

Digital Banking User Guide

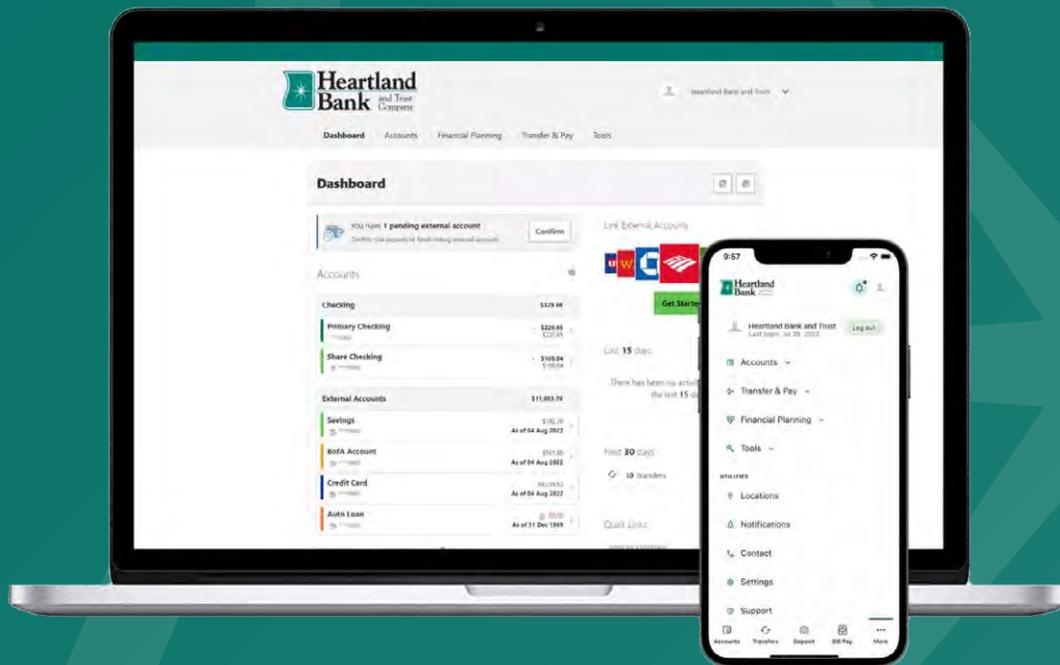


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About This Guide

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 personal and business finances anytime, anywhere. With your digital banking upgrade, in addition to a new design and user-friendly experience, we have added some new features such as Financial Wellness, Goals, Adding External Accounts and Locations.

This guide is designed to assist in answering questions and help you navigate through some common transactions.

Getting Started

Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

Browser Support: Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support digital banking and standards that are implemented in newer browsers.

Device Support:

- Windows: Versions still supported by Microsoft and can support a browser listed above
- OS X: Versions still supported by Apple & can support a browser listed above
- Android: Version 9.0+
- iOS: Last 2 major releases

First Time Log In for Converted Users

If you already have a username for digital banking, your username will remain the same after the upgrade. Simply enter your username and current password and click **Log In**. You will then be prompted to review and agree to our Digital Banking disclosure. To proceed, click the **I Agree** box and select **Continue**. Next you will be prompted to verify protected information that matches the information on your personal or business account.

You will then be required to receive a one-time code to validate your identity. You may choose to receive the one-time code via SMS, Voice, or email. 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.*

On the following screen, you will create your chosen password. Your new password must meet the minimum requirements listed on the following page.

Username and Password Requirements

Username:

Password:

Requirement	Default		Default
Minimum Length	8	Minimum Length	13
Maximum Length	15	Must include a Number	No
Allow Alpha Characters	Yes	Must include an Uppercase	No
Allow Numeric Characters	Yes	Letter Must include a Lowercase	No
Allow Special Characters	Yes	Must include a Non-Alphanumeric	No

Dashboard Overview

Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

- Actionable Alerts** that require action from you are displayed here towards the top of the page.
- Accounts** are grouped by Account Type Class (e.g. Checking, Savings, Loans).
- Link External Accounts** from other Financial Institutions.
- Activity Modules** provide a quick glance of recent and future activities. Select the Gear/Settings icon to enable activities to display on the Dashboard such as recent Transfers, New Secure Messages, New Payees, Account Alerts and Login Activities.

