

Business Connect User Guide

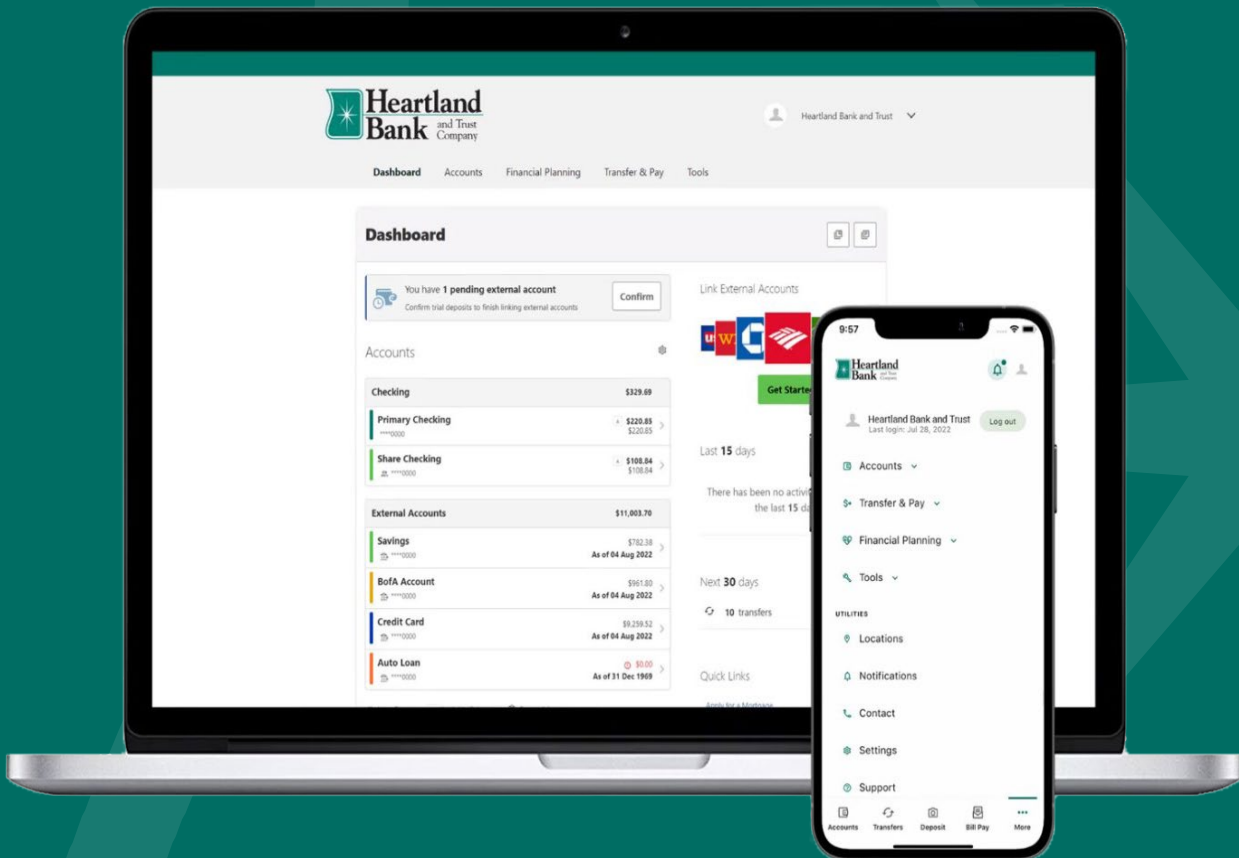


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About This Guide

At Heartland Bank and Trust Company, we are focused on creating a digital banking experience that is convenient, easy, and provides your business with flexibility to take care of your finances anytime, anywhere.

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

Business Banking Overview

Our Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage the finances of your business. Businesses have unique online banking requirements that are not available in our consumer online banking, such as: multiple users with specific roles, Business ACH and Business Wires, Transaction limits and Authentication.

