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BillerDirect Guide

ABOUT BILLERDIRECT SERVICES

This service provides a centralized payment environment where users can enroll and manage their bills. BillerDirect does not replace our Bill Pay service, it's an additional option to pay and manage your bills using HCFCU Visa Debit and/or Credit card.

Service Benefits:

- Easily manage and receive real-time updates of due dates and payments in one place.
- Instantly pay your bills with your HCFCU Visa Debit and/or Credit card, without having to wait 2-3 days.
- Stay on top of your payments by viewing a calendar of your bills and receiving alerts for upcoming bills.
- Thousands of eligible billers
- Text and email notifications available

How does it work?

Add Your Bills – Using a simple search function, locate and log each biller using existing login credentials.

Make or Schedule Payments – Establish payment and notification preferences for each bill/biller.

Understand Your Spend – View real-time due date and account information in one place.

Getting Started

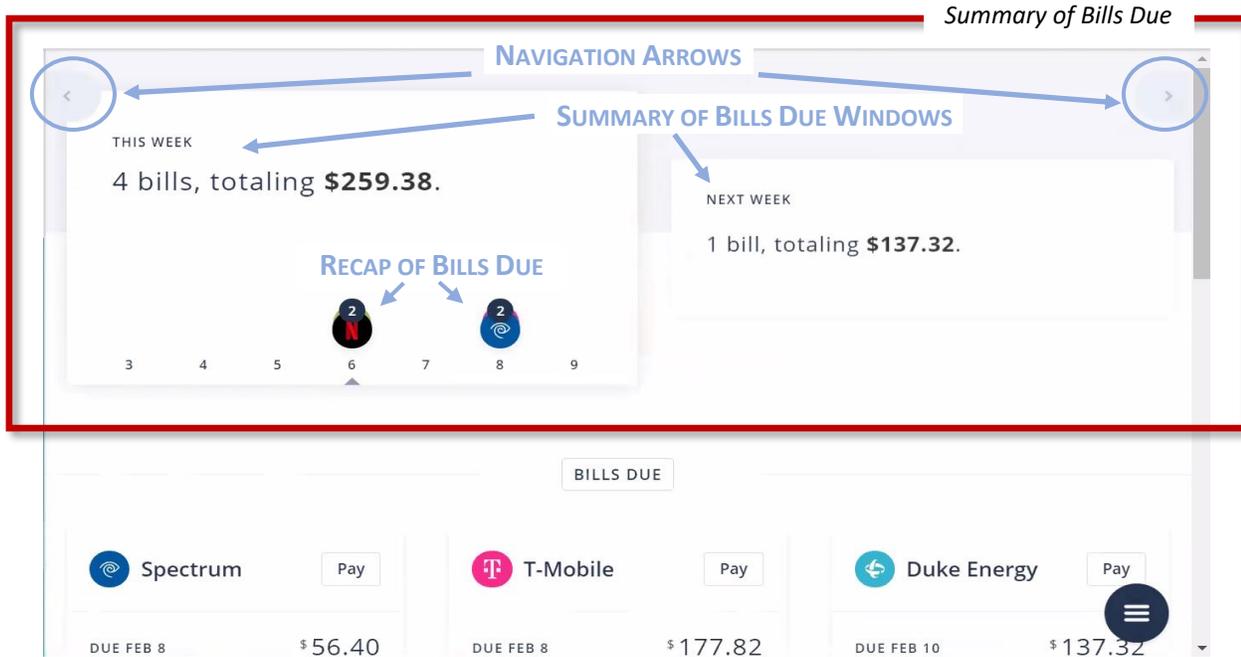
To get started you must be a member of Hawaii Community Federal Credit Union and registered for online banking (eBranch or Mobile app). If you haven't enrolled for online banking visit our website www.hicommfcu.com or our mobile app. The mobile banking app can be downloaded via Google Play or the App Store, just search for Hawaii Community FCU Mobile.



THE BILLERDIRECT DASHBOARD:

Once you have added your Biller(s)/Bills, BillerDirect will look like the screen print below. We've broken it into two sections – Section 1: Summary of Bills Due and Section 2: Bills Due and Scheduled Payments.