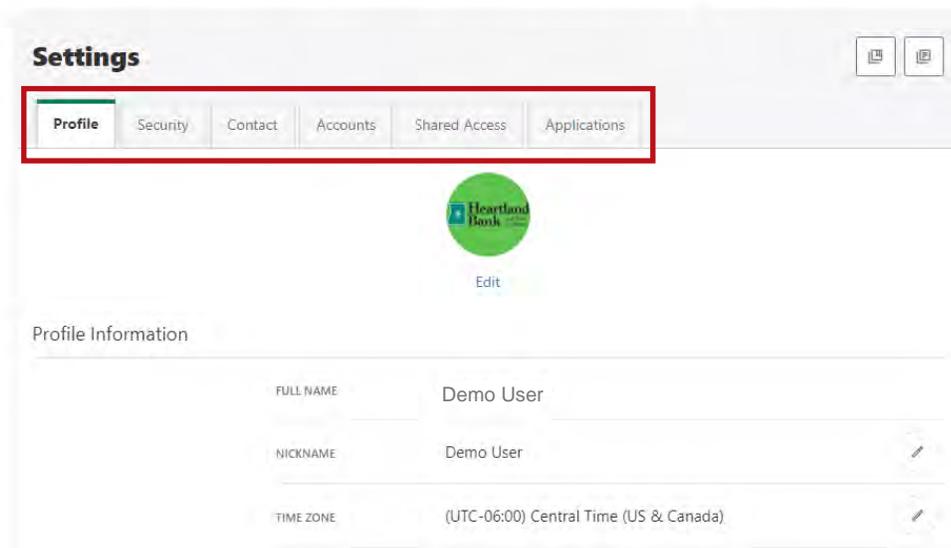
The screenshot displays the Heartland Bank and Trust Company dashboard. At the top, the user is identified as Jane Doe. The dashboard is divided into several sections:

- Alerts (1):** A notification for a pending payment of \$1,271.28, 21 days past due, with a 'Pay Now' button.
- Accounts (2):** A list of accounts including Checking (\$5,557.15), Primary Checking (\$5,273.45), Vacation Fund (\$283.70), Savings (\$25,638.88), and Loans (\$163,997.08).
- Link External Accounts (3):** A section with logos for various banks and a 'Get Started' button.
- Activity Modules (4):** Sections for 'Next 15 days' and 'Last 15 days' activity, with a gear icon for settings.

Managing Your Profile

Settings allows you to view, update, and manage settings that are applicable to your account and overall digital banking experience. You can navigate to **Settings** by clicking on the drop-down menu under your name or **Settings > General Settings**.

- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity.
- **Security:** allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Contact:** allows you to make modifications to contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.
- **Shared Access:** allows you to share one or many of your accounts with another user and determine their level of access and the actions they can perform.
- **Applications:** allows you to view and revoke access to an authorized device.



Categories Overview

We've organized information using the navigation menu categories located at the top of your dashboard to help you quickly and seamlessly navigate to the features and tools you'll use the most.

Category:	What's Inside?
Accounts	<p>Account: Gain a comprehensive view of your account details and transaction history</p> <p>Stop Payment Request: Add a stop payment on a check</p> <p>Open an Account: Open a checking or savings account</p>
Transfers	<p>Transfers and Payments: Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link internal or external accounts</p> <p>Mortgage: View, manage, and pay your mortgage</p> <p>Loan Payments: View, manage, and pay your loans</p>
Bill Pay	<p>Bill Pay: Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity, and manage eBills.</p>
eStatements	<p>eDocuments: View documentation related to your accounts (statements, tax documents, etc.).</p>
Financial Wellness	<p>Spending: Create and manage income and expense thresholds</p> <p>Savings Goals: Create, manage, and track progress on your savings goals</p>

Settings

General Settings: Update and manage settings for your profile, security, and notifications.

Manage Alerts: Set up Alerts to monitor balances, activity, and access to your accounts.

Support

Message Center: Send secure messages to us and respond to inquiries using the Message Center.

Locations: Find a branch or ATM location

Secure Message Center

Your privacy is our top concern. You can securely send sensitive information such as your account number and other personal information by using the secure Message Center.

Navigating the Message Center

You can access the Message Center by clicking the **Profile** dropdown or the **Support** tab and selecting Message Center. You will be notified through the **Profile** dropdown menu if you have an unread message. A user can also see a red dot indication on the image circle which indicates that an unread message has been received. The number of unread messages is indicated on the right side of the **Message** dropdown menu option.

