



Business Mobile Banking App “HB Direct” – FAQs

What is the Heritage Bank business mobile banking app?

Business mobile banking allows you to access your account information, transfer funds*, initiate and approve ACH and wires (for eligible customers), and deposit checks directly from a mobile device. Currently, the app is available for iPhone®, iPad®, and Android™ phones and some tablets.

Heritage Bank’s business mobile banking app is called HB Direct.

How does the business mobile banking app work?

First, download the app from the Apple iTunes® or Google Play™ store. You can do this either from your mobile device or computer by searching for “HB Direct” or “Heritage Bank Business Mobile.” If you download the app from your computer, the app will automatically install on the mobile device the next time the device is plugged in to the computer. Once you open the app, use the same company ID, user ID, and password that you use for business online banking. If you’re not currently registered for online banking, please contact your relationship manager or visit your local branch.

Can I log in using touch or face ID?

No, these features are not available at this time.

Once logged in to HB Direct, you can:

- View account balances, account history, and check images
- Make transfers* (you must have more than one account in online banking for this to work)
- Deposit checks directly from your mobile device
- Eligible customers can initiate and approve ACH and/or wire transfers using their token

Is HB Direct currently available to all users?

The app is currently available to all business online banking users who own a compatible device.

How many transactions can I see on the app at one time?

You will be able to view 10 transactions at a time.

What kinds of funds transfers are available?

To transfer funds*, you must have more than one account set up in online banking. If you do, you can enter an immediate transfer between your internal accounts from the Payments & Transfers tab. You can also schedule transfers in the future.

Can I register for bill pay?

Yes, bill pay is available and you can register in the app.

How do I approve a payment?

Select Payment Management from the Payment & Transfers tab. Under Payment List View, update the drop-down menu to Payments Requiring Approval. Select the payment and click the Approve button. Input your token when prompted and click the Submit button. You’ll receive confirmation that the ACH or wire payment was approved.

How do I decline a payment?

Select Payment Management from the Payment & Transfers tab. Under Payment List View, update the drop-down menu to All Payments. Locate payment and confirm status. If status is approved, select the payment and click Unapproved. You’ll receive confirmation that the payment was unapproved.



Can I see pending ACH or wire payments that need approval?

Yes, select Payment Management from the Payment & Transfers tab. Under Payment List View, update the drop-down menu to Payments Requiring Approval. Select the payment and click the Approval button. You'll need your token to approve payments just like you do online.

Can I see pending transactions?

The app displays the same transaction history you would see in your business online banking.

How do I change the account nickname?

Select the Menu tab and click the Settings button at the bottom of the app. Under Account Settings, select the account you want to edit. Select the pencil icon to update and click Submit when finished.

Can I set up alerts?

Yes, select the Alerts Center tab from the Administration & Settings tab. Click on Add New Alert.

How do I deposit a check?

Select the Deposit a Check from the Remote Deposit Capture tab.

Note: Mobile remote deposit is only available on the corporate system. We are working with our vendor to add this functionality to the small business system, but there is not an ETA available at this time. If you are in the Small Business segment and would like to have mobile remote deposit capabilities, please contact Treasury Management Services at 844.510.4659.

How long should I retain my original check?

After you receive confirmation that we've received your mobile deposit, you must securely store the original check for a minimum of **15 calendar days** and no longer than 60 days after transmission.

Note: Upon our request, you will be required to deliver to us within **10 calendar days**, at your expense, the requested original check in your possession. If not provided in a timely manner, such amount will be reversed from your account. Promptly after such period expires, you must destroy the original check by first marking it "VOID" and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. After destruction of an original check, the image will be the sole evidence of the original check.

When will my deposit appear in my transaction history?

Deposits made after 6:00 p.m. PT on Saturday, Sunday, and holidays will not appear in your transaction history until the next business day.

Is a password needed for the app?

Yes, you'll use the same company ID, user ID, and password that you use for business online banking.

Support

If you have additional questions, please contact Treasury Management Services at 253-284-2032 or by email at TMServices@HeritageBankNW.com during regular business hours (Monday through Thursday, 8:00 a.m. to 5:00 p.m., and Fridays, 8:00 a.m. to 6:00 p.m.).

*Limited transactions apply to savings and money market accounts. During any calendar month you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer or debit card or similar order to a third party. Fees may apply. For more information, review the Schedule of Business Fees & Service Charges.

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