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BUSINESS BILL PAY USER PERMISSIONS

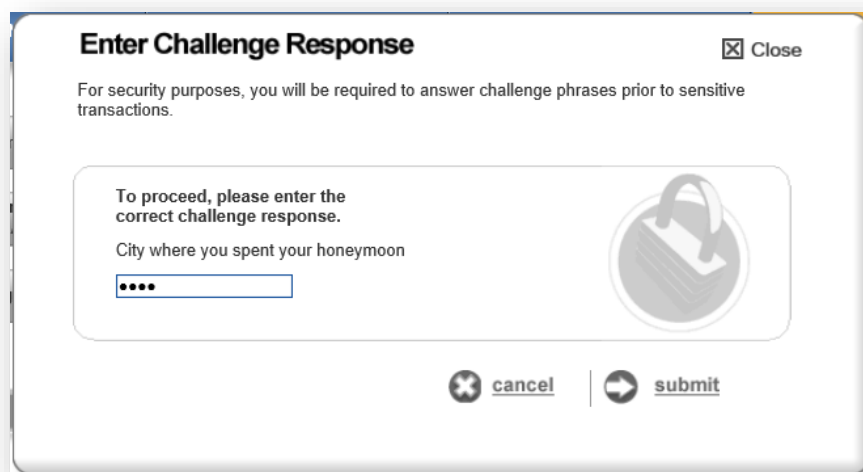
Primary Users

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.

Adding Sub-Users

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

1. Go to the **Options** tab and select **Manage Users**. The primary user will need to answer a challenge question to proceed.



2. Select **Add New User** and enter the user's information.



The screenshot shows the 'Add New User' form in the Heritage Bank system. The form is titled 'Add New User' and is part of the 'Options' menu. It includes a sidebar with 'Add' and 'Edit Permissions' sections. The 'Add' section has 'User Information' selected. The 'Edit Permissions' section has 'Payments', 'Transfers', 'Payees', and 'Options' listed. The 'Add User Information' form contains fields for First Name*, Middle Name, Last Name*, PIN* (with a help icon), User Name*, Email Address*, and Comments. There is a 'Force PIN Change' checkbox which is checked. The form also has 'back' and 'next' buttons at the bottom right.

3. Choose the user type, review the default permission settings, and click save. There are three user types to choose from and each has its own default settings. Note: Once a user is created and saved you can go back and edit the specific permissions and tailor them as you wish.
 - Owner/Business Manager



Add New User

Add User Information

User Name: **John Doe**
User Type: **Owner/Business Manager**

Select a user type

Owner/Business Manager
 Business Accountant
 Administrative Clerk

Default Permissions: The default permissions for Owner/Business Manager are displayed below. You are required to save these permissions by clicking the Save button below.

Once you have saved these permissions, you can further edit them by using the Edit Permissions menu on the left.

Default Permissions for Owner/Business Manager

<input checked="" type="checkbox"/> Payments <ul style="list-style-type: none"><input checked="" type="checkbox"/> Schedule Bill Payments (all)<input checked="" type="checkbox"/> Schedule Email Payments(all)<input checked="" type="checkbox"/> Establish Payment Caps<input checked="" type="checkbox"/> Payroll Deposits<input checked="" type="checkbox"/> Tax Payments<input checked="" type="checkbox"/> Designate Pay From Accounts<input checked="" type="checkbox"/> Payment History	<input checked="" type="checkbox"/> Options <ul style="list-style-type: none"><input checked="" type="checkbox"/> Access Reports<input checked="" type="checkbox"/> Update Company Info<input checked="" type="checkbox"/> Manage Billpay Users<input checked="" type="checkbox"/> Manage Pay From Accounts<input checked="" type="checkbox"/> Schedule Reminders
<input checked="" type="checkbox"/> Transfers <ul style="list-style-type: none"><input checked="" type="checkbox"/> Add Transfer Accounts<input checked="" type="checkbox"/> Schedule Transfers (all)<input checked="" type="checkbox"/> Establish Transfer Caps<input checked="" type="checkbox"/> Transfer History	<input checked="" type="checkbox"/> Message Center <ul style="list-style-type: none"><input checked="" type="checkbox"/> Access Message Center
<input checked="" type="checkbox"/> Payees <ul style="list-style-type: none"><input checked="" type="checkbox"/> Manage Payees<input checked="" type="checkbox"/> Add Employees	<input checked="" type="checkbox"/> Approve Authority <ul style="list-style-type: none"><input checked="" type="checkbox"/> Approve Transactions

