

Account to Account (A2A) Frequently Asked Questions

1. What is the new Account to Account (A2A) service?

HPay External Transfers (A2A, Account to Account) is a digital service available to eligible members through digital banking that provides a secure way to move money between accounts they hold (own) at different financial institutions in the US.

2. When can an A2A transfer be scheduled?

You can schedule payments at any time. Transfers are delivered via ACH, processing occurs Monday through Friday, holidays excluded.

Transfers must be scheduled before the cutoff time (5:00 pm EST) in order to be processed the same day; payments scheduled after the cutoff time will be processed the following business day.

3. Do I need to have Digital Banking to use this service?

Yes, you must be 18 and older, enrolled in digital banking and have a checking account to utilize the A2A.

4. Can I schedule transfers to and from any account with HFCU?

No, the only account that is eligible to send and receive A2A transactions are checking accounts.

5. When are the funds debited from the account?

You have until the cutoff time of the same business day to schedule, edit or cancel a transfer before the funds are debited. For transfers requested after the cutoff time (5:00 pm EST), you have until the next business day cutoff time for your account to be debited.

6. Where can I see A2A transactions, both Scheduled and Processed?

You can view any scheduled or same day transfers on the Activity screen of Account to Account, you can also view them in the calendar icon versus looking at them in list

form. You can see any processed transactions by selecting history on the main screen. Once you find the transaction you're looking for you can also print this out.

7. How can I add an External Account to A2A?

Select the HPay Account to Account tab

Select the FROM or TO options and click the "Add External Account" - Then proceed with the 2-Step Verification either by email or SMS.

Enter the other Financial Institution name

Enter your user name and password from that Financial Institution.

After you've logged into your other financial institution's Digital Banking, select the account you'd like to transfer TO/FROM.

8. Where can I see my External accounts?

External accounts for A2A transactions can be found by selecting the HPay Account to Account tab at the top of the screen. Once in that tab you can select TO or FROM and see the External Accounts you've linked.

9. Can an A2A transfer be sent via check?

No, all A2A transactions are sent via ACH.

10. When are the funds deducted from my account?

The funds are withdrawn from your account same business day. After the (5pm EST) cutoff time, you will see the transfer into your External account the following business day.

11. When are the funds deposited into my HFCU account if I transferred from an external account?

The funds are withdrawn from your external account at 5pm EST/2pm PST, Monday-Friday. You will see the transfer deposit into your HFCU account within 3-5 business days. Transactions are not processed on Holidays.