HERITAGE BANK OF COMMERCE

User Guide

Small Business Online Banking

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Heritage Direct Online Banking

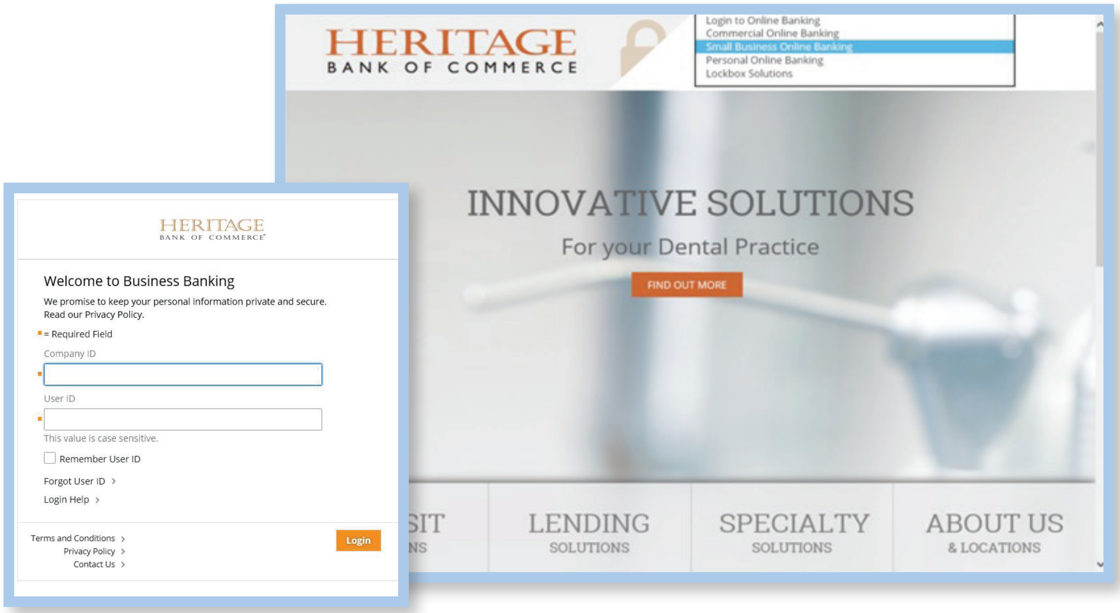
Thank you for being our valued client. We are grateful for your business and committed to delivering outstanding service and expertise. Our goal is to ensure a smooth onboarding to Heritage Direct Online Banking for you and your business. This guide has resources to help make this process easier.

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

Logging In

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.

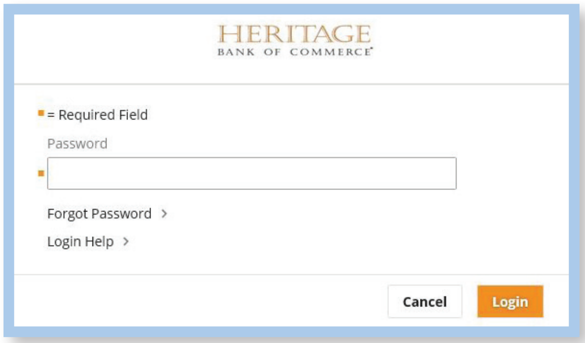
To log into Small Business Online Banking for the first time, you will need your NEW **Company ID**, **User ID** and **ONE-TIME Password**.

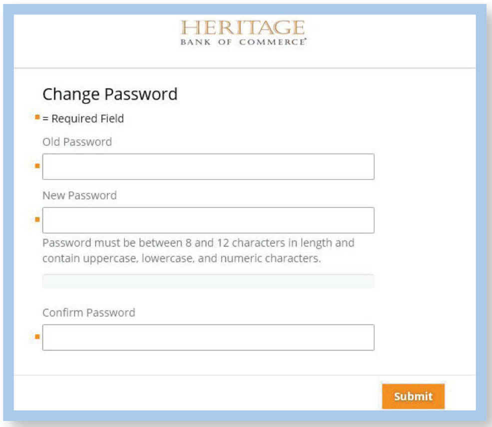


Initial Login - Enter your **Company ID** and **User ID**.

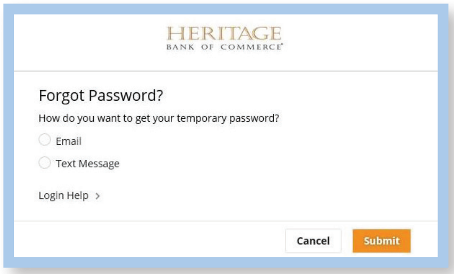
Remember User ID - To expedite subsequent logins, select the "Remember User ID" checkbox.

