Heritage BANK

BUSINESS BILL PAY
USER GUIDE

Table of Contents

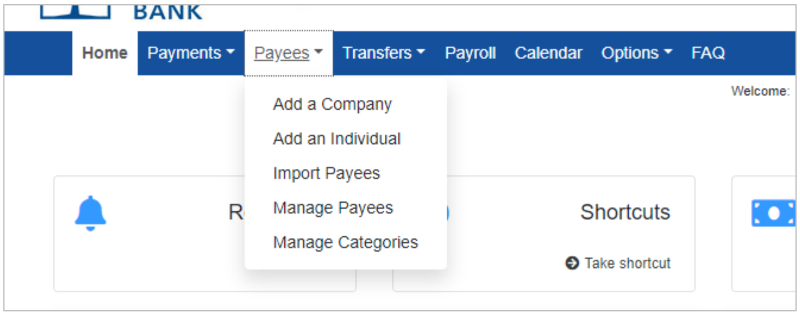
Business Bill Pay User Guide

Accessing Bill Pay

To access bill pay, simply sign in to your business online banking account from HeritageBankNW.com and click on the **Bill Pay** tab.

Add a Payee

1. The first step to making a payment is to add a payee. Go to the **Payees** tab and select **Add a Company or Add an Individual Payee.**

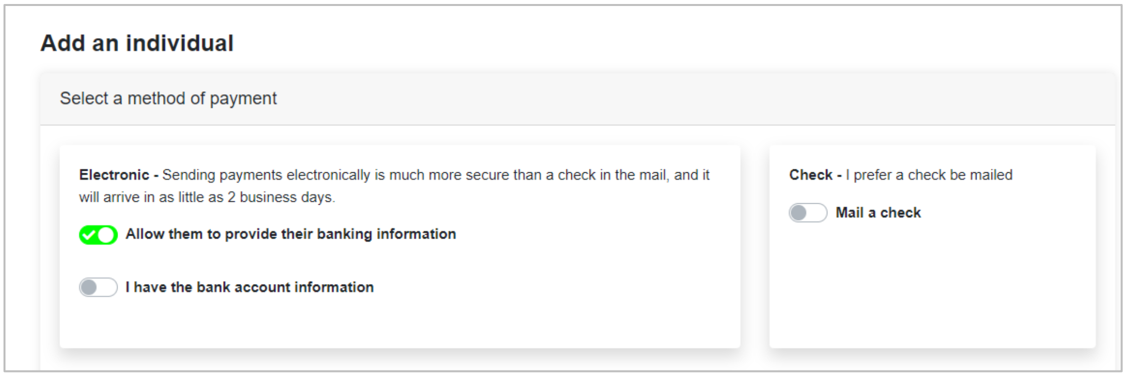


Add a Company

1. To add a company, you will be required to input information that can be found on your most recent bill:
   - Payee (company) name
   - Account number
   - Phone number
   - Payee zip code
   - Account holder name

Add an Individual

For individual payees, you can either send them an electronic payment through their bank account or you can mail them a check. If you do an electronic payment, you can have them add their own bank account information or you can add it yourself.



1. If you have an individual add their own bank account information, you must provide:
   - The individual's email address
   - A one-time keyword of your choosing
   - Share the keyword with the individual
   - The individual will receive an email with a secure link. Using the keyword you provided, the individual can log in and provide his/her bank account information. That bank account information will be securely stored and never displayed to you.

This is a one-time setup process. All future transactions to this individual will result in an email to the individual that you have made a deposit to their specified account.

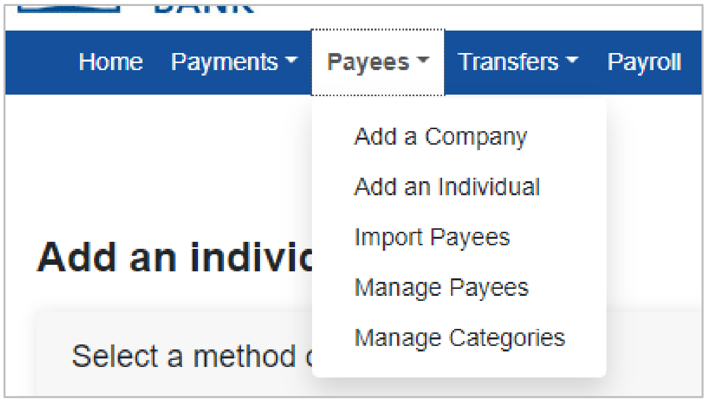
2. If you add an individual's bank account information, you must provide their:
   - Account number
   - Routing number
   - Bank account type

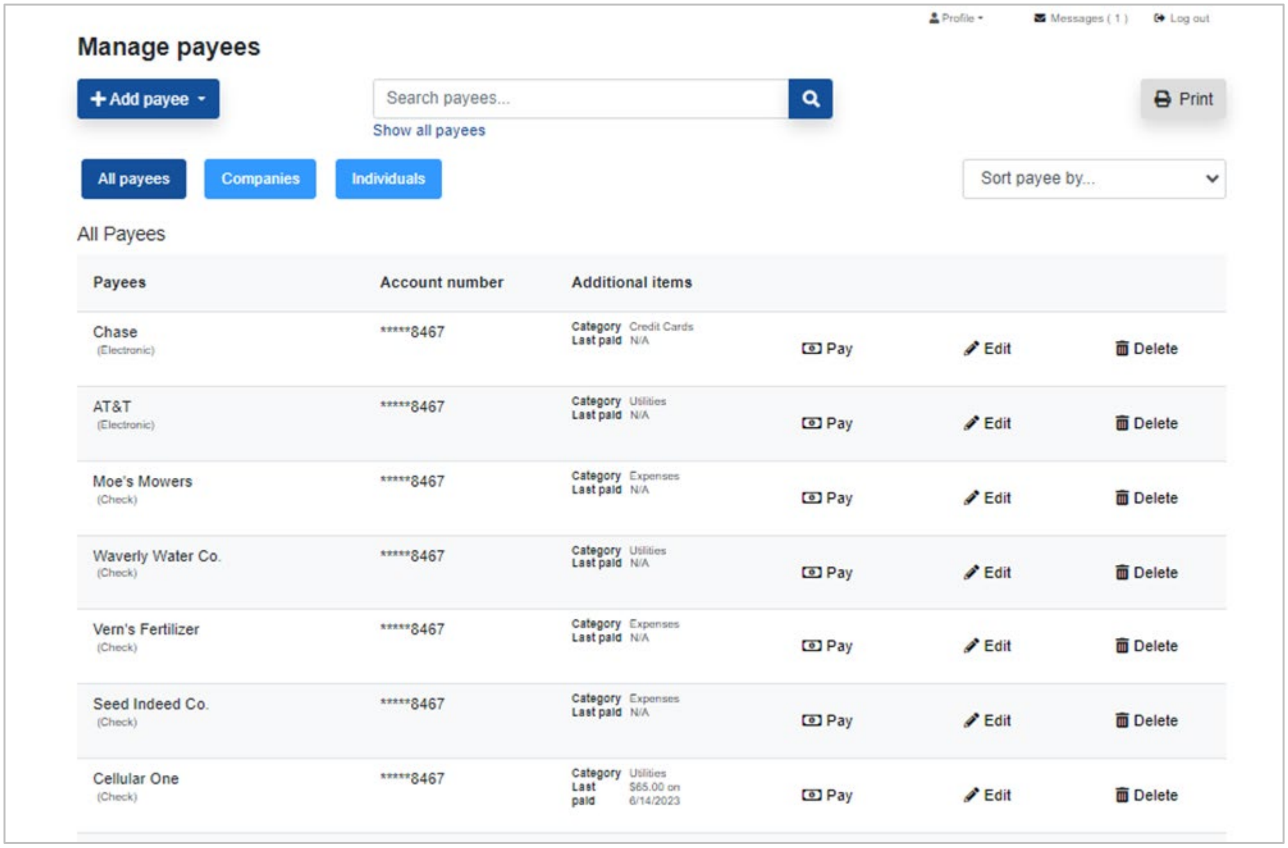
To complete the setup process, you will need to enter a one-time activation code. The code will be sent to you immediately via the delivery method of your choice: phone, text or email.

3. To mail a check, you will need to provide the individual's full name and complete mailing address.

Modify or Delete a Payee

To modify or delete a payee, navigate to the **Payees** tab then click on **Manage Payees** and select **Edit** or **Delete**.



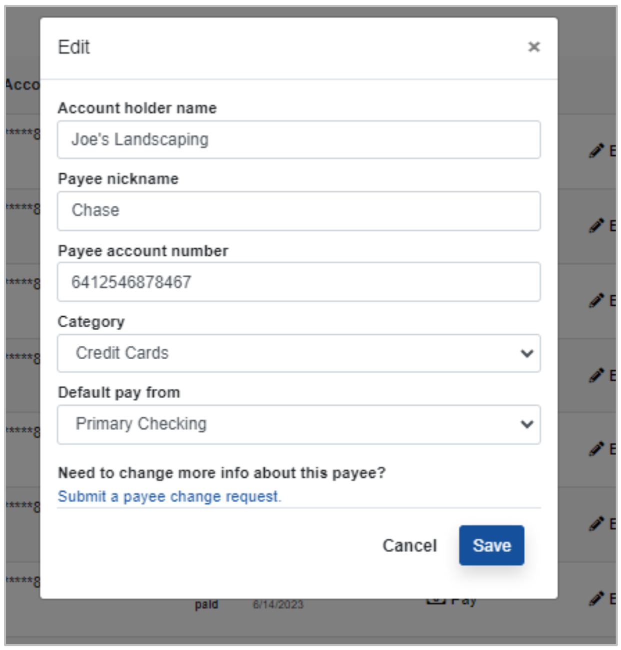


To Delete

1. Select **Delete** from the All Payees tab.
2. Confirm deletion of the payee. Note: Deleting a payee will cancel any scheduled payments to that payee.

