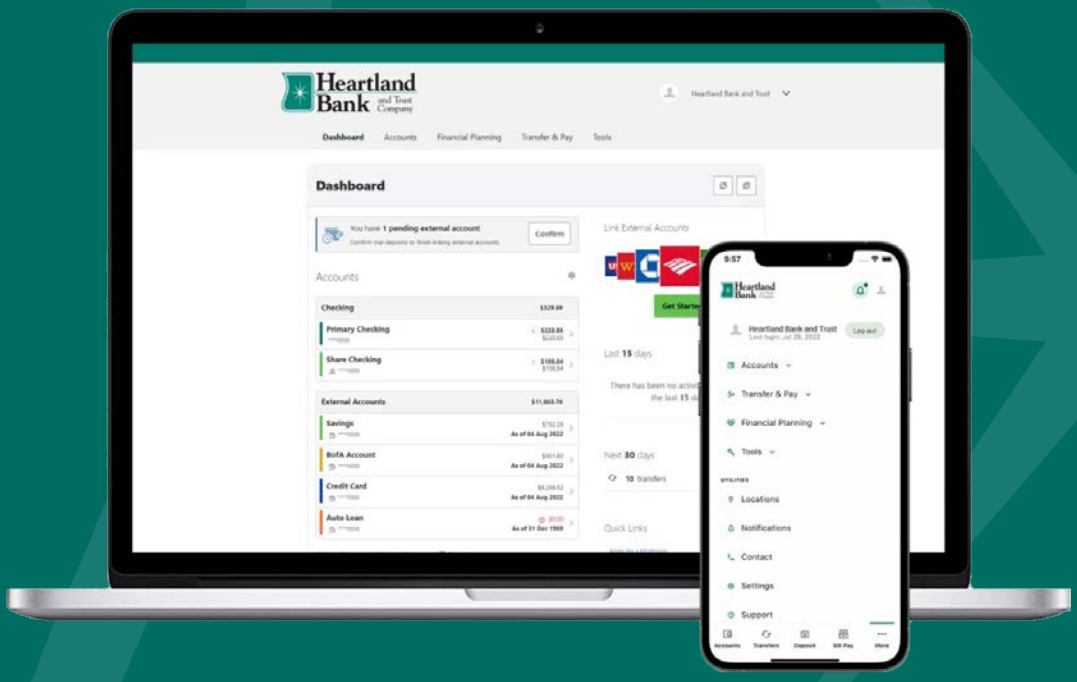
Business Connect User Guide

Digital Banking for Treasury Management Services



Heartland Bank and Trust Company

Table of Contents

Business Connect Overview **3**
Business Administration **3**
User Management **4**
Create a New Sub User 4
Copy User 7
Sub User Management – View and Edit Permissions 11
Deleting a User 13
Freezing / Unfreezing 13
Change Status of a User (Frozen/Active) 14
Passwords Resets 15
Manage Payees **17**
Add a Payee 17
Add a payment method 18
Add a Payment Method. 18
Authorizations **18**
Authorize or reject requests 18
Authorizations. 18
Business ACH **19**
Creating ACH Templates 19
Editing ACH Templates 20
Deleting an ACH Template 21
Scheduled 21
History 22
ACH Processing Days and Cutoff Times 22
Submit an ACH Template 22
Notifications and Alerts 23
Business Wires **23**
Submit a Business Wire Request 24
Search for a Business Wire 25
2. Enter search criteria. 25
Cancel Business Wire Request 25
Business Reports **26**
Create a Custom Report 27
Edit Custom Reports 28

Delete Custom Reports..... 28

About This Guide

At Heartland Bank and Trust Company, we are focused on creating a digital banking experience that is convenient, easy, and provides you the flexibility to take care of your business finances anytime, anywhere. This guide will introduce you to the functionality in Business Connect, your new digital banking experience.

Business Connect Overview

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

Here is an overview of the Business Connect services that can be found in the Commercial tab of your new digital banking experience.

Category:	Description:
Business Admin	Manage Authorizations, Payees, Roles, and Users
Business ACH	Create ACH templates, add payees, and submit ACH files
Business Wires	Create, manage and send business wires
Business Reports	Review standard or create custom reports that will provide your business with the insights on your ACH details and transaction history.

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 Wires, and Business Reports. Business Admin also serves as the hub for Authorizations, Payees, Roles, and User Management.

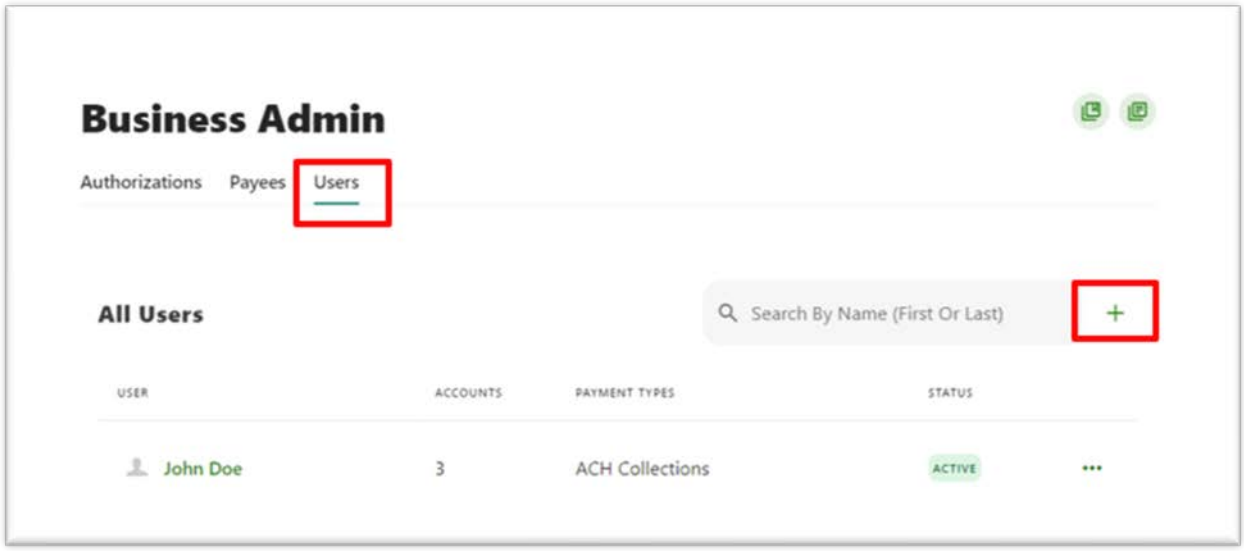
User Management

There are two easy ways to create a sub user in the Business Connect platform by either creating a new user or by copying an existing user. Each option is explained in detail below.

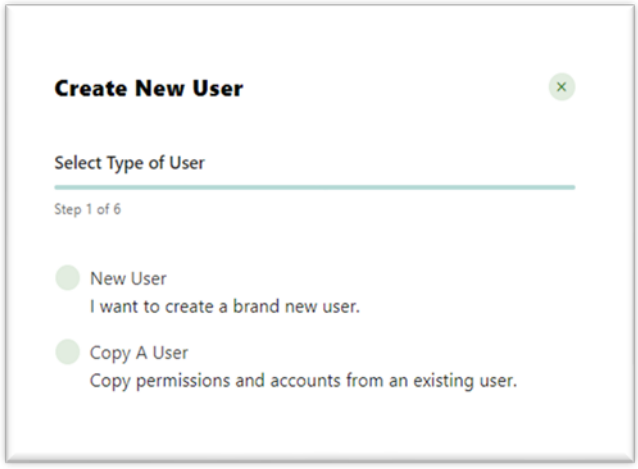
Create a New Sub User

To create a new sub user:

1. Access the Commercial Tab and the Business Admin option.
2. Click the **Users** tab.
3. Click the **plus (+)** button next to the Search box in the top right.



4. The *Create New User* window will display. You may select to add a **New User** or **Copy a User** and copy the permissions and accounts from an existing user.
5. We will 1st demonstrate the **New User** option.

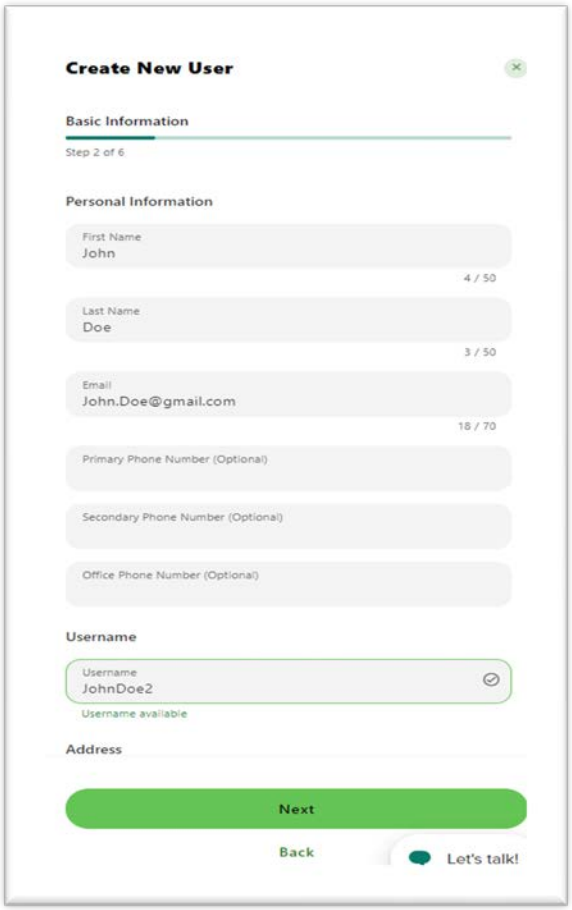


6. Enter *Basic Information* for the new user under **Personal Information**: First & Last Name, Email, Phone (Primary & Secondary & Office Phone Number).

7. Enter in the **Username** for the sub user.

   Note: Usernames must be unique. If the username entered is in use, an error message will display and the system will prevent the Company Admin from assigning duplicate usernames.

8. Continue, by entering in the **Address** for the sub user, if desired. Hit **next** when complete.

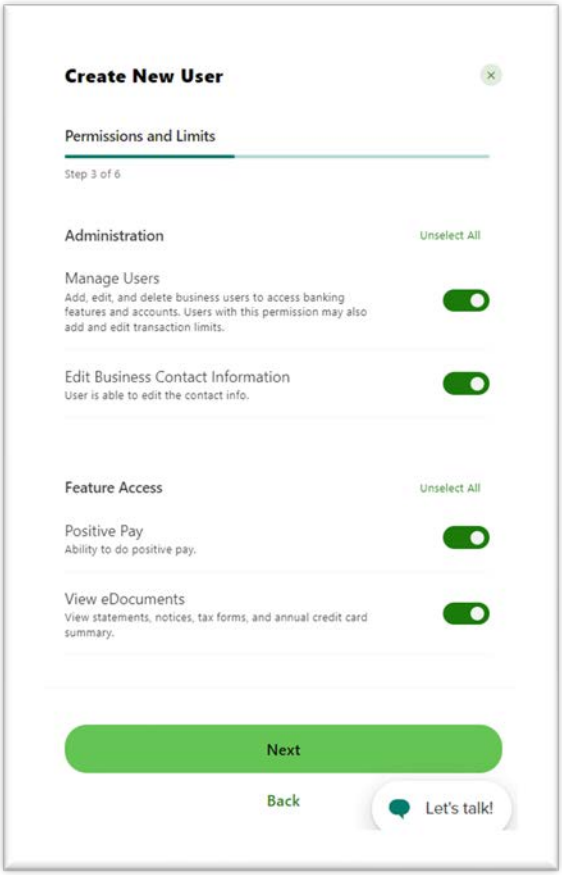


9. Enter the **Permission, Limits, and Feature Flags** for the new user. Hit **next** when complete.

   Permissions include:

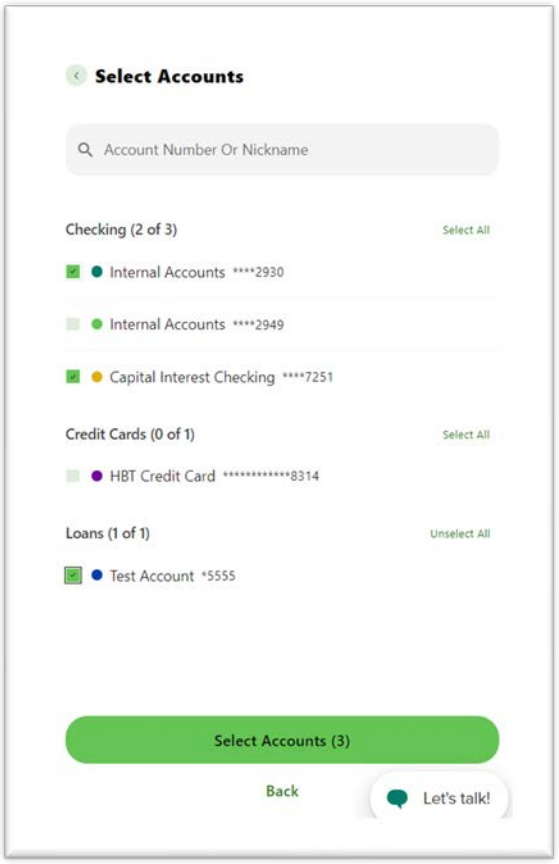
   a. *Administration*
   b. *Feature Access*
   c. *Payment Types*
   d. *Payment Destination*
   e. *Templates*
   f. *Receivables*

   Note: You can edit the permissions once you create the user.



