



# Business Connect Upgrade Checklist

Your new digital banking experience is almost ready!

Coming January 17, 2023, we are excited to upgrade you from Commercial Account Manager (CAM) to our enhanced digital banking platform, Business Connect!

This Business Connect Upgrade Checklist will go over critical information regarding dates, action items, and available resources for you to prepare for the upgrade.

## STARTING TODAY

### 1. VISIT THE DIGITAL BANKING RESOURCE PAGE

- Review the **Digital Banking Resource Page** for important upgrade information including our Digital Banking User Guide, Frequently Asked Questions, and video resources to prepare yourself for the upcoming changes.
- Review the **Business Connect Resources** for expanded information regarding the Treasury Management products for which you are enrolled. The Business Connect User Guide and tutorial videos will walk you through every step.

### 2. SECURITY TOKENS



#### ACTION REQUIRED

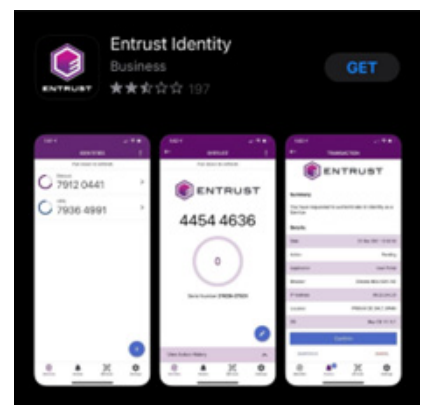
*if your company currently uses security tokens*

The security of your account is our top priority! If you currently use a Symantec Security Token to login or to originate ACH or Wire transactions through CAM, you will have similar functionality in Business Connect.

To provide enhanced security, a new virtual token app will need to be downloaded from your App Store or Google Play Store.

*If your Company requires Hard Tokens, one will be mailed to your Company Administrator for your use. Please ensure receipt prior to January 5.*

- Go to your App Store or Google Play Store and search for **Entrust IdentityGuard Mobile**.



- Review and agree to the Entrust End User License Agreement and select “I Agree” to proceed.
- Upon initial login to Business Connect, you will be asked to Enroll in multi-factor authentication to establish your Soft Token.
- Please review the Entrust Security Token Setup document for step-by-step instructions on enrolling your Soft Token.

### 3. DOWNLOAD ACH TEMPLATES



#### **ACTION REQUIRED**

*if your company uses ACH templates*

If your company currently uses ACH Templates stored in CAM, you will need to complete these steps to continue access to those ACH Templates after the upgrade to Business Connect.

- Prior to Monday, January 16 at 4:00pm CST – download any needed ACH Templates from CAM you will continue to use to originate ACH files from within Business Connect.
  - ✓ Access the Commercial Tab
  - ✓ In the **Select Option** dropdown to the right of the stored ACH Template, select the **Download** option.
  - ✓ Download as NACHA File
  - ✓ Save to a secure folder on your business computer network
- Please review **How to Download ACH Templates** for step-by-step instructions on downloading your ACH Templates and importing them into Business Connect.

### 4. QUICKEN AND QUICKBOOKS ACCESS

If you use Intuit programs such as Quicken or QuickBooks for your personal or business needs, and have current connections with Heartland Bank’s Online Banking, you will need to **take action** in order to access in your new digital banking platform. Visit the **Digital Banking Resource Page** for **Intuit Guides** and for more information.

## **JANUARY 12 AT 8:00AM - JANUARY 13 AT 4:00PM CST**

### 1. PREPARING YOUR DATA

Beginning January 12 at 8:00am, we will begin taking actions to convert your data into the new digital banking experience. Any changes you make during this time will not be converted to the upgraded platform. Please review the below information regarding processes during this time.

