



ACCESS
CREDIT UNION
BANDON | SCHULL | SKIBBEREEN

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.

Members can now view their account balances when they login to the Member Area

Please enter your member number and Date of Birth

Member Number:

I don't know my Member Number

Date of Birth: January

CONTINUE

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.](#)

Member Number: **CHANGE**

Date of Birth:

PIN Number:

Please use the 3rd, 4th and 5th digits from your PIN

I don't remember my PIN

LOGIN cancel

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 are currently logged into the members area of the website. To view our new products and services please see below. Alternatively you can navigate through the members area by clicking on the left handside navigation menu.

ONLINE BANKING

Benefits of Online Banking

- View Account Balances
- Transfer Money
- Pay your Bills

LAUNCH NOW

eSTATEMENTS

Manage your Credit Union statements online, anywhere, anytime.

MORE INFO

APPLY FOR LOAN ONLINE

Need a Loan? Don't have time to drop in? Apply for a Loan online using our online Loan Application form.

MORE INFO

LOAN CALCULATOR

Check out our different loan rates

MORE INFO

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.

Please confirm 3 digits from your PIN

PIN Number:

Please use the 2nd, 4th and 6th digits from your PIN

LOGIN

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.

ACCOUNT BALANCES
INTER ACCOUNT TRANSFERS
EXTERNAL ACCOUNT TRANSFERS
BILL PAYMENT
MANAGE PAYEES
SUBSCRIPTION SERVICES
LOGOUT

Manage Payees

External Accounts Utility Bills

You have not setup an External Account yet. Click Add New External Account button to set up a new one.

ADD NEW EXTERNAL ACCOUNT

Step 5

Fill in the details as asked. The BIC and IBAN can be found on your bank statement or utility 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.

ACCOUNT BALANCES
INTER ACCOUNT TRANSFERS
EXTERNAL ACCOUNT TRANSFERS
BILL PAYMENT
MANAGE PAYEES
SUBSCRIPTION SERVICES
LOGOUT

Create an External Account

Type your own or someone else's Bank Account details. You can use the BIC/IBAN Converter to convert Sort Codes and Account Numbers

Please ensure that payee information is entered correctly. The credit union cannot be held responsible for any incorrect bank details.

Payee Name: *
The name of the account of the person or company you are sending money to.

BIC: *

IBAN: *

Reference: *
This will appear on the payee's accounts

BIC / IBAN Converter Tool

Sort Code:

Account Number:

SAVE DETAILS **CONVERT**

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.

Create New External Account

Name:	Company X
BIC:	MDCIIE21XXX
IBAN:	IE35MDCI99210512345678
Reference:	subscription

You will shortly receive a 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 6

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

Manage Payees

● External Accounts ● Utility Bills

Payee Name	BIC	IBAN	Reference	Status
✘ Company X	MDCIIE21XXX	IE35MDCI99210512345678	subscription	Awaiting Approval

ADD NEW EXTERNAL ACCOUNT

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

Manage Payees

● External Accounts ● Utility Bills

Payee Name	BIC	IBAN	Reference	Status
✘ Company X	MDCIIE21XXX	IE35MDCI99210512345678	subscription	Approved

ADD NEW EXTERNAL ACCOUNT

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