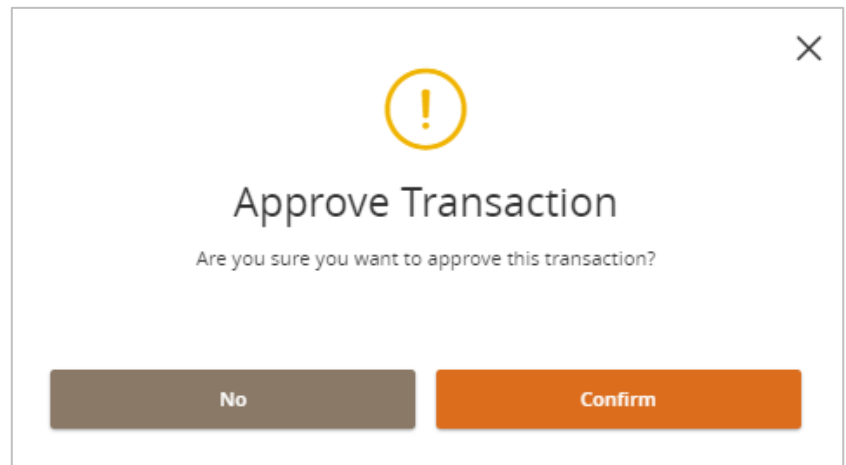
1. Select the 'Activity Center' option under the 'Transaction' menu.
2. Click on 'Actions' on the far right off the transaction.
3. Click on 'Approve'.

NOTE: Click on the transaction to view the payment details.



NOTE: A 'Approve Transaction' confirmation message will appear on your screen.

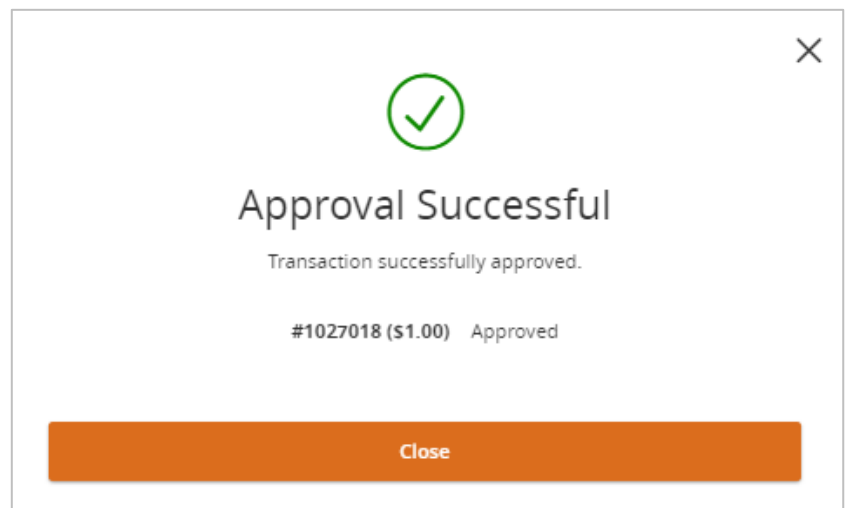
4. Click on 'Confirm' to approve the loan payment.



NOTE: A 'Approval Successful' message will appear on your screen.

5. Click on 'Close' to close message and return to Activity Center.

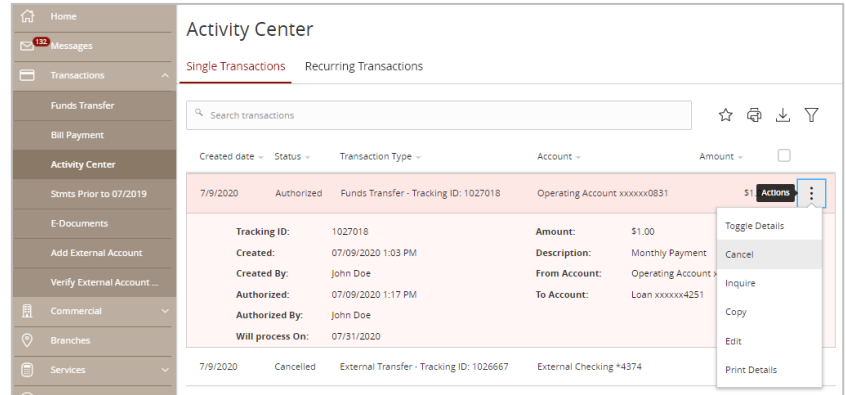
NOTE: The status on the loan payment will change to 'Approved'.



