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# CardSwap Guide

## ENROLLMENT

### About CardSwap Services

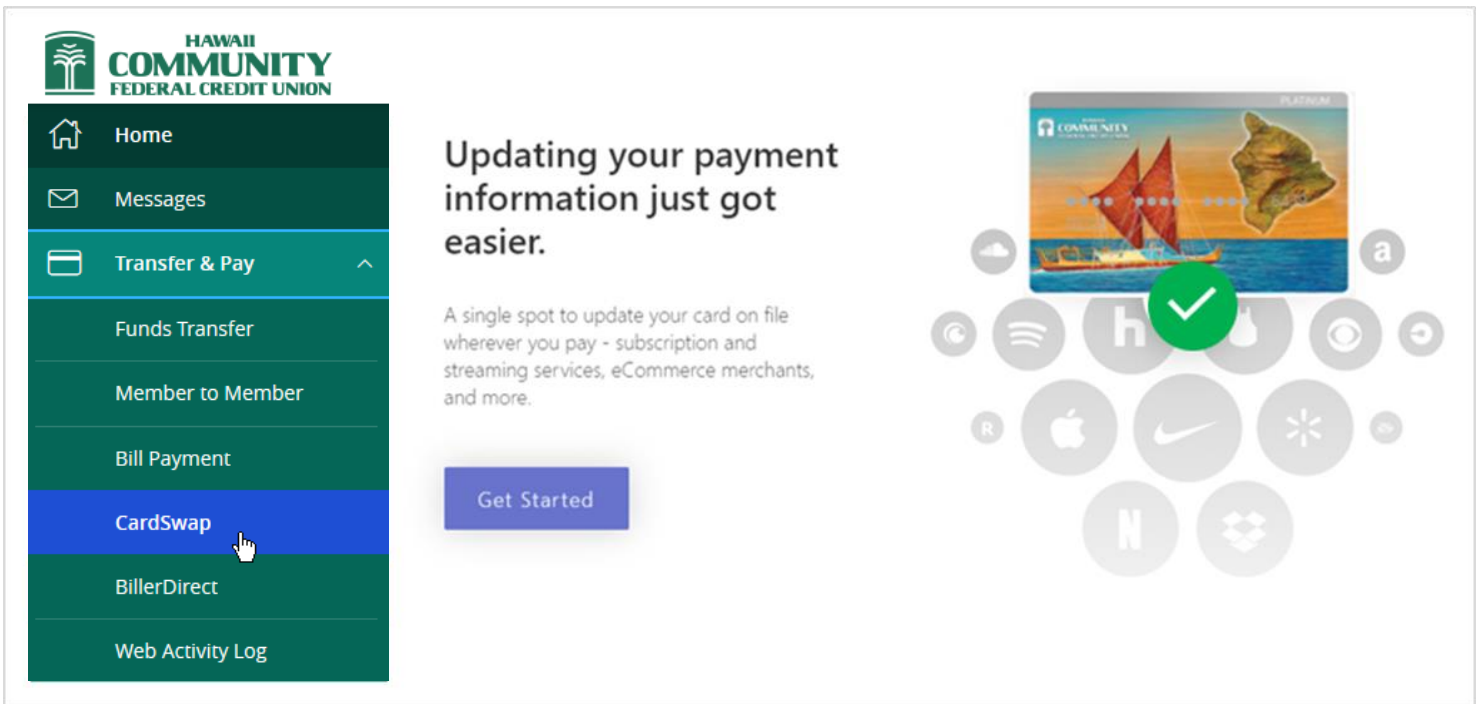
With CardSwap, you can easily update the HCFCU Debit or Credit card(s) you use to pay approximately 60 of the most popular streaming services, subscriptions and eCommerce merchants. If an HCFCU card is expiring that is used with one or multiple CardSwap merchants you have added, enter your new card information in CardSwap once and swap it out with the click of a button. No more need to visit each individual website to update your card information.

Merchants must sign up to participate in CardSwap, so don't worry - new ones are being added all the time!

### Getting Started

To get started select **“Transfer & Pay” > “CardSwap”**.

