

FAQs of CU247 Mobile & Online Banking

How do I register for Online Banking?

Registering for Online Banking can be done by following this link: <https://www.cu247secure.ie> or downloading CU247 in your app store

- Click on the 'Register' button at the top left 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 issue with your own unique User ID and PIN to log in to Online Banking

When do I get my PIN?

- You will receive a text confirming that the Credit Union has received your registrations and asking you to call to the Credit Union to collect your User ID and PIN. We will require you to provide up to date photographic ID and proof of address.
 - (Photographic ID (valid passport, valid drivers licence **or** valid EU National Identity card)
 - Proof of address (Utility Bill, financial statement, **or** letter from a government department. This must be less than 6 months old)
-

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 PIN to you.

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 a related member's account

- Transfer money to any account which has a BIC & IBAN from a Flexi Account
- Set up recurring Standing Orders
- Register your mobile phone to receive access 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 my Sub Account?

To view Loan Details on a Sub Account, go to the 'Accounts' tab in the Online Banking website and click on the 'Loan Accounts' heading under your Personal Accounts Summary. The details of the Loan 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' 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 details.

Will my Share Freeze apply in Online Banking?

Yes, the same rules apply online as they do within the ICE CU247 application which tellers in the Credit Union use.

I have ordered a Statement. 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.

How do I transfer money to another Member when they are not displaying the 'Related Member' section when I am logged in?

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.

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 has a BIC & an IBAN, then transactions can be made to this account.

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

Can I apply for loans using Online Banking?

This is something that will be developed in the future. However, you can get a Quick Quote online to give you an indication of repayments over certain periods of time.

If you do a Quick Quote online when logged into your account, a record of this 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 at the counter in the 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 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.

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

A message will be presented to online banking users 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.

Cu247 Mobile Banking Demo

To learn More about our Online Banking and Mobile App. [click here](#)

[FAQs](#)

[Terms & Conditions](#)