



# User Guide

## Commercial Online Banking

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# Heritage Direct Online Banking

Thank you for being our valued client. We are grateful for your business and committed to delivering outstanding service and expertise. Our goal is to ensure a smooth onboarding to Heritage Direct Online Banking for you and your business. This guide has resources to help make this process easier.

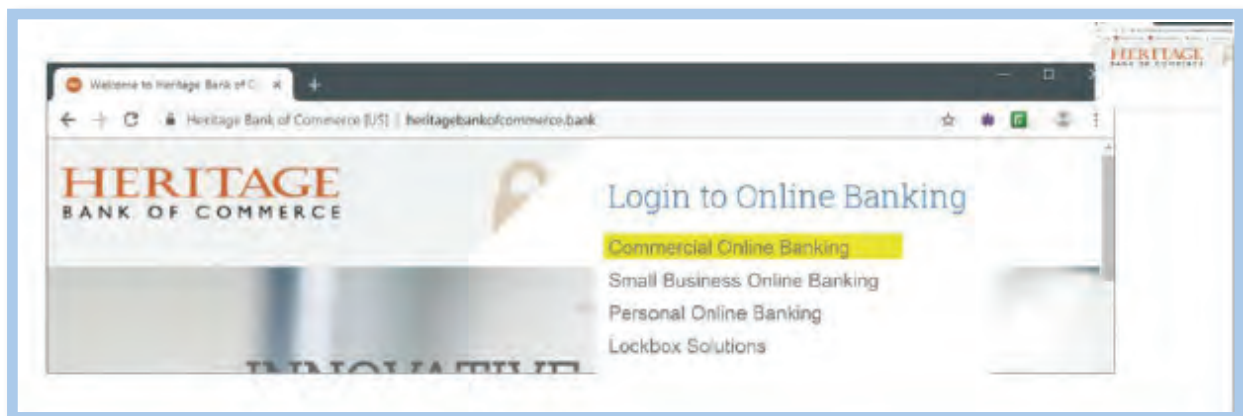
Once again, we thank you for being our valued client and a part of the Heritage Bank of Commerce family.

# Logging In

## Supported Browsers

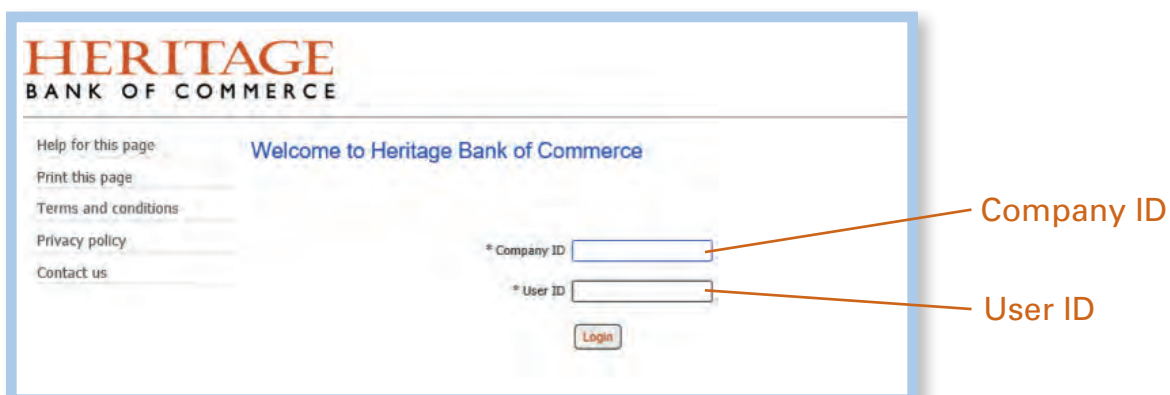
Internet Explorer (Version 11); Microsoft Edge or any Microsoft browser; Mozilla Firefox (Version 60+); Google Chrome (Version 60 - 70).

In order to log into Commercial Online Banking, go to **www.heritagebankofcommerce.bank**, click the top right dropdown “**Login to Online Banking**” and select the “**Commercial Online Banking**” link.



To log into Heritage Direct Commercial Online Banking for the first time, you will need your New **Company ID**, **User ID**, and NEW **ONE-TIME Password**.

The **Company ID** and **User ID** are entered on the first screen.



# Logging In

Once you click “Login” on the first screen, you will see a box for your **Password**. Enter your **ONE-TIME Password**, which was provided to you by your Administrator or Heritage.

A screenshot of a login interface for Heritage Bank of Commerce. The title "Welcome to Heritage Bank of Commerce" is at the top. Below it, the "Company ID 04166" and "User ID 99473584" are displayed. A password field is labeled "\* Password". At the bottom, there are three buttons: "Login", "Cancel", and "Forgot Password?".

Welcome to Heritage Bank of Commerce

Company ID 04166

User ID 99473584

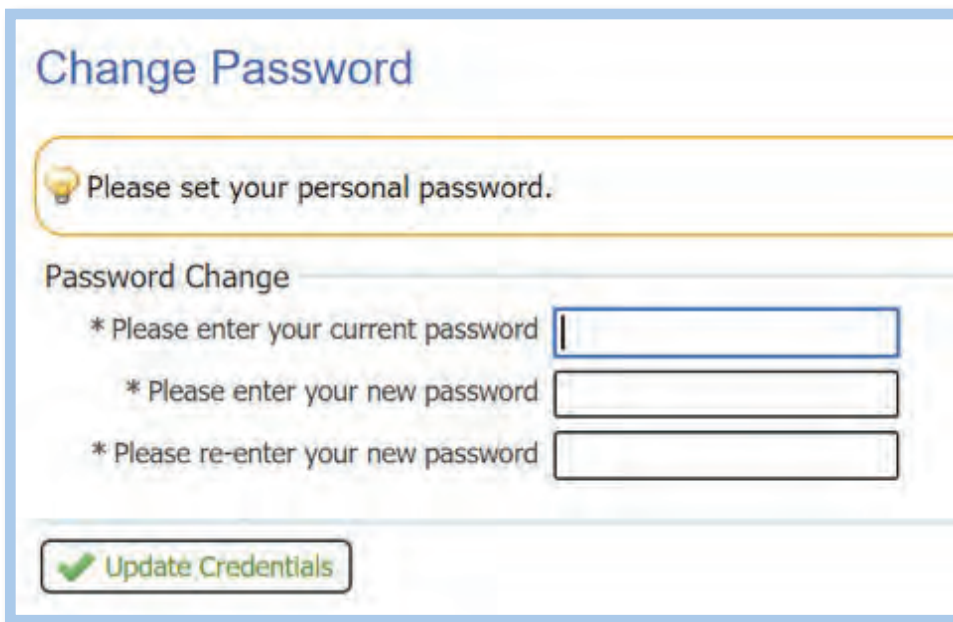
\* Password

[Login](#) [Cancel](#) [Forgot Password?](#)


After you enter the **ONE-TIME Password**, click “Login”, you will be required to create a new **Password**. Your “current password” is the **ONE-TIME Password** provided by your Administrator or Heritage.

Your new **Password** must be between 8 and 12 characters in length and contain uppercase, lowercase, and numeric characters.

The initial password screen should never contain a verification phrase.

A screenshot of a "Change Password" screen. It features a yellow box with a lightbulb icon and the text "Please set your personal password." Below this, the section "Password Change" contains three password fields with labels: "\* Please enter your current password", "\* Please enter your new password", and "\* Please re-enter your new password". At the bottom is a green button with a checkmark icon labeled "Update Credentials".

Change Password


 Please set your personal password.

Password Change

\* Please enter your current password

\* Please enter your new password

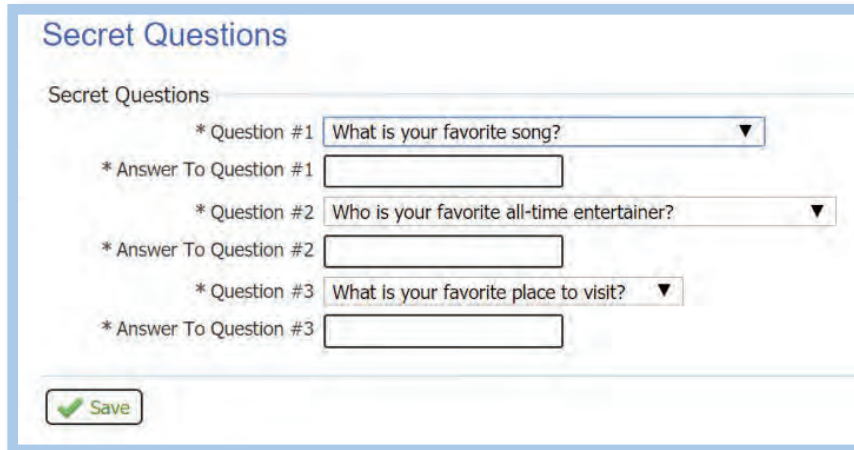
\* Please re-enter your new password

 [Update Credentials](#)

Click “Update Credentials” once you have entered your password information.

# Logging In

After changing your **ONE-TIME** password, you will be required to select three security questions.



The screenshot shows a web form titled "Secret Questions". It contains three sets of questions and answers. Each set consists of a question dropdown menu and a corresponding text input field for the answer. The questions are: "What is your favorite song?", "Who is your favorite all-time entertainer?", and "What is your favorite place to visit?". At the bottom of the form is a green "Save" button with a checkmark icon.

Click "Save"

The final step during the initial login is to select a Verification Image from the Image Categories shown and enter a Verification Phrase. Click "Submit" once you have selected an image and entered your verification phrase. Your verification phrase can be a reminder of your verification image.

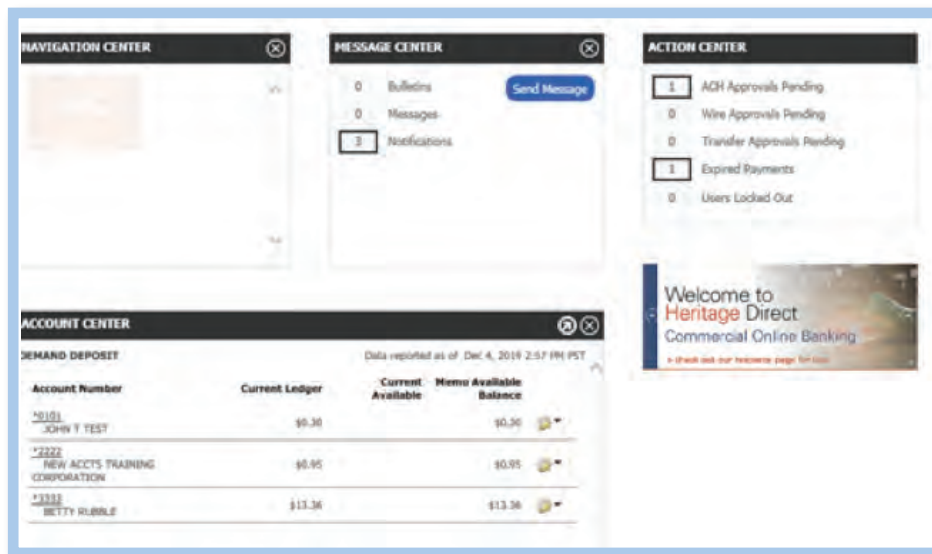


The screenshot shows a web form titled "Register Site Identification". It includes a "Verification Information" section with a dropdown menu for selecting a phrase and a text input field for the verification phrase. Below this is a grid of 24 images representing various categories: Agriculture and Industry, Animals and Wildlife, Architecture, Business, Education, Food and Beverages, Nature, Science and Technology, Transportation, and Travel. At the bottom of the form is a green "Submit" button with a checkmark icon.

## Dashboard

This customizable page will provide you with overview panels, also known as “Widgets,” which are the launching point for most of the features within the system. You have the ability to change the landing page to the screen that is most used. For example, Quick View can be selected as the Home Page every time you log in.

Full View:



**Available Widgets:** Navigation Center, Message Center, Action Center, and Account Center.

Navigation Center – Provides easy access to Heritage Website.

Message Center – Displays bulletins, messages or notifications. A secure message may be sent to Heritage by selecting “Send Message”.

- Bulletins: Provides you with pertinent information from Heritage, such as cut-off time changes, planned outages, security alerts, etc.
- Messages: Displays the response to any secure messages that have been sent to Heritage.
- Notifications – Alerts the User to important activities that occur within Commercial Online Banking, such as Status Reports and User Change reports.


Action Center – Alerts the User to information requiring action, such as pending payment approvals, expired payments or locked out Users.

Account Center – Provides a snapshot of account balances.

You can customize your Dashboard by “clicking and dragging” the Widgets in the order you would like them to appear. You can also hide them by clicking the “X” in the upper right-hand corner of the widget.

# Account Information

## Account Information

Quick View - Allows your eligible Heritage accounts to be viewed at a glance. Accounts that have been set up to use Account Transfers can perform a one-time transfer of funds through the  icon.

Click on the underlined portion of the account number to access account detail.

Hover over the underlined portion of the account number to view the full account number.

DASHBOARD

ACCOUNT INFORMATION

PAYMENTS & TRANSFERS

STOP PAYMENT

ADMINISTRATION

MY SETTINGS

Account Information

Quick View

Quick View

Balance Reporting

Transaction Search

NACHA Detail File Report

NACHA Return File Report

NACHA Notification of Change Report

Report Delivery

Alerts

Transaction Groups

Return to my home page

Make this my home page

Help for this page

Print this page

Terms and conditions

Privacy policy

Contact us

DEMANDDEPOSIT

Data reported as of Jun 26, 2019 2:42 PM PDT

Account Number	Current Available	Current Ledger	Memo Available Balance
*0101 JOHN T TEST		\$0.00	\$0.00
*1034 JOHN T TEST		\$0.00	\$0.00
*2222 JOHN T TEST		\$0.00	\$0.00
*3333 BETTY RUBBLE		\$3.93	\$3.93
*5555 JOHN T TEST AND BETTY RUBBLE		\$0.04	\$0.04

LOAN

Data reported as of Jun 26, 2019 2:42 PM PDT

Account Number	Payoff Amount	Available Credit	Payment Due Date
*4444 JOHN T TEST AND BETTY RUBBLE	\$28.62	\$62.00	08/01/2019

SAVINGS

Data reported as of Jun 26, 2019 2:42 PM PDT

Account Number	Current Available	Current Ledger	Memo Available Balance
*1110 JOHN T TEST		\$1.50	\$1.50

\* indicates required fields

Page generated on 06/26/2019 at 2:43 PM PDT

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# Balance Reporting

## Balance Reporting

Allows you to create customized reports that display account balances and transaction details. Follow the steps below to create a custom report:

Create Report:

1. Create a template name.
2. Select accounts that will be included in the report.
3. Select the data that should be presented on the report:
  - All Data Types (ALL)
  - Summary Transactions (SUMMARY)
  - Status Transactions (STATUS)
  - All Credit Transactions (CREDIT)
  - All Debit Transactions (DEBIT)
4. Select the dates to be included in the report.
5. Select how you would like to be notified about the report.
6. Enter a format for the file, the type of file you would like to receive, and a name for the file.

