

CU Online +

New processes in line with PSD2

15/09/2019

As you may already be aware, new legislation came 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.

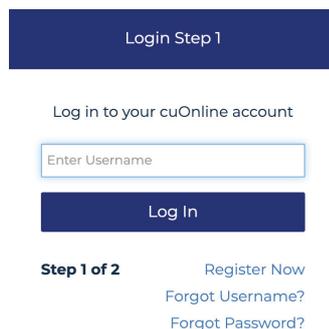
What does this mean to you?

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 CU Online + 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:



Login Step 1

Log in to your cuOnline account

Log In

Step 1 of 2

[Register Now](#)
[Forgot Username?](#)
[Forgot Password?](#)

1. Enter username



Login Step 2

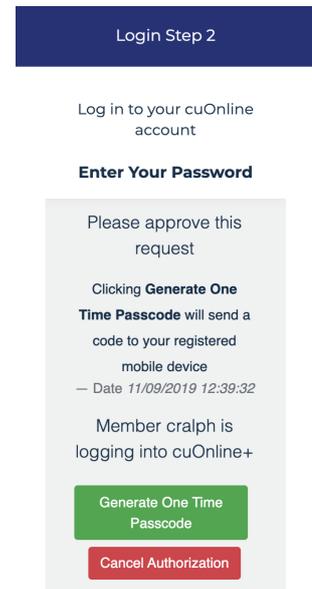
Log in to your cuOnline account

Enter Your Password

Continue

Step 2 of 2

2. Enter password



Login Step 2

Log in to your cuOnline account

Enter Your Password

Please approve this request

Clicking **Generate One Time Passcode** will send a code to your registered mobile device

— Date 11/09/2019 12:39:32

Member cralph is logging into cuOnline+

Generate One Time Passcode

Cancel Authorization

Step 2 of 2

- 3.
- Click generate OTP
 - Enter code (sent to your mobile)
 - Click 'I approve'

New CU Online + members – first time access

There will be 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 |
| 4. | Enter activation PIN | Click I approve this transaction
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.

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 in the main menu.
2. Click on 'Manage Payees' button.
3. Navigate to 'Set up a new payee' and click next.
4. Enter the new payee's banking details, then click 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 in the main menu.
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, you can call us on (01) 851 3400, email info@mfcu.ie or drop into your local branch.

Member First Credit Union, Ltd. is regulated by the Central Bank of Ireland