The screenshot displays the Heartland Bank and Trust Company digital banking interface. The top navigation bar includes Dashboard, Accounts, Transfers, Bill Pay, Financial Wellness, Settings, and Support. A user profile dropdown menu is open, showing Messages (with a red dot and a '1' notification badge), Settings, and Log Out. The Messages option is highlighted with a red box. Below the navigation bar, the Dashboard shows a list of accounts: Checking (\$194.00), Freedom Checking (\$77.00), and Freedom Checking (\$117.00). A 'Next 30 days' summary shows 1 transfer for \$25.00. At the bottom, there is a 'Link External Accounts' section with logos for Wells Fargo, Chase, Bank of America, Sun Life, Itaewon, and SAA.

Compose a Message

To compose a new message:

1. Click the **Compose** button on the **Inbox** tab of Message Center.
2. Select the message **Subject** from the dropdown menu.
3. Select the **Account** the message refers to from the dropdown menu.
4. Enter the Message body and select the **Attach Files** link to attach files to the message.
5. Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.

The screenshot displays the Heartland Bank digital banking interface. The top navigation bar includes the Heartland Bank logo, a user profile for 'Demo User', and menu items: Dashboard, Accounts, Transfers, Bill Pay, Financial Wellness, Settings, and Support. The main content area is titled 'Message Center' and features an 'Inbox' tab (marked with a circled '1') and a 'Sent' tab. A green 'Compose' button is visible. Below the tabs, there are message previews, including one from 'Heartland Bank' and another from 'Demo User'. On the right side, a 'New Message' dialog box is open, containing a 'Subject' dropdown (marked with a circled '2'), an 'Account' dropdown (marked with a circled '3'), a 'Message' text area (marked with a circled '4'), and an 'Attach Files' link. At the bottom of the dialog box, there are 'Send Message' (marked with a circled '5') and 'Cancel' buttons.

Respond to a Message

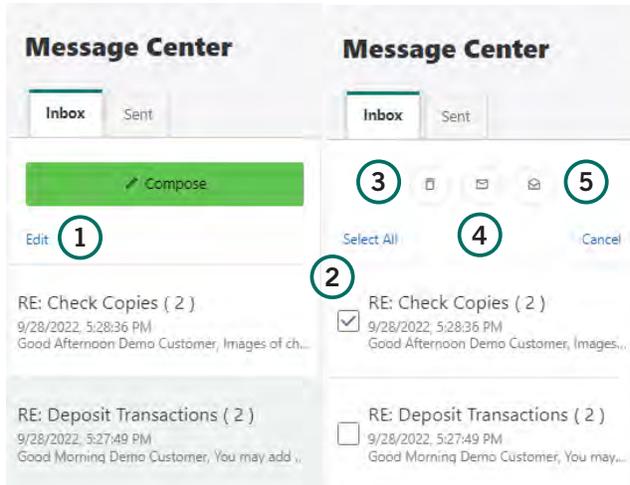
To reply to a message:

1. Select the message thread to respond to. View the messages within the thread.
2. Enter a **Message** response.
3. Select the **Attach Files** link to attach files to the message.
4. Click the **Send** button to send the response.

The screenshot displays the Heartland Bank digital banking interface. At the top, the Heartland Bank logo is on the left, and the user's name 'Demo User' is on the right. Below the logo is a navigation menu with links for Dashboard, Accounts, Transfers, Bill Pay, Financial Wellness, Settings, and Support. The main content area is titled 'Message Center' and has tabs for 'Inbox' and 'Sent'. The 'Inbox' tab is active, showing a list of messages. The selected message is 'RE: Deposit Transactions (2)' from Heartland Bank, dated 9/28/2022, 5:27:49 PM. The message content is visible, and the user has typed a response: 'Thank you for your assistance!'. The 'Attach Files' link is highlighted, and the 'Send' button is visible at the bottom right. The steps are numbered 1 through 4: 1. Select the message thread to respond to. 2. Enter a Message response. 3. Select the Attach Files link to attach files to the message. 4. Click the Send button to send the response.