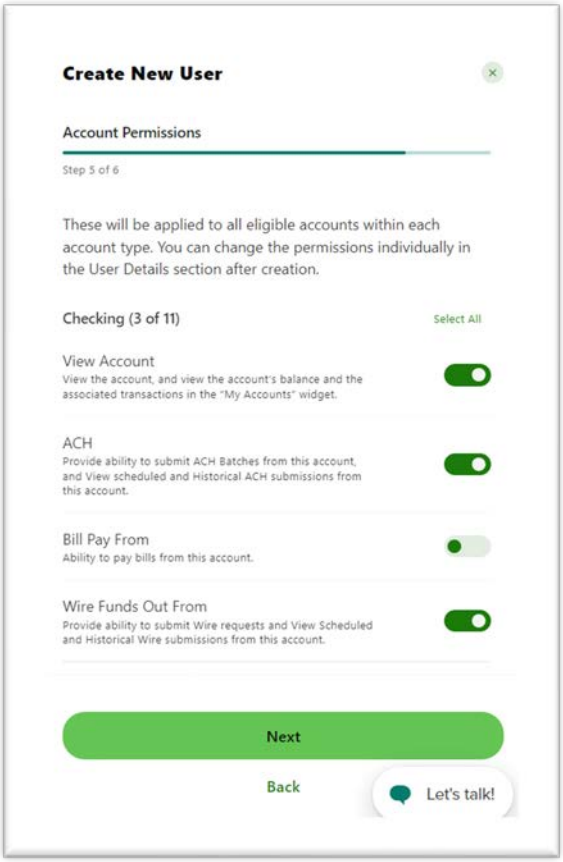
10. In the *Accounts* Window, hit **Select Accounts** to display a list of accounts for that sub user. Select the accounts you would like applicable for the sub user and hit **Select Accounts**.

    Note: The Business Connect system will display a success message with the number of Accounts added for the sub user. Under the text there is an option to add/remove accounts for that sub user.



11. The *Account Permissions* screen will appear with account level permissions. Select the wanted account level permissions by selecting each individual permission or by using the **Select All** option to automatically select all fields. Hit **next** when complete.

    Note: You can edit the permissions once you create the user.

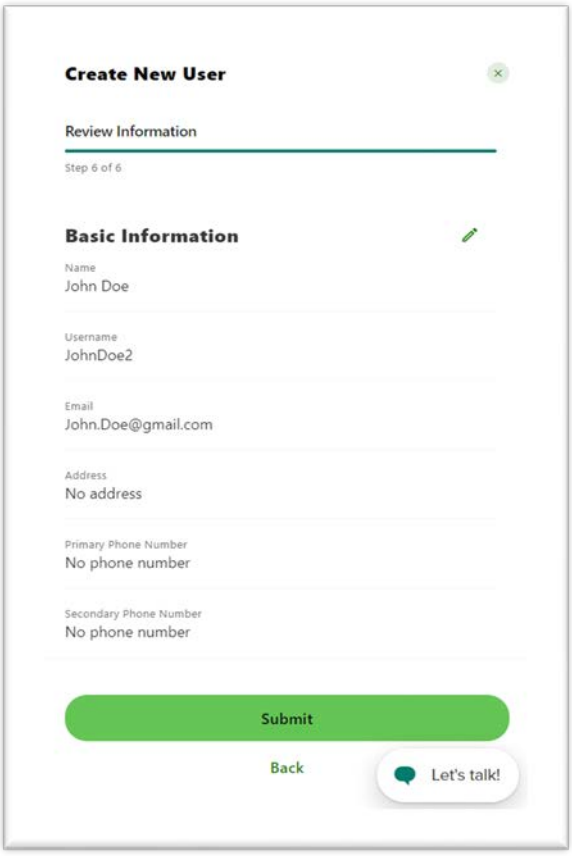


12. The *Review Information* screen appears, which allows you to review and edit all entries made. To edit a category hit the **Edit (pencil icon)** button next to the category name. Categories include: Basic Information, Permissions, Accounts, & Account permissions.

13. One you select **submit** you will be asked to complete a verification code. Click **Send Code** to receive a code to your master user's email.

14. Enter in the Code and select **Verify**.

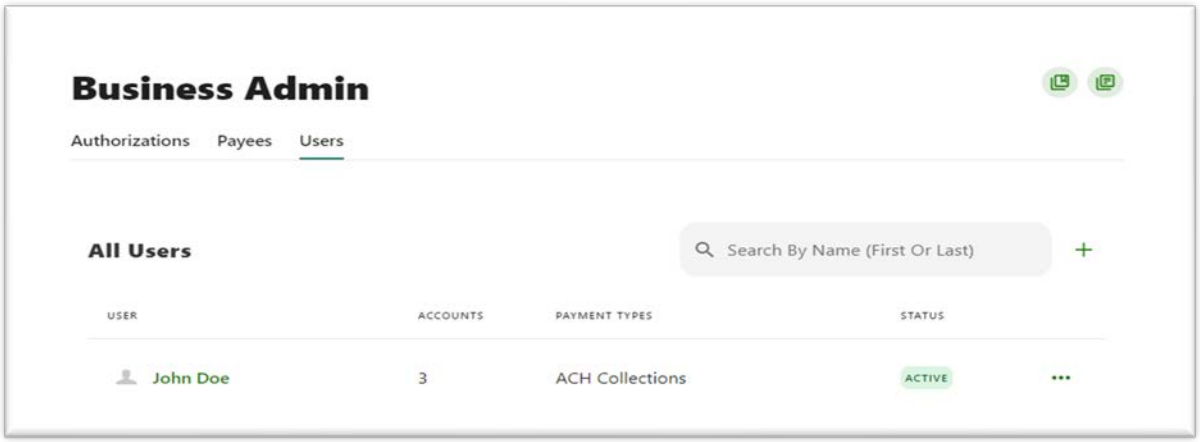
15. Once the code has been entered and verified a success message will display indicating the sub user has been successfully added.



Copy User

To copy an existing sub user.

1. Access the Commercial Tab and the Business Admin option.
2. Click the **Users** tab.
3. Click the **plus (+)** button next to the Search box in the top right.



4. The *Create New User* window will display. Select **Copy a User**.

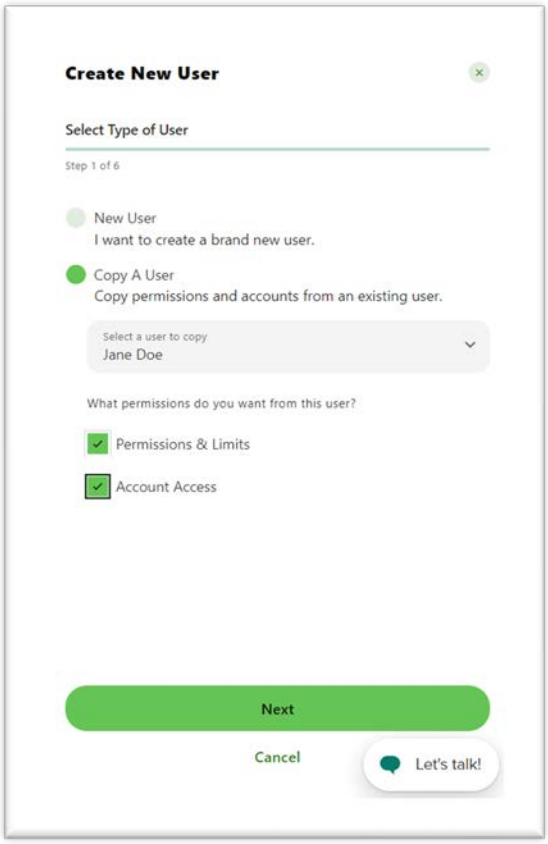
5. In the drop-down menu, choose the user who you wish to copy, then either:

   Check **Permissions & Limits** to copy that user's permissions and limits.

   OR

   Check **Account Access** to copy the users Access permissions.

   a. Click **Next** when complete.

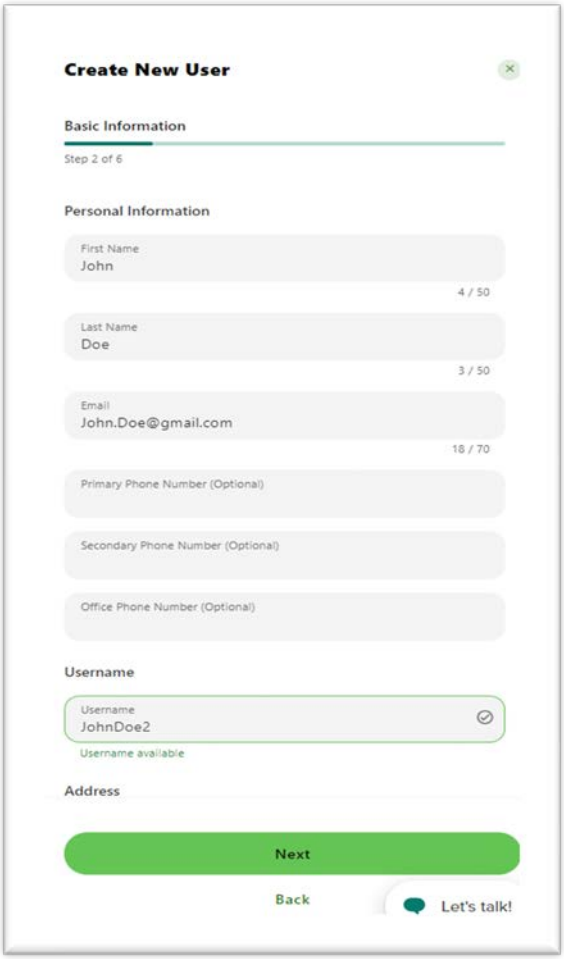


6. Enter *Basic Information* for the new user under **Personal Information**: First & Last Name, Email, Phone (Primary & Secondary & Office Phone Number).

7. Enter in the **Username** for the sub user.

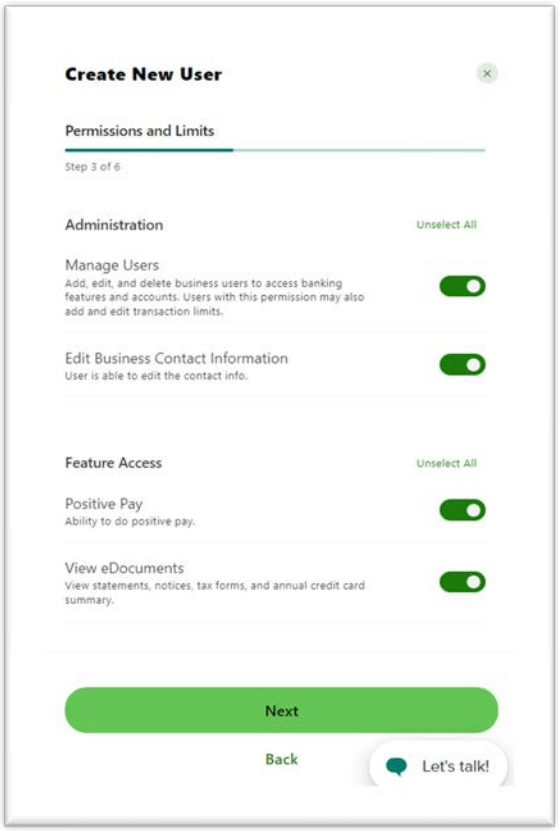
   Note: Usernames must be unique. If the username entered is in use, an error message will display and the system will prevent the master user from assigning duplicate usernames.