Section 1: SUMMARY OF BILLS DUE



Navigation Options

At the top of the screen, above the Summary of Bills Due, there are navigation arrows on the right and left of your screen. These arrows assist in navigating between the different summary options:

- a. What was due **Last Week**
- b. What is due **This Week**
- c. What is due **Next Week**
- d. What is due **Next Month**

Summary of Bills Due

Within each of the Summary windows (see above example), the applicable dates are displayed at the bottom.

If there are bills due during that period, a recap with the icon for that biller will show above the due date.

If multiple bills are due on a specific date, the total number of bills due (ex. 2, 3, etc.) will show above the biller icon displayed on that specific date.

Lastly, the top of the window will show how many bills are due in the period included in the window, along with the grand total of all bills due during that period.



Section 2: BILLS DUE / SCHEDULED PAYMENTS:

The screenshot displays the 'BILLS DUE / SCHEDULED PAYMENTS' section of the BillerDirect dashboard. It is divided into two main categories: 'BILLS DUE' and 'SCHEDULED'. The 'BILLS DUE' section contains three bill cards: Spectrum (due Feb 8, \$56.40), T-Mobile (due Feb 8, \$177.82), and Duke Energy (due Feb 10, \$137.32). The 'SCHEDULED' section contains three bill cards: Netflix (scheduled Feb 6, \$12.56), Amazon (scheduled Feb 22, \$97.48), and Hulu (scheduled Feb 6, \$12.60). Annotations include an arrow pointing to the 'BILLER/BILL' header, another pointing to the 'BILLS DUE' group header, and a third pointing to the 'MENU' icon in the bottom right corner.

Bills Due / Scheduled Payments Section

BILLERS

As you add your Billers/Bills to BillerDirect, a separate window will be created for each individual Biller. In the basic window display the Biller Name, Scheduled Due Date and *Amount Due will be displayed. This information is pulled automatically from the billers’ website during the connection phase.

**Amount due on Credit Cards is generally the minimum due amount*

Add a Biller/Bill

[Click Here for instructions on how to Add a Biller/Bill](#)

Click on a Biller in the dashboard, to expand the window and perform the following actions:

- [Add a Payment Method](#) using your Hawaii Community FCU Debit or Credit Card(s)
- [Pay or Schedule a payment](#)
- [Enroll in Notifications for a Bill](#)
- [See the History of the payments you have made from BillerDirect](#)
- [Remove \(unlink\) a Bill](#)

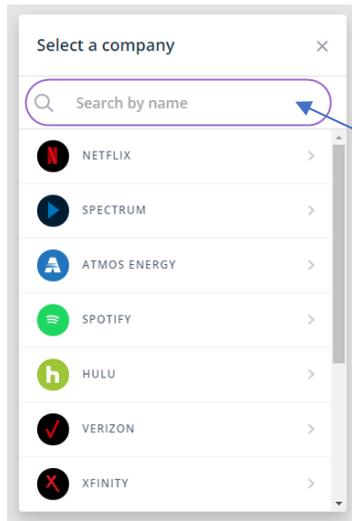


Add a Biller

To add a biller either

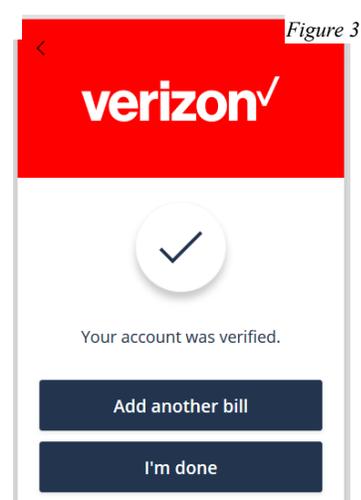
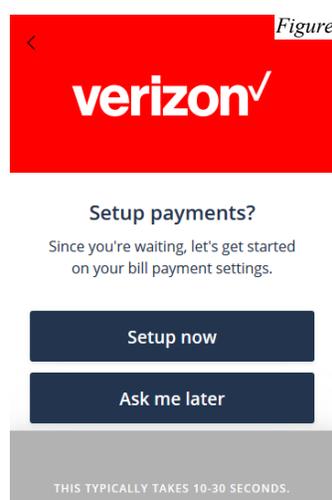
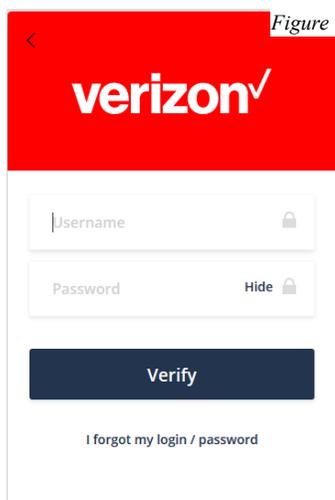
- a. Click or hover over the menu icon in the lower right-hand corner  then select “add a biller” or
- b. Scroll to the bottom of the dashboard and select “add a biller”.

