Heartland
CREDIT UNION

Digital Business Banking

User Guide

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Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific roles, and Business ACH, Transaction limits and Authentication.

Here is an overview of the navigation menu categories within your Business Banking digital platform.

| Category	Description
Business Admin	Manage Authorizations, Payees, Roles, and Users
Business ACH	Create ACH templates, add payees, and submit ACH transfers

Business Administration

Business Admin provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business categories, such as Business ACH. Business Admin also serves as the hub for Authorizations, Payees, Roles, and User Management.

Roles

A role is a group of permissions that controls the features that are available to sub-users. Creating a role is required before you can add sub-users to the system. Within Business Admin, Roles will allow you to add, edit, and edit roles as needed. Once a role has been added, you can use the edit icon (pencil) to modify the role or use the delete link (trash) to remove a role.

To add a new role:

1) Select **Roles** within Business Admin.
2) Select **Add a Role**.
3) Enter a **Name.**
4) Enter a **Description** of the role.
5) Once you are finished, click **Create Role**.
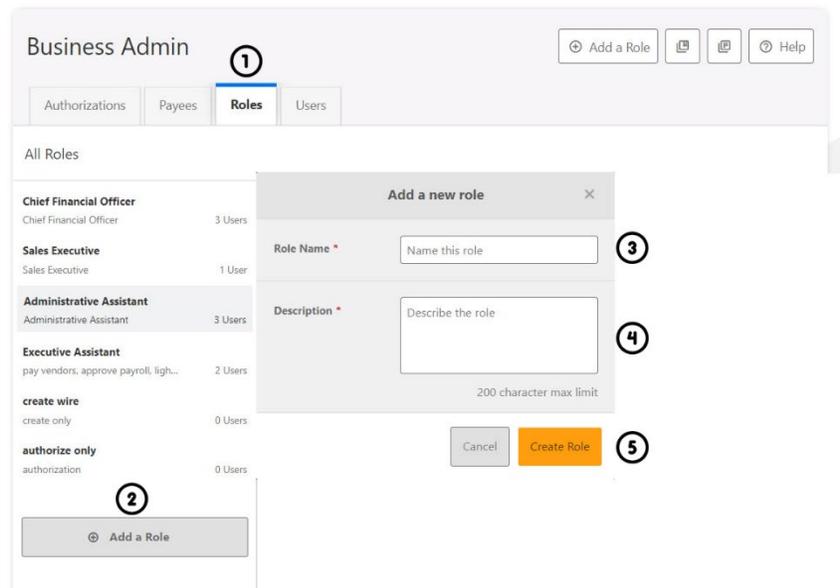
Permissions

Assigning the permissions to a role will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services.

There are two types of role permissions in Business Admin:

- *Role Level permissions* - permissions that apply to the sub user and typically turn on or off specific functionality for that sub user

- *Account Level permissions* - permissions that apply to the sub user's account and typically turn on or off specific functionality for a given account