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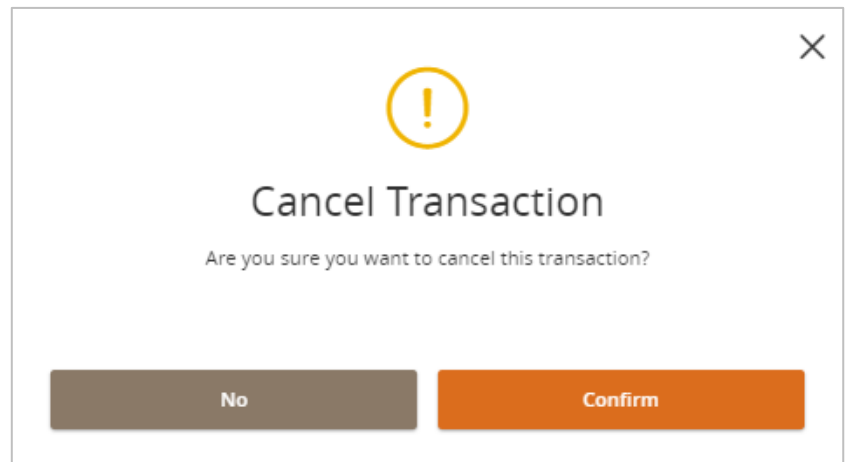
Canceling Loan Payment

1. Select the 'Activity Center' option under the 'Transaction' menu.
2. Click on 'Actions' on the far right off the transaction.
3. Click on "Cancel".



NOTE: A 'Cancel Transaction' message will display on the screen.

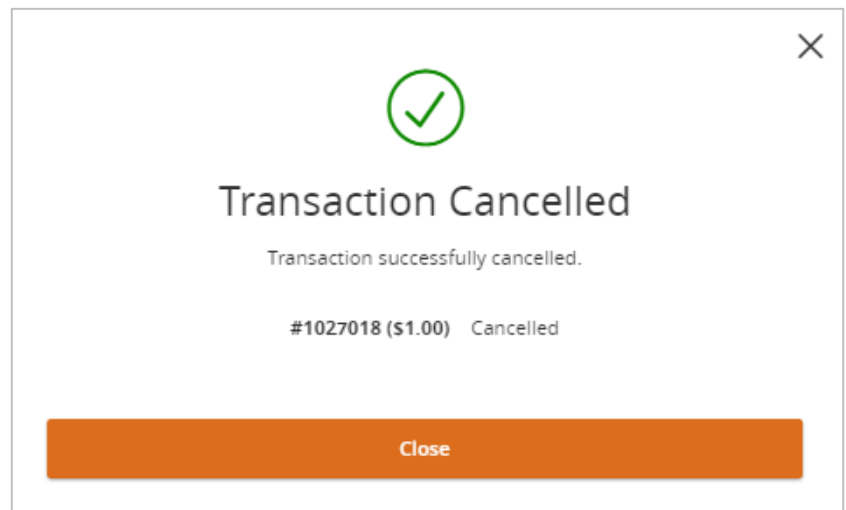
4. Click on 'Confirm' to cancel the payment.



NOTE: A 'Transaction Cancelled' message will display on the screen.

5. Click on 'Close' to cancel the payment and return to the 'Activity Center'.

NOTE: The status on the loan payment will change to 'Canceled'.



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Adding External Account

1. Select the 'Add External Account' option under the 'Transactions' menu.
2. Enter your external 'Account Number'.
3. Select the 'Account Type' from the dropdown.
4. Enter the external 'Routing Number'.
5. Click on 'Continue'.

ADD AN EXTERNAL ACCOUNT

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

YOUR BANK

MEMO

⑆ 0123456789⑆ 0123456789⑆ 1001

Routing Number Account Number

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button. Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:

Account Type:

Routing Number:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

Continue

6. A message that your 'request has been submitted' will display on the screen along with other instructions.
7. Check your external account for two small deposits.

NOTE: You will also see a debit for the total of the two small deposits to offset the transaction.

External Account Authorization

Your External Account request has been submitted.

Two small trial deposits will automatically be made to your External Account. It can take up to three business days for these deposits to appear in your External Account.