save

- Business Accountant



Add New User

Add User Information

User Name: **John Doe**
User Type: **Business Accountant**

Select a user type

Owner/Business Manager
 Business Accountant
 Administrative Clerk

Default Permissions: The default permissions for Business Accountant are displayed below. You are required to save these permissions by clicking the Save button below.

Once you have saved these permissions, you can further edit them by using the Edit Permissions menu on the left.

Default Permissions for Business Accountant

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

save

- Administrative Clerk



Add New User

Add User Information

User Name: **John Doe**
User Type: **Administrative Clerk**

Select a user type

Owner/Business Manager
 Business Accountant
 Administrative Clerk

Default Permissions: The default permissions for Administrative Clerk are displayed below. You are required to save these permissions by clicking the Save button below.

Once you have saved these permissions, you can further edit them by using the Edit Permissions menu on the left.

Default Permissions for Administrative Clerk

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

save

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.



PAYMENTS		TRANSFERS		PAYEES		OPTIONS	
Options - Admin User List							
Admin User List		Add New User					
Last Name	First Name	User Name	Last Login	* Required Field			
Smith Primary User	Laurie	4242019162641690	3/28/2019	Edit	Delete	Permission Settings	
Doe	John	4242019162641690-1	4/21/2019	Edit	Delete	Permission Settings	
Smith	Cash	4242019162641690-2	4/15/2019	Edit	Delete	Permission Settings	
Winslow	Frank	4242019162641690-3	4/22/2019	Edit	Delete	Permission Settings	

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

Admin User List | **Permission Settings**

View

User Information

User Name: **John Doe**
User Type: **Custom**

[Restore Original Permissions](#)

Edit Permissions

- Payments
- Transfers
- Payees
- Options
- Message Center
- Approve Authority

User Information

User Name: **John Doe**
User Type: **Custom**

[Restore Original Permissions](#)

Current Permissions

- Payments**
 - Schedule Bill Payments (all)
 - Schedule Email Payments (all)
 - Establish Payment Caps (all)
 - Payroll Deposits
 - Tax Payments
 - Designate Pay From Accounts
 - Payment History
- Transfers**
 - Add Transfer Accounts
 - Schedule Transfers (all)
 - Establish Transfer Caps (all)
 - Transfer History
- Payees**
 - Manage Payees
 - Add Employees
- 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.
- Payroll Deposits - Allow the user to create payroll payments
- Designate Pay from Accounts - determine which accounts the user can make payments from
- Payment History - Allow viewing of past payments

The screenshot shows a web interface for editing user permissions. On the left is a navigation menu with options: View, User Information, Edit Permissions (selected), Payments, Transfers, Payees, Options, Message Center, and Approve Authority. The main content area is titled 'Edit Payment Permissions' and shows the user's name as 'John Doe' and user type as 'Custom'. A 'Restore Original Permissions' button is in the top right. The permissions are listed as follows:

- 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 John Doe cannot exceed when scheduling payments to particular payees.

Payee Payment Cap \$

 - Payment Cap to all Bill Payees
 - Payment Caps to specific Bill Payees
- Payroll Deposits**
- Tax Payments**
- Designate Pay from Accounts**
 - Hobby Account
 - Payroll
 - Primary Checking
- Payment History**

At the bottom are 'Cancel Changes' and 'Save Changes' buttons.