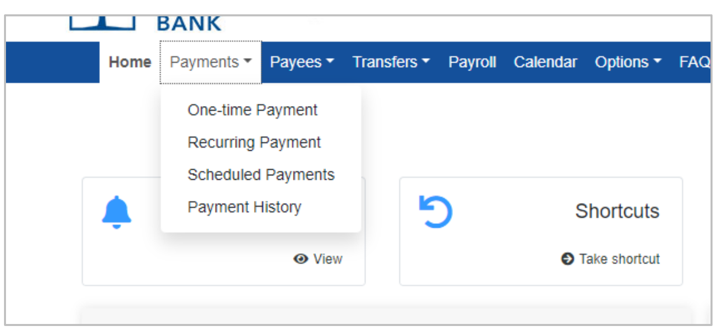
To Edit

1. Available fields to edit are the account holder name, payee nickname, payee account number, category and default pay from account.
2. Select **Edit** from the All Payees tab.
3. Make the necessary edits and click **Save**. Note: the payee name, phone number and address will need to be changed by clicking the **Submit a Payee Change Request** link as shown below.

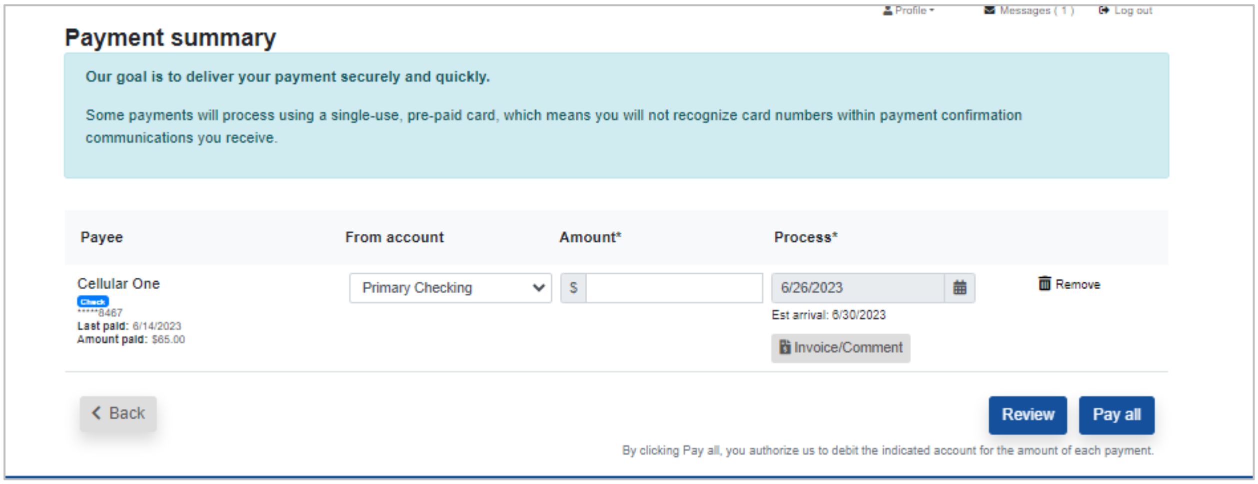


Make a Payment

1. Add the person or company you wish to pay using the steps above.
2. Go to the **Payments** tab.
3. You can choose to make a single payment (one-time payment) or a recurring payment (recurs on a regular basis). For recurring payments, you can also select the payment frequency and the series end date.



4. Then enter:
   - The account you want to pay from
   - The amount of the payment
   - The date of the payment
5. Review the payment details.



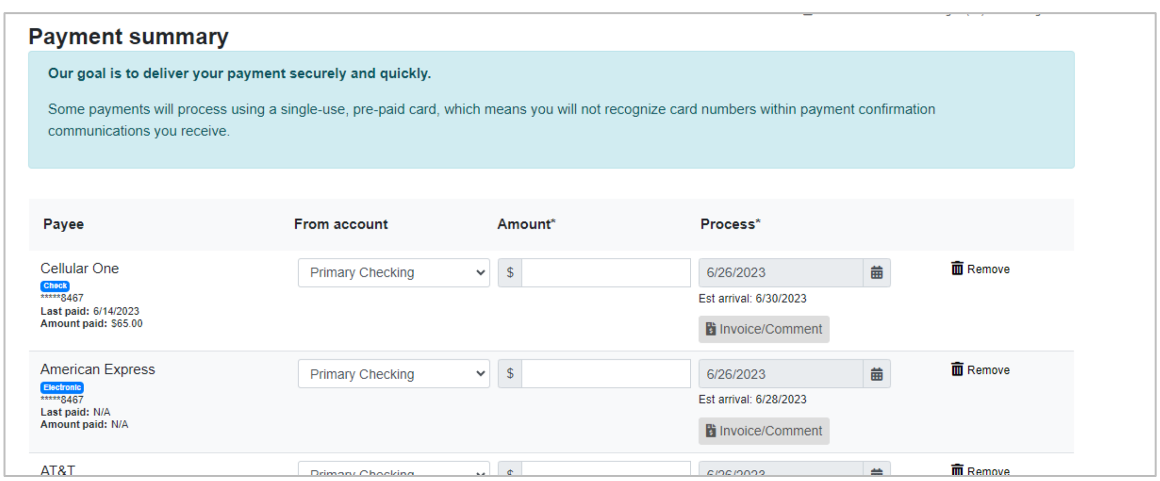
6. Click **Submit** to schedule the payment. Each payment will have a confirmation number.

Processing of Payments

Some payments are made by check, but most scheduled payments are sent electronically and funds are withdrawn from your account on the process date.

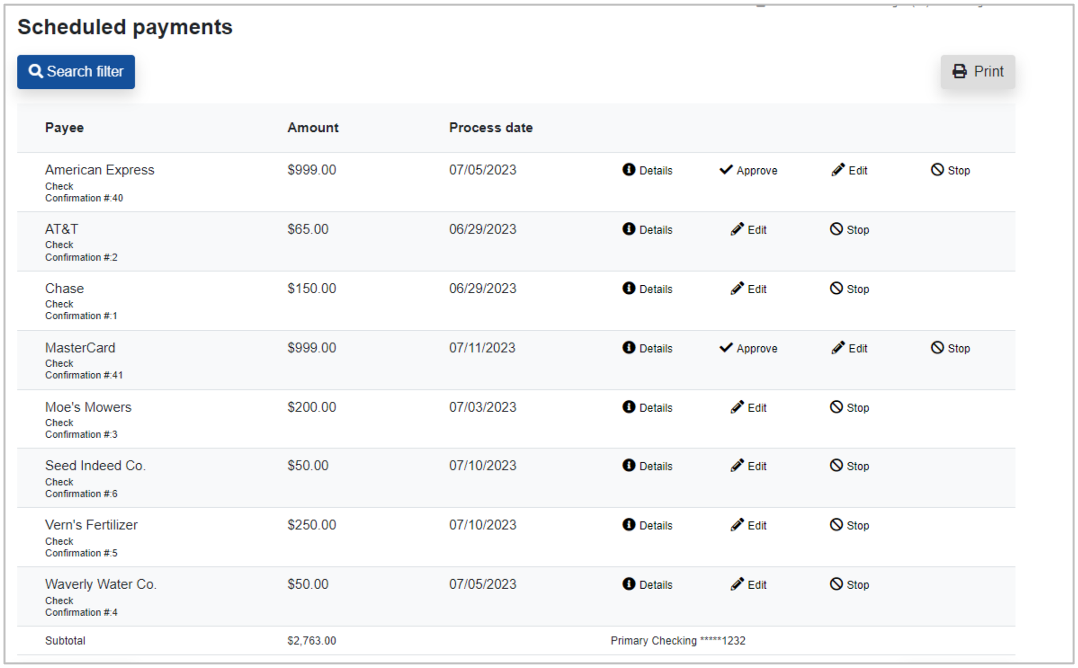
The processing date depends on whether it's an electronic payment or a check payment.

- Electronic Payments – the process date is two days prior to the due date
- Check Payments – the process date is determined by the location of the payee and the past history of delivery.



Modify or Delete a Payment

To modify or delete a payment, navigate to the **Payments** tab and select **Scheduled Payments**.



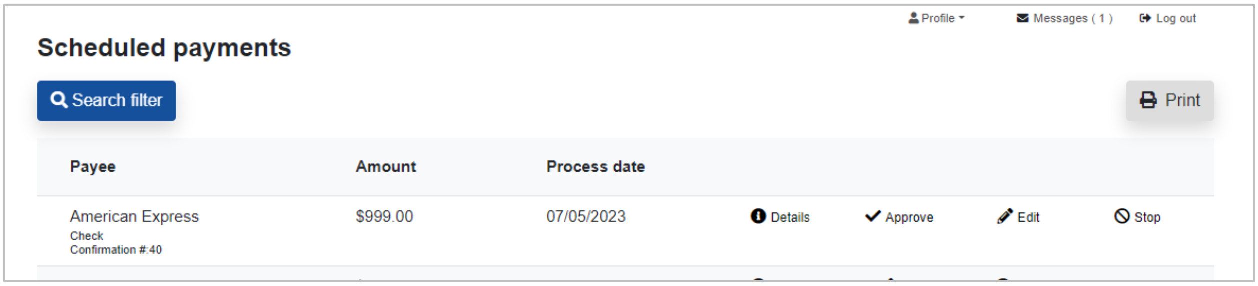
Scheduled payments

Search filter | Print

Payee	Amount	Process date				
American Express Check Confirmation #:40	$999.00	07/05/2023	Details	Approve	Edit	Stop
AT&T Check Confirmation #:2	$65.00	06/29/2023	Details	Edit	Stop	
Chase Check Confirmation #:1	$150.00	06/29/2023	Details	Edit	Stop	
MasterCard Check Confirmation #:41	$999.00	07/11/2023	Details	Approve	Edit	Stop
Moe's Mowers Check Confirmation #:3	$200.00	07/03/2023	Details	Edit	Stop	
Seed Indeed Co. Check Confirmation #:6	$50.00	07/10/2023	Details	Edit	Stop	
Vern's Fertilizer Check Confirmation #:5	$250.00	07/10/2023	Details	Edit	Stop	
Waverly Water Co. Check Confirmation #:4	$50.00	07/05/2023	Details	Edit	Stop	
Subtotal	$2,763.00		Primary Checking *****1232			

To Delete

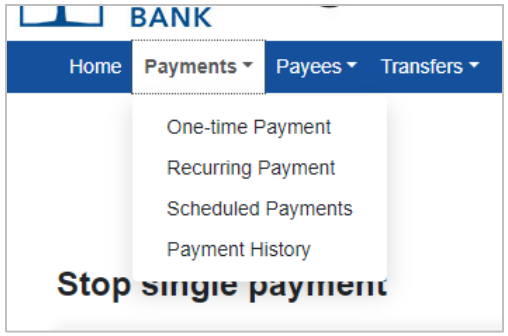
1. Select **Stop** to the right of the scheduled payment.



