



# Digital Banking Upgrade Checklist

Your new digital banking experience is almost ready!

Coming January 17, 2023 we are excited to upgrade you to a faster, smoother Digital Banking Experience!

This 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.

### 2. UPDATE CONTACT INFORMATION

- To be sure we have updated contact information (address, phone/cell, email), please update your contact information if needed. You can do this by logging in to Online Banking and clicking the **Options** tab or call Customer Care at (888) 897-2276.

***The security within the new digital banking experience will use contact information on record for the delivery of one-time verification codes – so ensuring we have updated information is crucial to initial login and system use going forward.***

### 3. FUNDS TRACKER

Current data from Funds Tracker **will not be converted** into the new digital banking experience.

- If you wish to retain your transaction history with designated categories, you may download your information for future reference.
  - ✓ To complete the download of transaction history, access your current Online Banking profile and select the **Funds Tracker** tab. Select the applicable account, access Transaction Search from the additional options found using the ellipsis drop-down menu, then select the Export option. A CSV file will populate for you to download and save to your computer for your records. Access the [How-To Guide](#) for additional instructions.

#### 4. QUICKEN OR 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 configure the new digital banking platform. Access the [Digital Banking Resources](#) page for applicable [Intuit User Guides](#) and for more information.

### JANUARY 12 AT 8:30AM - JANUARY 13 AT 4:00PM

#### 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.

### JANUARY 13 AT 4:00PM - JANUARY 16

#### 1. DIGITAL BANKING VIEW ONLY

Beginning January 13 at 4:00pm through Monday, January 16, we will be taking final actions to prepare for the digital banking upgrade. Digital Banking will be **view only** at this time.

***\*\*\*Access to one-time transfers, edits to existing transfers, or other functions including stop payments, mobile deposits, debit card management, etc. will be unavailable during this time.***

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

### JANUARY 17

#### 1. INITIAL LOGIN

- Log in to the new digital banking experience through our website or 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 for your personal or business account.
- ✓ 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.

## **2. HEARTLAND BANK MOBILE APP**

Beginning on January 17, you will have access to digital banking through your Heartland Bank Mobile App.

- Apple:** If your apps are set to auto-update, no action will be required and you will be re-directed to the newly upgraded version. If your apps are NOT set to auto-update, you will be directed to the App Store on/after January 17 when you attempt to access the app.
- Android:** Please download the new Heartland Bank mobile app from the Google Play store. If you attempt to log in to the current app on/after January 17, you will be directed to Google Play.

## **3. REVIEW CONTACT INFORMATION**

- You may wish to update your contact information if, at initial login, delivery methods of SMS/Text, email, or phone call were not available to select or contained incorrect information.
- To enable SMS/Text messages for your one-time verification code, you may need to register your mobile phone number as your preferred delivery method. To complete, access **Settings** from the top navigation menu and select **General Settings**. Next, select the **Contact** tab and add and/or edit the mobile phone number by using the pencil icon to notate as preferred delivery method, if desired. Complete the confirmation process when prompted to save your changes.

## **4. ACCESS ACCOUNTS AND TRANSACTIONS**

- Upon your initial login to the new digital banking experience, you will see all accounts in which you have ownership or authorized signatory privileges for, in one convenient location on your Dashboard. This may mean additional accounts will be displayed compared to your current digital banking profile.
- You may customize the accounts displayed on your dashboard by accessing **Settings** from the top navigation menu, select the **General Settings** option and then the **Accounts** tab. Select the edit/pencil icon next to the applicable account, select the Hide This Account box, then select **Save**.

- Nicknames you have established in your current digital banking display will convert to the new digital banking platform.

## 5. TRANSFERS

All previously scheduled future-dated or recurring transfers will be converted to the new digital banking platform, if applicable.

- Upon initial login, we recommend accessing **Transfers** from the top navigation menu to review any scheduled and recurring internal transfers and ensure they were appropriately converted to the new digital banking platform, if applicable.
- If you currently have external ACH transfer accounts (formally Bank to Bank Transfers) registered in Online Banking, those external ACH transfer accounts and any scheduled transfers will be converted. Please review these for accuracy in the new digital banking platform.

## 6. BILL PAY

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

- 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.

## 7. eSTATEMENTS

Your eStatement delivery preferences and historical eStatements will be converted to the new digital banking experience.

- Upon initial login, we recommend accessing **eStatements** from the top navigation menu to review eStatements for your accounts, if applicable.

## 8. FINANCIAL WELLNESS

Heartland Bank's new Financial Wellness tools allow you to track spending and recurring expenses as well as establish savings goals. To begin, access **Financial Wellness** from the top navigation menu.

## 9. SETUP ALERTS

If you currently utilize balance, transaction, or security alerts, these **will NOT convert** to the new digital banking experience and will need to be 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 the option of receiving alerts via SMS/Text you may need to register your mobile phone number as your preferred delivery method. To complete, access **Settings** from the top navigation menu and select **General Settings**. Next, select the **Contact** tab and add and/or edit the mobile phone number to notate as preferred delivery method, if desired. Complete the confirmation process when prompted to save your changes.

**If you need additional assistance or have other questions pertaining to the new digital banking upgrade, please contact our Customer Care Center at (888) 897-2276, use the Chat option or send us a secure email within Online Banking.**