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

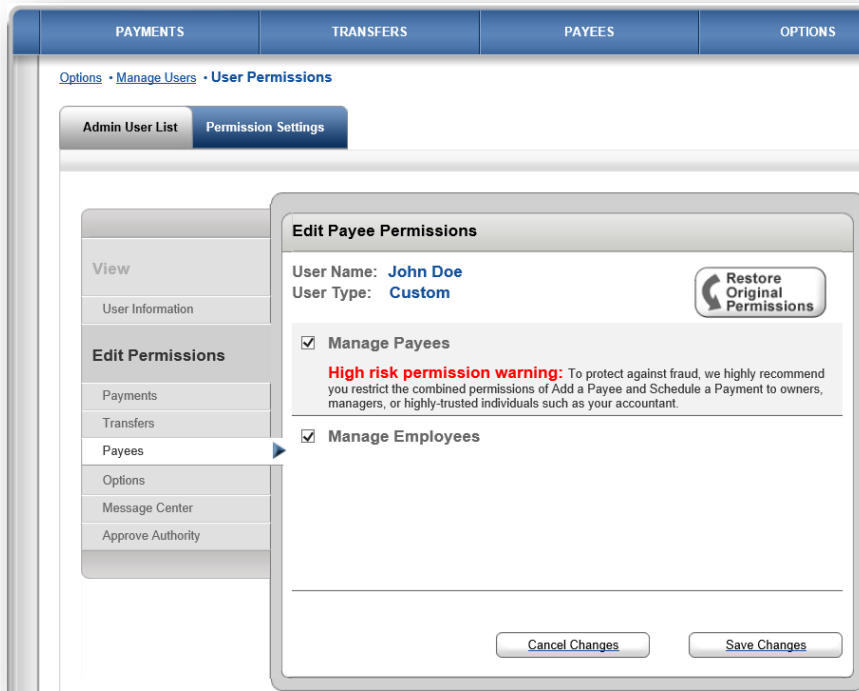
The screenshot shows a web application interface for editing user permissions. At the top, there are two tabs: 'Admin User List' and 'Permission Settings'. The 'Permission Settings' tab is active. On the left, there is a vertical navigation menu with options: 'View', 'User Information', 'Edit Permissions', 'Payments', 'Transfers', 'Payees', 'Options', 'Message Center', and 'Approve Authority'. The 'Transfers' option is selected and highlighted with a blue arrow. The main content area is titled 'Edit Transfer Permissions' and displays the following information:

- User Name: John Doe
- User Type: Custom
- Restore Original Permissions button
- Add Transfer Accounts
- Schedule Transfer
 - All Transfer Accounts
 - Specific Transfer Accounts
- Establish Transfer Caps
 - Transfer caps allow you to set a specific amount that John Doe cannot exceed when scheduling transfers.
 - Transfer Cap \$
 - Cap All Transfers
 - Cap Specific Transfers
 - Transfer To: Community Bank
 - Transfer Cap Amount: \$
- Transfer History

At the bottom of the form, there are two buttons: 'Cancel Changes' and 'Save Changes'.