You must first agree to the Terms and Conditions, and then setup accounts you would like to manage





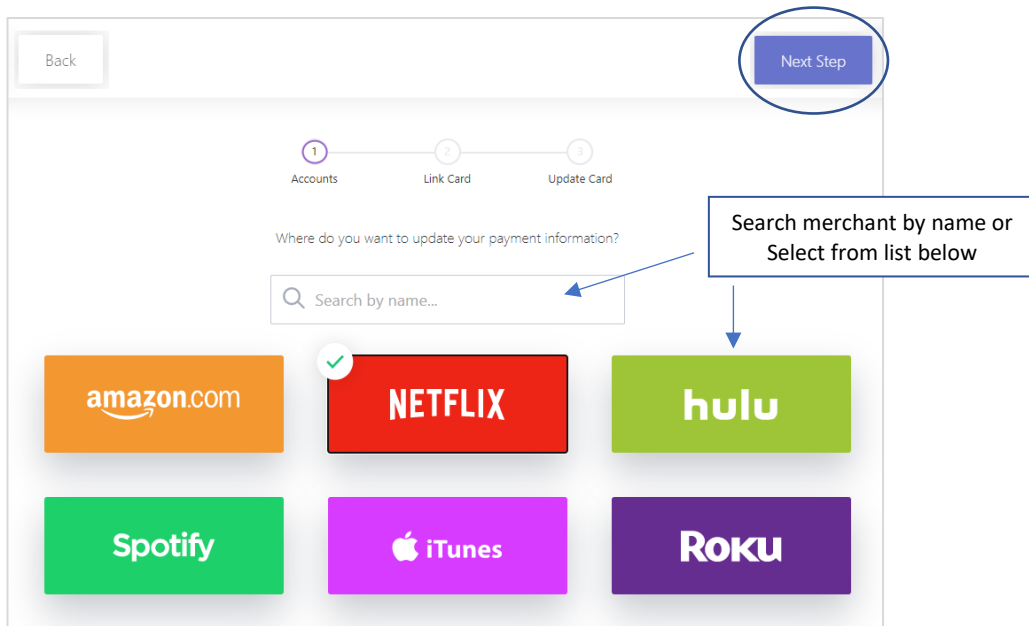
### LINKING YOUR FIRST ACCOUNT:

**Caution:** Before selecting an account, be sure that the merchant selected already has your HCFCU Debit or Credit card setup as the default payment. If not, please go to the vendor’s website and add your HCFCU Debit or Credit card as the default payment type before completing this process.

#### Step 1: Select a Merchant

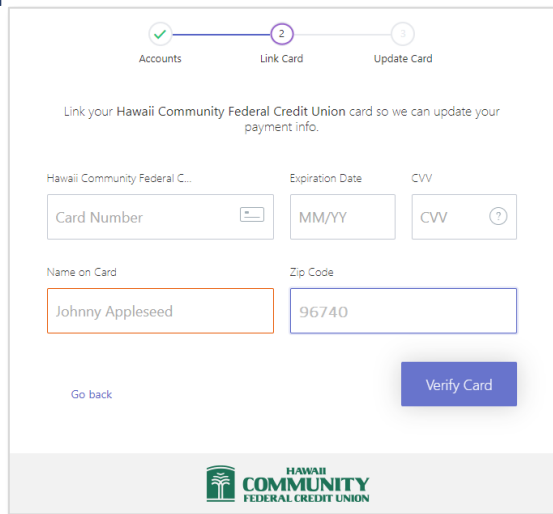
Select an account where you would like to manage the card on file.

- You can search by merchant name or scroll through the list of merchants.
- Click on the merchant you want to add. (*Netflix was selected in the example below*).
- Then click the **Next Step** button in the upper R-hand corner.



#### Step 2: Add your HCFCU Card to be Linked

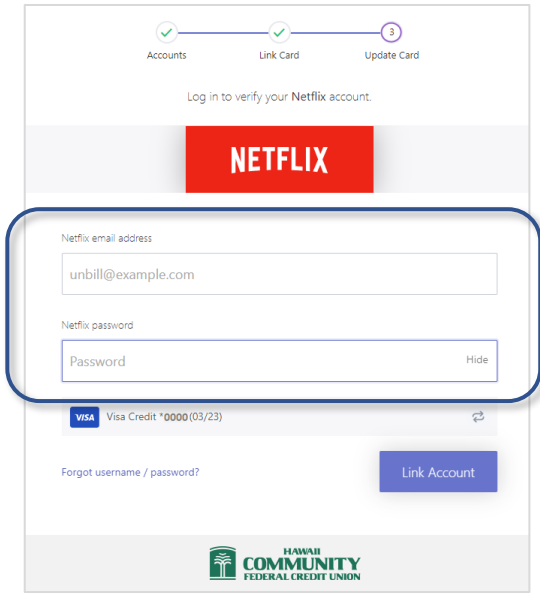
Enter your debit or credit card information, then click the **Verify Card** button





### Step 3: Enter Credentials for Your Account

Enter your account **Login** information for the selected merchant and click the **Link Account** button at the bottom of the window.

