

User  
Guide

Small Business Online Banking

# Contents

<b>Intro</b>	<b>1</b>
<b>Logging In</b>	<b>2</b>
<b>Home / Dashboard</b>	<b>4</b>
<b>Accounts, Recent Transactions, Transfer Money</b>	<b>5</b>
<b>Recurring Transfers</b>	<b>6</b>
<b>Transfer Activity, Stop Checks</b>	<b>7</b>
<b>Recent Stop Checks, Manage Alerts</b>	<b>8</b>
<b>Message Center, Admin Manager</b>	<b>9</b>
<b>Add a New User, Enable Service Permissions</b>	<b>10</b>

# 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

## Logging In

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

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

HERITAGE BANK OF COMMERCE

Login to Online Banking  
Commercial Online Banking  
Small Business Online Banking  
Personal Online Banking  
Lockbox Solutions

INNOVATIVE SOLUTIONS  
For your Dental Practice

FIND OUT MORE

HERITAGE BANK OF COMMERCE

Welcome to Business Banking  
We promise to keep your personal information private and secure.  
Read our Privacy Policy.

Required Field

Company ID

User ID

This value is case sensitive.

Remember User ID

[Forgot User ID >](#)  
[Login Help >](#)

[Terms and Conditions >](#)  
[Privacy Policy >](#)  
[Contact Us >](#)

Login

Initial Login - Enter your **Company ID** and **User ID**.

Remember User ID - To expedite subsequent logins, select the “Remember User ID” checkbox.

After you enter the **ONE-TIME Password** provided, you will be required to select a new **Password**.

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Required Field

Password

[Forgot Password >](#)  
[Login Help >](#)

Cancel Login

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Change Password

Required Field

Old Password

New Password

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

Confirm Password

Submit

# Logging In

**Forgot Password** - To reset your **Password**, select the method that you would like to use to receive your new **ONE-TIME Password**. This option is only available after your initial login.



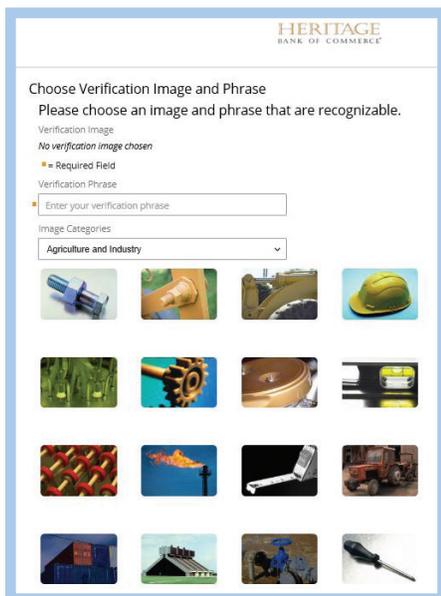
The screenshot shows the 'Forgot Password?' form. At the top is the Heritage Bank of Commerce logo. Below the title, it asks 'How do you want to get your temporary password?' with two radio button options: 'Email' and 'Text Message'. There is a 'Login Help >' link and 'Cancel' and 'Submit' buttons at the bottom.

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



The screenshot shows the 'Security Questions' form. It has three questions, each with a dropdown menu for the question and a 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?'. There is a 'Submit' button at the bottom right.

The final step during the initial login is to select a Verification Image from the Image Categories drop-down menu and enter a Verification Phrase.