Browser and Device Support

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

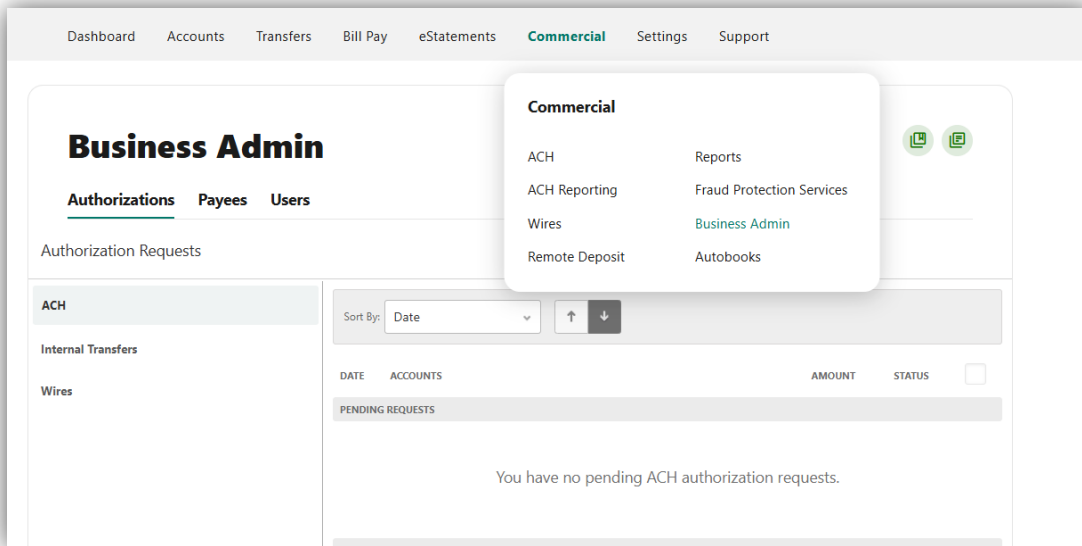
Browser Support: Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note – Internet Explorer 11 does not support digital banking and standards that are implemented in newer browsers.

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: OS Version 12 or higher
- * iOS: Last 2 major releases

Commercial Menu

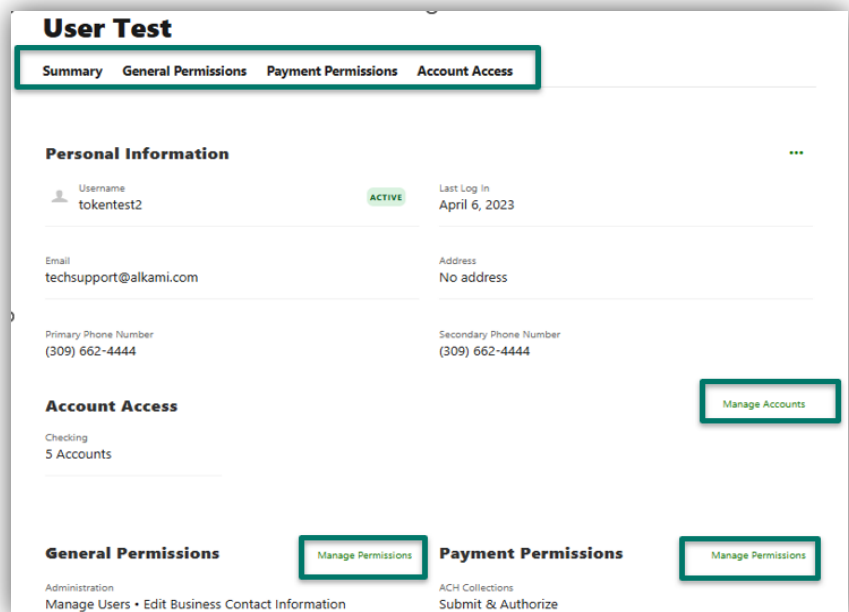
The *Commercial* tab provides you with tools to set up, maintain, and manage the various aspects of your Business Connect experience. It is the foundation for all other Business menus, such as ACH, Wires, Fraud Protection Services, Remote Deposit, and Reports. The Business Admin menu within the Commercial tab serves as the hub for Authorizations, Payees, and User Management.