2. Select **Submit** to confirm deletion. The next screen will confirm deletion.

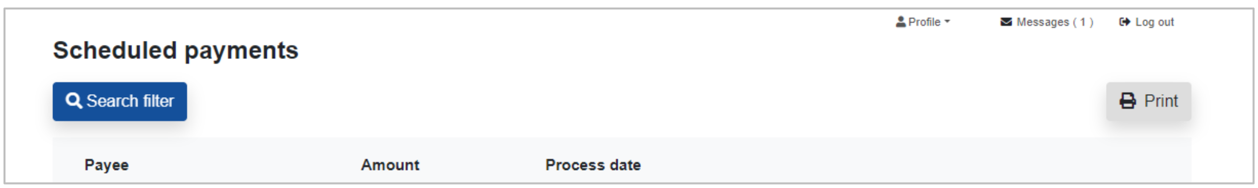
Researching Current and Historical Payment Information

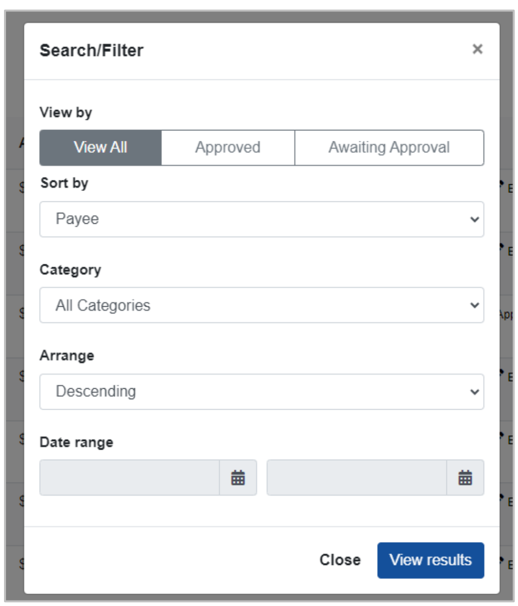
To view schedule payments or transaction history, navigate to the **Payments** tab and select either **Scheduled Transactions** or **Payment History**.



Scheduled Transactions

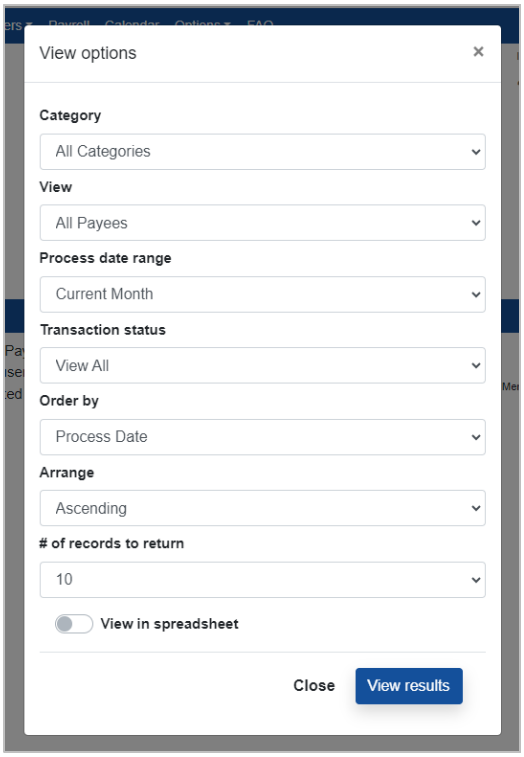
Once you select the **Scheduled Transactions**, all your payments will be listed. There is a search filter button if you have a lot of payments scheduled. Enter the criteria and click to view the results.





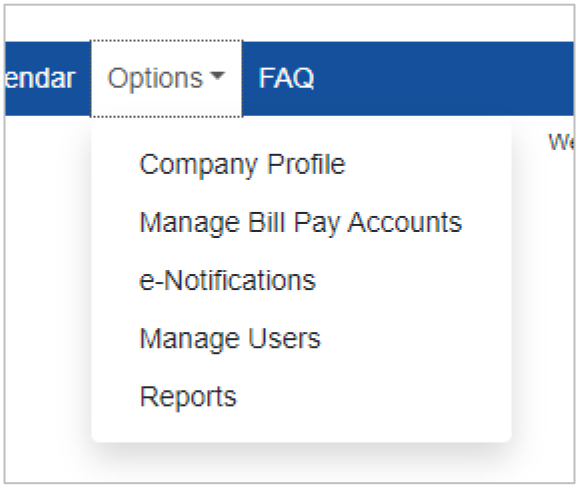
Payment History

You can search for historical transactions by category, payee and process date range and transaction status. You can arrange them by process date, paid from account and confirmation number. You can also opt to view them in a spreadsheet.



Modify or Delete a Funding Account

To modify or delete a funding account, go to the **Options** tab and select **Manage Bill Pay Accounts**. Click either **Edit** or **Delete** to the right of the account.



Primary Users

Primary users (admins) will complete an enrollment form accessed through business online banking. The primary user will receive an email when their enrollment has been completed.

Note: Sub-users must be established users within Heritage Direct with bill pay permissions before they are in the bill pay system. Sub-users must complete the enrollment process in the bill pay system before the primary user can entitle and edit them.

Once the primary user has been created, they will have to ability to manage sub-users and define what specific action they can take in business bill pay.

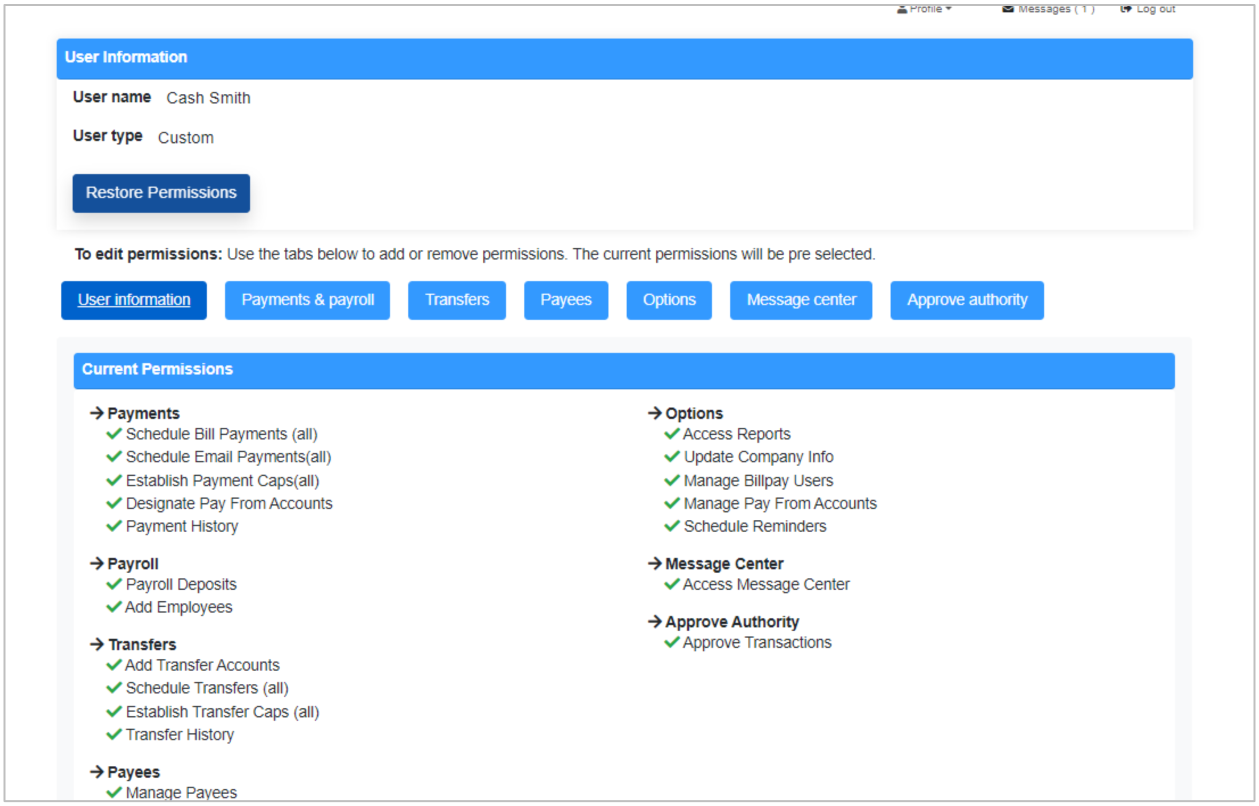
Editing Sub-Users

1. Go to the **Options** tab and select **Manage Users**. The primary user will need to answer a challenge question to proceed.
2. Select permission settings for the user you wish to edit from the list.

