

Outside Accounts

The Outside Accounts feature, under institutions that offer it, gives you greater insight into your overall financial picture by incorporating balances from accounts at other institutions into your Online Banking experience. When you have configured outside accounts, you can access basic account information such as balances and recent transactions much like your native accounts. You can also configure outside accounts to allow transfers to and from your native accounts if your institution offers external transfers.

Click **Outside Accounts** in the Accounts tab supermenu or sidebar to access the Outside Accounts page.

Sync Outside Balances

Under the Sync Outside Balances section of the Outside Accounts page, you can add accounts at other financial institutions. Most banking and credit card accounts are available. The page leads you through a simple process to identify an account you want to add.

When you have completed the process, the outside account is added to the SYNCED ACCOUNT BALANCES list on this page, and its balance will be shown on the Home page. If you have added several outside accounts, they are grouped by institution on the Outside Accounts page. On the Home page, outside accounts are grouped with your native accounts, but are always identified with a cloud icon, the other institution's name and logo, and the account type with its masked account number.

The access and features you have with outside accounts that you have added are not the same as for native accounts. Outside accounts do not appear on the main Accounts page or its sidebar, and cannot be made Favorites or be set as your Spendable Balance account. For outside accounts, there are no categories or "My Spending", and it is not possible to view the same level of account details (interest rates, etc.) within Online Banking as you can with native accounts. Within Online Banking, outside accounts are indicated by the other institution's logo, and with a cloud icon.

Link for Transfers

Under the Link for Transfers section of the Outside Accounts page, you can request transfer privileges with accounts at other financial institutions, so that you can transfer funds between them and your native accounts.

The **Add Transfer Account** button begins the process to add an outside account as an external transfer account, the same as the **Add external transfer account** link on the Services & Settings page. When you have completed the process, the outside account is added to the LINKED ACCOUNTS list on this page, and the transfer privileges you specified (Transfer to and/or Transfer from, along with the associated limits) are shown.

The external transfer accounts listed will be available in the account selectors on the Transfers page. External transfer accounts are identified with a cloud icon, the other institution's name and logo, and the account type with its masked account number.

Adding Outside Accounts

To see balances from outside accounts within Online Banking, you need to identify those accounts in the **Sync Outside Balances** section of the Outside Balances page.

Initially, before you have added any outside accounts, this section just has the **Sync Outside Balances** button. You use this to start the outside account process. Once you have added at least one outside account, this button becomes **Add Outside Balance**. The button starts the process of identifying the other financial institution and choosing available accounts.

NOTE: To complete the process, you will need the username and password you use to log in to the other institution's Internet banking site.

To add an outside account:

1. On the Accounts tab, click **Outside Accounts** in the sidebar. The Outside Accounts page appears.
2. In the Sync Outside Balances section, click the **Sync Outside Balances/ Add Outside Balance** button.


The Manage Outside Accounts pop-up opens. Initially, an **Outside Accounts** section does not appear on the left. Various major financial institutions are listed on the right.

3. Do one of the following:
 - If the financial institution where the other account is located is listed Under ADD AN ACCOUNT, click its name.
 - If the financial institution where the other account is located is not listed, use the search box at the top of the section to find it, then click its name in the search results. Most financial institutions should be available.

A login dialog box for the institution you selected appears within the pop-up.

4. Enter your username and password for the institution and click **Connect**. The system tries to connect to the institution using the credentials you gave, showing a progress indicator. You may be prompted for additional security credentials, depending on the institution.

Connect Account



Chase Bank
<https://www.chase.com/>

Please provide the following information

How would you like to receive a one-time token? Text, Email, etc.

Voice - xxx-xxx-2345

Connect

When the process is successful, the name and logo of the institution appear under **Outside Accounts** in the Manage Connections section of the pop-up, with the number of accessible accounts found there.