Business Admin - Users

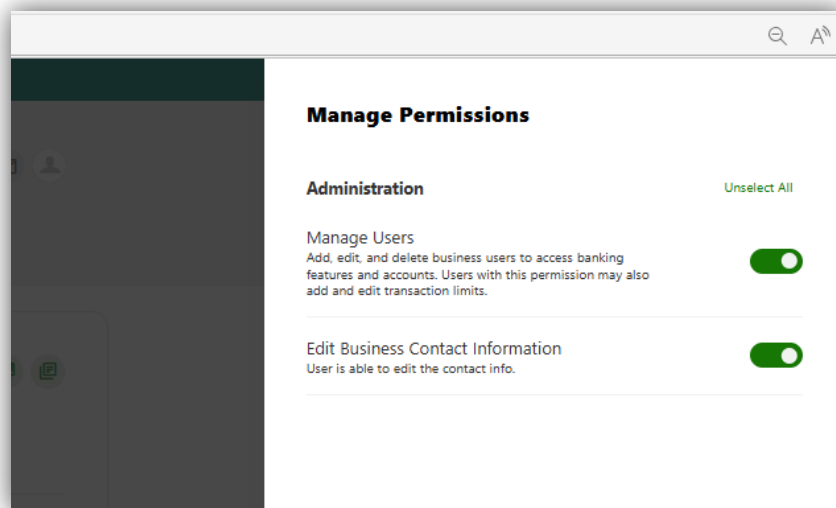
Under the Commercial tab, and within the Business Admin option, you will find 3 sub options: Authorizations, Payees, and Users. From the **Users** tab, you can view your business account users, the number of accounts they can access, and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub user.

After clicking on a user in the Users tab, you will see a summary of their accounts and permissions. To manage any users' permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also create a new sub-user from the Users tab by selecting the "+" symbol and assign permissions and limits at that time.



General Permissions, Payment Permissions, Account Access

From these tabs you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there a drawer will open with the areas of the page to update. You will update by turning the toggles on or off. For limits under the **Payment Permissions** tab, you will enter in the limits as well as adjusting the toggles if needed.



Limits

Limits can be assigned with permissions at the same time when creating a new sub user.

Limit	Description
Authorized limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users with this role will require approval.
Max limit	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a user, in the Business Admin menu, you will select the user and click on the **Payment Permissions** tab. After clicking the **Manage Permissions** button you can edit the limits on that user.

ACH Payments

Payment Types

- ☒ Consumer Payments
- ☒ Business Payments
- ☐ Other Pass Thru Credits

Permissions

Access to Restricted Payment Templates

Ability to access and modify payment templates that have been designated for restricted users only.

☒

Limits

Submit Up to
The maximum limits this user will be able to submit

Daily \$1,000.00
Weekly \$2,000.00
Monthly \$3,000.00

Dual Authorization Above
Require approval on all submissions above a specified amount ☒

Daily \$0.00
Weekly \$0.00
Monthly \$0.00

Authorize Up to
The maximum limit this user will be able to authorize

Daily \$1,000.00
Weekly \$2,000.00
Monthly \$3,000.00

Save

Create a User

The Master User will be able to create new users for the business. Please note, you will need to login from a desktop to add, edit or delete users. On the **Users** tab within the Business Admin menu, click the **plus sign (+)** to create a user. The Create New User drawer will open. Select if you are adding a **New User** or if you would like to **Copy A User**. Then select **Next**.

