# Financial Tools- Link Accounts Guide

Link Account is an optional feature that allows you to aggregate in financial tracking for your accounts held at other Financial Institutions for a full picture of your finances.

Benefits to Linking accounts:

- Bring in the live balances for all bank accounts into one place.

- Import account histories from other accounts (estimated 90 days of history imported at enrollment).

- Bring in active credit cards, car loans, and mortgages to track debts.

- Includes next payment due dates and amounts, and APR data if enabled.

To begin account linking, click on either "**Link Account**" in the Financial Tools menu at the top of the home screen, or "**Get Started**" on the Link Account module at the bottom of the home screen.
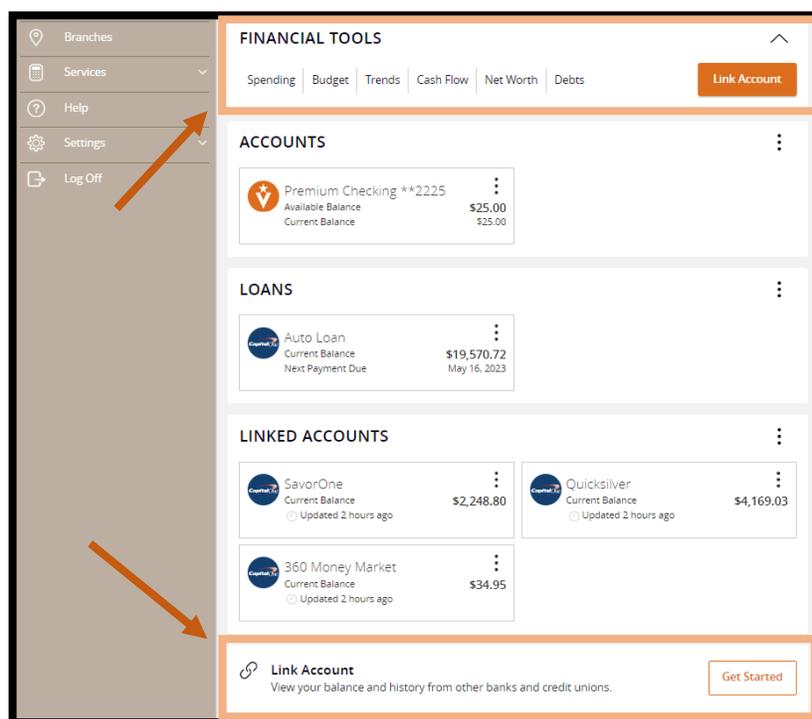
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Phone: 833-VERITEX (833-837-4839)

From the Link Account search screen, you can choose from the most popular picks or use the search bar to look for your bank, credit union, or even your loan servicer.

Depending on the bank, the sign in process may differ. Some may have you enter in your credentials right from Veritex's site while others may open a new internet browser window and ask for you to login directly to that bank's website to complete the enrollment. If a bank requires a multi-factor login you will be prompted to verify your identity using that secure verification that you have setup with that bank. Follow the prompts as they are presented.

Note: These multi-factor verification codes requested are not Veritex Secure Access Codes, or Token Codes. These codes are generated from the bank you have selected to enroll.

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Once the account login has been verified it will request permission to share your data, and allow you to choose which accounts you would like to add/share with Veritex, and it will additionally ask you how much data you would like to share such as the account number and routing information and the account holder names etc. It will give you the option to opt in or out of that data if available.

Note: This also may occur on the other bank's website or could happen on our site. This all depends on the bank or institution that you are connecting to.

Once you have authorized your accounts to be added to Veritex you will get a message letting you know it was successful. Veritex will then ask you how much visibility you want each account to have on your online banking profile.

