HawaiiUSA FCU Mobile Banking – FAQ

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General:

- **What is HawaiiUSA's mobile banking?**
  HawaiiUSA's mobile banking allows you to access your account information and perform transactions using your mobile device.
- **What Mobile Banking channels are available?**
  Mobile banking can be accessed in three different ways:
  - **Mobile App**: Available for iPhone®, Android™ and BlackBerry® devices
  - **Mobile Website**: Accessible through any web browser at https://m.mobilecu.org/hawaiiusafcu
  - **Text (SMS)Banking**: Quickly retrieve account balance and transaction history via SMS text messaging on your mobile phone
- **How do I sign up for Mobile Banking:**
  To use Mobile Banking, you must be enrolled to Online Banking.
- **What is the cost for Mobile Banking?**
  HawaiiUSA FCU does not charge a fee for using HawaiiUSA Mobile Banking. It is free to all members enrolled in HawaiiUSA's online banking service. You may however, incur additional charges from your cellular carrier for the use of text messaging and/or data usage charges. Please check with your cellular carrier for more information. Depending on which HawaiiUSA Mobile application you use, your carrier may charge you for SMS Text Messaging or Data Services. To access our mobile banking through the mobile application, you will need an internet connection either through a wireless connection or through a data plan. Please check with your wireless carrier for more information on a data plan.
- **Is Mobile Banking secure?**
  - Transactions conducted on your mobile device are protected by industry-standard 128-bit SSL encryption, which prevents any to attempts to access your data. As an added security measure, we suggest you lock your phone when not in use.
  - If you use multiple mobile devices to access Mobile Banking, an email with a one-time PIN number will be sent to your email address on file which will provide you further instructions on registering your device(s). Your one-time PIN number is valid for 24 hours.

Mobile Apps and Website:

- **What features are available on Mobile Apps?**
  On your Mobile App you are able to
  - View account balances and transaction history
  - Transfer funds within your HawaiiUSA accounts
  - Pay your bills
  - Send secure messages to HawaiiUSA
  - Find branch and ATM locations
- **How can I access Mobile App?**
  You will need a web-enabled mobile device to download the Mobile App on to your mobile device.
- **What Mobile Apps are available?**
  Mobile Apps are available for iPhone®, Android™, and BlackBerry® devices.
- **Where can I go to download the Mobile App?**
  - From your mobile device, visit https://mfmnow.com/HawaiiUSAFCU to download
  - You can download the app by going to www.hawaiiusafcu.com and click the appropriate link for your mobile device.
  - Apps are also available at the App Store℠ and Google Play Store.
- **What are the Operating System (OS) requirements to use Mobile App?**
  - iPhone with iOS 4.3 or higher
  - Android and Blackberry does not have any OS requirements
- **Which mobile devices are supported?**
  Click here for a detailed list.
- **What is my username and password for Mobile Banking App and Mobile Website?**
  It is the same credential as your Online Banking login.
- **Can I access Mobile Banking App & Website with my iPad?**
  Yes. If you are using multiple mobile devices to access Mobile Banking, an email from HawaiiUSA FCU will be sent to your email address on file which will provide you further instructions on registering your device.
- **How can I access the Mobile Website?**
  From your mobile browser enter www.hawaiiusafcu.com to be automatically redirected to HawaiiUSA's mobile site https://m.mobilecu.org/hawaiiusafcu. The link is also available on HawaiiUSA FCU website.
- **What features are available on the Mobile Website?**
  You are able to perform the features as on the Mobile App, in addition to the following:
  - Enroll and setup for Text (SMS) Banking (required to setup Alerts)
  - Setup Alerts from Mobile Banking

- **What type of Alerts can I setup on Mobile Website?**
  - **Daily summary**: This alert is send daily and includes the balance for the account and any transactions that have cleared your account since the previous day's alert.
  - **Balance below:** The alert is sent if your balance falls below an amount you specified in the alert setup screen.
  - **Balance changed:** This alert is sent if your balance changes either up or down from one day to the next. If your balance does not change no alert is sent.
- **Are the Alerts on Mobile Banking the same as eAlerts on Online Banking?**
  - No. Alerts on Mobile Banking are sent via SMS text messaging. eAlerts on Online Banking is a separate alert setup, is sent to member's email address and offers more features.

Mobile Texting (SMS) Banking

- **How can I enroll for Text (SMS) Banking?**
  You must enroll through the Mobile Website under SMS Settings.
- **What features are available on Text (SMS) Banking?**
  Members are able to request the account information by sending the following text commands:
  - **B** = all account balances
  - **H** = last five most recent transactions for all accounts
  - **H acct** = last five recent transactions for a specific account (i.e. H s01)
  - **HELP** = member service contact number
  - **MENU** = list of available text commands
  - **STOP** = unsubscribe to text SMS banking

  **Text commands are not case sensitive*
- **What is HawaiiUSA's shortcode?**
  Shortcode is 86020.
- **Is there a limit to the number of mobile phone numbers I can setup on one account?**
  Yes. You are allowed up to three mobile phone numbers on one account.
- **Can I setup multiple accounts with the same mobile phone number?**
  No. The same mobile phone number can only be setup to receive SMS text messaging on one account.

Mobile Banking - Bill Pay

- **Can I pay my bills through mobile banking?**
  Yes. You must first be enrolled in HawaiiUSA Online Banking Bill Pay to access bill payment services.
- **What Bill Pay functions can I do in mobile banking?**
  You can perform the following:
  - Schedule One-Time Payments (on-demand or future dated)
  - Cancel Pending Payments
  - View Payment History
  - View Payee List

- Pay Again

- **What Bill Pay functions are *RESTRICTED* in mobile banking?**
  The following can only be completed through Online Banking:
  - Add/Revise/Delete Payee
  - Suspend/Reactivate Recurring Payments
  - Revise Payments Not Yet Processed
  - Schedule Recurring Payments

- **Will my recurring Bill Pay payments that have not processed yet, display on the History/Status screen in Mobile Banking?**
  No. Recurring payments that have not been paid yet will not display on the Bill Pay History/Status screen until the payment has been processed. Your existing recurring Bill Pay setup can be viewed by logging into your Online Banking.

Troubleshooting

- **I received this error message when trying to log into Mobile Banking "Error: The specified account is frozen." How do I reset my password?**
  You will need to reset your password through Online Banking. Go to www.hawaiiusafcu.com and click on the Forgot Your User ID or Password link on the upper left-hand side of the page and follow the prompts to reset your access.

- **What if my One-Time PIN is expired?**
  If your One-Time PIN is expired, you will need to contact our Member Service Center at (808) 534.4300.

- **Why can't I view my HawaiiUSA Visa Credit Card account information?**
  Visa Credit Card account information is not available on Mobile Banking.

- **Does the Mobile Banking App work in all states? Does it work internationally?**
  Yes, the app will work in all 50 states. It will also work internationally as long as you already have it downloaded. The app cannot be downloaded outside the United States.

- **My mobile phone was lost/stolen. What do I do?**
  1. Contact your mobile service provider immediately.
  2. Change your Online Banking User ID and Password.
  3. Monitor your account history and contact our Member Service Center at (808) 534.4300 immediately to report any unauthorized transactions.