

ELECTRONIC SERVICES GUIDE



**Killarney
Credit Union**
LIMITED

WHERE MEMBERS MATTER MOST



Online Banking Services

CU Mobile Banking App

Transaction Services

Communication

Your Credit Union - when you want it

Welcome

Killarney Credit Union is delighted to introduce you to its range of eservices. You can access your credit union account – when you want 24/7, the services include online banking, mobile app, transaction services and communication facilities.

<i>Transaction Services</i>	<i>Online Banking Services</i>	<i>Mobile App</i>	<i>Communication Facilities</i>
Credit Union BIC/IBAN	Move money between your accounts	Move money between your accounts	Sign up for e-statements
Direct Debits	Move money externally	Move money externally	e-AGM Notice
Order foreign exchange online	Check your Balances	Check your Balances	Text Alerts
Standing orders	View & Print Statement	View Statement	Ezine
Debit Card Payments	Pay a Bill	Pay a Bill	
Bill Payments			
Online Loan Enquiry			



Transaction Services

Credit Union BIC/IBAN

Every credit union account has a unique BIC/IBAN attached to it. This unique number is listed on statements, online banking system or by contacting our offices.

Killarney Credit Union BIC: KIRO IE21 XXX

When using this code, you will also need your IBAN, an IBAN is available for all accounts held in the credit union (*e-services, main account, loan*).

How can you use your credit union BIC/IBAN?

- a) You can use your credit union BIC/IBAN to transfer funds electronically from your bank account directly to your credit union account.
- b) Your Credit Union BIC/IBAN can also be given to any social welfare office to transfer payments into your credit union account e.g children's allowance, pension, job seekers etc.
- c) You can also give these details to your payroll office to facilitate a deduction from your salary directly to your credit union account.
- d) You can transfer funds from PayPal Account to your Credit Union account.

Direct debits

You can now repay your loan automatically from your bank account into your credit union account. You complete a direct debit mandate with your instructions in any of the credit union branches to begin the loan repayments.

Fexco Click and Collect

We offer a range of foreign exchange currencies in our Beech Road, Kenmare and Cahersiveen branches. If you cannot call into the branch, you can order currencies online on www.fexcocurrency.com and you can collect and pay for it in the



credit union branches. You will be required to provide ID to collect currencies.

• Standing orders

A standing order can be used for paying regular fixed amounts from your bank account to your credit union account. Choose the amount of money you want to pay, and the date of payment. You can set up, cancel or amend a standing order for free at your local bank or via Online Banking

• Debit Card Payments

If you need to repay a loan, but don't have time to call in, we offer a debit card payment service. You can telephone the credit union and the teller will process your debit card payment and make the repayment to your account.

• Bill Payments

We also process a wide variety of bills through our Paypoint/Postpoint service such as ESB, Vodafone, Bord Gais, Sky etc.



• Online Loan Enquiry

We offer a convenient quick loan enquiry tool and loan calculator on our website www.killarneycu.ie. A staff member will then call you to discuss your application and go through the documents required to process your loan.



Online Banking Services

Access your credit union account online anytime



What can you do?

- **Check your balances online / In App**
 - Account balances on your accounts
 - Account Transactions
 - View & Print Statements
- **Move money between your accounts**
 - Transfer funds between your credit union accounts provided funds are not held as collateral (*main, eservices, loan, 98*)
- **Move money to other bank accounts**
 - Transfer funds from your credit union account to a bank account
- **Check your statement**
 - View your statements
 - Print your statements
- **Pay a bill**
 - Set up utility bill payments (*Vodafone, ESB, Sky, Bord Gais*)
 - Make once off bill payments
 - Set up new utility bill payments
- **Subscription Services**
 - Sign up for yearly statements
 - View and print statements
 - Request the Annual General Meeting Notice
 - Sign up for text alerts and ezines

• Go Green

Subscribe for statements and eAGM notice and protect the environment by going paperless.



How to Register for Online Banking

In branch:

Call in the any of the branches of Killarney Credit Union and register for Online Banking Services.*

or

A Pin will be issued to you in banch. You will need to bring current Photo and address identification.

