

How to make a debit card payment online



**CLADDAGH
CREDIT UNION**

Your Loyal Financial Partner



PLEASE NOTE:

In order to make lodgements or payments via the app or online you must be set up for Funds Transfer

To do this please go to our [website](#) & select '[Activate Funds Transfer](#)' in the '[Other Services](#)' menu

Complete the online form & then click on the link to upload your documents via our IDpal App.

www.claddaghcu.ie



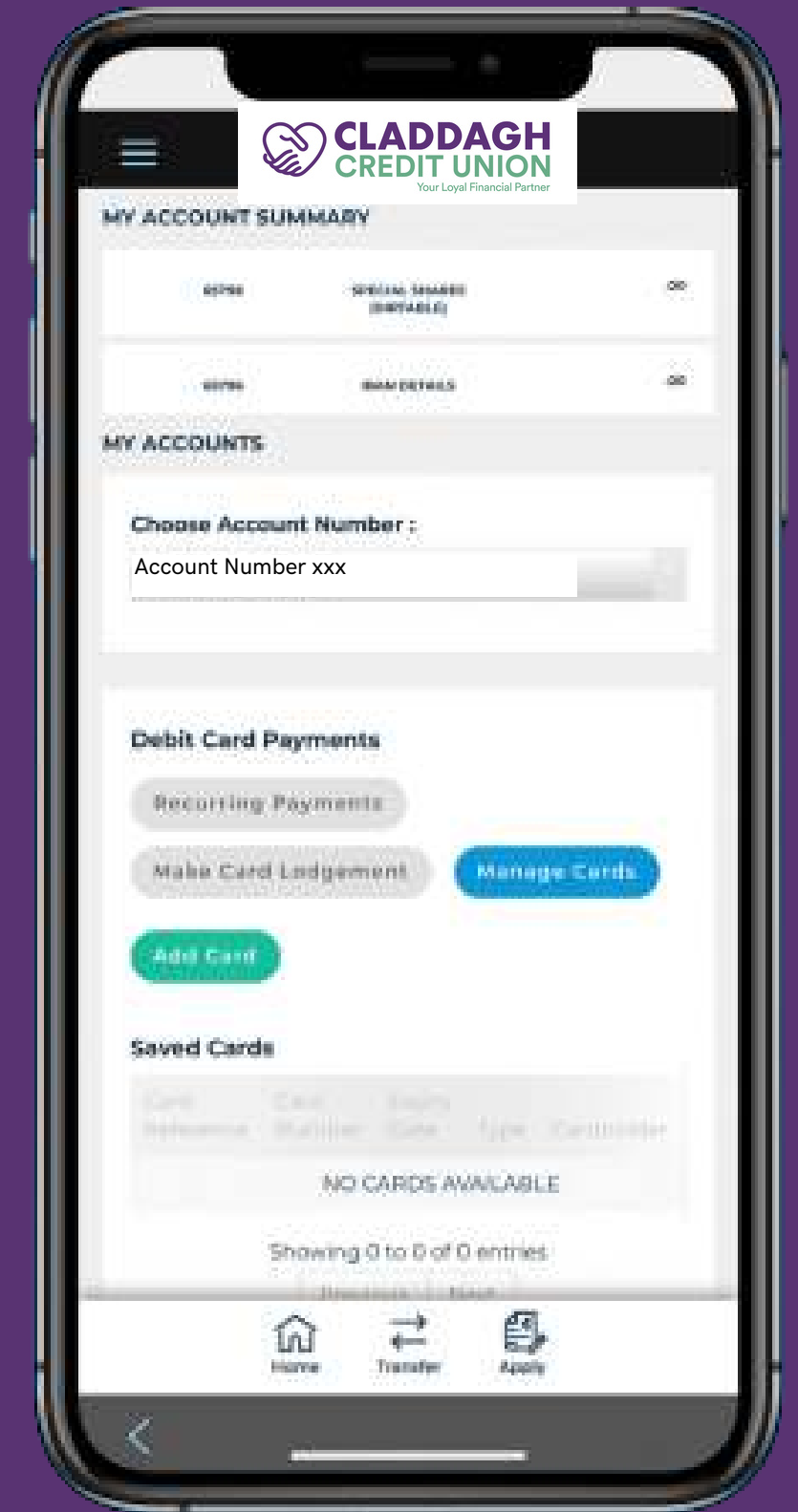
Step 1: Add Debit Card Details

Before you make a payment with your Debit Card, you'll need to save this card on your account. If you have already saved your card previously, you can skip to Step 2.

1. Login to your app
2. Click the menu button in the top left corner
3. Click on 'Lodgements' and under drop down menu, click 'Make a Debit Card Payment'
4. Click 'Add card'
5. Enter a card nickname - this is your first name - this name will appear beside your card details to identify which card it is
6. Click 'Proceed'
7. Scroll down the screen to enter your debit card details
8. Click 'Proceed to Verification' which saves your card to your account