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

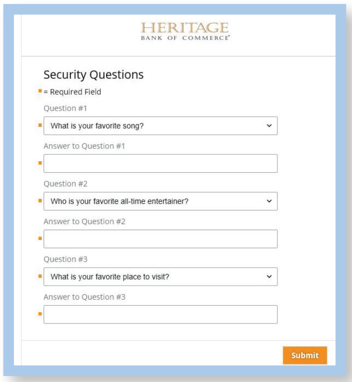




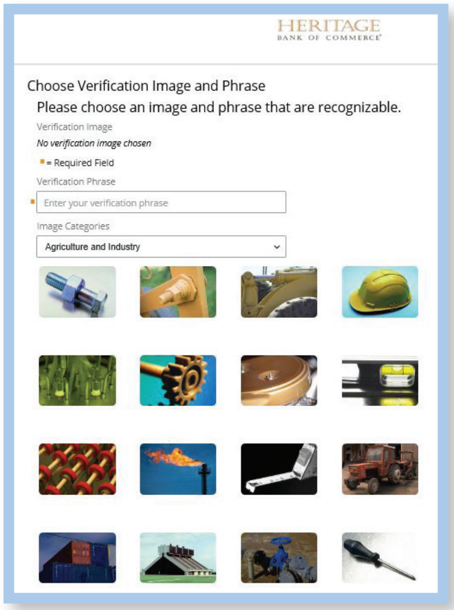
Forgot Password - To reset your **Password**, select the method that you would like to use to receive your new **ONE-TIME Password**. This option is only available after your initial login.



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



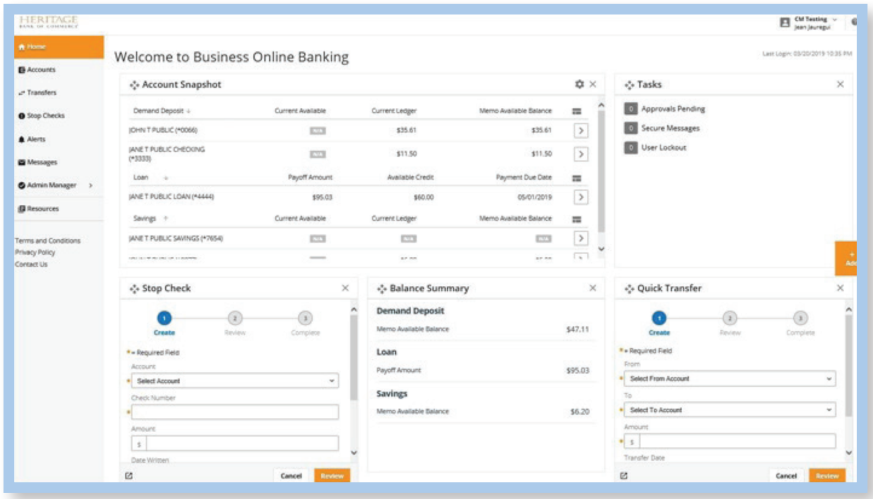
The final step during the initial login is to select a Verification Image from the Image Categories drop-down menu and enter a Verification Phrase.



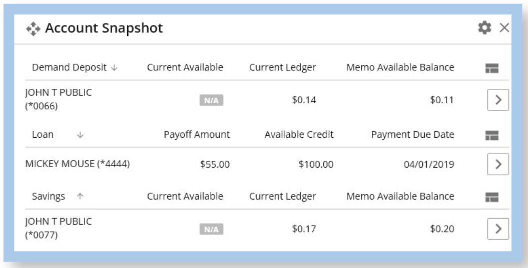
Home/Dashboard

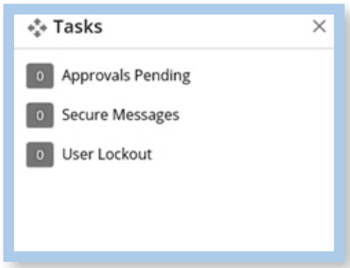
When you log into Small Business Online Banking, you will see the **Dashboard**. This customizable page will provide you with overview panels, also known as "Widgets", that are the launching point for most of the features within the system.

