

MIGRATING TO VISA TROUBLESHOOTING GUIDE

Answers to common questions and step-by-step solutions to help you get back on track.



QUICK ANSWERS
to common
questions



EASY SOLUTIONS
to common
issues



SAFE & SECURE
your security is
our priority



**HELP WHEN YOU
NEED IT**
our team is here
for you



NEED MORE HELP?

Our Card Services Team is here for you.



01 693 3333



Available 24/7 365



KEEP YOUR DETAILS SAFE

We'll never ask for your PIN or Password.
Don't share your codes or links with anyone.



Your security is our priority.
Thank you for banking with your Credit Union.

VISA
Debit

MIGRATING TO VISA TROUBLESHOOTING GUIDE

Here are some common questions you might have.
Still need help? Our **Card Services Team** is here for you!



1 NOT GETTING YOUR
ONE TIME PASSCODE
(OTP) FOR ONLINE
TRANSACTIONS?



2 SENT SMS TO 51155
FOR YOUR PIN BUT
IT HASN'T COME
THROUGH?



3 RECEIVED YOUR PIN
AND WANT TO
CHANGE IT?



4 SENT SMS TO 51155
FOR YOUR ONLINE
SHOPPING PASSWORD
BUT IT HASN'T COME
THROUGH?



5 PROMPTED TO ENTER
YOUR ONLINE SHOPPING
PASSWORD BUT YOU'VE
FORGOTTEN IT?



6 NOT GETTING THE LINK
TO SET/RESET YOUR
PASSWORD?



7 WANT TO ADD YOUR
VISA DEBIT CARD TO A
DIGITAL WALLET OR APP
(APPLE PAY, GOOGLE PAY,
PREPAY POWER, PAYPAL,
REVOLUT, ETC)?



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IF YOU'VE TEXTED PIN TO 51155 BUT HAVEN'T RECEIVED YOUR PIN YET?

Try these troubleshooting steps to help get your PIN.



1

CHECK YOUR MOBILE NUMBER



Make sure you're using the same mobile number that's registered on your Credit Union account.

Your number should begin with +353 86... (or another Irish mobile prefix).

2

USE AN IRISH MOBILE NUMBER



Your PIN can only be sent to an Irish mobile number, such as:

- 086
- 087
- 083
- (or another Irish mobile network)

3

CHECK THE TEXT MESSAGE YOU SENT



Make sure you've sent your text in the correct format:

PIN DDMMYYYY XXXX

Example:

PIN 28121975 1234

(1234 is the last four digits of your Visa Debit Card.)

4

CHECK YOUR SPAM OR BLOCKED MESSAGES



ANDROID

- Open the Messages app.
- Tap your profile icon or the three dots.
- Open Spam & Blocked.
- Check whether your PIN message is there.



IPHONE

- Open the Messages app.
- Tap Filters.
- Select Unknown Senders and check for your PIN message.

5

CLEAR THE MESSAGES APP CACHE AND TRY AGAIN



ANDROID

Go to:



Then send your PIN request again.



IPHONE

iPhones don't have a cache clearing option for Messages. Instead:

- Delete any unwanted text messages.
- Restart your phone.

Or go to:

- > Settings
- > General
- > iPhone Storage
- > Messages
- > Offload App
- > Reinstall App

This keeps your personal data while clearing the app cache.

6

RESTART YOUR PHONE



Turn your phone off for a few minutes, then switch it back on and request your PIN again.



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IF YOU'VE RECEIVED YOUR PIN FOR YOUR NEW VISA DEBIT CARD AND WOULD LIKE TO CHANGE IT

Follow these simple steps to change your PIN at an ATM.



1 VISIT A COMPATIBLE ATM



You can change your PIN at any ATM that offers this service, including most major bank ATMs and many independent ATMs.

2 USE YOUR CURRENT PIN



Enter the PIN that came with your Visa Debit Card.



If you've forgotten it, simply text **PIN** to **51155** again to receive it.

3 FOLLOW THE ON-SCREEN INSTRUCTIONS



Look for Services, Other Services, or PIN Change on the ATM menu and follow the prompts to choose a new PIN.

YOUR NEW PIN CANNOT BE:

X PART OF YOUR DATE OF BIRTH



For example, if your date of birth is 28/12/1975, you cannot use:

2812

1975

X EASY-TO-GUESS NUMBER PATTERNS

Avoid PINs such as:

1122

1234

9876

2222

5556



Instead, choose four different numbers that are easy for you to remember but difficult for others to guess.

Example: **1982**



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IF YOU'VE SENT AN SMS TO 51155 BUT HAVEN'T RECEIVED YOUR ONLINE SHOPPING PASSWORD YET

Follow these simple steps to get it sorted.



1



OR



Your password will be sent to your WhatsApp or to the email address you provided.

