

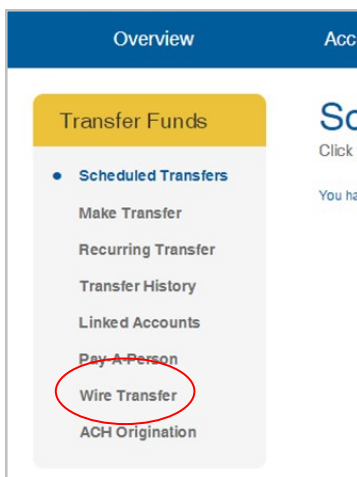
Getting Started

Wire transfers are a fast and efficient way to send money. However, it is important to note that once a wire transfer is sent, **it cannot be reversed**. Here's what you will need to send a wire transfer:

- Payee name
- Bank ABA/routing number
- Supporting documents (up to 3 files, 100 MB limit)
- Physical address
- Bank account number

1 Access the Wire Transfer Section

From the main navigation, choose "Transfer Funds," then select "Wire Transfer."



3 Enter Payee Info

Choose whether this is an individual or a business that you're sending money to. Then fill in the payee's information, including their name, address, bank routing number and account number.

A screenshot of the 'Add New Payee' form. The form is titled 'Add New Payee' and includes a sub-header 'To add a new wire transfer payee, just complete the fields below.' The form has two radio buttons for 'Individual' (selected) and 'Business'. Below these are input fields for 'First Name', 'Last Name', 'Payee Nickname', 'Payee Address 1', 'Payee Address 2', 'Payee City', 'Payee State' (a dropdown menu showing 'AL'), 'Payee Zip Code', 'Payee Bank ABA / Routing Number', 'Bank Account Number', and 'Confirm Bank Account Number'. At the bottom are 'Submit' and 'Cancel' buttons.

2 Add a Payee

Once in the Wire Transfers section, select "Add New Payee."



4 Stop and Think! Wire Scam Prevention

It is important that you know and confirm the person or business you are sending money to because the money can be withdrawn right away and cannot be reversed once it is sent. Review the questions carefully and if you are comfortable with proceeding, click "Continue."

Wire Transfers

Please review the following questions. If the answer to any of the following questions is true, please DO NOT proceed.

- Is someone that you have never met asking you to wire funds?
- Are you purchasing a home, but your wire instructions for escrow/closing do not include a law firm or title company?
- Have you received an email indicating you have won a lottery or you are receiving money from an inheritance, but you are required to send a wire to pay for taxes or processing?
- Have you received a job online, but have not yet done the work, and are being instructed to wire funds? Ex: mystery/secret shopper
- Did you receive a phone call from someone claiming to be from the IRS, or utility company, instructing you to wire funds for payment?
- Did you receive a call from someone claiming to be the police, stating a family member is in jail, and funds are needed for them to be released?

If the answer to any of the above questions is true, please DO NOT proceed.

Continue

Go Back

5 Confirm Payee Details

Make sure your payee's information is entered correctly, and click Submit.

Wire Transfer

Add New Payee

Payee Full Name
Jane Jones

Payee Type
Individual

Payee Nickname
Jane

Payee Address 1
1234 ABC Ave

Payee City
Lakeland

Payee State
FL

Payee Zip Code
33801

Payee Bank ABA / Routing Number
026009593

Payee Bank Name
BANK OF AMERICA N.A.
P.O. BOX 27025 RICHMOND VA 23261

Payee Account Number
****0000 [SHOW](#)

Submit

Change

6 Schedule Wire Transfer

Once your payee has been added, select "Make Wire Transfers" to set up your payment.

OverviewAccountseStatement

Wire Transfers

Click the wire transfer you would like to

No wire transfers at this time.

- Wire Transfers
 - Wire Transfer History
 - Make Wire Transfers
 - Manage Payees
 - Add New Payee

7 Enter Payment Details

Complete the payment details. Be sure to attach any supporting documents of the transfer, such as wire instructions from the person or business who requested the funds, or a copy of the invoice, then click “Submit.”