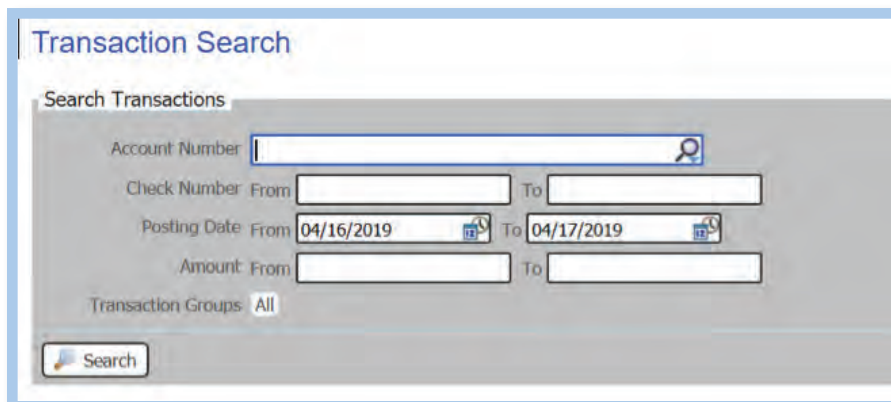
Once complete, select “Generate”, “Download”, or “Save Template”.

The screenshot shows a web form titled "Create Report: Balance Reporting". It contains six numbered sections for configuring a report template. Section 1 asks for a "Template Name" with a text input field and a note that it's required for saving as a template. Section 2 asks "Which accounts would you like on this report?" with a dropdown menu, an "Add All" button, and a table with columns for "Number" and "Name". Section 3 asks "What data should be presented on this report?" with checkboxes for "All Data Types (ALL)", "Summary Transactions (SUMMARY)", "Status Transactions (STATUS)", "All Credit Transactions (CREDIT)", and "All Debit Transactions (DEBIT)". Section 4 asks "What dates would you like included in this report?" with radio button options for "Default date range - Current And Previous Business Day", "Only New", "Previous Business Day Only", "Previous Week", "Previous Month", "Week To Date", "Month To Date", and "Custom Date Range". Section 5 asks "How would you like to be notified that new data for this report is available?" with checkboxes for "EMAIL" and "SMS". Section 6 asks "How would you like your report formatted?" with radio button options for "BAI Version 2", "Previous Day Detail", "Quicken (Mac) Web Connect", "CSV Report", "Previous Day Summary", "Quicken (Windows) Web Connect", "CSV Transaction Report", "QuickBooks Web Connect", and "Web Report". Below this, it asks "What type of file would you like to receive?" with radio button options for "HTML", "PDF", "Encrypted PDF", and "Text". It then asks "What name would you like the file to have?" with a text input field and a "Macros Help" link. At the bottom are four buttons: "Generate", "Download", "Save Template", and "Cancel".

# Transaction Search & Statements

## Transaction Search

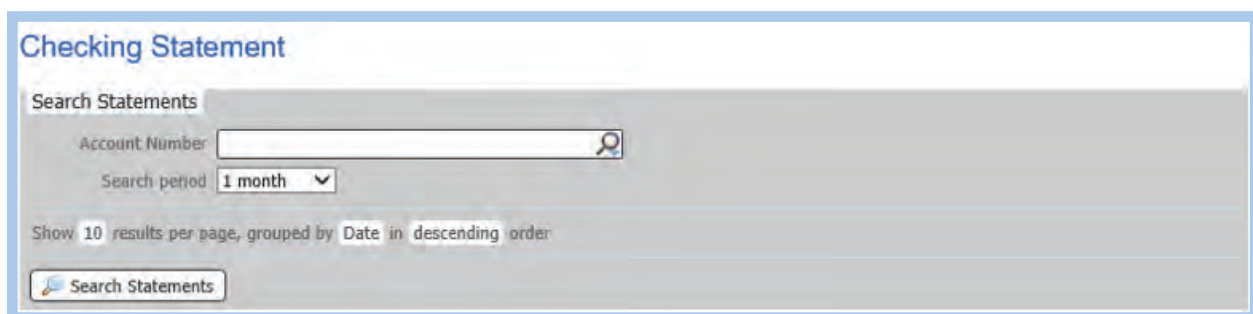
Locates specific transactions. Click the account number field to select the account from the drop-down box. Available search criteria includes check number, posting date, and amount.



The Transaction Search form is titled "Transaction Search" and contains a section labeled "Search Transactions". It includes the following fields and controls:

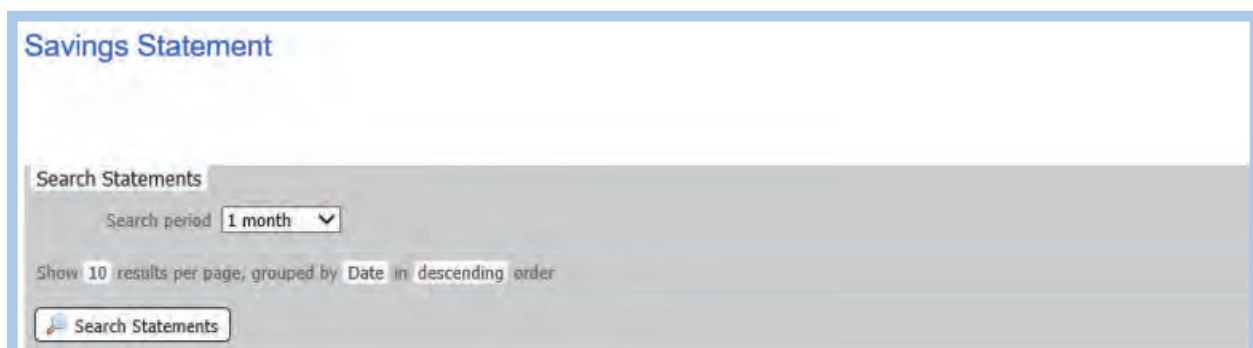
- Account Number:** A text input field with a magnifying glass icon on the right.
- Check Number:** Two text input fields labeled "From" and "To".
- Posting Date:** Two date input fields labeled "From" and "To". The "From" field is populated with "04/16/2019" and the "To" field with "04/17/2019". Both fields have a calendar icon on the right.
- Amount:** Two text input fields labeled "From" and "To".
- Transaction Groups:** A dropdown menu currently set to "All".
- Search:** A button with a magnifying glass icon and the text "Search".

## Statements



The Checking Statement form is titled "Checking Statement" and contains a section labeled "Search Statements". It includes the following fields and controls:

- Account Number:** A text input field with a magnifying glass icon on the right.
- Search period:** A dropdown menu currently set to "1 month".
- Show:** A text label "Show 10 results per page, grouped by Date in descending order".
- Search Statements:** A button with a magnifying glass icon and the text "Search Statements".



The Savings Statement form is titled "Savings Statement" and contains a section labeled "Search Statements". It includes the following fields and controls:

- Search period:** A dropdown menu currently set to "1 month".
- Show:** A text label "Show 10 results per page, grouped by Date in descending order".
- Search Statements:** A button with a magnifying glass icon and the text "Search Statements".

## Alerts

Allows you to monitor your account status by creating High Balance, Low Balance, and/or Overdraft Alerts.

Select: High, Low, or Overdraft for the preferred type of alert.

Click: "Create New Alert" button, and a "Create New Alert" window will open.

The interface shows a section titled "Alerts". Under the "High Balance Alert" section, it states "There are no alerts for this alert type." and includes a "Create New Alert" button. Below this, there are sections for "Low Balance Alert" and "Overdrawn Alert", each with a right-pointing arrow. At the bottom left, there is a "Reset" button with a red 'X' icon.

Enter the Data Type, Amount, Account, and choose the method of alert delivery Channel: Email or SMS.

Choose the format: HTML, PDF, or Encrypted PDF

The "Create New Alert" dialog box contains the following fields and options:

- Alert Name:** High Balance Alert
- \* Data Type:** Closing Ledger (dropdown)
- \* Greater Than:** \$100.00 (text input)
- \* Accounts:** Select Accounts... (dropdown) with an "Add All" button.
- \* Channels:** A table with columns for Channel, HTML, PDF, Encrypted PDF, and Text.

Channel	HTML	PDF	Encrypted PDF	Text
<input checked="" type="checkbox"/> EMAIL	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="checkbox"/> SMS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="checkbox"/> FTP Pickup				
<input type="checkbox"/> Web				

At the bottom, there are "Save", "Cancel", and "Help" buttons.

Click "Save"

# Subscriptions

## Subscriptions

Alerts the User to important activities that occur within Commercial Online Banking, such as Status Reports and User Change reports.

Subscriptions can be modified by each user depending on their preference.

Opting in and out of notifications can be changed under each tab.

**Subscriptions**

▼ Account Transfer Items End of Day Notification ✓

Delivery Settings

+ / - Data Type

Format Preference

Account Transfer Items End of Day Notification

HTML

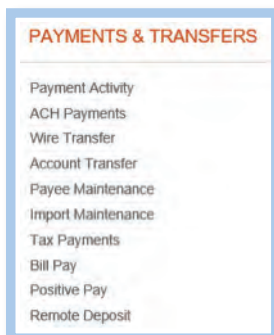
▶ Account Transfer Status Change Digest	
▶ Account Transfer Status Change Notification	✓
▶ ACH Payment Items End of Day Notification	✓
▶ ACH Payment Status Change Digest	✓
▶ ACH Payment Status Change Notification	✓
▶ Change / Delete Impact Notification	✓
▶ File Load Failed Validation	
▶ File Load Successful Validation	
▶ File Vault Notice	
▶ Payee Created Report	
▶ Payee Modified Report	
▶ Payments Approver Notification	✓
▶ Secure Messaging Reply Received	✓
▶ Stop Request Status Change Notification	
▶ User Entitled to New Payment Type	
▶ User Lockout Report	✓
▶ User Password Change Report	✓
▶ User Password Reset/Change Report for Administrators	
▶ User Payment Settings Report	
▶ User Profile Change Report	✓
▶ User Profile Created Report	
▶ User Unlock Report	✓
▶ Wire Transfer Items End of Day Notification	✓
▶ Wire Transfer Status Change Digest	
▶ Wire Transfer Status Change Notification	✓

Save Reset

# Payments & Transfers

## Payments & Transfers

Provides access to Payment Activity, ACH Payments, Wire Transfers, Account Transfer, Payee Maintenance, Import Maintenance and single sign onto Bill Payment, Positive Pay and Remote Deposit Capture.



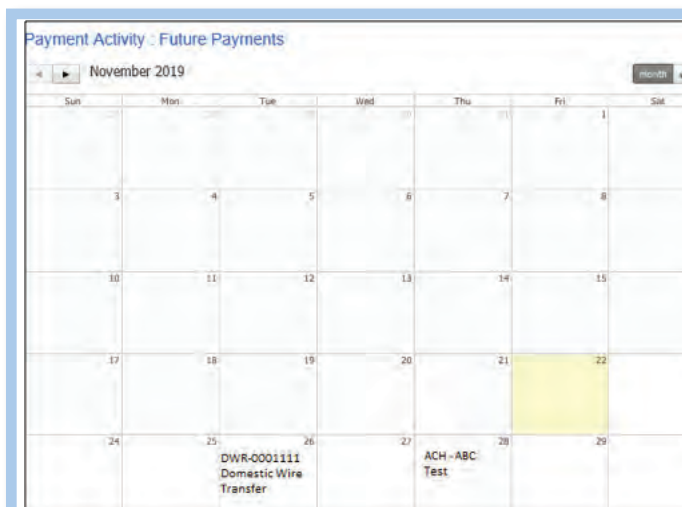
Payment Activity – Current Activity: Displays ACH, Wire and Account Transfers that have been initiated for the current business day.

A screenshot of a web application table titled "Payment Activity : Current Activity". The table displays transaction status and amounts for ACH Payments, Wire Transfers, Account Transfers, and ALL TRANSACTIONS.

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
ALL	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)

Below the table, there are links for "Show Status Detail" and "Refresh", and a "Search Transactions" input field.

Payment Activity – Future Payments: Displays ACH, Wire and Account Transfers that have been initiated for processing on a future date.



# Account Transfer

## Account Transfer

Allows you to move money from one Heritage account to another. You can create transfers to process on the current business day, on a future date, or on a recurring schedule.

Requesting an Account Transfer is a multi-step process: Request, Review, and Complete.

**Request:** Allows you to select and input information necessary to initiate the transfer.

**Review:** Allows you to verify the transfer details are correct, such as the transfer from account to account, date and amount.

**Complete:** Submits the account transfer

The screenshot shows the 'Account Transfer' form with a progress bar indicating the 'Request' step. A message states: 'The cutoff time for Account Transfers is 5:00 PM EDT. All current day processing must be complete by this time.' The form includes sections for 'Select Accounts' with fields for 'Transfer From Account', 'Amount', and 'Memo', and 'Transfer To Account'. Below this is the 'Transfer Details' section with a 'Date' field set to 04/17/2019 and a 'Notify Me' section listing various events and their notification methods. At the bottom, there is a 'Recurring Options' section with a 'None Selected' status and buttons for 'Request Transfer' and 'Reset'.

Recurring Options allows you to schedule the intervals over which the account transfer will be processed in the future. In addition, you may indicate length of time to continue the transfer.

