

INTRODUCTION TO VIRTUAL BRANCH NEXT – LIVE DATE MAY 12, 2022

NEW URL EFFECTIVE 05/12/2022: <https://bigislandfcu-dn.financial-net.com/web/>

If you have the Online Banking URL saved as a Favorite in your browser, you must update the link.

LOGGING ON TO VIRTUAL BRANCH NEXT ONLINE BANKING

Enter your current Online Banking **Logon ID** and **Security Code** in the fields below and click the **Log On** button. At this point, you may also be asked to confirm your Security Questions, email address and/or mobile phone number.

Log On

Logon ID: <input type="text"/>	First time user? Enroll in Virtual Branch
Security Code: <input type="text"/>	Forgot security code? Reset security code
<input type="button" value="Log On"/>	

Once successfully logged in, you will see the following tabs: **ACCOUNTS**, **TRANSFERS**, and **BILL PAY**

Messages | Mobile | Settings | Log Off



ACCOUNTS

The **Accounts** page is the default start page after you log on to Virtual Branch Next Online Banking.

- The **Accounts** section shows the available and current account balances and displays a summary of all the accounts either in tile view or list view.

Accounts

Click on these icons to switch between Tile and List view

[+ New Account](#)   [↔ Transfer Money](#) [i eNotices](#)

[🔔 Create Alert](#) [📄 eStatements](#)

- Checking Accounts

*0000=75 (Checking)	
Available	\$2,315.58
Current	\$2,315.58

+ Savings Accounts

Recent Transactions [View All](#)

*0000=01 (Savings) ▾

APR 30, 2022 \$2.69

Balance: \$32,683.98

Description: DIVIDEND

- The **Recent Transactions** section displays the most recent transactions of a selected account. You can select the account you would like to view from the dropdown menu.

Recent Transactions [View All](#)

*0000=01 (Savings) ▾

APR 30, 2022 \$2.69

Balance: \$32,683.98

When you click on **View All** in the **Recent Transactions** section, the **Account Details** section will open and display transaction details of the selected account.

The screenshot shows the 'Account Details' section for a savings account. At the top left, it says 'Account Details' with a 'Switch Account' dropdown. Below this is a red box containing the account number '*0000=01 (Savings)', a smaller account number '*0000=01', and the balances: '\$32,678.98 Available Balance' and '\$32,683.98 Current Balance'. To the right of the red box are five links: 'Transfer Money', 'eStatements', 'Account Info', 'Export Transactions', and 'eNotices'. Below the account details is a 'Transaction Details' section with a form containing fields for 'From:', 'To:', 'Check #:', 'From #:', and 'To #:', each with a 'Pick a Date' button and a calendar icon.

- The **Transfer Money** link will open the **Transfer Money** window. This is a shortcut to the **Transfers** page. This is where you can transfer funds between your accounts at Big Island FCU. See **TRANSFERS** below.

The screenshot shows the 'Accounts' page. At the top left is a '+ New Account' link. In the center are icons for a grid and a list. To the right of these icons is a red box around the 'Transfer Money' link. Further right are 'eNotices' and 'Create Alert' links. At the bottom right is an 'eStatements' link.

The screenshot shows the Big Island Federal Credit Union logo and navigation bar. The navigation bar has three items: 'Accounts', 'Transfers', and 'Bill Pay'. The 'Transfers' link is highlighted with a red box.

- The **eNotices** link will take you to the **eNotices** page. You can elect to receive certain credit union notices electronically instead of receiving paper notices.

The screenshot shows the 'Accounts' page, similar to the previous one. In this version, the 'eNotices' link is highlighted with a red box.

eNotices

Member ID:

DOCUMENTS DELIVERY METHOD

Document Name: From: To:

Date Description

No notices are available that meet the search parameter(s) you entered. Try your search again using different parameter(s).

- The **Create Alert** link will take you to the **Alerts** page and will allow you to setup alerts for specific accounts.

Accounts

[+ New Account](#) [Transfer Money](#) [eNotices](#)

[Create Alert](#) [eStatements](#)

Alerts can be delivered to your email or to your mobile device through SMS text.

Alerts

Alert Type:

Send the alert to:

Email: [?](#)

Mobile Device:
 Mobile number [?](#)

The **Active Alerts** section will show you all alerts that have are currently setup. **General Alerts** are setup by default and cannot be disabled.

Active Alerts	
General Alerts	
Alert Type	Action
Customer service sends email to inbox	Edit Delete
Email address changed	Edit
Logon ID changed	Edit
Security code changed	Edit
Transfer Alerts	
Alert Type	Action
Final in series of recurring transfers has completed	Edit Delete
Scheduled Transfer unable to process	Edit Delete

- The **eStatements** link will allow you to view your statement of accounts.

