

Questions and Answers

- **What transactions can I do in Online Banking?**

You can 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. These can be done on the Online Website and/or Mobile App

- **I cannot 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 circular graphic under the 'Loan Accounts' heading. The details of the Loan will display underneath.

- **I cannot 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 than your own Personal Account. Please refer to 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 in the Credit Union.

- **When do I get my PIN?**

Your PIN will be sent out to you once the Credit Union has received your Registration request and ID has been verified.

- **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.

- **When a Member requests a Statement, how is the Credit Union Notified of this?**

This request is sent to the Credit Union automatically for them to process your request.

- **What 'Related Accounts' does a member have access to in Online Banking?**

A Member will have access to their own Personal Accounts; an Account they are a Joint Member of.

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

No, this is something that may be developed at a later stage. Please contact the Credit Union if you wish to apply for a loan.

- **Why are two Main Accounts and two Sub Accounts displaying online for me?**

If there is a Deposit Account attached to any other account, then this will display Online. Some Deposit accounts may have zero balances so a tidy up of these accounts can be done within the Credit Union to close any unnecessary deposit accounts.

- **What are the cut-off times for bank transfers?**

They are the same cut-off times that exist within the CU24⁷ application. We will be introducing a message to the users of the online banking website & app to inform them when they do a transfer what the latest time is to ensure it applies to another bank account the next day. This is in development currently.

- **How will PINs be issued to registered members?**

PINs will print automatically when the member's registration is activated and will be issued on Secure Paper separate to the User ID. ID will have to be verified prior to issue.