Manage users

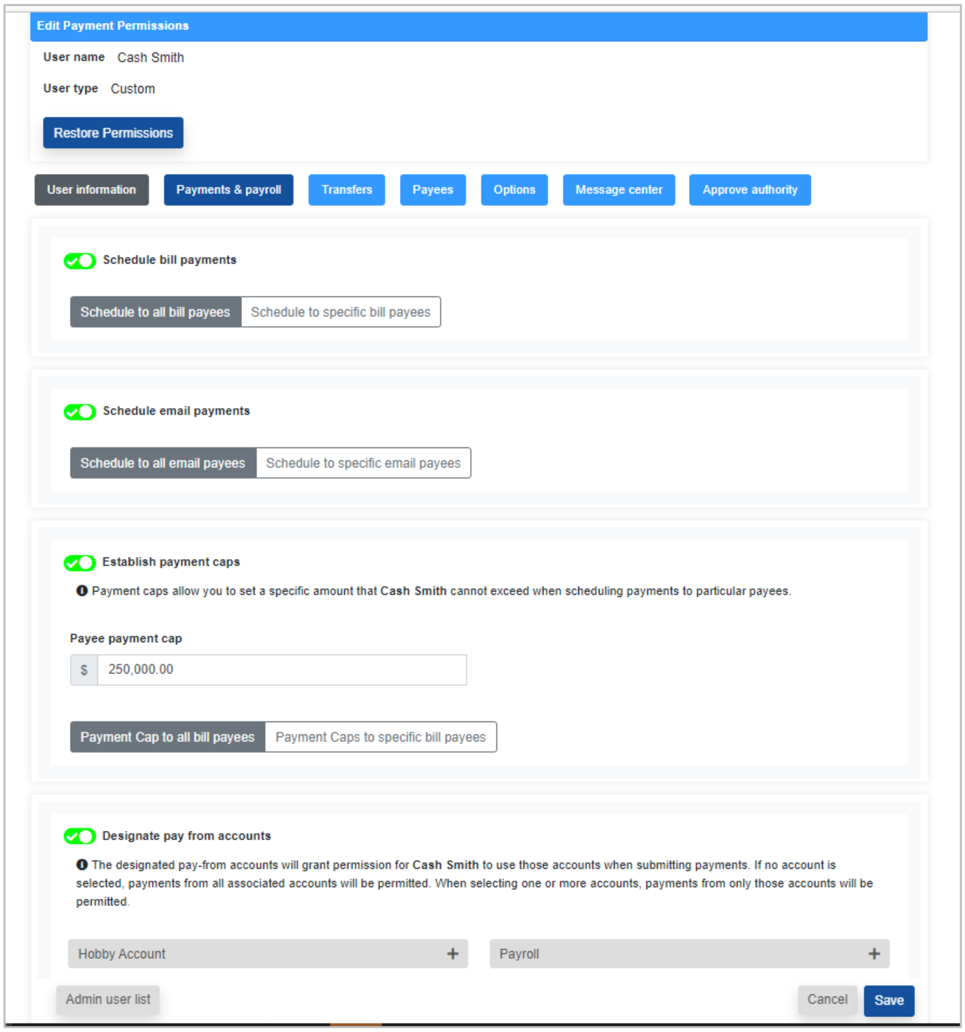
Last name	First name	User ID	Last login		
Smith Primary User	Laurie	626202314294486	5/30/2023	Edit	Permissions
Doe	John	626202314294486-1	6/23/2023	Edit	Permissions
Smith	Cash	626202314294486-2	6/17/2023	Edit	Permissions
Winslow	Frank	626202314294486-3	6/24/2023	Edit	Permissions
Cash	Lisa	626202314294486-4	6/18/2023	Edit	Permissions
Johnson	Jane	626202314294486-5	6/10/2023	Edit	Permissions
Johnson	Joe	626202314294486-6	6/7/2023	Edit	Permissions
Cook	Jim	626202314294486-7	6/21/2023	Edit	Permissions
Smith	Suzy	626202314294486-8	6/25/2023	Edit	Permissions

3. Select the type of activity you want to add or remove specific settings for.



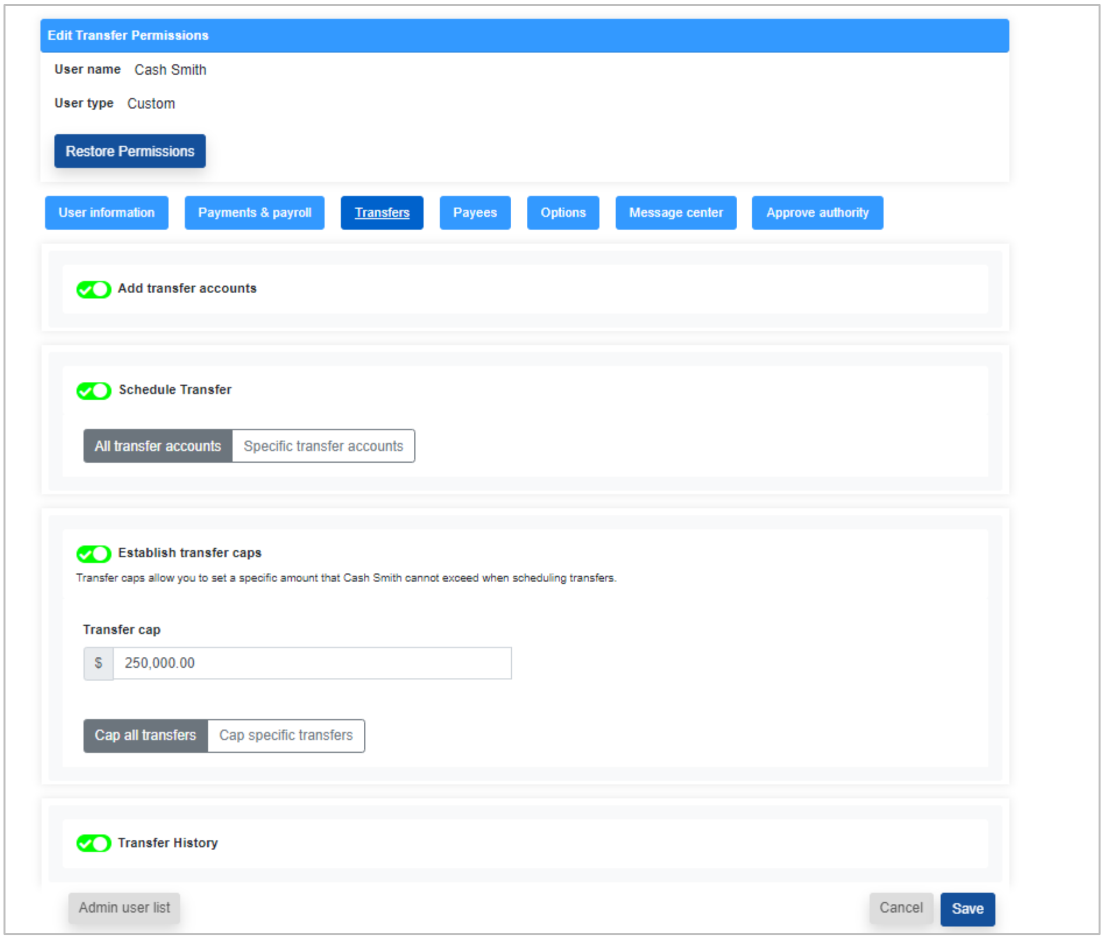
Payments

- Schedule Bill Payments – allow user to schedule payments to any payee or to specific payees that you choose
- Schedule Email Payments – allow user to schedule payments to all email payees or to specific email payees that you choose
- Establish Payment Caps – set specific payment caps for each payee or set a payment cap that applies to all payees. The user will not be able to exceed this cap when scheduling payments.
- Designate Pay from Accounts – determine which accounts the user can make payments from
- Payroll Deposits – Allow the user to create payroll payments
- Payment History – Allow viewing of past payments



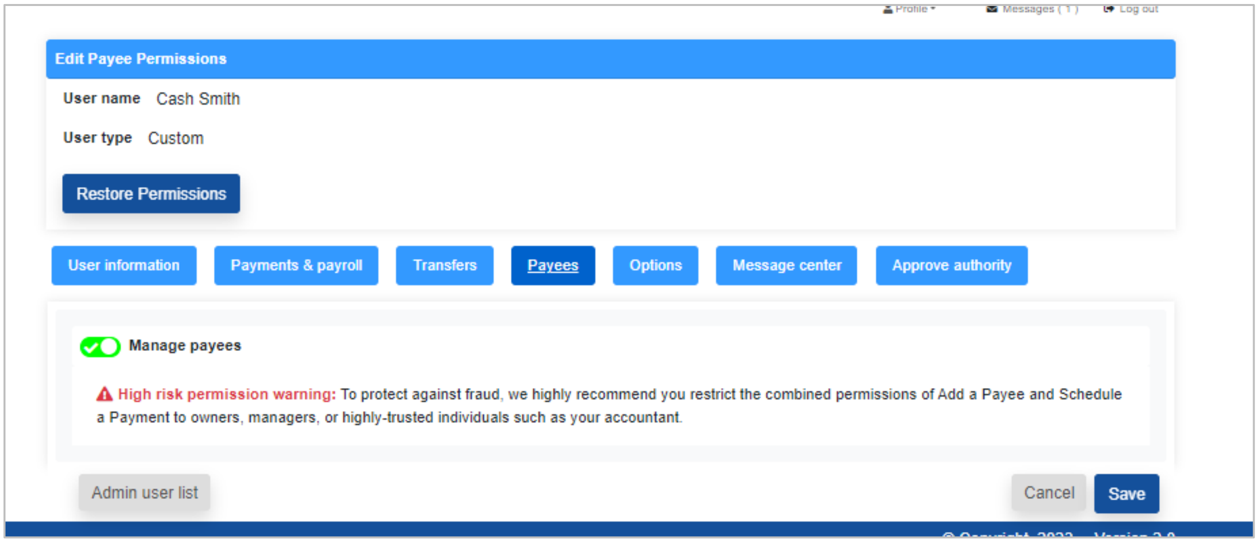
Transfers

- Add Transfer Account – allow access to add transfer accounts
- Schedule Transfer – allow scheduling of transfers from all or only specific accounts
- Establish Transfer Caps – allow transfers to all up to the limit or designate which transfer accounts are available and caps for each
- Transfer History – allow viewing of transfer history