When you receive the two trial deposits in your External Account, choose "External Accounts" from the main menu in Online Banking and use the "Verify External Account Requests" option to verify your External Account. You will need to know the amounts of both trial deposits to verify your External Account.

You will not be able to make transfers to/from this External Account until the trial deposits have been verified.

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Verifying External Account

1. After receiving the two small deposits, select the 'Verify External Account' option under the 'Transactions' menu.
2. Select the external account you are wanting to verify.
3. Enter the 'Amounts' of the two small test deposits.
4. Click on 'Continue'.

NOTE: A message stating your external account has been successfully verified and can now be used to transfer funds will display on the screen.

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Completing External Transfer


NOTE: There is a transfer limit of \$5,000 per day.

1. Select the 'Funds Transfer' option under the 'Transactions' menu.
2. Select a 'From Account' from the drop down menu.
3. Select a 'To Account' from the drop down menu.
4. Enter an 'Amount' for the transfer.
5. Select a 'Frequency' from the drop down menu.
6. Select a 'Transfer Date' for the transfer.
7. Enter a 'Memo'. (Optional)
8. Click on the 'Draft' or 'Approve' button on the bottom depending on user rights.

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9. Click on 'Authorize' to approve external transfer.

×



External Account Authorization

I authorize my institution to initiate a single or multiple recurring ACH/electronic debits to my account in the following amount from the following account on the following date.

Amount \$0.01

Date 7/31/2020

Routing Number 111310870

Account Number *4374

Account Type External Checking

I understand that this authorization will remain in full force and effect until I cancel this transaction through online or mobile banking. I understand that cancellation of the transaction is only permitted prior to processing of the transfer. To complete this transaction, click the "Authorize" button. Once authorized, there cannot be any changes or corrections. It is recommended that you print a copy of this authorization and maintain it for your records.

Close


Print this Authorization

Authorize

10. Select 'Secure Access Code' target.

NOTE: If asked for a 'Secure Access Token' and not 'Code' see page 10 below.

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Secure Access Code Required

A secure access code is required to authorize this transaction. Please select your delivery method to receive your secure access code:

