

SHOPPING ONLINE IS CHANGING FROM 1ST JANUARY 2021.

The final changes under the second Payment Services Directive, also known as PSD2 comes into full force from 1st January 2021. PSD2 will mean changes to how you shop online from 1st January 2021.

These changes relate to the implementation of Strong Customer Authentication, also referred to as SCA. This means that you will need to carry out an additional security step before you complete your online shopping by using a one-time passcode which you will receive by text.

These changes mean better protection for you and will make shopping online even more secure.

What do I need to do?

To continue to shop online with your Current Account debit card, you need to make sure your Credit Union has the correct mobile number for you so that you can receive the one-time passcode required to complete your online shopping transaction.

You can update your mobile number by contacting your Credit Union.

FREQUENTLY ASKED QUESTIONS

How does SCA work?

When you're shopping online, you will have to confirm that it is you, using your debit card to complete a purchase. You will receive a text message with a one-time passcode which you must input to complete your purchase.

Does SCA affect me?

Yes. SCA is already required for members who avail of their Credit Union's online service and is now being introduced for shopping online with your Current Account debit card.

All financial service providers in Europe must implement these changes for customers.

What is a One-Time Passcode?

A one-time passcode is a random generated number. It is an additional security feature used to validate that it is you that is using the card. When you shop online, a passcode may be automatically sent by SMS text message to the mobile phone number you have provided to your Credit Union. You will be asked to input this passcode in order to complete your purchase.

The passcode will only be valid for the online purchase you have received it for. If you do not submit the passcode correctly within 15 minutes , it will expire and you will be unable to complete your online purchase. You will need to authorise the payment again to regenerate a new one-time passcode.

What will the SMS text message say with the passcode?

The message will be from CU Card Services and is a 'No Reply' message. It will not include your name or card number or ask for your account or PIN numbers, and will not contain links to click.

Sample message; 123456 is your one-time passcode. Use it within the next 15 minutes to complete your purchase for €XX at 'Retailer'.

Can I choose not to proceed with the payment?

Yes, just click the 'Cancel' button on the merchant Payment Screen.

Can I opt out of this service?

You cannot opt out of this service. Under Payment Services Directive regulations SCA must be provided for certain online transactions.

Why do you need my mobile number?

Your mobile number is unique so it can be used as part of the authentication process.

I do not have a mobile phone, will I still be able shop online?

As time goes on, it is unlikely that we will be able to verify if it is you shopping online, without using a mobile phone.

While certain transactions might work online for you, many will be subject to SCA. You will need to authenticate SCA transaction by entering a one-time passcode sent to you by SMS text message.

What happens if I get a new phone?

If you get a new phone and your number stays the same, no action is required. If you change your mobile number you will need to contact your Credit Union to update your details.

I haven't received an SCA authentication notification or the one-time passcode to ask me to confirm the transaction – what do I do?

Turning on push notifications is slightly different on each phone so check you have these turned on. If they are turned on you may not have received the notification due to a network issue. Please try again.

If you are experiencing difficulty completing an authorisation, you can contact CU Card Services available 24/7 on +353 1 693 3333 for further support.

You can learn more about PSD2 from the Banking & Payments Federation Ireland <http://www.mypsd2.ie>