

# Harpenden Online FAQs

Harpenden Online is a simple and safe way to manage your account(s) online, wherever you are. Register for Harpenden Online to enjoy the convenience of:



Account opening and access to our online savings products

24/7

24/7 access to view your accounts on any device



Request payments to your nominated account



Check your interest rates and account information



Update your personal contact information



Opt in to receive our marketing email communication



Securely communicate with our Member Services Team



**Our savings products available to open within Harpenden Online are subject to availability and change.**

# Harpenden Online FAQs

## Harpenden Online is safe, simple and secure.

It allows you to access and to manage your savings accounts on the go safely and securely. Here are some frequently asked questions for using Harpenden Online:

### What is Harpenden Online and what does it do?

Harpenden Online is the simple and safe way to apply for any accounts with online capability and manage your Harpenden Building Society account(s) conveniently and securely.

You can take advantage of 24/7 access to view your accounts and transaction history on any device.

### Who can use Harpenden Online?

If you are a current Member of the Society and are over 18, you can view your savings accounts using Harpenden Online. You just need to login or complete the registration process and you can utilise the benefits; access to your accounts 24/7, check balances, view your transaction history and more.

If you aren't a current Member, you can still open a savings account with us using Harpenden Online from any of our online account(s) available at the time. Once you complete the registration and account opening process, you become a valued Member of the Society and can view and manage your online account(s) through Harpenden Online once the account is open.

### What savings accounts are available to use within Harpenden Online?

At any time, we may have a selection of savings products that are available to only open online.

Any online only accounts will not include a passbook for you to use, however, if you feel that you need the capability to use a passbook to manage your account, they are available upon request from our Member Services Team or ask within one of our branches.

Also, we may have savings products available that provide you with the option to open online, within a branch, or by making an application by post.

You need to check the individual product availability and terms and conditions.

Our savings section on our website, as well as our collateral within branch will clearly define the products available at any time and the channels available to open.

### How do I register for Harpenden Online and open an account?

You can register and manage your account via Harpenden Online. Visit our website and click on Harpenden Online to get started, then follow the necessary steps and instructions needed.

Alternatively, if you are viewing any of our savings products individual pages – you can click on Apply Now to begin the Registration process. Subject to that particular product being available to open online.

When you apply online, the Society will check your identity electronically at the time of application. This works for most applicants, but don't worry, if we can't do it for you, we should still be able to open an account for you, but we may need to ask for some further documentation.

### I'm an existing Harpenden Online user, how do I login and manage an existing account or open a new account?

You can login and manage your account via Harpenden Online. Click on Harpenden Online on our homepage and then select Login to get started, then follow the necessary steps and instructions needed.

You will be able to access your existing savings accounts and check what other accounts are available to open online.

### Can I register for Harpenden Online and open an account if I don't have an email address?

Unfortunately not. You will need an email address to be able to register and use Harpenden Online and open any online savings accounts.

You still have the option to open and manage savings accounts in a branch or by post.

### I've forgotten my password, what do I do?

If you've forgotten your Harpenden Online password, you can reset it by clicking the 'Forgotten Details?' link on the Harpenden Online login page.

You will need to enter your User ID and an account number that you have already

registered, and you will then be prompted to enter a new password. You will be sent an email containing an activation key. When you next login (using your new password) you will need to enter the activation key as part of the login process. The activation key you receive is valid for fourteen days.

### Is this service available for mortgage Members?

Currently, Harpenden Online is only available for savings accounts and you are not able to view your mortgage accounts.

### What information or proof of ID do I need with me to register for Harpenden Online or open an online savings account?

All financial institutions are required to gather information to verify your identity, prevent fraud and comply with money laundering regulations.

To open any available savings account(s) online - you do not need any identification with you, only an email address is needed. When you apply online for a personal savings account, the Society will check your identity electronically at the time of application.

This works for most applicants, but don't worry, if we can't do it for you, we should still be able to open an account for you, but we may require some additional documentation.

More information on our Identification Requirements can be found in the savings section of our website.



### **Where can I view your Harpenden Online Terms and Conditions?**

Our Harpenden Online Terms and Conditions are available to view during the registration and/or account opening process and at any time when you are logged into your account.

They are also available to view on our Harpenden Online page.

### **What happens after I've applied for an online savings account?**

Once an application to open an online savings account is made, an account number will be allocated and you will receive an email from Harpenden Online detailing how to add funds to your new account.

New Members applying for an online savings account, will register for Harpenden Online during the account application process, but you will need to wait for receipt of your User ID before transactions on the account can be made.

### **How you can contact us regarding Harpenden Online?**

You can talk to someone about Harpenden Online, via a secure message facility, once logged in to Harpenden Online. This is not a live chat system, but your message will be answered at the earliest opportunity by a member of our Harpenden Building Society Member Services Team

Alternatively, you can contact our Member Services team on: enquiries@harpendenbs.co.uk or call us on 01582 765411.

### **How quickly can an online account be approved?**

After logging in or registering, once you've completed the account opening process, there might be a delay in opening your account.