The following screen will be displayed:



Search by the company name or
 Select from the list below.
Please note: Merchants must be a participant with this service, if you don't find your biller please try again later.

- Once you find and select your Biller, enter your credentials for the Biller in the next window (*figure 1*).
 - While your account is being verified with the Biller, you can setup payments (*figure 2*). If you are not ready, that is okay, you can add payment methods and setup schedule payments later. [Click here](#) for more information on adding Payment Methods and Scheduling Payments.
 - Your Biller may require additional verification to confirm it's you – follow any instructions presented.
 - The verification process of your credentials may take 10-30 seconds and can take up to 24 hours. When completed you can add another bill or select “I'm done” to be taken back to the dashboard.
- *NOTE: Syncing can occasionally take up to 24 hours. If syncing is not complete by the next day, check the following:*
- ✓ Confirm you entered the correct credentials for the Biller. If incorrect, [delete the biller](#) and start over
 - ✓ If you elected to setup payments and you are selecting a different card then what is on your Biller's site, visit the biller site to confirm if any additional changes need to be made.
- Once your account is verified, select “Add another bill” or “I'm done”.
- *Please note: When selecting “I'm done” it will take you back to the BillerDirect Dashboard.*

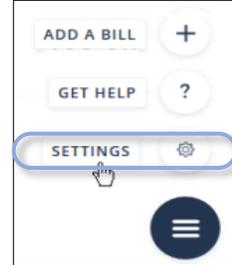




Add A Payment Method

Before you can pay a Biller, a *payment method (Debit and/or Credit Card) will need to be added. This can be done when you are adding Billers, or after Billers have been added.

Click or hover over the menu icon  in the lower right-hand corner of the screen > Click on ‘Settings’



Click on “Payment Methods” > “Add New Payment Method” > “Add HCFCU Card”

A screen similar to the one below will be presented. Complete all fields with your information and click “Add”

This card will now be available to select as a payment method.

**PLEASE NOTE: If you have already added your Debit and/or Credit Card to CardSwap, this step may not be necessary. The card information is shared between CardSwap and BillerDirect.*

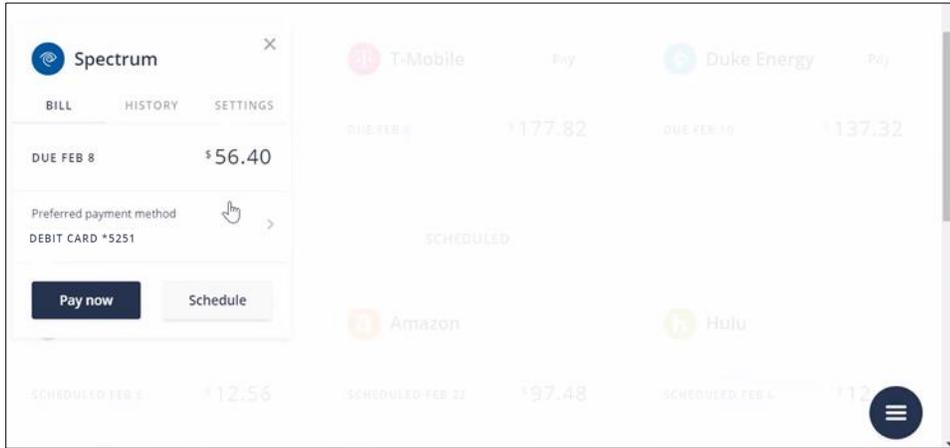


Pay or Schedule a Payment

Payment options are:

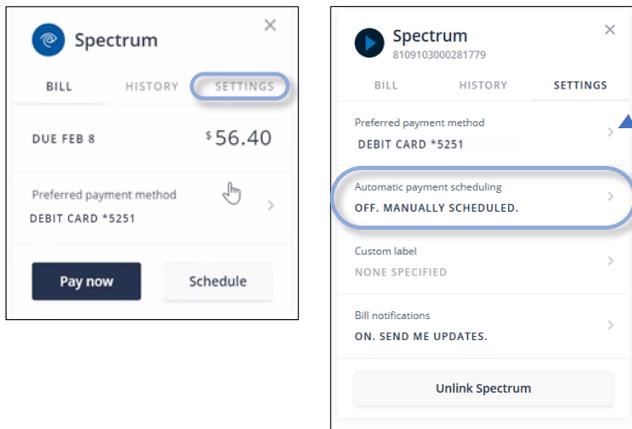
- Manual:** Select to pay the bill when you are ready
- Scheduled:** Select to pay on a specific date on or before the pay date for that month.
- Automatic:** Your Bill can be setup as a recurring payment to be paid automatically each month, based on one of the available schedules. (10, 5 or 1 day before due date, on the due date or when the bill is issued).

Click on the Bill you want to schedule. This will open that Biller/Bill window. Click on either 'Pay now' or 'Schedule':



- Pay Now:** Pay the bill immediately
- Schedule:** Select an available date from the calendar presented. If you'd like to setup an automated payment, click on "Setup recurring payments" below the calendar

Another way to set up recurring payments for your bill is to click on "Settings" > "Automatic Payment Scheduling" Recurring Payments can be Turned Off here, by setting the schedule back to Manual.



Note: If no payment method is listed here, Click on the arrow to the right to:

- a) Select the appropriate card
- b) If no card has been added to BillerDirect, you will be asked to add an HCFCU card here



Enroll in Notifications

BillerDirect can notify you of the following events:

- A new bill is issued
- There is a balance change on a bill
- A payment is scheduled (one-time payment)
- A payment is cancelled
- A bill is paid
- A payment is declined
- Credentials for a biller are invalid, need to be updated or re-verified.
- A card is expiring

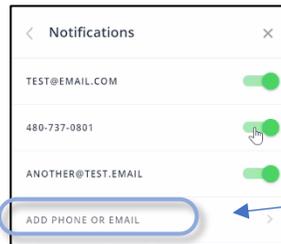
To receive notifications, your Mobile Number and/or Email address need to be added to BillerDirect. This information is shared with CardSwap – so any information added here will be present in CardSwap and visa versa.

Please Note: The contact information added here will ONLY affect BillerDirect and CardSwap. It will not modify any contact information in your bank account or secure delivery contact information. If you need to change your contact information on your account, please call our Call Center at (808) 930-7700 or visit the branch nearest you.

STEP 1 of 2: Setup notification methods, add additional or turn off existing:

Click or Hover over the menu icon  in the lower right-hand corner of the screen > Click on ‘Settings’

In the Settings Menu, click on “Notifications”



Use the sliders to turn off/on notification targets already present.

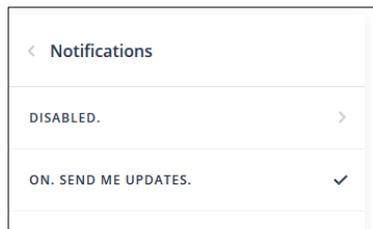
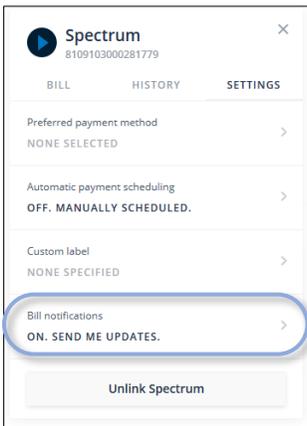
Click on “Add Phone or Email” to add a new target or if none are present.

