

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.

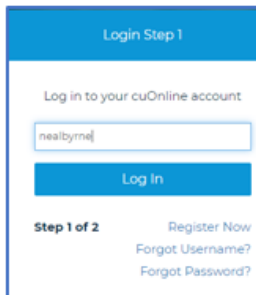
What does this mean to you?

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.

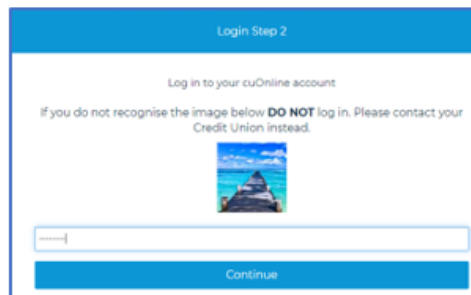
Account Access

Existing cuOnline+ members

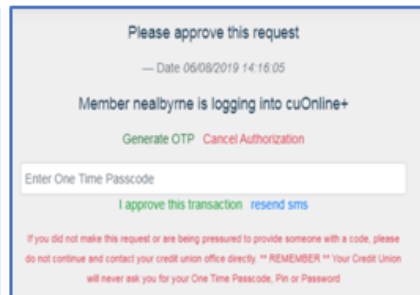
There will be an additional level of security that you must enter in order to be able to access your account. Please note that you will only need to enter your PIN once to activate the new security login following which the PIN will no longer be required as a new 3 step process must now be followed:



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

Important Information!

To help us make your account more secure you are required to activate your account, you will be unable to access your account until you do so, please enter your PIN number below.

SUBMIT CANCEL

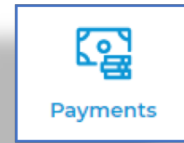
Once you have established your online access, you can speed up your login process by using the cuAnywhere app to scan the QR code and use your fingerprint or facial recognition to login automatically



Setting up a new payee

If 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 Step 1 of 3

Enter Payee Details

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.

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

Choose Category Of Payment Step 2 of 3

Enter Payee Banking Details

Payee Name :

Account Name :

Payment Reference :

IBAN :

BIC :

5. Enter your password, then click confirm

SET UP A NEW PAYEE Step 3 of 3

Note: It is very important to check that you have entered the correct details as the Credit Union is not responsible for errors with the transfer if incorrect details are entered.

Please enter your password :

[Back](#) [Confirm](#)

6. Generate the OTP, enter the code, then click approve transaction to set up the new payee.

Step 3 of 3

Note: It is very important to check that you have entered the correct details as the Credit Union is not responsible for errors with the transfer if incorrect details are entered.

Please enter your password :

Please approve this request

— Date 15/08/2019 12:10:15

Vet

Account : AIBKGB2L , GB33BUKB2020155555555

[Generate OTP](#) [Cancel Authorization](#)

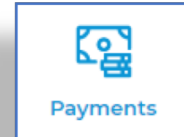
[I approve this transaction](#) [resend sms](#)

If you did not make this request or are being pressured to provide someone with a code, please do not continue and contact your credit union office directly. **** REMEMBER **** Your Credit Union will never ask you for your One Time Passcode, Pin or Password

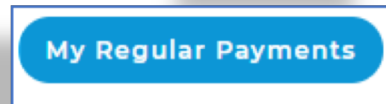
Adding/amending a recurring payment

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

A white rectangular form with a blue border. At the top is a green rounded button with the text "Request One Time Passcode". Below it is the text "Enter Code :" followed by a white input field. At the bottom are two buttons: a red "Cancel" button and a green "Submit" button.A grey rectangular screen with a blue border. At the top is the text "Please approve this request". Below it is the text "— Date 15/07/2019 11:55:05". In the center is the number "1234567890123456". Below that is the text "Account : MURUIE21XXX , IE73MURU99100212332221". Further down is the text "Amount:" followed by "€ 232". At the bottom are two buttons: a green "Generate OTP" button and a red "Cancel Transaction" button.

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.