

Setting up a Payee

Step-by-step Guide to Setting Up a New Payee

Online Banking with Access Credit Union allows you to transfer money between your own accounts or to others. To do this, you will need to add a Payee to your account.

You can add payees to your account by logging in and selecting Online Banking. Choose Manage Payees from the menu and enter the requested information. You will need the account's BIC and IBAN for this, which can be found on bank statements or utility bills.

Note: It may take from one to three working days to verify a new Payee when you add one. This should be taken into account when making payments online.

From the 1st February 2014, all direct debits must be SEPA compliant. IBAN (International Bank Account Number) & BIC (Bank Identifier Code) codes will replace Bank Account numbers and Sort Codes. For more information, visit www.readyforsepa.ie

If you are already logged in, you can skip straight to Step 4.

Step 1

Go to www.accesscu.ie and click on Member Area Login.

Enter your Access Credit Union Member Number (found on your receipts and/or statement) and your Date of Birth. Click Continue.

Please enter your	member number and	Date of Birth		
•]		
Member Number				
I don't know my Me	mber Number			
Date of Birth:	January	•		

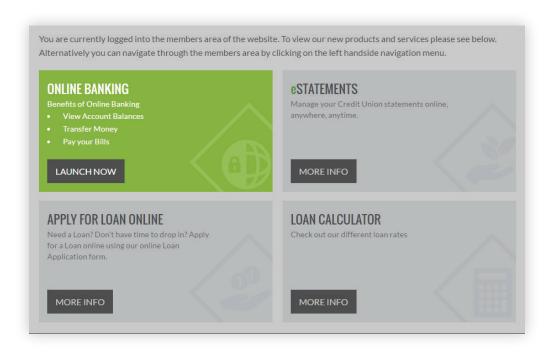
You will then be asked to enter 3 digits from your 6 digit PIN. If you do not a PIN, or if you have a 4 digit PIN, you can

register for a new PIN online.



Step 2

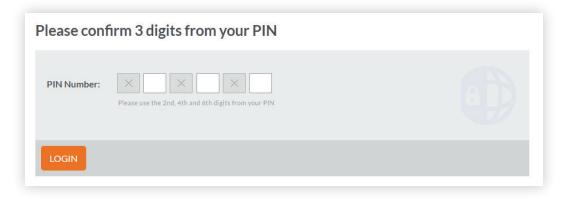
You will now be at the Member's Area Home. To visit your Online Banking, where you can view your transactions, pay a bill online or transfer money, click Launch Online Banking Now.



You will be asked to re-enter 3 digits from your PIN as a security precaution

Step 3

You will be taken to a screen with your account information. If you have any other accounts, for example a loan account, they will also be shown here.

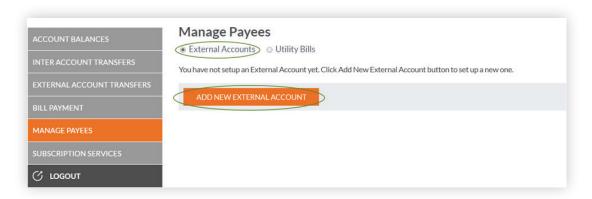


Step 4

To add a new Payee to your account, select Manage Payees from the menu.

To add a new Payee, ensure that the External Accounts checkbox is selected, regardless of whether or not the new Payee is to pay a bill.

Click on Add New External Account to continue.



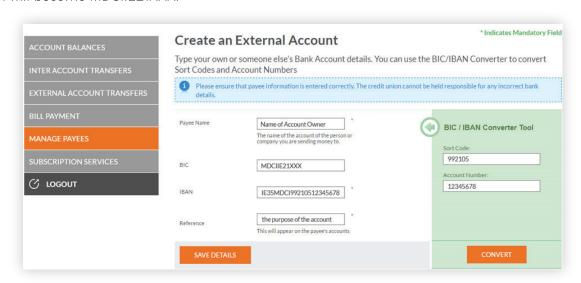
Step 5

Fill in the details as asked. The BIC and IBAN can be found on your bank statement or utilty bill, or they can be requested from the company in question.

If you do not know the Payee's BIC and IBAN, you can enter their Sort Code and Account Number and our system will automatically convert them for you. If you do know the BIC and IBAN, leave the Sort Code and Account Number options blank.

You should enter a Reference to help you remember what the Payee is for, eg Phone bill, Electricity Bill.

Note: The BIC should be 11 characters long. If your BIC is shorter, add X until you reach 11 characters eg MDCIIE21 will become MDCIIE21XXX.



Double-check to make sure that you have entered the correct Payee information.

Click Save Details when you are sure you have entered the correct details.

Keep your mobile close as you will receive a text message with your Verification Code. You will need to type the Verification Code you received into the required field. This will confirm your phone number and complete the process of setting up a new Payee.

ACCOUNT BALANCES	Create New External Account			
INTER ACCOUNT TRANSFERS	Name:	Company X		
EXTERNAL ACCOUNT TRANSFERS	BIC:	MDCIIE21XXX		
	IBAN:	IE35MDCI99210512345678		
BILL PAYMENT	Reference:	subscription		
MANAGE PAYEES				
SUBSCRIPTION SERVICES	$You will shortly receive a {\it Text} \ Message \ containing \ a \ code. To \ complete \ the set \ up \ of \ your \ new \ External \ Account \ please \ enter this \ code \ below.$			
	Registered Mobile Number:	Number Ending in 1287		
	Input Verification Code:			
		FINISH VERIFICATION		
	If you have not received this code or if you have recently changed your mobile number please contact Skibbereen Credit Union on 028 - 21883			

Note that it will take at least 1 business day for a staff member of Access Credit Union to approve the new Payee.

Step 6If you return to Manage Payees, you will now see your new Payee, along with their Approval Status.



Once they have been approved, you will be able to set up a payment to the Payee or pay a bill online.



To delete a Payee, simply click on the red X near their details.

If you have any questions, you can contact a member of staff on 028 21883