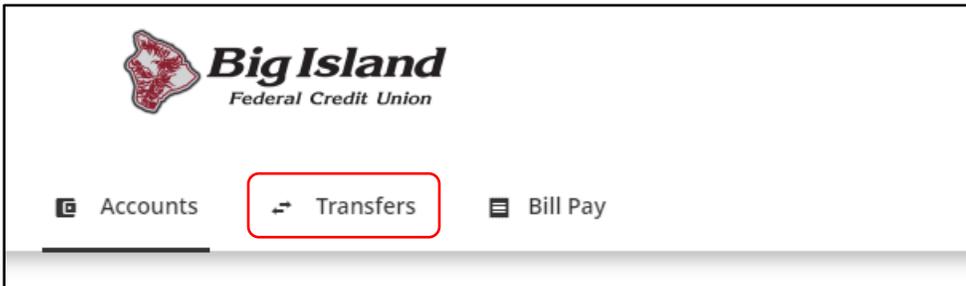


Select the account number of the statement you would like to view from the dropdown menu.

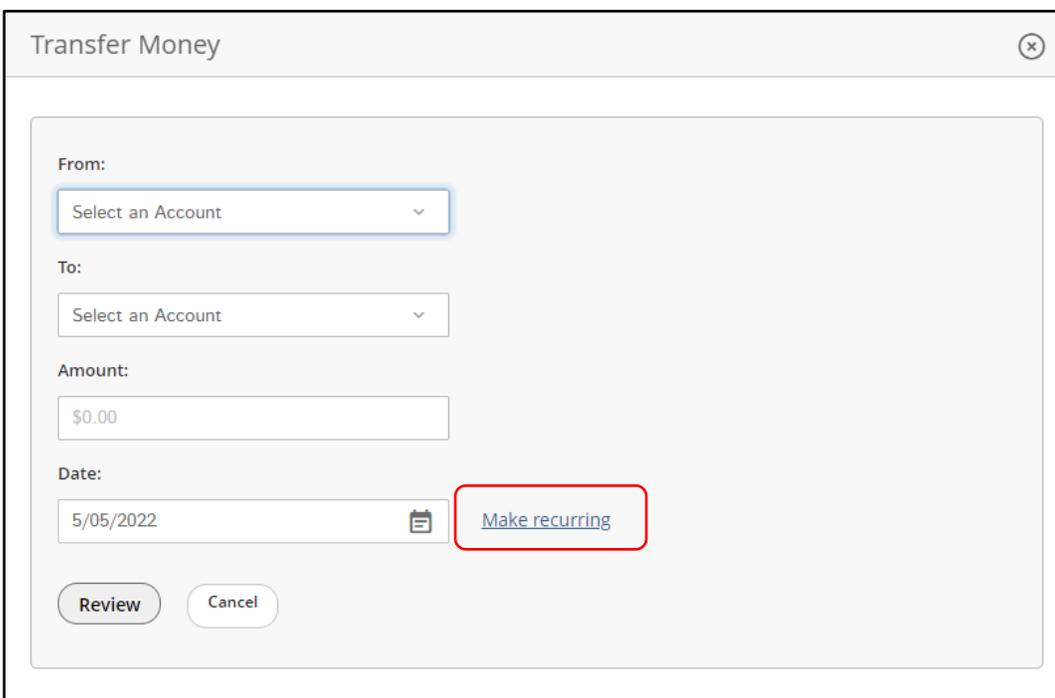
A screenshot of a dialog box titled 'eStatements'. The dialog contains the text 'Select your Member ID to continue.' followed by a label 'Member ID:' and a dropdown menu. The dropdown menu currently shows 'Please select...'. At the bottom of the dialog, there are two buttons: 'Continue' and 'Cancel'.

TRANSFERS

The **Transfers** page enables you to transfer funds between your accounts at Big Island FCU. You can transfer funds immediately or schedule a transfer to process on a specific day.

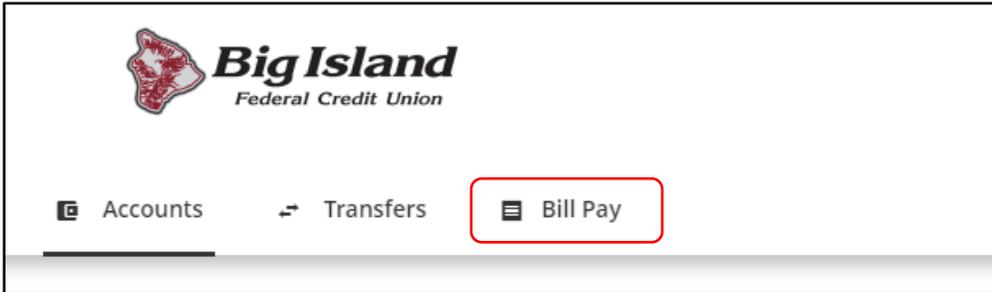


To schedule a transfer, click on **Make recurring**.

