

Business Mobile App Frequently Asked Questions

What is the Heritage Bank Business Mobile app? Our business app allows you to access your account information, transfer funds*, 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.

How does the business 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. 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 branch or account officer.

Can I login using touch ID? No, this is not available at this time.

Once logged in to the app, you can:

- Access your accounts – You can view account balances, account history, and check images
- Make transfers* – You must have more than one account on online banking for this function to work on the app
- Deposit checks – You can deposit checks directly from your mobile device
- Approve ACH / Wire transfers – Eligible customers can approve submitted ACH or Wire transfers using their token. Please note: ACH and Wire's cannot be initiated from the mobile device. They must be originated from business online banking first.
- Find an ATM or branch – Locate an ATM or branch near you
- Contact us – You can contact us quickly right from the app

Is business app currently available to all users? The app is currently available to all business online banking users who own an iPhone®, iPad®, or Android™ phone or some Android tablet devices.

How many transactions can I see on the app at one time? When you select an account name on the Accounts tab, the last 45 days of transactions will be displayed. You can scroll down to view your transactions.

What kinds of funds transfers are available? To transfer funds*, you must have more than one account set up on online banking. If you do, you can enter an immediate transfer between your internal accounts from the Transfers tab. You can also schedule transfers on the app.

Can I register for Bill Pay? No, Bill Pay is not available at this time.

How do I approve a payment? Select Approvals from the Menu tab, then select a payment from the list, 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 Approvals from the Menu tab, then select a payment from the list, and click the Decline/Delete button. You'll receive confirmation that the payment was declined or deleted.

Can I see pending ACH or Wire payments that need approval? Yes, select Approvals to see any pending ACH or Wire transfers that have been originated in Business Online Banking. You'll need your token to approve or decline transfers just like you do online.

Can I see pending transactions? The mobile app displays the same transaction history you would see in your business online banking.

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How do I change the account order? Select the Menu tab and click the Settings button at the bottom of the app. Under Change Account Order, use your finger to drag your accounts in the order you want to see them. Click Save when finished.

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 button to update the nickname and click Submit when finished.

How do I hide an account from view? Select the Menu tab and click the Settings button at the bottom of the app. First, select the **Menu** button. Next, select the **Settings** button (bottom of the app). Under Account Settings, select the account you want to edit. Toggle the Hide Account button to hide the account from view.

Can I set up alerts? Yes, select the Menu tab and click Alerts.

How do I deposit a check? Select the Check Deposit tab and review and accept the terms and conditions agreement.

How long should I retain my original check? After you receive confirmation that we have received an image, you must securely store the original check for a minimum of **15 calendar days** and no longer than 60 days after transmission to us and make the original check accessible to us at our request. Upon our request from time to time, you will 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.***

Why does my deposit not appear in my transaction history? Deposits made after 9:00 pm PT on Saturday, Sunday, and holidays will not appear in your transaction history until the next business day. The deposit will still be reflected in your available balance, or you can view it in your check deposit history within the Check Deposit menu.

Is a password needed for the app? Yes, use the same company ID, user ID, and password that you use for business online banking. No separate signup is required.

Can I get help through the app? Yes, click the Contact Us tab for our customer service number (1-800-455-6126) and email address (Support@HeritageBankNW.com). For help regarding your mobile device and/or wireless Internet connectivity, contact your wireless provider.

What does the Remember Me checkbox do? If you select Remember Me on the sign in page, you are giving the app permission to save your company ID and user ID so you do not have to enter it every time you sign in.

*Limited transactions apply to savings and money market accounts. During any calendar month you may not make more than 6 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.