2



Make sure we have the right mobile number for you. It should be the one you registered with (starts with +353 86 . . .).

3



The number must be an Irish mobile number, such as 086, 087 or 083.

4



If you're not using WhatsApp, double-check that your email address is correct.

5



Make sure the details we have are correct.
Your password will look like this:
PASSWORD DDMMYYYY XXXX
(where 1234 is the last 4 digits of your card).

6



Your WhatsApp message will come from Credit Union Current Account.

7



If you still haven't received your password by WhatsApp or can't find it in your inbox, check your Spam or Junk folder.

8



If you requested email delivery, the email will be sent from no-reply@onlineshoppingpassword.ie and the subject will be Credit Union Debit Card Online Shopping Password.

9



Once you receive it, follow the instructions to create your password.

Create a strong password using at least 8 characters with a mix of:

- ✓ 1 number (0-9)
- ✓ 1 upper case letter (A-Z)
- ✓ 1 lower case letter (a-z)
- ✓ 1 special character (e.g. ! @ # \$ % ^ & *)



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CONTINUATION – HAVEN'T RECEIVED YOUR ONLINE SHOPPING PASSWORD LINK YET?

If you still haven't received your password link, follow these next steps.



1 MAKE AN ONLINE PURCHASE



If you haven't received your WhatsApp or email password link, try making an online purchase while using your Visa Debit Card.

For example, you could:

-  Add money to your Revolut account
-  Top up your PrepayPower account
-  Make a purchase on a website

2 ENTER YOUR PASSWORD WHEN PROMPTED



Payment Authentication

Verify your payment of €23.45 to Example Merchant.

Please enter your 3DS password

Submit

Create Password/Forgot Password

During the transaction you'll see a Payment Authentication screen asking you to enter your Online Shopping (3DS) Password.

3 FORGOTTEN YOUR PASSWORD?



If you've forgotten your password, scroll down below the Submit button and tap Create Password/ Forgot Password.

Submit

Create Password/ Forgot Password

4 IF THE PASSWORD CREATION PAGE DOESN'T OPEN



If selecting Create Password/ Forgot Password doesn't open the password setup page, try the following.

5 IF YOU'RE USING A LAPTOP OR COMPUTER



Right-click Create Password/ Forgot Password and select **Open Link in New Tab**.

6 IF YOU'RE USING A PHONE OR TABLET



Press and hold Create Password/ Forgot Password, then select **Open in New Tab**.

7 CREATE YOUR NEW PASSWORD



This will open the page where you can create your new Online Shopping Password.

8 YOU'RE ALL SET!



Once you've created your password, you'll use it whenever Visa Secure asks you to verify an online purchase.

You won't need to repeat these steps again unless you:

- ✓ forget your password, or
- ✓ decide you'd like to change it.



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SHOPPING ONLINE AND YOU ARE PROMPTED TO ENTER YOUR ONLINE SHOPPING PASSWORD, BUT IT HAS BEEN FORGOTTEN



Follow these simple steps to reset your password.

1



ENTER YOUR ONLINE SHOPPING PASSWORD

When prompted, enter your 3DS password in the box provided and click **Submit**.

Credit Union Current Account **VISA**

Payment Authentication

Verify your payment of € 213.95 to Viking.

Please enter your 3DS password

Submit

2



IF YOU HAVE FORGOTTEN YOUR PASSWORD THEN SCROLL DOWN TO CREATE/FORGOTTEN PASSWORD.

Payment Authentication

Verify your payment of € 213.95 to Viking.

Please enter your 3DS password

Submit

Cancel payment

Create Password/Forgot Password

3D-Secure (3DS) helps prevent fraud when using payment cards online.

3



SELECT "CREATE PASSWORD/ FORGOT PASSWORD"

Scroll down the window and click on the "Create Password/Forgot Password" link to set up a new password.

Payment Authentication

Verify your payment of € 213.95 to Viking.

Please enter your 3DS password

Submit

Cancel payment

Create Password/Forgot Password

3D-Secure (3DS) helps prevent fraud when using payment cards online.



CREATE A STRONG, MEMORABLE PASSWORD

Use a minimum of 8 characters and a maximum of 16, and include at least:

a

1 lower case letter

A

1 upper case letter

1

1 number

!

1 special character

(~ ` ! @ # \$ % ^ & * () - _ + = { } [] \ ; " < > , . / ?)



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Credit Union Current Account **VISA**

Payment Authentication

Verify your payment of € 213.95 to Viking.

Please enter your 3DS password

Submit

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IF YOU HAVE FORGOTTEN YOUR PASSWORD THEN SCROLL DOWN TO CREATE/FORGOTTEN PASSWORD.

Payment Authentication

Verify your payment of € 213.95 to Viking.