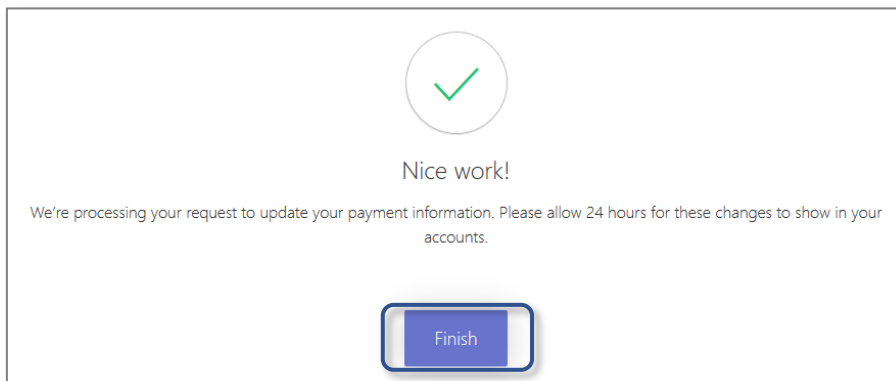


**PLEASE NOTE:** During the verification process, another window may pop-up requesting additional verification. This request is from your merchant. Please follow the instructions in the window to complete the verification.

### IMPORTANT INFORMATION:

- **Changes to your merchant, may take up to 24 hours to show up on the merchant site.**
- **You will most likely receive an email from your merchant indicating there was a sign-in attempt to your account.** It often shows a different browser and computer type than what you are using as well as the login attempt shows from a different city than where you are located. ***\*This is normal\****. The location is driven by where the merchant, servers or internet access points are located.  
To be sure the access attempt is from CardSwap, confirm that the date/time listed in the email are the same date/time (adjusting for any time zone differences) as when you linked your account in CardSwap.

When the verification is complete, click **“Finish”**, and you will be taken to the CardSwap Home screen



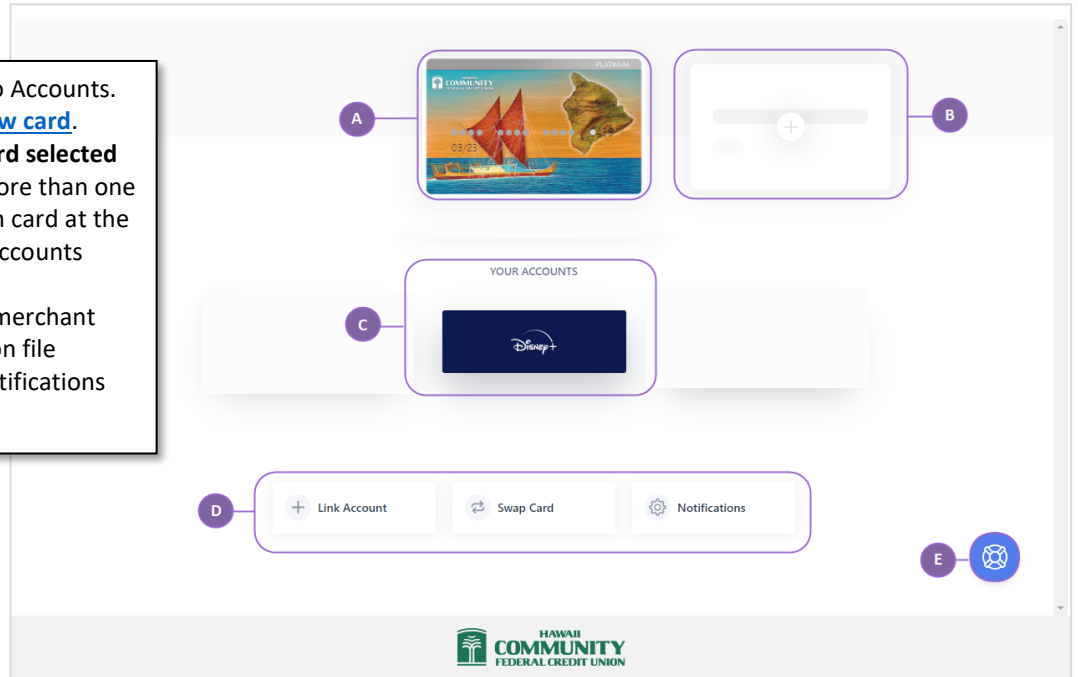


## USING CARDSWAP

### Overview

On the CardSwap home screen, you can add additional accounts to manage, add a new card, and set-up notifications.

