Frequently Asked Questions
Fraud Protection Services

General Information

Q: When will I access the new Fraud Protection Services platform?

A: Beginning on January 17th, all Check Positive Pay and ACH Debit Filter exception item review will be completed using Heartland Bank's new Business Connect platform. You may continue to log in to Commercial Account Manager (CAM) until January 17th.

Q: What action do I need to take prior to January 17, 2023?

A: Review the user guides, reference materials, FAQs, and resource videos. In addition, we recommend downloading any historical reports you may need for future reference.

Q. How can I access Check Positive Pay or ACH Debit Filter after the upgrade?

A: Check Positive Pay and ACH Debit Filter will now be located under the Commercial option within the Business Connect navigation menu. Select Fraud Protection and EDI Services to access these services.

Q: Where can I locate important information pertaining to the new system?

A: All training materials, including user guides and resource videos, are located on Heartland Bank's **Digital Banking Resource** page in the Fraud Protection Services section.

Q: Who do I contact for questions regarding Check Positive Pay or ACH Debit Filter?

A: Please contact Heartland Bank's Treasury Management Support Team at 855-244-1215 Option 2 or email us at **BusinessConnect@hbtbank.com**.

Q: Will there be any changes to review timeframes?

A: No, the existing cut-off time of 10:30 am CST will be maintained for both Check Positive Pay and ACH Debit Filter exception item review.

Check Positive Pay Information

Q: Do I need to make any changes to my check issue files for Check Positive Pay?

A: No, Heartland Bank's Check Positive Pay will allow you to customize import templates to match the exact format you are accustomed to. Please review the Managing Positive Pay Issued Items User Guide for instructions or view the resource video for Creating Issue Templates.

Q: Will I continue to be notified when I have exception items to review?

A: Yes, you will continue to receive an email when exception items require your attention. Notifications for exception items will typically be sent at 5:00 am CST. Additionally, our new platform allows us to notify you via text message. If you would like to receive text message alerts, please review the user guides for instructions.

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Q: Will my outstanding issued checks be available in the new system?
A: Yes, all outstanding issued items previously uploaded will be converted and available for matching.

Q: If an issued check is converted to an ACH, will the system be able to match it?
A: Yes, for clients enrolled in both Check Positive Pay and ACH Debit Filter. The ACH transaction will contain the check number and then search for a match within the issued check file. If the check number and other criteria do not match an issued item, it will result in an ACH Debit Filter exception and require a Pay or Return decision. For companies that only have Check Positive Pay, the ACH transaction would post to the account and not attempt to match, therefore not requiring a Pay or Return decision.

Q: If my company is enrolled for both Check Positive Pay and ACH Debit Filter, will a user be able to review exception items for both?
A: Check Positive Pay and ACH Debit Filter exceptions will now be presented on a single dashboard. Business Connect users will be able to review the exception items they have been given permission to access.

ACH Debit Filter Information

Q: Will my ACH Debit Filter approved companies be available in the new system?
A: Yes, all ACH Debit Filter Company IDs will be converted to the new platform.

Q: Do I need to take any action related to my ACH Debit Filter blocks?
A: No, all the ACH Companies on your approved list and any maximum limits, if applicable, will be converted to the new platform.

Q: Can I manage my ACH Company Approved list?
A: Yes, we are excited to offer this new feature of Heartland Bank's ACH Debit Filter Service. Business Connect users will be able to add ACH Companies directly to their approved list from within the Fraud Protection Services platform.