8. Enter in the **Address** for the sub user, if desired. Select **Next** when complete.

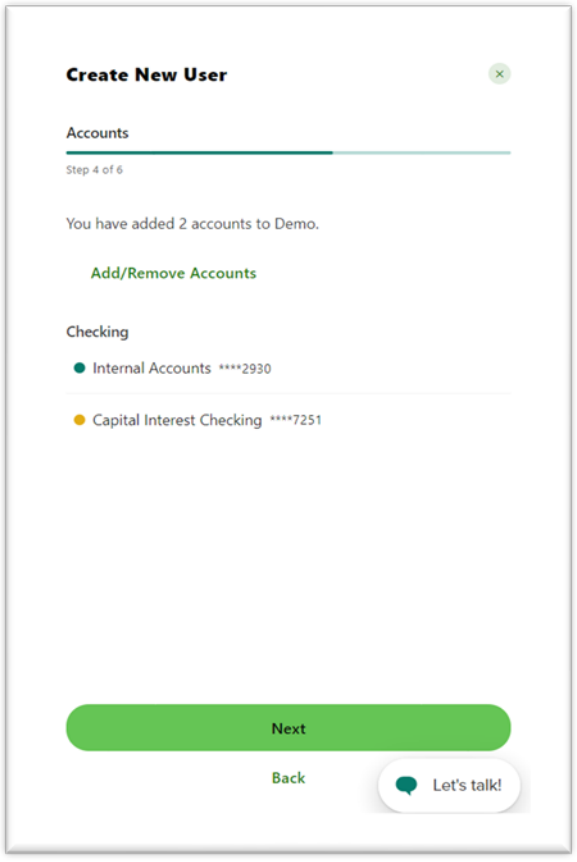


9. A List of **Permissions and Limits** displays. Since you are copying a user, these fields should be pre-populated with data from the copied user. You may edit the permissions and limits as many times as you like. Select **Next** when complete.

   Note: You can edit the permissions once you create the user.

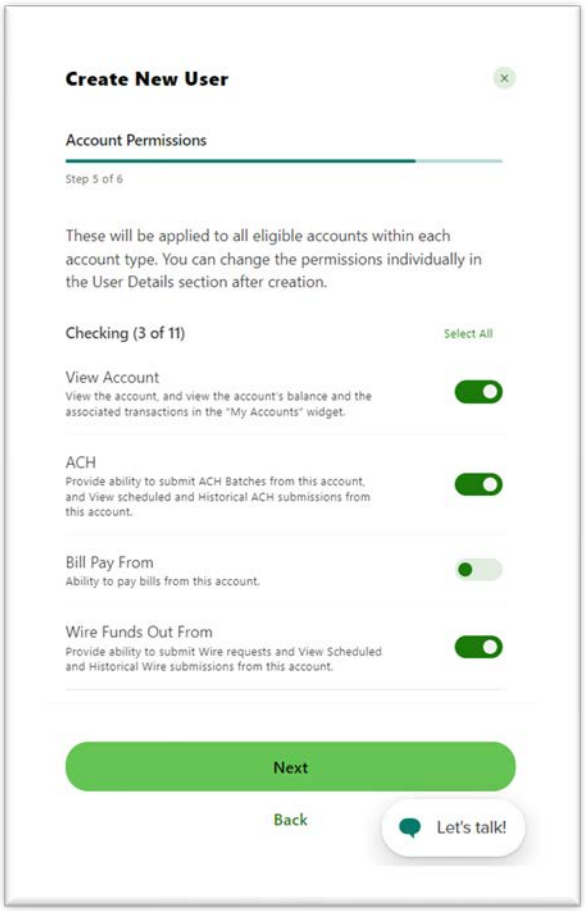


10. The following page displays **Accounts selected in the cloned user.** You may add or remove accounts by selecting the Add/Remove Accounts option.



11. The **Account Permissions** screen will appear with account level permissions. Select the wanted account level permissions by selecting each individual permission or by using the **Select All** to automatically select all fields. Since you are copying a user, the fields should be pre-populated. Click **Next** when complete.

    Note: You can edit the permissions once you create the user.



12. The *Review Information* screen appears, which allows you to review and edit all of the entries made. To edit a category hit the **Edit (pencil icon)** button next to the category name.

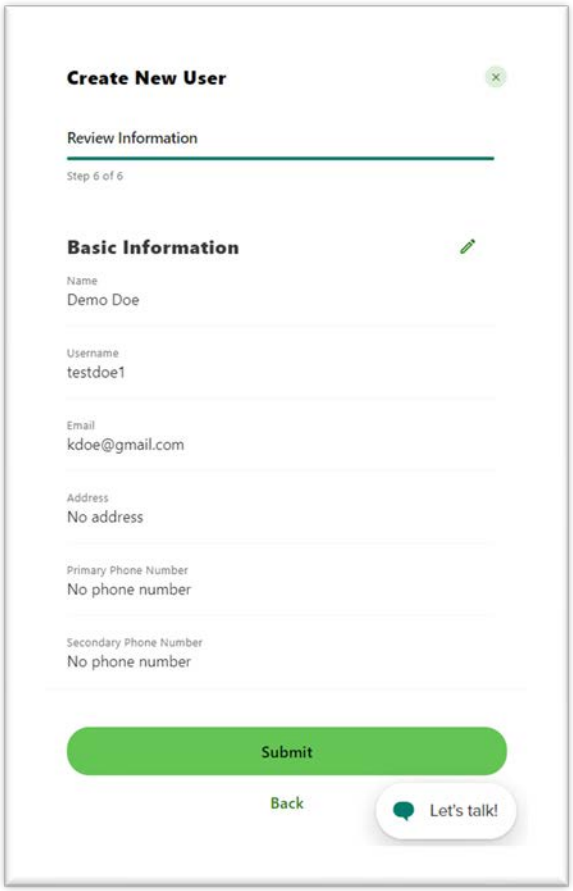
    a. Review Information Categories:

        i. Basic Information

        ii. Permissions

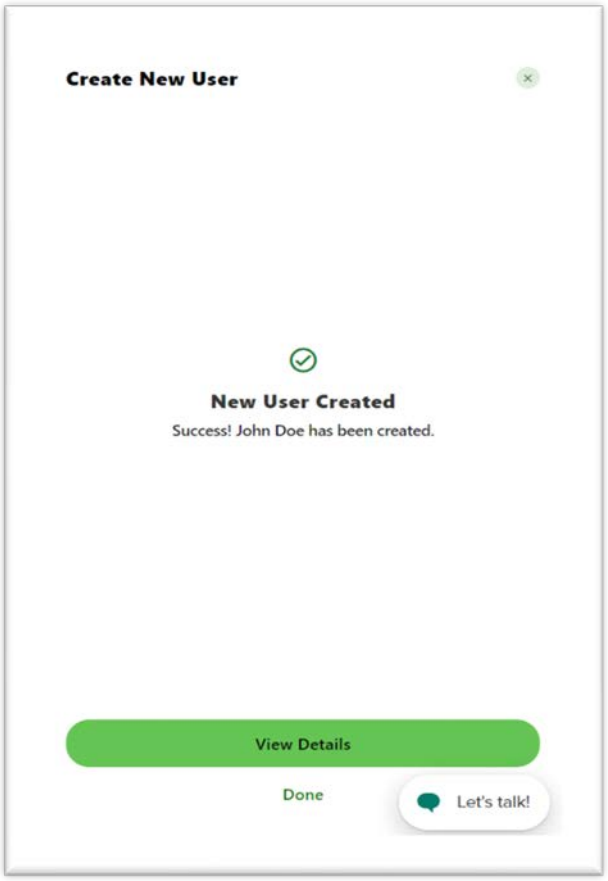
        iii. Accounts

        iv. Account permissions



13. When completed with reviewing your copied sub users details, click **Submit.** Then a Verification code will be sent to the master user to verify identity. Once you receive the code, enter the code into the *Enter Code* field and click **Verify.**

14. A success message will display indicating the new copied user has been created.



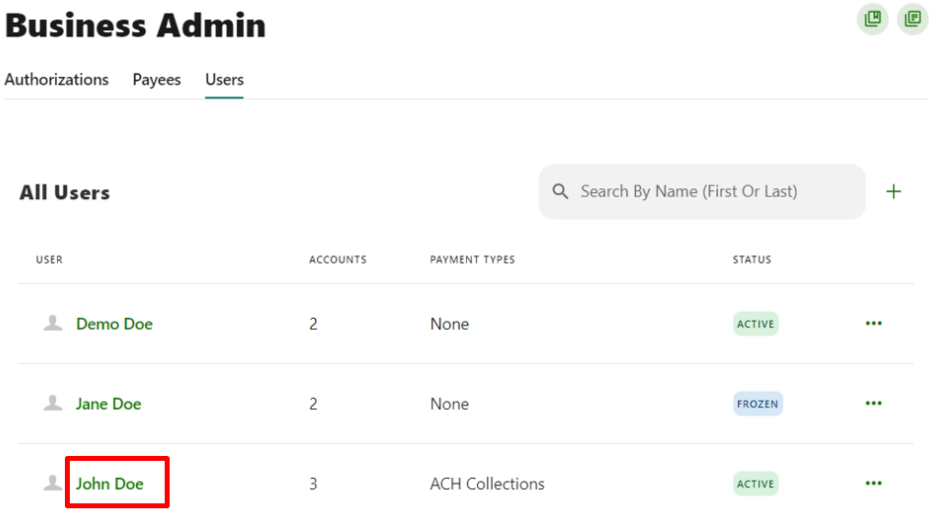
Sub User Management – View and Edit Permissions

The Business Connect platform enables you to easily view and edit a sub user's Permissions by utilizing the *Business Admin* option. To view or edit a sub user's Permissions:

