

## **Hawaii State FCU – Digital Banking Upgrade**

### **Frequently Asked Questions (FAQs) *Rev 5.27.22***

#### **General:**

#### **Q: Why are you updating your Digital Banking platforms?**

**A:** As members have come to expect and want more capabilities in online banking and mobile apps, it is important that our technology keeps up with your needs. This upgrade brings you more features as part of our “Right By You” promise to ensure you have the right tools and easy access you need to best manage your money.

#### **Q: When will these changes occur?**

**A:** The new Hawaii State FCU Digital Banking experience launches on Tuesday, June 7.

#### **Q: Will there be any downtime or lapse in service(s) related to the upgrade?**

**A:** All services in Online Banking and the HSFCU Mobile App will be unavailable from 9 a.m. HST on Monday, June 6 to 9 a.m. HST on Tuesday, June 7 as our upgrade takes place. In addition, the following services will also be affected:

- Beginning Friday, June 3 from 10 am HST: During this time, you will only be able to initiate one-time immediate Internal Transfers. You will not be able to create New or edit any Scheduled Internal Transfers. Any future dated Scheduled Recurring Internal and External Transfers will automatically carry over to the upgraded platform on June 7. Please review your Online Account Activity to view a history of your past transfers.

#### **Q: Do I have to set up all my Settings and Accounts again?**

**A:** You will need to set up or re-enter information for certain services once the upgraded Digital Banking platform is live. These services include Account Alerts; Debit and Credit Card Alerts; Money Management (to sync up your external financial accounts); and Shared Access to authorize access to your account for other users. Members who use these services will receive further information as we get closer to launch day, but you are encouraged to review all your current settings now to facilitate a smoother transition.

#### **Q: Can I keep my current username and password on the new Digital Banking platform?**

**A:** Yes, you may keep the same username. You will have to create a new password meeting our upgraded security requirements once the new system is live. Please take note of your current username as you will need that to sign on for the first time on the upgraded platform.

#### **Q: Will I need a new App to utilize the upgraded Digital Banking system?**

**A:** Yes, you will need to have the newest version of our app once the upgrade is complete. Apple user must update their mobile app to access their accounts after the upgrade. Android users will need to download our new app. The current app version will no longer work once we start the upgrade.

**Q: What can I do to prepare ahead of the platform upgrade?**

**A:** Here are some simple things you can do:

- **Review and update your contact info in Online Banking or the HSFCU Mobile App under “My Settings.”** Verify your phone number, email, mailing address and username. You will need to know your username on our new platform to ensure a seamless experience on our new platform. Your up-to-date information also ensures you receive important communication leading up to the launch of our new platform.
- **Review your current settings.** Some preferences and authorizations may need to be re-established after the upgrade is complete. These include select Account Alerts and notifications, non-HSFCU accounts tied to your Online Banking and/or Mobile App, and Debit and Credit Card Alerts and Controls.
- **Turn on auto-updates for the App.** Auto-updates ensure you automatically receive the newest version of our app when it is released, making login easy! Note: Auto updates only apply to Apple devices; Android devices will need to download the new app.
- **Watch for more communication.** Get the information you need for a smooth transition and keep an eye out for our tutorial videos and more. Or visit [www.hawaiistatefcu.com/digital-banking/](http://www.hawaiistatefcu.com/digital-banking/) to get the latest updates.

**Specific Features:**

**Q: Will Bill Pay be affected by the upgrade?**

**A:** There is no change to Bill Pay. All of your payees, history and scheduled payments will automatically transfer over and be available to you after the upgrade. Please note that Bill Pay will be unavailable from 9 a.m. HST on Monday, June 6 until 9 a.m. HST on Tuesday, June 7 while the platform upgrade takes place.

**Q: Will business members still have Bill Pay?**

**A:** Yes, Bill Pay will remain available to those Business members who currently utilize the service.

**Q: Will I still be able to remotely deposit checks on Online Banking?**

**A:** We will no longer offer the My Deposit feature to deposit checks using Online Banking. You will still be able to deposit checks using the Mobile Check Deposit feature on our HSFCU Mobile App.

**Q: Are there any changes to Debit Card Alerts and Controls?**

**A:** Yes, Debit Card Controls and certain Alerts will not be available on the new Digital Banking platform. All current Debit Card Controls and Alerts settings will turn off on Monday, June 6 at 9 a.m. HST in preparation for the new system. We encourage you to re-establish your Debit Card Alerts through “Account Alerts” after the system is live.

If you need to “turn off” your Debit Card for any period of time, please contact our Member Service Call Center at (808) 587-2700 on Oahu or U.S. Toll-Free (888) 586-1056 for assistance.

Please note that on the new platform, Debit Card Alerts can be managed by establishing transaction alerts through the Hawaii State FCU Checking Account tied to your Debit Card.

**Q: Are there any changes to the Credit Card Alerts and Controls?**

**A:** Yes, Credit Card Alerts and Controls will now be integrated into our new Digital Banking platform, and will not require a separate app. Our current HSFCU Credit Card App will no longer be used beginning June 6. This integration will require you to re-enter your current Credit Card Control settings into the upgraded platform, using Online Banking or our Mobile App.