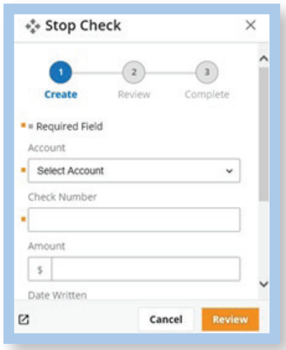
Full view:

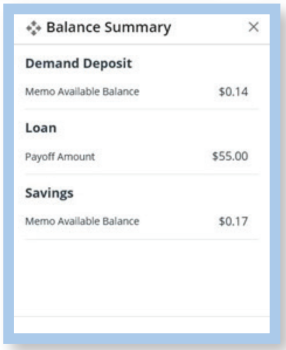


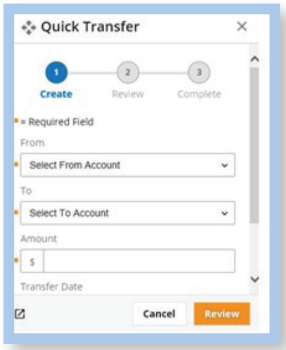
Available Widgets: Account Snapshot, Tasks, Stop Check, Balance Summary, and Quick Transfer











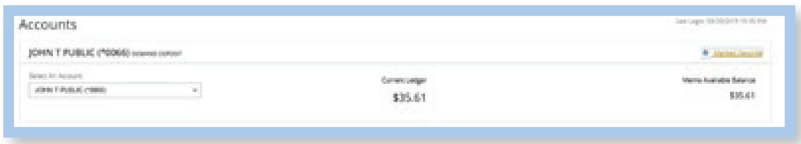
You can customize your Dashboard by "clicking and dragging" the Widgets in the order you would like them to appear. You can also hide them by clicking the "X" in the upper right hand corner.

Accounts, Recent Transactions & Transfer Money

Accounts

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

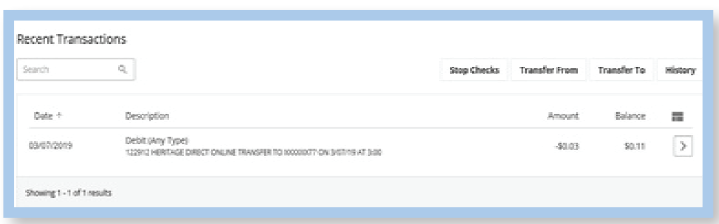
You can designate a favorite account by placing a star on the chosen account. Selecting a favorite account will ensure that the account is prominently displayed each time you go to the **Accounts / Snapshot** page.



Recent Transactions

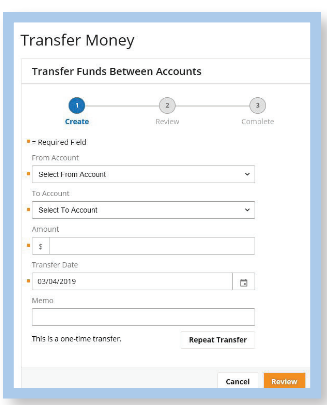
Displays transaction history for the selected account. By default, the **Date**, **Description**, **Amount**, and **Balance** are displayed. You can sort the transactions by date and amount and select the active columns to display by clicking on the Columns icon.

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

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.

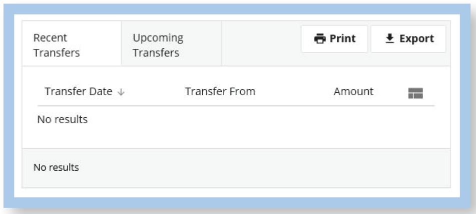
Save	Select Save to ensure User's Recurring Transfer selections are set.
Cancel	The Cancel button allows you to cancel a transfer before it is submitted.

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.

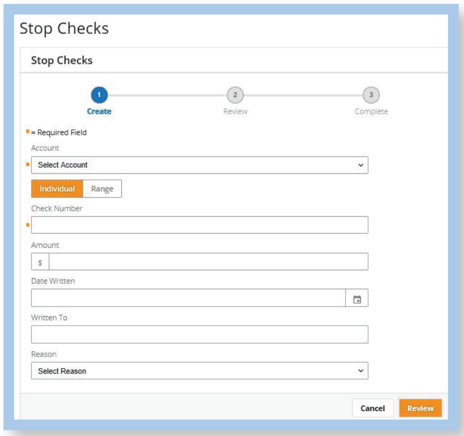


Stop Checks

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.