5. Click the institution to see a list of your accounts there, with balances.

Manage Outside Accounts

Manage Connections

Home Accounts

ANYINST

Outside Accounts

Chase Bank
2 Accounts Connected

← Back to Search

Chase Bank
<https://www.chase.com/>

CREDIT CARD 3456
\$0.00

CREDIT CARD 6789
\$57.45

Actions


- Update Credentials
- Go to <https://www.chase.com/>
- Delete Institution


6. Close the pop-up to return to the Outside Accounts page. The outside accounts you added are now listed under SYNCED ACCOUNT BALANCES.


Overview Accounts Bills & Payments Move Money | Zelle® My Spending


Outside Accounts

Make Xpress Financial your financial hub by connecting with other financial institutions.


 **Sync Outside Balances**
Available for most banking and credit card accounts



 **Link for Transfers**
Available for most checking, savings, and invest accounts



SYNCED ACCOUNT BALANCES

 **FDQA-CUBSKY**
5 accounts Last updated - TODAY

Certificate of Deposit 2022012101001 <small>FDQA-CUBSKY - Investment</small>	Edit
Checking 2022012102001 <small>FDQA-CUBSKY - Checking</small>	Edit
IRA 2022012103001 <small>FDQA-CUBSKY - Investment</small>	Edit
Loan 2022012104001 <small>FDQA-CUBSKY - Loan</small>	Edit
Savings 2022012105001	Edit

LINKED ACCOUNTS

There are currently no linked accounts.

The **Sync Outside Balances** button is now **Add Outside Balance**.

The outside accounts also appear under the appropriate section of the Home page. On the Home page, outside accounts appear as non-clickable accounts in the ALL ACCOUNTS list, with a cloud icon and a **Recent Activity** button.

All Accounts		★ Favorites	Search by account	
Money I Can Spend				
			Available	Previous Day
Checking	★		\$8,520.94	\$512.99
*2001 ☺ Spendable Balance Account				
Checking	★		\$3,795.42	\$14,417.77
*2002 ☺				
Checking	★		\$5,700.13	\$2,074.23
*2003 ☺				
Checking	★		\$5,068.21	\$11,216.42
*2004 ☺				
Checking	☆	🔄	\$3,062.75	
FDQA-CUBSKY Checking Checking 2022012102001				
TOTAL			\$26,147.45	\$28,221.41
Money I Owe				
			Balance	Available
Credit Card	★		\$5,926.40	\$4,634.04
*1001 ☺				
Loan	☆	🔄	\$320.86	
FDQA-CUBSKY Loan Loan 2022012104001				
Loan	★		\$11,757.69	\$78,107.69
*4001 ☺				
TOTAL			\$18,004.95	\$82,741.73
Money I'm Saving				
			Available	Previous Day

We were unable to load your wide page.

If you cannot find the outside institution, or are unable to connect after multiple tries, send a message with the details to your institution. Access to the other institution may be added in the future.

When you have outside accounts, they are listed on the Outside Accounts page of the Accounts tab, and on the Home tab.

Editing Outside Accounts

You can change the account nickname and make certain other changes to an outside account. To do so:

1. Click the account's **Edit** link in the SYNCED ACCOUNT BALANCES list. A pop-up opens, showing information on the outside account in the SETTINGS sub-tab. The SETTINGS sub-tab displays the following information:
 - Outside financial institution logo
 - Link to the outside financial institution's website (opens a new browser window)
 - Account nickname and masked account number
 - Account type
 - Most recent balance received for the account, with date and time of the last sync

2. Update any of the editable fields as necessary:

- **Nickname** - This is blank until you have explicitly set a nickname. Edit the account nickname as with any other Online Banking account. Outside account nicknames are also editable within Services & Settings. The **Name** field shows the account name as reported by the outside institution. It is the default name shown for the outside account unless you set a nickname.
- **Type** - Edit the account type if the data supplied by the other institution did not translate to an appropriate Online Banking type. Unknown account types from another institution are classified as Checking by default.
- **APY/APR (%)** - Enter or edit the account interest rate. For a deposit type account, this represents interest paid and is **APY**; if the account type charges interest, it is **APR**. It shows the account interest rate reported by the institution. If the value is not shown, or is incorrect, you can edit it. The value is for reference only. Editing this value does not change the actual interest rate on the account.

