IDENTIFICATION

Enrollment

1. **Can you download and use the HelmInOne Mobile Apps without enrolling in Online Banking?**

   No, to download and use our HelmInOne Mobile Apps, you must first enroll in HelmInOne Online Banking. The HelmInOne App is an extension of our online banking platform, designed to provide a seamless and secure mobile banking experience.

   We offer HelmInOne Personal Online and Mobile Banking for personal accounts, and HelmInOne Business Online and Mobile Banking for business accounts. Make sure to enroll in the appropriate service based on your account type.

2. **How can you enroll in HelmInOne Online Banking?**

   If you are not yet enrolled in Online Banking, you can do so by visiting our enrollment page for personal or business banking and clicking on *Sign Up / Registrarse*. Once enrolled, you can download the HelmInOne apps from the App Store or Google Play Store and start managing your accounts, making payments, and transferring funds directly from your mobile device.

AUTHENTICATION

Security Code

3. **What is a security code?**

   A security code is a one-time passcode generated within our HelmInOne app. It provides an extra layer of security for authentication.

4. **How do you activate your security code?**

   1. Download the HelmInOne app.
   2. Log in with your user ID and password.
   3. During the login process, enter the security code sent to your email.
   4. Once validated, you will be prompted to activate and name your security code.

Member FDIC
EQUAL HOUSING LENDER

5. **What is the purpose of naming the security code?**

   Naming your security code helps you identify which account the code is related to. This is especially important for HelmInOne Business Banking users with multiple accounts. In such cases, you will need to register a unique security code for each account. Therefore, it is crucial that the name you choose clearly indicates which account it pertains to, making it easier to recognize when logging in.

6. **How do you use your security code to authenticate transactions in the app and on the web?**



Mobile Banking

The App will automatically recognize your embedded security code.



Online Banking

You will be requested to authenticate transactions with the security code from your app.

This code refreshes every 30 seconds.

7. **Do you have to register the security code for each business account that you have access to?**

   Yes, the security code is assigned to one specific user. If you have access to multiple business accounts, you need to register the code for each account.

8. **Can you have your security code registered on multiple devices like your mobile and iPad?**

   No, the security code can only exist on one device.

9. **What should you do if your device has been lost or stolen, or if you have upgraded your device and can't access your security code?**

   Steps to follow:

   a. **Access your account and request a new security code:**
      1. Log in with your user ID and password credentials.
      2. Request the security code to be sent via email and log into the HIO app or web using the new code.

   b. Block or delete your security code:

      1. Go to Menu > Security > Security Code.
      2. Choose to block or delete your security code.

c. Re-register your security code:

1. Go to Menu > Security > Security Code.
2. Follow the prompts to re-register your security code.

Note: *If you have multiple accounts in HelmInOne Business Banking, you will need to follow these steps for each account.*

Biometric Authentication

10. What is Biometric Authentication?

Biometric authentication uses unique physical traits, like fingerprints or facial recognition, to verify your identity in HelmInOne Mobile Banking. Activating it enhances security and convenience since biometric data is hard to replicate.

11. How do you activate Biometric authentication?

1. Download the HelmInOne app and log in with your user ID and password.
2. Register your security code when prompted.
3. Enable biometric authentication following the prompts after registering your security code.

Tip: *If you have multiple accounts in HelmInOne Business Banking, you will need to enable biometric authentication for each account individually.*

FUNCTIONALITIES

12. What browsers are recommended for using HelmInOne services?

For the best experience using HelmInOne services, it is recommended to use Google Chrome or Microsoft Edge.

13. How can you view your eStatements?

1. Log into HIO.
2. Navigate to **Menu > Account Services > Statements, Notices & Tax Forms**.
3. Select the **account and date range**, then click **Filter**.

14. How can you save a wire template and retrieve your wire transfer confirmation PDF?

To save a wire template:

1. Create or prepare a wire transfer.
2. You will have the option to save your template during this process.

To retrieve your wire transfer confirmation PDF:

1. Log into HIO.
2. Go to Menu > Transfer & Payment > Completed Transactions.
3. Access the wire transfer details and download the voucher.

15. How can you conduct wire transfers from the HelmInOne mobile apps?

You can conduct wire transfers from the HelmInOne mobile apps, but they must be from templates previously saved after conducting a transfer in HelmInOne Online Banking.