1. Access the Commercial Tab and the Business Admin option.

2. Click the **Users** tab.

3. Select the User who you would like to view/edit permissions for by clicking on their name.

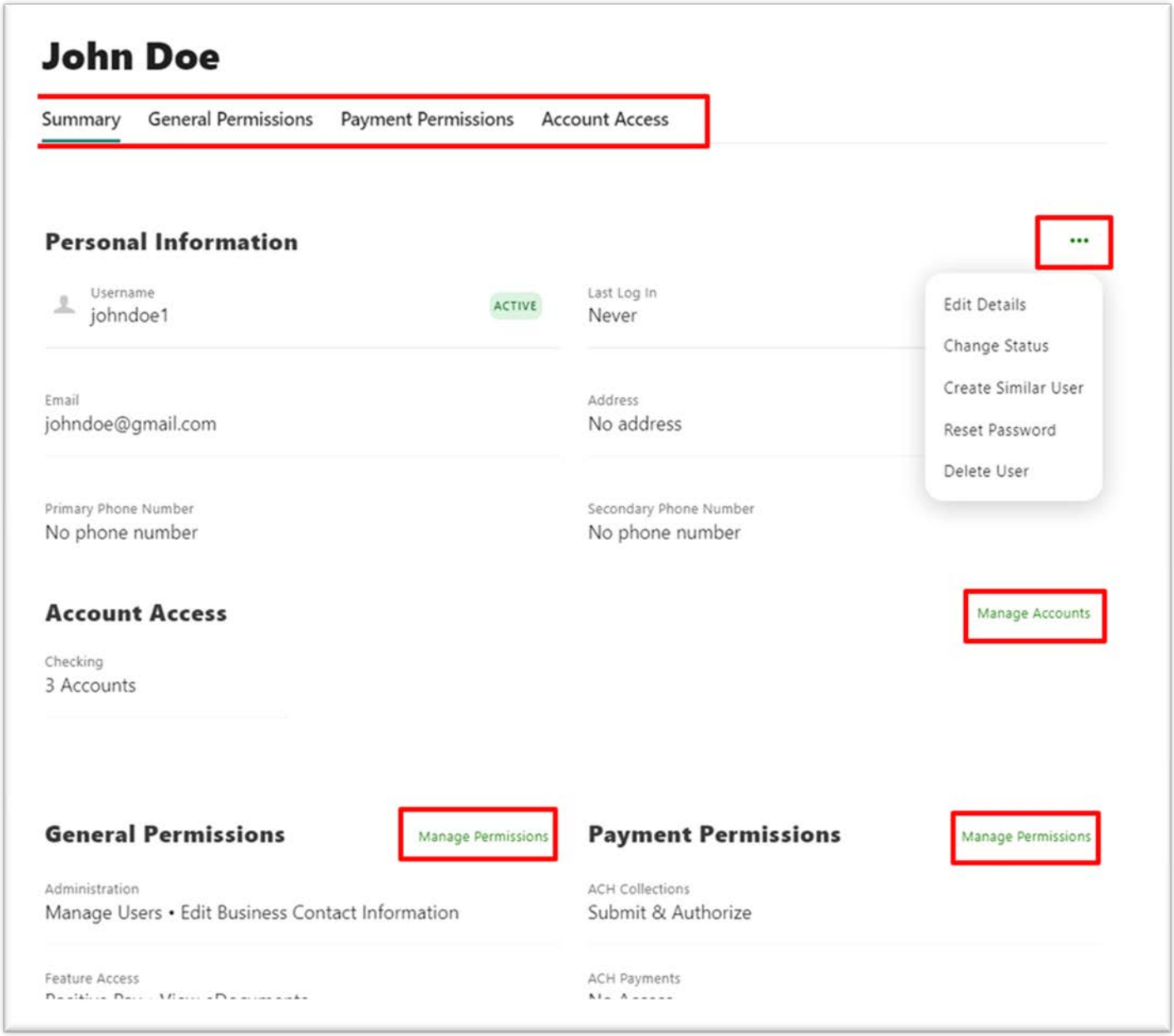


Once you are within a

Subuser, you will be able to view and edit their Personal Information, General Permissions, Payment Permissions, and their account level permissions.

1. Click the three dots (…) next to personal information to open a drop-down menu displaying options such as: Edit Details, Change Status, Create Similar user, Reset Password, and Delete User.

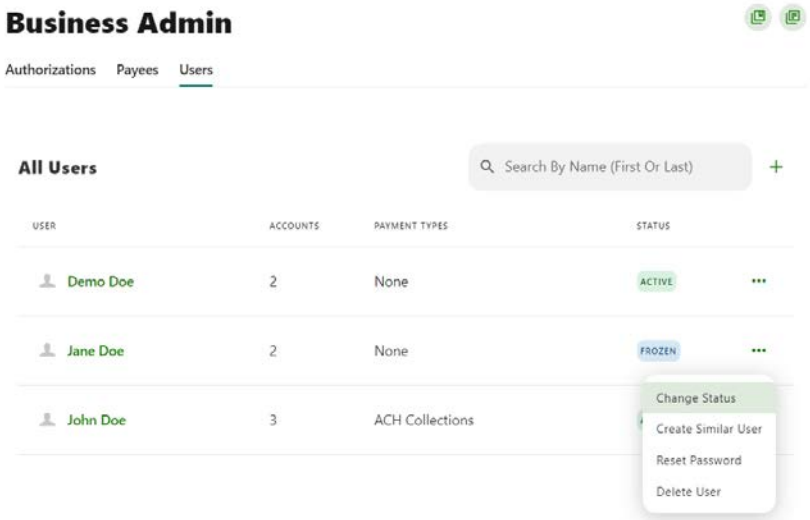
2. You can edit permissions by selecting the **Manage Permissions** or **Manage Accounts** options and updating the applicable permissions and/or accounts as shown below.



Deleting a User

1. Access the Commercial Tab and the Business Admin option.
2. Click the **Users** tab.
3. Find the sub user you are going to delete and select the three dots (...) next to their name.
4. Select **Delete User** from those options.
5. A notification will appear to ask if you would like to delete this user.

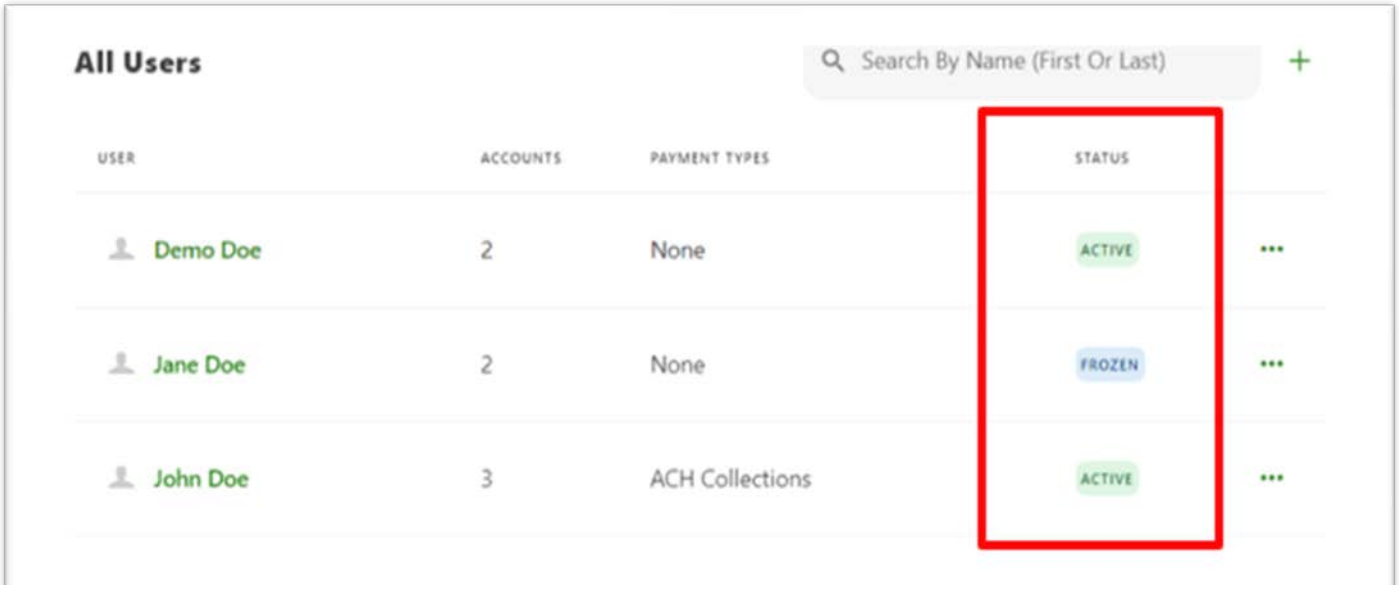
   Note: Once you delete a sub user, you cannot undo it.
6. Select **Delete**.



Freezing / Unfreezing

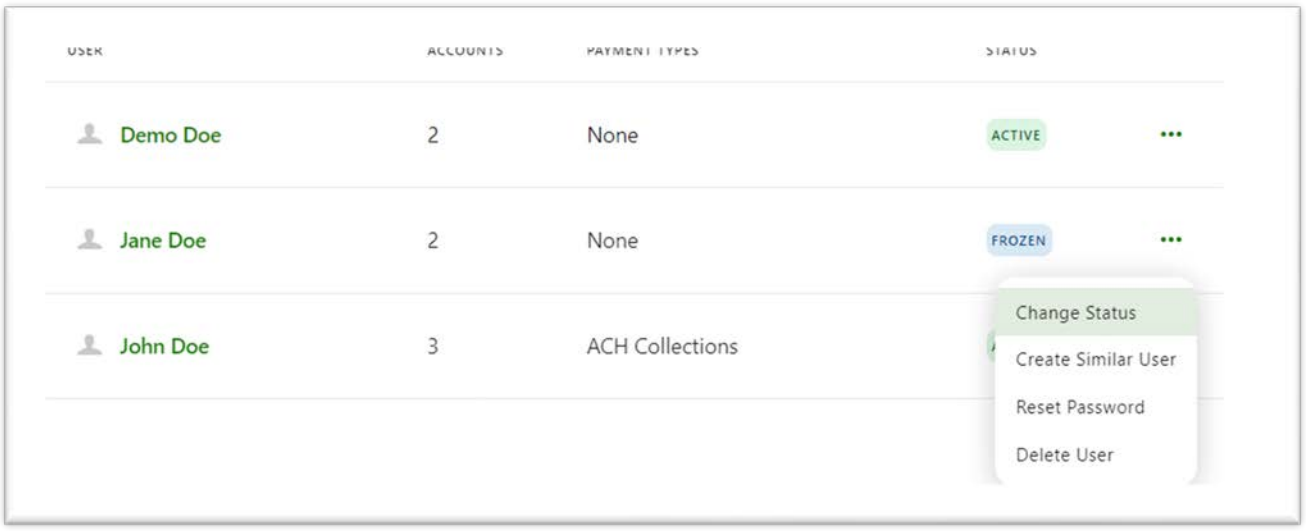
You may see if a sub user is frozen or Active by accessing the *Business Admin* option and selecting the **Users** tab. Under the Status column, you can see the account status for that sub user.

Note: Freezing a sub user will prohibit the user to login or access online banking.

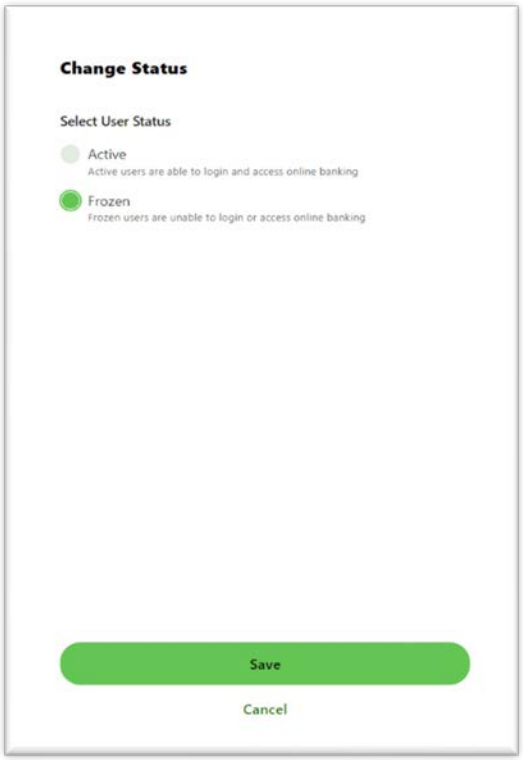


Change Status of a User (Frozen/Active)

1. Access the Commercial Tab and the Business Admin option.
2. Click the **Users** tab.
3. Find the user you are going to freeze/unfreeze and select the three dots next to their name and select **Change Status**.