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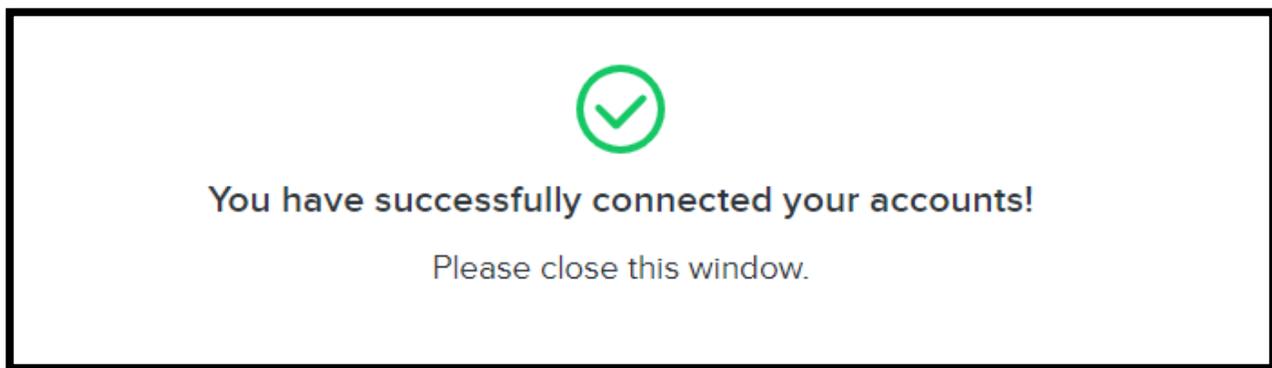
You will have the option to choose the desired visibility for each account. If you would like you could set the account data to be brought in for the financial tools but restrict it from being seen on your home screen or vice versa.

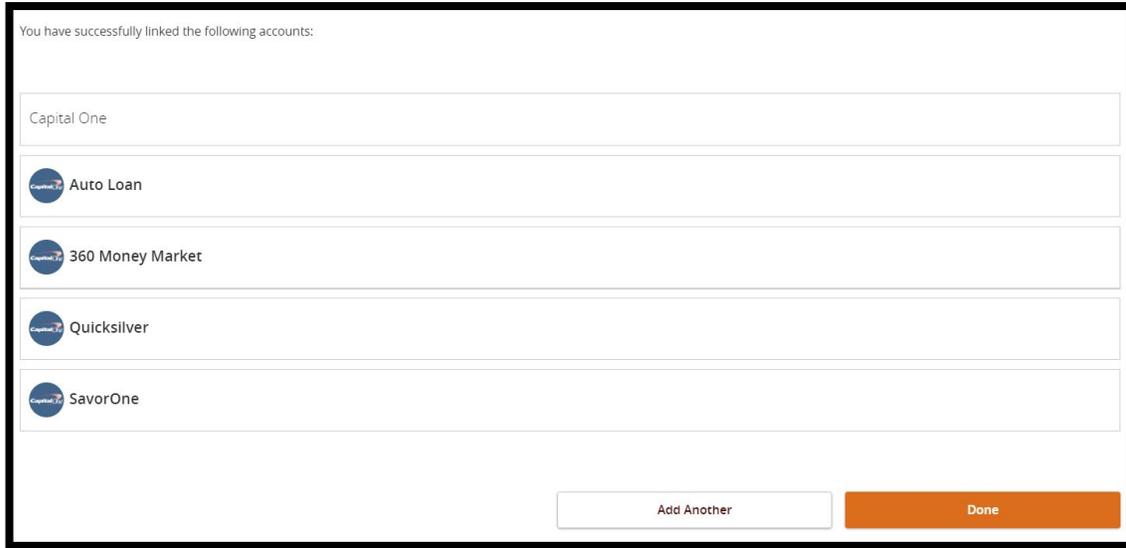Once you have set your choices click "**Continue**" and it will confirm that they have been linked successfully.
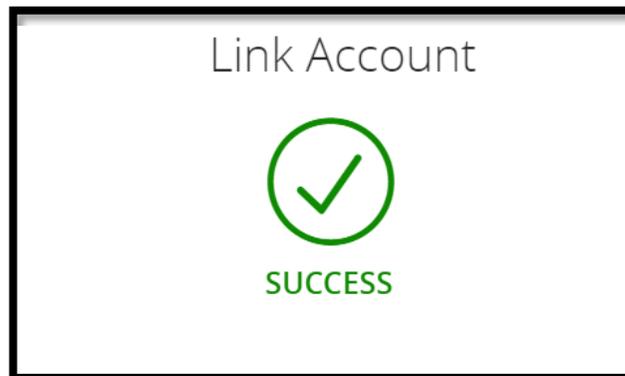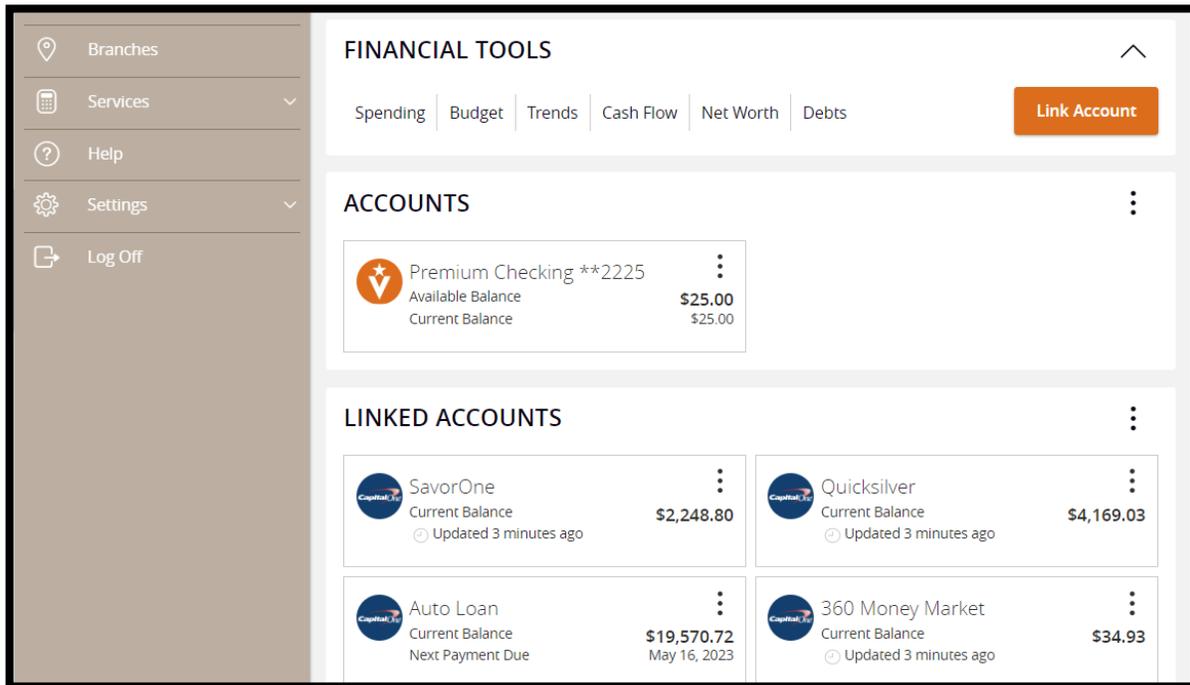