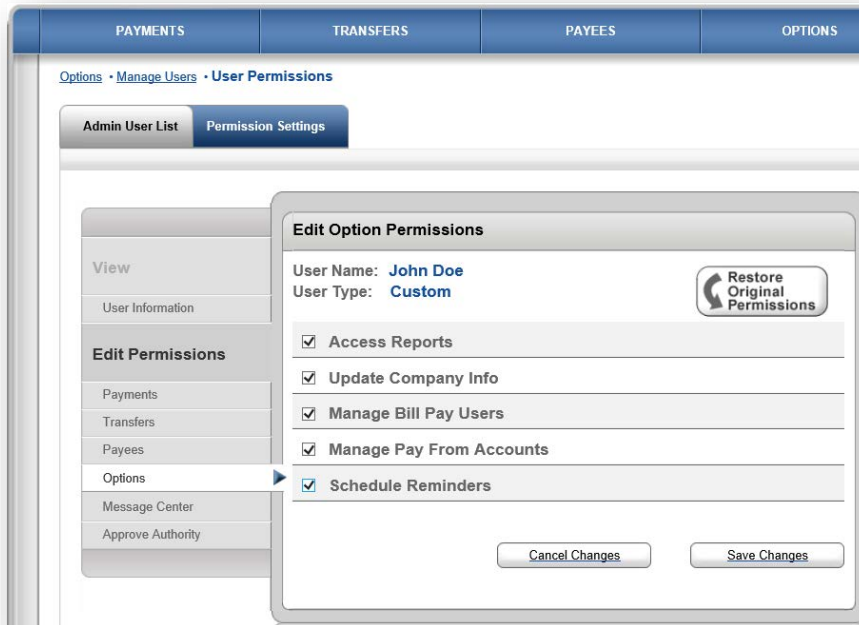
Payees

- 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



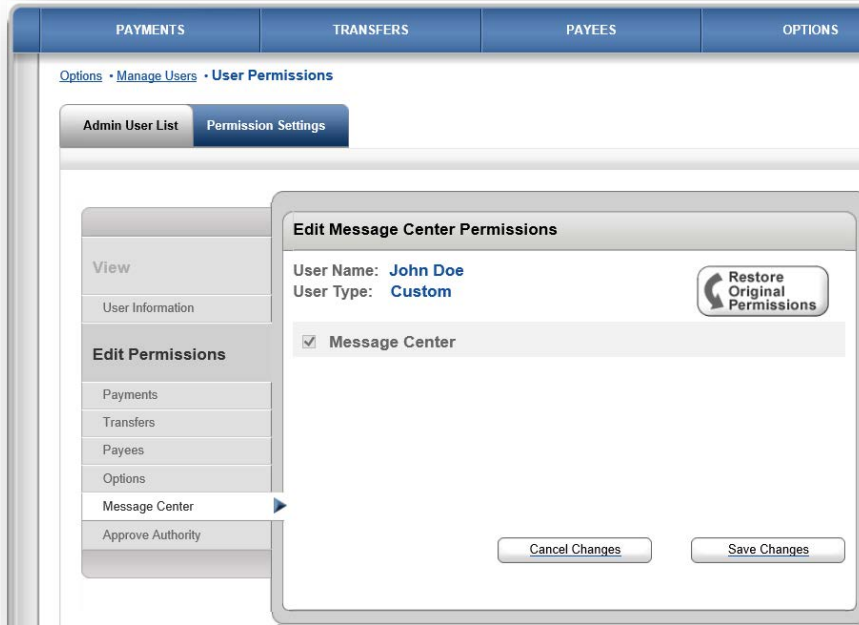
Options

- 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



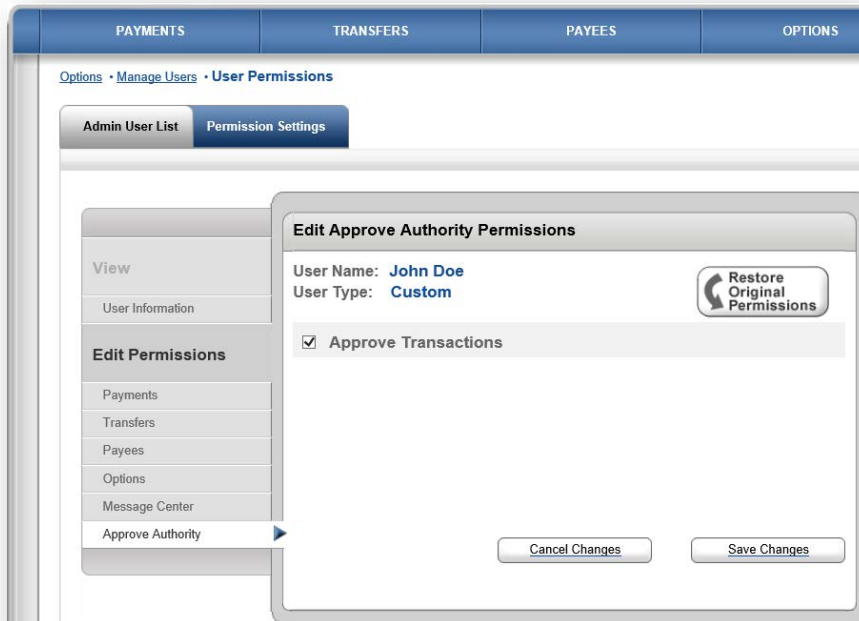
Message Center

- Access to the secure message center



Approve Authority

- Allow user to approve transactions



Demos

Please [view a short video](#) to see the enhanced features and benefits of business bill pay or experience an [interactive demo](#).

Contact

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