3. Click **Update**.

If you added or edited the account nickname, it becomes the name under which the account is listed on the Home and Outside Accounts pages. If you changed the account type, the account appears under the appropriate account category on the ALL ACCOUNTS sub-tab of the Home page.

Hiding Outside Accounts

If you no longer need to monitor the balance of an outside account and want to remove it from Online Banking displays, you can hide it at any time.

To hide an outside account, do the following.

1. Click the account's **Edit** link in the SYNCED ACCOUNT BALANCES list. A pop-up opens, showing information on the outside account in the SETTINGS sub-tab.
2. Click **Hide Account**. An "Are you sure?" message appears.
3. Click **Yes**.

The account no longer appears on the Home page or the Outside Accounts page. It is still a connected account, accessible when you select its institution on the Outside Accounts page, should you later want to un-hide it.

Managing Multiple Outside Accounts

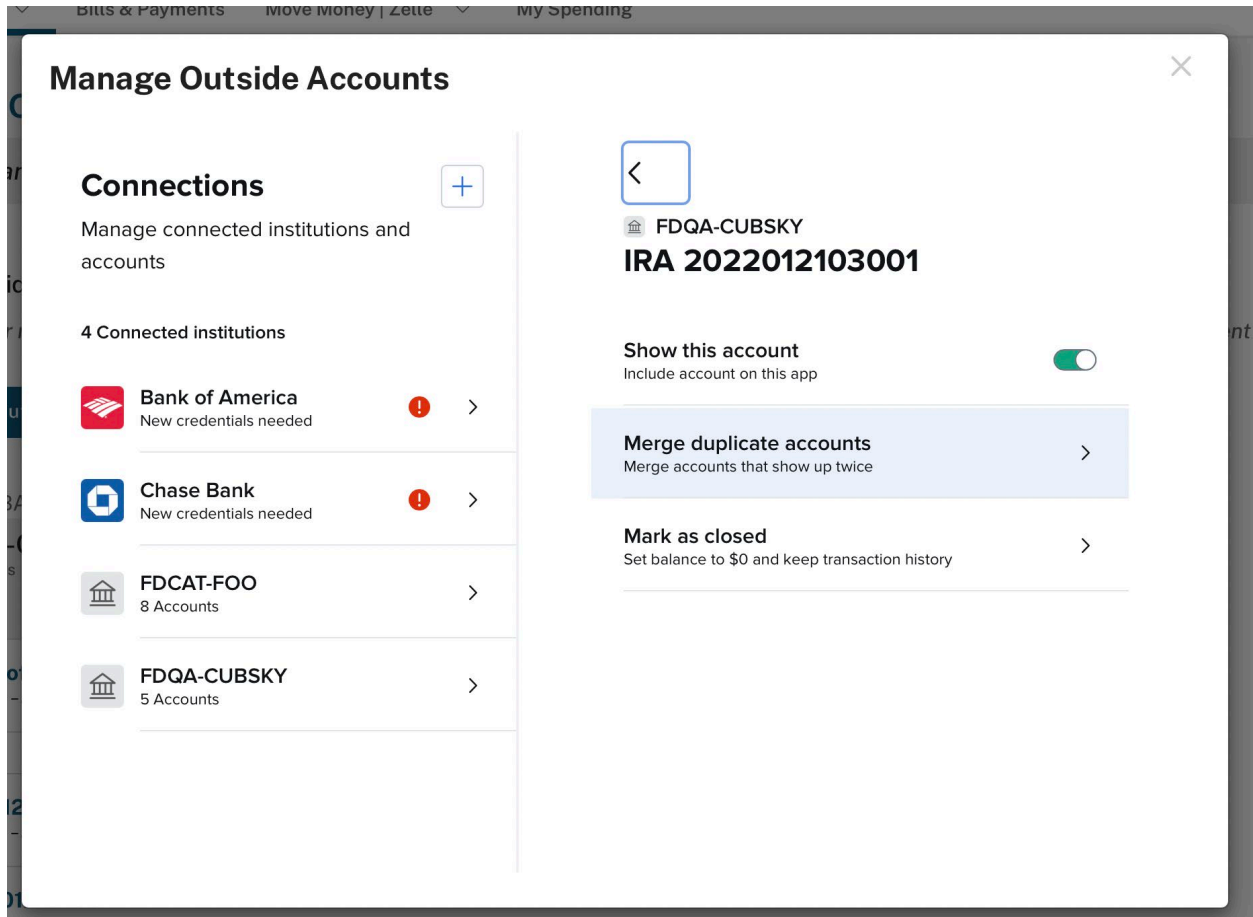
Once you have established one or more outside accounts, you can manage your connection with the outside institutions from the Outside Accounts page.