To assign role permissions:
1) Select **Roles** within Business Admin.
2) Select the desired role from the left-hand pane.
3) Select the **Edit** (pencil) icon next to PERMISSIONS.
4) **Check** the boxes to grant permissions.
5) Select **Save Changes.**
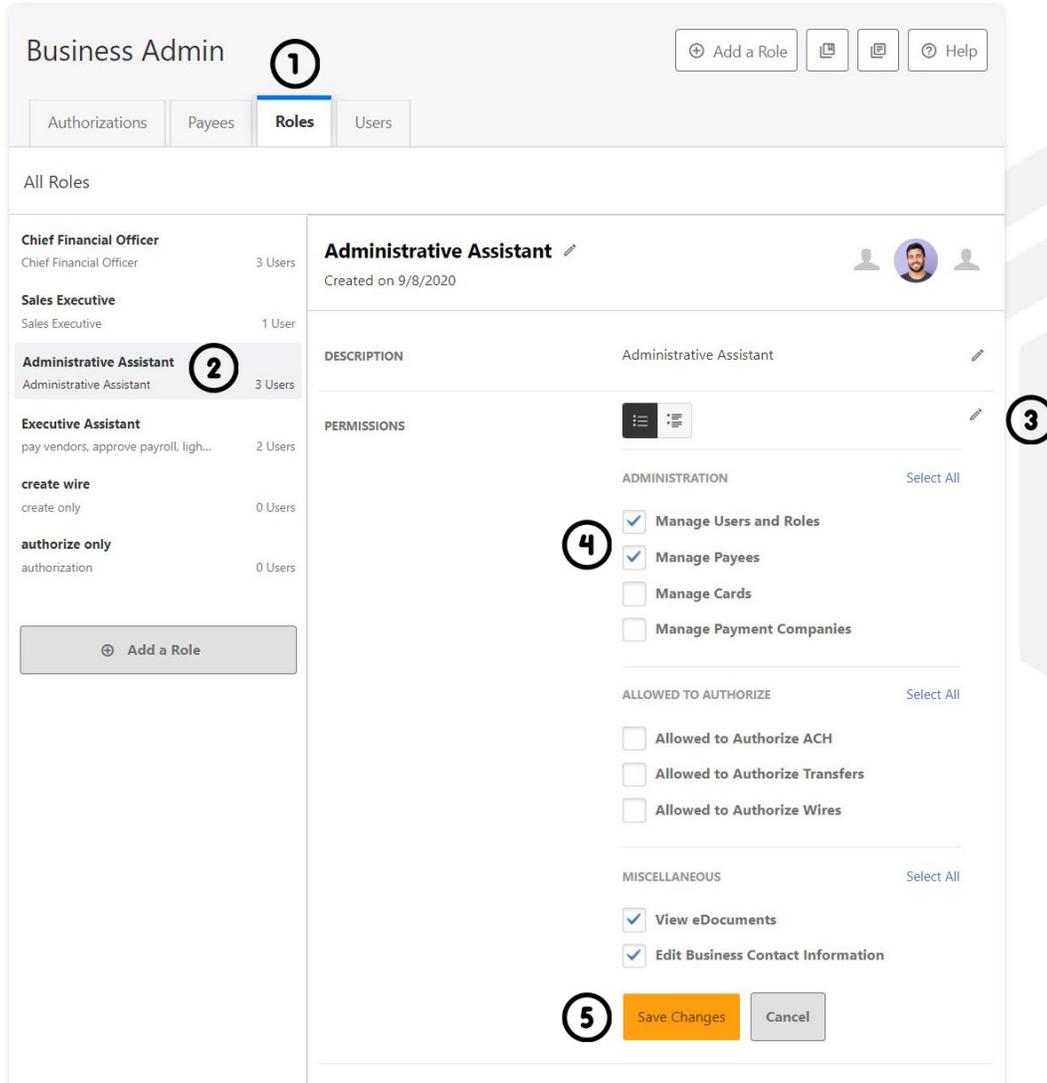
To assign new accounts and account permissions:
1) Select **Roles** within Business Admin.
2) Scroll to the Accounts and Limits section and click the **Edit** (pencil) icon.
3) Select **Add Accounts**. The assign account permissions window will display.
4) Select the account permissions to assign to the accounts; click **Choose Accounts**. The Assign Accounts window will display.
5) Select the Internal and External accounts to assign the permissions to
6) Click **Assign Accounts**.

Limits

Limits are assigned at the role level and are calculated separately for each individual user assigned to the role.

Limit	Description
Authorized	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users with this role will require approval.
Maximum	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a role:
1) Navigate to Roles within Business Admin.
2) Scroll to the **Limits** section and click the **Edit** (pencil) icon.
3) Enter the Daily, Weekly, and Monthly limits for each payment method.
4) Select **save changes**.

LIMITS

Select and apply limits to the methods you want enabled for this role.

METHOD	DESCRIPTION	DAILY	WEEKLY	MONTHLY
☑ ACH Collections	Authorized limit	50	25000	100000
	Max limit	50	25000	100000
	Can authorize	50	25000	100000
☑ ACH Payments	Authorized limit	50	25000	100000
	Max limit	50	25000	100000
	Can authorize	50	25000	100000

Authorized limit: Max amount that can be submitted without additional authorization or approval.

