**MIDFLORIDA**

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

1 Access the Wire Transfer Section

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

2 Add a Payee

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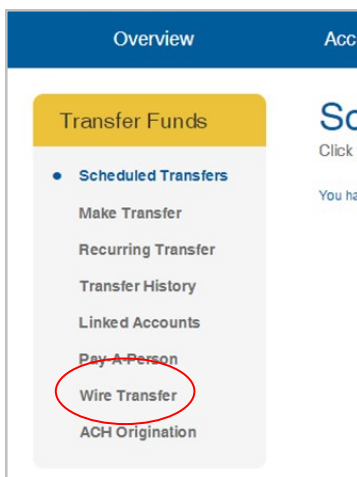
3 Enter Payee Info

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.

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It is important that you know and confirm the person or business you are sending money to because the money can be withdrawn right away and cannot be reversed once it is sent.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.

Overview	Accounts	eStatement

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

No wire transfers at this time.

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.

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.

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.

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.