Add your Mobile Phone number and/or Email address, depending on how you want to be notified. SMS (phone) notifications will come from (385) 247-1612 and the message will indicate “Provided by HCFCU”. Email Notifications will come from *noreply@hicommmfcu.com*

STEP 2 of 2: Turn on Notifications for a Bill:

Click on the Biller/Bill > Select “Settings” at the top of the Biller window > Click on “Bill Notifications”

Here you can turn on or off Notifications for the bill



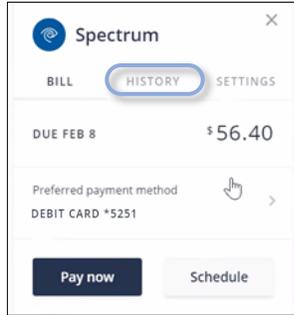
Remember: It’s important that you turn on notification targets ([step 1](#)) so notifications have a place to go



Payment History

When you make payments from your HCFCU Debit or Credit Card via BillerDirect, that payment history will be tracked in BillerDirect. Please keep in mind that ONLY the payments made from BillerDirect will be on the history screen.

To view the history of payments made through BillerDirect, click on the Bill/Biller, then click on “History” at the top of the Biller window.



Any payments made using BillerDirect will be displayed on the next screen.

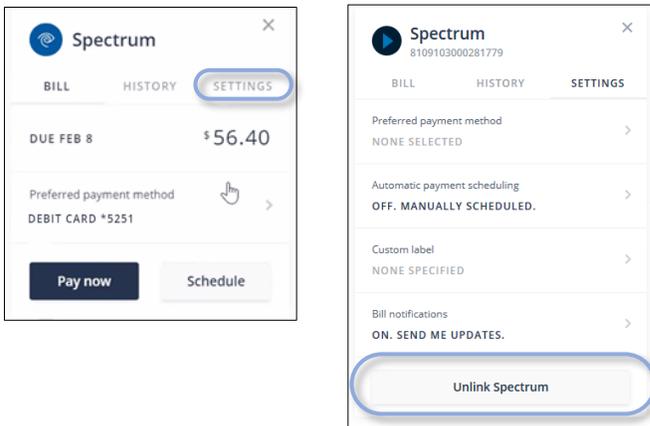
PLEASE NOTE: Payment information is not downloaded from your Biller’s site. If payment was made outside of BillerDirect, that payment information will not be reflected here. Please refer to your Biller’s website for a record of all other payments made.

[Back to list](#)
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Remove or Delete a Bill/Biller

To delete a Bill/Biller, click on the Bill to be removed

Click on “Settings” at the top of the window > Then click on “Unlink...” at the bottom of the settings window.



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BILL STATUS GROUPINGS

On the BillerDirect Dashboard, the Billers/Bills you have added are listed and grouped based on the status of the Bill/Biller. [Need Attention](#) | [Bills Due](#) | [Scheduled](#) | [Paid](#) | [Syncing](#)

[Need Attention:](#)



Billers are in this section for the following reasons:

a. **Attention required** or **Update Needed**

This may indicate that the vendor/biller may need to re-verify your credentials, or login credentials are incorrect. ***Expect your vendor to require re-verification of your credentials from time to time. The frequency is controlled by your biller/vendor.*

b. **Overdue:**

The bill is passed the due date and has not been paid. If you have paid this bill on the Biller’s site and not through BillerDirect, then it could indicate the Biller has not updated their site yet with your payment. If your payment was made on the Billers website, and was after the due date, it could take BillerDirect a couple of weeks to update. In this case, you can let BillerDirect know you have paid the bill by following these steps:

Click on the Biller to open the window > Click on **“I paid it”** at the bottom of the screen.