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Simply select done and it will bring you back to the home page where you will now be able to view your newly added accounts.

You have successfully linked the following accounts:

Capital One

Auto Loan

360 Money Market

Quicksilver

SavorOne

| Add Another | Done |

The accounts will be loaded automatically. Depending on the amount of transaction history being loaded it could take some time. If some time goes by and it still has not loaded, you will need to refresh your session by logging out and back into your online banking profile. You should see them loaded and available on your home screen. They will show up in their own default group called "Linked Accounts."

Branches

Services

Help

Settings

Log Off

FINANCIAL TOOLS

Spending   Budget   Trends   Cash Flow   Net Worth   Debts

Link Account

ACCOUNTS

Premium Checking **2225
Available Balance $25.00
Current Balance $25.00

LINKED ACCOUNTS

SavorOne
Current Balance $2,248.80
Updated 3 minutes ago

Quicksilver
Current Balance $4,169.03
Updated 3 minutes ago

Auto Loan
Current Balance $19,570.72
Next Payment Due   May 16, 2023

360 Money Market
Current Balance $34.93
Updated 3 minutes ago

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If you click on the accounts, they will show your transaction history from that account. Most will bring in the previous 3 months of data.
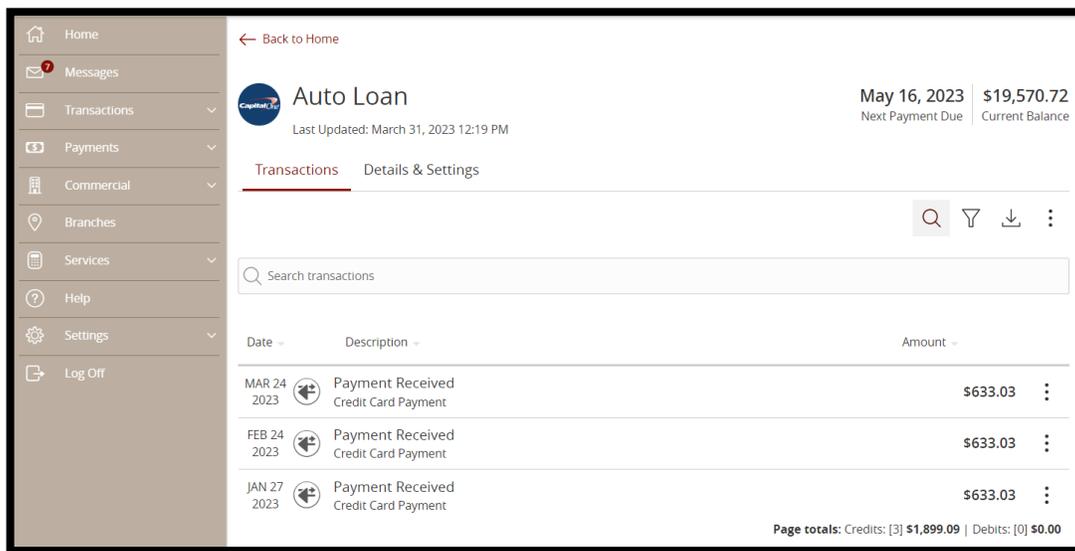