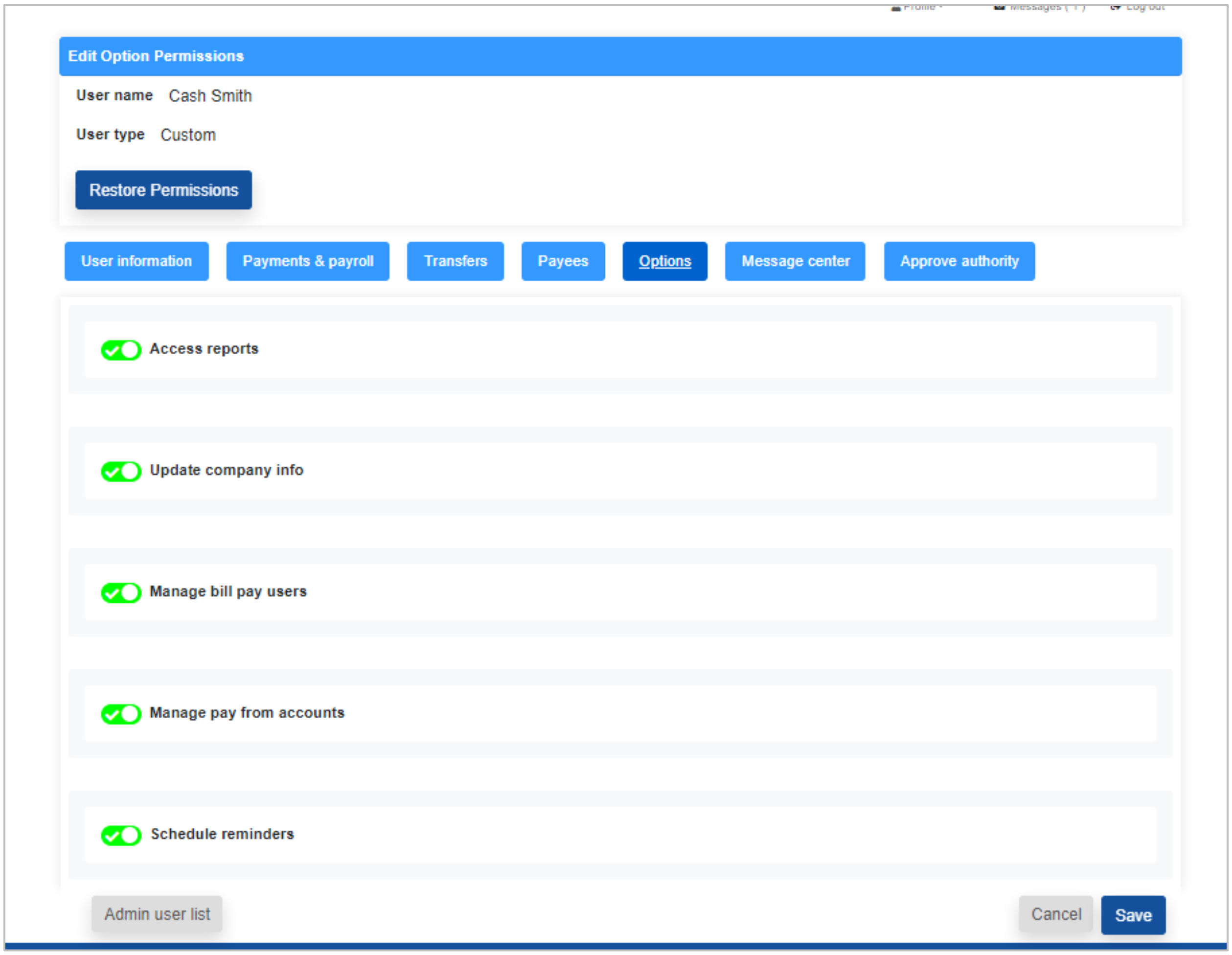
Payees

- Manage Payee – allow sub-user to manage payees
  Note: It's recommended to restrict the combined permissions of "adding payees" and "scheduling payments" to only owners, managers, or highly trusted individuals in your organization to prevent fraud.
- Manage Employee – allow sub-users to manage employees in the payroll module



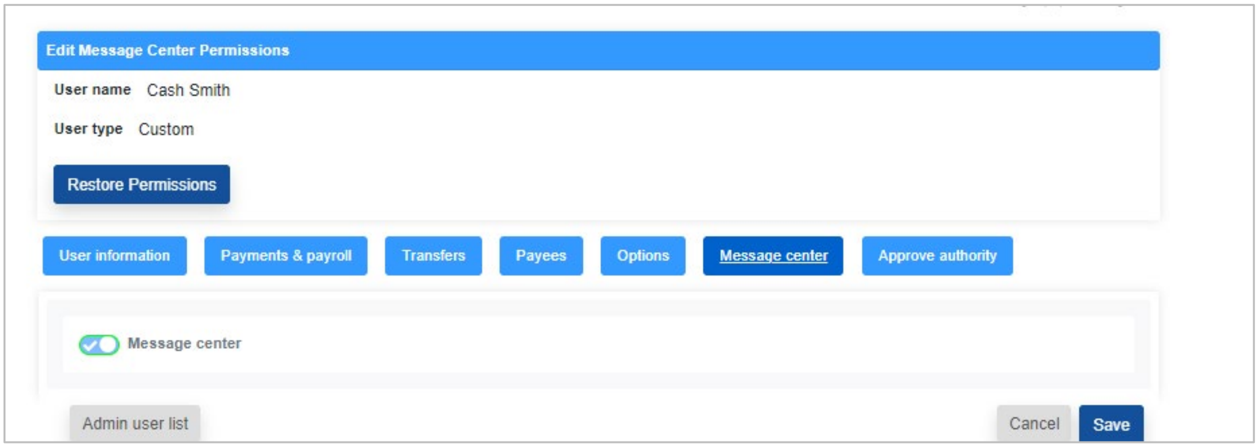
Options

- Access Reports – access to the payments processed, payment changes, payments stopped, payees added, transfers processed, and outstanding check reports
- Update Company Info – ability to change company address details
- Manage Bill Pay Users – ability to edit sub-user profiles
- Manage Pay from Accounts – ability to add, edit, and delete pay from accounts
- Schedule Reminders – ability to add and delete reminders for bills, transfers, and individuals