- A. Card(s) **currently linked** to Accounts.
- B. Click this area to [add a new card](#).
- C. **Accounts linked to the card selected** (in A above). If there is more than one card present, click on each card at the top to see the merchant accounts linked to that card.
- D. [Link Account](#): add a new merchant [Swap Card](#): Change card on file [Notifications](#): Manage Notifications
- E. Instant Answers (FAQs)

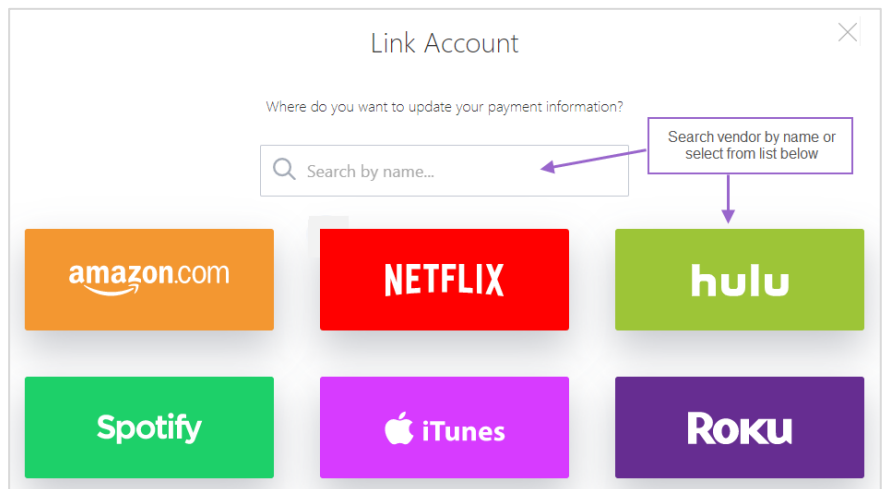


### Link an Account

To add additional accounts, on the home screen, select **Link Account** at the bottom of the screen (see “D” above) On the **Link Account** screen, search by name or select merchant from the list.

- ✓ Click on merchant,
- ✓ Click the **Next Step** button.
- ✓ Enter your merchants’ **Login** information,
- ✓ Click the **Link Account** button.

The system will try to verify account information. Once completed, you’ll return to the home screen.



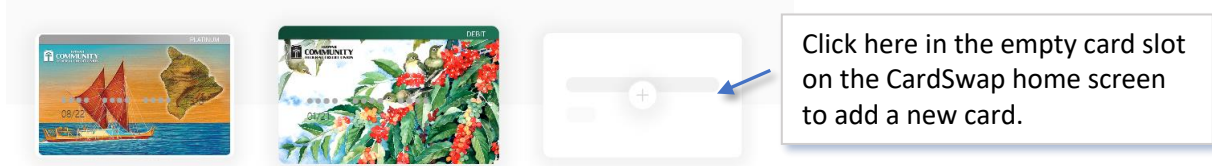
### ! IMPORTANT INFORMATION:

- **Changes to your merchant, may take up to 24 hours to show up on the merchant site.**
- **You will most likely receive an email from your merchant indicating there was a sign-in attempt to your account.**  
*It often shows a different browser and computer type than what you are using as well as the login attempt from a different city than where you are located. \*This is normal\*. The location is driven by where the merchant, servers or internet access points are located. To be sure the access attempt is from CardSwap, confirm that the date/time listed in the email are the same date/time (adjusting for any time zone differences) as when you linked your account in CardSwap.*

