



ACCESS
CREDIT UNION
BANDON | SCHULL | SKIBBEREEN

Online Bill Payments

Pay your bills online with Access Credit Union.

Members can log on to their online accounts to pay their bills. Once logged in, select Online Banking and click on Bill Payment. If this is your first time creating an online bill payment to a company, you will be asked to Setup a Bill Utility.

If the company is not listed, choose Manage Payees from the menu and select External Accounts.

You will need the company's Business Identifier Code (BIC) and International Bank Account Number (IBAN) to register them as a Payee. The BIC and IBAN may be found on your bill, or they can be requested from the company that you are making the payment to.

Please keep in mind that 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.

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: 999999 **CHANGE**

Date of Birth: 09/01/99

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

Please confirm 3 digits from your PIN

PIN Number:

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

LOGIN

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. If you are paying a bill for the first time, click here to learn how to add a new Payee to your account. Otherwise, select External Account Transfer.

Bill Payment

Pay your Utility Bills

* Indicates Mandatory Field

From Account: *

Message to appear on your statement: *

Utility Bill: *
Not Available? [Click to Setup an Utility Bill](#)

Bill Reference: *

Amount: *

TRANSFER

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

Step 4

Select the Access Credit Union account you wish to pay the bill with, and add a message for your statement to remind you what the payment is for.

Then select the Payee you wish to make a payment to. The message should be something to identify you to the receiver, e.g. your Customer Number or the Bill Reference. These can be found on your bill.

Enter the amount of the bill and click Transfer.

The screenshot shows the 'External Account Transfers' page. On the left is a navigation menu with options: ACCOUNT BALANCES, INTER ACCOUNT TRANSFERS, EXTERNAL ACCOUNT TRANSFERS (highlighted), BILL PAYMENT, MANAGE PAYEES, SUBSCRIPTION SERVICES, and LOGOUT. The main content area is titled 'External Account Transfers' with a sub-header 'Transfer money to your own or someone else's Bank Account'. A green asterisk indicates mandatory fields. The form includes: 'From Account:' (dropdown menu with 'Reg Shares'), 'Message to appear on your statement:' (text input with 'Phone Bill'), 'To Account:' (dropdown menu with 'Phone Company' and a note 'Not Available? Click to Setup an External Account'), 'Message to appear on receiver statement:' (text input with '1234567'), and 'Amount:' (text input with '€140.00'). A green checkmark icon is next to the message inputs. At the bottom is a 'TRANSFER' button.

Step 5

Read through the next screen carefully. If the information is incorrect, click Go Back to enter the correct information. otherwise, click Confirm.

The screenshot shows the confirmation screen for the 'External Account Transfers'. The navigation menu is the same as in Step 4. The main content area is titled 'External Account Transfers' with a sub-header 'Please confirm the transfer details'. The form displays the details entered in Step 4: 'From Account:' (Reg Shares, Account Name: Reg Shares, Account Number: XXXX6405), 'Message to appear on your statement:' (Phone Bill), 'To Account:' (Phone Company, Account Name: Phone Company, BIC: IPBSIE2DXXX, IBAN: XXXXXXXX5677), 'Message to appear on receiver statement:' (1234567), and 'Amount:' (€140.00). A green checkmark icon is next to the message inputs. At the bottom is a green message: 'This transfer is SEPA compliant'. Below this are 'GO BACK' and 'CONFIRM' buttons.

Step 6

The process is now finished and your bill has been paid. The transaction can take 3-5 days to process.

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