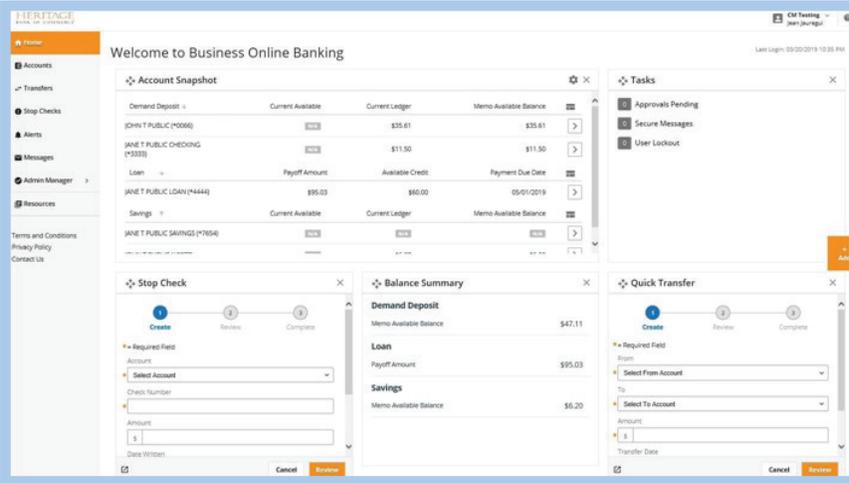
The screenshot shows the 'Choose Verification Image and Phrase' form. It asks the user to 'Please choose an image and phrase that are recognizable.' There is a 'Verification Image' section with a message 'No verification image chosen' and a 'Required Field' indicator. Below that is a 'Verification Phrase' section with a text input field and a 'Required Field' indicator. At the bottom is an 'Image Categories' dropdown menu set to 'Agriculture and Industry'. Below the dropdown is a grid of 16 small images related to agriculture and industry, such as a blue tractor, a yellow hard hat, a green field, a yellow gear, a brown wheel, a yellow car, a red tractor, a blue sky, a white truck, a brown tractor, a blue building, a green field, a blue tractor, and a black screwdriver.

# Home/Dashboard

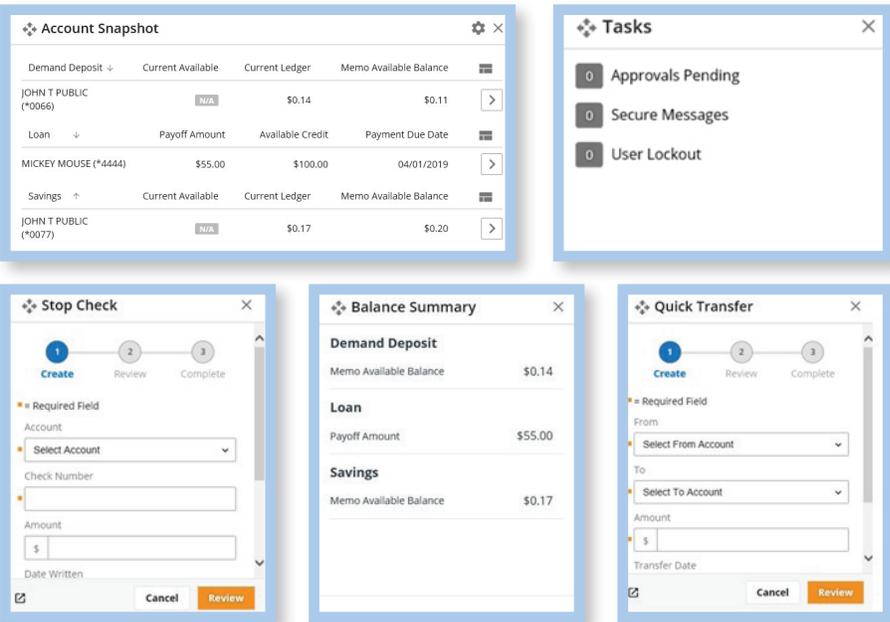
## Home/Dashboard

When you log into Small Business Online Banking, you will see the **Dashboard**. This customizable page will provide you with overview panels, also known as “Widgets”, that are the launching point for most of the features within the system.

### Full view:



### Available Widgets: Account Snapshot, Tasks, Stop Check, Balance Summary, and Quick Transfer



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.

# Accounts, Recent Transactions & Transfer Money

## Accounts

The information in the **Account** section is populated with your eligible Heritage accounts.

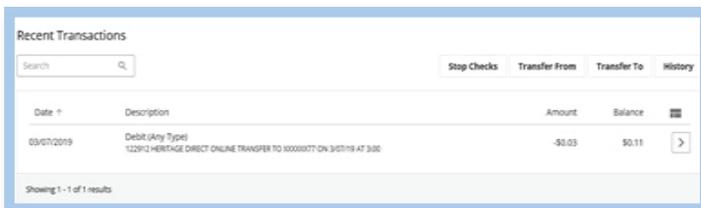
You can designate a favorite account by placing a star on the chosen account. Selecting a favorite account will ensure that the account is prominently displayed each time you go to the **Accounts / Snapshot** page.