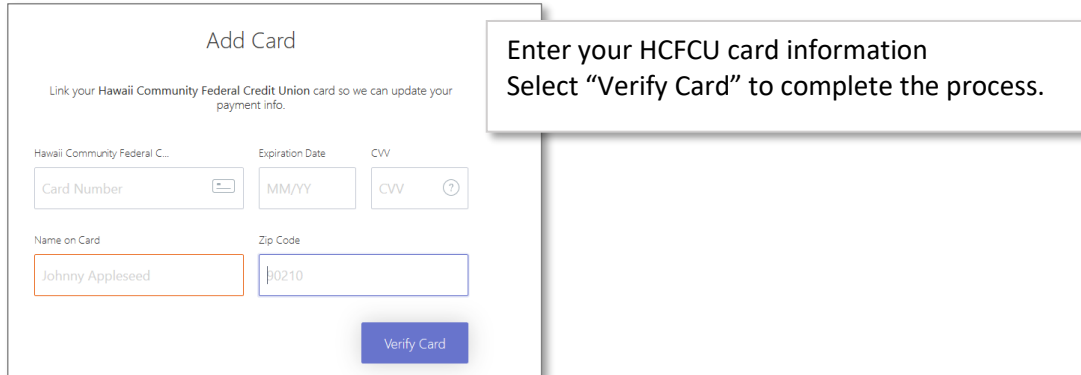


### Add a Card to CardSwap

To add an additional HCFCU Debit or Credit card, click on the blank card icon at the top of the CardSwap screen:



**Please Note:** Only cards that have merchant accounts linked to them will display at the top of the screen. If you have additional cards added and don't see them at the top, it means they have not had accounts linked to them yet.



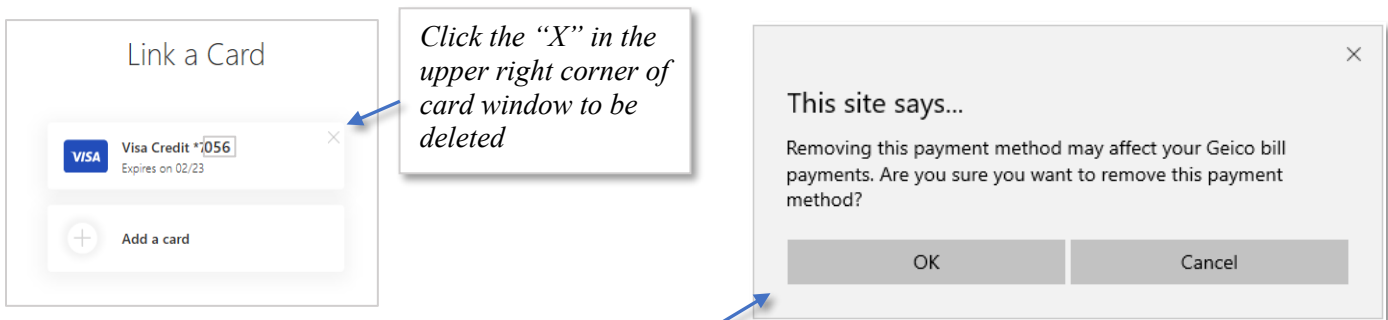
### Delete a Card

**Note:** if you only have one card on CardSwap, you cannot delete that card. You can, however, remove the merchant account(s) linked to that card. Once you remove a merchant account from your card, and you no longer wish that card to be used on the merchant site, you should log on to your merchant's website to confirm the payment method being used, and remove the card as necessary.

If you have multiple cards setup in CardSwap, you may delete any card(s) not currently linked to a merchant account.

**Caution:** Card information is shared between BillerDirect and CardSwap. Deleting a card in CardSwap will also remove it from BillerDirect. Make sure you are not using the card in BillerDirect, before removing it

To delete an old card, or a card that is not currently linked to any merchant accounts, click on the blank card icon at the top of the CardSwap screen. (see 'Add a Card to CardSwap' above for a screen example). In the 'Link a Card' section, any cards not currently linked to a merchant account will display here.



**BillerDirect and CardSwap share card information.** If you have a bill in BillerDirect using the card you are deleting, you will receive a similar message, as it can affect your bill in BillerDirect



### Swap Card

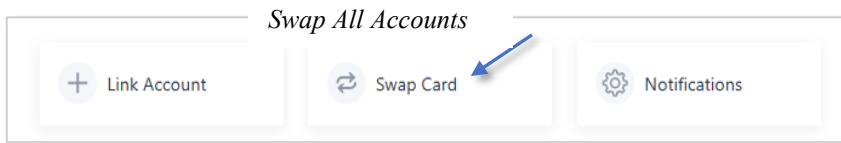
When you need to update an expired card or change cards altogether with your merchant accounts, use this feature to **Swap** your HCFCU Debit or Credit card right from CardSwap - without having to go to the merchant’s website.

You can choose to Swap the card for all merchant accounts linked to the card, or  
You can choose to Swap the card for only one (1) merchant.