The screenshot shows the 'Recurring Options' form. It includes fields for 'Start Date' (06/27/2019) and 'First Payment Date' (06/27/2019). There are three radio button options: 'Transaction Repeats Indefinitely' (selected), 'Transaction Repeats Until End Date', and 'Fixed Number of Transactions (Max: 999 Transfers)'. Below these are tabs for frequency: 'Daily', 'Weekly', 'Bi-weekly', 'Semi-monthly', 'Monthly', and 'Annually'. Under the 'Daily' tab, there are two radio button options: 'Each business day (Monday through Friday)' (selected) and 'Specific days of the week'. At the bottom, there are 'Save' and 'Cancel' buttons.

Click "Save".

# Payee Maintenance

## Payee Maintenance

Provides the ability to create and edit payees across ACH and Wire Transfer services and accounts. Users can search for payees, accounts, and bank information.

The screenshot shows the 'Payee Maintenance : Manage Payees' interface. It features a search section with the following fields: 'Display Name' (text input), 'Payee ID' (text input), 'Payee Type' (dropdown menu with 'All' selected), 'Payee Name' (text input), and 'Account Number' (text input). Below the search fields, it indicates 'Show 10 results per page, sorted by: Display Name in ascending order, including summary'. At the bottom of the search section are three buttons: 'Search Payees' (with a magnifying glass icon), 'Print' (with a printer icon), and 'Create Payee' (with a green plus icon).

Import Maintenance: Payees and Templates can be imported to be used for ACH and Wire Transfers in one of three ways: Payee Import, ACH Batch Template, and Wire Transfer Template.

The screenshot shows the 'Import Maintenance' interface. It has three tabs: 'Payee Import', 'ACH Batch Template Import', and 'Wire Template Import'. The 'Payee Import' tab is currently selected. Below the tabs, there is a section titled 'Import Transformation' with the text 'No import transformations defined'. At the bottom of this section is a 'Help' button with a question mark icon.



# Enabling Your PIN for ACH and Wire Transfers

## Enabling Your PIN for ACH and Wire Transfers

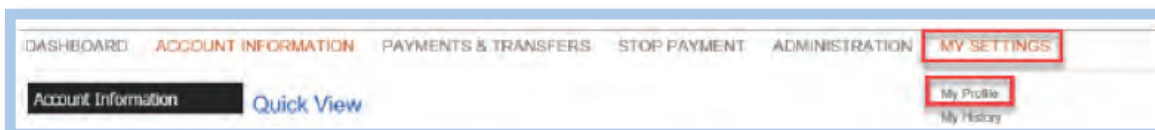
Sending an ACH or Wire Transfer will require each User to enter a PIN and a Passcode upon submitting, approving, and releasing transactions.

All Users must establish a PIN upon initial login to Heritage Direct Commercial Online Banking.

Establishing your PIN:

Log into Commercial Online Banking

Select "My Settings" > "My Profile" from the drop down.



Under "My Profile", select "Credentials".

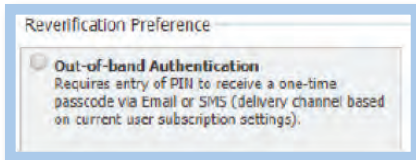
Choose and enter your PIN. Your PIN should be between 6 - 12 characters and contain at least one letter and one number and is case sensitive.

Click "Update Credentials".



# Enabling your PIN for ACH and Wire Transfers

Once your PIN is updated, you will see the Re-verification Preference Box below. The radio button can remain unchecked.



Note: If you do not want to receive passcodes via text message, please skip to "Selecting your Delivery of your Passcode."

To Enable Text Messages: Go to "My Settings" > "My Profile" > "Contact Information".

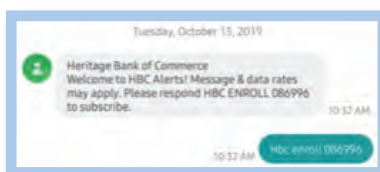
A screenshot of the 'My Profile: Contact Information' form. The form is part of a web application with a sidebar menu on the left containing 'My Settings', 'My Profile', 'Contact Information', 'Credentialed', 'Channel Settings', 'My History', 'Secure Messaging', 'Subscriptions', 'File Vault', 'Heritage Bank of Commerce', and 'Secure Browser'. The main form area has a 'Contact Information' section with fields for 'User ID' (04166 / rthst), 'First Name' (RD), 'Last Name' (Tall), 'Email Address' (rd@herbank.com), 'E-verified Report Password' (herbank1234), and 'Phone Number' (505-555-5555). There is a checkbox for 'Enable SMS Messages' which is checked, and a link for 'Terms and Conditions'. Below this is a section for 'Message Enabled Call Phone Number' with a 'Text' button. The form also includes fields for 'File Number', 'Business Unit', 'Street Address', 'City', 'State', 'Zip / Postal Code', 'Country', 'Time Zone', 'Language', and 'What is your favorite hobby?'. At the bottom, there is an 'Advanced' section with 'Save' and 'Cancel' buttons.

Check "Enable SMS Messages", and accept the Terms and Conditions.

Enter the cell phone number to enable text messages.

Click "Save".

You will receive a text with the following message:

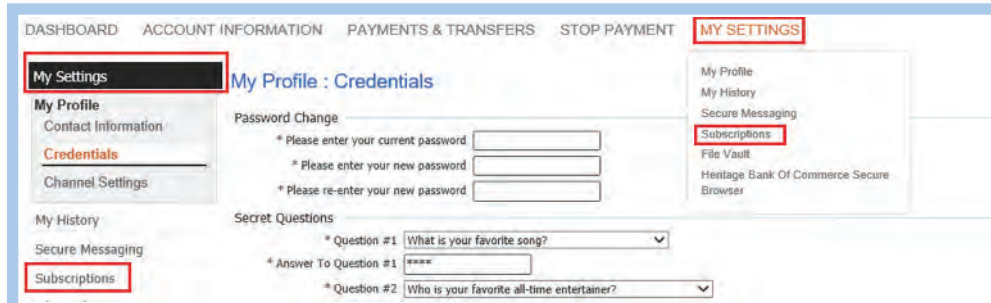


Reply to text message received with HBC ENROLL with numeric code provided in the text message. A confirmation text will be received when you have successfully enrolled.

# Selecting Your Delivery Method of Your One-Time Passcode

## Selecting Your Delivery Method of Your One-Time Passcode

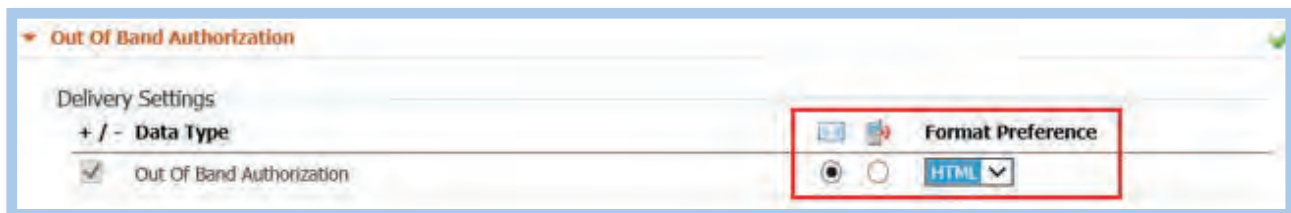
Go to "My Settings" > Subscriptions



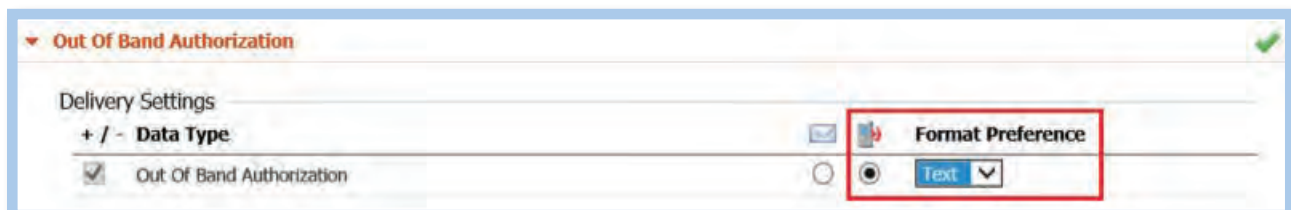
Select: Out of Band Authorization > Delivery Setting > Out of Band Authorization

Select preferred Delivery Method:

1. Email > Select the email radio button, and HTML for Format Preference.



2. SMS Text > Select the phone radio button and Text for Format Preference.



Click "Save".

Upon submitting, approving, or releasing ACH or Wire Transfer transactions, you will be prompted to enter your **PIN**. Your **PASSCODE** will arrive through your preferred Delivery Method. Enter your **PASSCODE** to finalize your transaction.

# ACH Payments – Template and Free-Form Batch

## ACH Payments – Template and Free-Form Batch

This process allows for the creation of an ACH batch from either existing templates or free-form (without a template). If a template is used, the batch can be created one time for the current processing day or a future processing day. A template can also be created to be used on a recurring basis, according to a schedule that is defined.

Free form batches may be created for the current or a future processing day, but may not be established as a recurring series.

Existing payees or new payees created may be used and saved, when initiating batches either from a template or free-form.

Creating an ACH Batch: There are four steps to creating an ACH Batch: Select, Request, Review, and Complete. These steps are displayed at the top of the screen throughout the payment creation process.

ACH Payments

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

Select Template

Select existing ACH Batch template.

ACH Ltd. Test  
Readers Import Test  
Tax Express Pymt  
TAx Express Test 2  
Tax Template Review  
Test Secure Browser  
Test Test Test

Free-Form Batch

ACH Company: ACH Test  
Debit Credit: Credit Only  
Batch Type:

\* Indicates required fields  
Page generated on: 12/04/2019 at 12:28 PM PST

Select:

- Select Template – Click the magnifying glass to select from the list of existing templates or enter a portion or the entire template name in the box. The system displays potential matches in a list from which you may click on a template to select it.
- Free-Form Batch – Select the type of batch from the drop-down menu to create an ACH batch without using a pre-defined template. Then select the Batch Type.

# ACH Payments – Template and Free-Form Batch

## Request:

When a template is selected, the system displays the contents of the template for review or editing. Some fields are displayed as text only and changes cannot be made. This includes ACH Company, Batch Type, and Offset Account. These fields were pre-defined in the template and are now locked for this batch.

The screenshot shows the 'Create Batch' interface. At the top, a yellow banner states: '12/05/2019 is the next available payment date for a credit batch if entered today as cutoff time is 4:00 PM PST.' Below this is a progress bar with four steps: 1. Select, 2. Request, 3. Review, 4. Complete. The 'ACH Batch Details' section includes: Payment Date (12/05/2019), ACH Company (ACH Test), Batch Type (Individual (PPD) - Credit Only), Offset Account (0066 - DEMAND DEPOSIT (John T Test - Checking) - \$17.62 (USD)), Template Name (Test Secure Browser), Total Credits (\$1.00 (1)), Total Debits (\$0.00 (0)), Page Credits (\$1.00 (1)), Page Debits (\$0.00 (0)), Company Discretionary Data, and a Company Entry Description (Payment). Below this is a 'Notify Me' section with various notification options. The 'Recurring Options' section shows 'None Selected'. The 'Search Payee Records' section displays a table with columns: Exclude, Payee, Account, Amount, Addenda, and Remittance. The table shows one record for 'Jack B Nimble (\*mble)' with an amount of 1.00. The 'Additional Payees' section is empty. At the bottom, there are 'Request Batch' and 'Cancel' buttons.

## Click "Request Batch"

When Free-Form is selected, all fields will be displayed as available for entry, unless a field only contains one possible value. When only one value is available, the system removes the selection menu and preselects the single option, in order to expedite the ACH batch creation process.

## Review:

The batch must be reviewed before being initiated. If needed, the User is able to search through the payees to find and verify a specific transaction. Excluded records and payees that have outstanding pre-notes are displayed in grey text to indicate that they will not be processed in this batch.

## Complete:

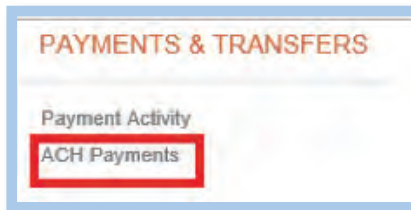
The batch is now queued to be submitted to the bank at the next available batch processing period. A green banner will display at the top of the page providing the date, time, and a Transaction Number or the name of the recurring series, if one was defined. The body of the page displays the details of the batch.

# Establishing a Recurring ACH Payment

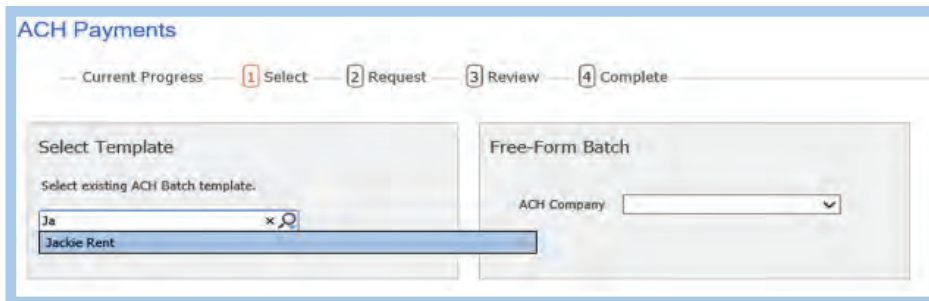
## Establishing a Recurring ACH Payment

This information is intended to assist with creating recurring ACH scheduled payments.

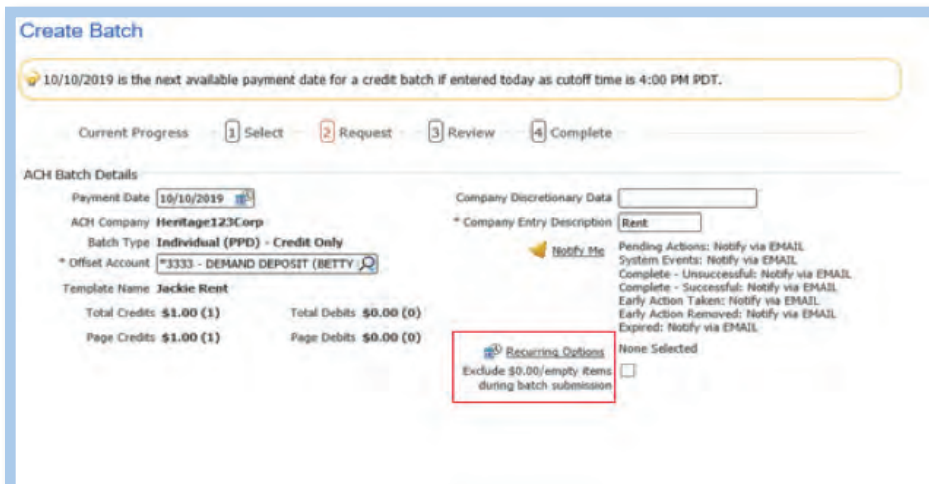
Go to Payments & Transfers > ACH Payments



"Select Template", click to search and select an existing ACH template:



In the "Create Batch" section, confirm the payee name, account number and amount:



# Establishing a Recurring ACH Payment

Once this information has been confirmed, click on "Recurring Options" to set up your payment schedule.

