

# HOW TO MAKE A DEBIT CARD PAYMENT ONLINE.

## **NOTE:**

In order to make lodgements or payments via the app you must be set up for Funds Transfer. Your payment will fail if your account is not set up for Funds Transfer.

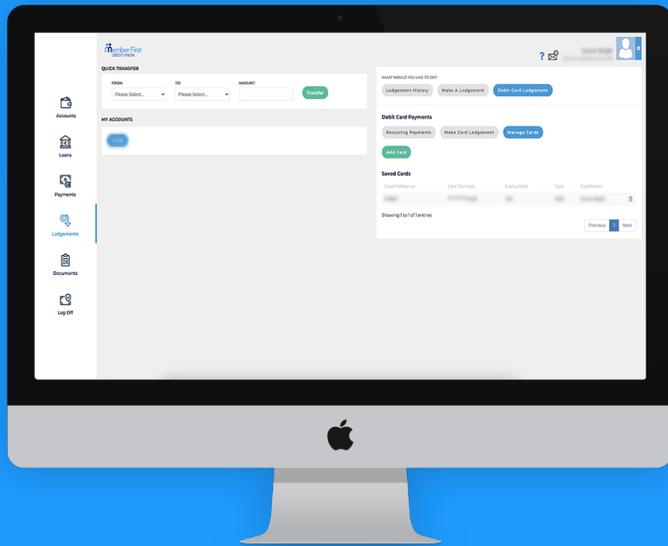
If you are not set up for Funds Transfer, this means that your proof of address and Photo ID are not up-to-date on your MFCU account.

*To update this info and to gain access to funds transfer:*

- 1) Click on the 'Menu' in top left hand corner and go to 'Documents'
- 2) Choose file; upload picture of your passport and proof of address (files must be saved on your phone to do so)

# STEP 1: Add Debit Card Details

*A personal payment involves making a payment from your MFCU account to your personal bank account.*



1. Login to your MFCU account on our website
2. In the menu in the top left corner of your screen, click 'Lodgements'
3. Under 'What would you like to do?', choose 'Debit Card Lodgement'
4. Click 'Add Card' (in green)
5. Enter a card nickname
  - this is your first name
  - this name will appear beside your card details to identify which card it is
6. Click 'Proceed'
7. Scroll down the screen to enter your debit card details
8. Click 'Pay Now' to save your card to your MFCU account

You will then receive a message pop up saying 'Card has been saved successfully'. This card is saved for future use under 'Manage Cards'.

# STEP 2: Make a Payment

**REMEMBER:** Before you make a payment with your Debit Card, you'll need to save this card on your account. (see Step 1)

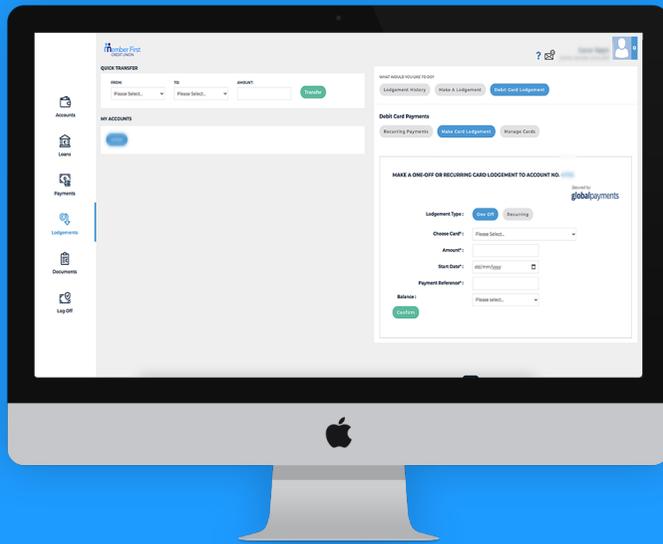
1. Under the Lodgements menu, click on 'Make Debit Card Payment'
2. Click on 'Make Card Lodgement'
3. There are two options; 'once off' or 'recurring' payment

## Recurring Payment

1. Choose the card you wish to make a payment with your saved cards will be listed in the dropdown menu
2. Enter the amount you wish to pay
3. Choose the payment frequency - weekly, fortnightly or monthly
4. Enter your payment reference - this is your MFCU account number\*
5. Select your Balance - this is the account into which you wish the payment to be made (ie loan, shares, Christmas etc)
6. Click 'Confirm' to create the payment
7. To verify that the recurring payment has been set up, click the 'Lodgements' menu, then select 'Make Debit Card Payment', 'Recurring Payments'

## Once-Off Payment

1. Choose the card you wish to make a payment with your saved cards will be listed in the dropdown menu
2. Enter the amount you wish to pay
3. Under 'Start Date' enter the date you want the payment to be processed
4. You will be asked to input your card's CVW number for verification purposes
5. Click 'Confirm' to create the payment
5. You will receive a success message confirming your payment was successfully completed.'



**Note:** Your account number can be found in the 'Accounts' menu under 'My Account Summary'

# Optional: Editing/Deleting Cards & Payments

## To delete a payment ...

1. Under the Lodgements menu, click on 'Make Debit Card Payment'
2. Click on 'Make Card Lodgement'
3. Click on 'Recurring Payments'
4. Here you can review all saved payments
5. To edit any payment, click the relevant PEN icon
6. To delete any payment, click the relevant BIN icon

## To delete a card ...

1. Under the Lodgements menu, click on 'Make Debit Card Payment'
2. Click on 'Make Card Lodgement'
3. Click on 'Manage Cards'
4. To delete any card, click the relevant BIN icon.

**TOP TIP:** If your debit card expires and you wish to continue to make payments from this account, you will need to add your new debit card details.

To do this, you will need to delete the old card and the old recurring payment. Then you need to add the new card details and set up a new recurring payment.

To save you editing details each time a debit card is expired or cancelled, you can instead set up a direct debit recurring payment.

Full details are available in our '[How to set up a Direct Debit Payment](#)' tutorial.

