



Table of Contents

Business Bill Pay User Permissions	2
Primary Users	2
Editing Sub-Users	2
Payments	3
Transfers	4
Payees	5
Options	6
Message Center	7
Approve Authority	8
Demos	8
Contact	8



Business Bill Pay User Permissions

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 <small>Primary User</small>	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.



User Information

User name Cash Smith

User type Custom

[Restore Permissions](#)

To edit permissions: Use the tabs below to add or remove permissions. The current permissions will be pre selected.

[User information](#) [Payments & payroll](#) [Transfers](#) [Payees](#) [Options](#) [Message center](#) [Approve authority](#)

Current Permissions

- **Payments**
 - ✓ Schedule Bill Payments (all)
 - ✓ Schedule Email Payments(all)
 - ✓ Establish Payment Caps(all)
 - ✓ Designate Pay From Accounts
 - ✓ Payment History
- **Payroll**
 - ✓ Payroll Deposits
 - ✓ Add Employees
- **Transfers**
 - ✓ Add Transfer Accounts
 - ✓ Schedule Transfers (all)
 - ✓ Establish Transfer Caps (all)
 - ✓ Transfer History
- **Payees**
 - ✓ Manage Payees
- **Options**
 - ✓ Access Reports
 - ✓ Update Company Info
 - ✓ Manage Billpay Users
 - ✓ Manage Pay From Accounts
 - ✓ Schedule Reminders
- **Message Center**
 - ✓ Access Message Center
- **Approve Authority**
 - ✓ Approve Transactions

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





Edit Payment Permissions

User name Cash Smith
User type Custom

[Restore Permissions](#)

[User information](#) [Payments & payroll](#) [Transfers](#) [Payees](#) [Options](#) [Message center](#) [Approve authority](#)

Schedule bill payments

[Schedule to all bill payees](#) [Schedule to specific bill payees](#)

Schedule email payments

[Schedule to all email payees](#) [Schedule to specific email payees](#)

Establish payment caps

Payment caps allow you to set a specific amount that Cash Smith cannot exceed when scheduling payments to particular payees.

Payee payment cap

\$ 250,000.00

[Payment Cap to all bill payees](#) [Payment Caps to specific bill payees](#)

Designate pay from accounts

The designated pay-from accounts will grant permission for Cash Smith to use those accounts when submitting payments. If no account is selected, payments from all associated accounts will be permitted. When selecting one or more accounts, payments from only those accounts will be permitted.

Hobby Account + Payroll +

[Admin user list](#) [Cancel](#) [Save](#)

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



Edit Transfer Permissions

User name Cash Smith
User type Custom

[Restore Permissions](#)

[User information](#) [Payments & payroll](#) [Transfers](#) [Payees](#) [Options](#) [Message center](#) [Approve authority](#)

Add transfer accounts

Schedule Transfer

[All transfer accounts](#) [Specific transfer accounts](#)

Establish transfer caps

Transfer caps allow you to set a specific amount that Cash Smith cannot exceed when scheduling transfers.

Transfer cap

\$ 250,000.00

[Cap all transfers](#) [Cap specific transfers](#)

Transfer History

[Admin user list](#) [Cancel](#) [Save](#)

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



Profile * Messages (1) Log out

Edit Payee Permissions

User name Cash Smith

User type Custom

Restore Permissions

User information Payments & payroll Transfers **Payees** Options Message center Approve authority

Manage payees

High risk permission warning: To protect against fraud, we highly recommend you restrict the combined permissions of Add a Payee and Schedule a Payment to owners, managers, or highly-trusted individuals such as your accountant.

Admin user list Cancel Save

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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



Heritage Bank | Messages (1) | Log Out

Edit Option Permissions

User name Cash Smith
User type Custom

[Restore Permissions](#)

[User information](#) [Payments & payroll](#) [Transfers](#) [Payees](#) [Options](#) [Message center](#) [Approve authority](#)

Access reports

Update company info

Manage bill pay users

Manage pay from accounts

Schedule reminders

[Admin user list](#) [Cancel](#) [Save](#)

Message Center

- Access to the secure message center

Edit Message Center Permissions

User name Cash Smith
User type Custom

[Restore Permissions](#)

[User information](#) [Payments & payroll](#) [Transfers](#) [Payees](#) [Options](#) [Message center](#) [Approve authority](#)

Message center

[Admin user list](#) [Cancel](#) [Save](#)



Approve Authority

- Allow user to approve transactions

Profile Messages (1) Log out

Edit Approve Authority Permissions

User name Cash Smith

User type Custom

Restore Permissions

User information Payments & payroll Transfers Payees Options Message center **Approve authority**

Approve transactions

Admin user list Cancel Save

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.