# Adding a payee online







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'

S CLADDAGH Step 1 of 3 **Enter Payee Details** 

### IMPORTANT INFORMATION REGARDING PAYMENT REQUESTS

Please note that all payments put through this facility are treated as requests to the Credit Union and are subject to approval and to the following conditions:

- Your Credit Union has a maximum permitted daily payment amount. If unsure please contact the credit union before submitting your request.
- Your Credit Union may not permit Share to Loan transfers using this facility. Check with your Credit Union if unsure.
- Only cleared funds will be available for payment. If you have recently lodged a cheque or if a direct debit has recently been posted to your account, your available amount will be affected.
- Funds held as security for a loan will not be available for payment.

Transfer

### Note that acceptance of your request by

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## **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.

Claddagh Credit Union is regluated by the Central Bank of Ireland.