Message Actions

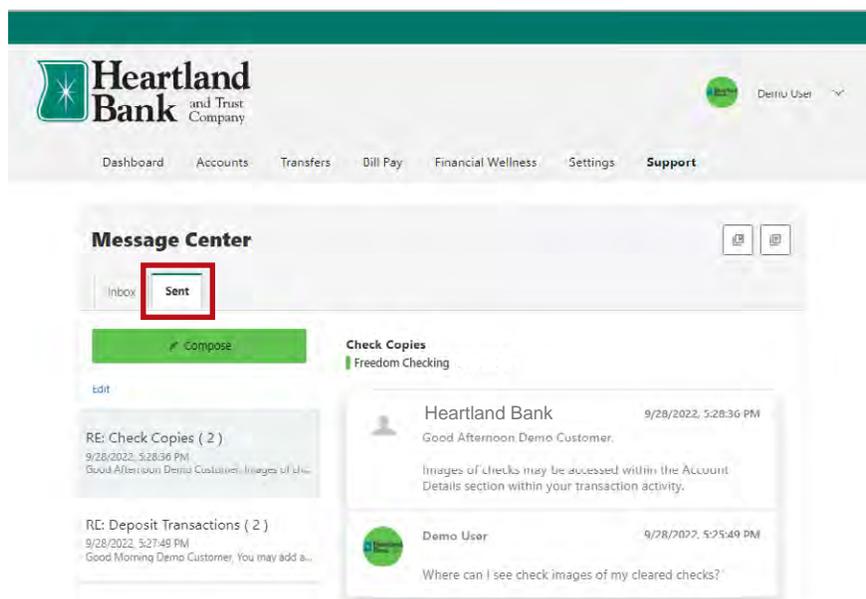
You have the ability to mark a message thread as unread, read, or delete a message thread.



1. Click the **Edit** link to view the message actions.
2. Click the checkbox next to the message threads to act on.
3. Click the **delete** (trash can) button to delete the message threads.
4. Click the **unread** (envelope) button to mark the message threads as unread.
5. Click the **read** (open envelope) button to mark the message threads as read.

Sent Messages

The **Sent** tab allows you to view and delete messages that have been sent.



Transfer & Payments

One-time Transfers

Make a Transfer allows you to perform one-time transfers for an amount you determine. You can make transfers to and from internal and previously linked external accounts. To access **Make a Transfer**, click on the **Transfers** tab from the dashboard and select **Transfers**.

1. Under **Accounts**, select the account you want to transfer from in the **From Account** dropdown. Select the account you want to transfer to in the **To Account** dropdown.
2. Under **How Much**, enter the **Amount** you wish to transfer.
3. Under **When**, keep the default selection of **One Time**. Click on the calendar icon under **Date** to select the day you would like the transfer to occur.
4. Under **Memo**, you may write a note in the **Description** if you would like - *this is optional*.
5. Once you have completed the steps above, click **Review Transfer**.
6. A review screen will pop up. If all of the information is correct, click **Submit Transfer**.

The image shows two parts of the digital banking interface. On the left is the 'Transfers' page with the 'Make a Transfer' form. On the right is the 'Review Transfer' modal.

Transfers Page (Left):

- Transfers** (Section Header)
- Buttons: **Make a Transfer** (highlighted), Scheduled, Activity, More Actions
- Accounts**
 - From Account: Freedom Checki... ****0246 \$72.25 (1)
 - To Account: Simply Savings *****6321 \$39.78
- How Much**
 - Amount: \$20.00 (2)
- When**
 - Frequency: One Time (3)
 - Date: 10-14-2022
- Memo**
 - Description (Optional): (4)
- Learn more about our Transfer Policy and Limits
- Review Transfer (5)

Review Transfer Modal (Right):

- Review Transfer (Title)
- Amount: \$20.00
- Accounts
 - From Account: Freedom Checking ****0246
 - To Account: Simply Savings *****6321
- When
 - Series Start Date: Nov 1, 2022
 - Frequency: Monthly
 - Series End: Never
- Buttons: Edit Transfer, Submit (6), Let's talk!

Recurring Transfers

To schedule a recurring transfer, you will complete the same steps as a one-time transfer listed above. However, once you get to the **When** section, please complete the following steps:

1. Select the desired frequency from the **Frequency** drop down menu.
2. Click on the calendar icon under **Date** to select the day you would like the recurring transfers to begin.
3. Under the **Series Ends** drop down menu, select whether the series will end **Never**, **On Date**, or after a number of **Occurrences**. If you select **On Date** or **Occurrences**, you will need to select the date or the number of occurrences to continue.
4. Under **Memo**, you may write a note in the **Description** if you would like - *this is optional*.
5. Once you have completed the steps above, click **Review Transfer**.
6. A review screen will pop up. If all of the information is correct, click **Submit Transfer**.

The image shows two parts of a digital banking interface. On the left is the 'Transfers' page with a 'Make a Transfer' form. On the right is a 'Review Transfer' modal window.