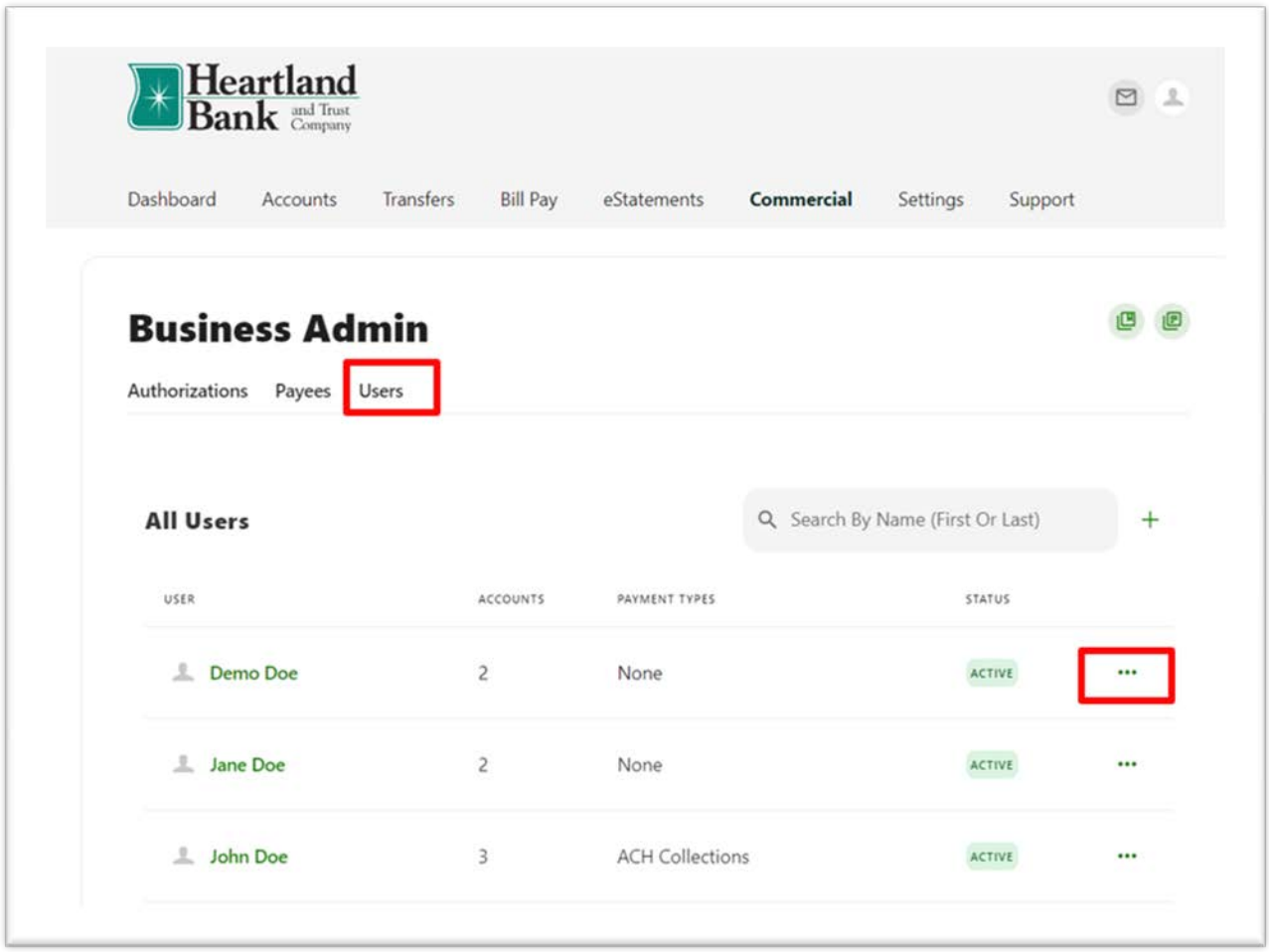


4. Select **Frozen** to Freeze that sub user's access or Select Active to unfreeze the sub user's access. Then select **Save.** You will then be required to authenticate this request with an authorization code. Select **Send Code.**
5. Once you receive the code, enter it into the *Enter Code* field and click **Verify.**
6. A success message will display indicating the status change was completed.
7. Verify that the sub user has been switched to frozen by seeing the icon change from Active (green) to Frozen (blue).

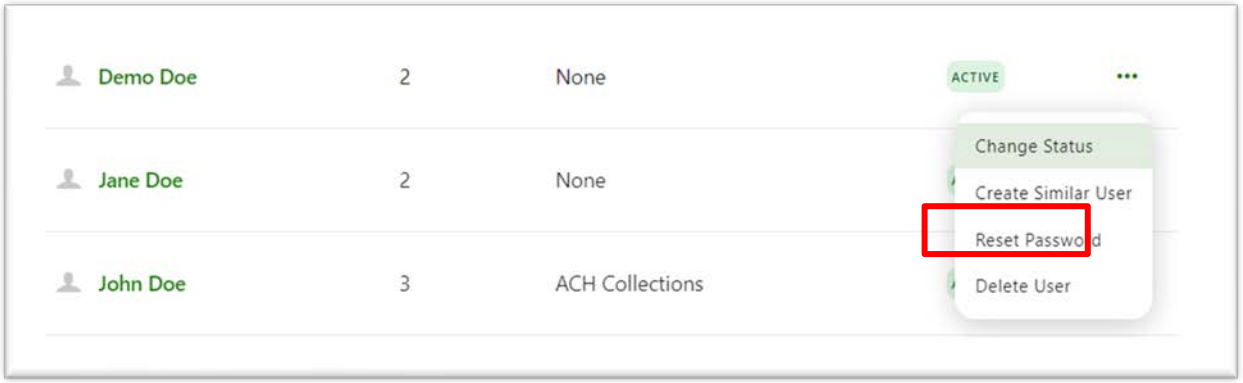


Passwords Resets

1. Access the Commercial Tab and the Business Admin option.
2. Click the **Users** tab.
3. Find the sub user you are going to change the password for and select the three dots (...) next to their name.



4. A drop-down menu will appear with the following options:
    a. Change Status
    b. Create Similar User
    c. Reset Password
    d. Delete User



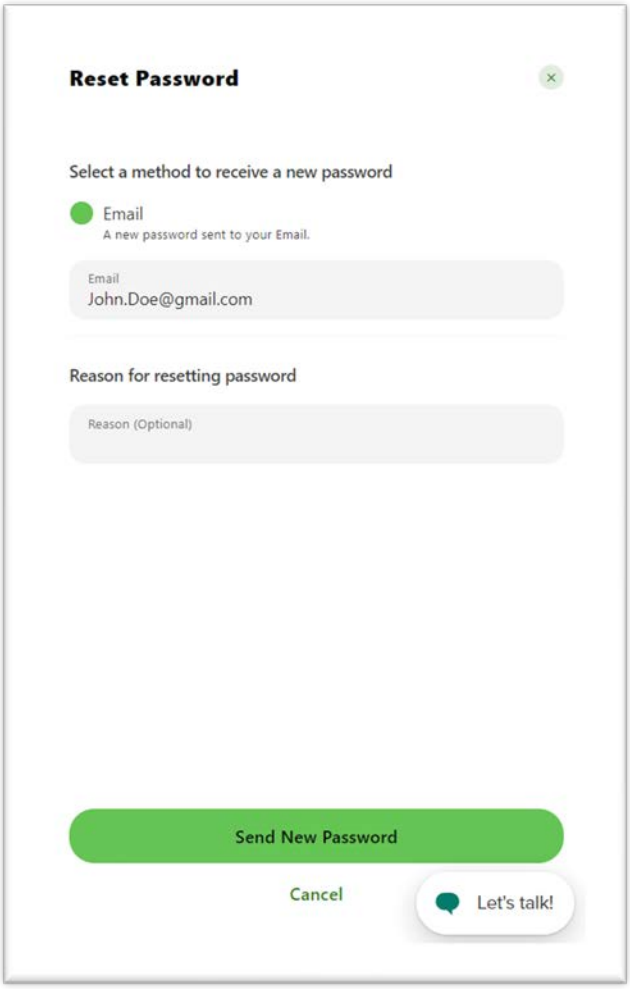
5. Select **Reset Password** from those options.

6. The *Reset Password* page will appear. Select the method to receive a new password and fill out the optional reasoning for the new password if needed. Select **Send New Password** when complete.

7. A verification screen will appear and you must verify the code that was sent.

   Note: Once verified, the sub user will get instructions on how to change their password.

8. The Business Connect system will display a success message indicating that the Password was successfully reset.

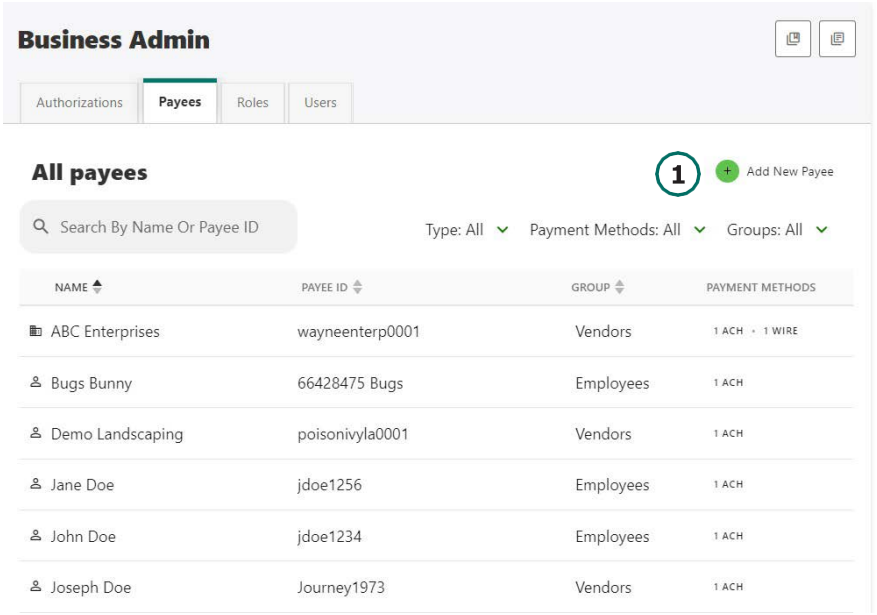


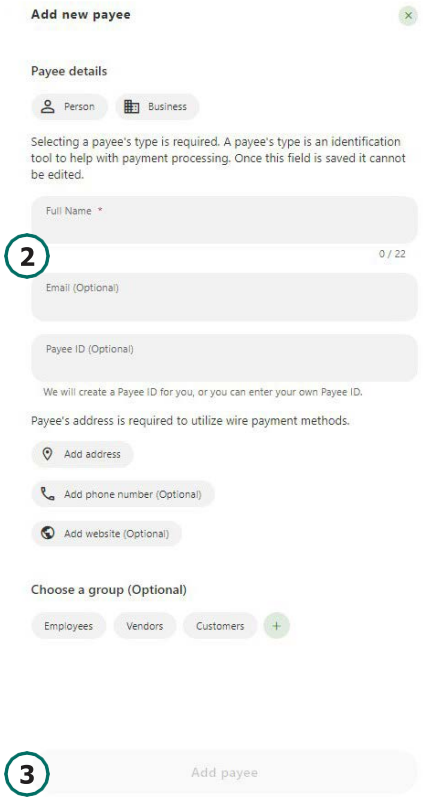
Manage Payees

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) 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.

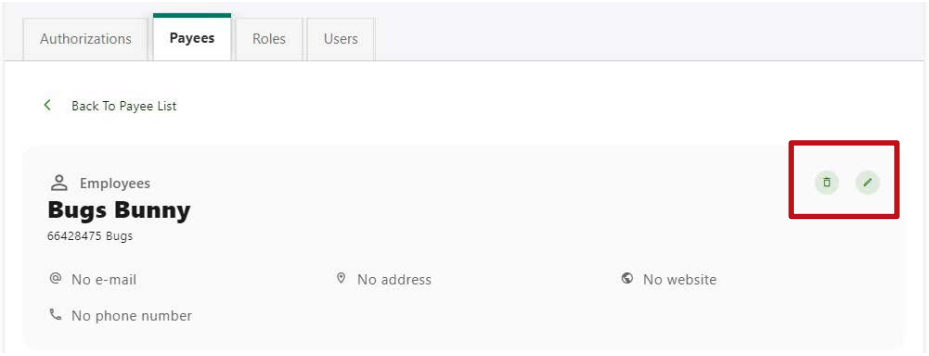
Add a Payee

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





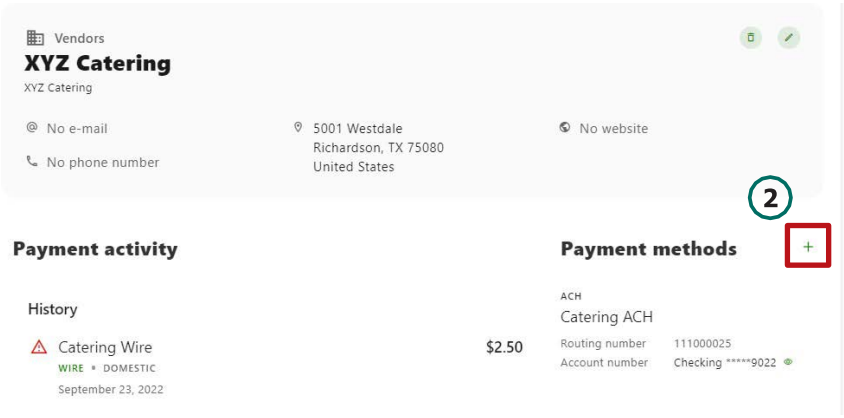
After selecting the individual Payee, use the pencil icon to edit the Payee details and use the Delete User link to remove the payee.