On the next screen, you will review and confirm the payment information.

Add Wire Transfer

Wire transfers within online banking are a fast way to send money to someone in the U.S. If you need to send money internationally, please visit your local branch. When entering the wire details below, be sure to double check the information as a wire transfer cannot be changed or canceled after it has been sent.

For wire transfer fees, view one of the following: [Consumer fee schedule](#) or [Business fee schedule](#)

Debit Funds From:*

To:*
 Is the payee you are looking for not shown? [Add a new Payee](#)

Frequency:*

Wire Date:*
 Wire transfers after 04:30 PM will be processed the next business day.

Amount:*

Purpose of Wire:*

Message to Payee:
 195 characters remaining

Message to Payee Bank:
 210 characters remaining

Supporting Document(s)
(Attachment size limit: 100 MB)
 No file chosen [Remove](#)

[+ Add](#)

8 Agree to Disclosures

On the Preview Transfer screen, you will review the wire transfer details and read through the necessary disclosures. To continue, check the “I Agree” box and click the “Request Wire Transfer” button.

That’s it. Your wire transfer is scheduled.

It is your responsibility to ensure that we are provided with accurate, clear, and complete information regarding the payment order. We are not responsible for detecting your errors. We are only responsible for making a good faith effort to execute your payment order. For payment orders subject to UCC 4A, we will be liable to you only for damages required to be paid under UCC 4A. For payment orders not subject to UCC 4A, we will only be liable for our gross negligence or willful misconduct. You agree we are not liable for any 3rd party's failure, delay or error in processing a funds transfer. Although we may inquire about the purpose of the funds transfer and may suspect that you are a victim of fraud, we have no duty to prevent fraud and will have no liability for your losses when you are a victim of fraud. In no event will we have any liability for consequential, special, punitive or indirect loss or damage which you may incur in connection with the funds transfer.

Indemnification. You agree to indemnify us against and hold us harmless from all losses we may incur in connection with the funds transfer or attempted funds transfer, except losses arising solely out of our gross negligence, intentional misconduct, or material breach of this agreement, or when applicable law would prohibit it.

☒ I Agree

Wire Transfer Timing

Once a wire transfer is submitted to MIDFLORIDA, we will review the request and may call you to verify the transfer. It is important that you have a valid phone number on file so that we can reach you, or your wire transfer could be delayed.

Wire transfers are processed during regular business hours, with a cutoff time of **4:30 pm**. Any wires submitted after that time will be processed the next business day.

How to view scheduled wire transfers

On the main Wire Transfers screen, you can view scheduled wire transfers and pending wire transfers. Scheduled transfers are waiting to be processed and can be edited or canceled. Pending transfers are in process and can no longer be edited.

After the wire transfer is sent, it will be moved to the Wire Transfer History screen.

[Overview](#)
[Accounts](#)
[eStatements](#)
[Pay Bills](#)
[Transfer Funds](#)
[Tax Forms](#)
[Profile](#)

Wire Transfers

- Wire Transfers
- Wire Transfer History
- Make Wire Transfers
- Manage Payees
- Add New Payee

Wire Transfers

Click the wire transfer you would like to view, edit or delete.

Scheduled Wire Transfers

Wire To	Wire From	Wire Amount	Wire Date	Frequency	Actions	Initiated By	Additional Info
J.Smith	Checking/****9219-CK	\$5.00	07/12/2019	One Time	View Edit	Admin	

Pending Wire Transfers

Wire To	Wire From	Wire Amount	Wire Date	Status	Tracking Number	Actions
J.Smith	Checking/****9219-CK	\$10.00	07/09/2019	Pending	5653	View
J.Smith	Checking/****9219-CK	\$10.00	07/05/2019	Pending	5610	View
J.Smith	Checking/****9219-CK	\$5.00	05/22/2019	Pending	4499	View

Thanks for using MIDFLORIDA's Wire Transfer service.

If you have any questions about Wire Transfers or other business online banking services, please contact the Help Desk at (863) 688-3733 or toll free (866) 913-3733.



Insured by NCUA.