

LINK CREDIT UNION ONLINE REGISTRATION PROCESS.

Before registering for our online services, the following information must be up to date on your account(s):


- Photo ID (in date driver's licence or passport)
- Proof of address (utility bill or bank statement dated within the previous 3 months).

You must also have:

- A mobile phone number
- and an email address

If these details are not up to date, your online registration will not be processed, and you will receive an email advising you of the documentation that must be submitted. Contact Link Credit Union if you are unsure if your account details need updating.

REGISTERING FOR OUR ONLINE FACILITY- USING THE WEBSITE:

1. Log onto our website www.linkcu.ie
2. Click on the green Register/Log in button on the top right of the screen. 
3. On the following screen select: Register Now
 - Complete all the boxes in the Member Registration form
 - your username is case sensitive.
 - your DOB must be inserted in the correct format dd/mm/yyyy
 - each registration must have a separate email address
 - when all details are input, click on the – Register button.
4. You will receive an email from Link Credit Union Ltd to confirm that your registration has been received.
5. When your registration has been accepted you will receive a PIN (8-digit number) by text message to the mobile number you provided.
6. You will also receive an email to confirm that your online account has been activated.

You are now registered for our online facility.

CuMobile – Link Credit Union's mobile App.

CuMobile is available to download for both Android and Apple mobile phones.

- Search for CuMobile in the appropriate play/app store.
- Select Link Credit Union and download.
- Details of the T&C for online access are provided to the applicant and they must be accepted.

CuMobile app has a high level of Strong Customer Authentication for Payment Services Directive 2 (PSD2) Compliance.

If you have fingerprint or facial recognition functionality on your mobile phone, you can use these options to log into your CuMobile App and avoid using your username, password and OTP.

However, you should always keep your log in details somewhere safe and secure as they are required to validate the following transactions:

- when you are transferring funds or setting up a new payee you will be asked for your password to authorise the transaction.
- if you log in via our website www.linkcu.ie you will need these log in details.
- If you need to reinstall the App. you will need these details also.

Our previous app cuAnywhere is still operating but will be withdrawn in May 2021. Our new updated CuMobile app has much more functionality and meets all PSD2 regulations.

REGISTERING FOR OUR ONLINE - USING THE MOBILE APP: CuMOBILE:

1. Click on the CuMobile App on your phone.
2. Click on: Log In
3. On the following screen select: Register
 - a. Complete all the boxes in the Member Registration form:
 - b. your username is case sensitive.
 - c. your DOB must be inserted in the correct format dd/mm/yyyy
 - d. each registration must have a separate email address
 - e. then click on the – Register button.
4. You will receive an email from Link Credit Union Ltd to confirm that your registration has been received.
5. When your registration has been accepted you will receive a PIN (8-digit number) by text message to the mobile number you provided.
6. You will also receive an email to confirm that your online account has been activated.

You are now registered for our online facility.

Link Credit Union - Online Log in process.

Having successfully registered for our online facility, you will now have a username and password, which you created yourself and a PIN (8-digit number) which you received by text message. Please ensure you keep a record of these details, in a safe and secure place and do not share them.

Logging onto the website www.linkcu.ie / or our CuMobile App:

Click on the button. **Register/Log in** when logging in via www.linkcu.ie

Click on: Log in via our cuMobile App

1. Enter your username
2. Enter your password (NOT your 8-digit numeric PIN) (on next screen on CuMobile)
3. Click on "Generate One Time Passcode" (OTP)
4. You will receive a 4-digit One Time Passcode (OTP) by text to your mobile phone
5. Enter the 4-digit One Time Passcode (OTP) received on your mobile
6. Click on "I approve this activity"
7. Enter your PIN number, (8-digit number) **You will only need to enter your PIN number the first time you log in.**

By logging into our CuMobile App or logging into our Website www.linkcu.ie you can:

- Apply for a loan and upload your supporting documents
- You can upload your documents to update your personal details
- You can transfer funds internally (within the CU) and externally (to another financial institution).
- You can set up regular or one off payments
- You can save your debit or credit card details to make your CU loan repayments
- Check your balances and print statements.
- Apply for membership of Link CU online, if you are 16 years plus. If you are under 16 years of age or if you want to open a joint account, you will need to call to Link Credit Union in person.

- Open our **New** very competitive, low fee, full service Current account with our mastercard® Debit Card, if you are 18 years plus. If you are aged 16-17 years of age and you wish to open a Current Account, you will need to call to Link Credit Union in person with a parent or guardian as parental consent is required.

Making an online payment to another financial institution or to another account in Link Credit Union:

Select:

- Payments
- Make a payment
- External Payment (if the payment is to another financial institution) You will need the IBAN and BIC number for the account you are sending the funds to.
- Pay someone or loan in your Credit Union (if the payment is to another account in Link Credit Union)
- You will need the account number for the account you wish to lodge funds to.
- These payments can be set up as a **one-off** payment or a **regular payment**

Making a lodgement online to your account in Link Credit Union

Online lodgements can be made to your loan, using your debit card or credit card.

Select:

- Lodgements
- Make a debit card payment
- Add card (save your card details here)
- Make card lodgement

These payments can be set up as a **one-off** or **regular** payments.

Quick Transfer

To transfer funds between the different parts of your own account ie. Shares, loan, EFT, Deposit or Current account, select the **Transfer** button at the bottom of your screen on CuMobile or the **Quick Transfer** option at the top of the screen, if logging in via our website, www.linkcu.ie.