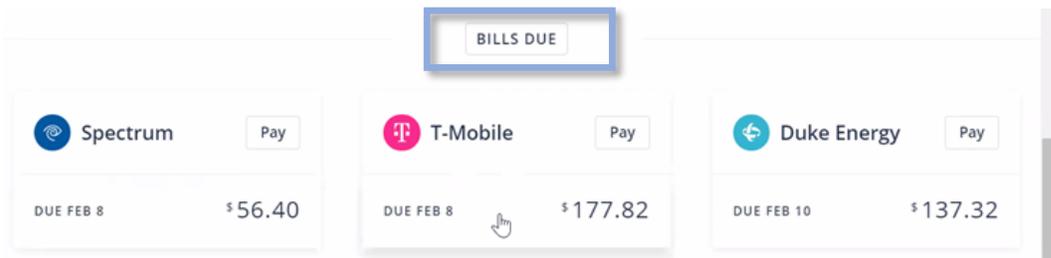
***PLEASE NOTE:** Payment information is not downloaded from your Biller’s site. If payment was made outside of BillerDirect, that payment information will not be reflected here. For a complete payment history, please refer to your Biller’s website.*

[Bills Due](#)

Unpaid bills with a current or future due date that have not been scheduled, will show in this section. The Due date and *amount due will be displayed here as well.

You can:

- ✓ Manually make a payment when you are ready
- ✓ Schedule the date for this payment to be made
- ✓ Set up a recurring payment for this bill



For **credit cards, the amount due will usually reflect the ‘minimum’ amount due on the card, not the full balance.*



Scheduled

Notice that the group heading is greyed out. This is because the bills in this section do not require any attention or intervention from you to be paid. Either they have been scheduled manually for a future date, or a recurring payment schedule has been setup.

SCHEDULED		
 Netflix	 Amazon	 Hulu
SCHEDULED FEB 6 \$ 12.56	SCHEDULED FEB 22 \$ 97.48	SCHEDULED FEB 6 \$ 12.60

Paid

As with “Scheduled”, the header is greyed out because no action from you is needed. These are all your bills that are currently paid. Once a new bill becomes available, and BillerDirect has updated, the bill will be moved back to the “Due” section with the appropriate *amount and due date

PAID	
 Hawaii Electric Light C...	
PAID	\$ 222.67

**For credit cards, the amount due will usually reflect the ‘minimum’ amount due on the card, not the full balance.*

Syncing

If your Bill/Biller is in this section, this means the system is trying to authenticate the account with your Biller. It could take up to 24 hours for a Biller site to authenticate. If after 24 hours the bill has not been synced, please confirm you have entered the correct credentials.

If you are sure the correct credentials have been entered, please contact the Call Center at (808) 930-7700.



BILLERDIRECT FAQs

FAQ Table of Contents

Click on a topic below:

- [Enrollment and Setup FAQs](#)
- [Adding and Managing Vendors/Bills](#)
- [Payment FAQs](#)
- [Autopay/Automatic Payment FAQs](#)
- [Settings FAQs](#)
- [Other Questions](#)

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Enrollment and Set Up FAQs

How do I get access to BillerDirect?

Must be a member of HCFCU and enrolled with eBranch or mobile banking.

If you already have eBranch or mobile banking, you can access BillerDirect under “Transfer & Pay” in the left-hand menu.

If you are not enrolled for eBranch or mobile banking, please visit www.hicommfcu.com and auto enroll today. Auto enrollment will require verification prior to using certain features. If you need assistance, please contact our Call Center at (808) 930-7700.

Is BillerDirect available through the mobile banking app?

Yes, BillerDirect can be accessed and has full functionality in the mobile banking app.

The mobile banking app can be downloaded via Google Play or the App Store, just search for Hawaii Community FCU Mobile.

Where is BillerDirect located in eBranch and the mobile banking app?

For both eBranch and mobile banking app, you can get to BillerDirect by clicking on “Transfer & Pay” in the left-hand menu, then “BillerDirect”.

Is there a fee associated with BillerDirect?

No, there is no additional cost to our members to use this feature.

How do I enroll in BillerDirect?

Log into eBranch or the mobile banking app and click on “Transfer & Pay” in the left-hand menu. Then click on “BillerDirect” and follow the steps below:

- a. Click the “Next” button to guide you through the introduction.
- b. Select or search for the name of the Biller you want to add.
- c. Enter the account login information for your Biller, then click the “Verify” button.

Note: depending on the merchant, the account process may take at least 24 hours to connect. If the account doesn't connect, please contact our Call Center at (808) 930-7700.

What types of payment methods can I use on BillerDirect?

Your HCFCU Debit Card and Credit Cards can be used for BillerDirect Payments.