Select: Start Date

Select Duration: Indefinitely, Repeats until End Date, or Fixed Number of Transactions

Select Transaction Frequency: Daily, Weekly, Bi-Weekly, Semi-Monthly, Monthly, or Annually

**Recurring Options**

Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.

Start Date: 10/30/2019 First Payment Date: 10/30/2019

☒ Transaction Repeats Indefinitely  
☐ Transaction Repeats Until End Date  
☐ Fixed Number of Transactions (Max: 999 Transfers)

Daily Weekly Bi-weekly Semi-monthly Monthly Annually

☒ Each business day (Monday through Friday)  
☐ Specific days of the week

Save Cancel

Click "Save".

Once the schedule has been established, enter the "Recurring Series Name."

**Recurring Options** Daily on all business days starting on 10/11/2019 ending on 10/11/2019

\* Recurring Series Name: [Redacted] This field is required.

Exclude \$0.00/empty items during batch submission

Search Payee Records

Exclude	Payee	Account	Amount	Addenda	Remittance
<input type="checkbox"/>	Jackie Jones (*2837)	*2222 (DOA)	1.00		

Additional Payees:

Request Batch Cancel

Click "Request Batch"



# Establishing a Recurring ACH Payment

ACH Batch

**Recurring Frequency** Monthly on the 30th of the month starting on 10/30/2019

**Template Name** Jackie Rent

**Batch Type** Individual (PPD) - Credit Only

**ACH Company** Heritage123Corp (1999999999)

**Offset Account** \*3333 - DEMAND DEPOSIT (BETTY RUBBLE) - Heritage Bank of Commerce CERT (121142287)

**Total Credits** \$1.00 (1)

**Company Entry Description** Rent

**Notify Initiator Options**

- Pending Actions: Notify via EMAIL
- System Events: Notify via EMAIL
- Complete - Unsuccessful: Notify via EMAIL
- Complete - Successful: Notify via EMAIL
- Early Action Taken: Notify via EMAIL
- Early Action Removed: Notify via EMAIL
- Expired: Notify via EMAIL

Search Payee Records

Payee	Account	ABA	Amount	Addenda
Jackie Jones (*2837)	*2222 (DDA)	121142287	\$1.00	

Confirm Edit Batch Cancel

Click "Confirm"

Complete the Pin and Passcode process.

When information has been entered and confirmed successfully, you will receive the confirmation message below: Note: ACH Payments required dual approval on or before the payment date.

Create Batch

The transfer request has been saved successfully and will require approval on or before the payment date.

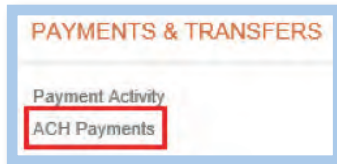
Your transaction has been accepted. Please reference this scheduled transaction by its name **Rent Payment**. Request has been accepted as of Oct 9, 2019 10:12 AM PDT.

**Please note:** Recurring Transactions cannot be approved for an indefinite period of time. These types of transaction can be approved for up to 90 days using the "Future Payment" section or 10 months under the "Recurring Payments" section.

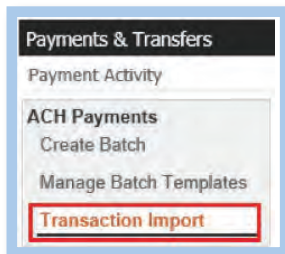
# ACH NACHA File Upload – How to Import an ACH NACHA File

## ACH NACHA File Upload-How to Import an ACH NACHA File

Go to Payments & Transfers > ACH Payments



Select > Transaction Imports



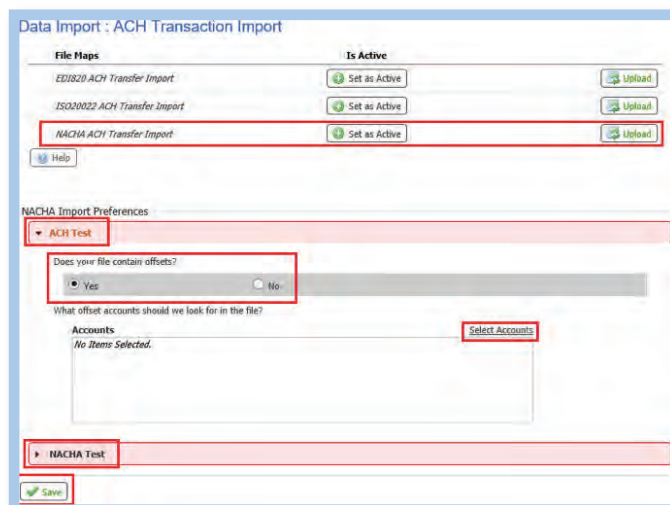
Before uploading a file, "NACHA Import Preferences" will need to be selected and saved. If processing under multiple IDs, each sub-section will need to be updated.

Does your File contain an offset? If submitting a balanced file, leave "Yes" on, then click "Select Accounts" to choose the account in your file. If your file is not balanced select "No" and the offset account will automatically populate into the "Account" section.

Once changes have been "Saved" under NACHA Import Preferences, select "Upload" under "Data Import: ACH Transaction Import" to browse for your ACH File.

STEP TWO

STEP ONE


A screenshot of a web application form titled "Data Import: ACH Transaction Import". The form has two main sections. The first section, "File Maps", contains a table with three rows: "EDI820 ACH Transfer Import", "ISO20022 ACH Transfer Import", and "NACHA ACH Transfer Import". Each row has a "Set as Active" button and an "Upload" button. The "NACHA ACH Transfer Import" row is highlighted with a red rectangular box. The second section, "NACHA Import Preferences", contains a "NACHA Test" section with a "Does your file contain offsets?" question. The "Yes" radio button is selected. Below this is a "What offset accounts should we look for in the file?" question with a "Select Accounts" button. The "NACHA Test" section is highlighted with a red rectangular box. At the bottom of the form is a "Save" button.





# ACH NACHA File Upload – How to import an ACH NACHA File

Browse for your file from its saved location on your computer.

Data Import : ACH Transaction Import

\* Select File  

 Upload File  Cancel

Select "Upload File" and complete the Pin and Passcode process.

A "File Load Successful Validation" report will display with a warning that dual approval is required.

**File Load Successful Validation**

**HERITAGE BANK OF COMMERCE**

Report Date/Time: Oct 9, 2019 1:54:25 PM PDT  
Filename: Payroll Test.txt  
Batch ID: 20191009-487  
File Size: 950 bytes  
Critical Items: 0  
Informational Items: 15  
Warning Items: 1

Transmission Data

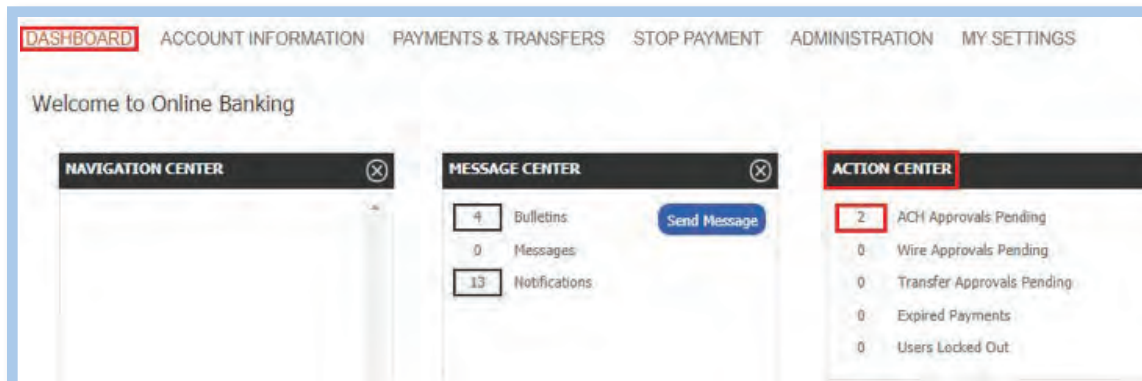
Receiving Bank	Heritage Bank of Commerce CERT
Transmitting Company	Heritage123Corp
Transmitting User	paslcn
Received Date/Time	Oct 9, 2019 1:54:25 PM PDT
Data Validation and Processing Service ID	ACHPAYMENTSIMPORT
Upload Method	Web
Status	Complete

Oct 9, 2019 1:54:25 PM PDT	Information	Skipping fingerprint check
Oct 9, 2019 1:54:25 PM PDT	Information	Overridden file mapper specified by user
Oct 9, 2019 1:54:25 PM PDT	Information	Using custom file mapper: NachaAchPaymentsImportMapper
Oct 9, 2019 1:54:26 PM PDT	Information	ACH File Validation complete.
Oct 9, 2019 1:54:27 PM PDT	Information	Detected 0 ACH Debits as offset transactions.
Oct 9, 2019 1:54:27 PM PDT	Information	Detected 0 ACH Credits as offset transactions.
Oct 9, 2019 1:54:43 PM PDT	Warning	Batch ACH-00000451 requires approval
Oct 9, 2019 1:54:43 PM PDT	Information	Total ACH transactions found in file: 2
Oct 9, 2019 1:54:43 PM PDT	Information	Created 2 ACH Payments in 1 NACHA-formatted batches
Oct 9, 2019 1:54:43 PM PDT	Information	Imported 1 ACH Credits valuing \$1.00
Oct 9, 2019 1:54:43 PM PDT	Information	Imported 0 Prenotes
Oct 9, 2019 1:54:43 PM PDT	Information	Imported 0 Zero Dollar Transactions
Oct 9, 2019 1:54:45 PM PDT	Information	Imported 1 ACH Debits valuing \$1.00
Oct 9, 2019 1:54:43 PM PDT	Information	Assigned 1 transaction ID
Oct 9, 2019 1:54:43 PM PDT	Information	Number of ACH batches requiring approval: 1
Oct 9, 2019 1:54:43 PM PDT	Information	File completed validation

# Payments & Transfers – Approving ACH Transactions

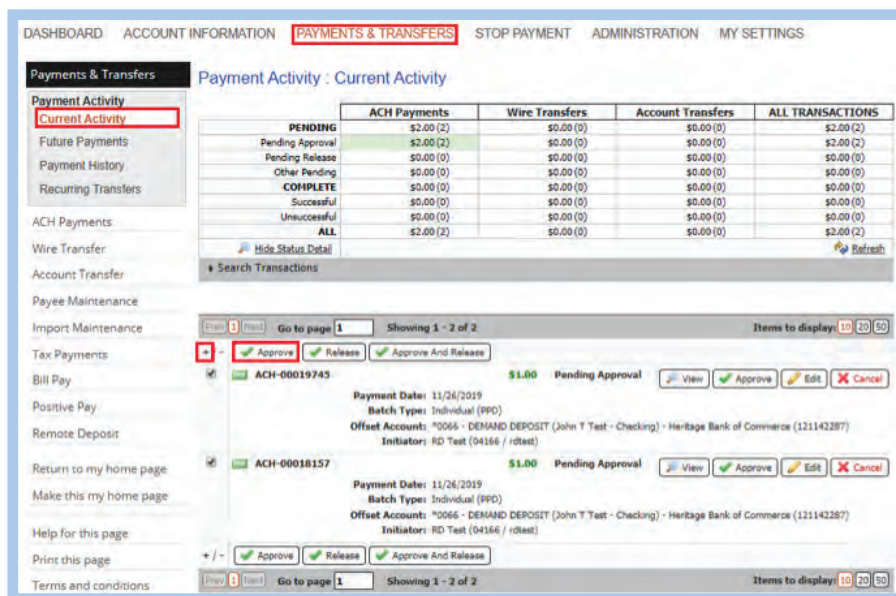
## Payments & Transfers – Approving ACH Transactions

When approving an ACH transaction that will go out the following business day, you will find it under your Dashboard > Action Center. Click on the box with the number to be redirected to the appropriate page for approval.



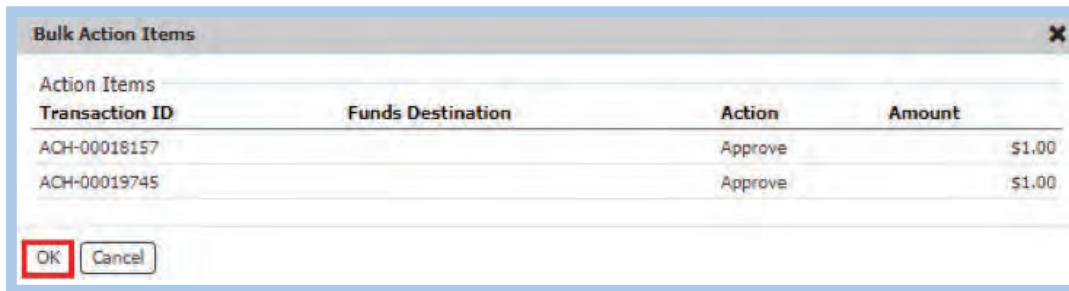
Under Payments & Transfers > Current Activity, you will find your ACH transactions Pending Approval. If you are approving several at the same time, click on the '+'. This will select all your transactions for approval. Click "Approve" next to '+' to proceed.

Note: If you are approving a single transaction, Click "Approve".



# Payments & Transfers – Approving ACH Transactions

The system will populate the following message as confirmation of the transactions you want to approve.



