

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.

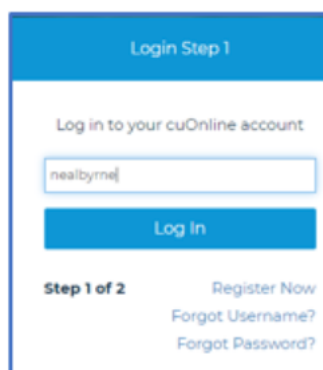
What does this mean to you?

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.

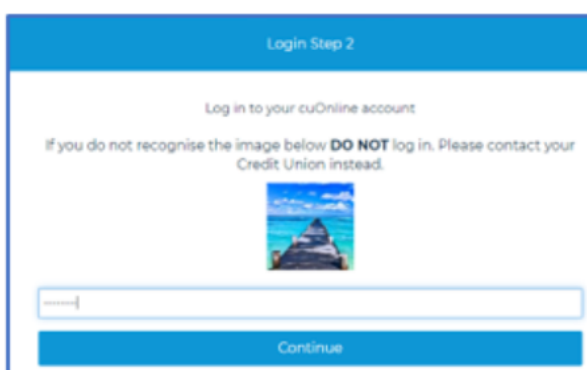
Account Access

Existing cuOnline+ members

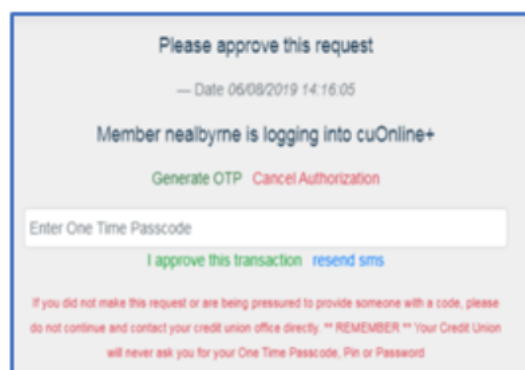
There will be an additional level of security that you must enter in order to be able to access your account. Please note that you will only need to enter your PIN once to activate the new security login following which the PIN will no longer be required as a new 3 step process must now be followed:

The screenshot shows the 'Login Step 1' interface. It has a blue header with the text 'Login Step 1'. Below the header, it says 'Log in to your cuOnline account'. There is a text input field containing 'nealbyrne'. Below the input field is a blue 'Log In' button. At the bottom, it says 'Step 1 of 2' and provides links for 'Register Now', 'Forgot Username?', and 'Forgot Password?'.

Step 1. Enter Username

The screenshot shows the 'Login Step 2' interface. It has a blue header with the text 'Login Step 2'. Below the header, it says 'Log in to your cuOnline account'. There is a warning: 'If you do not recognise the image below DO NOT log in. Please contact your Credit Union instead.' Below this is a small image of a lighthouse. There is a text input field for the password. At the bottom is a blue 'Continue' button.

Step 2. Enter Password

The screenshot shows the 'Please approve this request' screen. It has a grey header with the text 'Please approve this request'. Below the header, it says '— Date 06/08/2019 14:16:05'. There is a message: 'Member nealbyrne is logging into cuOnline+'. Below this are two buttons: 'Generate OTP' and 'Cancel Authorization'. There is a text input field for the 'Enter One Time Passcode'. Below the input field are two buttons: 'I approve this transaction' and 'resend sms'. At the bottom, there is a disclaimer: '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'.

Step 3. Click Generate OTP
Enter Code

New cuOnline+ 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
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



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(01) 677 8648

info@hsscu.ie

www.hsscu.ie

TouchTech Login

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



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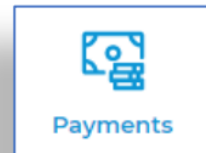
info@hsscu.ie

www.hsscu.ie

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 :

GB33BUKB2020155555555

BIC :

AIBKGB2L

Cancel

Next

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 , GB33BUKB20201555555555

Generate OTP Cancel Authorization

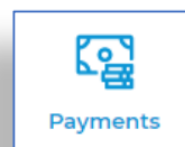
[I approve this transaction](#) [resend sms](#)

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 green header bar containing the text "Request One Time Passcode". Below the header, there is a label "Enter Code :" followed by a text input field. At the bottom, there are two buttons: a red "Cancel" button and a green "Submit" button.A grey rectangular screen with the text "Please approve this request" at the top. Below it, the date "Date 15/07/2019 11:55:05" is displayed. The account number "1234567890123456" is shown in a larger font. Below the account number, the text "Account : MURUIE21XXX , IE73MURU99100212332221" is displayed. The amount "Amount: € 232" is shown in a large font. At the bottom, there 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 us on 01 677 8648 or 1890 677 864, email us at info@hsscu.ie or call into one of our branches.

Kind regards,
Team HSSCU



Health Services Staffs
Credit Union



info@hsscu.ie
01 677 8648

CUANYWHERE APP - ONLINE ACCESS WITH TOUCH ID

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