Max limit: Max amount users with this role are able to submit.

Can authorize: Max amount users with this role can authorize for other users.

Save Changes   Cancel

Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users.

1) On **Users** within Business Admin, click **Add a User**.
2) The add a new user window will display. Enter the user's **Username**, **First Name, Last Name, and Email**.
3) In the Role drop-down menu, select the **Role** you just created.
4) Click **Create User**.

The new user will receive an email to the email address provided with a temporary password. They will then be prompted to change their password before logging in.

Use the pencil icon to edit the User's contact information, change roles, and reset their password. Use the Delete User link to remove the user out of the system.

Sub-User Status

A master user can edit a sub user's contact information (name, email, phone, and address) and role. Additionally, a master user, or a sub user with the **Manage Users and Roles** permission, can edit a sub user's status or reset a sub user's password.

- *Active* - Sub users in an Active status are able to log in and access online banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- *Locked* - Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- *Frozen* - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- *Disabled* - Sub users in a Disabled status have been set to Disabled by Heartland Credit Union and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

Reset a Sub User's Password

1) Under **Users** within Business Admin, **select** the sub user from the user list.
2) Click the **Edit** (pencil) icon next to the *Reset Password* section.
3) Explain why the sub user's password is being reset.
4) Click the **Save Changes** button to send the temporary password.

Please note, a disabled sub user account cannot be used, and we will not be able to reset the password. If the sub user status is Frozen, please set it to Active before their password can be reset.

Add a payee

Before a business ACH template can be submitted, you must set up Payees (the recipients of the ACH) in the platform. You can set up a payee (or several) for your business by accessing the Payee's page, located within Business Admin. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

1) On **Payees** within Business Admin, click **Add a Payee**.
2) A new window will open, enter the **Name** and **Payee ID**.
3) Click **Add Payee**.

After selecting the individual Payee, use the pencil icon to edit the Payee details and use the Delete User link to remove the payee.

Add a payment method

A payment method is a set of payment instructions related to specific types of payments, such as ACH, that will be used by the business banking tabs to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

1) On **Payees**, select the payee you created from the payee list.
2) Scroll to the Payment Methods section and click the **+** icon next to **Payment Methods** to **Add a Payment Method**.
3) Choose the **Method of payment** from the drop-down menu.

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4) Complete the **required information** for the chosen payment method (Account Number, Routing Number, Account Type, etc.).
5) Click **Add Payment Method.**

Use the pencil icon to edit Payment Details and use the Delete Payment link to remove.

Authorize or reject transfer request

1) Business Admin defaults to display **Authorizations**.
2) Select the **transaction type** to view transactions that are in the **Needs Authorization Status**.
3) Then you can choose to **authorize or reject**.

Business ACH

Business ACH allows you to:

1. Create ACH templates
2. Edit/Delete ACH templates
3. Authorize ACH templates
4. Submit ACH templates

Creating ACH Templates

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH templates includes the Template Name, Company Name, Transaction Type, Company Entry Description, Offset Account, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