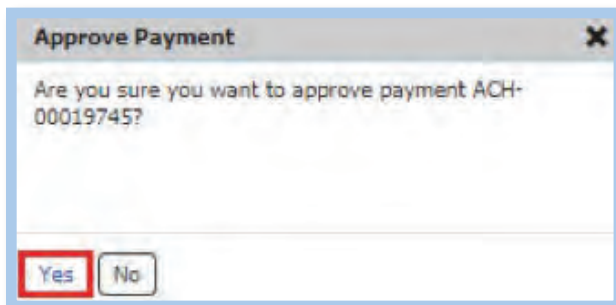
A dialog box titled "Bulk Action Items" with a close button (X) in the top right corner. It contains a table with the following data:

Transaction ID	Funds Destination	Action	Amount
ACH-00018157		Approve	\$1.00
ACH-00019745		Approve	\$1.00

At the bottom of the dialog box, there are two buttons: "OK" and "Cancel". The "OK" button is highlighted with a red border.

Click "OK"

If approving one ACH transaction at a time, the following message will appear.

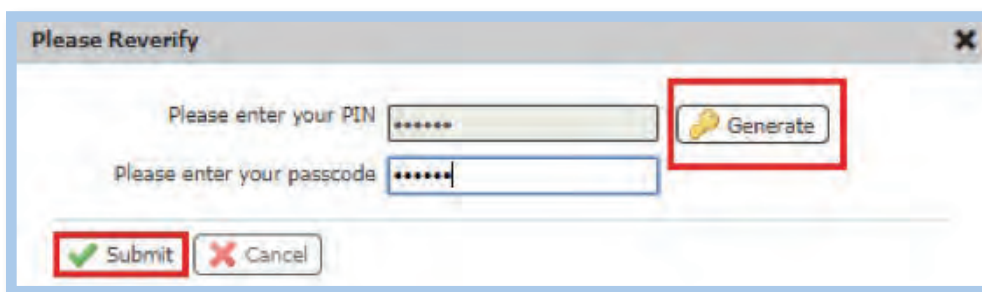


A dialog box titled "Approve Payment" with a close button (X) in the top right corner. It contains the text: "Are you sure you want to approve payment ACH-00019745?". At the bottom of the dialog box, there are two buttons: "Yes" and "No". The "Yes" button is highlighted with a red border.

Click "Yes"

Enter your PIN. Click "Generate".

Enter the Passcode that was sent via text or email.



A dialog box titled "Please Reverify" with a close button (X) in the top right corner. It contains two input fields: "Please enter your PIN" and "Please enter your passcode". Both fields are filled with six dots. To the right of the PIN field is a button labeled "Generate" with a key icon. At the bottom of the dialog box, there are two buttons: "Submit" and "Cancel". The "Submit" button is highlighted with a red border.

Click "Submit"

# Payments & Transfers – Approving ACH Transactions

Successful approval of multiple transactions will bring up the message below.

Bulk Action Items			
Bulk Action Results			
Transaction ID	Funds Destination	Bulk Action Results	Amount
ACH-00018157		Successful Approval.	\$1.00
ACH-00019745		Successful Approval.	\$1.00
<a href="#">Close</a>			

When approving a single transaction, the approval message will appear:

DASHBOARD ACCOUNT INFORMATION PAYMENTS & TRANSFERS STOP PAYMENT ADMINISTRATION MY SETTINGS				
Payments & Transfers				
Payment Activity Current Activity				
The payment ACH-00019914 has been successfully approved.				
	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$4.00 (4)	\$0.00 (0)	\$0.00 (0)	\$4.00 (4)
Pending Approval	\$1.00 (1)	\$0.00 (0)	\$0.00 (0)	\$1.00 (1)
Pending Release	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Other Pending	\$3.00 (3)	\$0.00 (0)	\$0.00 (0)	\$3.00 (3)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Successful	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Unsuccessful	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
ALL	\$4.00 (4)	\$0.00 (0)	\$0.00 (0)	\$4.00 (4)
<a href="#">Hide Status Detail</a> <a href="#">Refresh</a>				
Search Transactions				
No Results				

Approved transactions will now show as “Pending Delivery” until they are captured by the bank. The status will change to “Delivered” once captured.

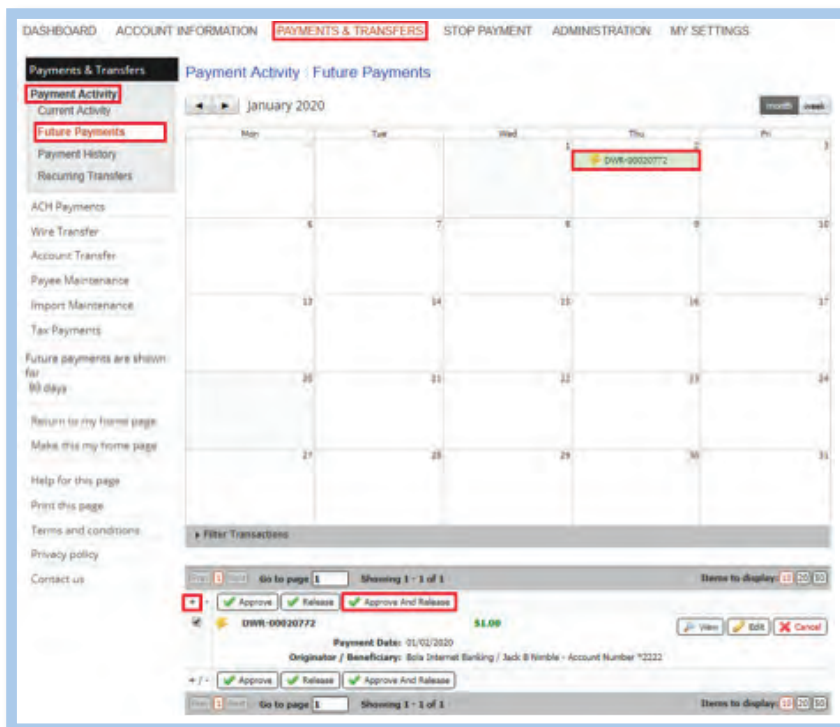
DASHBOARD ACCOUNT INFORMATION PAYMENTS & TRANSFERS STOP PAYMENT ADMINISTRATION MY SETTINGS				
Payments & Transfers				
Payment Activity Current Activity				
	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$2.00 (2)	\$0.00 (0)	\$0.00 (0)	\$2.00 (2)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
ALL	\$2.00 (2)	\$0.00 (0)	\$0.00 (0)	\$2.00 (2)
<a href="#">Show Status Detail</a> <a href="#">Refresh</a>				
Search Transactions				
1 item Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50				
+ / -	<a href="#">Approve</a> <a href="#">Release</a> <a href="#">Approve and Release</a>			
ACH-00019745	\$1.00	Pending Delivery	<a href="#">View</a> <a href="#">Cancel</a>	
Payment Date: 11/26/2019 Batch Type: Individual (PPD) Offset Account: *0066 - DEMAND DEPOSIT (John T Test - Checking) - Heritage Bank of Commerce (121142287) Initiator: RD Test (04166 / rdtest)				
ACH-00018157	\$1.00	Pending Delivery	<a href="#">View</a> <a href="#">Cancel</a>	
Payment Date: 11/26/2019 Batch Type: Individual (PPD) Offset Account: *0066 - DEMAND DEPOSIT (John T Test - Checking) - Heritage Bank of Commerce (121142287) Initiator: RD Test (04166 / rdtest)				
+ / -	<a href="#">Approve</a> <a href="#">Release</a> <a href="#">Approve and Release</a>			
1 item Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50				

# Payments & Transfers – Future-dated ACH Payments

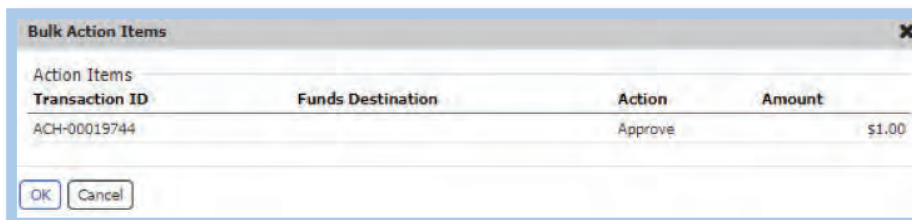
## Payments & Transfers – Future-dated ACH Payments

Payments set further out than one business day will appear under Payments & Transfers > Payment Activity > Future Payments. The transaction will appear on the calendar on the settlement date. Click on the payment and the information will appear under the calendar.

Click on the check box and “Approve” button. You may approve a single transaction or multiple transactions.



The system will populate the following message as confirmation of the transaction(s) you want to approve.



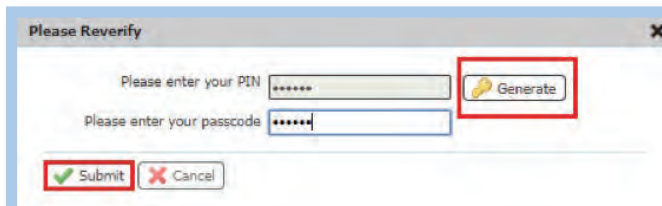
Click “OK”



# Payments & Transfers – Future-dated ACH Payments

Enter your PIN. Click “Generate”.

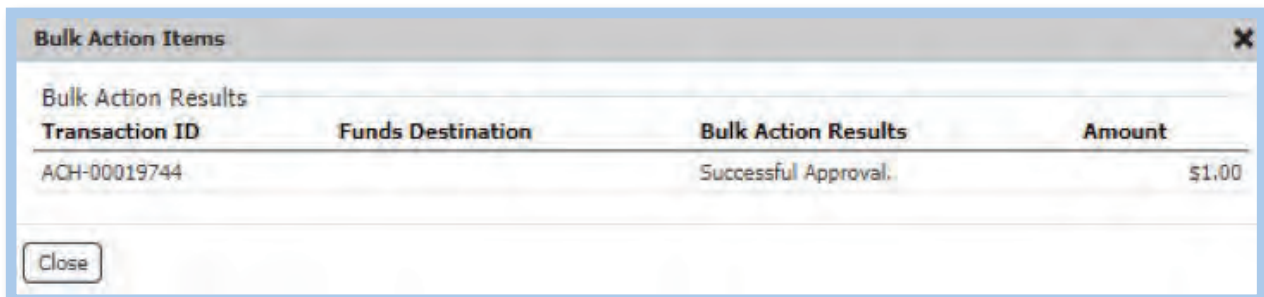
Enter Passcode sent via text or email.



A dialog box titled "Please Reverify" with a close button (X) in the top right corner. It contains two input fields: "Please enter your PIN" and "Please enter your passcode", both with masked characters (\*\*\*\*\*). To the right of the PIN field is a "Generate" button with a key icon. At the bottom left are "Submit" and "Cancel" buttons. Red boxes highlight the "Generate" button and the "Submit" button.

Click “Submit”.

Successful approval of transaction(s) will bring up the message below.



A dialog box titled "Bulk Action Items" with a close button (X) in the top right corner. It contains a table with the following data:

Bulk Action Results			
Transaction ID	Funds Destination	Bulk Action Results	Amount
ACH-00019744		Successful Approval.	\$1.00

At the bottom left is a "Close" button.

Note: Future-dated transactions will be picked up one day prior to settlement date.

# Payments & Transfers – Wire Transfers

## Payments & Transfers – Wire Transfers

Wire Transfers may be initiated through a free-form entry, from an existing template, or from an existing payee. There are four steps to creating a Wire Transfer: Select, Request, Review, and Complete. These steps are displayed at the top of the screen throughout the payment creation process.

The screenshot shows the 'Wire Transfer' section of a software application. On the left is a navigation menu with options like 'Payment Activity', 'ACH Payments', 'Wire Transfer' (highlighted), 'Manage Templates', 'Transaction Import', 'Account Transfer', 'Payee Maintenance', 'Import Maintenance', and 'Tax Payments'. The main area is titled 'Wire Transfer' and includes a progress bar with four steps: 1. Select, 2. Request, 3. Review, and 4. Complete. Below the progress bar are three panels: 'Create' with buttons for 'Single Free-Form Wire' and 'Multi-Template Wires'; 'Select Template' with a search field and a dropdown; and 'Select Payee' with a search field and a 'Continue' button. A yellow banner at the top of the main area contains a warning: 'For today's processing USD Wires must be submitted before 2:35 PM PDT, FX Wires must be submitted before 2:30 PM PDT.'

Select:

- Free Form – This option creates a one-time wire from scratch, without utilizing a pre-defined template or existing payee. Click the “Create” button to gain access to begin the wire creation process.
- Select Template – This option creates a wire from an existing semi-repetitive or fully repetitive template. The template type will be displayed in parenthesis beside the template name. If the User knows the name of the desired template, begin typing any portion of it in the field and select one of the options presented. If the template name is unknown, click the field and select one of the options from the list that populates.
- Select Payee – This option creates a wire using the information of an existing payee as a beneficiary. Type any portion of the payee’s name in the field and select one of the options from the menu that populates.

### REQUEST:

If the User has elected to create a free form wire, all fields will be blank and allow the User to input values.

If the User has elected to create a wire from a repetitive template, all fields will be locked except for the following: payment date, exchange rate contact information (if creating an FX wire), notify me options, and recurring transfer option.

### CREATE A WIRE TRANSFER:

If the User has elected to create a wire from a Semi-Repetitive Template, all fields that were required for template creation will be predefined and locked. Fields that are not defined but are necessary to complete the wire will be blank, allowing the User to input values.

# Payments & Transfers – Wire Transfers

If the User has elected to create a wire from a Payee, all beneficiary information available for the selected payee will be populated. All other fields will be blank, allowing the User to input values.

Once all required and optional information has been completed, click “Request Transfer”.

## **REVIEW:**

The User will then be presented with a detail of the information that has been entered.

If all information is correct, select “Confirm”. If information requires adjustment, select “Edit”. To cancel the wire, select “Cancel”.

## **COMPLETE:**

Once the wire has been submitted, the User will once again be displayed a summary of the wire that was created. In addition, the User will be shown a transaction reference number and the submission date and time. This information will be presented in a green banner at the top of the summary.

USD Domestic and USD International wire reference numbers will begin with the prefix DWR. Foreign Exchange wire reference numbers will begin with the prefix IWR.