#### Swap Card for ALL Linked Merchant Accounts

*NOTE: Before you select Swap, be sure to add your new card to CardSwap. Click here for instructions.*

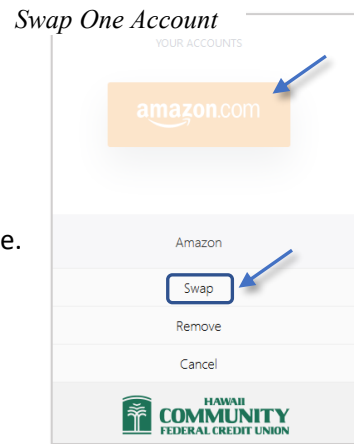
At the bottom of the CardSwap screen, select “Swap Card”. This will swap the card for ALL merchant accounts linked to this card.



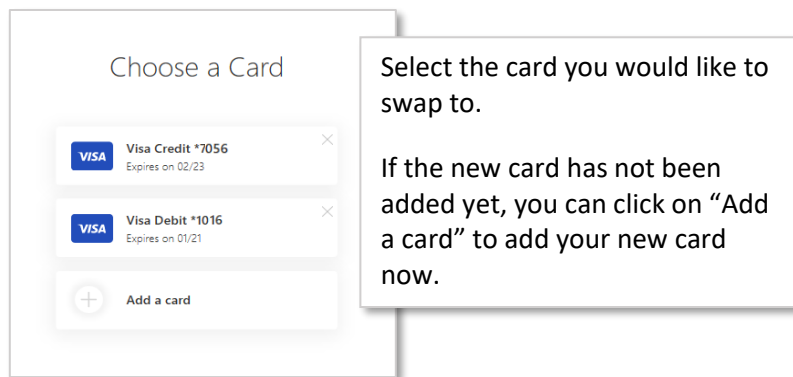
#### Swap Card for Only One Merchant Account

*NOTE: Before you select Swap, be sure to add your new card to CardSwap. Click here for instructions.*

From the main screen, click on the merchant account you would like to change. A menu will show at the bottom of the screen – select “Swap”. This will swap the card on ONLY that account.



**Whether you are swapping cards on one merchant or all merchants**, once you select either “Swap Card” or “Swap”, the next screen will display:



Once the new card is selected, some (or all) of your merchants may need verification that it is actually you making the change. Follow any verification instructions presented on the screen.

**⚠ You may receive an email from your merchant indicating there was a sign-in attempt to your account.** It often shows a different browser and computer type than what you are using as well as the login attempt from a different city than where you are located. *\*This is normal\*. The location is driven by where the merchant, servers or internet access points are located. To be sure the access attempt is from CardSwap, confirm that the date/time listed in the email are the same date/time (adjusting for any time zone differences) as when you linked your account in CardSwap.*

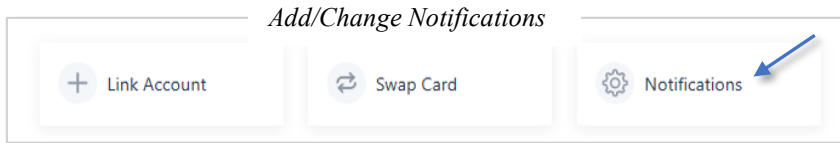


### Notifications

Notifications allows the system to send you reminders and updates for accounts on file. You can manage your notification options with a slide of the button.

*Note: Notification information is shared between CardSwap and BillerDirect. Any changes made will affect both products.*

To add, turn on, or turn off Notification targets, click on “Notifications” at the bottom of the CardSwap home screen:



Once you select ‘Notifications’, the Notification options window will display

Click “Add” to create a new notification target

Enter your information (e.g. phone number)

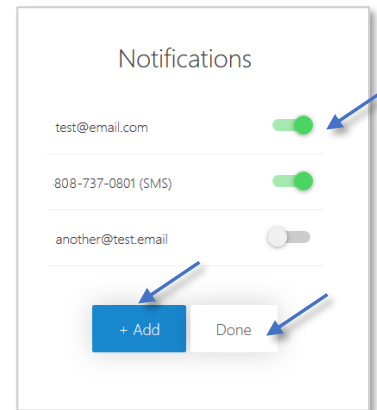
**Slide** the button to turn on notification

Click the **Done** button to save and exit.

If Notification targets (phone number/email address) already exist, and you want to **turn them on or off**,

**Slide** the button to on (green) or off (grey).

Click the **Done** button to save and exit.



