

[George](#) [Transfers & Orders](#) [Transferring with George](#)

Create a New Transfer with George

Last Article Update 01.10.2024

Read this
article in

English ▾

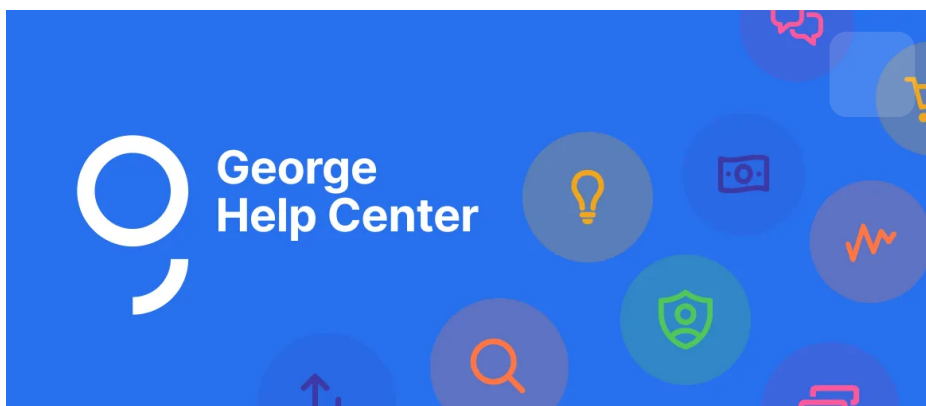
Content

How to make a SEPA transfer

Share this article

 Share now

 Print this art...



Welcome to the beating heart of your George experience: the transfer.

Sending money to your neighbour or to the other end of the world is one of the most complex things in banking. That's why George makes it as simple and as fast as it gets. Step by step, George will guide you from the creation to the signing of your transfer.

One for all: the intelligent transfer

Good news: The times of many different transfer forms for the various types of transfers are over. George is giving you one simple and intelligent transfer interface that automatically adapts to your entries. Thus, you only have to fill in what is necessary. If George recognises that you want to execute a transfer which requires additional entries, e.g. an **international non-SEPA transfer** or a **tax payment**, he will adapt automatically and guide you through all the steps.

Single Euro Payments Area (SEPA)

The **Single Euro Payments Area (SEPA)** currently consists of 36 countries, amongst them all 27 EU member states. SEPA's goal is to unify cashless payments in Euro amongst those within the area. A **SEPA transfer** works the same way as a domestic transfer. The country doesn't need to have EUR as a currency to take part in SEPA, as long as the transfer is done in EUR.

Of course, that means that if an international transfer even within the SEPA area is done in another currency than EUR, it automatically becomes a **foreign transfer (non-SEPA)**.

Also, transfers to countries outside of SEPA will always be foreign transfers (non-SEPA).

As of 2024, the following countries are part of SEPA:

 Andorra

 Austria

-  Belgium
-  Bulgaria
-  Croatia
-  Cyprus
-  Czech Republic
-  Denmark
-  Estonia
-  Finland
- France (incl. overseas departments)
-  Germany
-  Greece
-  Hungary
-  Iceland
-  Ireland
-  Italy
-  Latvia
-  Liechtenstein
-  Lithuania
-  Luxemburg
-  Malta
-  Monaco
-  Netherlands
-  Norway
-  Poland
-  Portugal (incl. Azores and Madeira)
-  Romania

 San Marino

 Slovakia

 Slovenia

 Spain (incl. Canary Island, Ceuta and Melilla)

 Sweden

 Switzerland

Vatican

United Kingdom (incl. Gibraltar, Guernsey, Jersey, Isle of Man)

Please note that **Greenland and the Faroe Islands are not part of the SEPA area**. This also applies to **Kosovo and Montenegro**: though **they do have the EURO as their countries' currency**, they are **not part of the SEPA area**.

How to make a SEPA transfer

App

1. Either from **your overview** or from **within one of your accounts**: tap on "**New Transfer**".

2. On the "**New Transfer**" screen you can decide how you want to set up your transfer:

create a manual transfer by entering the transfer details

through **Scan & Pay** where you can scan either an IBAN, a payment slip, or a QR code

through **templates** that you've created

3. After tapping on "**manual transfer**", you can either select a contact from your address book or tap on the "**New recipient**" button at the bottom of your screen.

