



HOW TO ADD A PAYEE.

NOTE:

In order to make lodgements or payments via the app you must be set up for Funds Transfer. Your payment will fail if your account is not set up for Funds Transfer.

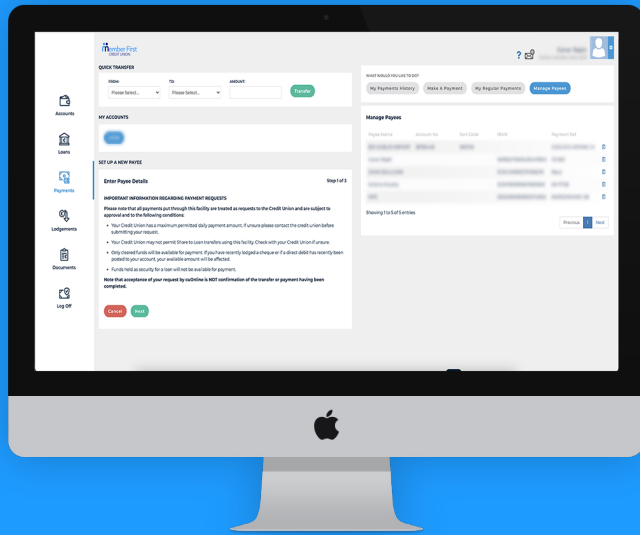
If you are not set up for Funds Transfer, this means that your proof of address and Photo ID are not up-to-date on your MFCU account.

To update this info and to gain access to funds transfer:

- 1) Click on the 'Menu' in top left hand corner and go to 'Documents'
- 2) Choose file; upload picture of your passport and proof of address (files must be saved on your phone to do so)

Creating a Personal Payment

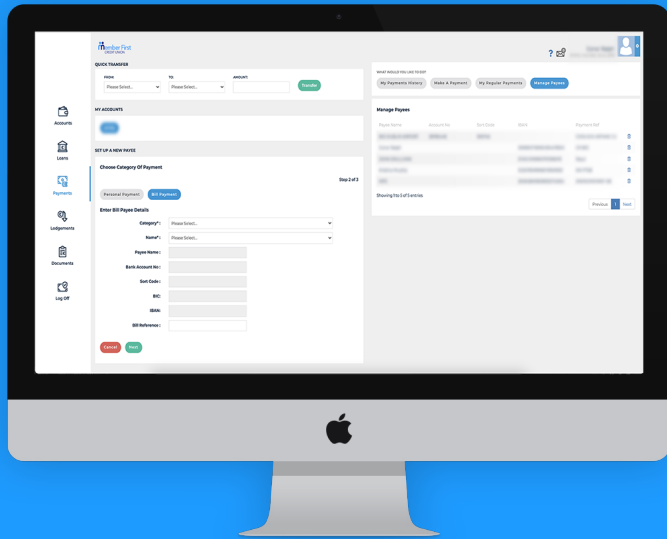
A personal payment involves making a payment from your MFCU account to your personal bank account.



1. Login to your MFCU account on our website
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 could be MFCU or your own name
8. Enter your 'IBAN' and 'BIC'
 - 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'

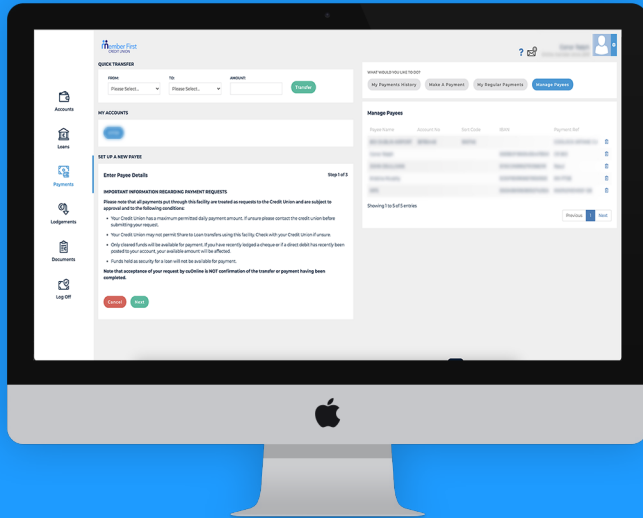
Creating a Bill Payment

A bill payment involves making a payment from your MFCU account to a credit card or utility bill.



1. Login to your MFCU account on our website
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 'Bill Payment' and choose 'Category'
 - credit card or utility bill payment
7. Click 'Name'
 - choose a bank or bill payment company
 - payment details will automatically populate
8. Enter your 'Bill Reference'
 - account number on your utility bill or the 16 digit card number for credit card reference
9. Click 'Next' and enter your MFCU login password
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 'I approve activity'

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.