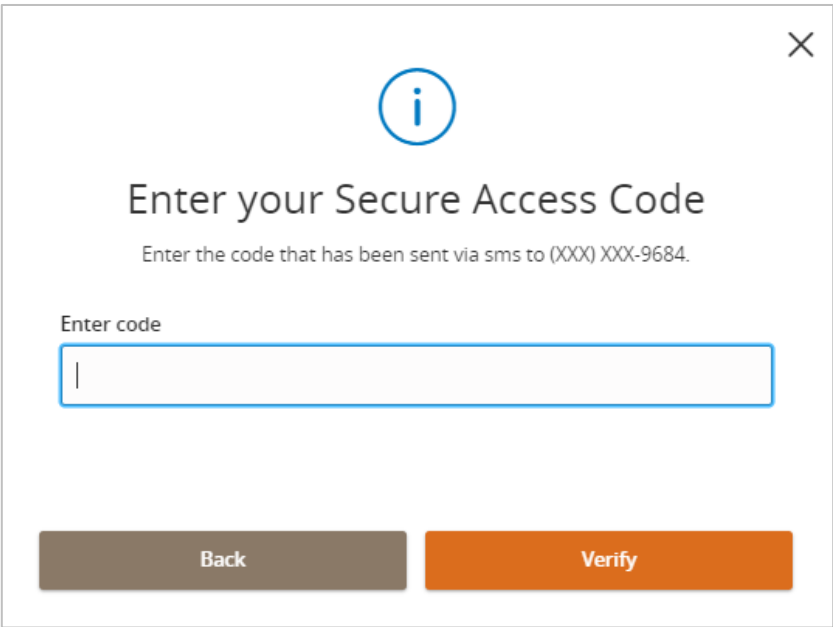
SMS : (XXX) XXX-9684

Phone to : (XXX) XXX-9684

Cancel

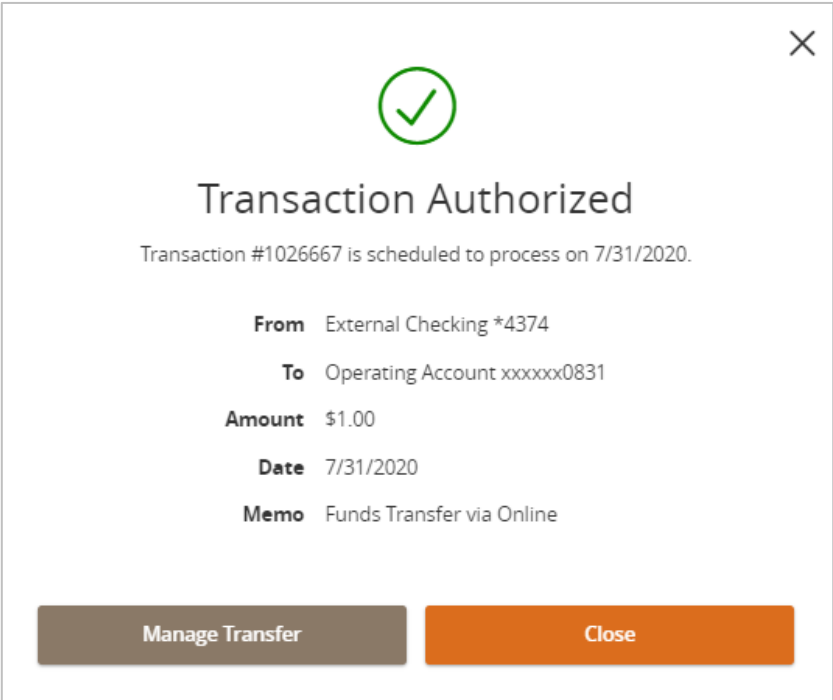
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11. Enter a 'Secure Access Code' and click 'Verify'.



NOTE: 'Transaction Authorized' message will appear on screen.

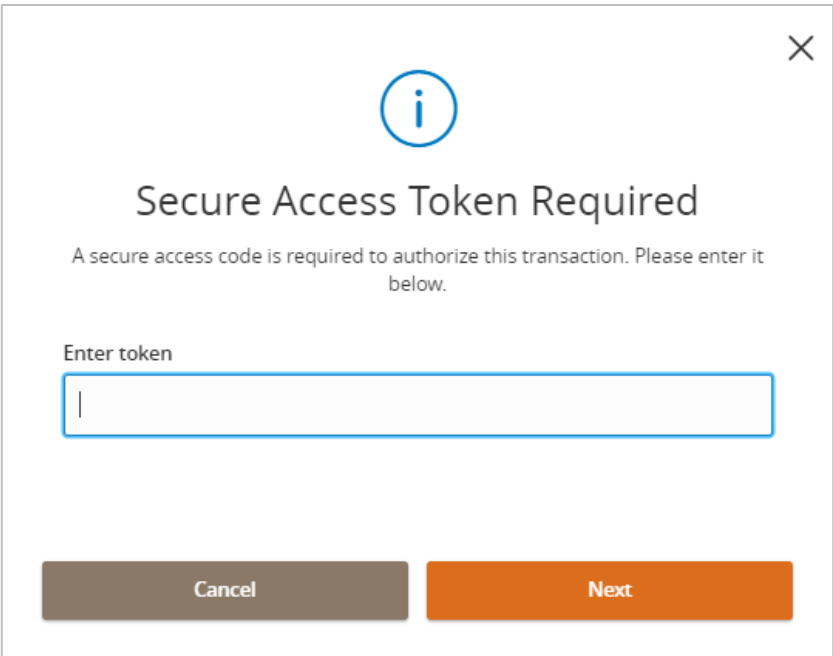
12. Click on 'Manage Transfer' to see 'External Account Transfer' in the 'Activity Center' or 'Close' to go back to the 'Funds Transfer' screen.



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NOTE: If you or ANY other user utilizes a 'Token' to approve 'Wires' or 'ACHs' you will use the same 'Token to approve 'External Account Transfer'.

If **ANY** other user has a 'Token' to approve 'Wires' or 'ACHs' and you **DO NOT** have a 'Token', a 'Token' must be issued to 'Approve' 'External Account Transfer'.