From the "Details and Settings" tab you can see the Current Balances. If they are loan type accounts, you can see the Last Payment Amount and Date as well as the next payment minimun due amount and due date. You can also alter the settings of the account including changing the nicknames on the account, the visibility, and you can even unlink and remove the account from your online banking.
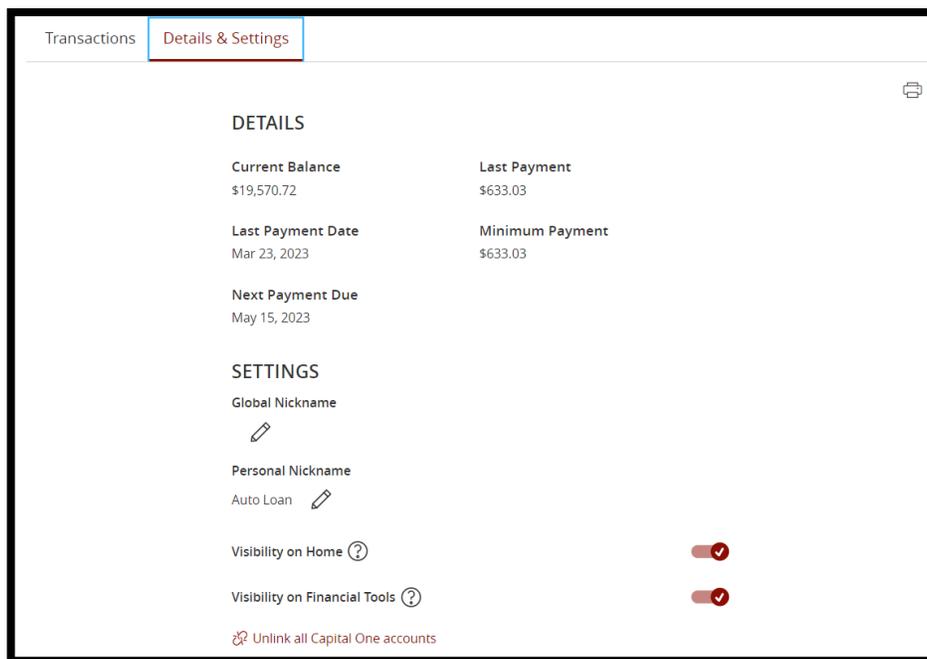
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From inside the account history, you will see that you have added functionalities. Note next to each transaction there is an icon. The Financial Tools automatically assigns categories to the transactions.
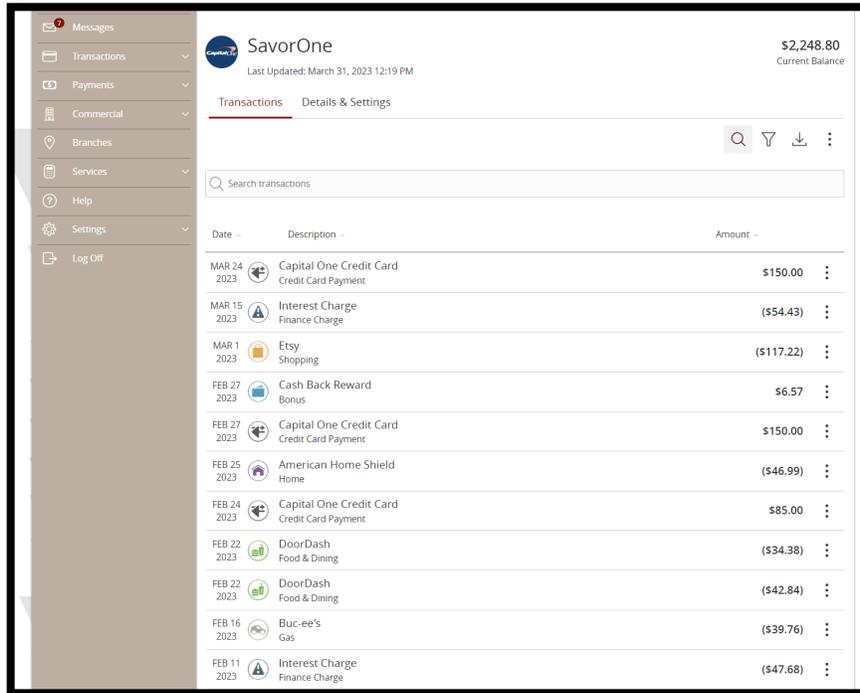