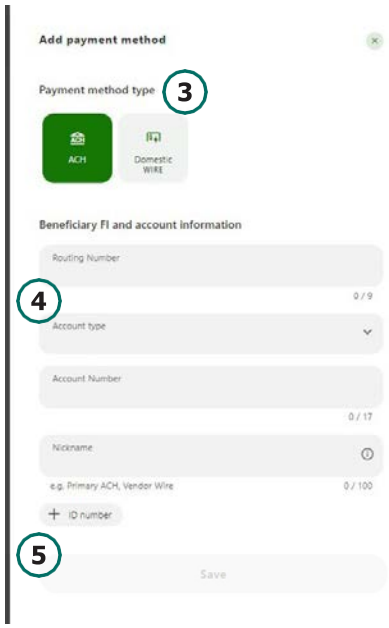


Add a payment method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used by the business 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. From the **Payees** option, 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.
4. Complete the **required information** for the chosen payment method (Account Number, Routing Number, Account Type, etc.).
5. Click **Add Payment Method**.

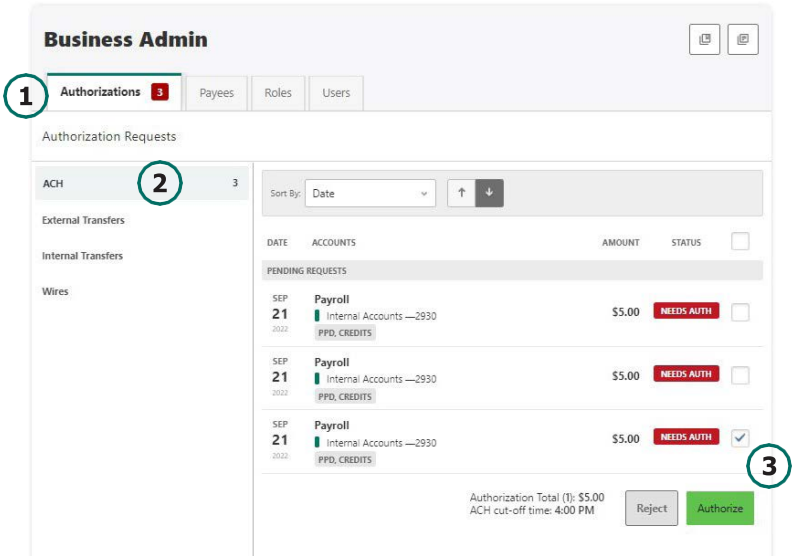




Use the pencil icon to edit Payment Details and use the Delete Payment link to remove.

Authorizations

Authorizations are used when your company or a designated sub user is set up with dual control. Additionally, Authorizations are used when a user submits a transfer, ACH file, or Wire for an amount higher than the cumulative dollar amount that can be submitted without additional authorization.



Authorize or reject requests

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

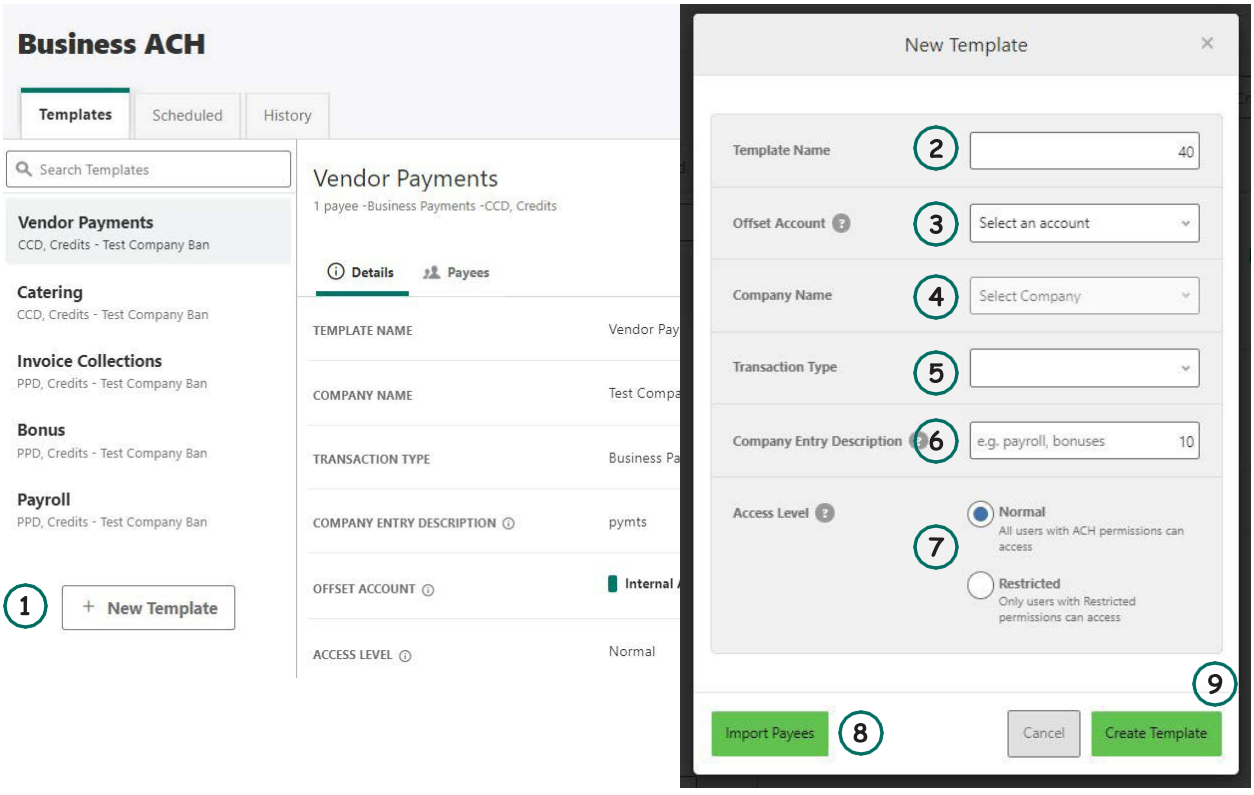
Business ACH allows you to create, edit/delete, authorize, and submit ACH templates. To access Business ACH, navigate to the Commercial tab and select the ACH option.

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.

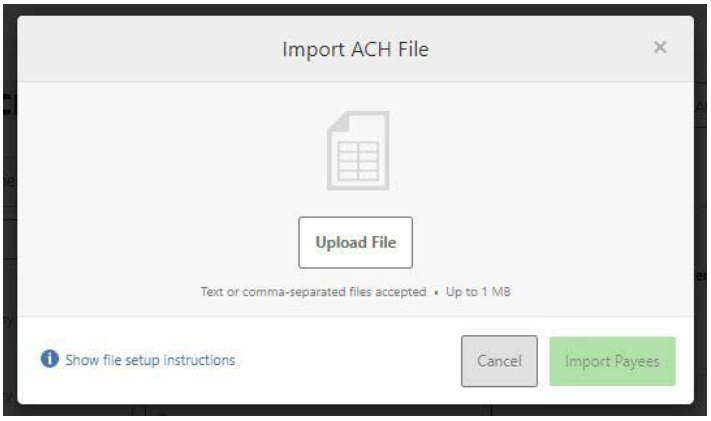
To create a new ACH template:

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



2. Enter a Template Name.
3. Select an Offset Account from the dropdown menu.
4. Select a Company Name from the dropdown menu.

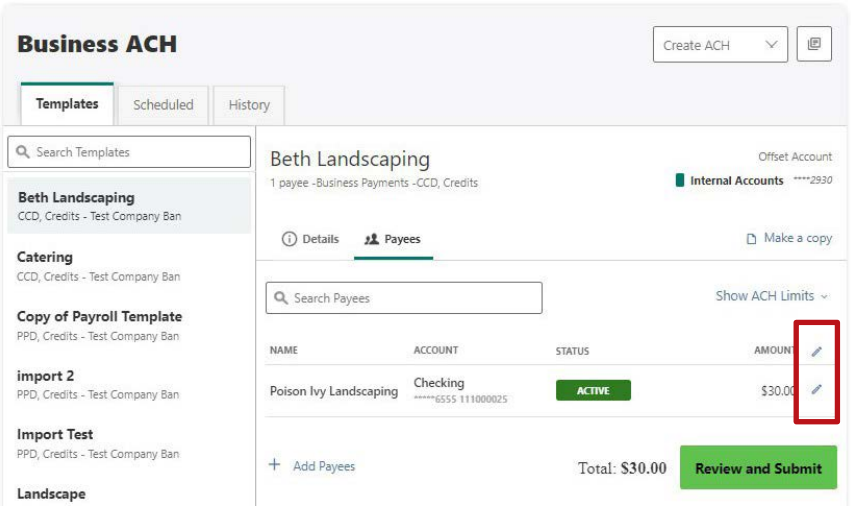
5. Select a Transaction Type from the dropdown menu of available Transaction Types.
6. Enter a Company Entry Description. This provides a description of the transaction to the payee.
7. Select an Access Level for the template. A template marked as Restricted would only be viewable by a user with Access to Restricted Templates permissions.
8. Click the Import Payees button to upload a NACHA (.bet} 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.*

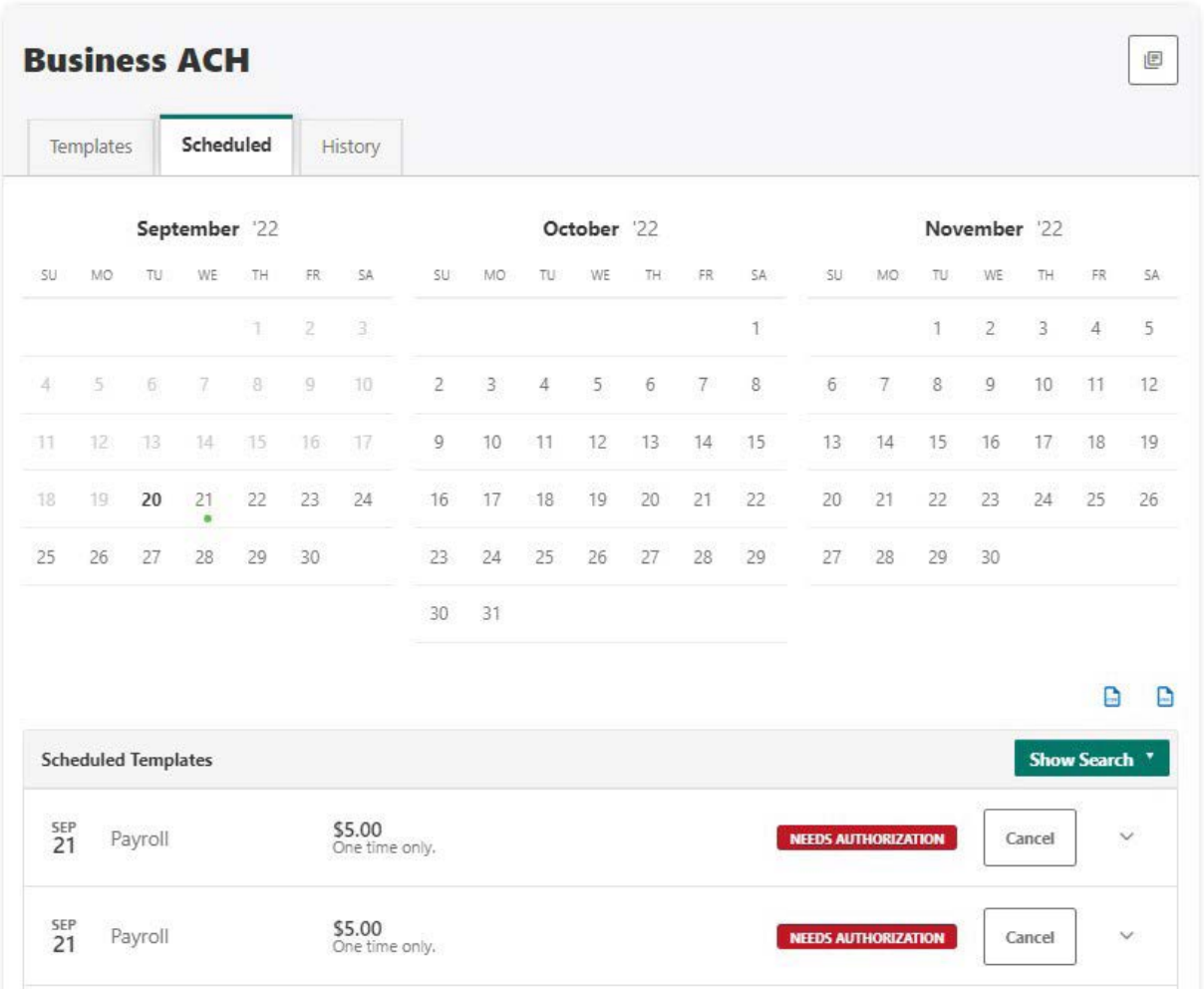
Deleting an ACH Template

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 Bank 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.*