Transfers - Make a Transfer Form:

- Accounts:** From Account: Freedom Chec... ****8387 -\$23.63; To Account: Capital Money Mar... ****2291 \$40.00
- How Much:** Amount: \$10.00
- When:** Frequency: Weekly (1); Date: 10-14-2022 (2); Series Ends: Never (3)
- Memo:** Description (Optional) (4)
- Buttons:** Review Transfer (5)

Review Transfer Modal:

- Amount:** \$10.00
- Accounts:** From Account: Freedom Checking ****8387; To Account: Capital Money Market ****2291
- When:** Series Start Date: Oct 14, 2022; Frequency: Weekly; Series End: After 5 Occurrences
- Buttons:** Edit Transfer; Submit (6); Let's talk!

Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.

Linking Accounts

Linking Accounts within Heartland Bank

Create a one-time or permanent link to another user's account to make one-time and recurring transfers to that account. You have the option to link to another user's account using their account number and the user's email address of record.

Linking External Accounts for Transfers

To add an external transfer account:

1. Select **Transfers** and click on the **More Actions** tab. Click **Add Account**.
2. Select **Add an Account Manually** from the dropdown menu. The Add Account window is displayed.
3. Enter an **Account Type**.
4. Enter a **Routing Number**.
5. Enter an **Account Number**.
6. **Confirm the Account Number**.
7. Enter a **Nickname**.
8. Click the **Continue** button to add the account or click the **Cancel** button to close the window.

The image contains three screenshots illustrating the process of adding an external account:

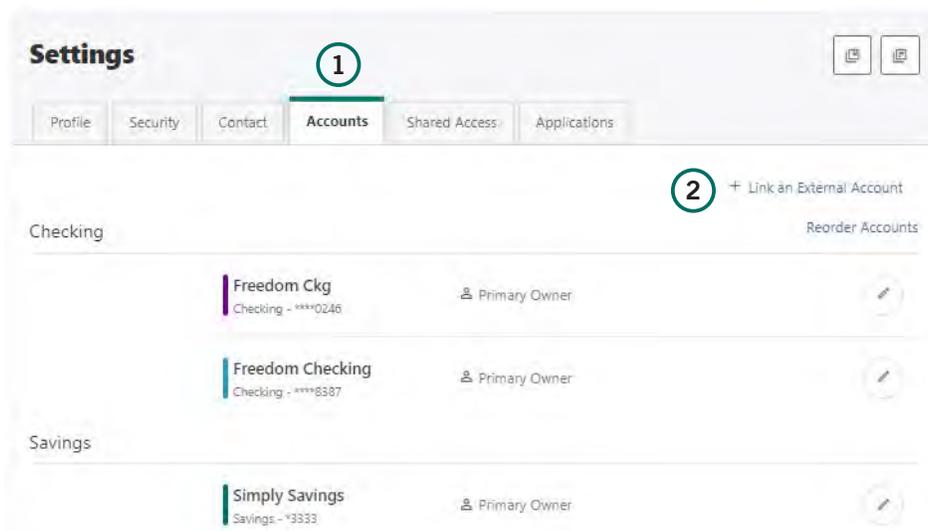
- Top Screenshot:** Shows the 'Transfers' screen with tabs for 'Make a Transfer', 'Scheduled', 'Activity', and 'More Actions'. The 'More Actions' tab is selected, and a green 'Add Account' button is visible, circled with a '1'.
- Middle Screenshot:** Shows the 'Add account' window. Under the 'External account' section, the 'Add an account manually' option is selected and circled with a '2'.
- Bottom Screenshot:** Shows the 'Transfer to and from an external account' form. The form includes:
 - 'Account type' dropdown menu (set to 'Checking')
 - 'Routing Number' input field (circled with '3')
 - 'Account Number' input field (circled with '4')
 - 'Confirm Account Number' input field (circled with '5')
 - 'Nickname' input field (circled with '6')
 - 'CONTINUE' button (circled with '7')

Two trial deposits will be sent to the external account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit. You will receive an actionable alert on your Dashboard indicating confirmation is required. Select **Confirm** within the alert, provide the requested information and select **Confirm** to link your account.

Linking External Accounts for Account Aggregation

Adding accounts from other financial institutions makes it convenient for you to view your assets and liabilities in one place. Select the **Settings** under your profile drop down or under the **Settings** tab. You may also link External Accounts by selecting the green **Get Started** button on the **Dashboard** page in the Link External Accounts area.