If we can identify you electronically, we might be able to open your account straight away.

If we can't, there may be a short delay while we check everything out and set up your account.

If you apply online, we'll email you to confirm when your account is open. We'll let you know your account number and sort code - or you can login to Harpenden Online.

If you're worried because you've not heard from us, call us on 01582 765411 or email us on enquiries@harpendenbs.co.uk

### **I'm not sure if my account opening process was approved?**

If you completed the online process, then you should receive email confirmation from us about two working days afterwards to confirm your account has been opened. If during the account opening process you click on the back button on screen at any time – this can prevent your account opening being completed.

### **Do I need to complete a new application to open a savings account if I am transferring funds from another Harpenden Building Society account?**

Yes, you can apply for a new account online, depending on the account type and if the existing account is to be closed or not, you may need to complete a product transfer form. Contact us for more information.

### **Can I open a Business, Professional or Charity account online?**

Harpenden Online is currently set up for personal savings accounts only. You can view our available business accounts on our website.

### **My contact details have changed, what do I do?**

Telephone or email address changes can be made within Harpenden Online. Once you have logged in, click on your name (in the top left hand corner of the screen), then select 'Contact Details' and make your amendments.

To notify us of a change of address, you will need to notify us by post or in person at a branch using our 'Change of Customer Details Form'.

### **Can I access Harpenden Online from outside the UK?**

Yes but we do not recommend this. If you use Harpenden Online outside the UK we won't be liable to you if your use of the Harpenden Online services does not comply with any local laws.

We may block your access to the Harpenden Online services if you try to access them from a country that is subject to sanctions (even if you're only there for a short period of time).

See more about this in our Harpenden Online Terms and Conditions.

### **What is two factor authentication?**

Two factor authentication is an extra level of security to make sure only you can access Harpenden Online to manage your account(s) securely. This is all part of our commitment to protect our customers against fraud.

One time passwords (OTPs) are an authentication method commonly used as part of two-factor identification (2FA) and multi-factor authentication (MFA) that can help balance these needs.

### **What is 'One Time Passcode' (OTP)?**

OTPs are unique passwords that are only valid for a single login session for a defined period of time.

OTP is used each time you login and access your online account and each passcode is valid for one login session or transaction.

An OTP is a unique six-digit code sent to you and acts as a secure key to your account, helping to stop anyone but you authorising transactions or making changes.

### **How does OTP work?**

When you login to your account on Harpenden Online, you will view a landing page where you select your choice of how you want to receive delivery of your OTP. You have two options;

Text message (recommended option)  
OR Telephone call.

### **If you choose to receive your OTP by Text message**

The phone number/s registered on your Harpenden Online account will be presented for selection, to be used as the preferred number. Once requested, you will receive a text message containing your six-digit code. It usually reaches your phone within seconds, although this will depend on your network coverage.

From the moment it is sent you, the code is valid for fifteen minutes, before it expires. After that fifteen minutes you will need to go back to the page to choose your sending



# Some quick Harpenden Online tips from our Member Services team...



## Opening a savings account online...

- When opening an account online, you can set up your account password at the application stage of the process
- Also, please ensure you digitally sign the application and consent to an electronic identification check - which we need to successfully complete to fulfil the process.

## Managing your account online...

- If you're unable to remember your password – select the 'forgotten details' link and follow the process to reset your password
- As a prompt – your User ID is a unique 7 or 9 digital ID
- When you are logged in to your account - to request a transfer online please select 'Transfer' and complete the relevant options
- To cancel a transfer request please select 'Transfer' and then click on 'Outstanding transfer request for all accounts' – then complete the process necessary
- For all savings products – the minimum and maximum balances still apply when transferring funds online
- To request a closure please select 'Details' and then 'Account Closure'
- To ensure transfers are actioned smoothly, you should input in the reference box when requesting a transfer what the reason is for withdrawing
- When transferring funds online into a savings account, it can take up to 24 working hours for the balance to be updated.

**Our Member Services team are on hand to help, you can contact them on 01582 765 411 or on [enquiries@harpendenbs.co.uk](mailto:enquiries@harpendenbs.co.uk)**

[View of full savings FAQs on our website](#)

preference again and request another OTP.

When you receive the code please enter as prompted on screen. You will then be able to proceed to use Harpenden Online.

### **If you choose to receive your OTP by Telephone call**

You will receive a call which will provide you with your six-digit code.

From the moment it is sent to you, the code is valid for fifteen minutes, before it expires. After that fifteen minutes you will need to go back to the page to choose your sending preference again.

When you receive the code please enter as prompted on screen. You will then be able

to proceed to use Harpenden Online.

If you have chosen to receive your code via a Telephone call and only have a landline number registered

It is fine to receive a code to a landline, if you have one assigned to your account. However, we would recommend that the Text message option is chosen as this is the simplest option.

### **What to do if you receive an unexpected OTP**

If you receive an unexpected text message or telephone call then please do not login to Harpenden Online but instead contact us immediately on 01582 765411 during our working hours.