## Recent Transactions

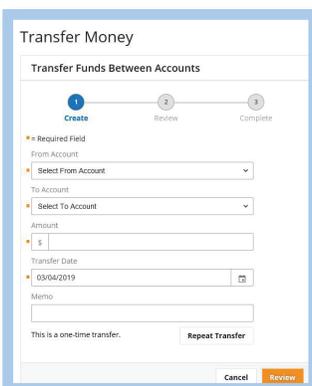
Displays transaction history for the selected account. By default, the **Date**, **Description**, **Amount**, and **Balance** are displayed. You can sort the transactions by date and amount and select the active columns to display by clicking on the Columns  icon.

The column order can be changed by grabbing the column header and moving it to the preferred location



## Transfer Money

Allows you to quickly move money from one of your eligible Heritage accounts to another. You can create transfers to be processed on the current business day, on a future date, or on a recurring schedule.



**Memo** - The optional Memo field allows you to add a custom description for the transaction.

# Recurring Transfers

## Recurring Transfers

**Transfer Frequency** Allows you to create a series of recurring transfers. There are numerous options for transfer frequency.

- Daily** Transfers occur each day, or on specific selected days of the week.
- Weekly** Transfers occur once a week, on the day you specify in the drop-down list.
- Bi-weekly** Transfers occur every two weeks, on the day of the week you specify in the drop-down list.
- Semi-monthly** Transfers can be scheduled on two selected calendar days of the month as selected in the drop-down list, or you can select two specific days of the week during the month.
- Monthly** Transfers can be scheduled for a specific calendar day of the month, or you can choose a specific day of the week in the month (i.e. first Monday).
- Annually** Annual transfers can be set up to occur on a specific day of a specific month.

**Duration** The period of time over which a recurring transfer will occur.

- Until I Cancel** This option allows the recurring transfer to repeat until you manually cancel the series.
- Until Specific End Date** This option allows you to choose a specific future date on which the recurring transfer will end.
- A Specified Number of Transactions** This option allows you to determine the exact number of times you want a series to occur.

**Series Details** These include the start date of the transfer series and a unique series name.

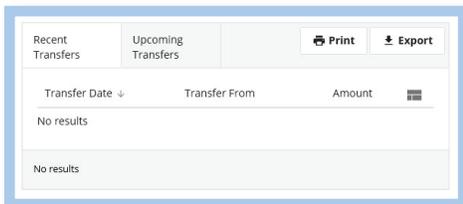
- Save** Select Save to ensure User's Recurring Transfer selections are set.
- Cancel** The Cancel button allows you to cancel a transfer before it is submitted.

**You must select Review and Complete for the recurring transfer series to begin.**

# Transfer Activity & Stop Checks

## Transfer Activity

The **Transfer Activity** pane displays the most recent transfers. Selecting the arrow on the right of the **Recent Transfers** table allows you to view all of the details of a specific transaction.

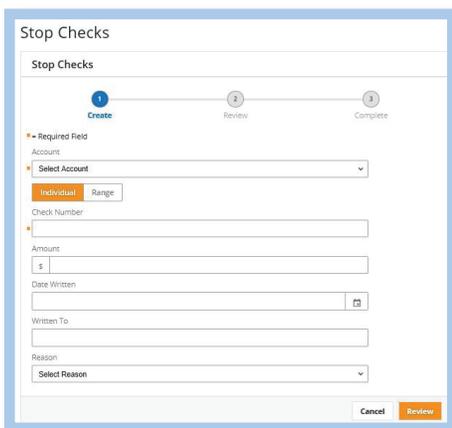


## Stop Checks

The **Stop Checks** section 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: **Create, Review, Edit, and Complete.**

- Create** 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.
- Edit** Allows you to make changes to a Stop Payment request. When you finish editing, you must review it before submission.
- Complete** Submits your Stop Payment.

A screenshot of a 'Stop Checks' form. At the top, there is a progress bar with three steps: 1. Create (highlighted in blue), 2. Review, and 3. Complete. Below the progress bar, there is a 'Required Field' section. The form includes a dropdown menu for 'Account', a radio button for 'Individual' (selected) and 'Range', a text input for 'Check Number', a text input for 'Amount' with a dollar sign icon, a date picker for 'Date Written', a text input for 'Written To', and a dropdown menu for 'Reason'. At the bottom right, there are 'Cancel' and 'Review' buttons.