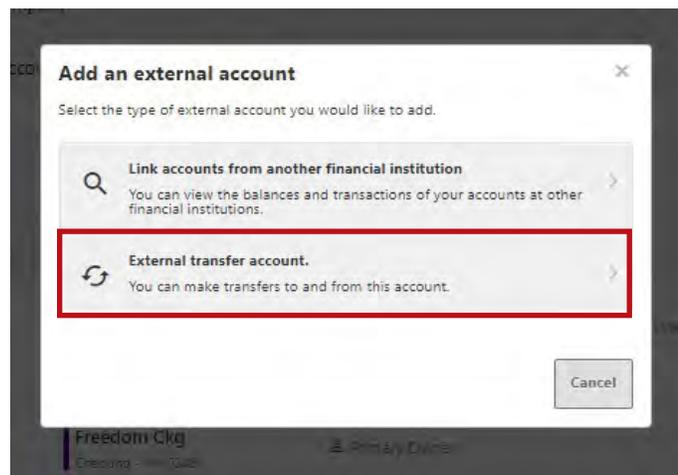
1. Select the **Accounts** tab from **Settings**.
2. Click the Link an **External Account** button.



Select the **External transfer account** option. If it is your first time, you will see an informational screen to guide you through the step-by-step process.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

You will see your account details and transactions in the Accounts or Dashboard tabs within sixty seconds.



Bill Pay

Add a Payee - Business

Within Bill Pay, click the **Add Payee** button. In the pop-up box, select **Business** and click **Next**. Enter the Name of Business, the Zip Code, select a Default Funding Account, and click the Next button.

Add a Payee - Person

Within BillPay, click the **Add Payee** button. In the pop-up box, select **Person** and click **Next**. Enter the payee's **Address, Phone Number, Nickname**, and click **Add Payee**. Please note, duplicate payees will only be rejected if the nickname, account number, and address are all the same.

Make a Payment

The **Make a Payment** tab allows you to schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to **Confirm** and **Submit Payment**.

Manage Payee Information or Sender Information (Default Funding Account)

In Bill Pay, utilize **Manage** by clicking the **Edit** (pencil) icon in the Payee Information or Sender Information and **Save** the changes. To Delete a Payee, click on the **Delete Payee** link and select the **Delete Payee** button.

MultiPay

Multi Pay can be used to pay several payees all in a single transaction, but it can also be used for single payments. The Multi Pay tab does not allow you to set up recurring payments (for recurring payments, these must be scheduled in the Make a Payment Tab).

1. To pay multiple bills using Multi Pay, check the checkbox next to the payee name.
2. Under Selected Payees, select the appropriate account to **Pay From**, enter the **Amount**, and select the **Date** to Deliver by.
3. After this is completed, you will receive an option to cancel or **Confirm Payment**. A one-time security verification code may be required.

Stop Payment Request

Stop Payment Requests will allow you to add a stop payment on an outstanding check.

Stop Payment

To place a stop payment request:

1. Select **Accounts** then select **Stop Payment Request** from the drop down menu.
2. Click **New Stop Payment Request**, then the Add Stop Payment Request window will display.



3. Click the **Account** dropdown menu and select the account to place the stop payment.
4. Enter the **Check #** to place the stop payment on.
5. Enter the **Amount** the check was written for.
6. Click the **Search** button to search for transactions that have cleared the account selected and match the transaction details entered.
7. Enter the **Payee Name** the check was written to.
8. Enter the **Reason** for the stop payment.
9. Review the Stop Payment Policy then check the **"I agree"** checkbox to acknowledge the Stop Payment Policy. *A fee is assessed when requesting a stop payment. Please refer to Heartland Bank's current fee schedule for further information.*
10. Click the **Submit Request** button to submit the stop payment request or click the **Cancel** button to close the Add Stop Payment Request window without submitting the request. A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.

Frequently Asked Questions

Accounts

Will my account information from other financial institutions carry over with the upgrade?

External transfers to other Financial Institutions that are currently established on your account will carry over to the upgraded experience and can be located under the Scheduled tab in the Transfers page.

Will I have access to all of my accounts with a single login?

All accounts that you are owner to or have authorized signer relationship for will display in your single login.

Where can I find my loan payment amount?

Loan payment amounts will show in the Account Details tab within the Accounts page.

Where can I view the interest details for my accounts?

On the Accounts page, select an interest bearing account and then click on the Account Details Tab. Interest Rate and Year to Date Interest Paid is displayed.

Will setting a category for a certain transaction and merchant be applied to future purchases?