Online:

- 1) Go to www.killarneycu.ie homepage. Click on Online Banking Registration.
- 2) Complete the Registration Form & Subscription Services Section
- 3) A member of staff will contact you on the telephone number provided to verify your identity and complete the registration process.
- 4) The PIN can be collected from the branch or posted out to you.
- 5) You will need to provide current ID to receive your PIN.

***You will need to bring in up to date address and photo ID to receive your PIN.**



Login to Online Banking Services

- Go to **www.killarneycu.ie** and click on Online Banking Login.
 - Type in your member number (*excluding the last letter of your member number i.e 12345X is now 12345*).
 - Complete your date of birth field (*for joint accounts use the date of birth of the first named person on the joint account*).
 - Enter the 3 digits of the PIN that you have received.
 - You will now enter the member area of the online banking section.
 - You will also be asked to verify your requests via a text message to your mobile phone. This text message will be sent to the mobile number that is registered on the credit union IT system. For joint accounts, the mobile number that is used is the first named person on the account.
- * If your number changes, you will need to notify us as you cannot receive a text.*

Mobile App

To use the Mobile App, you must have logged into the Online Banking area at **www.killarneycu.ie** first this activates you as a user on the online banking system and verifies you as a user.

If you have a smartphone, you can download the Killarney Credit Union mobile banking app.



Killarney Credit Union App is available on Google Play or Apple App Store. Search for Killarney Credit Union.

Your log in details and PIN are the same.



Online Banking Conditions



1. *If you have shares pledged against your loan, you will not be allowed transfer funds out of your account to an external account. Maximum daily withdrawal is €5,000.*
2. *Online access is only available for those over 18 years.*
3. *If you enter your pin incorrectly, you will be locked out of your account. This will be reset within a 24 hour period.*
4. *If you have lost your pin and need another to be reissued, then contact the branch to reissue. You can also request a lost pin request on **www.killarneycu.ie**.*
5. *Please keep your PIN secure, you cannot change the PIN allocated to you.*
6. *Before using the mobile app, members must login to the website and a text will be sent to their mobile number. Once the mobile number has been verified via the website they can then proceed with activating the mobile banking app.*
7. *To online banking services will only work with a registered Irish mobile number, as you will need text alerts codes to activate certain online functions. Foreign mobiles will not work.*
8. *For joint accounts, withdrawal rights must be agreed by both parties in relation to the accessing of funds through online banking.*
9. *Online banking is not available to businesses, clubs or group accounts.*

Communication Facilities



Lets keep in touch

The credit union would like to keep you updated on news, updates and information from your credit union.

Post: If you have moved house recently, please update your address in the credit union by bringing in a recent utility bill or bank statement and Photo ID.

Email: You can register to receive e-zines on www.killarneycu.ie.

Text Alerts: Subscribe to receive text alerts on offers, promotions and services.

eAGM Notice: You can opt in online through online banking subscription services.

eStatements: You can opt in online through online banking subscription services.

You can update your member communication consent for marketing purposes on our website or in branch.

Security Notice



Be safe and secure

- Killarney Credit Union will never ask you to disclose your PIN by phone, email or text.
- Never disclose your PIN to anyone.
- If you have changed your mobile number, please contact the credit union to update the IT system with your new mobile phone details.
- Please memorise your PIN and destroy.
- If there are unauthorised activities on your account, please contact the credit union immediately. If you feel that your account has been compromised, please contact the credit union immediately.
- You can deregister for online banking at any time, by contacting the credit union.
- Please review the Privacy Policy, Data Protection Policy and Terms and Conditions of use available on www.killarneycu.ie.
- You have a personal responsibility in the use of Online Banking and Killarney Credit Union cannot be held liable for the loss or damage in the course of using its online banking facilities.



Killarney Credit Union LIMITED

WHERE MEMBERS MATTER MOST



Beech Road,
Killarney
V93 XR5V,
Co. Kerry



Park Road,
Killarney,
V93 CVF9,
Co. Kerry



Killarney Road,
Kenmare,
V93 NN73,
Co. Kerry



1-3 O'Connell St.,
Cahersiveen,
V23 HF77
Co. Kerry

064 663 1344 | info@killarneycu.ie
www.killarneycu.ie



Killarney Credit Union Limited is regulated by the Central Bank of Ireland.

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