- Internal or Bank to Bank Transfers:** One-time, same-day internal transfers may still be completed. ***Please refrain from scheduling new future dated transfers or making edits to existing scheduled or recurring transfers during this time, as those changes will not convert to the new system.***

- Bill Pay:** You may continue to schedule bill payments using Heartland Bank's Bill Pay during this time.
- Mobile Deposit:** Mobile deposits may continue to be submitted for processing during this time.
- ACH Origination:** ACH Origination within CAM will only be available for effective dates up to and including January 17, 2023. Any ACH entries for effective dates after January 17 will need to be submitted through Business Connect.
- Fraud Protection Services:** You may still continue to decision Positive Pay and ACH Debit Filter exceptions through CAM during this time, however, the cutoff time for importing issued item files is Friday, January 13, 2023, at 4:00pm CST.
- Commercial Remote Deposit/Mobile Deposit:** Commercial Remote Deposits and Mobile deposits may continue to be submitted for processing during this time.

## FRIDAY, JANUARY 13 AT 4:00 PM CST - MONDAY, JANUARY 16, 2023

### DIGITAL BANKING VIEW ONLY

Beginning January 13, 2023, at 4:00 PM CST, we will be taking final actions to prepare for the digital banking upgrade.

**\*\*\*Access to CAM will be view only at this time. Access to one-time transfers, edits to existing transfers, access to Commercial Remote Deposit/Mobile Deposit, Online Wire Transfers, ACH Origination, Positive Pay, Stop Payments, etc. will be unavailable. \*\*\***

**To Note:** On Monday, January 16, Heartland Bank offices will be closed in observance of Martin Luther King, Jr. Day. Our Customer Care Center will be open and ready to assist you at (888) 897-2276.

## BEGINNING TUESDAY, JANUARY 17

### 1. INITIAL LOGIN AND TOKEN REGISTRATION

- Beginning on Tuesday, January 17, you may log in to Business Connect through our website (hbtbank.com) or on the mobile app.
  - ✓ Your username will remain the same after the upgrade. Simply enter your username and current password on the login screen and select **Log In**.
  - ✓ Review our Digital Banking disclosure, click the **I Agree** box and select **Continue**.
  - ✓ You will be prompted to enter protected information to verify it matches our system records. **You will be asked to validate your identity by confirming your Username, the Business TIN Number, and the Business Zip code. Please ensure you have this information ready for initial login.**

- ✓ You will be required to receive a one-time code to validate your identity. You can receive the one-time code via SMS, Voice, or email populated from information on record. Once received, enter the verification code and select **Verify** to proceed. *If any of these contact methods are not available to select, or contain incorrect information, you may contact the bank to update them or proceed with verification via a valid method and then update once you are logged in.*
- ✓ Create your chosen password. You may use your current password if it meets the system requirements.
- ✓ Enroll your Security Token by following the on-screen instructions to establish your Entrust IdentityGuard Token.

**To Note:** If you are unsure of the validation information or need login assistance your Company Administrator may reset your password once they have successfully logged in.

## **2. COMPANY ADMINISTRATORS**

- Upon login, your Company's permissions, users, accounts, and transaction history will be converted to Heartland Bank's Business Connect Platform.
- Upon initial login, we encourage you to enable alerts to monitor the security and transactions processed within Business Connect. Please follow instructions in the Manage Alerts section of this document for further information.
- To Note:** Although every effort has been made to ensure a complete and accurate conversion, we recommend Company Administrators carefully review all converted roles, users, user permissions, and assigned user limits for your Company. If you discover any discrepancy and need assistance to correct, please contact Heartland Bank's Treasury Management Support Team immediately.

## **3. ACH ORIENTATION**

Heartland Bank Business Connect ACH Origination is designed to allow our ACH Originators ease of use and increased functionality.

- Final Processing of ACH Files within CAM
  - ✓ The last day to initiate and approve ACH Batches through Heartland Bank's CAM is Friday, January 13 at 4:00pm. These batches would have the latest effective date of Tuesday, January 17, 2023.

***All ACH files with effective dates after January 17 will need to be submitted through the upgraded Business Connect platform.***

- On Tuesday, January 17 at 8:00am CST:
  - ✓ Access Business Connect
  - ✓ Import any needed ACH Templates into Business Connect
  - ✓ Select the **Commercial Tab** then select the **ACH** option

- ✓ Select **Import File** from the **Create ACH** dropdown menu
- ✓ Browse to locate your previously downloaded ACH Template in NACHA file format
- ✓ Select **Save Template Only** to import your data for future use
- ✓ Complete required fields and then select the check box next to **Save as template**
- ✓ When finished, select **Save Template Only**
- All ACH Entries will be processed using the effective date of the ACH file
- Please review our **Digital Banking Resource Page** for our in-depth resource video library. The Payee Management and Submitting an ACH videos contain critical information on scheduling and submitting ACH Templates using NACHA files.