Please enter your 3DS password

Submit

Cancel payment

[Create Password/Forgot Password](#)

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SELECT "CREATE PASSWORD/ FORGOT PASSWORD"

Scroll down the window and click on the "Create Password/Forgot Password" link to set up a new password.

Payment Authentication

Verify your payment of € 213.95 to Viking.

Please enter your 3DS password

Submit

Cancel payment

[Create Password/Forgot Password](#)

3D-Secure (3DS) helps prevent fraud when using payment cards online.



CREATE A STRONG, MEMORABLE PASSWORD WITH NO SPACES

Use a minimum of 8 characters and a maximum of 16, and include at least:

a

1 lower case letter

A

1 upper case letter

1

1 number

!

1 special character

(~ ` ! @ # \$ % ^ & * () - _ + = { } [] | \ ; " < > , . / ?)



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NOT RECEIVING THE LINK TO CREATE OR RESET YOUR ONLINE SHOPPING PASSWORD? FOLLOW THESE SIMPLE STEPS.



➔ ON ANDROID

- Open **Settings** > **Apps** > **Chrome** > **Storage** > **Clear Data** > **Clear Cache**



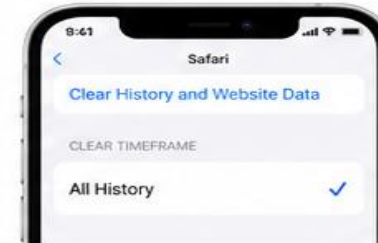
➔ ON CHROME, EDGE, OR FIREFOX BROWSERS

- Tap the three dots in the top right corner (More).
- Select "History" then "Clear browsing data."
- Choose a time range (e.g., Last hour, Last 24 hours, Last seven days, Last four weeks, All time). Clearing "All time" will remove all browsing data, while shorter durations will only remove data from that specific period.
- Step five: Check the boxes next to "Cookies and site data" and "Cached images and files."



➔ ON IPHONE

- To clear the browser cache on an iPhone for Safari, go to **Settings** > **Apps** > **Safari** and tap **Clear History and Website Data**.
- Select the desired timeframe (e.g., "All History") and confirm to remove cached files, cookies, and browsing history.



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HAVING TROUBLE COMPLETING YOUR ONLINE TRANSACTION? FOLLOW THESE SIMPLE STEPS.

i Let's make sure everything is entered in the right place so your transaction can go through.



CHECK THE RIGHT BOX

In the "3DS PASSWORD" box, enter your online shopping **PASSWORD** (the one you created).



CHECK THE RIGHT BOX

In the "One Time Passcode (OTP)" box, enter the code you received by text or email.



DON'T MIX THEM UP

Entering your **PASSWORD** in the OTP box or your OTP in the **PASSWORD** box will stop your transaction from completing.

EXAMPLE: VISA AUTHENTICATION SCREEN

Credit Union
Current Account

VISA

Payment Authentication

Verify your payment of € 213.95 to Viking.

Please enter your 3DS password

Submit



REMEMBER: The **PASSWORD** is something you create and use regularly, the OTP is a one-time code we send you.



PASSWORD
(You create it)



OTP
(We send it to you)



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WANT TO ADD YOUR VISA DEBIT CARD TO YOUR DIGITAL WALLET OR AN APP SUCH AS REVOLUT, PAYPAL OR PREPAYPOWER?

REMOVE THE OLD MASTERCARD FIRST, BEFORE ADDING THE NEW CARD.



Revolut

PayPal

Prepay Power



REMOVE THE OLD MASTERCARD FIRST

Delete your old Mastercard from the wallet or app before adding your new Visa Debit Card.



THEN ADD YOUR NEW VISA CARD

Follow the steps in your wallet or app to add your new Visa Debit Card.

1 IF ADDING THE NEW CARD FAILS, CLEAR THE CACHE IN THE APP. ✨



ANDROID



IPHONE



2 IF THE APP DOES NOT HAVE A CACHE CLEARING FEATURE



This keeps all your personal data, but clears the cache.



TOP TIP



ADDING YOUR VISA DEBIT CARD MANUALLY
rather than taking a picture, can avoid unsuccessful attempts at setting up Apple Pay or Google Pay.



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THANK YOU! YOU'RE ALL SET

Your Visa Debit Card is ready to go.
Shop, pay and manage your money
with confidence – anytime, anywhere.



SHOP WITH EASE

Use your card online,
in-store and on the go
where Visa is accepted.



MANAGE WITH CONFIDENCE

Keep track of your
transactions and balance
anytime, anywhere.



SECURE BY DESIGN

Your card and account
are protected with
Visa's advanced security.



SUPPORT WHEN YOU NEED IT

Our friendly team is
here to help whenever
you need us.



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We appreciate your trust in us.

We're here to make every payment
experience easy, secure and rewarding.



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