A screenshot of the "Transfer Money" form. The form is titled "Transfer Money" and has a close button (X) in the top right corner. It contains several input fields: "From:" with a dropdown menu showing "Select an Account"; "To:" with a dropdown menu showing "Select an Account"; "Amount:" with a text input field containing "\$0.00"; and "Date:" with a text input field containing "5/05/2022" and a calendar icon. A blue link labeled "Make recurring" is positioned to the right of the date field and is highlighted with a red rectangular box. At the bottom of the form are two buttons: "Review" and "Cancel".

BILL PAY

The **Bill Pay** page will allow you setup payments to any company or person with a U.S. address. You must have a share draft/checking account with Big Island FCU to enroll in Bill Pay.



Here's what you can do in Bill Pay

Pay your bills in 3 easy steps.

- 1** Pick a bill you want to pay.
- 2** Enter bill information.
- 3** Choose how much and when.

You can pay any company or person with a U.S. address. Simplify your life by paying your bills in one place.

Why wait? Grab a bill and get started now.

[Enroll & Get Started](#)

[Cancel](#)

OTHER PROFILE AND COMMUNICATION OPTIONS

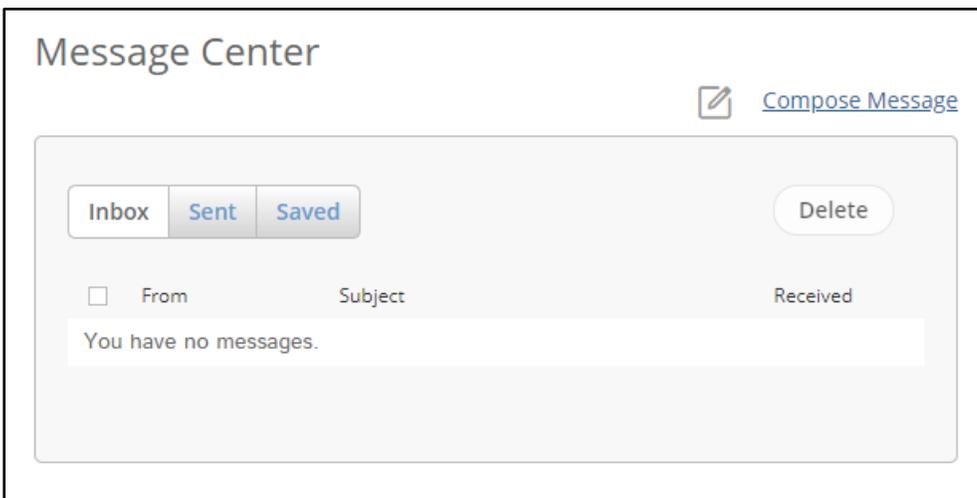
This section is located at the top right of the page, **Messages**, **Mobile** and **Settings**.



MESSAGES

The **Messages** link will take you to the **Message Center**. Here you can perform the following actions:

- Compose Message – Compose a secure message
- Inbox – View, read, reply and delete received messages
- Sent – View, read and delete sent messages
- Saved – View, read, reply and delete the saved messages



MOBILE

The **Mobile** link will take you to the **Services & Devices** window.

On the **SMS SERVICES** tab, you can activate SMS (Text) Banking and SMS Alerts. You can also unregister a device from this tab.

Services & Devices

SMS SERVICES MOBILE APPS

Mobile Number	Status	SMS Banking	SMS Alerts	Action
(808)	Activated	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Delete

Registered devices have been added but need to be verified before they can be enrolled for Mobile Banking services. Disabled devices have been temporarily disabled by the bank or other security process. To re-enable a disabled device please contact your bank.

[Save Changes](#) [Cancel](#)

[Add Mobile Device](#)

On the **MOBILE APPS** tab, you can connect to your devices app store to download our mobile banking app. You can also deactivate a device from this tab.

Services & Devices

SMS SERVICES MOBILE APPS

Mobile Device	Action
There are no mobile app devices.	

Ready to download?

[Download on the App Store](#) [GET IT ON Google Play](#)

SETTINGS

The **Settings** link will take you to the **Settings** section and allow you to perform the following:

- **Profile** – Update your Logon ID, Security Code, Address, Phone Number, Email Address and Time Zone
- **Security and Alerts** – Update your Security Questions and Alerts
- **Accounts** – Update your Account Preferences
- **Mobile Banking** – Update your Services & Devices

