Out of Band Authentication Instructions

CenterState Bank is updating our current security procedures and are replacing callback measures with out of band authentication. Out of band authentication is when user authentication is obtained over a network or channel separate from its primary network. Going forward, wires originated via CenterState Bank’s online banking platform will be authenticated and released through an independent website designed specifically for authentication purposes. The new process will work and flow as follows:

After a wire transfer request has been successfully submitted via Online Banking, an email and/or SMS text message will be delivered to the individuals authorized to verify and release wire transfers. Authorized individuals are designated on the updated security procedures agreement and/or wire service form. For questions in regard to agreements and/or assigning authority, please contact your local branch.

Important Out of Band Information

- Domestic wires submitted and authenticated by 4:30 PM will be submitted to the Federal Reserve that day.
- Domestic wires submitted and/or authenticated after 4:30pm may or may not be submitted to the Federal Reserve until the following business day. If you have a specific desire for your wire to be held until the following business day, you must schedule the wire with the preferred processing date. Scheduled wires will receive out of band authentication messages on the processing date and time selected.
- International wires submitted and authenticated by 3:30pm will be processed that day.
- International wires submitted and/or authenticated after 3:30 PM will be processed the following business day.
- The Out of Band Authentication website is not contained within the Out of Band authorization messages therefore you should bookmark this website for easy access.

Sample Email Authorization Message

Out of Band authorization emails are delivered through CenterState Bank’s secure email within approximately 10 minutes from the time the wire transfer is originated. Click “Open Message” to retrieve the message. If you cannot find the email in your inbox, be sure to check your spam.
Secure Email Login Page

Welcome to the CenterState Bank Secure Email Message Center

Log into CenterState Bank’s Secure Email with your existing password or register your email address if needed. For Customer Support email support@centerstatebank.com

Sample Out of Band Authorization Message

The received out of band authorization email will contain the following information related to your submitted wire transfer request:
- Fifteen digit transaction number
- Last four digits of the beneficiary account number
- Amount of the wire transfer request
- PIN number

Sample SMS Text Authorization Message

The received out of band authorization SMS text will contain the following information related to your submitted wire transfer request:
- Fifteen digit transaction number
- Last four digits of the beneficiary account number
- Amount of the wire transfer request
- PIN number
Out of Band Authentication Website

To verify your wire transfer request, visit https://wa.centerstatebank.com/confirmations/authorize Note: You will want to save this website to your favorites for easy access.

For individuals using Internet Explorer, you need all TSL options selected in your Internet Options under the Advanced tab to view the Out of Band Authentication website. If proper selections are not made, you may receive the following error message when visiting the website: “This page cannot be displayed”.

Enter the email address or cell phone number to which you received the out of band authorization message.

To confirm and release your wire transfer request simply enter the following three pieces of information:

♦ Fifteen digit transaction number
♦ PIN number
♦ Last four digits of originator account number. (Please note: The email and/or SMS text message received does not include the originator account information. The account number within the authorization message is the last four digits of the beneficiary account number. It is an identifier for those customers who submit multiple transactions at one time.)

Click Confirm.
After you’ve clicked confirm, you will receive the “Authorization Response Saved” page. For security reasons, you will receive this response even if the authentication information you’ve entered is incorrect. In instances of failed authentication, you will be contacted by a bank representative within an hour to re-enter the out of band authentication information. Authentication does not have to be performed by the same individual. It can be authenticated by any authorized individual as outlined within your agreement.

Once you have successfully verified your wire transfer request on the Out of Band Authentication Website, it will take approximately ten to thirty minutes for communication to the Federal Reserve. Additionally, wire confirmations will be delivered to those customers who have signed up to receive them.