Yes, as long as there is not a change to the Merchant's information, the transaction will be recognized and categorized as you have designated previously.

How far back can I search transactions on an account?

Up to 13 months of transactions will be available.

How far back will check images from my account be available?

Up to 13 months of check images will be available for checks written from your account.

Will I be able to download account history to Quicken or Excel?

Yes, from the Accounts page, select the Download Transaction icon. The Download Transaction window will display, complete the required fields, then select Download.

If I hide my account, will I still be able to transfer funds to/from that account in online banking?

Yes, hiding an account from the Dashboard will not affect your ability to transfer to and from the account. You can gain visibility again by navigating to the Settings and making the appropriate modification under the Accounts tab.

Bill Pay

Will my bill pay information carry over to the new digital banking platform?

Yes. All your current payee/payment information will carry over. Please review your bill pay settings, just to be sure everything is correct.

If I am transferring to a new payee, do I need to verify with a temporary code?

Yes, any time money above a set threshold is being transferred out of your account, or a new account link (external or internal) is being established, a one-time verification code will be sent via Voice, Email, or Text to verify your identity.

I have a recurring transfer set up – does it need to be reestablished after the upgrade?

No, any recurring transfers will be converted to the new digital banking platform. Should you need to make modifications (edit or delete) to the recurring transfers after the conversion, navigate to Transfers and Payments, then select Scheduled. From there you can make modifications or cancel the recurring transfer.

I previously set up a transfer. Will I be able to edit or cancel it in the new system?

Converted transfers can be edited in the account or memo fields. You have the ability to cancel scheduled transfers.

Will I need to set up my payees again?

No, existing payees and scheduled payments will appear in the new platform.

What is the turnaround time for an electronic bill pay payment?

2-3 business days.

Are eBills different than Bill Pay?

An eBill (electronic bill) is an electronic version of a paper bill that you can view and pay via the Bill Pay widget. eBills are only compatible with companies that have been designated as an eBill provider (ex: Verizon Wireless, Discover and Home Depot).

Why am I receiving the following error when attempting to submit a payment in the Bill Pay Widget: “Error: An unexpected error has occurred. Please try again later. Original Error Code: IPay.8040”?

This error is occurring due to the entry in the memo field. You may be using too many characters (Max = 25), or you may be using special characters that are not allowed.

Can I use Multi Pay on the mobile app?

Multi Pay for Bill Pay is available on desktop only.

Stop Payment Request

When I add a Stop Payment on a check, will I get charged a stop payment fee?

A fee is assessed when requesting a stop payment. Please refer to Heartland Bank's current fee schedule for further information.

Mobile Deposits

How does Mobile Deposit work?

Using Heartland Bank's Mobile App, select Deposit Checks, the account you wish to deposit to, enter the amount of your check and sign the back of your check and endorse the check with "For Heartland Bank Mobile Deposit Only" or "For HBT Mobile Deposit Only". You will then be prompted to take a photo of the front and back of your endorsed check with your mobile device. Be sure to capture a clear picture with all 4 corners of the check in your mobile device's camera screen. Then submit your deposit. After your deposit is submitted, you will receive a confirmation message on your mobile device along with an email confirmation.

How do I get the Heartland Bank Mobile App?

Download our free app for Apple® and Android® devices from the Apple Store or Google Play.

When will my mobile deposit funds be available?

Checks deposited by 6:00 p.m. Central Time on a business day (generally Monday through Friday, except certain holidays) will be considered deposited on that business day and subject to the Funds Availability Disclosure provided to you during account opening or the most recent amendment if changes have been made and communicated to you. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the service will generally be made available on the first business day after the day of deposit. If there is a hold on your deposit, we will notify you when funds will be available.

How can I find images of the checks that I have deposited using mobile deposit?

By viewing your account transaction history and clicking on the filter button and selecting "Check Deposited Remotely"

eStatements

Will I be able to download statements to Quicken or Excel?

Yes. Using Accounts, simply select the Share and then the Export icon.

Do I have to use my own computer or device to accept e-statements disclosures?

Yes, you must use your own computer or device to accept electronic disclosures. Banking regulations state that you must demonstrate the capability to receive electronic disclosures.

Linking External Accounts

What can I do with a linked external account?

Adding external accounts will give you a holistic view of your personal finances. Using the Financial Wellness tools will allow you to have a full view of your spending by category. You can use the filter option to look at specific categories or time frames across your accounts.

How often are my external accounts updated?