# Payments & Transfers – Wire Transfers

## Wire Transfers Sample: Domestic Wire Transfer

### Wire Transfer Template Maintenance

Template Settings

\*Template Name

Account Information

Debit Account

\*Originator Name

\*Originator Address 1

\*Originator Address 2

\*Originator Address 3

Payment Currency

Amount

Beneficiary/Payee Information

\*Name

\*Beneficiary ID Type

\*Beneficiary ID

Address 1

Address 2

Address 3

Note: P.O. Boxes are not valid

\*Beneficiary Country

Contact Name

Phone Number

Beneficiary Bank Information

Name

Beneficiary Bank ID Type

Beneficiary Bank ID

Address 1

Address 2

Address 3

\*Beneficiary Country

Intl Routing Number

Additional Bank Information

Correspondent Bank Lookup

Correspondent Bank ID Type

Correspondent Bank ID

Correspondent Bank Name

Correspondent Bank Lookup

Intermediary Bank ID Type

Intermediary Bank ID

Intermediary Bank Name

Additional Reference Information

Purpose of Payment

Additional Information for Beneficiary

Note: Maximum 35 characters per field

Save Template

Cancel

# Payments & Transfers – Wire Transfers

## Wire Transfers Sample: International in US Dollars

### Wire Transfer Template Maintenance

Template Settings

\*Template NameEnter Template Name

Account Information

Debit AccountEnter Acct # to be debited for Wire

\*Originator NameName of Company

\*Originator Address 1Address

\*Originator Address 2Address

\*Originator Address 3Address

Payment CurrencyUS

AmountAmount of Wire Transfer

Beneficiary/Payee Information

\*Name

\*Beneficiary ID TypeEnter Account Number

\*Beneficiary ID

Address 1Recommended

Address 2Recommended

Address 3Recommended

Note: P.O. Boxes are not valid

\*Beneficiary CountryRequired

Contact NameN/A

Phone NumberN/A

Beneficiary Bank Information

Name

Beneficiary Bank ID TypeSWIFT

Beneficiary Bank ID

Address 1Recommended

Address 2Recommended

Address 3Recommended

\*Beneficiary CountryRequired

Intl Routing NumberN/A

Additional Bank Information

Correspondent Bank Lookup

Correspondent Bank ID TypeFed ABA

Correspondent Bank ID

Correspondent Bank Name

Correspondent Bank Lookup

Intermediary Bank ID TypeFed ABA

Intermediary Bank ID

Intermediary Bank Name

Additional Reference Information

Purpose of PaymentEnter Purpose of Payment

Additional Information for BeneficiaryInvoice numberreference number

Note: Maximum 35 characters per field

Save Template

Cancel

If you do not have a correspondent preference, HBC uses Wells Fargo ABA 0206005092

# Payments & Transfers – Wire Transfers

## Wire Transfers Sample: International in Foreign Dollars

### Wire Transfer Template Maintenance

---

**Template Settings**

\*Template Name

---

**Account Information**

Debit Account

\*Originator Name

\*Originator Address 1

\*Originator Address 2

\*Originator Address 3

Payment Currency

Amount

---

**Beneficiary/Payee Information**

\*Name

\*Beneficiary ID Type

\*Beneficiary ID

Address 1

Address 2

Address 3

Note: P.O. Boxes are not valid

\*Beneficiary Country

Contact Name

Phone Number

**Beneficiary Bank Information**

Name

Beneficiary Bank ID Type

Beneficiary Bank ID

Address 1

Address 2

Address 3

\*Beneficiary Country

Intl Routing Number

---

**Additional Bank Information**

Correspondent Bank Lookup

Correspondent Bank ID Type

Correspondent Bank ID

Correspondent Bank Name

Correspondent Bank Lookup

Intermediary Bank ID Type

Intermediary Bank ID

Intermediary Bank Name

---

**Additional Reference Information**

Purpose of Payment

Additional Information for Beneficiary

Note: Maximum 35 characters per field

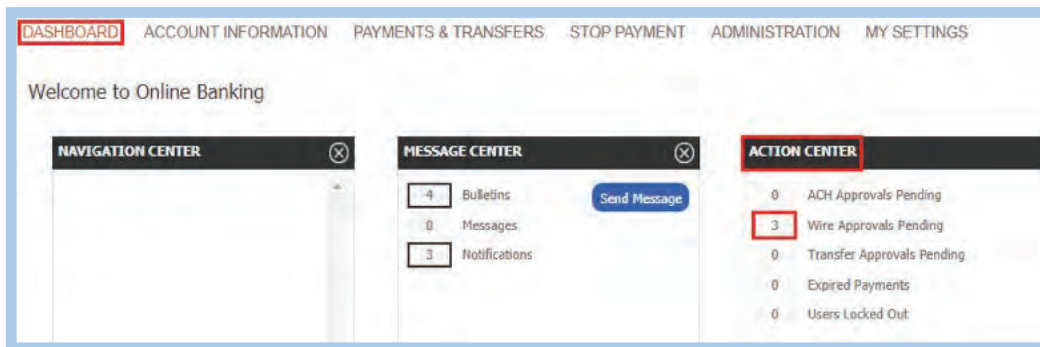
---



# Approving / Releasing Wire Transfers

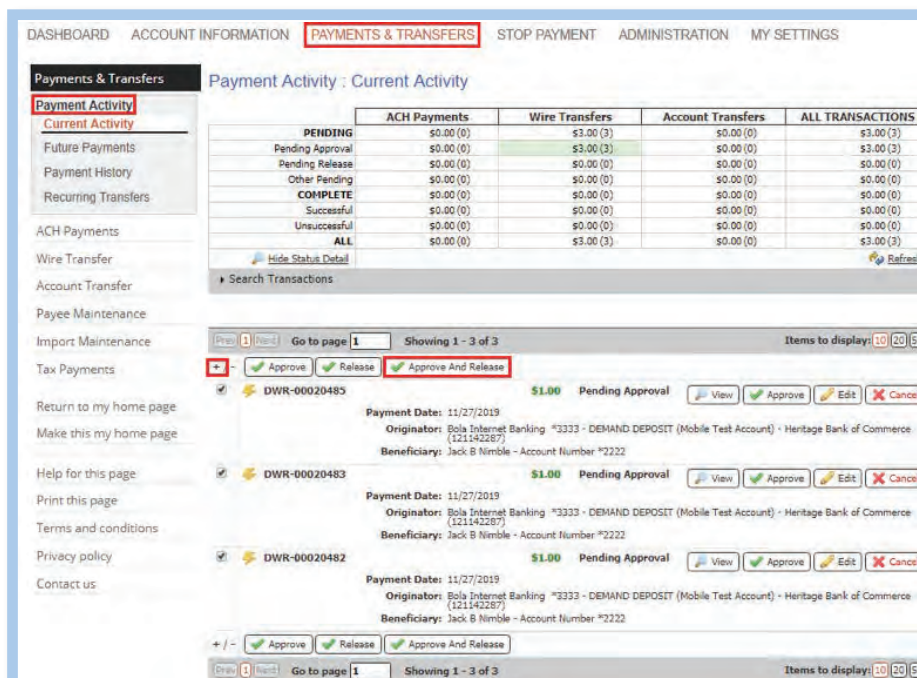
## Approving / Releasing Wire Transfers

When approving a Wire that will go out the same business day, you will find it under your Dashboard > Action Center. Click on the box with the number to be redirected to the appropriate page for approval.



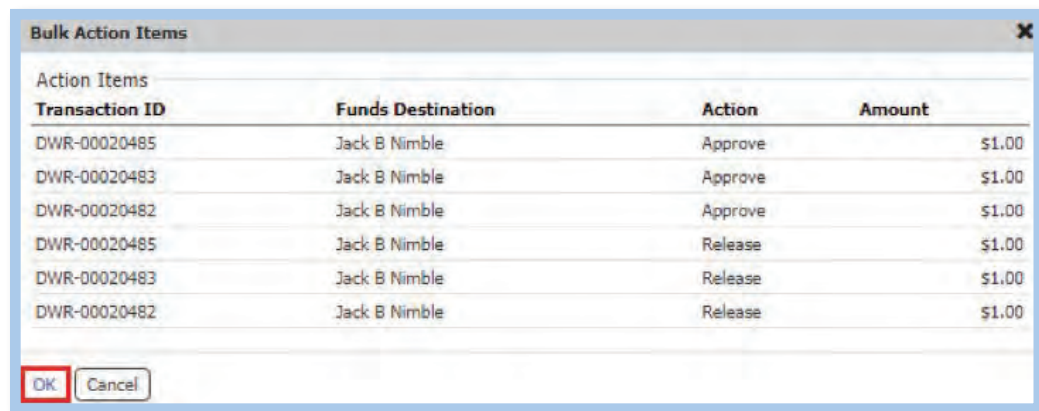
Under Payments & Transfers > Current Activity, you will find your "Wire Approvals Pending". If you are approving several at the same time, click on the '+'. This will select all your transactions for approval. Click on "Approve and Release".

Note: All wires require an approval and release from the online banking system. To ensure your wire is delivered, you MUST click on "Approve and Release".



# Approving / Releasing Wire Transfers

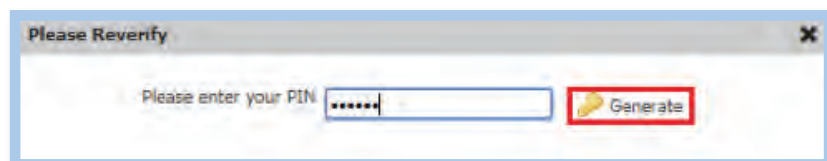
The system will populate the following message as confirmation of the transactions you want to approve and release. Click "OK".



**Bulk Action Items**

Transaction ID	Funds Destination	Action	Amount
DWR-00020485	Jack B Nimble	Approve	\$1.00
DWR-00020483	Jack B Nimble	Approve	\$1.00
DWR-00020482	Jack B Nimble	Approve	\$1.00
DWR-00020485	Jack B Nimble	Release	\$1.00
DWR-00020483	Jack B Nimble	Release	\$1.00
DWR-00020482	Jack B Nimble	Release	\$1.00

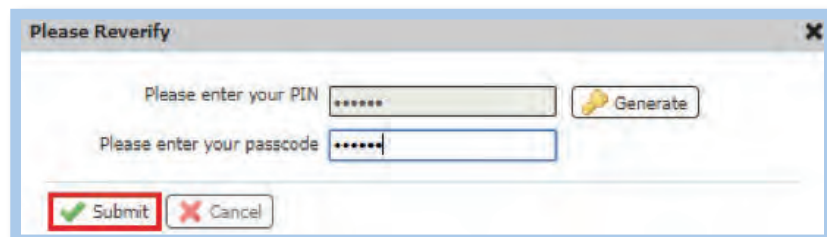
Enter your PIN and click "Generate".



**Please Reverify**

Please enter your PIN

Enter the one-time **Passcode** sent to you by email or text and click Submit.

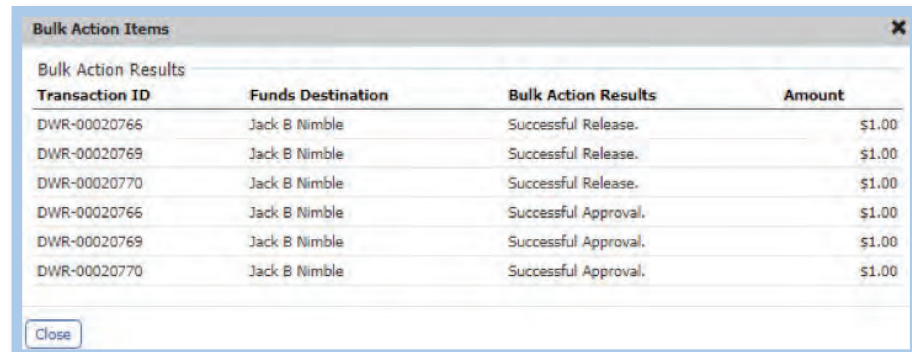


**Please Reverify**

Please enter your PIN

Please enter your passcode

The following message will appear when the wire(s) have been successfully approved and released.

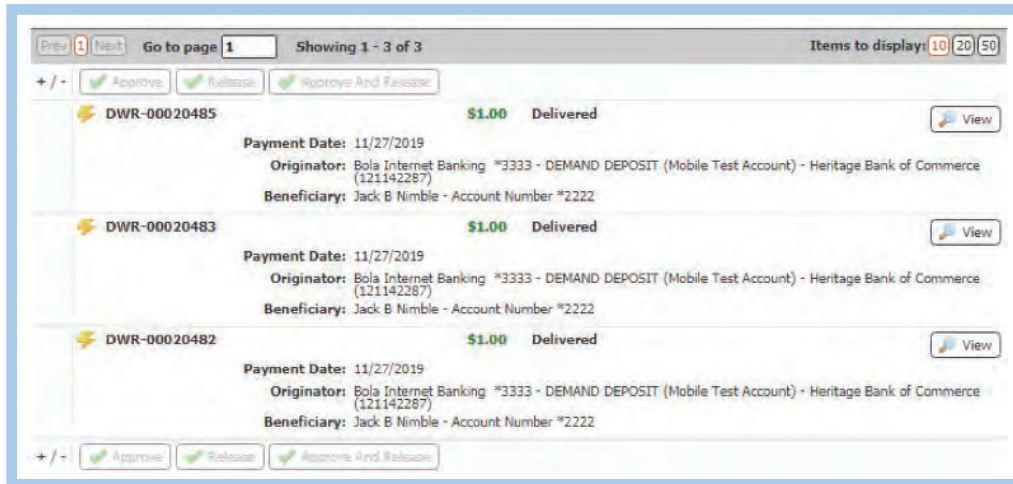


**Bulk Action Items**

Transaction ID	Funds Destination	Bulk Action Results	Amount
DWR-00020766	Jack B Nimble	Successful Release.	\$1.00
DWR-00020769	Jack B Nimble	Successful Release.	\$1.00
DWR-00020770	Jack B Nimble	Successful Release.	\$1.00
DWR-00020766	Jack B Nimble	Successful Approval.	\$1.00
DWR-00020769	Jack B Nimble	Successful Approval.	\$1.00
DWR-00020770	Jack B Nimble	Successful Approval.	\$1.00

# Approving / Releasing Wire Transfers

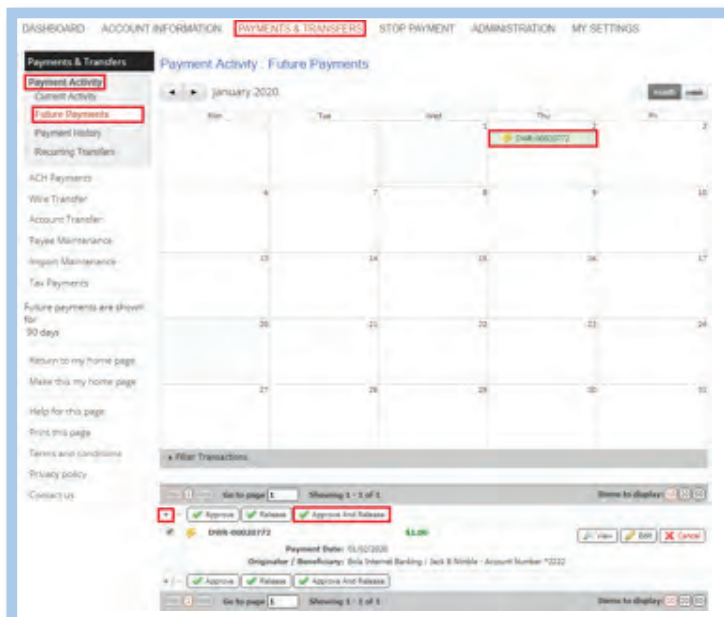
Wires approved and released will show an updated status of Delivered.