Business Admin

Authorizations Payees **Users**

1

2

3

USER	ACCOUNTS	PAYMENT TYPES
Annie Admin	6	ACH Collections, ACH Payments, Wires
Anna Morales	4	ACH Collections, ACH Payments, Wires
Barney Blue	6	ACH Collections, ACH Payments, Wires, Internal Transfers
david drone	6	ACH Collections, ACH Payments, Wires, Internal Transfers
John Wayne	4	ACH Collections, ACH Payments, Wires

Create New User

Select Type of User

Step 1 of 6

☒ New User
I want to create a brand new user.

☐ Copy A User
Copy permissions and accounts from an existing user.

Next

Cancel

Create New User 1

Personal Information

First Name
Jane 4 / 50

Last Name
Doe 3 / 50

Email
jane.doe@fakeemail.com 22 / 70

Primary Phone Number (Optional)
8584651234

Secondary Phone Number (Optional)

Office Phone Number (Optional)

Username

Username
jane.doe Username available

Next
Back

Create New User 2

Permissions and Limits

Step 3 of 6

Administration Select All

Manage Users
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

Manage Payment Company
Allows a business user to add, edit, or delete a payment company.

Edit Business Contact Information
User is able to edit the contact info.

Feature Access Select All

Manage Cards
Ability to view and update debit/credit cards associated with a user.

Next
Back

Create New User 3

Accounts

Step 4 of 6

You have added 1 accounts to Jane.

Add/Remove Accounts

ACH Accounts

External BofA *****5422

Next
Back

Create New User 4

Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

ACH Accounts (1 of 2) Select All

Transfer Funds Out From
The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.

Transfer Funds Into
The ability to transfer funds into this account and view associated transfer history using the Transfers widget.

Next
Back

1. You will enter the basic information for that user and select a username. The system will tell you if that username is available.
2. Next you will select the permissions and limits for the user you have created.
3. You will then add the accounts that you would like to be associated with the new user.
4. Lastly, you will assign account permissions and then review the information for your new user.
5. When you are finished, you will click **Submit**.

Sub-User Status

A master user can edit a sub-user's personal information (name, email, phone, and address) by clicking the ellipsis (three dots) next to *Personal Information* section and selecting Edit Details. Additionally, a master user, or a sub-user with the Manage Users permission, can edit a sub-user's status or reset a sub-user's password.

- **Active** – Sub-users in an Active status are able to log in and access online banking. If a sub-user is Active, a master user can change the sub-user's status to Frozen.
- **Locked** – Sub-users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub-user is Locked, a master user can change the sub-user's status to Active and/or reset their password.
- **Frozen** – Sub-users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub-user is Frozen, a master user can change the sub-user's status to Active.
- **Disabled** – Sub-users in a Disabled status have been set to Disabled by the Admin at the Financial Institution and are unable to log in and access online banking. Sub-users in a Disabled status will not display in Business Admin. Once a sub-user's status is changed to Disabled, the sub-user's status cannot be changed by a master user. The master user would need to make contact with the Financial Institution.

Reset a Sub-User's Password

Under the **Users** tab of the Business Admin menu, find the sub-user from the user list, click the **ellipsis** (three dots) next to the sub user. Give an email address where the sub-user's password will be sent and explain why the password is being reset. Click the **Send New Password** button to send the temporary password.

Please note, a disabled sub-user account cannot be accessed, and the password will not be able to be reset without contacting the financial institution. If the sub user status is *Frozen*, please set it to *Active* before resetting their password.

Add a Payee

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 **Payees** tab, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

On the **Payees** tab within the Business Admin menu, click **Add New Payee**. A new drawer will open where you will enter the payee's details. You must select if the payee is a **Person** or a **Business**. Then enter the payee's **Full Name** and **Address**. You can enter information in the other optional fields to further classify the payee, if desired. Lastly, you will click **Add Payee**.

Business Admin

Authorizations **Payees** Users

All payees

Search: Type: All ▾

NAME	PAYEE ID
Bob Jones	Employee - Bob Jones
Jane Diamond	Founder - Jane Diamond
Lea Goins	leagoins0001

Add new payee

Payee details

☒ Person ☐ Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name 0 / 22

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address

Add payee

After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to Delete a 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 banking menus 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.

