



## Online Banking and Mobile App

### Frequently Asked Questions

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### Security Considerations

## Frequently Asked Questions

- **How do I register for Online Banking?**

Registering for Online Banking can be done by following this link:

<https://www.cu247secure.ie>

- Click on the 'Register' button at the top right hand side of the screen.
- Fill in the details in the 'Sign Up Now' section
- Read the Terms & Conditions for choosing to sign up to Online Banking
- Click the 'Register' button.

That's it! All you have to do now is wait for your Credit Union to accept your registration request and send out your own unique User ID and PIN to log in to Online Banking

- **Can I use my online account on my mobile?**

If you have either an Android or an iPhone, you will be able to download the mobile app and use your online account this way.

The Android version can be downloaded from the Google Playstore.

The iPhone version can be downloaded from the Apple iStore.

Search for 'CU247' and you will see the app at the top of the list of

options with the following image.



- **When do I get my PIN?**

Your PIN will be sent out to you once the Credit Union has received your registration request and access has been granted.

- **I have forgotten my PIN, where do I get a new one?**

Please contact your Credit Union and they will be able to re-issue a secure PIN to you.

- **How will my PIN be issued to me?**

PIN numbers will print automatically when your registration is activated by your Credit Union and will be issued in a separate letter to your User ID letter.

- **What transactions can I carry out in Online Banking?**

Depending on the level of access permissions your Credit Union gives you, you could:

- View your Account Details and Balances;
- Transfer Money to another account in your own name or to a related member's account;
- Transfer money from a Flexi Account to any account which has a BIC & IBAN;
- Set up recurring Standing Orders;
- Register your mobile phone to receive activation codes by text.

All of these can be done easily, securely and from anywhere on the Online Website and/or Mobile App.

Speak to your Credit Union on the options available to you.

- **How can I see my loan details on any account?**

To view loan details on any account, go to the 'Accounts' tab in the Online Banking website/Mobile app and click on the 'Loan Accounts' heading under your Personal Accounts Summary.

The details of any active Loan held will display underneath.

- **How can I see details of my Joint Account?**

To view details of your Joint Account, go to the 'Accounts' tab in the Online Banking website. Click on the 'Joint Account' displayed.

If a 'Joint Account' textbox option is not displayed, this could be because this account is set up with a different Person ID number than your own Personal Account. If you cannot see Joint Account details, please ask your Credit Union for more assistance.

- **Will my Share Freeze apply in Online Banking?**

Yes, the same rules apply online as they do within the CU24<sup>7</sup> application which is used by tellers in your Credit Union.

- **I have ordered a Statement online. When will I get this?**

This request is sent to the Credit Union automatically and they will process your request.

This is printed by your Credit Union and sent to you by post.

- **Can I see 'Related Accounts' in my Online Banking?**

A Member will have access to see account balances and details to their own Personal Accounts; an account they are a Joint Member of and also any account that is deemed a 'Related Account'.

An account is deemed a 'Related Account' if it follows this criteria:

- Membership is added as a 'Related Account' in the 'Relationship' screen within CU24<sup>7</sup> (the system used in your credit union)

*And*

- Related Member holds a Junior Account (please refer to your Credit Union for Junior Account terms)

*And*

- Relationship Type is marked as 'Child'

*And*

- Dependent tick box marked as 'Yes'

*And*

- The related member is Under 18 years of age

So, if a relationship which is marked as 'Child' is added but is over 18yrs of age; not a dependent or the related member's account is termed a Senior account, this will not be shown in the 'Related Accounts' online.

If you are not seeing the account balance or details for a 'Related Account' you feel you should be able to view, please contact your Credit Union for assistance

- **Can I transfer money to a Related Account online?**

Yes, if your online account has the necessary permission level applied. If this is applied, you should see the related account to be transferred to in the 'Transfers' tab.

If not, please contact your credit union for assistance.

- **How do I transfer money to another member of my credit union when they are not deemed a 'Related Member' to me?**

If you have the appropriate permissions, you will be able to set up 'Payees' if you have their BIC & IBAN and do a SEPA Credit Transfer to this related account.