## FUTURE-DATED WIRES

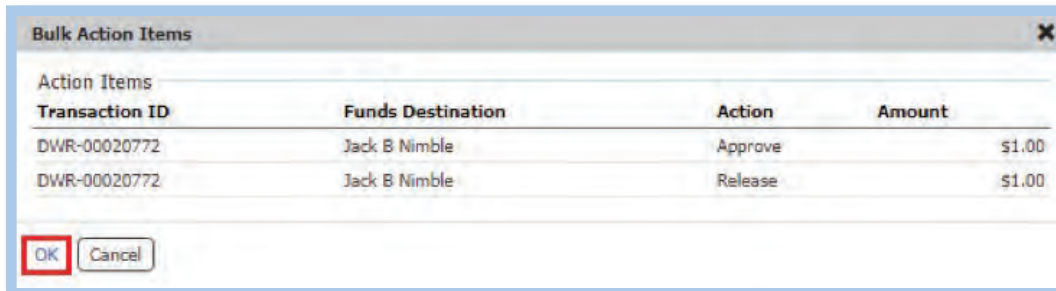
Wires set further out than one business day will appear under Payments & Transfers > Payment Activity > Future Payments. The wire will appear on the calendar on the settlement date. Click on the wire and the information will appear under the calendar.

Click on the check box and "Approve and Release". You may approve and release a single wire or multiple wires.



# Approving / Releasing Wire Transfers

The system will populate the following message as confirmation of the transactions you want to approve and release. Click "OK".



A dialog box titled "Bulk Action Items" with a close button (X) in the top right corner. It contains a table with the following data:

Transaction ID	Funds Destination	Action	Amount
DWR-00020772	Jack B Nimble	Approve	\$1.00
DWR-00020772	Jack B Nimble	Release	\$1.00

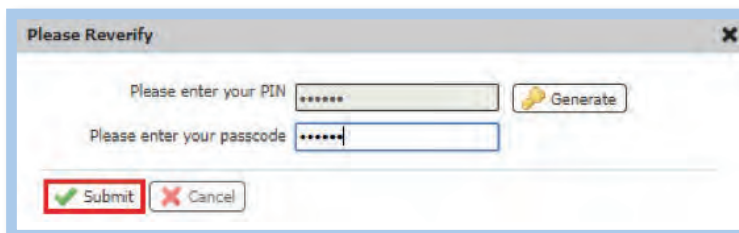
At the bottom left, there are two buttons: "OK" (highlighted with a red box) and "Cancel".

Enter your PIN and Click "Generate".



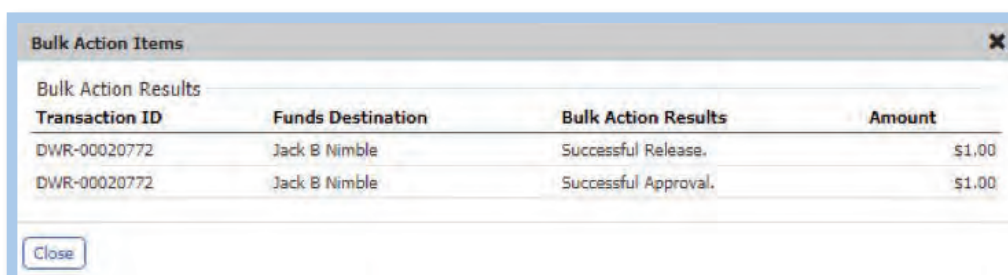
A dialog box titled "Please Reverify" with a close button (X) in the top right corner. It contains a text input field labeled "Please enter your PIN" with a masked PIN "\*\*\*\*\*". To the right of the input field is a button labeled "Generate" with a key icon, which is highlighted with a red box.

Enter the one-time Passcode sent to you by email or text and Click "Submit".



A dialog box titled "Please Reverify" with a close button (X) in the top right corner. It contains two text input fields: "Please enter your PIN" with a masked PIN "\*\*\*\*\*" and "Please enter your passcode" with a masked passcode "\*\*\*\*\*". To the right of the PIN field is a button labeled "Generate" with a key icon. At the bottom left, there are two buttons: "Submit" (highlighted with a red box and a green checkmark icon) and "Cancel" (with a red X icon).

Successful approval of transaction(s) will result in the message below.



A dialog box titled "Bulk Action Results" with a close button (X) in the top right corner. It contains a table with the following data:

Transaction ID	Funds Destination	Bulk Action Results	Amount
DWR-00020772	Jack B Nimble	Successful Release.	\$1.00
DWR-00020772	Jack B Nimble	Successful Approval.	\$1.00

At the bottom left, there is a button labeled "Close".

# Stop Payment

## Stop Payment

### REQUEST STOP PAYMENT

Allows you to request stop payments on your eligible Heritage accounts. You may request stop payments on either an individual check or a range of checks.

Requesting a stop payment is a multi-step process: Request, Review, and Complete.

**Request:** Allows you to select and input information necessary to request a Stop Payment on an individual check or a range of checks.

**Review:** Allows you to verify the information contained in a Stop Payment request before submission.

**Complete:** Submits your Stop Payment

**Stop Payments : Request Stop Payment**

Current Progress: 1 Request 2 Review 3 Complete

Request Stop Payment

# Account: [text box]

Memo: [text box]

Company Name: [text box] Big House Beans

Contact Name: [text box] Test User1

Phone Number: [text box] (555)555-5555

Utility ID: This subscription has not been configured.

Stop Individual Checks Stop Check Range

* Check	Date Written	Amount	Written to	Reason
[text box]	[text box]	[text box]	[text box]	Select a reason...

Add Another Check

Request Stop Payment Reset

**Confirm Stop Payment**

Current Progress: 1 Request 2 Review 3 Complete

Please confirm this stop payment

Company Name: Big House Beans

Contact Name: Test User1

Phone Number: (555)555-5555

Memo: [text box]

Account: \*0066 - Demand Deposit (JOHN T PUBLIC)

Stop Request	Check	Date Written	Amount	Written to	Reason
101	101	04/01/2019	\$33.59		Lost

Complete Edit Cancel

Click "Complete" to submit your Stop Payment request.

### STOP PAYMENT ACTIVITY

Allows you to view or cancel stop payment requests placed in Commercial Online Banking.

**Stop Payments : Stop Payment Activity**

Search Stop Payment Activity

Check Number: [text box] Status: All

Transaction Number: [text box] Account: [text box]

Requested From: 04/10/2019 To: 04/17/2019

Advanced: [text box]

Show 10 results per page, sorted by Date Requested in descending order

Search

Account	Check	Requested	Status	Expiration	Action	Details
*0066 - Demand Deposit (JOHN T PUBLIC)	101	04/17/2019	Stopped	10/17/2019	No Action	

Submit Actions Reset



## Administration

This section is intended to assist Company Administrators in creating new Users and adding User entitlements.

### ADD A NEW USER

Select "Administration" from the feature options



Select the "Actions" dropdown box and then click "Add User"



Complete all information (required fields marked with an asterisk):

- |                                    |  |
|------------------------------------|--|
| Administrative User:               | Check this box to enable this User to grant permissions to create and edit other User's profiles.  |
| Encrypted Report Password:         | Enter a unique password. This Password is used when an encrypted PDF file or report is emailed to the User.  |
| Enable SMS Messages:               | Check this box to enable SMS text messages for the User.   |
| Terms and Conditions:              | Check this box to agree to the Terms and Conditions to receive text messages   |
| Message Enabled Cell Phone Number: | Enter the cell phone number if SMS text messages are enabled for User.<br>Test button is for sending a test text message. (Optional)   |
| Business Unit:                     | Enter the type of business unit for this company. Primarily used by large companies that have multiple divisions or functions, and may have more than one listing within the system. |
| What is your favorite hobby?       | Enter User's Hobby.  |
| What is your Mother's Middle Name? | Enter User's Mother's Middle Name.   |
| Advanced:                          | These options do not require changes for an individual User.   |

# Administration

Set Password: Password must be 8-12 characters long and contain uppercase, lowercase, and numeric characters.

Please enter a temporary password: Enter a temporary password for the User.

Please re-enter a temporary password: Re-enter the temporary password for the User.

**Note: The User will be prompted to create a new password upon first log in.**

## ONLINE BULLETIN SERVICE:

Users receive notifications for services to which they are entitled. The type and format of notifications is selected from the Bulletin Channel. Notifications can also be sent via Email or Cell Phone.

Authorize Bulletin Delivery: Check the box to enable the User to receive bulletins (recommended).

Bulletin Channel: Select the method for bulletin delivery: EMAIL or SMS (Text).

Bulletin Format: Select the format of the bulletin: HTML, PDF, Text, or Encrypted PDF.

Cell Phone Notification: Check the box if User is to receive Cell Phone Notifications.

SMS: The "SMS Notification Window" is available to select which days of the week and during which hours notifications are to be sent. Left and right arrows select the time field to adjust and the up and down arrows scroll through the time.

Example:

The screenshot displays a web-based form for user administration. The 'Contact Information' section includes fields for User ID, First Name, Last Name, Email Address, and Password. Below this is a 'Terms and Conditions' section with a checkbox for agreement. The 'Message Enabled Cell Phone Number' section contains fields for Fax Number, Business Line, Street Address, City, State, Zip / Postal Code, Country, and Time Zone. The 'SMS Notification Window' is a table with columns for Day of Week, Enabled, and Time. The table shows settings for Monday through Sunday, with the 'Enabled' column checked for all days and the 'Time' column set to 'From 08:00 AM to 08:00 PM'. At the bottom of the form, there are buttons for 'Save' and 'Cancel'.

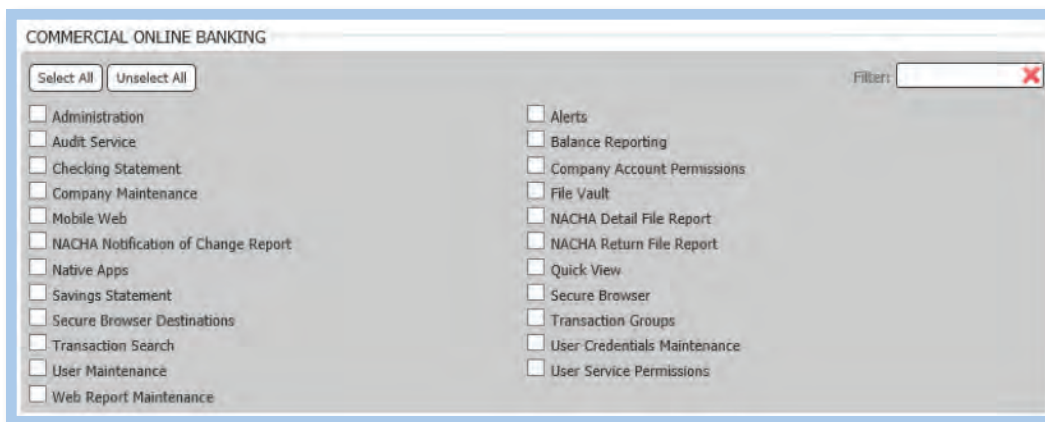
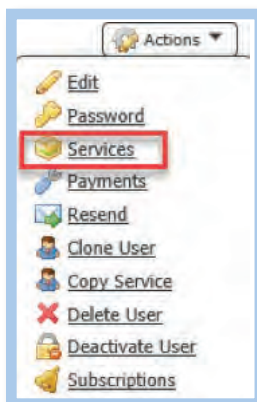
Day of Week	Enabled	Time
Monday	<input checked="" type="checkbox"/>	From 08:00 AM to 08:00 PM
Tuesday	<input checked="" type="checkbox"/>	From 08:00 AM to 08:00 PM
Wednesday	<input checked="" type="checkbox"/>	From 08:00 AM to 08:00 PM
Thursday	<input checked="" type="checkbox"/>	From 08:00 AM to 08:00 PM
Friday	<input checked="" type="checkbox"/>	From 08:00 AM to 08:00 PM
Saturday	<input checked="" type="checkbox"/>	From 08:00 AM to 08:00 PM
Sunday	<input checked="" type="checkbox"/>	From 08:00 AM to 08:00 PM

Click "Save" (When prompted, enter your login password.)

## SERVICES FOR USERS:

Services are based on the services that are requested by the Company and provided by the Bank. Services must be enabled at a Company level in order for the service to be available to a User.

Select the “Actions” dropdown button beside that User’s name and select “Services”.