On the **Payees** tab, select the payee you created from the payee list. Scroll to the *Payment methods* section and click the **plus sign** to add a payment method. Choose the **Payment method type** by selecting one of the tiles (ACH or Wire). **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, Address, etc.). Click **Save**.

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to Delete a Payment Method.

Authorize or Reject Transfer Request

The Business Admin menu defaults to display the **Authorizations** tab. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize** or **reject**.

The screenshot shows the 'Business Admin' interface. At the top, there are three tabs: 'Authorizations' (selected), 'Payees', and 'Users'. Below the tabs is a section titled 'Authorization Requests'. On the left side, there is a sidebar with four options: 'ACH' (selected), 'External Transfers', 'Internal Transfers', and 'Wires'. The main area displays a table of pending requests. The table has columns for 'DATE', 'ACCOUNTS', 'AMOUNT', and 'STATUS'. A single row is shown for 'JUN 27 2019' with the account 'BakerE Delivery Services' and an amount of '\$1,001.00'. The status is 'NEEDS AUTH' with a checkmark icon. Below the table, there is a summary section showing 'Authorization Total (1): \$1,001.00', 'ACH cut-off time: 5:00 PM', and 'Expedited ACH cut-off time: 4:00 PM'. At the bottom right, there are two buttons: 'Reject' and 'Authorize'.

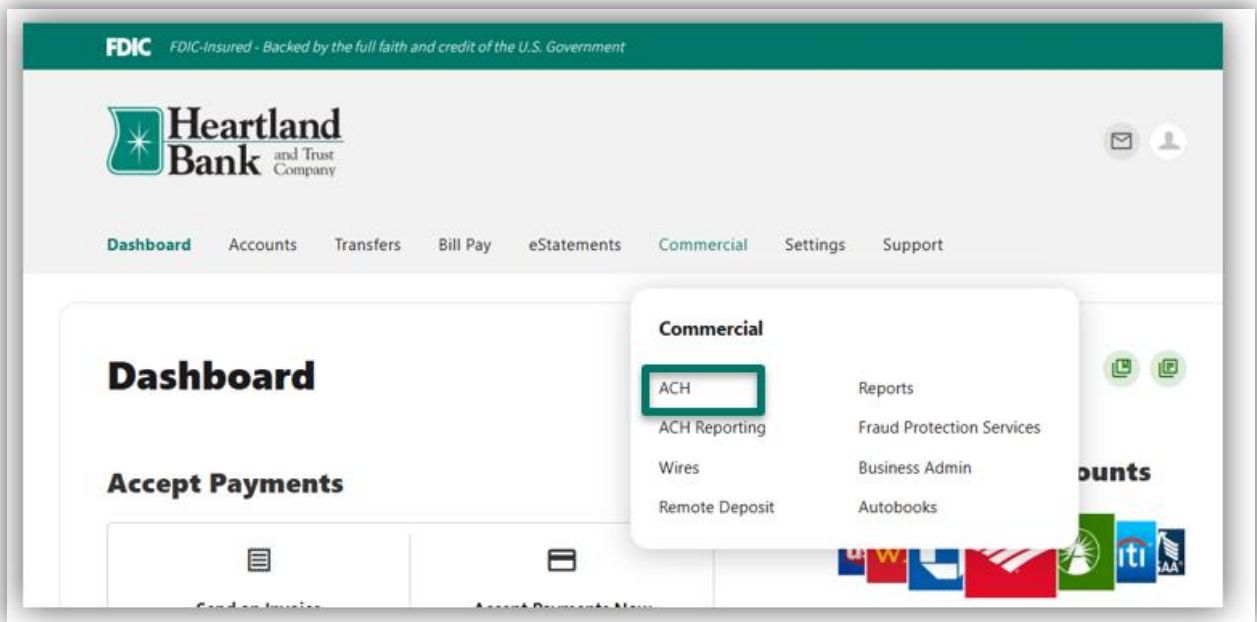
DATE	ACCOUNTS	AMOUNT	STATUS
JUN 27 2019	BakerE Delivery Services Business Checking --10 CCO, CREDITS	\$1,001.00	NEEDS AUTH