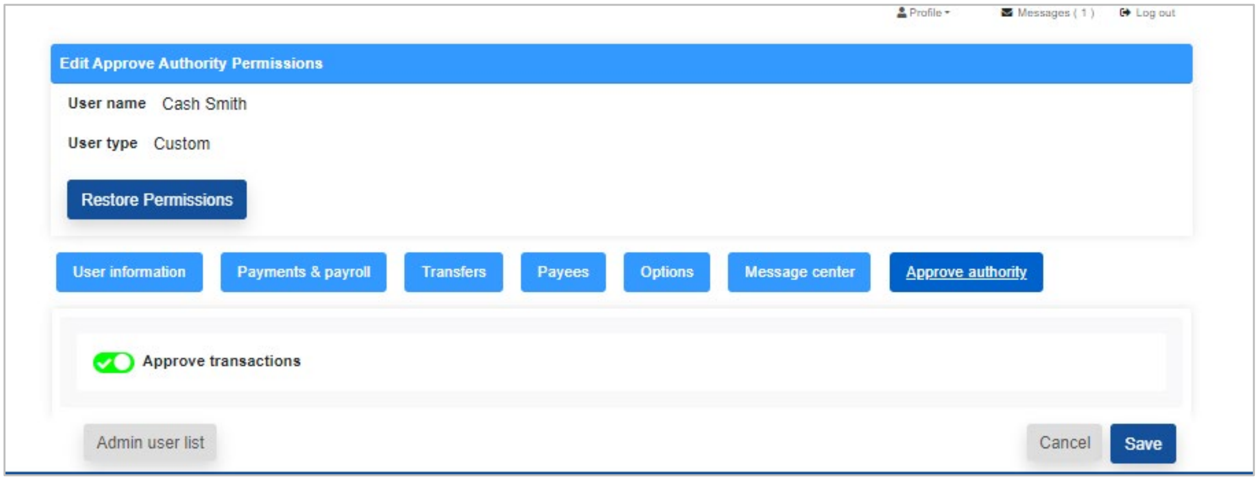
Message Center

- Access to the secure message center



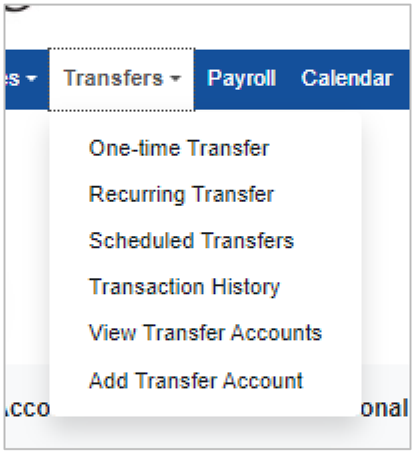
Approve Authority

- Allow user to approve transactions

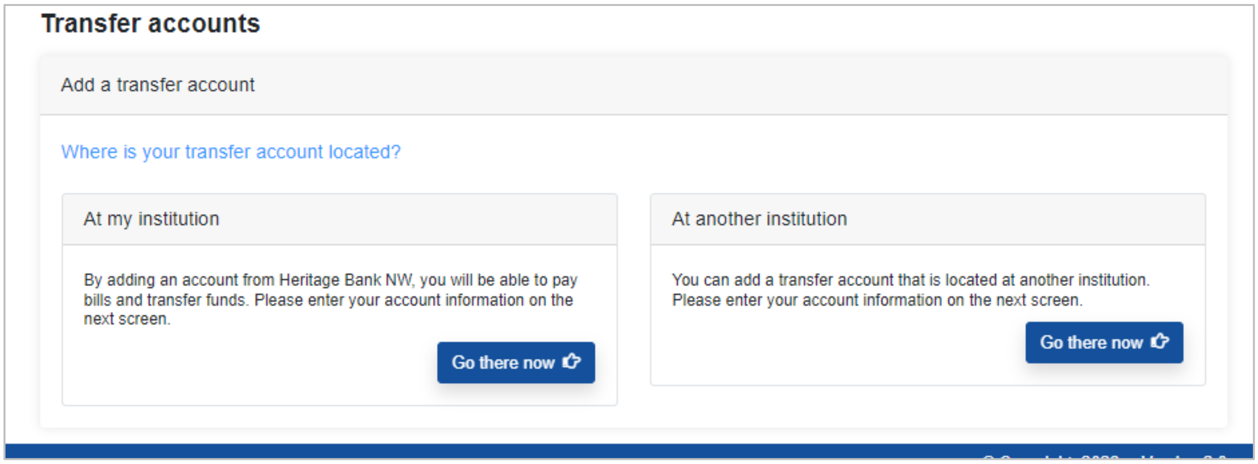


Account-To-Account Transfers

1. Go to the **Transfers** tab and select **View Transfer Accounts**.

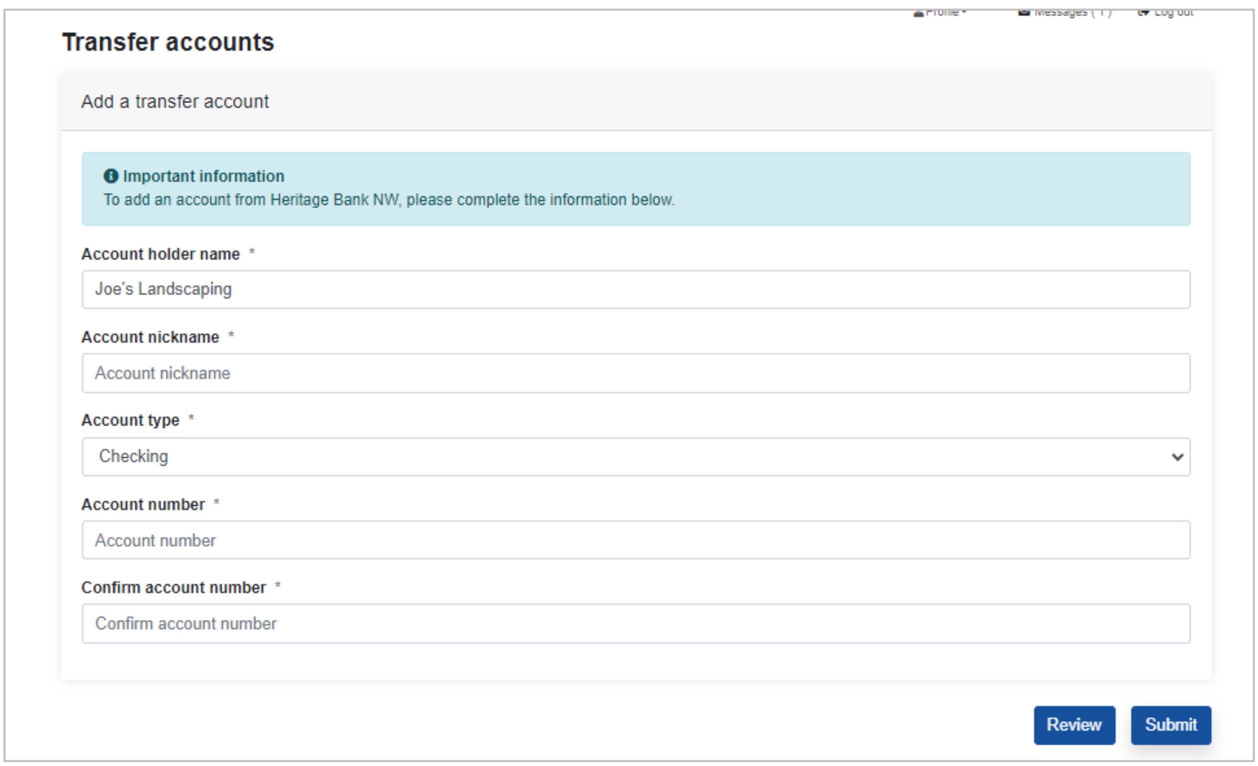


2. You will first need to set up your transfer account from Heritage Bank or another institution.



Adding a Transfer Account

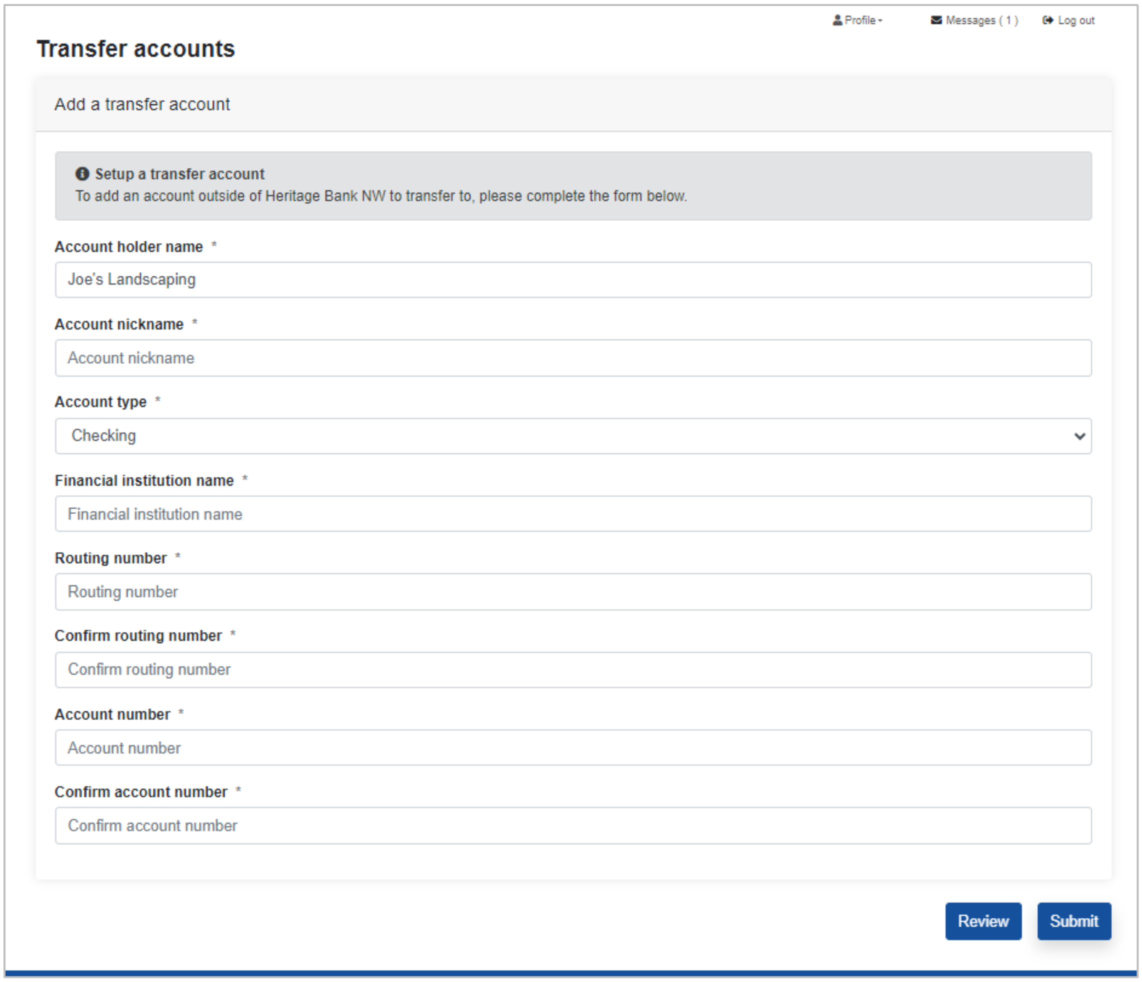
1. Fill in the account details and click submit.
2. You will receive a secure message once the account has been added and it will now appear in your menu of transfer accounts.



Adding a Transfer Account at Another Institution

1. Fill in the account details and click submit.

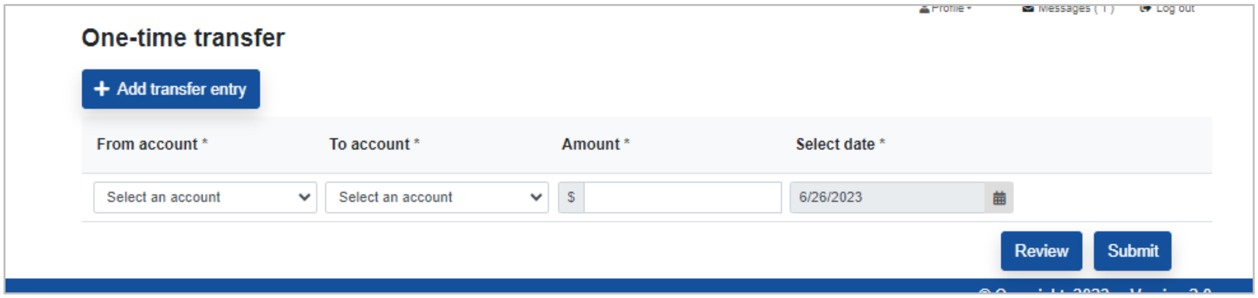
2. You will receive a secure message once the account has been added at the other institution and it will now appear in your menu of transfer accounts.