1. Click the **New Template** button, the *New Template* window will display.

2. Enter a **Template Name.**
3. Select a **Company Name** from the dropdown menu.
4. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
5. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
6. Select an **Offset Account** from the dropdown menu.
7. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.
8. Click the **Import Payees** button to upload a NACHA (.txt) or .csv (comma separated
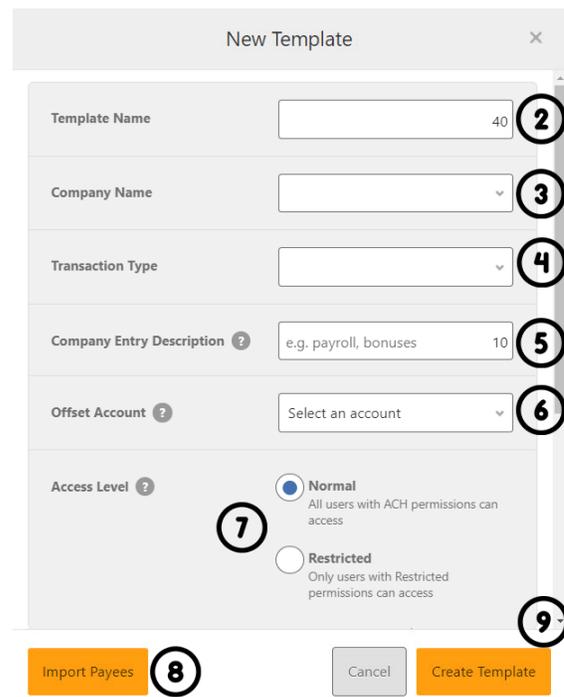
value) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.
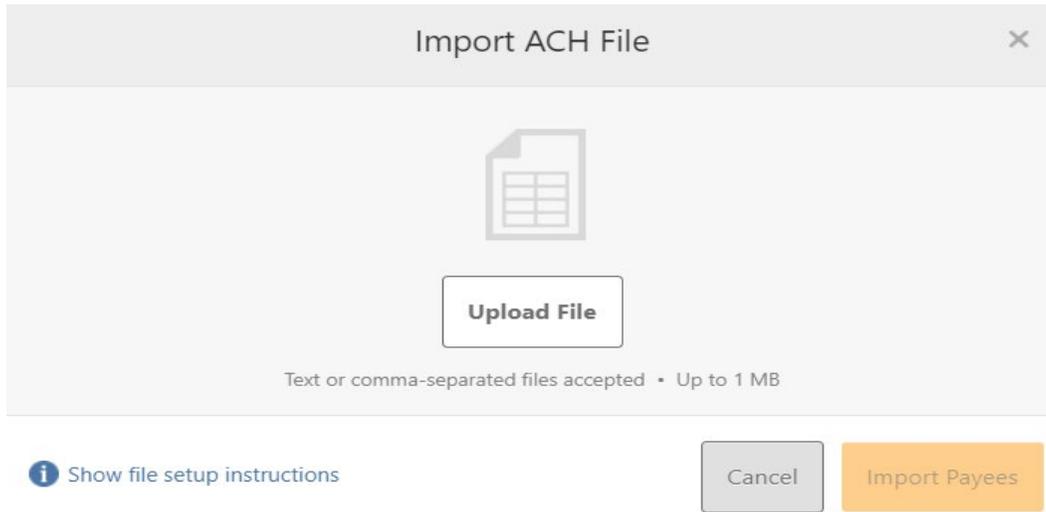
9. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
10. A confirmation message will display confirming the template has been created.

Editing ACH Templates

The edit template function allows you to edit the Name of the template, Company Entry Description, Offset Account, and the Access Level. You must be assigned a role with the **Edit ACH Template** permission in order to edit a template.

Important: Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

Deleting an ACH Template

The delete a template function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** role permission to delete a template.

Important: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you delete an ACH template that has been scheduled, the system will allow Heartland Credit Union to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button to cancel the template to prevent it from being processed.

Scheduled

Scheduled displays future-dated ACH submissions that are scheduled to be, and have not yet been, processed by Heartland Credit Union.

History

History displays pending batches (submissions available for processing by Heartland Credit Union) and a template history (submissions that have been completed or rejected by Heartland Credit Union rejected when in a *needs authorization* status or canceled).

ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that Heartland Credit Union will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time will be treated as received on the following ACH processing day.

Submit an ACH Template

The Submit Template feature allows you to submit templates for authorization (if needed) and processing. In order to submit ACH templates, you must be assigned a role with **Submit Template** permissions, permissions for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.

Notifications and Alerts

ACH alert contact methods are configurable under **Settings → Notifications**. The ACH transfer module supports the following alerts:

● ACH Requires Authorization

● ACH Authorized

● ACH Authorization Rejected

● ACH Canceled

● ACH Expired (not approved by the cutoff time)

● ACH Processed