- The Maximum amount of funds that you can transfer via your online account in any one day is €50,000.00.
- You can transfer funds online to anywhere in the European Union as well as a number of non-EU countries in a fast safe and efficient way.

- Failed funds Transfer – All transfers will be approved by Link Credit Union before they are processed. Shares pledged against a loan or uncleared funds will not be available to withdraw. The Minimum Saving Balance must be retained in your Share Account, for membership of Link CU.

Who can register for our online facility (CUOnline+)

Single accounts aged over 18 years – These members can register for our online facility. If a member has more than one account, these accounts can be linked so the member can view all their accounts when they log in.

Joint Accounts- Both members details must be up to date on the account before either can be approved for registration. Each party to the joint account can register separately to operate the account online, they are both authorised to carry out transactions individually on their joint account. An email address can only be used once when registering for online services – on a joint account both parties will need to use separate email addresses if they both register for this service.

Club/Business Accounts- When completing the mandate approving authorised signatories on their account, there is an additional section to approve access to the online banking facilities, for one person only. It is stated that this individual will have full access to withdraw all funds held in the account if full access is requested. If a club wishes to have online access, they must submit a copy of the signed minutes of a committee meeting, during which they nominated a member of the committee to have FULL access to their account online. This individual must provide their forms of identification as specified above to the CU, if not already held. **If/when this member leaves the committee it is the responsibility of the club to change the user details, including pin number and password, Link Credit Union will not be held responsible if this individual continues to access the account via the online services.** When registering for our online facility the date the account was opened is used as the date of birth.

Single accounts aged 16/17 years- These members can register for our online facility, however, as they are under 18 years, they can have **View Only** access, therefore they will not have permission to carry out online transactions on their account. The only exception to this rule are members aged 16/17 who have opened our new current account, they will have provided consent from their parents/guardians when opening their current account, allowing them to have full online access.

Juvenile Accounts aged 0/15 years - cannot have online access.

ADDITIONAL INFORMATION:

Memorable Word

When you first log in you will be asked to set up a Memorable Word. This is a word you can use to set up a new password if you forget your password. You can set or update your memorable word in:

- Personal Settings, (on the website, this is the Person Icon on the top right of your screen)
- Update Security Info.
- On the CuMobile App – Select **Personal Details** and then select **Security Details**

Username

Username should include at least 1 letter and 1 number. They should contain at least 6 characters. There can be no spaces. Username are case sensitive. A username should be easy to remember, but not something which is directly linked to you or your account. We recommend that you do **not** use your:

- Account number
- Staff Number
- Payroll number

Forgot your Username?

If you cannot remember your username, click on **Forgot Username** under the **Log In** button. You will be asked to input the email address you registered with and click on **Request reminder**. A reminder will be sent to you by email. Alternatively, you can contact Link Credit Union.

Password

Your password must be at least 8 characters in length. Your password should include at least 1 letter and 1 number. It can include symbols. There can be no spaces. Passwords are case sensitive.

Forgot your Password?

If you cannot remember your password, click on **Forgot Password** under the **Log in** button. You will be asked to input your:

- Username
- Date of birth (dd/mm/yyyy)
- Your Memorable Word. (See details on how to set your memorable word above).
- Tick the box to confirm that you are not a Robot.
- Then request a One Time Passcode (OTP). This is a 4-digit number sent by text message.

When you input the OTP you will then be asked to create and confirm your new password and click the **Submit** button. Alternatively, you can contact Link Credit Union and we will issue you a new password, which you will receive by email.

Never save your password for our online facility. It will not populate correctly, and you will be unable to log in. If you have saved your password, click into, **Settings** and then **Passwords** in your browser and you can remove your saved password.

PINs

A PIN is an 8-digit number. It is sent by text message to the mobile number you registered with.

Forgot your PIN number?

Contact Link Credit Union and we will issue you a new PIN number. You will receive it by text message to the mobile number you registered with. You will only need to use this PIN number the first time you log in.

You can change your PIN and password if you wish.

To do this select **Personal Details** (on the website it is the person icon on the top right of the page) and then select **Update Security Info**

On the CuMobile App – Select **Personal Details** and then select **Security Details**

One Time Passcode (OTP)

A One Time Passcode is a 4-digit number sent by text message to the mobile phone number you registered with. When you receive the OTP, you must enter it promptly, as it will expire. If there is a delay in receiving the OTP, it might have already expired – after 3 unsuccessful attempts to log in, your account will be SUSPENDED. Please ensure you have sufficient phone coverage to receive your OTP when logging in. Your OTP can only be used once. Each time you log in you will need to generate a new OTP.

Suspended Accounts

Your online account will be suspended if you enter incorrect details 3 times while trying to log in. Link Credit Union reactivate suspended accounts daily and send an email to members letting them know why their account was suspended. You can email (info@linkcu.ie) or phone Link Credit Union if you need assistance. Do not register again as you are already registered.

IBAN and BIC numbers

Your share account does not have an IBAN and BIC number.

You can see your IBAN and BIC numbers online for your current account and/or EFT account under the account title before you click **View**, to view your transactions.

If you download a statement online, the IBAN and BIC number will be printed on the statement.

BROWSER

- Google Chrome and Microsoft Edge are the best browsers to use for our online facility. Internet Explorer is not compatible.
- If you have problems viewing the Website or online accounts, please update your browser to the latest version.