Authorization Total (1): \$1,001.00
ACH cut-off time: 5:00 PM
Expedited ACH cut-off time: 4:00 PM

Commercial - ACH

If your company is enrolled in ACH Origination, the Commercial - ACH menu allows you to:

- Create ACH templates
- Edit/Delete ACH templates
- Authorize ACH templates
- Submit ACH templates
- Import file
- Quick ACH

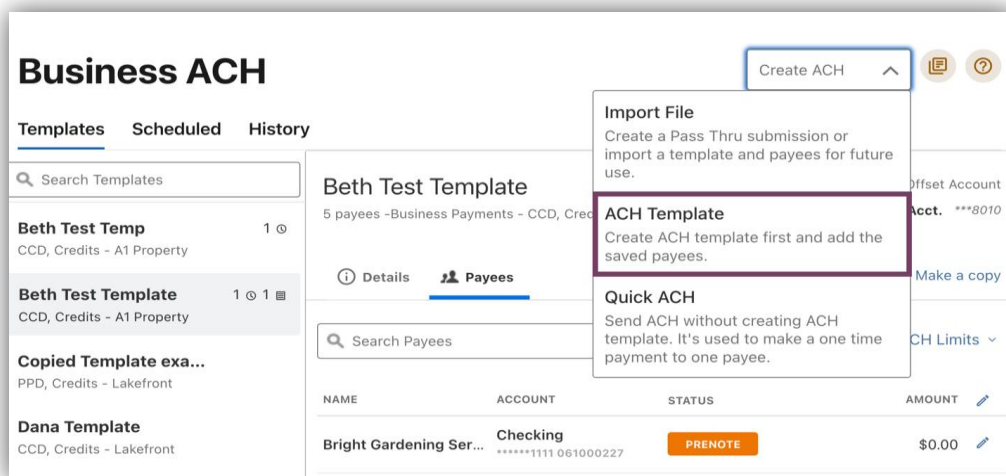


Creating ACH Templates

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 template includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees. Before you can create ACH templates, you must be assigned to the permissions of Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

1. Select the **ACH Template** button from the dropdown menu.



2. The **New Template** window will display:
3. Enter a **Template Name**.
4. Select an **Offset Account** from the dropdown menu.
5. Select a **Company Name** from the dropdown menu.
6. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
7. Enter a **Company Entry Description**. This provides a description of the transaction to the payee.
8. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a sub-user with **Access to Restricted Templates** permissions.
9. Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.

The 'New Template' window contains the following fields and controls, each numbered for reference:

- 1**: Template Name text input field.
- 2**: Offset Account dropdown menu.
- 3**: Company Name dropdown menu.
- 4**: Transaction Type dropdown menu.
- 5**: Company Entry Description text input field.
- 6**: Access Level radio button group with options 'Normal' (selected) and 'Restricted'.
- 7**: Import Payees button.
- 8**: Create Template button.

The 'Import ACH File' window displays a file upload interface with the following elements:

- A document icon representing a file.
- An 'Upload File' button.
- Text indicating 'Text or comma-separated files accepted • Up to 1 MB'.
- A link labeled 'Show file setup instructions'.
- 'Cancel' and 'Import Payees' buttons at the bottom.

10. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
11. A confirmation message will display confirming the template has been created.

Editing ACH Templates

In the Details tab of each template it allows you to edit the Template Name, 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.

<div> <div>Details</div> <div>Payees</div> </div>		<div>Make a copy</div>	
<div> <div>Search Payees</div> </div>		<div>Show ACH Limits</div>	
NAME	ACCOUNT	STATUS	AMOUNT
Fix It Handyman	Checking **3123 062000019	ACTIVE	\$40.00

Important: Edits are not applied to templates pending authorization, authorized templates, or Scheduled (future-dated) templates.

