



## Electronic Funds Transfer (EFT) Frequently Asked Questions

### *What is Electronic Funds Transfer?*

Electronic Funds Transfer is an automated method of issuing payments, also known as Direct Deposit. Funds are transferred directly to your bank account rather than issuing checks for services rendered to our members.

### *Are there any fees related to EFT?*

Florida Combined Life does not charge any fees for EFT. However, we encourage you to check with your bank to determine if their policies apply any fees to EFT.

### *Will enrolling in EFT affect my Florida Combined Life correspondence?*

All Explanation of Benefits (EOBs) will be available on our website and funds will be transferred directly to the bank account you provide, thereby reducing paper correspondence.

### *When will I receive payments via EFT?*

When you enroll in EFT, we will mail you a PIN (Personal Identification Number) within 7-10 days from the date of request. You must then return to the Electronic Funds Transfer page on our website and enter your PIN to activate EFT. Following activation, we will then send all of your claim payments via EFT. Weekly payments will be deposited on Tuesday for claims processed the previous Thursday.

### *Why do I need a PIN?*

The PIN helps ensure the security of your bank information by verifying your identity and authorization status.

### *How long does my PIN remain active?*

Once your PIN is activated, it will remain effective for as long as you are enrolled in EFT. However, you must activate your PIN within 30 days from the date it was requested. If you do not activate your PIN within this time, it will expire.

### *What should I do if my PIN doesn't work?*

If you did not activate your PIN within 30 days of the request date or if you have unsuccessfully entered your PIN three times, an automated message will advise you to resubmit a request to have a new PIN mailed to you.

### *How do I enroll in EFT?*

To enroll in EFT, go to [www.floriabluedental.com](http://www.floriabluedental.com) and sign in, then Click **Electronic Funds Transfer**.

Select **Step 1-Request Pin** and a message will be displayed that your PIN (Personal Identification Number) is being sent to your practice mailing address. The PIN will arrive within 7-10 days from the date of request. When you receive your PIN, visit the Electronic Funds Transfer page again to activate EFT.

### *Can multiple dentists be included in EFT enrollment?*

Yes. All dentists associated with a TIN (Tax Identification Number) can be simultaneously enrolled in EFT. You must access the EFT Registration page by logging in with the User ID and Password associated with the group TIN. You may opt to enroll all dentists associated with the group TIN or only apply EFT to selected dentists.

If the dentists in your office submit claims under individual TINs, you will need to register each TIN for EFT.

### *What information will I need to enroll in EFT?*

You will need your User ID and Password, bank routing number, bank account number and account type.

### *Where do I find my routing and account numbers?*

Your bank's 9 digit routing number (**on personal checks**) will be the first set of numbers on the bottom left. The Account number will follow after the routing number.

Your bank's 9 digit routing number (**on corporate checks**) will be the second set of numbers (the first set will be the check number). The Account number will be the last set of numbers found on the bottom right.

### *Can other users from my practice access my EFT information?*

Only one User ID is permitted to have access to each account's EFT information. In order to activate a User ID, a PIN must be requested and entered.

### *How do I edit or remove EFT?*

Select the **Electronic Funds Transfer** link. Following your login, you can select the provider(s) you wish to edit or remove and the corresponding action.



*Who has access to view/update my office's bank account information?*

**Only you (the provider), or someone you designate on your staff,** has access to enter and view your office's bank account information. Our employees **DO NOT** even have the ability to change or update any of your bank account information.

*Do I have to use the same User ID and Password for EFT that I use to access your other online self-service tools?*

You have the ability to designate a specific user ID/password and person to access and maintain your office's bank account information by allowing **only one** user ID to access the EFT option on our website. This can be a different user ID than what is used to access our other online self-service tools.

*How do I designate a specific user ID and Password for EFT only:*

1. You (or the person you designate to handle EFT at your office) logs on to EFT with your username and password to request a PIN.
  2. We will then mail a PIN to the attention of the provider associated to the user ID.
  3. You (or your designated person) will log-on to our website and activate the PIN. **Please note: only the specific user ID and password that was used to request the PIN can activate the PIN.**
  4. Once the PIN is activated, you will be able to log-in to EFT and view your account information, including all offices and individuals actively associated with your office's tax ID.
  5. You will then have the option to add, change or delete your bank account information.
  6. Once you add your bank account information, EFT will be activated and all payments will be paid via direct deposit.
- Please note: Once the PIN is activated only the user ID under which the PIN was requested has access to view, add, edit, or delete any bank account information for EFT. This ensures that you maintain full control of your office's banking information.**

*Who should I contact for EFT questions or PIN Issues?*

**The Dental Electronic Services Department is available at (800) 633-5430 to answer any EFT-related questions from 8 a.m. to 5 p.m. ET, Monday – Friday.**