Daily. Please note, some accounts will not automatically refresh if the other financial institution requires multi factor authentication (for example security questions). If they use multifactor authentication, this will require you to refresh your credentials by navigating to Settings, under Accounts and clicking on the aggregate account you would like to be updated.

What should I do if my banking account from another Financial Institution won't sync?

Ensure the login information is correct for the bank that you are attempting to link. If your login information is correct, and you are still having an issue and/or if you notice a yellow alert icon or the "Balance as of ... " date is old, you will need to manually refresh the data.

For mobile users, navigate to Settings and under Accounts, select the account that needs to be synced, and then "update login". For mobile users, navigate to Settings and under Accounts, select the account that needs to be synced, and then "update login". For desktop or tablet users, navigate to Settings and under Accounts, select the account that needs to be synced, and the refresh icon.

Can I receive my eStatements from other financial institutions on this application?

No, you will still have to access most features using your other financial institutions application.

Miscellaneous

Will my device/browser work with the new digital banking experience?

Digital Banking supports the last two versions of the browsers listed below:

- Google Chrome: Last two versions
- Firefox: Last two versions
- Microsoft Edge: Last two versions
- Safari: Last two major versions
- IOS: Last two major versions
- Android: v9.0 and higher

Can I update my beneficiary online?

No - please contact your local branch to update beneficiary information.

How can I make a Heartland Bank loan payment from an external account?

If you would like to make a payment to your Heartland Bank loan, you may select the Pay Now feature that displays next to the loan. You may then select “Add an account to make a transfer” and walk through the steps to add an external account. Adding an external transfer account can take up to 3 business days to complete and requires the receipt and verification of two small micro deposits to your external account.

Will I be able to set up account alerts?

Yes, alerts can be sent via mobile SMS, email, or push notification to the application on a mobile device. Navigate to Settings and under Manage Alerts you will be able to set up your alert preferences.

Why don't I have the ability to receive alerts via SMS text?

To activate the ability to receive mobile alerts, you must first agree to terms and conditions that can be found by navigating to Settings > General Settings > Contact - there is an edit pencil next to mobile number. You may select the box to proceed with enabling your device to receive SMS text alerts. A one-time security code will be sent to validate your request.

What day and time are ACH transactions processed?

External ACH transfer requests must be submitted before 3:00 pm CST, Monday – Friday, in order to be processed same day. External ACH transfer requests received after 3:00 pm CST, or on weekends or holidays, will be processed on the next business day. Please be aware that the delivery time for the transfer to be received at the external account may take up to 3 business days.

I replied “STOP” to stop receiving text message alerts but am still receiving them. How can I stop receiving text message alerts?

You can turn off these alerts by navigating to Settings, choosing Manage Alerts and clicking the switch next to the alert you are wanting to manage. Simply slide to turn the alert off and click Save. Since your alerts are customizable based upon the alert type, you must turn off each alert that you do not want to receive.

I'm logging in from a different device, but am not receiving a prompt for a multi-factor authentication code?

If you have previously logged in with another device and selected “remember this device”, then it is likely you are logging in with the new device but on the same Wifi connection. Therefore, the device will still show up under registered devices that can be found by navigating to Settings > General Settings > Security.

Mobile App

Will I need to download a new app?

Both Android and Apple users will need to delete the old app and download the new mobile application from their respective App/Play Stores.

Will the previous app stop working after the upgrade?

The current mobile apps for both Android and iPhone users will not work after the upgrade and will need new apps will need to be downloaded from their respective App/Play Stores.

Transfers and Payments

Are transfers immediate?

Account to account, account to Heartland Bank loan, and user to user transfers are immediate. Setting up an external account for ACH transfers requires the micro deposit verification process and therefore is not immediate. Additionally, transfers set up for an existing external account would still take the 2-3 day window for the transfer to make it to its final destination.

Why am I seeing “CvtdTxfr” for scheduled transfers that were converted?

This denotes schedule transfers that were converted from the previous system. You are able to delete or change this memo if you prefer.

How do I transfer money to another customer of Heartland Bank?

Using Transfer & Payments, under Standard, select “Transfer to another user of this bank”. You will need to know the recipient’s last name, account number, and email address or phone number. An email notification will be sent to the recipient. If you would like to save the account to transfer to in the future, you can check the box.

How long does the transfer to another customer of Heartland Bank take?

Up to 10 minutes.

Can I edit, delete, or change a scheduled transfer that was done in the previous digital banking platform?

You will be able to modify active Scheduled Transfers. Expired Scheduled Transfers cannot be modified but are still viewable in history.