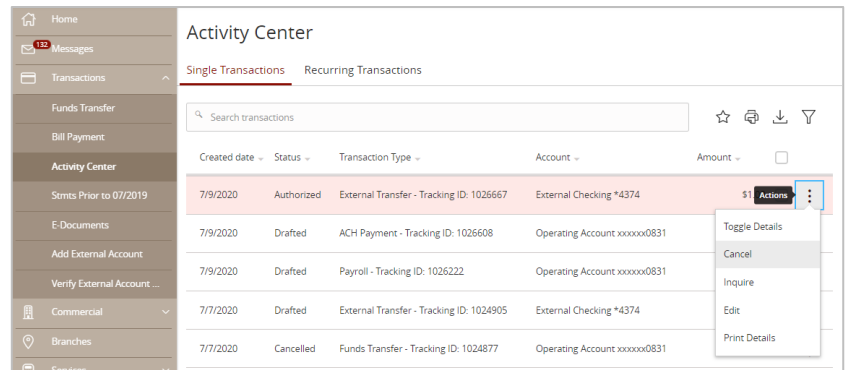


The dialog box is titled "Loan Payment" in the top right corner. It features a blue information icon (a lowercase 'i' inside a circle) at the top center. Below the icon, the main heading reads "Secure Access Token Required". Underneath the heading, a message states: "A secure access code is required to authorize this transaction. Please enter it below." Below this message is a text input field with the placeholder text "Enter token" and a vertical cursor. At the bottom of the dialog, there are two buttons: a grey "Cancel" button on the left and an orange "Next" button on the right. A close button (an 'X' icon) is located in the top right corner of the dialog box.

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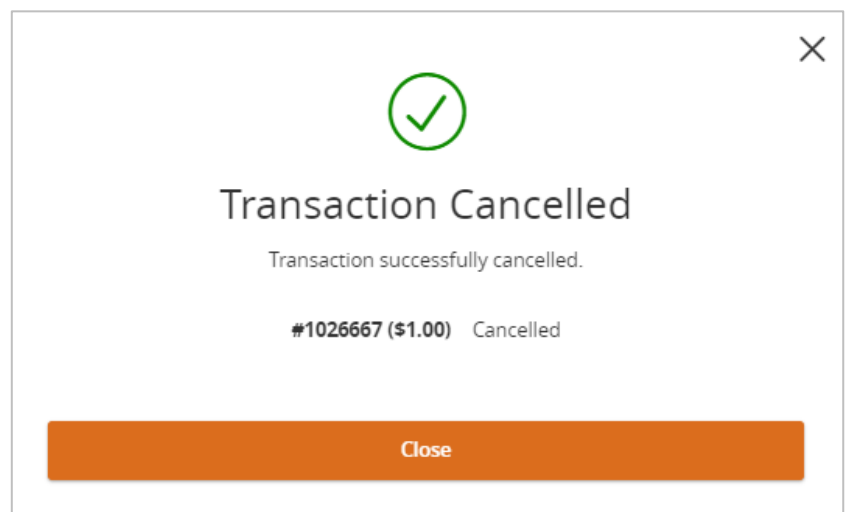
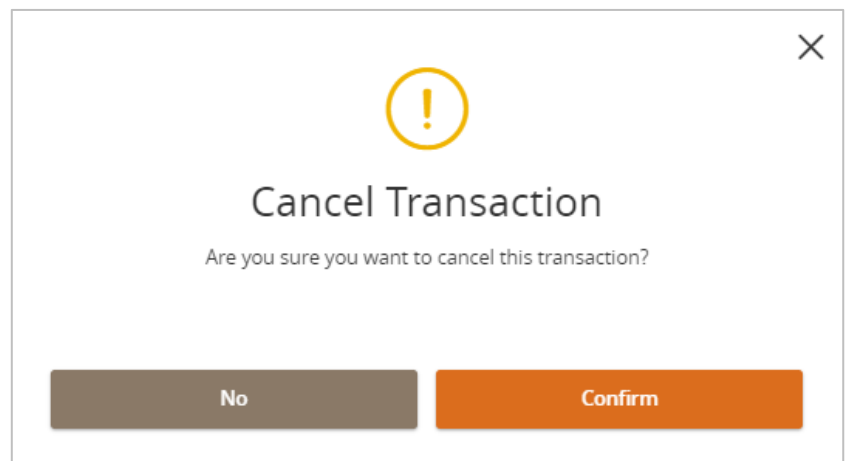
Canceling External Account Transfer

1. Select the 'Activity Center' option under the 'Transactions' menu.
2. Click on 'Actions' on the right side of the transaction
3. Select 'Cancel' from the drop down menu.
4. A message confirming you would like to cancel external account transfer will display. Click on 'Confirm'.



5. A 'Transaction Cancelled' message will display on the screen. Click on 'Close'.

NOTE: The status of the external account transfer will change to 'Cancelled'.



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