

International Bill Pay

Pay your bills quickly and with confidence
in many foreign currencies.*

AUTOMATIC DIRECT PAYMENTS

You can have European merchants/companies direct debit your account in Euro by providing your IBAN and appropriate debit authorization. Direct debits can be a one-time occurrence or can be established on a recurring basis.

WHICH BILLS CAN I PAY?

Set up one time or recurring payments out of your account(s) for bills such as rent, insurance, or cable TV. Manage your International Bill Payments through your online banking and mobile app.

HOW DO I SIGN UP?

No sign-up is required. Simply log on to our online banking page to use the International Bill Pay service.

WHAT DOES IT COST?

- \$1 per recurring, online or mobile transaction
- \$2 per one-time in branch, phone or chat transaction

EXCHANGE RATE WATCHER

Visit servicecu.org to sign up for our free weekday Exchange Rate Watcher email. Daily conversion rates are delivered right to your inbox.

WHAT WILL I NEED?

Specific information depends on country and currency. Contact us for further details. The following may be required:

- Payee's name and address
- IBAN or account number
- BIC or routing number
- Bill/reference number



WHERE CAN I SEND PAYMENTS?

Payments can be sent to countries in their local currency both inside and outside of Europe.

Transfers inside Europe are sent in Euro and referred to as SEPA payments. SEPA stands for Single European Payment Area and is a project managed, supported and promoted by the European Payments Council.**

For a full list of countries and currencies, please visit servicecu.org/international.

WHAT IS AN IBAN?

IBAN stands for International Bank Account Number.

The following are examples of IBAN in written format (printed in sets of four characters for legibility):

DE89 3704 0044 0532 0130 00
FR14 2004 1010 0505 0001 3M02 606
GB29 NWBK 6016 1331 9268 19
GR16 0110 1250 0000 0001 2300 695

WHAT IS A BIC?

BIC stands for Bank Identifier Code. Service Credit Union's BIC for Euro transactions is SCRUE51XXX.



Insured by NCUA | *Recurring International Bill Pay payments are available only from a Service CU (SCU) checking account. One-time International Bill Pay payments are available from any share or share draft account with an available balance that is eligible to make transfers. Select any day of the week to make recurring payments weekly, biweekly, monthly, or quarterly. Additional terms and conditions apply. SCU is not liable for, and has no influence over the conversion rate applied to the conversion of the funds. **All payments are transferred in the selected currency. If the beneficiary accounts to which the funds are ultimately credited is not denominated in the selected currency, the amount will be converted to the appropriate currency (i.e. British Sterling, Swiss Franc, Swedish Kroner, etc.) or returned by the receiving financial institution. Any funds returned to SCU will be converted using the reconversion rate in effect on the date of credit.