If you expand the item, you can change the category, or even split the transaction into multiple.

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Back on the Home Page you will see that you have the options to open the settings for each account. You can **move the accounts into new Groups**, and give the accounts new **nicknames**, or **remove** the account if you choose.
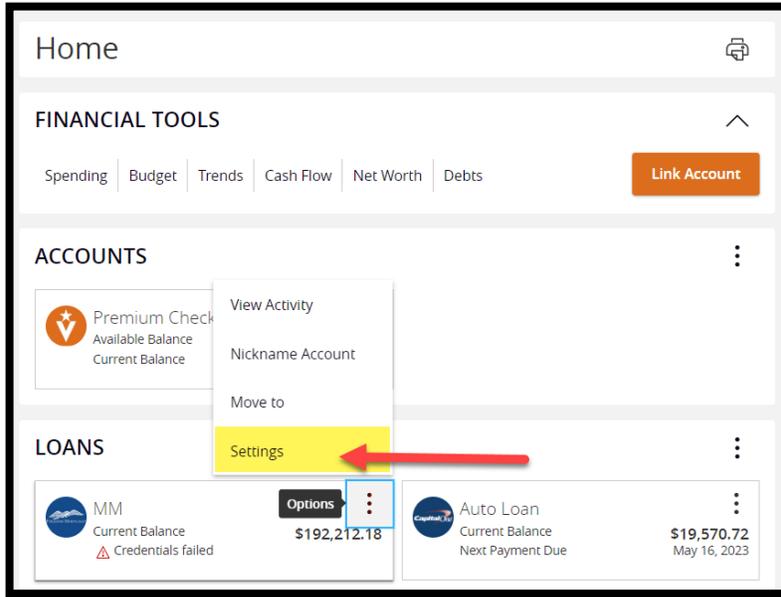
To remove the account, choose "**Unlink _____ Account(s)**."
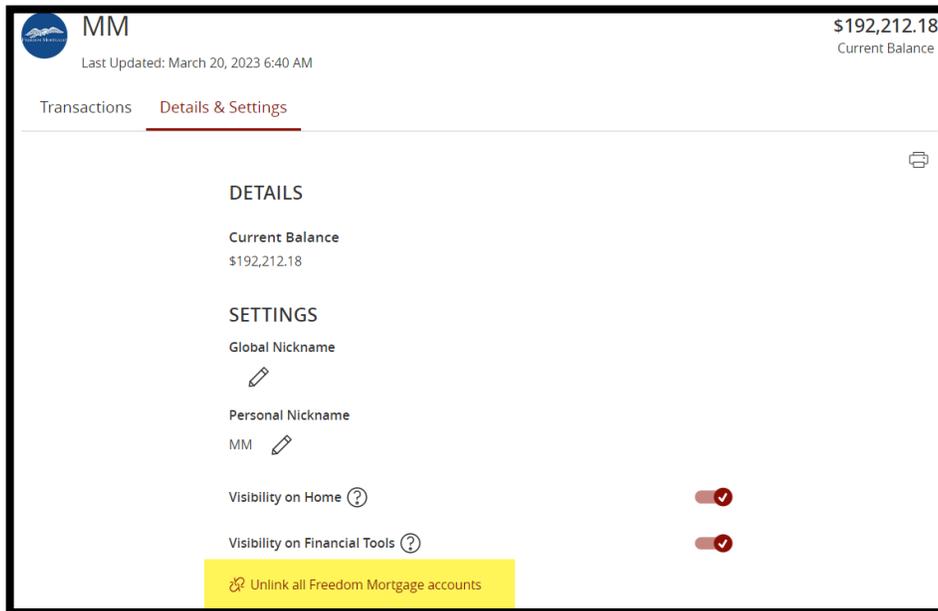
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It will ask if you are sure you want to remove the account. Click "**Yes, remove**" to complete the process, or "**No, don't remove**" to cancel. You can add the account back in the future if you choose.

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