



NEW Online Banking Features and Frequently Asked Questions



Hi, I'm Malia from the HFS Digital Banking Team. I've been working really hard on a new Online Banking system just for you! Take a look at all the features being added below and I'm sure you'll be just as excited as I am.

You may also have some questions, so I've included a handy FAQ list as well as some important dates you'll need to know. The transition should be fairly seamless, but there may be a few items that you'll want to take care of prior to this change.

If you have any questions about how these changes may affect your account, please visit any of our branches and ask to speak to a Member Service Representative or call our 24/7 Call Center at (808) 930-1400. We appreciate your patience and understanding.

Mahalo,

Malia

New Features Coming to Online Banking

A New Look- Choose how you want your account information displayed. You'll be able to rearrange or group your accounts, add nicknames and more. Plus the new online and mobile experiences will look and feel the same from any device making it easier to find and use the tools you need.

Account Display- Have multiple accounts with HFS? Perhaps a personal account and a joint account with your child? Say goodbye to multiple logins! Simply log in with your user ID and password and see all accounts connected to your social security number.

Improved Security- Log in with secure passcodes, Touch ID, and even Face ID for enhanced security and convenience.

Secure Messaging- Have a question about a particular transaction, or need to ask us something about your account? You'll be able to send us a secure message through Online Banking! Remember, don't share your account number, card numbers, etc. through email. It's sensitive information that should be protected.

Budgeting Tools- Tracking your spending has never been easier. Let Online Banking automatically categorize your transactions and show you exactly where you're spending your money. Also, link your loans and savings accounts at other institutions to get a comprehensive view of your budget.

Member to Member Transfers- Do you have someone who you're constantly transferring money to? Perhaps a child, friend or relative? If you're not on their account, it can be a bit of a hassle. With this new feature you can choose to make a one-time transfer or link the accounts to make recurring transfers to other HFS members.

Pay Bills- Utilize our new Bill Pay system to easily manage all of your bills in one central location. Set up your bills for one-time or recurring payments from your checking account.

Pay by Card- If you prefer to pay for your subscription services or other bills with a credit or debit card, make those payments within Online Banking!

Send Money- If you've used our person to person payment service before, we will be switching to Send Money. Enjoy faster delivery times, plus, there's no fee!

Card Swap- Ever experience fraud and needed to update all of the accounts linked to your card? It's a pain; but not anymore. With CardSwap, update the payment method of your favorite services (like Amazon, Netflix, and more) with a few easy steps, all within Online Banking.

Stop Payments- Have to recall a check? No problem! Hop onto Online Banking and place a stop payment yourself. All you need is the check number.

Important Dates

Check off when complete	Date	Description	Notes
	July 31 st	Un-enroll from eBills in our current Bill Pay system	Doing so will ensure you receive a paper bill in August and can promptly enroll on the new system after 8/21/2019.
	August 12 th	Download Bill Pay history if needed	Payment history will not be transferring to the new system. If you'd like to keep this for your records, please download this information promptly.
	August 13 th – 20 st	Bill Pay unavailable	Bill Pay will be unavailable to ensure all of the existing data is transferred to the new system.
	August 18 th – 20 th	Online Banking, Mobile App, and Phone Banking unavailable	These services will be unavailable as we make the transition to our new system. Should you need assistance during this time, please visit any branch during normal business hours or contact our Call Center 24/7 at (808) 930-1400.
	August 21 st	New Online Banking, Mobile App, Bill Pay and Phone Banking available	

Please use the checklist below on August 21, 2019 to ensure that your account preferences have transferred successfully.

Check off when complete	Task
	Successfully log in to Online Banking
	Ensure you have the correct app downloaded on your mobile devices: <ul style="list-style-type: none"> • iPhone- update your current app in the Apple App Store • Android- download new app in Google Play Store by searching for HFS Federal Credit Union
	Review your Bill Payments are accurately set up and enroll in ebills as applicable.
	Confirm alerts transferred to the new system and delivery methods are correct. This is also a great time to set up new alerts to make managing your money easier.
	Customize your home screen by rearranging and grouping your account files.
	Explore! There are many new services that can help to make managing your money easier. Give them a try!

Frequently Asked Questions

Q: Why are we updating Online Banking and Mobile Banking?

A: We're listening to your feedback. Our primary goal is to provide our members with a seamless experience to do their banking remotely, whether that is at home on a computer, or on the go with their phone. We just want to make it easier for you to do what you need to, on your time.

Q: Will my username, password and security questions change?

A: You will need your current username to login for the first time. If your current username doesn't meet the new requirements you will be prompted to select a new one. Requirements include at least 1 letter, cannot include your social security number or account number, and must have 8 – 50 characters (cannot include the following :& <>).

Once you login to the new system with your current password, you will be prompted to select a new one following the minimum criteria.

Please remember, your Login ID is not case sensitive, however your password is case sensitive.

The security questions currently used on your online banking account will not carry over to the new system. You will now be authenticated by using a Secure Access Code that can be delivered to you via a text message, email, or phone call using the contact information currently listed on your account.

Q: Will I need to download a new mobile app?

A: Yes, if you have an Android device, you will need to download the new app in the Google Play Store.

A: No, if you have an iPhone, you will simply need to update your current app.
Tip: Your new app icon should look like the image to the right.



Q: Will alerts that I've set up on my account still work?

A: Yes, most of these alerts should transfer to the new system however we recommend logging in on August 21st to confirm that everything is set up correctly.

Q: Will my existing transfers carry over?

A: Yes, these should transfer however we recommend logging in on August 21st to confirm that everything is set up correctly.

Q: Will I need to re-enroll in eStatements?

A: No. Your preferences will carry over to the new system.

Q: I'm experiencing some problems accessing Online Banking using Internet Explorer. What's going on?

A: The Internet Explorer browser will no longer be supported by Microsoft as of 2020. This means that you may be more susceptible to security risks. Due to this concern, we suggest that you access Online Banking with another browser such as Chrome, FireFox or Edge.

Bill Pay

Q: I have eBills currently on Bill Pay; will those be transferred to the new system?

A: If you currently receive any statements for your bills through Bill Pay (eBills), they will not carry over to our new system. To ensure that you have no lapse in your payments, we suggest un-enrolling all eBills prior to July 31, 2019. You can re-enroll your e-bills on our new system any time after August 21, 2019.

Q: Will my payment history be transferred?

A: No, you will not be able to access any prior history. If you need to save statements or payment histories from Bill Pay, please download these by August 13, 2019.

Q: Will my current payees and scheduled payments be transferred?

A: Yes. The payees and payments that you currently have set up in Bill Pay will automatically transfer to the new system.

Q: I have multiple accounts with HFS and use Bill Pay on more than one of them. Is that a problem?

A: Yes, you should have received a letter from HFS to explain this process. The new system will allow for bills to be paid from only one account. If you currently have multiple Bill Pay accounts to pay for various bills, you will need to consolidate these into one Bill Pay Account.

Q: If I have bills that are scheduled to be paid between August 13th and August 20th, will they be paid?

A: Yes. If your bills were correctly set up by the cutoff date, payments will continue to be made even though the system is not accessible.

Q: How will I be able to pay a bill, pay a person, set up Bill Pay alerts or eBills?

A: We have some quick videos that will walk you through how to do all of these. [Click here for our Bill Pay Tutorials.](#)