Making an Account-to-Account Transfer

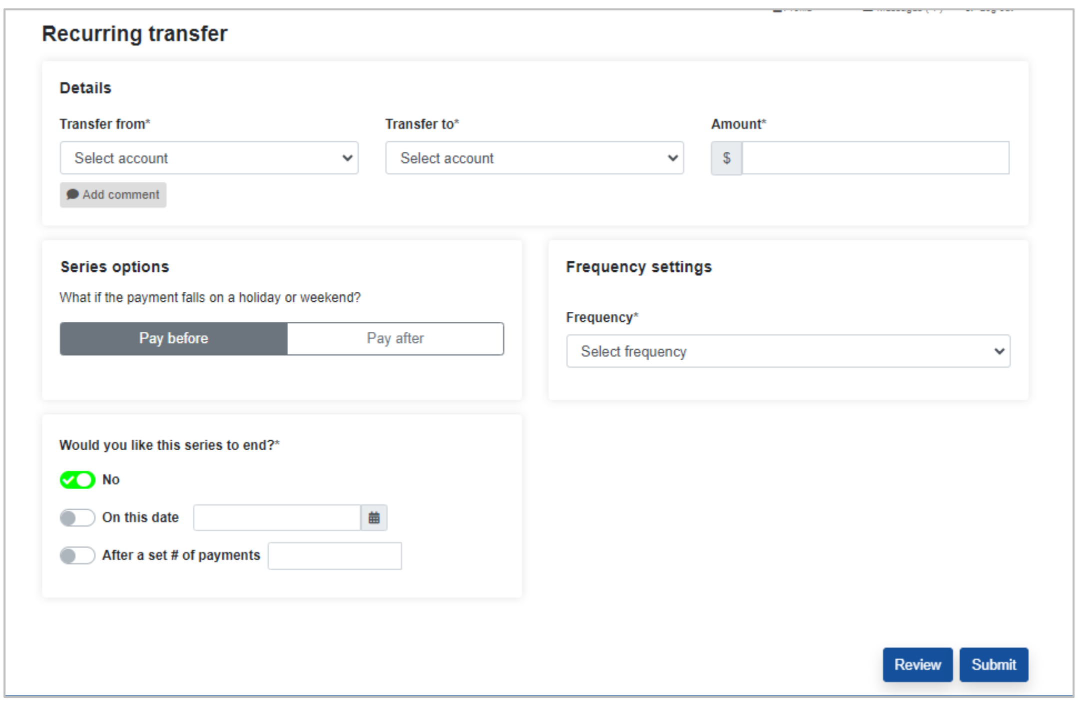
To make a single transfer:

1. Select **One-Time Transfer** from the transfer menu.
2. Choose the account to transfer from, the account to transfer to, dollar amount, and process date.
3. Review the information carefully and click submit.



To make a recurring transfer:

1. Select **Recurring Transfer** from the transfer menu.
2. Choose the account to transfer from, the account to transfer to, dollar amount, recurrence frequency, number of payments, and end date (if applicable).
3. Choose the series options in case the payment date falls on a holiday or weekend.
4. Review the information carefully and click submit.

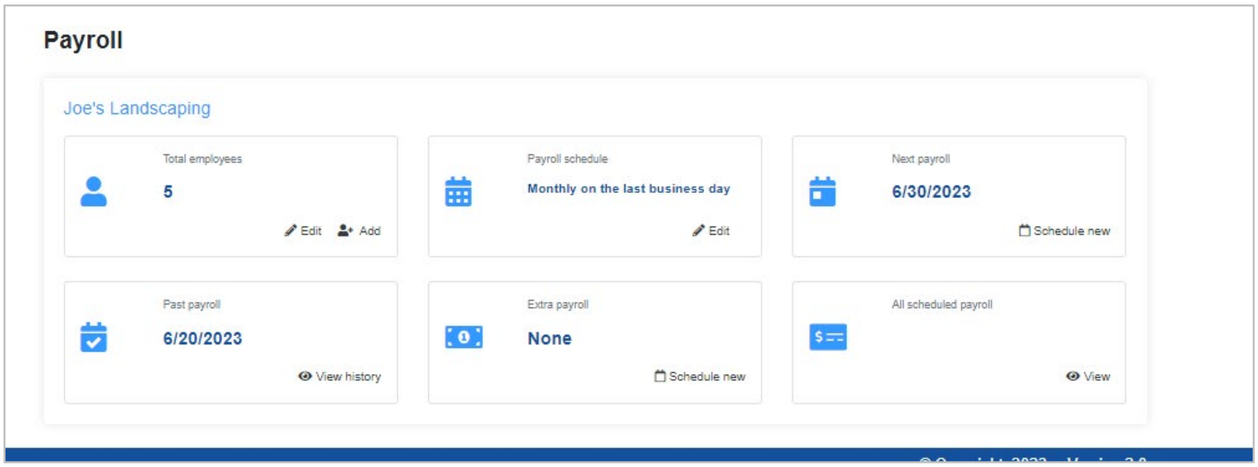


Note: Account-to-account transfers have a default limit of $2,500 per day.

Make a Payroll Deposit

1. Go to the **Payroll** tab.
2. Select **Payroll Deposits**.
3. If this is your first payroll deposit, the payroll setup wizard will walk you through a simple three-step process.

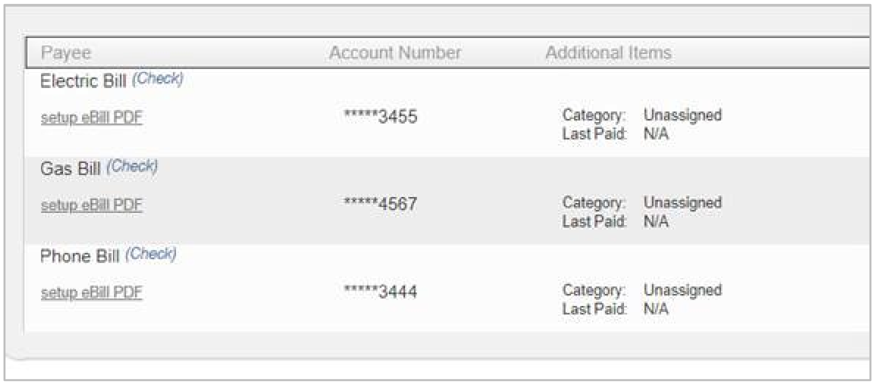
4. First, set up the payroll schedule.
5. Once complete, you will be taken to the **Payroll Deposits** page. From here, you can:
    - Pay employees
    - View and edit employee information
    - Edit your payroll schedule
    - View scheduled deposits
    - View payroll history



Note: Payroll must be submitted and approved by 1:00 pm PT two days prior to the effective date. The Payroll automation feature cannot accept a NACHA file. Please contact us for additional information to determine which option will best fit your payroll needs.

Set Up an eBill

1. Before setting up an eBill, you must first add a payee. To do this, follow the steps above in the **Add a Payee** section.



2. Now you'll see an eBill sign up window where you'll need to enter your login credentials for the payee's website.

3. Then you will be asked to confirm your eBill account. You will see the biller name, account name and your account number.
4. Once you've validated that your account is correct, click **Complete Setup**.
5. You will then receive a confirmation email. You will continue to receive paper statements from your payee unless you contact your payee to stop sending statements.
6. When your eBill payee has been added and confirmed, you can simply select the pay link under the payee's name to schedule a payment.