A status of **Complete** indicates that your request has been submitted for processing.

- Make Another** Allows you to create another Stop Payment request.
- Print** Allows you to print the request you just executed.

# Recent Stop Checks & Manage Alerts

## Recent Stop Checks

This page displays stop payment requests that have been placed in Small Business Online Banking.

Created	Check	Account	
03/20/2019	5879	JOHN T PUBLIC (*0077)	>
03/20/2019	5843	JOHN T PUBLIC (*0066)	>
03/20/2019	1234	JOHN T PUBLIC (*0077)	>

**Stop Check Details** Selecting the arrow on the right of the Recent Stops table allows you to view all details of a specific request, as well as printing or canceling the stop request.

## Manage Alerts

### Set Active Alerts

Allows you to create notifications for high and/or low balance alerts. These alerts can be delivered by email, SMS message, or via both methods. To set your delivery choice, go to **Edit My Profile**, on the top right corner of the page.

In addition to balance alerts, there are many others available for Payment, Transactions, Security and Fraud.

Any alerts that currently exist in the on- line banking system will need to be recreated by you. **They will not convert to the new system.**

**Account Alerts**

Alert me when my balance reaches the specified threshold.

when my account is overdrawn.

**Payment and Transaction Alerts**

Alert me when:

- A transaction fails
- A transaction is successful
- A transaction was missed.
- A transaction requires my approval

**Security and Fraud Alerts**

Alert me when:

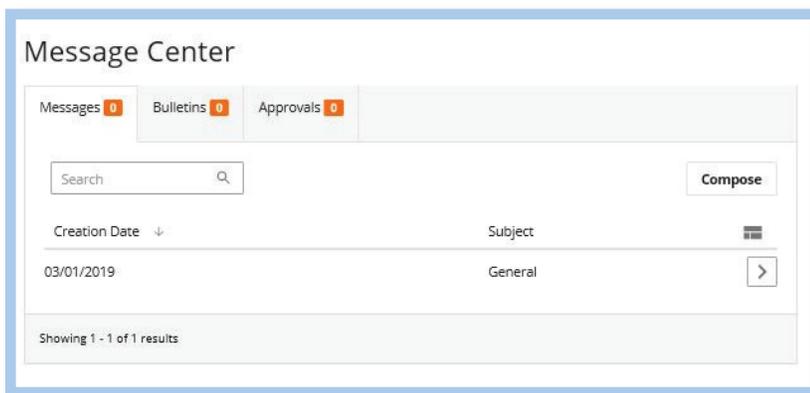
- My password changes
- A user in my company has been locked out
- A new user is created
- A user is modified
- A user's password changes

Cancel Submit

# Message Center & Admin Manager

## Message Center

- Messages** A secure method for you to communicate with Heritage. Secure messages are delivered directly to Heritage. When Heritage responds, you will receive an email notification that a new Message has been received.
- Bulletins** These provide you with pertinent information from Heritage, such as cut-off time changes, planned outages, security alerts, etc.
- Approvals** If your company requires approval for certain transactions, and you are an approver, the Approvals service allows you to quickly access any pending approvals.



## Admin Manager

The Admin Manager page allows company Administrative Users to set up and manage other Users within the site. Service permissions can be tailored to the User.

Users are created and displayed on the [Admin Manager](#) page.

# Add a New User & Enable Service Permissions

## Add a New User

**Complete all required fields marked with an asterisk:**

- User ID (Required)** A unique identifying name or number you assign to the User.
- Enable Text Messages** Check this box if the User should receive text notifications, enter the Mobile Phone Number, and check the box to agree with Texting Terms and Conditions.
- Contact Info** Company address will prefill for the User; if incorrect, update the address.
- Security (Required)** Enter an answer for each of the security questions. This information must identically match the information entered by the User.
- Administrator Actions** Enter the date you want the User to be enabled, create a temporary password, and indicate if the User should have administrative access.