Why is my Biller not in the list?

We are constantly working to add providers. Keep checking back to see if your provider becomes available.

You can also utilize "Bill Pay" through your Online Banking account to coordinate a check payment to your provider.

Can I pay other people using BillerDirect?

BillerDirect is only used for paying merchants that support electronic payments of bills via their website



Adding and Managing Vendor/Bill FAQs

How do I add a bill?

Go to "add a bill", search for the provider you wish to add in the search box, select the provider, enter your login credentials and select "verify". [Click here for more instructions](#)

How long does it take to sync a bill?

Bills typically sync within 24 hours. If the bill is taking longer than 24 hours to sync:

Check the Billers' website to see if any additional action is needed from you.

Confirm you have entered the correct credential for that biller (you may need to delete and re-add)

[Click here for more information on syncing](#)

What if I don't see a biller I want to pay?

We are constantly working to add providers. Keep checking back to see if your provider becomes available.

You can also utilize "Bill Pay" through your Online Banking account to coordinate a check payment to your provider.

What happens if I have payments set up automatically on my biller's website?

If BillerDirect detects an existing recurring payment, it will be displayed in the Biller window. BillerDirect will not make any changes to that recurring payment, except for switching the funding source if a card is added as the payment method for that Biller. BillerDirect will not cancel or add a second recurring payment.

My bill has been paid, but BillerDirect shows it as overdue, why?

If you paid your bill by a method outside of BillerDirect (ex. sent a check, paid on your biller's website), it can take just over 2 weeks for BillerDirect to reflect that bill as paid. You can mark the bill as paid in BillerDirect, [Click here](#) for more information.

Can I pay other people using BillerDirect?

BillerDirect is only used for paying merchants that support electronic payments of bills via their website.

Why did my bill amount change?

Your provider has posted additional charges to your account or a new statement has posted to your account. Our system is collecting the new balance due and the new due date that your provider is now displaying on your account.

Can I just receive updates on my bills and not have payments made on my behalf?

Yes, you can! We will never pay a bill unless you tell us to pay it. If you add your providers, but never schedule a payment, you will only receive updates on your bills.

Be sure you have bill notifications turned on, so you receive email and/or SMS updates for your bills.



Payment FAQs

Are there any notifications available for payments?

Yes, notifications are available to member by Text or Email. [Click here](#) for instructions on how to set up notifications

When can I make a payment on a bill?

Once the payment is marked as due on the biller website, it will be available to pay in BillerDirect

Can I pay more than the amount due or pay a partial amount?

We do not currently support partial payments or payments exceeding the amount due.

Can I future date a payment?

Yes, a payment can be scheduled in advance up until the due date of the bill. After the due date has past, payments can only be made for the same day.

How do I schedule a payment?

For immediate payment: Select the bill you want to pay, choose a payment method and click “pay now”.

To schedule a payment in advance: Select the bill you want to pay, choose a payment method, click “schedule” and select your desired payment date.

Can I change the schedule of my payment?

You can edit the scheduled date for any non-recurring bill payment until the payment starts processing. Recurring payments are automatically set to pay on the day before the bill is due.

When will my bill be paid?

Your bill will be paid by the end of the day on your desired payment date. However, it may take up to 24 hours for a bill to be paid.

How long do I have to cancel a payment?

You can cancel a payment up until the payment moves into a processing status on the payment date.

How long does it take for a bill to be paid once it's processing?

Your bill will be paid by the end of the day on your desired payment date. However, in some cases it may take up to 24 hours for the bill to be paid.

How do I know when my bill is paid?

Your bill will be found under the “paid” section once it is paid. You will also receive an email and/or push notification depending on your bill notification settings.

Why wasn't my bill paid?

If your bill wasn't paid, check to make sure you do not have a message on the bill stating that your attention is required. The “attention required” message could be in place because of a declined payment, a problem with your login credentials or a problem accessing your bill to make a payment.

Why was my payment declined?

Your payment could have been declined for a number of reasons. The most common reason for a declined payment is insufficient funds. Be sure to check that you have enough funds in your account. If there are any issues with making payment via a linked card, you will be notified that the payment could not be submitted and will be instructed to fix the issue within BillerDirect

Can I pay my bill after the due date?