To manage outside accounts, do the following.

1. On the Outside Accounts page, click the institution's link under one of your outside accounts.

The Manage Outside Accounts pop-up appears.

2. Click the institution under Outside Accounts to display the connected accounts.



NOTE: Within this pop-up, accounts are identified by the names supplied by the institution, not by the nicknames you may have entered for them.

3. Do one of the following.
 - Click the refresh icon to re-sync accounts at this institution so the most current balances are shown.
 - Click the appropriate More icon and select **Hide Account** to remove an account from Online Banking displays without deleting its connection. Or for an already hidden account, select **Unhide Account** to restore its visibility.
 - Click the appropriate More icon and select **Merge duplicate accounts** if an account has mistakenly been added to the list more than once. This takes you through a process that effectively removes that instance of the account from Online Banking displays without affecting its duplicate.

- Click **Update Credentials** if you have changed your username or password with the outside institution. This restarts the connection process as described in [step 4 of Adding Outside Accounts](#) above. You can enter your current credentials, after which the outside accounts at that institution will once again be able to sync.
- Click the **Go to <FI-URL>** link to open a new browser window for the outside institution's own Web site.
- Click **Delete Institution** if you no longer want to maintain a connection to the outside institution. A confirmation dialog box appears.

Once you click **Delete**, the outside accounts are no longer available in Online Banking.

Repairing Sync with Outside Accounts

For Online Banking to display balances that are in sync with the state of accounts maintained by other institutions, the system must remain connected to the other institutions' systems. Occasionally, for various reasons, the connection can be interrupted, such that the sync is lost. In that case, sync must be restored before current information will be available in Online Banking again.

Typical ways that sync can be lost include the following.

- **Problems with Internet connectivity:** Networking hardware may be down, physical connections may have been broken, or problems may exist with an Internet Service Provider or the other institution.
- **Problems in authenticating with the outside institution:** Your credentials with the outside institution (username or password) may have changed, or the institution may require additional authentication, such as a security code sent via text message, for the connection to be maintained.

If a connection with an outside institution cannot be maintained, indicators within Online Banking notify you that an issue exists.

Use the **Repair Sync Now** or **Update Credentials** options to re-initiate the login process with the institution. This should restore the connection and permit Online Banking to sync the accounts again.

Money I Owe		Balance	Available	
	CREDIT CARD 3456 Chase Bank - Credit Card	\$0.00	\$19,300.00	Problem updating since 1/23/2018 at 2:06PM CST Repair Sync Now
	CREDIT CARD 6789 Chase Bank - Credit Card	\$57.45	\$10,000.00	Problem updating since 1/23/2018 at 2:35PM CST Repair Sync Now

SYNCED ACCOUNT BALANCES

CHASE BANK
2 accounts

[Repair Sync Now](#)

Problem syncing since 1/22/2018 at 1:05PM CST

Chase Bank
New Credentials Needed

New Credentials Needed

The required security question for Chase Bank was not answered before it expired. Please update your credentials for your account. [Update Credentials](#)

CREDIT CARD 1359
\$0.00

CREDIT CARD 3114
\$0.00

Actions

- [Update Credentials](#)
- [Go to https://www.chase.com/](https://www.chase.com/)
- [Delete Institution](#)

NOTE: If the problem is with your connectivity to the Internet itself, at your end or at the institution's end, these issues must be corrected before you can re-establish sync. Check your Internet connection and the other institution's online status if you have trouble with sync.