Deleting an ACH Template

The delete a template function allows you (if permitted) to delete ACH templates. You must be assigned the permission of **Delete ACH Template** to be able to delete a template.

Important: Deletion is not applied to templates pending authorization, authorized templates, or scheduled (future-dated) templates. If you delete an ACH template that has been scheduled, the system will allow the financial institution to process the already scheduled template. To cancel a scheduled (future-dated) template, click the **Scheduled** tab and click the **Cancel** button next to the scheduled template to cancel the template to prevent it from being processed.

ACH - Scheduled Tab

The **Scheduled** tab displays all future-dated ACH submissions that are scheduled to be processed and have not yet been processed by the financial institution.

Business ACH

Templates

Scheduled

History

August '23

SU

MO

TU

WE

TH

FR

SA

1

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September '23

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October '23

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31

Scheduled Templates

Show Search

ACH - History Tab

The **History** tab displays pending batches (submissions available for processing by the financial institution) and a template history (submissions that have been completed or rejected by the financial institution).

Business ACH

Templates

Scheduled

History

Pending Batches

MAY 5	Dana Template	\$27.00 Business Payments - CCD, Credits	SCHEDULED	Cancel	▼
----------	---------------	---	-----------	--------	---

Template History

Show Search ▼

FEB 7	Bobby's ACH 3	\$1,001.00 Payroll PPD, Credits	CANCELED	▼
JUL 7	Beth Test Temp	\$215.00 Business Payments - CCD, Credits	REJECTED	▼

ACH Processing Days and Cutoff Times

Heartland Bank processes ACH files on all business days, excluding federal holidays. Heartland Bank will process ACH files for delivery and the days of the week you can select as an Effective Entry date for ACH template submission.

All ACH files must be submitted and approved by 4:00pm CST on the business day (excluding holidays) prior to the effective date. 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 the ACH Payment permission with an access level of **Submit or Submit & Authorize**, 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.

Business ACH

Create ACH [v] [Icon] [Icon]

Templates | Scheduled | History

Search Templates

- Beth Test Temp** 1 [Icon]
CCD, Credits - A1 Property
- Beth Test Template** 1 [Icon] 1 [Icon]
CCD, Credits - A1 Property
- Copied Template exa...**
PPD, Credits - Lakefront
- Dana Template** 1 [Icon]
CCD, Credits - Lakefront
- doin imports**
PPD, Debits - A1 Property Mana
- Doing Imports Daily**
PPD, Debits - A1 Property Mana

Dana Template Offset Account
2 payees -Business Payments - CCD, Credits **Maple Townhomes Operating Acct. **2800**

[i] Details [P] Payees [Icon] Make a copy

Search Payees Show ACH Limits v

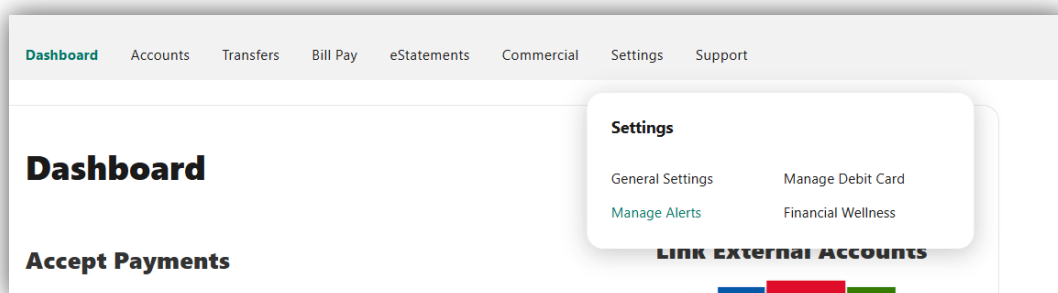
NAME	ACCOUNT	STATUS	AMOUNT
Dana Povlot	Checking *****2222 111000025	ACTIVE	\$15.00
Janitorial Services	Checking *****1111 121000358	ACTIVE	\$12.00

