Dear member,

As you may already be aware, new legislation will come into effect on 14th September 2019 called the Payment Services Directive (PSD2). Part of this legislation requires enhanced security when it comes to managing your finances online.

What does this mean to you?

It simply means enhanced security steps have been added to give you peace of mind. Changes have been made to how you will log in and how you will set up/amend a payment.
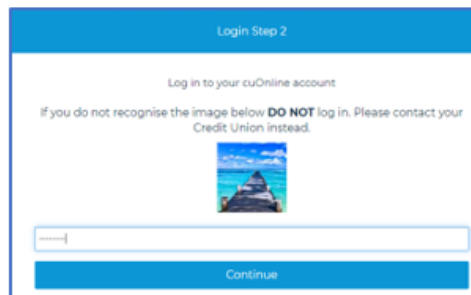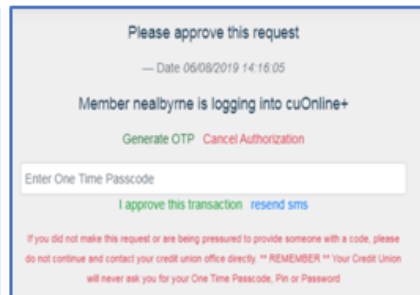
Account Access

Existing cuOnline+ members

There will be an additional level of security that you must enter in order to be able to access your account. Please note that you will only need to enter your PIN once to activate the new security login following which the PIN will no longer be required as a new 3 step process must now be followed:
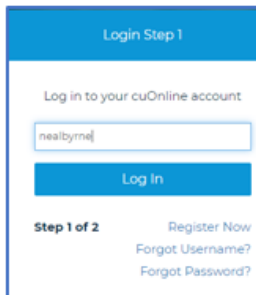
Step 1. Enter Username   Step 2. Enter Password   Step 3. Click Generate OTP
        Enter Code
        Click 'I approve this transaction'

New cuOnline+ members: first time access

There will an additional one-time activation security step for members accessing their accounts for the first time as follows.

1. Enter username   Click login
2. Enter password   Click continue

3. Generate OTP   Click Generate OTP – You will receive a secure SMS
        The code within the SMS must be entered at this point
        Click I approve this transaction

4. Enter activation PIN   Click submit

Once you have established your online access, you can speed up your login process by using the cuAnywhere app to scan the QR code and use your fingerprint or facial recognition to login automatically

Setting up a new payee

If a you wish to set up a new payee within cuOnline+ a new additional security step will be required. You will need to **'Generate OTP'**

1. Click on Payments option on left hand side
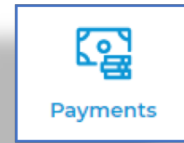
2. Click on 'Manage Payees' button

3. Navigate to 'Set up a new payee' and click next

SET UP A NEW PAYEE

Enter Payee Details   Step 1 of 3

IMPORTANT INFORMATION REGARDING PAYMENT REQUESTS

Please note that all payments put through this facility are treated as requests to the Credit Union and are subject to approval and to the following conditions:

- Your Credit Union has a maximum permitted daily payment amount. If unsure please contact the credit union before submitting your request.
- Your Credit Union may not permit Share to Loan transfers using this facility. Check with your Credit Union if unsure.
- Only cleared funds will be available for payment. If you have recently lodged a cheque or if a direct debit has recently been posted to your account, your available amount will be affected.
- Funds held as security for a loan will not be available for payment.

Note that acceptance of your request by cuOnline is NOT confirmation of the transfer or payment having been completed.

Cancel   Next

4. Enter the new payees banking details, then click next

Choose Category Of Payment

                                                                       Step 2 of 3

Personal Payment   Bill Payment

Enter Payee Banking Details

Payee Name :	joe bloggs
Account Name :	MR J Bloggs
Payment Reference :	Vet
IBAN :	GB33BUKB20201555555555
BIC :	AIBKGB2L

Cancel   Next

5. Enter your password, then click confirm

6. Generate the OTP, enter the code, then click approve transaction to set up the new payee.
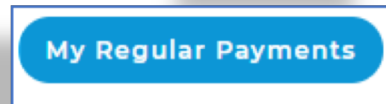
Adding/amending a recurring payment

If you wish to add/amend a recurring payment within cuOnline+ a similar additional security step will be required. You will need to **'Generate OTP'**

1. Click on Payments option on left hand side
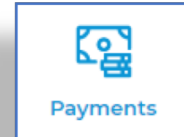
2. Click on 'My regular Payments' button

3. Make changes by clicking the edit icon

4. Enter changes and click on generate One Time Passcode, Enter Code, click submit

If you have any further questions around PSD2, please feel free to call your local branch and speak to one of our advisors.

Kind regards.

Your Credit Union.