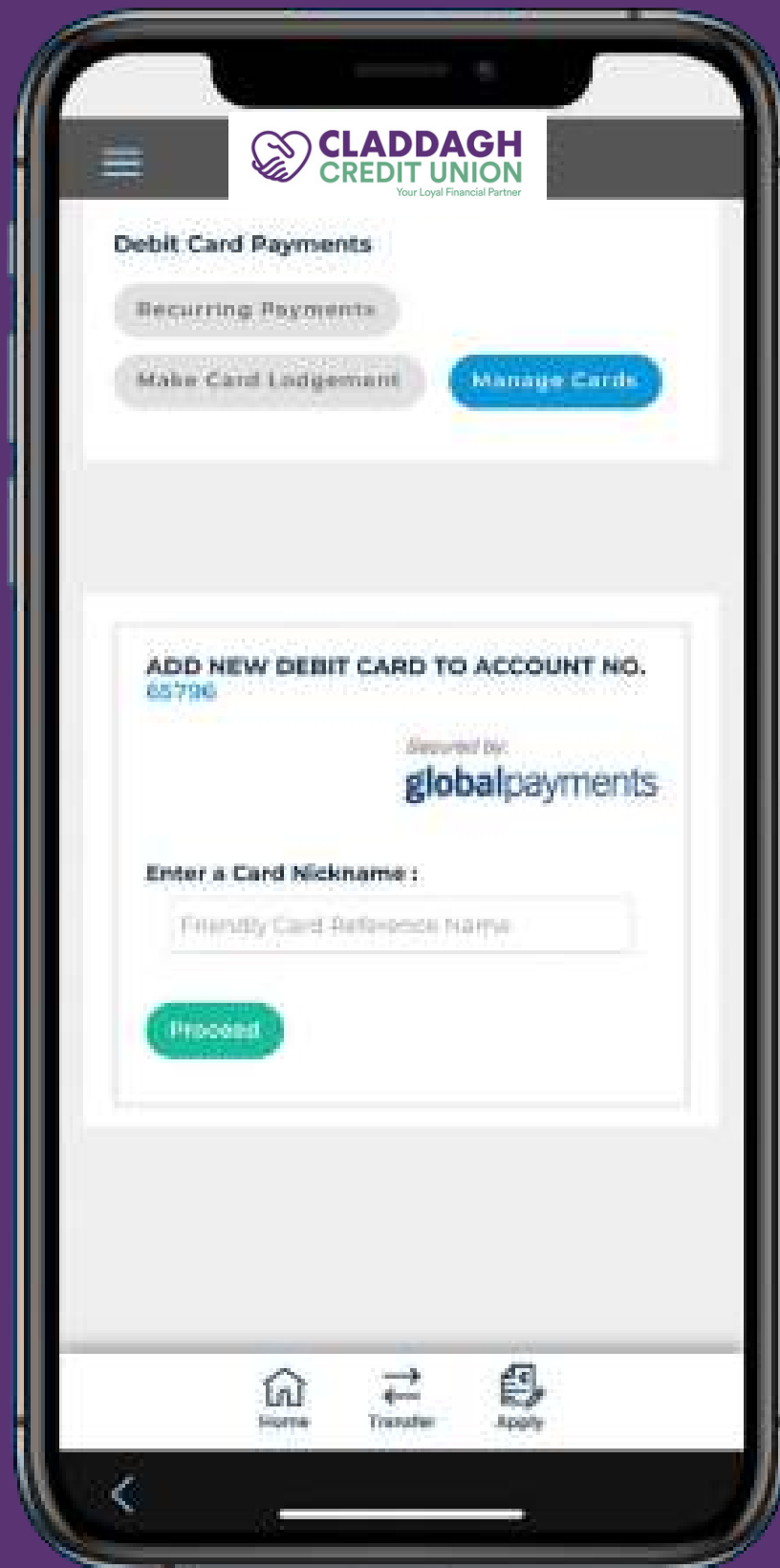
You will then receive a message pop up saying 'Card has been saved successfully'.

This card is saved for future use under 'Manage Cards'.



Step 2: Make a Payment

REMEMBER: Before you make a payment with your Debit Card, you'll need to save this card on your account.



1. Under the Lodgements menu, click on 'Make Debit Card Payment'
2. Click on 'Make Card Lodgement'
3. There are two options; 'once off' or 'recurring' payment

Recurring Payment

1. Choose the card you wish to make a payment with - your saved cards will be listed in the dropdown menu.
2. Enter the amount you wish to pay.
3. Choose the payment frequency – weekly, fortnightly or monthly.
4. Enter your payment reference – this is your Credit Union account number*
5. Select your Balance – this is the account into which you wish the payment to be made (i.e. loan, shares, deposits etc.)
6. Click 'Confirm' to create the payment.
7. To verify that the recurring payment has been set up, click the 'Lodgments' menu, then select "Make Debit Card Payment', 'Recurring Payments'.

* Your account number can be found in the 'Accounts' menu under 'My Account Summary

Once-Off Payment

1. Choose the card you wish to make a payment with - your saved cards will be listed in the dropdown menu.
2. Enter the amount you wish to pay.
3. Under 'Start Date' enter the date you want the payment to be processed.
4. You will be asked to input your card's CVV number for verification purposes.
5. Click 'Confirm' to create the payment.
6. You will receive a success message confirming your payment was successfully completed.

Optional: Editing/Deleting Cards & Payments

To delete a payment ...

1. Under the Lodgements menu, click on 'Make Debit Card Payment'
2. Click on 'Make Card Lodgement'
3. Click on 'Recurring Payments'
4. Here you can review all saved payments.
5. To edit any payment, click the relevant PEN icon.
6. To delete any payment, click the relevant BIN icon.

To delete a card ...

1. Under the Lodgements menu, click on 'Make Debit Card Payment'
2. Click on 'Make Card Lodgement'
3. Click on 'Manage Cards'
4. To delete any card, click the relevant BIN icon.

Please Note: If your debit card expires and you wish to continue to make payments from this account, you will need to add your new debit card details. To do this, you will need to delete the old card and the old recurring payment. Then you need to add the new card details and set up a new recurring payment.

To save you editing details each time a debit card is expired or cancelled, you can instead set up a direct debit recurring payment.