*Note: Notification information is shared between CardSwap and BillerDirect. Any changes made here will affect notifications for both CardSwap and BillerDirect.*





## CARDSWAP FAQs

### FAQ Table of Contents

Click an FAQ Topic Below:

- [Setup and Enrollment FAQs](#)
- [Adding a New Card FAQs](#)
- [Adding and Managing Merchant Accounts FAQs](#)

*[Back to Main Table of Contents](#)*



### Setup and Enrollment FAQs

#### *Is CardSwap available through the mobile banking app?*

Yes, CardSwap can be accessed 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 CardSwap located in eBranch and the mobile banking app?*

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

#### *Is there a fee associated with CardSwap?*

CardSwap is a free service we offer to our eBranch users.

#### *How do I enroll in CardSwap?*

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

1. Click the “Get Started” button.
2. Select the merchant(s) you want associated with your HCFCU Debit or Credit card, then select “Next Step”.
3. Enter your log-in information for the first merchant as prompted and select “Link Account”. You may be asked for a security verification code.
4. Enter the HCFCU debit or credit card you want associated with that merchant.  
You will have the option to add additional HCFCU cards as you enter your login credentials for the additional merchants (if you selected more than 1).  
Or additional HCFCU cards can be added later.
5. Enter your credentials for the next merchant.
6. From the drop down, select the initial card you entered or “Add New Card” to enter a different HCFCU card you would like associated with that merchant account.
7. The system will verify and update your payment information with the merchants automatically.

Your merchant login information is only entered for the initial setup. Once you’ve set up a merchant account, CardSwap will always remember it, unless you change your username or password, or the merchant requires re-verification of your credentials.

#### *What types of payment methods can I use in CardSwap?*

You can use either your HCFCU debit or credit card in CardSwap. If you enter a card from another institution, you will receive an error message asking you to enter an HCFCU card.

#### *I currently use my debit card to pay for some services and my credit card to pay for other services. Can I use both in CardSwap?*

Yes, you can add multiple HCFCU bank debit and/or credit cards to CardSwap and designate which services you would like associated with each card.

#### *What merchants/services are available within CardSwap?*

CardSwap currently partners with more than 60 merchants/services. [Please click here for a full list.](#)



## Adding New Cards FAQs

### *How do I “swap” my card in CardSwap?*

Swapping your card is quick, and painless.

1. At the top of the CardSwap window, select the card you want to change. This will list all merchants associated with that card.
2. Select “Swap Card” at the bottom to change for ALL merchants, or click on only on merchant and select “Swap”.
3. Select a different card already loaded in CardSwap or “Add New Card” from the payment Method dropdown and click “Verify.”
4. If you add any merchants that were not previously attached to your card in CardSwap or if you changed your log-in details for current merchants, you will need to input your log-in credentials for those merchants.

### *When I entered my card information, I received a message to please use an HCFCU card. Are HCFCU cards the only ones I can use in CardSwap?*

Yes, CardSwap will only accept HCFCU debit or credit cards.

### *After I entered my card information, it said to please correct the errors and try again. I’m not sure what the errors were.*

If you receive this message, an invalid expiration date, CVV code or zip code were entered and you will need to re-enter your card information.



## [Adding and Managing Merchant Accounts FAQs](#)

### *[What if I can't remember my username or password for the merchant\(s\) I want to add in CardSwap?](#)*

If you are unable to remember the username or password for one or more of the merchants you are adding in CardSwap for the first time, click on the "Forgot username/password" link on the left side of the area where you enter your credentials. Clicking on that link will redirect you to that merchant's site to get help resetting or remembering your password. Once you have the information, you can try adding the merchant again in CardSwap.

If the merchant(s) has already been added to CardSwap and you are just trying to swap the card that is attached in CardSwap, you will not need your login information unless it changed since you first added the service. CardSwap stores the login information for each of the merchants you add so that you do not have to enter the information each time you use CardSwap.

### *[I received an error message saying that my account with the merchant I was adding was not active or setup, but I have an online account with them.](#)*

There are some merchants, such as Netflix, with which you may have an online account but do not currently have an active membership or subscription. Since there is no membership or subscription for that merchant, there is no automatic payment associated. In order to add the merchant to CardSwap, you will need to login to your online account with that merchant and sign up for a membership or subscription. You can then select "Try again" in CardSwap to add the merchant.

### *[While adding merchants, I received a message that I needed to accept the terms and conditions on my account.](#)*

Some merchants require you to accept terms and conditions before you can add them to CardSwap. You will need to log into your account with that merchant and accept their terms and conditions then go back to CardSwap and select "Try again."