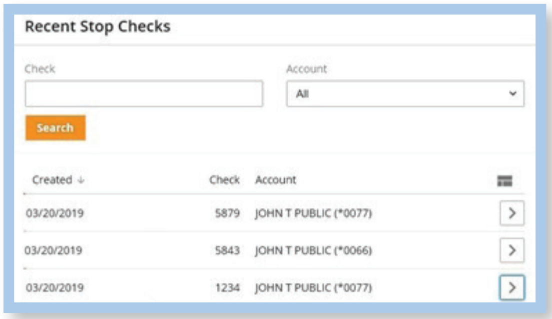


A status of **Complete** indicates that your request has been submitted for processing.

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

Recent Stop Checks

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



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.

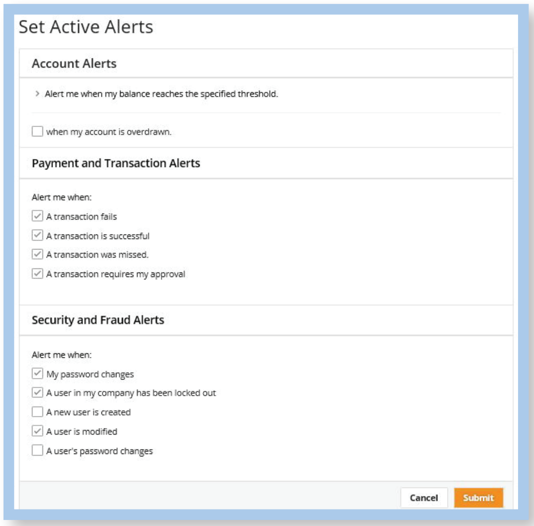
Manage Alerts

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.**

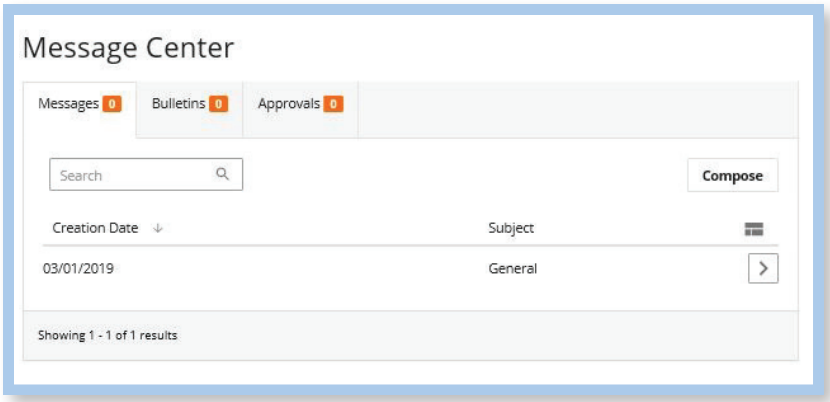


Message Center

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.

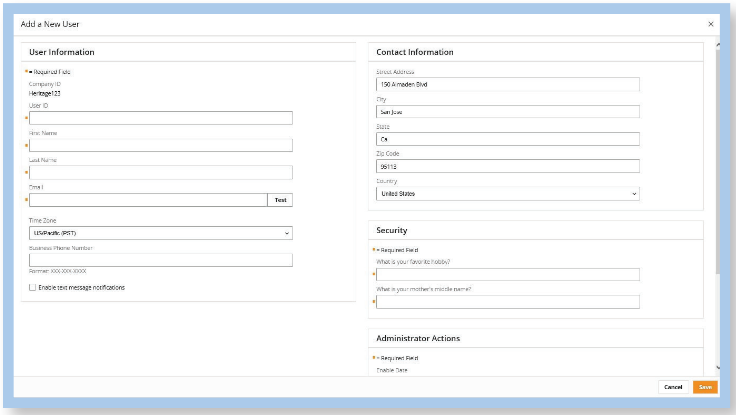
Users are created and displayed on the **Admin Manager** page.

Add a New User & Enable Service Permissions

Add a New User

Complete all required fields marked with an asterisk:

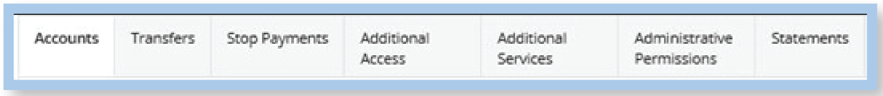
User ID (Required)	A unique identifying name or number you assign to the User.
Enable Text Messages	Check this box if the User should receive text notifications, enter the Mobile Phone Number, and check the box to agree with Texting Terms and Conditions.
Contact Info	Company address will prefill for 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

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