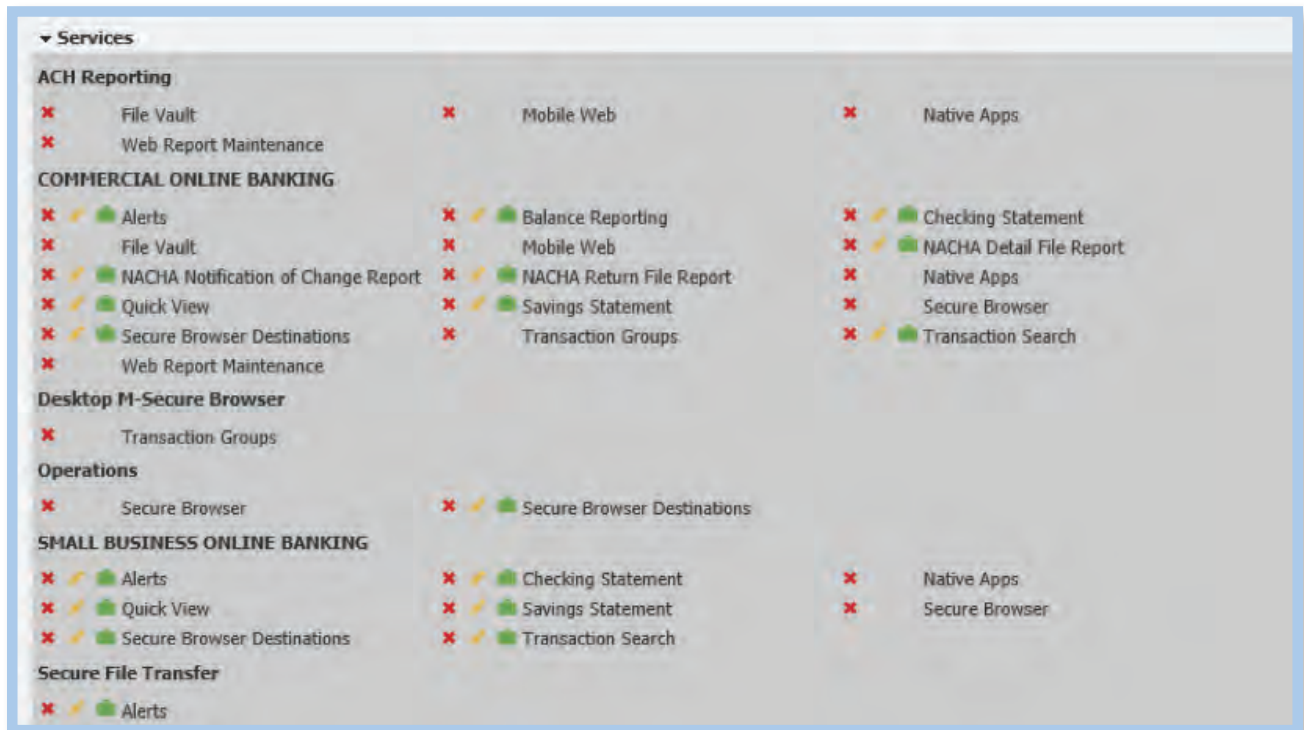
Select the Services for the User

Click “Save”



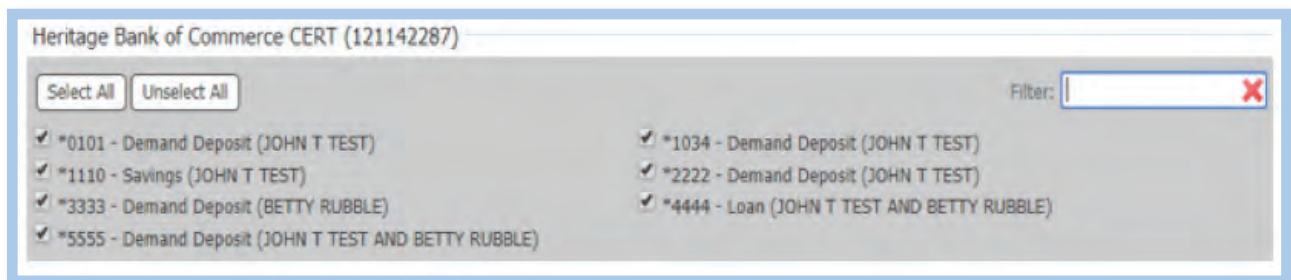
# Administration

Once Services are selected, you will see the information below:



## ADDING ACCOUNTS:

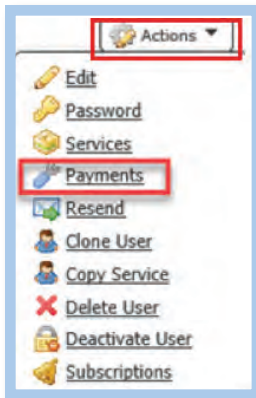
Select the green briefcase beside each service (example)  Quick View and select the Accounts for the User.



Click "Save"

## PAYMENTS:

To configure payment services for User, select the “Actions” button beside the User’s name and select “Payments”. Company Administrators configure the Payment settings based upon the User’s needs.



User Payments Available:

These services are available for configuration by a Company Administrator, if they have been entitled to the Company by the Bank. Permissions and limits for each User can be specifically set for each User. Click on the desired entitlement and click “Save” at the end of each page.

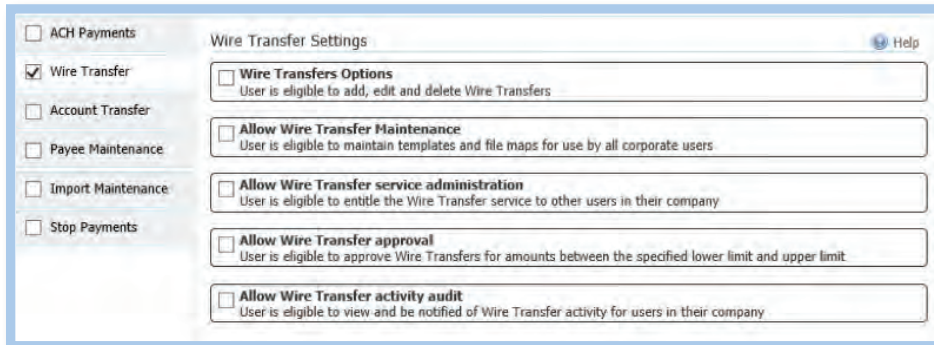
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Stop Payments

ACH Payments: Allows the User to initiate ACH Payments on behalf of the Company.

A screenshot of the 'ACH Payments Settings' configuration page. On the left, there is a list of payment services with checkboxes: ACH Payments (checked), Wire Transfer, Account Transfer, Payee Maintenance, Import Maintenance, and Stop Payments. The main area on the right is titled 'ACH Payments Settings' and contains several configuration options, each with a checkbox and a description: 'ACH Confidential User' (User can create, edit, approve confidential templates & batches (if permissions are assigned)), 'ACH Batch Options' (User is eligible to add, edit and delete ACH batches), 'Allow ACH maintenance' (User is eligible to maintain ACH for use by all corporate users), 'Allow ACH Batch approval' (User is eligible to approve ACH Batches for total amounts between the specified lower limit and upper limit), and 'Allow ACH Payments activity audit' (User is eligible to view and be notified of ACH Payments activity for users in their company). A 'Help' link is visible in the top right corner of the settings area.

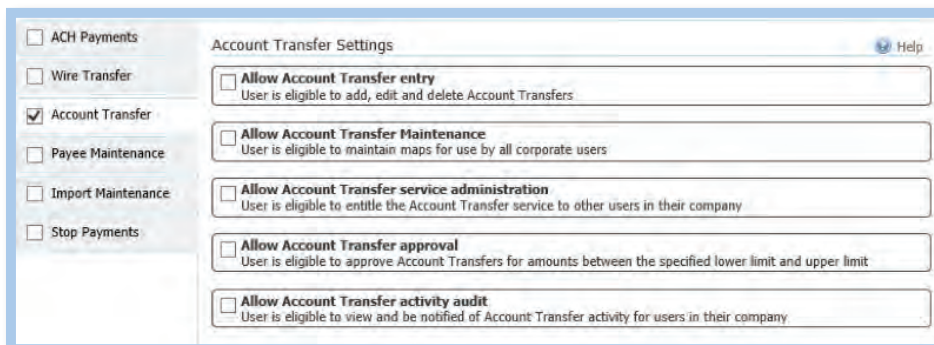
# Administration

Wire Transfer: Allows the User to initiate Wire Transfers on behalf of the Company.



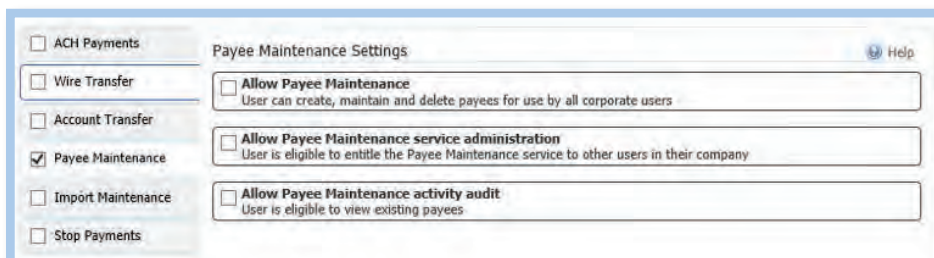
The screenshot shows the 'Wire Transfer Settings' interface. On the left is a sidebar with a list of settings: ACH Payments, Wire Transfer (checked), Account Transfer, Payee Maintenance, Import Maintenance, and Stop Payments. The main area is titled 'Wire Transfer Settings' and contains five toggleable options, each with a description: 'Wire Transfers Options' (User is eligible to add, edit and delete Wire Transfers), 'Allow Wire Transfer Maintenance' (User is eligible to maintain templates and file maps for use by all corporate users), 'Allow Wire Transfer service administration' (User is eligible to entitle the Wire Transfer service to other users in their company), 'Allow Wire Transfer approval' (User is eligible to approve Wire Transfers for amounts between the specified lower limit and upper limit), and 'Allow Wire Transfer activity audit' (User is eligible to view and be notified of Wire Transfer activity for users in their company). A 'Help' icon is in the top right corner.

Account Transfer: Allows the User to transfer funds between accounts to which they have been given access.



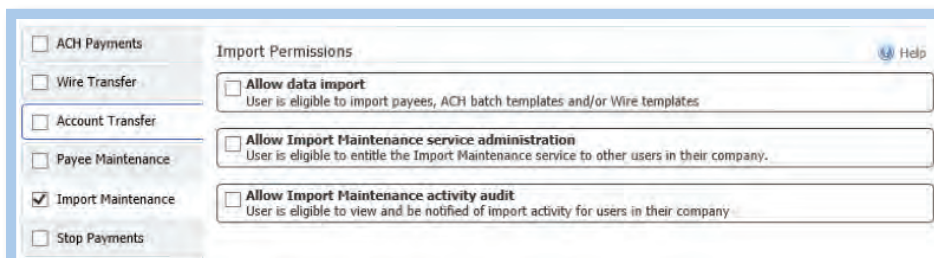
The screenshot shows the 'Account Transfer Settings' interface. The sidebar on the left has 'Account Transfer' checked. The main area is titled 'Account Transfer Settings' and contains five toggleable options: 'Allow Account Transfer entry' (User is eligible to add, edit and delete Account Transfers), 'Allow Account Transfer Maintenance' (User is eligible to maintain maps for use by all corporate users), 'Allow Account Transfer service administration' (User is eligible to entitle the Account Transfer service to other users in their company), 'Allow Account Transfer approval' (User is eligible to approve Account Transfers for amounts between the specified lower limit and upper limit), and 'Allow Account Transfer activity audit' (User is eligible to view and be notified of Account Transfer activity for users in their company). A 'Help' icon is in the top right corner.

Payee Maintenance: Allows the User to add and edit payees of ACH or Wire Transfer payments.



The screenshot shows the 'Payee Maintenance Settings' interface. The sidebar on the left has 'Payee Maintenance' checked. The main area is titled 'Payee Maintenance Settings' and contains three toggleable options: 'Allow Payee Maintenance' (User can create, maintain and delete payees for use by all corporate users), 'Allow Payee Maintenance service administration' (User is eligible to entitle the Payee Maintenance service to other users in their company), and 'Allow Payee Maintenance activity audit' (User is eligible to view existing payees). A 'Help' icon is in the top right corner.

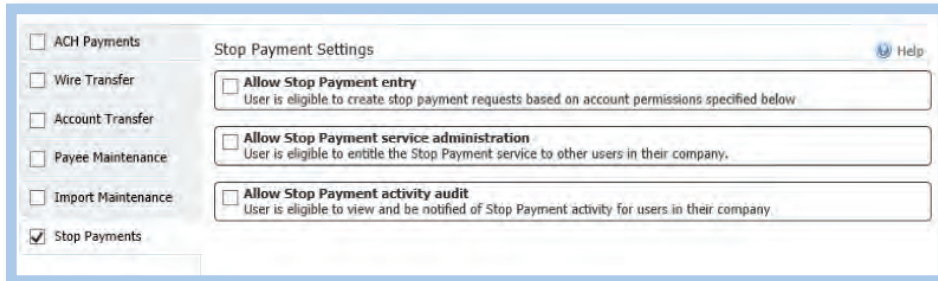
Import Maintenance: Allows the User to import templates for ACH or Wire Transfer payments.



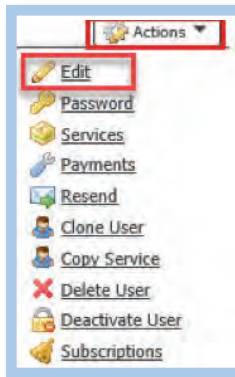
The screenshot shows the 'Import Permissions' interface. The sidebar on the left has 'Import Maintenance' checked. The main area is titled 'Import Permissions' and contains three toggleable options: 'Allow data import' (User is eligible to import payees, ACH batch templates and/or Wire templates), 'Allow Import Maintenance service administration' (User is eligible to entitle the Import Maintenance service to other users in their company), and 'Allow Import Maintenance activity audit' (User is eligible to view and be notified of import activity for users in their company). A 'Help' icon is in the top right corner.



Stop Payments: Allows the User to place stop payments on check(s) issued by the company.



User Maintenance: Select the “Actions” dropdown button beside that User’s name and select “Edit”.



Edit:	To view and update the User’s profile
Password:	To reset a User’s password
Services:	To view or add Services for Users
Payments:	To view or add Payments for Users
Resend:	To resend distribution notifications to intended Users. These notifications provide detail about service transactions such as ACH Batches, Account Transfers, and Wire Transfers
Clone User:	Select to copy a User’s details to create a new User with the same Permissions
Copy Service:	Select to copy service Permissions from a User with similar Permissions
Delete User:	Select to remove the User from the Commercial Online Banking system
Deactivate User:	Select to deactivate User temporarily in the Commercial Online Banking system
Subscriptions:	Select to modify Subscriptions for this User
Note:	Detailed help is available throughout Commercial Online Banking by selecting the Help feature on each page



# Commercial Online Banking



## **Banking Hours**

Monday - Friday 9 a.m. to 5 p.m.

## **General Banking Questions**

(888) 494-4599

## **Cash Management/ Online Banking Questions**

(800) 796-4777