#### **4. WIRE TRANSFERS**

- If your Company currently has online wire transfer origination, the wire payees which you have originated to previously through CAM will be converted for your Company's use in Business Connect.
- Please Note:** Although every effort has been made to assure a complete and accurate conversion, we request you carefully review these items prior to initiating them for the first time. ***It is your company's responsibility to ensure the accuracy of the recipient and payment information at the time of origination.*** If you discover any discrepancy, please contact Heartland Bank's Treasury Management Support Team immediately.
- If your Company is enrolled in online wire transfers, resource videos titled "Payee Management" and "Submitting a Wire Transfer" are available for review on our **Digital Banking Resource Page**.

#### **5. FRAUD PROTECTION SERVICES**

- On Friday, January 13 at 4:00pm CST:**

To provide sufficient time to convert the Positive Pay issued items previously submitted in CAM to the upgraded Business Connect platform, all issued items should be added to CAM prior to Friday, January 13, 2023, at 4:00 PM CST.
- On Tuesday, January 17 at 8:00am CST:**
  - ✓ Access Business Connect then select the **Commercial Tab**.
  - ✓ Select **Fraud Protection and EDI Services**
  - ✓ Decision any Positive Pay or ACH Debit Filter exceptions by 10:30am
  - ✓ Upload any issued item files from January 13 – January 17
- If your Company is currently enrolled in Fraud Protection Services, such as Positive Pay or ACH Debit Filter, please review the Fraud Protection Services resource videos and user guides on our **Digital Banking Resource Page** to prepare you for the upcoming changes.

## 6. COMMERCIAL REMOTE DEPOSIT

Commercial Remote Deposit is accessible through Business Connect by selecting the Commercial Tab and then the Remote Deposit Capture option. Once Remote Deposit Capture is selected – the platform opens. The interface and functionality will remain the same on the Business Connect platform as you were previously accustomed to.

- All users, permissions, accounts, and history for Commercial Remote Deposit will remain.
- No changes have been made to the functionality of this service.

## 7. BILL PAY

If you are currently enrolled in Business Bill Pay, all previously established payees and scheduled one-time or recurring bill payments will be converted to the new Business Connect platform.

- Upon initial login, we recommend accessing **Bill Pay** from the top navigation menu to review any scheduled bill payments and ensure they were appropriately converted to the upgraded platform, if applicable.

## 8. MANAGE ALERTS

If you currently utilize balance, transaction, or security alerts, these **will NOT convert** to the new Business Connect platform and will need to be re-established upon initial login.

- Choose **Settings** from the top navigation menu and select the **Manage Alerts** option. Review available alert options and activate desired alerts.
- To enable SMS/Text alerts you may need to register your mobile phone number as your preferred delivery method. To complete this step, select **Settings** from the top navigation menu and then **General Settings**. Next, select the **Contact** tab and add and/or edit the mobile phone number and notate it as the preferred delivery method, if desired. Complete the confirmation process when prompted to save your changes.

## 9. HEARTLAND BANK MOBILE APP

- Apple:** If you have enabled auto-updates on your device, no action will be required. When launching the current Heartland Bank mobile app, you will be re-directed to the new version automatically. If auto-updates have not been enabled, when launching the current Heartland Bank app, you will be automatically directed to the App Store to install the new version.
- Android:** An automatic update is not available. When launching the current Heartland Bank mobile app, you will be redirected to the Google Play Store to install the new app. You may also download the new Heartland Bank app directly from the Google Play Store.

If you have any questions regarding this transition, please contact your Treasury Management Support Team at 855-244-1215 or [BusinessConnect@hbtbank.com](mailto:BusinessConnect@hbtbank.com).