

## SEPA transfer – payments between accounts in the European Union, Iceland, Liechtenstein, Norway, Switzerland and Great Britain

- In the main menu, select the tab **Payments**.
- In the tab Payments, select the option **Input New Outgoing**.
- Select **Account** to be debited.
- Select **EUR** as the payment currency.
- Select **SEPA**.
- Select **Payment Type**: Credit Transfer - standard SEPA payment, or Credit Transfer - Same day - urgent SEPA payment.
- Enter **Payment Amount**.
- You can select "Remember these Selections" - this way these parameters will be entered automatically. Otherwise, select **Continue**.
- Enter **Payment Details**:
  - Value Date** - transaction execution date.
  - Mark this Payment as Important** - in the item Payments -> Show all payments. The transaction will be displayed as first.
- Enter **Remittance Information** - optional field, enter your payment details:
  - Unstructured Remittance Information**: entering payment details is optional - this is 4 lines, 35 characters each.
- Enter **Beneficiary Details**:
  - Beneficiary Name**
  - Beneficiary Account Number** should be entered in a single sequence, without spaces, in the IBAN format.
- If you wish to save a payment as a template, tick the option **Save As Template** and complete the details.
- Select **Submit** in order to enter the transaction.

More useful tips on how to use CitiDirect BE can be found [HERE >>](#)