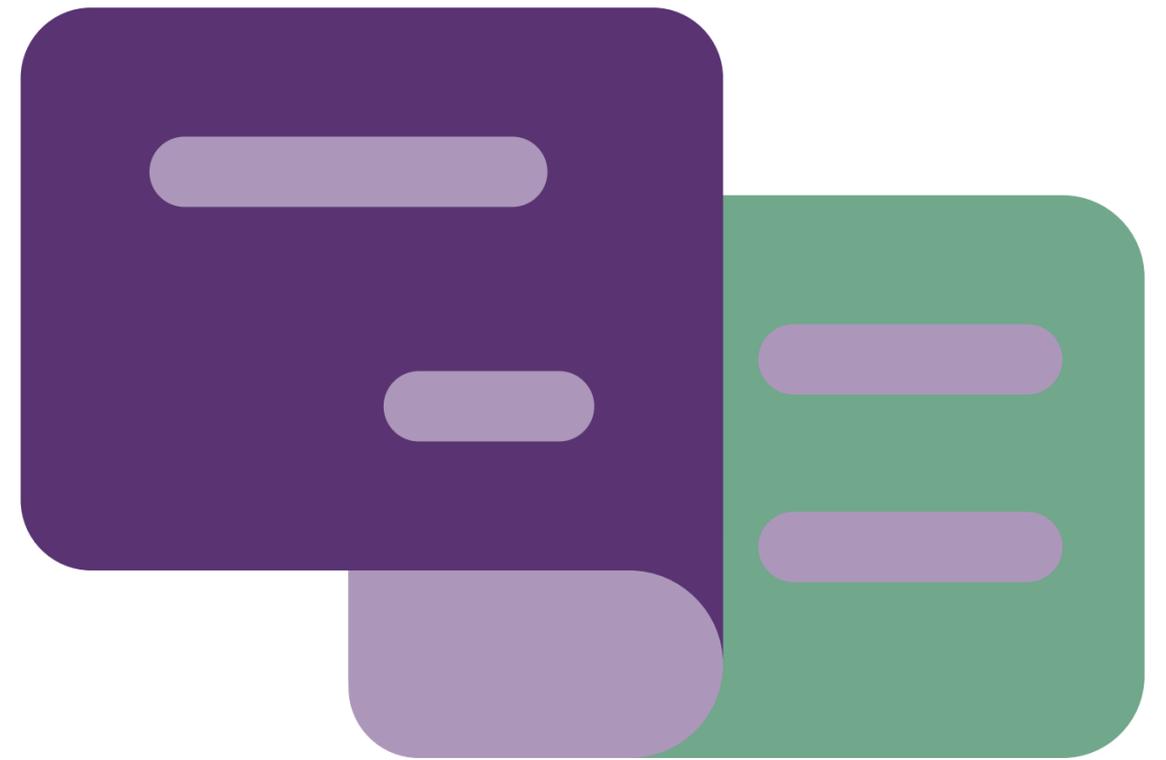


Adding a payee online



**CLADDAGH
CREDIT UNION**

Your Loyal Financial Partner



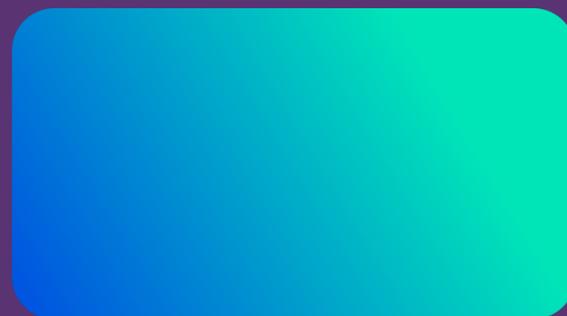
PLEASE NOTE:

In order to make lodgements or payments via the app or online you must be set up for Funds Transfer

To do this please go to our [website](#) & select 'Activate Funds Transfer' in the 'Other Services' menu

Complete the online form & then click on the link to upload your documents via our IDpal App.