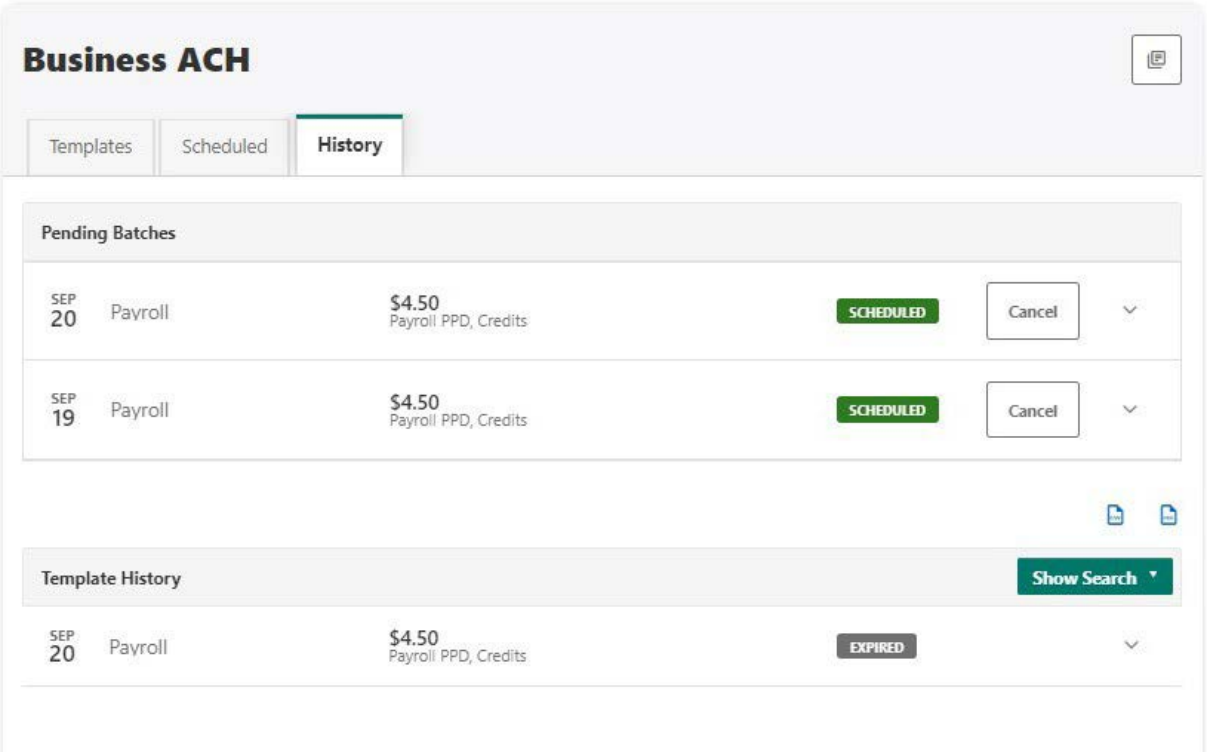
Scheduled

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



History

History displays pending batches (submissions available for processing by Heartland Bank) and a template history (submissions that have been completed or rejected by Heartland Bank).



ACH Processing Days and Cutoff Times

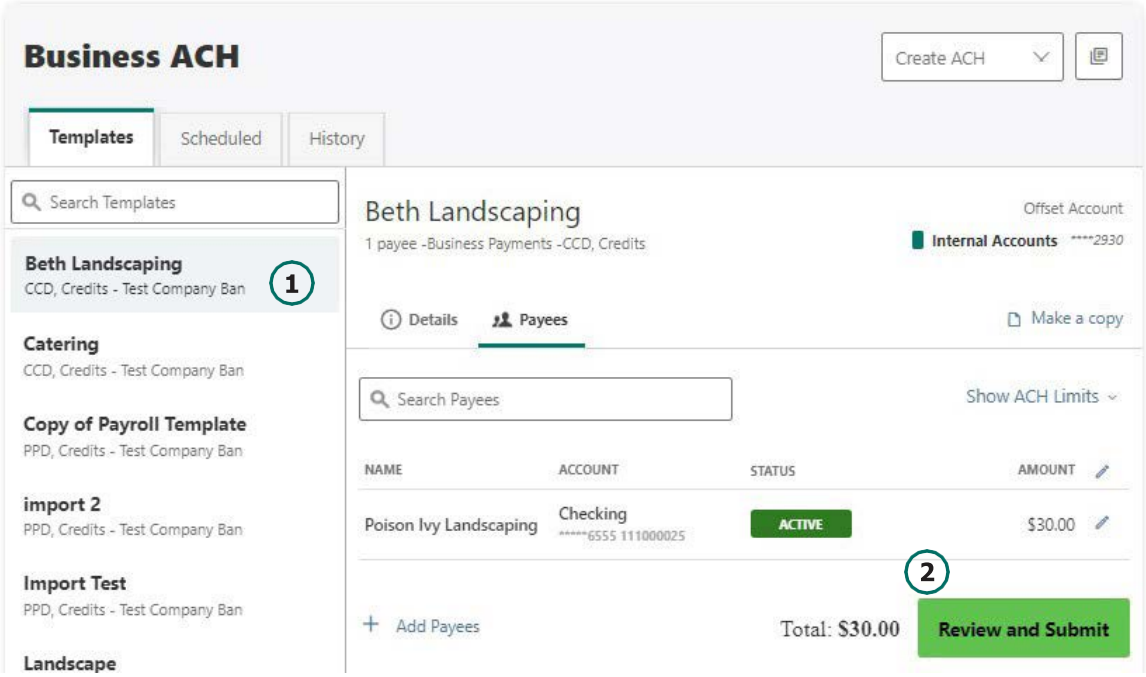
ACH Processing Days are the days of the week that Heartland Bank will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH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

Company Administrators can establish Alerts to stay informed when ACH functions are completed. This allows your Company Administrator to maintain oversight of this function. To add an alert, access the **Settings** tab and select **Manage Alerts**. All available Alert categories will display on the left - select the Business ACH category. You may turn on the option for Business ACH by selecting the green toggle button. Then select the preferred delivery method for the Alert and select **Save**. The following occurrences will generate an alert when the Business ACH Alert is turned on:

- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Canceled
- ACH Expired (not approved by the cutoff time)
- ACH Processed

Business Wires

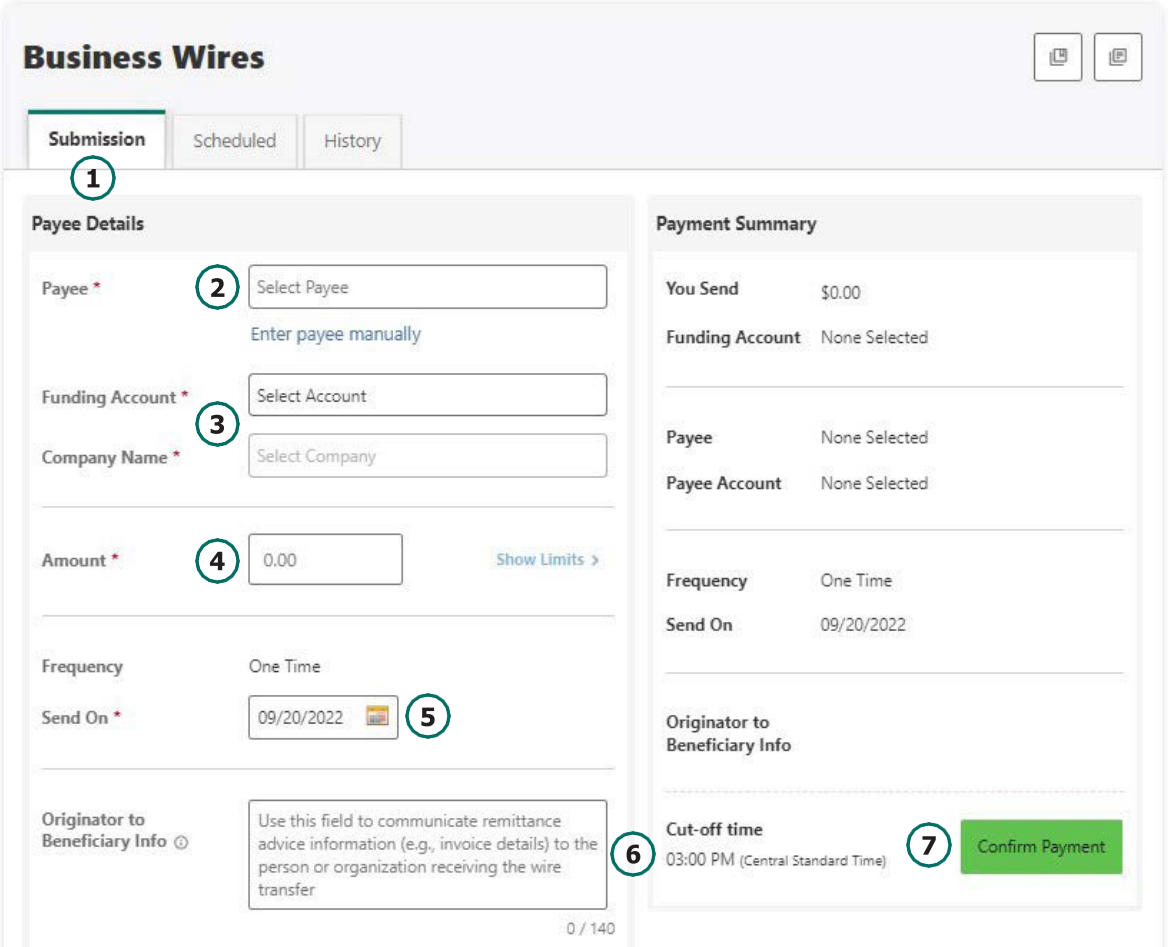
Wire transfers offer convenience, speed, and security. Business Wires has specific roles, accounts, payees, limits, and authorizations available and allows qualified accounts to initiate wire transfers. A payee may have more than one account depending on the number of wire payment methods that have been established. To access Business Wires, navigate to the **Commercial** tab and select the **Wires** option.

Business Wires allows you to:

- Create wire payment requests
- Authorize wire payment requests
- Set limits

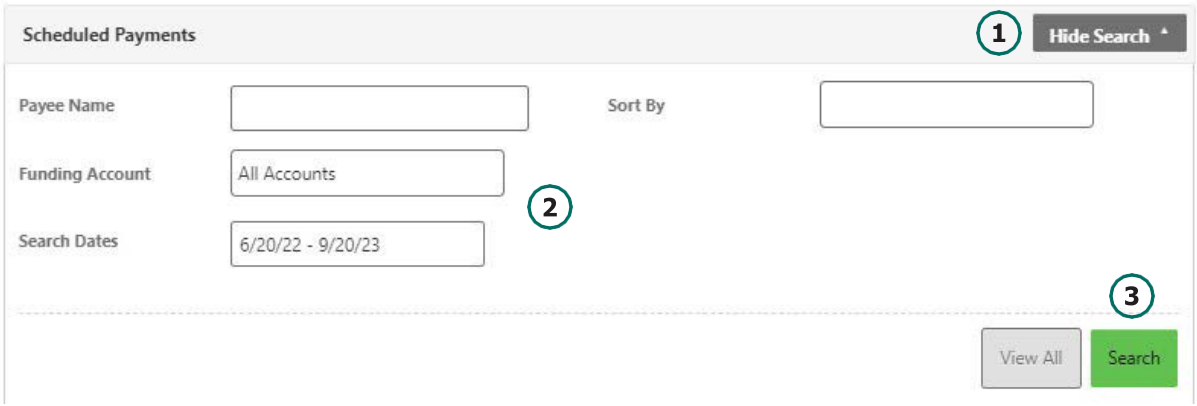
Submit a Business Wire Request

1. Navigate to **Business Wires** by accessing the **Commercial** Tab and selecting the **Wires** option. The submission tab will open as default once the **Business Wires** option is selected.
2. Select a **Payee** from the drop-down list.
3. Choose a **Funding Account** and a **Company Name**.
4. Enter the **Amount** for the transfer.
5. Select the **Delivery By date**.
6. Enter any additional details into the **Originator to Beneficiary Info** field (optional).
7. Click **Confirm Payment**.