Option A: Selecting one of your contacts

4. If you **select one of your contacts**, you just have to enter the amount on the next screen and then tap "**Next**". On the overview screen, you will see the summary of your transaction and can still change

the execution date

whether your transfer should be executed as an **Instant Payment (SEPA)**

The payment reference OR the text and the sender reference.

Option B: Entering a new recipient

5. If you **did not select a contact** but want to **enter a new recipient**, please tap on "**New**"

recipient".

6. Please enter the IBAN or account number of the recipient of your transfer.

7. After entering the IBAN, please enter the recipient's name.

8. In the next step, you can enter the amount you want to transfer.

9. After tapping on "Next", you will see an overview of your transfer and can still change

the execution date

whether your transfer should be executed as an **Instant Payment (SEPA)**

The payment reference OR the text and the sender reference.

10. In the last step, please **sign** your transfer.

Web Browser

1. To initiate a new transfer, click on the **"New Transfer"** button either from your **overview** (on the bottom of the respective account tile) or from **within your respective account** (on the

top right).

2. Everything starts with a name: Enter the recipient's name of your transfer or select one from your **address book contacts**.

George also supports you with the intelligent **autocomplete function**: He remembers all existing contacts from previous transfers and offers them as a recipient as you type. The name can contain up to 70 characters (0-9 A-Z a-z öäüÖÄÜß ().,/ + < > ? ; " ' = { } : _ % * # \$ | \ \$).

3. Enter the IBAN: If you have selected one of your **address book contacts**, a **transfer template**, or an **autocomplete suggestion**, George automatically prefills the recipient's IBAN. Otherwise, **please enter the IBAN**. George will support you with a live validation of the IBAN format:

If George recognises a valid Austrian IBAN you proceed with the next steps of the domestic transfer.

If you entered the IBAN of one of your accounts, George will initiate an **own transfer**.

If it's an IBAN from another SEPA country, George will proceed with the **international transfer (SEPA)**.

If the recipient's IBAN is from a country outside of SEPA, George will automatically adapt the form to an **international transfer (non-SEPA)**.

If the IBAN belongs to an Austrian tax authority, you will find yourself in the specifically structured **tax payment form**.

4. Amount: As soon as you enter the transfer amount, George already calculates and shows your future account balance after the transfer's execution.

You can also select the currency in which you want to transfer the money. If you **select a currency other than EUR**, George will **automatically proceed** with an **international transfer (non-SEPA)**.

After you entered the **IBAN** and the **name of the recipient** along with the **transfer amount**, you can already **sign** your transfer. However, if you want to add **additional information**, you can do so in the next steps.

Optional fields

Text: Everything you want to communicate to the recipient in up to 4 text lines with 35 characters each (0-9 A-Z a-z öäüÖÄÜß ()&./+<>?;"'={}:_%*#\$/\\$^[]@'€!-)

Payment reference: Very often, the recipient is asking you to use a specific payment reference, e.g. it is written in the invoice or payment slip. You have 35 characters for this field (0-9 A-Z a-z /-?: (). , ' +)

Send on: You can enter or select any execution date within the next 90 days. If you do not select a date for this transfer, George will execute it "ASAP", i.e. at the earliest date possible which usually is the same day.

Ready to sign

Before you actually sign your transfer with your valid signing method, George will show you a summary.

Author: Samira El-Shamy

Related Topics

[Get Started with the George App on a New Device \(George ID\)](#)

[Send to yourself: Own Transfers](#)

[Special Transfers: International](#)

[Special Transfers: Tax Payments](#)

[Transferring with Templates](#)

[Scan & Pay](#)

Did this content help you understand George better?

[Oh yes! G\(e\)orgeous.](#)

[No, please improve this Help Center content.](#)

George

 [George Login](#)

[Impr
int](#)

[Data &
Privacy](#)

[Cook
ies](#)

[© 2023 Erste Group
Bank AG](#)

[English](#)