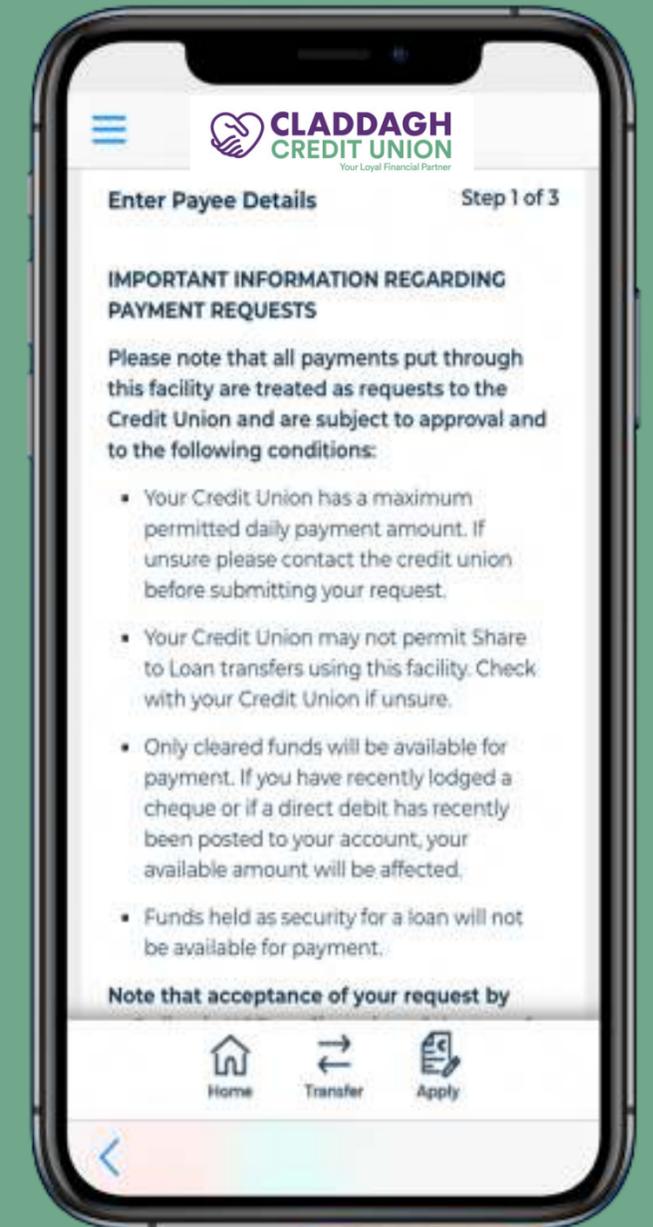
www.claddaghcu.ie



Creating an Online Payment

A online payment involves making a payment from your credit union account to an external account.

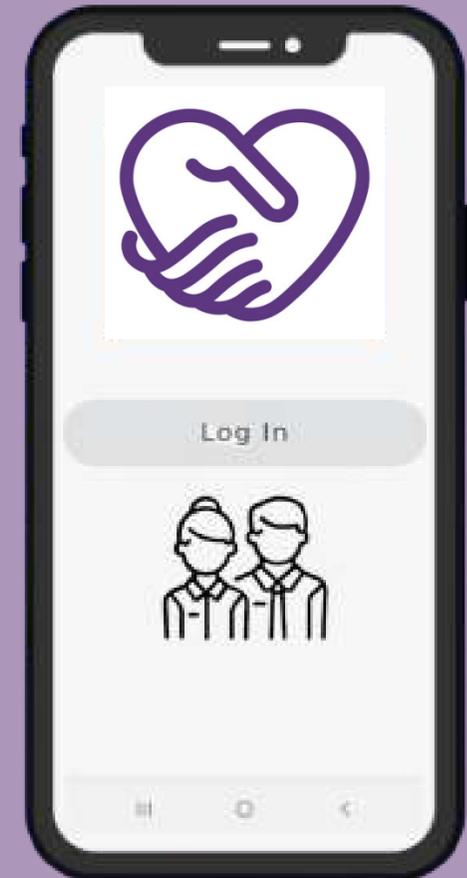
1. Login to your app
2. Click the menu button in the top left corner
3. Click on 'Payments' and under the drop down menu, click 'Create Payee'
4. Read through 'Important Information regarding Payment Requests' and then click 'Next'
5. Click on 'Personal Payment'
6. Enter 'Payee Name' and your 'Account Name'
7. Enter your 'Payment Reference' - this can be your name or any narrative you choose
8. Enter the 'IBAN' and 'BIC' of the destination account - **both must be in capital letters**
9. Click 'Next'
10. On the next screen, you will be asked to create a one-time passcode - this is a 4 digit code sent to your phone
11. Enter this number and click 'Confirm'



Optional: Editing/Deleting Payees

How to manage payees

1. Under the Payments menu, click on 'Manage Payees'
2. A list of created payees will appear here
3. To delete payees that are no longer needed, click the BIN icon



Note: You cannot edit a payee, you must first delete and start the process again if you wish to make any changes to a payee.