It's important to us that your bills are paid on time. If you choose to have autopay on, your payments must be made on or before the due date based on your payment settings. If autopay is off and you prefer to schedule payments, you must schedule your payment on or before the due date. If you forget to schedule a payment for a past due bill, we allow you to schedule the payment for that day only.

How long does it take for the payment to post to my online account with a provider?

Payments may show up immediately or they may take 1-3 days to post to your account depending on the provider and payment method used to pay the bill. There may also be delays on weekends and holidays.

Why is payment history blank or missing information?

BillerDirect does not pull payment history from your Biller's website. Only payments made from BillerDirect will be reflected in the history.



Autopay/Automatic Payment FAQs

When will my bill be paid if it's set on autopay?

The default payment setting for autopay is 1 day before the due date. You can set it to pay 1, 5 or 10 days before the due date, or when the bill is issued.

How do I change the payment schedule if my bill is on autopay?

You can change your payment schedule any time. Select the bill you want to change, go to settings and payment schedule. You can then choose to have your bill automatically paid ten days before the due date, five days before the due date, the day before the due date, on the due date or when the bill is issued.

If you have your bill on autopay, the default payment setting is the day before the due date. Don't forget to change it if you would like your bill paid on a different day.

How do I turn on/off autopay?

You can turn autopay on or off any time you want for any bill by selecting the bill, go to settings and choose automatic payment scheduling. From there, you can either turn it on or off. The default setting for autopay is off, so you must turn it on if you want your bills set for auto payment.

**Don't forget to turn on/off autopay for each bill.*



Settings

How do I turn on/off notifications?

We highly recommend you keep notifications on for bill updates and important notifications. If there is a problem with your bill, we won't be able to notify you if you turn off notifications.

To turn on/off notifications, go to the menu icon  in the bottom right hand corner and select settings and notifications. To turn notifications off, move the circle to the left. The button will change from green to grey. To turn notifications on, move the circle to the right. The button will change from grey to green.

How do I turn on/off autopay?

You can turn autopay on or off any time you want for any bill by selecting the bill, go to settings and choose automatic payment scheduling. From there, you can either turn it on or off. The default setting for autopay is off, so you must turn it on if you want your bills set for auto payment.

**Don't forget to turn on/off autopay for each bill.*

How do I remove a payment method?

If you would like to remove your payment method, go to the circle with the 3 lines in the bottom right hand corner and select settings and payment methods. Next to the payment method you wish to remove, select the trash can.

How do I add a payment method?

If you would like to pay a bill with a different payment method, select the bill you would like to pay, go to settings and preferred payment method. From there, you will have the option of selecting a different payment method or adding a new one.

Why am I receiving an error message when adding a new payment method?

You will receive an error message if you are entering incorrect HCFCU debit or credit card information. If you are attempting to add a payment method from a different financial institution, you will also receive an error message. You must use a payment method associated with our financial institution if you would like to use our BillerDirect feature.

What if you don't have the provider I want to add?

We are constantly working to add providers. Keep checking back to see if your provider becomes available. You can also utilize "Bill Pay" through your Online Banking account to coordinate a check payment to your provider.

How do I fix a provider that says, "attention required" on my account?

If you select, "fix now" we will direct you to your provider to login and complete the required steps to fix the account. Once you go to your provider directly to make changes, you can select, "I fixed it" and we will attempt to authenticate with your provider, present bill details and/or pay the bill. If you receive the "attention required" details and go directly to your provider without selecting "fix now", you can select "I fixed it" after you make the changes with your provider.



Other Questions

What happens if my card expires or is deactivated?

When BillerDirect or CardSwap recognizes that a card is close to expiring, notification will be sent 5 days and 1 day before the card expires. If a payment fails to process because of an expired or deactivated card, you will be notified that the payment failed. [Click here](#) to learn how to setup your notification information

My bill has been paid, but BillerDirect shows it as overdue, why?

If you paid your bill by a method outside of BillerDirect (ex. sent a check, paid on your biller's website), it can take just over 2 weeks for BillerDirect to reflect that bill as paid. [Click here](#) for more information.