

# Hawaii National Bank Mobile Banking App Update: August 2017

## Frequently Asked Questions

An updated Hawaii National Bank Mobile Banking app is available for free download as of Monday, August 21<sup>st</sup>, 2017, from the Apple App Store or Google Play. Current Hawaii National Bank Mobile Banking app users will need to download the new app to continue to access Mobile Banking services as of August 21<sup>st</sup>, 2017.

### What features are available?

#### NEW:

- **Debit card on/off function:** Remotely activate and deactivate your debit card to protect against theft or loss.
- **Business Mobile Check Deposit:** Make deposits with your mobile device conveniently and securely.
- **Mobile bill pay:** Save time and money by handling bill payments in just a few clicks with mobile access to your Hawaii National Bank Online Bill Payment account.
- **Account transfers:** Seamlessly make account transfers between your Hawaii National Bank accounts and other financial accounts.
- **Check images:** One-click viewing of checks in your Hawaii National Bank Checking Account.
- **View statements:** Easily access, review and download your monthly transaction statements.
- **Touch ID:** Users of supported Apple devices can set up a Touch ID fingerprint identity sensor login to provide an added layer of security.

You will also continue to enjoy our many other Mobile Banking benefits:

- Register and log in securely
- Deposit checks into your Checking and Savings Accounts
- View account balance information, including year-to-date details
- Search transaction history
- Find branch and ATM locations
- Personalize your preferences

### What devices are supported?

- Android operating system: API 17 and up
- IOS operating system: iOS 8.2 or later

### Do I need a data plan?

To access the Hawaii National Bank Mobile Banking app, you will need an Internet connection. There may be charges associated with data usage on your phone. Check with your wireless phone carrier for more information.

**I just downloaded the Mobile Banking app. How can I access the full array of features?**

Features such as *Locate Us* and *Help* are available as soon as you complete the download. To access account options via the app, you must first be registered with our Online Banking desktop version. Visit [HawaiiNational.bank](http://HawaiiNational.bank) and click on “Account Login” to complete the Online Banking registration process in just a few simple steps.

**How does the device registration process work?**

- Enroll in Online Banking from a desktop computer.
- Download the Mobile Banking app on your mobile device.
- Register your mobile device by entering your Online Banking username and password and the last four digits of your social security number or business EIN number.

After the device registration process is completed, you may log in to the Mobile Banking app by entering your username and password only.

**Do I need to log in to view my account balance?**

No. You can enable the Auto Login option from the Settings menu. This feature allows you to securely view balances and recent history without signing in to the Mobile Banking app. You will need to login to perform any other Mobile Banking functions.

We recommend you add a password to your mobile device if you enable the Auto Login feature to provide additional security.

**What if I forget my username/ID or password?**

Use the “Forgot Password” button on your Mobile Banking app login.

Entering incorrect security information three or more times will temporarily lock your account as a security precaution. Contact us at (808) 528-7800 or [eBanking@hnbhawaii.com](mailto:eBanking@hnbhawaii.com) if you need additional assistance.

**What is Touch ID?**

Supported Apple devices will allow you to use fingerprint authentication instead of your password to log in to the Mobile Banking app.

**Do I need to enter my password when I use Touch ID?**

No. Once Touch ID is enabled on your Apple mobile device, your fingerprint is the only required login credential. You will need to enter your password to make certain banking transactions.

**What if I lose my mobile device?**

Access to the Mobile Banking app is password protected. To ensure your security, contact us at (808) 528-7800 or [eBanking@hnbhawaii.com](mailto:eBanking@hnbhawaii.com) to block your device for Mobile Banking. You can also call your mobile service provider to have your device disabled.

**I am having trouble registering my device. What should I do now?**

Log in to Online Banking to confirm your credentials. If you are still unable to register your device, contact us at (808) 528-7800 or [eBanking@hnbhawaii.com](mailto:eBanking@hnbhawaii.com).

### **Will I be charged for the Mobile Banking app?**

Hawaii National Bank offers 24/7 Mobile Banking as a convenient free service for all of our personal and business customers enrolled in Online Banking. There may be charges associated with data usage on your phone. Check with your wireless phone carrier for more information.

## **MOBILE DEPOSIT**

### **Are there fees for using Mobile Deposit?**

Mobile Deposit is a free service that allows you to deposit up to \$5,000 per check, or an unlimited number of checks not exceeding \$5,000 per day. You can deposit up to \$5,000 each calendar month. There may be charges associated with data usage on your phone. Check with your wireless phone carrier for more information.

### **What is the processing time for checks submitted through Mobile Deposit?**

6 p.m. Hawaii Standard Time (HST). Checks submitted after 6 p.m. HST or on weekends and holidays will be processed as if they were submitted on the next business day. Funds are usually available the next business day.

### **How should I endorse and handle checks deposited through Mobile Deposit?**

Checks must be endorsed with “**For Mobile Deposit at Hawaii National Bank.**” After deposit, we will send you a confirmation that we have received an image of the check. Mark the check “Electronically Presented” and retain for your records until the check is processed. Do not resubmit the check.

### **How much can I deposit?**

You may deposit up to \$5,000 per month, per account.

Please refer to the [HNB Mobile Capture Agreement](#) for more information.

## **BILL PAY**

### **What is Bill Pay?**

Bill Pay allows you make payments to anyone with a mailing address in the United States from your Hawaii National Bank account. You can make payments with the Mobile Banking app on a mobile device or Online Banking on a desktop computer.

### **How do I sign up for Bill Pay?**

Personal customer can enroll through Online Banking. Business customers need to contact eBanking at (808) 528-7800 or [eBanking@HNBHawaii.com](mailto:eBanking@HNBHawaii.com). Fees of \$2.95/month apply for personal accounts, and \$5.95/month + \$0.29/transaction apply for business accounts.

### **How do I add a payee?**

Log in to Online Banking, access your Bill Pay profile and add the payee manually.

**How do I cancel a scheduled payment?**

Under the “History” tab, swipe left on the payment you want to cancel and click “Cancel.” You will be prompted to confirm the cancellation.

**EXTERNAL TRANSFERS****What are External Transfers?**

External Transfers allow personal account holders to conveniently transfer funds for free between accounts at other financial institutions. You can transfer up to \$2,000 per transaction, \$2,500 per day, and up to \$2,500 per week.

**When are external transfers processed?**

External Transfers will be processed on the date you specify, and the funds will usually be made available in 3-5 business days.

**How do I add an External Transfer account?**

Under the accounts tab, click on the “+ Add” icon and enter the following information:

Routing Number  
Account Number  
Account Type  
Account Name  
Nickname

Click the “Submit” button.

Verify the external account by confirming small deposits made into the account. To verify these deposits, follow these steps:

**Call Confirmation** – A Hawaii National Bank eBanking representative will contact you to confirm the setup of your External Transfer account.

**Receive Deposits** – Within 3-5 business days, Hawaii National Bank will make two small deposits into your external account.

**Check Deposit Amounts** – Log in to your external account to review the deposits. Write down the amounts for reference.

**Confirm Deposit Amounts** – Log in to your Hawaii National Bank Online Banking profile. Open the “Transfers” tab and click on “External Transfers.” Click on the “Verify” link next to your account and enter the deposit amounts. If the amounts entered by you match the amounts of the deposits, the account will be enabled immediately for External Transfers.

Our top priority is keeping your information secure. Please review [these steps](#) to help keep your personal data safe. We will never contact you via e-mail or phone requesting your personal information. If you have any questions or need to report a possible scam, contact eBanking at (808) 528-7800 or [eBanking@HNBHawaii.com](mailto:eBanking@HNBHawaii.com).