Both memberships must hold Flexi accounts and your own Flexi account must have sufficient funds for a successful transfer.

After a Payee is set up initially, their details will always be available in the 'Payee' dropdown menu.

- **Will I be able to top up my Mobile Phone in Online Banking?**

No, this is not a service which is offered within the Online Banking website.

- **Can I make International Payments?**

If the account you wish to transfer to has a BIC & an IBAN, then transfers can be made to this account using the SEPA Credit Transfer facility.

- **Why do I get an activation code by post when I register my Mobile Phone number?**

This is for security reasons. Once an Activation Code is received in the post, this can be entered online to activate the Mobile Number that was registered.

When a Mobile is registered, any further Activation Codes will be sent via text message.

- **Can I apply for loans using Online Banking?**

You can get a Quick Loan Quote online to give you an indication of repayments over certain periods of time.

Proceeding with the loan application online is something that will be developed further in the future.

A record of any Quick Quote completed online when you are logged into your account is sent to your Credit Union and they may contact you to follow up on the quote you received.

- **Can I future-date payments and can I set up a Standing Order in Online Banking?**

You will be able to do Inter-Account Transfers to your own and Related Accounts. These will take effect once the transaction is completed. These cannot be future dated.

This is the same when you request these types of transfers at the counter in your Credit Union.

However, you will also be able to set up your own 'Recurring Transfers'.

The transfer will be done from your Flexi Account to any other account that has a BIC & IBAN.

These can be future dated and you can choose how often the payment goes to the nominated payee.

These will be processed via a clearing house (CUSOP or BNP) depending on your own Credit Union.

- **What are the cut-off times for bank transfers?**

Cut-Off times for Bank Transfers can be advised by your Credit Union or are detailed within your Credit Union's Terms & Conditions.

- **I have requested a Statement online– how will I receive this?**

This request is sent to the Credit Union automatically for the request to be processed and sent out to you.

Should you wish to alter/query this request, please contact your Credit Union for assistance.

- **I can see my Balances Online already with my Credit Union. Why am I getting another User ID & PIN?**

To enable you to do more transactions online, in addition to seeing your account balance, your Credit Union must issue you with another User ID & PIN to replace your existing details.

This new User ID & PIN can be used immediately for use Online using the new Website link provided or via the Mobile App.

- **What happens if the Online Banking Website /Mobile App is unavailable for any reason? What will I do?**

A message will be presented to you if the website or the mobile app is unavailable.

This should only be for a short time if for any reason the website has to be updated or the connection is interrupted.

If, however, the issue persists, you can contact your Credit Union directly to report the issue.

## **Security Considerations**

### **Secure your computer and keep it up-to-date**

Security software is essential these days, regardless of what you use your computer for.

As a minimum, make sure you have a firewall turned on and are running antivirus software. This will ensure you are protected from Trojans, keyloggers / clickjackers and other forms of malware that could be used to gain access to your financial data.

You'll also want to keep your operating system and other software up-to-date to ensure that there are no security holes present.

## **Access your accounts from a secure location**

It's always best practice to connect to your credit union using computers and networks you know and trust.

But if you need to access your bank online from remote locations you might want to set up a VPN (Virtual Private Network) so that you can establish an encrypted connection to your home or work network and access your bank from there.

Look for a small padlock icon somewhere on your browser and check the address bar – the URL of the site you are on should begin with 'https'. Both act as confirmation that you are accessing your account over an encrypted connection.

## **Always log out when you are done**

It is good practice to always log out of your online banking session when you have finished your business. This will lessen the chances of falling prey to session hijacking and cross-site scripting exploits.

You may also want to set up the extra precaution of private browsing on your computer or smart phone, and set your browser to clear its cache at the end of each session.

## **Monitor your accounts regularly**

It should go without saying that monitoring the your credit union statement each month is good practice as any unauthorised transactions will be sure to appear there.

But why wait a whole month to discover a discrepancy? With online banking you have access 24/7 so take advantage of that and check your account on a regular basis. Look at every transaction since you last logged in and, if you spot any anomalies, contact your credit union immediately.