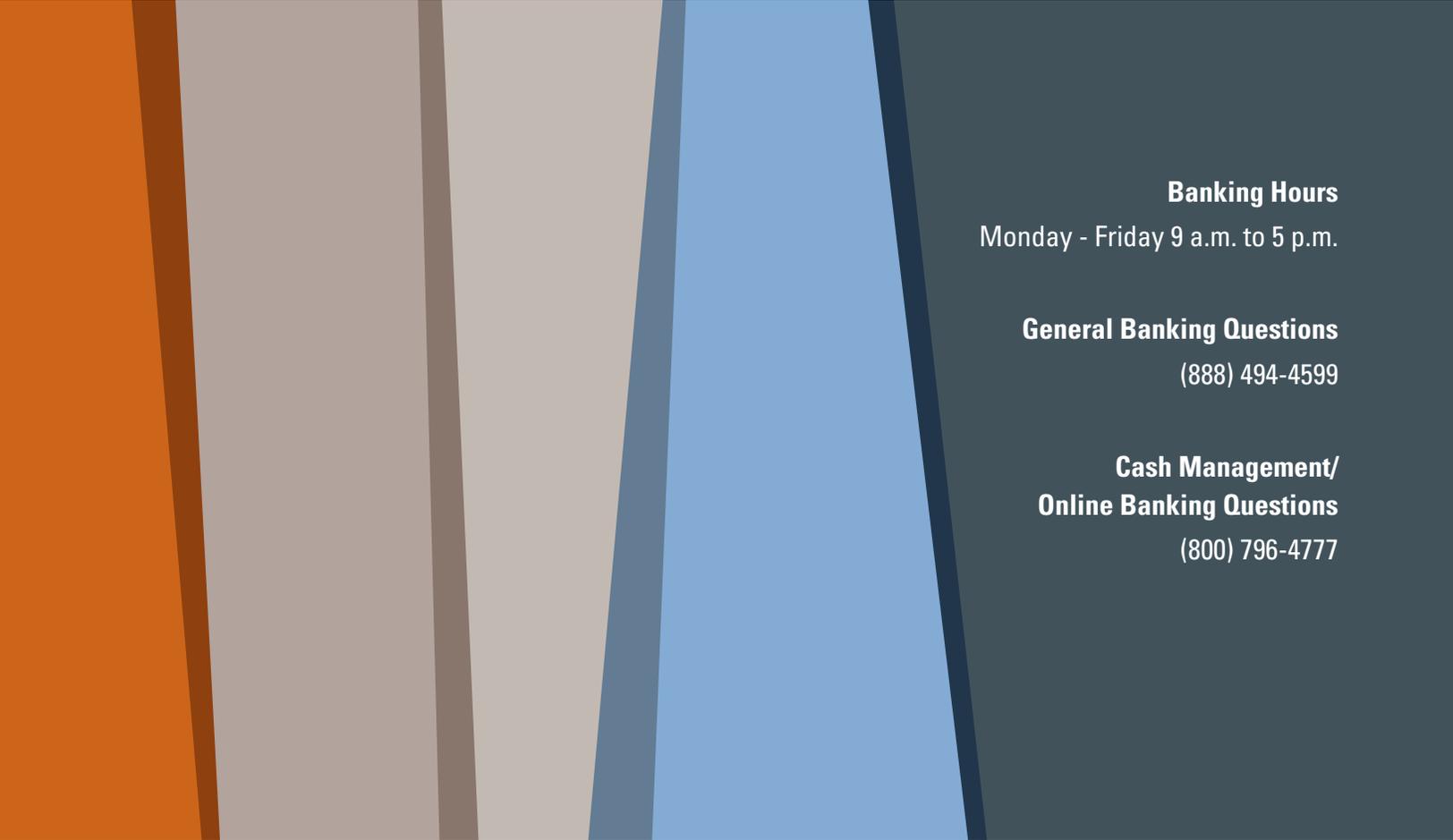
Note: Selecting the Admin box will grant a User administrative access and will allow them to manage other Users.

## Enable Service Permissions

- Accounts** Allows a user access to all or specific accounts. By selecting the On/Off toggles, you can modify user's settings.
- View Access** Allows user to view account information.
- Account Alerts** Allows user to set alerts for specific accounts.
- Transfers** Allows users to conduct transfers among the company's eligible accounts.
- Stop Payments** Allows users to place stop payments on selected accounts.
- Administrative Permissions** Allows company administrators to enable administrative services.
- Statements** Allows users to view account statements.



# Small Business 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