### *[I received a notice that I need to set up account security before I could add one or more merchants.](#)*

Some merchants that you have an account with may require you to set up account security like a security question and answer in order for CardSwap to access payment information. You will need to login to your account with that merchant to set up the necessary account security and then select "Try again" in CardSwap. Depending on the requirements from the merchant, you may need to re-enter your login information within CardSwap.

### *[A message appeared stating that my account was locked when I was trying to add a merchant.](#)*

If your account with the merchant is locked for any reason, CardSwap cannot login to the platform to perform a card swap. You will need to contact the merchant directly to unlock the account then select "Try again" in CardSwap. If you had to make a change to your username or password, you will likely need to re-enter your login information in CardSwap.

### *[Why is CardSwap telling me that I need to reset my account password for a merchant I am trying to add?](#)*

Occasionally, some merchants will require you to reset your password before allowing CardSwap to access payment information. You will need to log into your account on the merchant's site in order to reset your password. Once the password is reset, select "Try again" in CardSwap and enter the new login information.

### *[Why am I being asked to verify personal information for a merchant that I am adding?](#)*

Some of the merchants in CardSwap require you to log into your account directly with them and verify your personal information prior to allowing CardSwap access to your payment information. Once you verify your personal information on the merchant's site, select "Try again" in CardSwap.

### *[I have accounts with several of the merchants in CardSwap but all are billed through a third-party site. Can I still add them to CardSwap?](#)*

Many merchants can be billed through third-party billers such as iTunes. You will not need to add each of the merchants in CardSwap; you will only need to add the third-party merchant through which they are all billed, such as iTunes.

*(continued next page)*



### *Adding and Managing Merchant Accounts FAQs (continued)*

#### *Why am I being asked to activate my account with a merchant to use online payments?*

Some merchants require you to sign up or authorize online payments. You will need to log into your account through that merchant in order to activate online payments. Once that is complete, you can go back to CardSwap and select “Try again”.

#### *I tried adding a merchant, but it said I did not have an account or no account was located for that merchant.*

Accounts must already be established directly with the merchant before adding them in CardSwap. If you already have an account, please verify your login credentials and try again. If you do not have an account with the merchant but would like one, please go directly to the merchant’s site to create an account. Once the account is created, you may add it in CardSwap.

#### *CardSwap is unable to authenticate my username and/or password for a merchant I am trying to add, and I have verified that my login credentials are correct.*

If CardSwap cannot authenticate your login information and you are able to log in on the merchant’s site using the same credentials you entered in CardSwap, please contact our Call Center at (808) 930-7700.

#### *When I added iTunes to CardSwap, I received a message on my device that my iTunes account was being accessed in Virginia. Is this legitimate?*

Virginia is where the iTunes servers are located so you must allow iTunes to be accessed in Virginia in order to perform a card swap. Once you allow access, you will need to request that the swap be performed again. During the second authentication attempt, you may be asked to enter a security code, which will be received via email or SMS from iTunes.

#### *Why am I being asked to enter a security code?*

Merchants such as Amazon, Uber, AirBnB, Venmo and iTunes may require you to enter a security code that will be sent via email or SMS directly from that merchant.



Available Merchant List *Current as of November 2020*

**LISTING IN ALPHABETICAL ORDER**

**# - D**

- 24 Hour Fitness
- AAA Northern California Nevada & Utah
- Adobe Creative Cloud
- ADT
- Airbnb
- Amazon
- Amazon Audible
- Ancestry
- AT&T Now
- Bark Box
- Best Buy (*under maintenance*)
- Birchbox
- Blue Apron
- Bon Appetit
- Book of the Month
- Booking.com
- Caviar
- CBS All Access
- Chegg
- Chewy
- Clipper Card
- Costco Wholesale
- Crunchyroll
- Disney+
- Dollar Shave Club
- Domino's Pizza
- Doordash
- Dropbox

**E - R**

- eHarmony
- Expedia
- Experian
- Fandango
- Groupon
- GrubHub
- Hello Fresh
- Hulu
- Instacart
- IPSY
- iTunes
- Kohl's
- Kroger
- LifeLock
- Lyft (*under maintenance*)
- Macy's
- Napster
- Netflix
- Nike
- Orbitz
- Pandora
- Pizza Hut
- Postmates
- Priceline
- QVC
- Redbox
- REI
- Roku

**S - Z**

- Sears
- Sirius XM
- Sling TV
- Spotify
- Squarespace
- Starbucks
- Stitch Fix
- Target
- Tivo
- Travelocity
- Tripadvisor
- Uber
- Venmo
- Vesta
- Vivint
- Wag
- Walmart
- Weight Watchers
- Zipcar