Search for a Business Wire

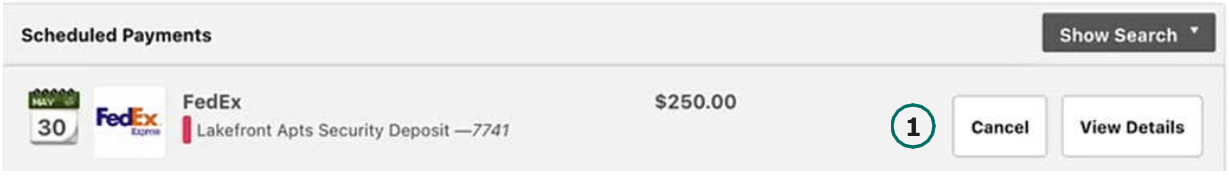
1. From the **Scheduled** option within Business Wires, click the **Show Search** button to view search fields.
2. **Enter search criteria**.
3. Select the **Search** button.

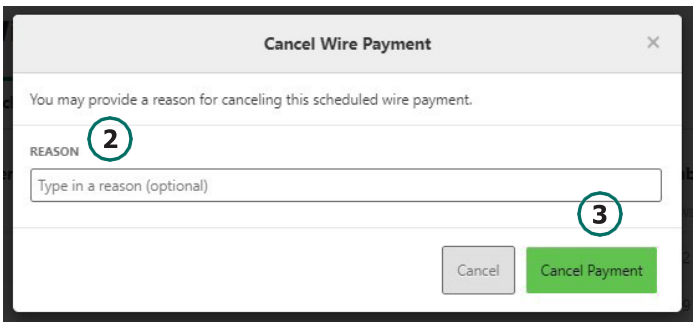


Cancel Business Wire Request

Wires cannot be edited. If you need to make an edit, you will need to cancel the wire transfer and submit a new request.

1. Under **Scheduled**, locate the wire transfer and click the cancel button.
2. Enter a reason.
3. Select the **Cancel Payment** button.





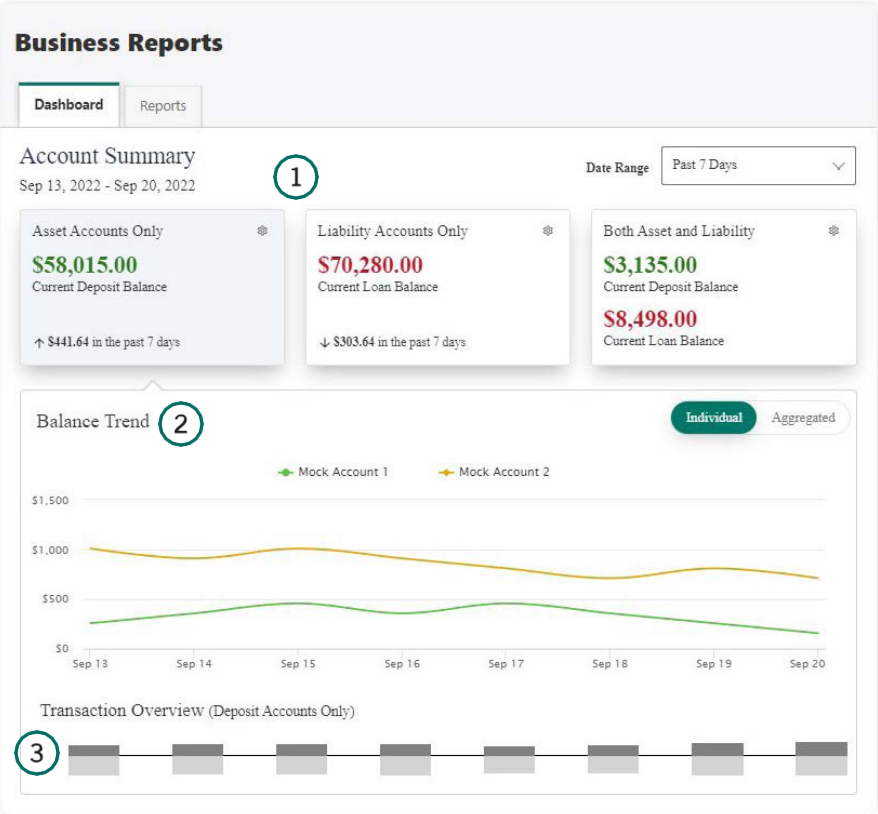
Business Reports

Business Reports provide you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools provide the ability to generate new reports to yield new insights on your ACH details and transaction history. The four main areas include:

1. *Quick Filter Cards* - Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all of the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will be instantly filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.

2. *Balance Trend* - The Balance Trend chart is a line chart at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.

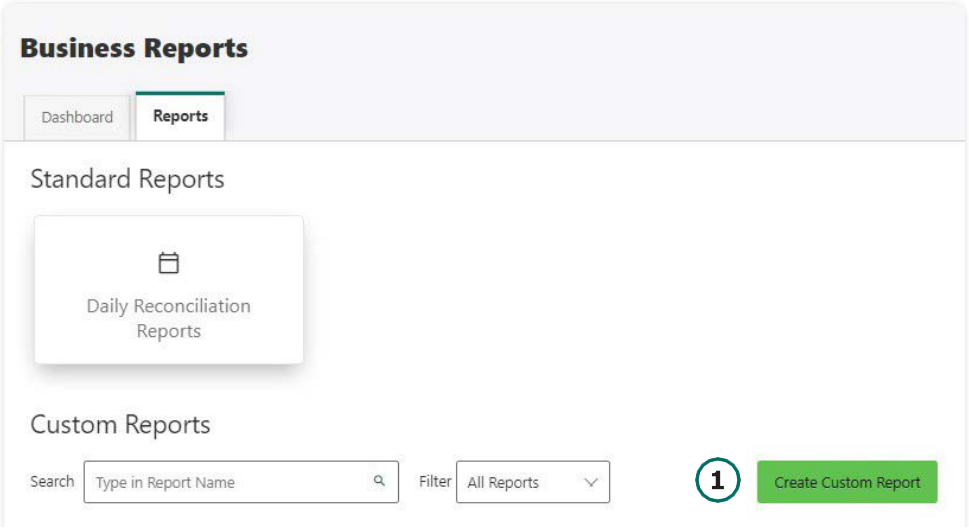
3. *Transaction Overview* - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.



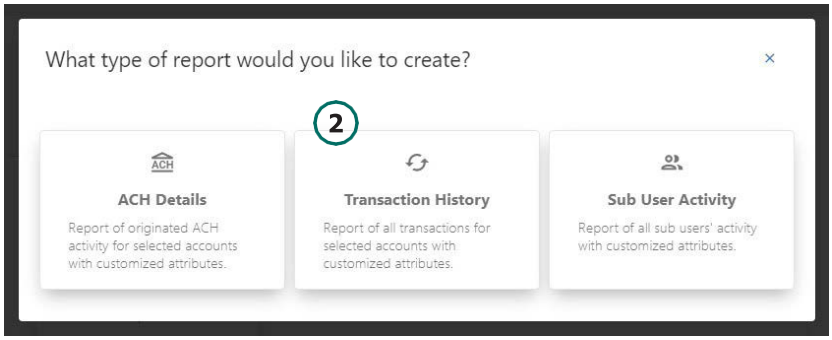
Create a Custom Report

Reports will show you standard reports that are generated by Heartland Bank. You will also be able to run your own custom reports.

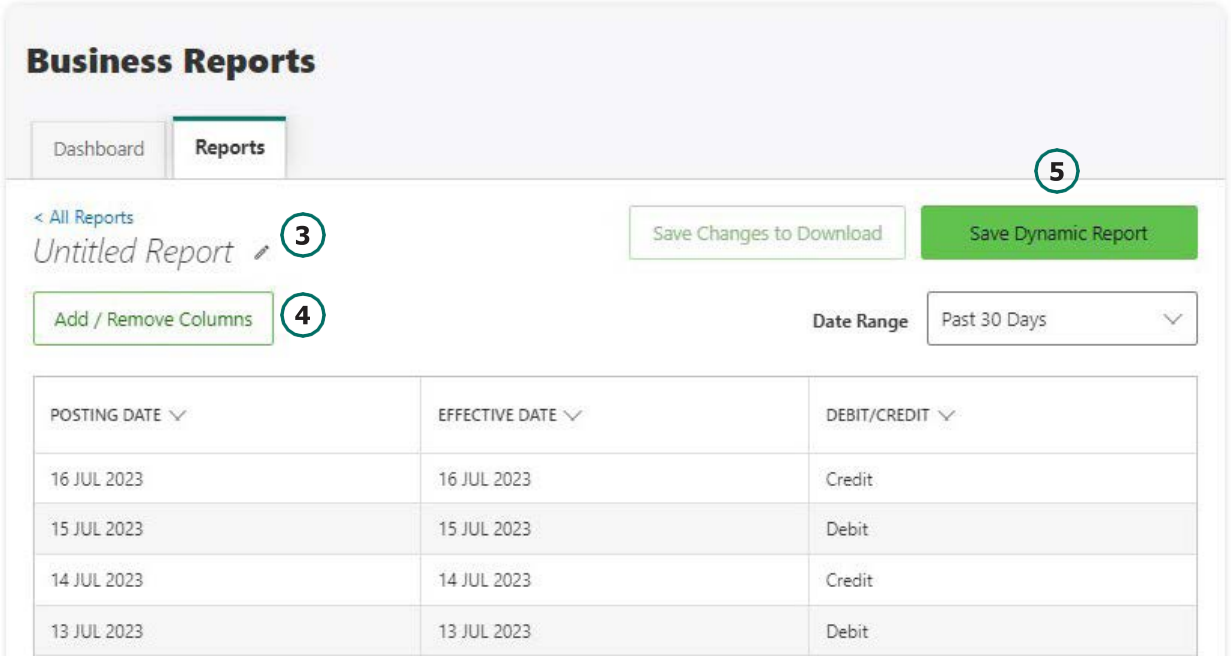
1. Within Business Reports, select the **Create Custom Report** button.



2. Then, select the **Custom Report** type and the selected Custom Report type will display with default columns.

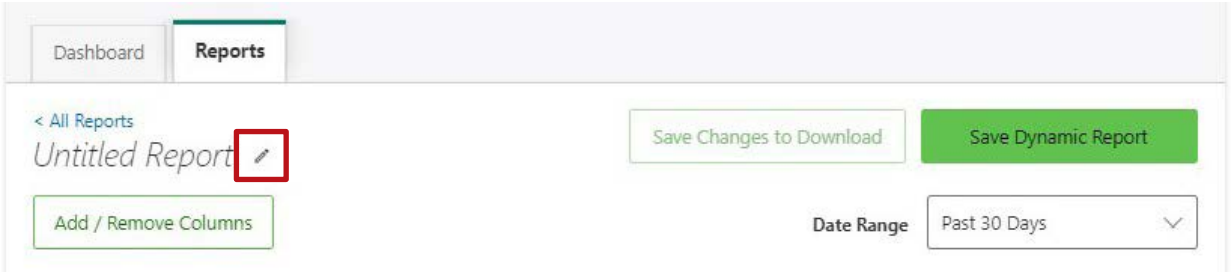


3. Click the **Edit** (pencil) icon next to the report name to add the name of the report. **Enter the name** of the report and click the Accept (checkmark) button to save.
4. The **Add/ Remove Column** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked) the associated column. Click the **Update** button to save the changes or click the Cancel button to close the window without saving the changes.
5. Click the **Save Dynamic Report**, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
6. Click the **Save** button to create the new Custom Report or click the Cancel button to close the Custom Report without saving.



Edit Custom Reports

To Edit a Custom Report, **select** the report you would like to edit, and then click the appropriate **Edit** (pencil) icons. Once all edits have been completed, click the **Update Dynamic Report** button.



Delete Custom Reports

Use the **Delete** icon (trash can) to remove the Custom Report.