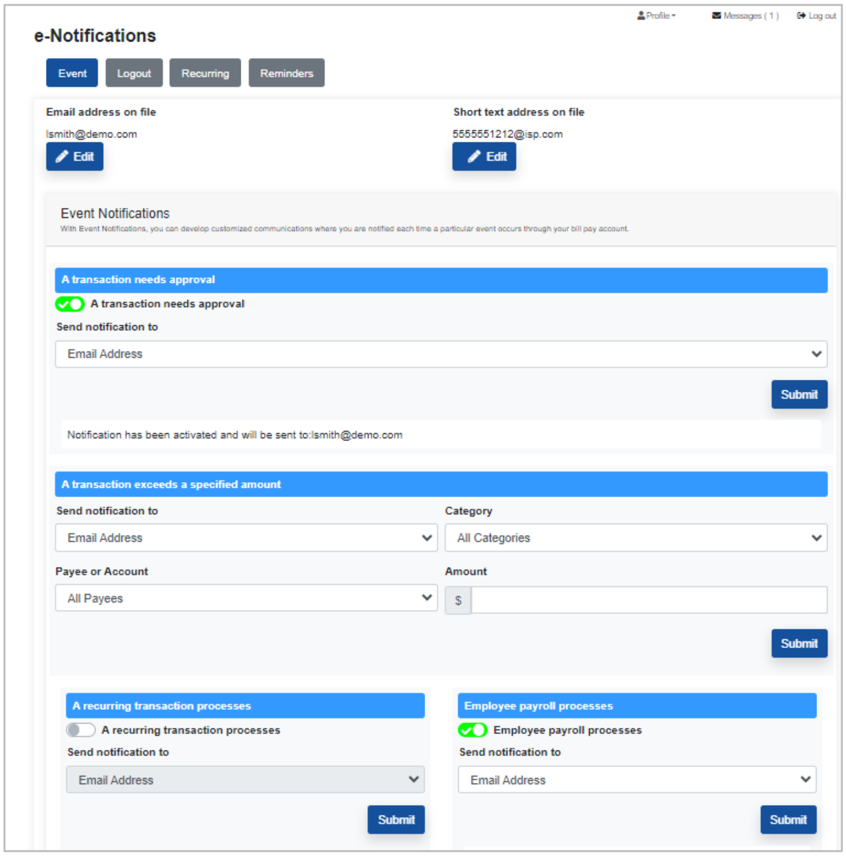
Notifications

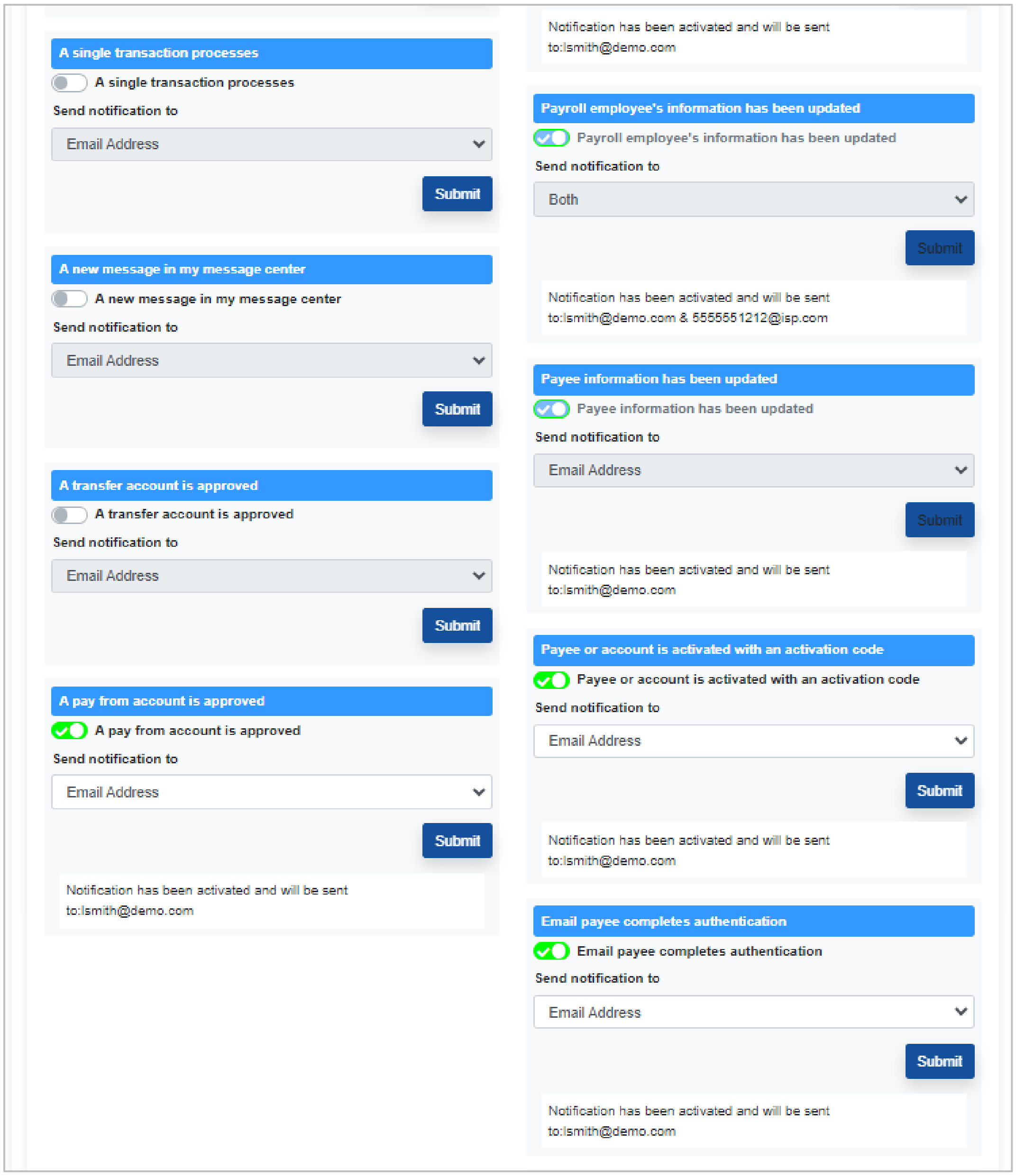
Notifications allow the business to monitor activity and assist with detecting fraud on their bill pay account. Notifications can be sent by email, text message, or both. To configure your notifications, navigate to the **Options** tab and select **e-Notifications**.

The notifications “a transaction needs approval,” “payee information has been updated,” “added payees,” and “added transfer accounts” cannot be turned off.

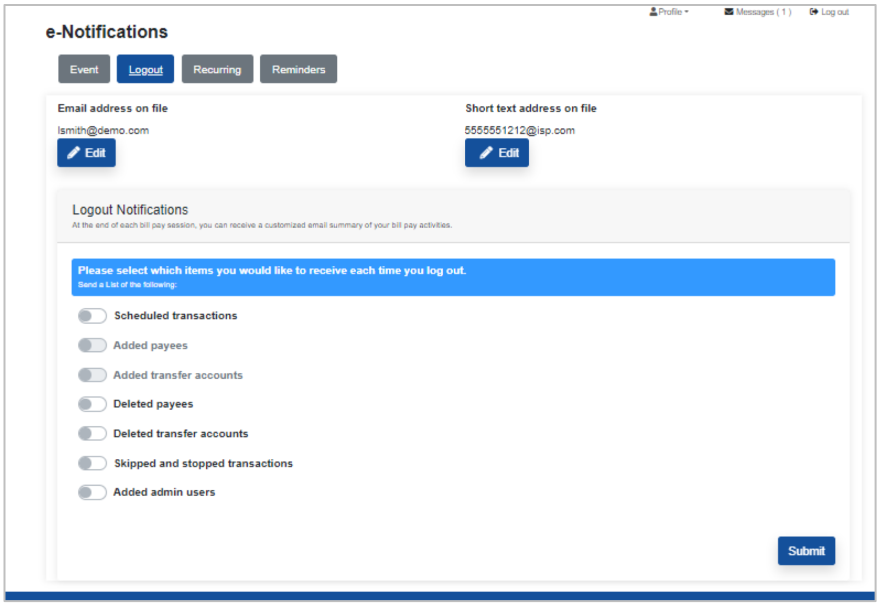
There are four types of notifications available:

1. Event – notifications are sent when the subscriber customizes their preferences for the particular activities below.

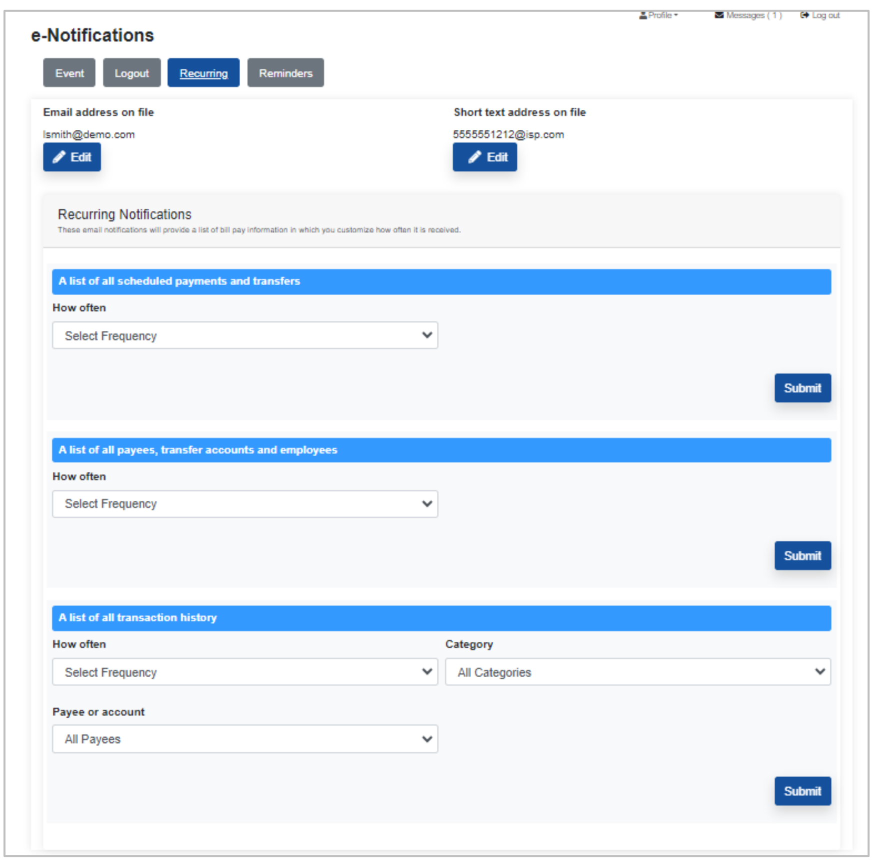




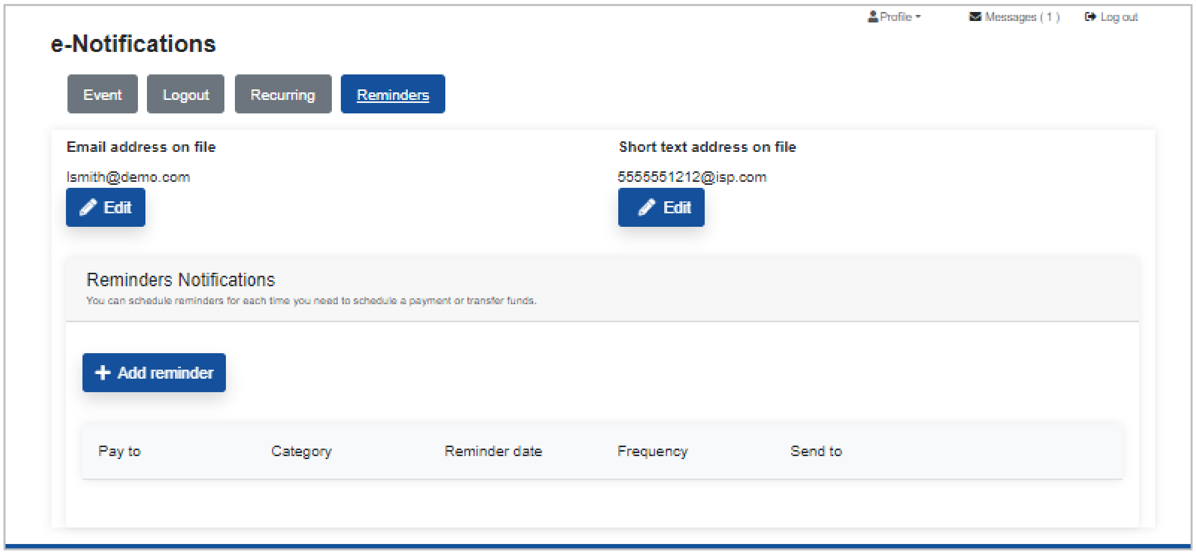
2. Logout – this is sent each time the subscriber signs out of bill pay and generates a summary of the activities in that session. Added payees and transfer accounts are a default notification and cannot be turned off.



3. Recurring – this is sent on the frequency of the subscriber's choice.



4. Reminders – these are reminders to pay a bill with the option to add the reminder to their Microsoft Outlook calendar.



Demos

Experience a demo to see the enhanced features and benefits of business bill pay.

Contact

If you have any questions, please email BusinessBillPay@HeritageBankNW.com or call 844.510.4659.