

SEPA

What is a SEPA Transfer?

A SEPA transfer is a EURO to EURO based electronic payment between SEPA countries.

Which countries are in the SEPA zone?

List of countries in the SEPA zone can be obtained from the European Payments Council website:

europeanpaymentscouncil.eu/document-library/other/epc-list-sepa-scheme-countries

How can I effect a SEPA transfer to a new payee?

Online Banking – SEPA transfer to a new person

Log into your [Online Banking](#) service using your username and secure code.

From the masthead (top part menu), click on 'Move money' option, select 'Make a transfer'.

Select the 'From' account to choose which account to debit

From 'To', select the option 'Transfer to a new person'

For 'Transfer type' choose 'SEPA transfers', and press 'Continue'

Fill in the following details:

- Beneficiary's full Name and Surname.
- IBAN.
- Country of destination of the funds.
- Beneficiary address line 1 mandatory (lines 2 and 3 optional).
- Beneficiary's Bank BIC (optional).
- Tick the box 'Add to your payees' (optional).
- Amount you wish to transfer in EURO currency.
- 'Originator's reference' (optional).
- 'Purpose code' (optional).
- 'For payee' - field is the beneficiary's transaction details (e.g. Invoice number or membership number).
- For recurring payment, click on 'Yes', and enter frequency, date, number of payments and final amount.
- For future dated payments, input date of payment

Follow the instruction on screen to generate a Transaction Signing Code from your Secure Key, enter code and click 'Continue'.

On the review page check details are correct and click 'Confirm'.

If the required details are missing or incorrect, the transfer may not be processed, and you may incur additional charges.

Online Banking – SEPA transfer to someone you've paid before

Log into your [Online Banking](#) service using your username and secure code

From the masthead, (top part menu) click on 'Move money' option, select 'Pay and transfer'.

From Select Account' menu choose which account to debit

From 'To Select Account' choose 'Your accounts or someone you've paid before'

From the list filter 'Your SEPA payees' and choose the saved Payee and press 'Continue'

Fill in the following details:

- Amount you wish to transfer
- Originator Reference (e.g. Invoice number or membership number) (optional)
- Narrative for payee
- For recurring payment, click on 'Yes', and enter frequency, date, number of payments and final amount.
- For future dated payments, input date

- Press 'Continue'
- On the review page check details are correct and click 'Confirm'.

Mobile App - SEPA transfer to someone you've paid before

Log into your Mobile Banking App

Select 'Pay and Transfer'

Select 'Your accounts and payees'

'From Select Account' menu choose account to debit

From the 'To Select Account' menu choose the saved payee

Enter the amount you wish to transfer in EURO currency.

Transaction narrative for your reference (e.g. Invoice number or membership number) (optional)

Input 'Originator's Reference'

Input 'Transaction Narrative'

Input 'Purpose' (Optional)

On the review page check details are correct and select 'Confirm'.

Can I cancel or update a SEPA transfer?

A SEPA transfer cannot be cancelled or updated however, you can [Contact us](#) to get updates related to the transfer.

How long do SEPA transfers take?

Please refer to [General Terms & Conditions](#) Part C Section C.1

What do you need to do to receive a SEPA transfer?

If you want to receive a SEPA transfer, you will need to provide the details of a EURO bank account to the person, company or entity (the remitter) sending you the money.

You will see your IBAN at the top right of your online or paper statements and the BIC at the bottom of your EURO account statement.

What are the fees to send and receive funds?

Please refer to the Bank's [General Tariff](#).