

A2A FAQ's

How long does it take to set up an external account?

Once the member adds in their external account information (account number & routing number) it will need to be verified. Real-time verification can be completed by using the external institution's online banking login and password. In some cases, micro-deposits may be selected by the user or required for the institution. This is typically a 2-day process.

How are micro-deposits verified?

After the external account information has been added and submitted the member will need to retrieve the micro-deposit amounts from their external account and enter them into the external account verification area within their Triangle Credit Union online banking. Once that step is completed an external transfer can be initiated.

How long does it take an A2A transfer to process?

Once the external transfer account has been established, an outgoing A2A transfer takes 2 business days and an incoming A2A transfer takes 3 business days.

Once the account is set up, how long does it take to debit the account at our institution?

The account at the originating Financial Institution will be debited the night the external transfer is scheduled if it is a business day for processing and funds are available in the account.

How long do I have to confirm the micro-deposits?

After a member adds an External Account, the account status moves to "In Process". It will take 2 business days to send 2 micro deposits to the account. Once we have received confirmation from the ACH processor (in 2 business days), the system will change the status to "Pending Activation". The first reminder is sent 15-days after the external account is added. A second reminder is sent 45-days after the external account is added. At the 60-day mark, a notification is sent informing the member that the external account has been removed if the micro-deposits have not been entered.



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