+ Add Payees Total: **\$27.00** **Review and Submit**

Notifications and Alerts

Business ACH contact methods are configurable under **Settings – Manage Alerts**. The Business ACH module supports the following alerts:

- Needs Authorization Alert
- Business ACH Submission Alert
- Rejected By FI Alert

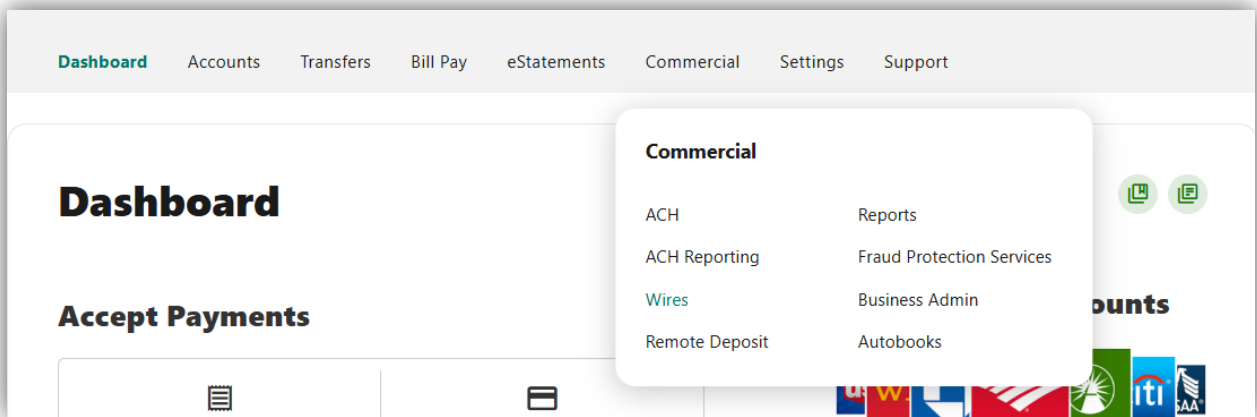


Commercial - Wires

Wire transfers offer convenience, speed, and security. The Wires menu has specific accounts, payees, limits, and authorizations available and allows qualified accounts to send out wire transfers. A payee may have more than one account available for selection depending on the number of wire payment methods that have been established.

Business Wires allows you to:

- Create wire payment requests
- Authorize wire payment requests



Submitting a Business Wire Request

In the Business Wires menu, from the **Submission** tab, select a **Payee** from the dropdown list. Choose a **Funding Account** and a **Company Name**. Enter the **Amount** for the transfer. Select the **Send On** date. Enter any additional details into the **Originator to Beneficiary Info** field (optional). Click **Confirm Payment**.

Business Wires

Submission **1** Scheduled History

Payee Details

Payee **2**

[Enter payee manually](#)

[Edit payee account](#)

Funding Account **3**

Company Name **4**

Amount **5** [Show Limits >](#)

Frequency One Time

Send On **6**

Originator to Beneficiary Info **7**

0 / 140

Payment Summary

You Send \$200.00 USD

Funding Account **3** Maple Townhomes Security Deposit ****5999 \$24,774.43

Payee Bright Gardening Services

Payee Account PAYEE'S FINANCIAL INSTITUTION

BANK OF AMERICA, N.A., CA
SAN FRANCISCO, CA

Routing Number 121000358

Account Number 3333333333

Frequency One Time

Send On 08/02/2023

Originator to Beneficiary Info

Cut-off time 02:00 PM (Central Standard Time)

8 [Confirm Payment](#)

Search for a Business Wire

On the **Scheduled** tab of the Business Wires menu, click the **Show Search** button to view search fields. **Enter search criteria** and click the **Search** button.

Cancel Business Wire Request

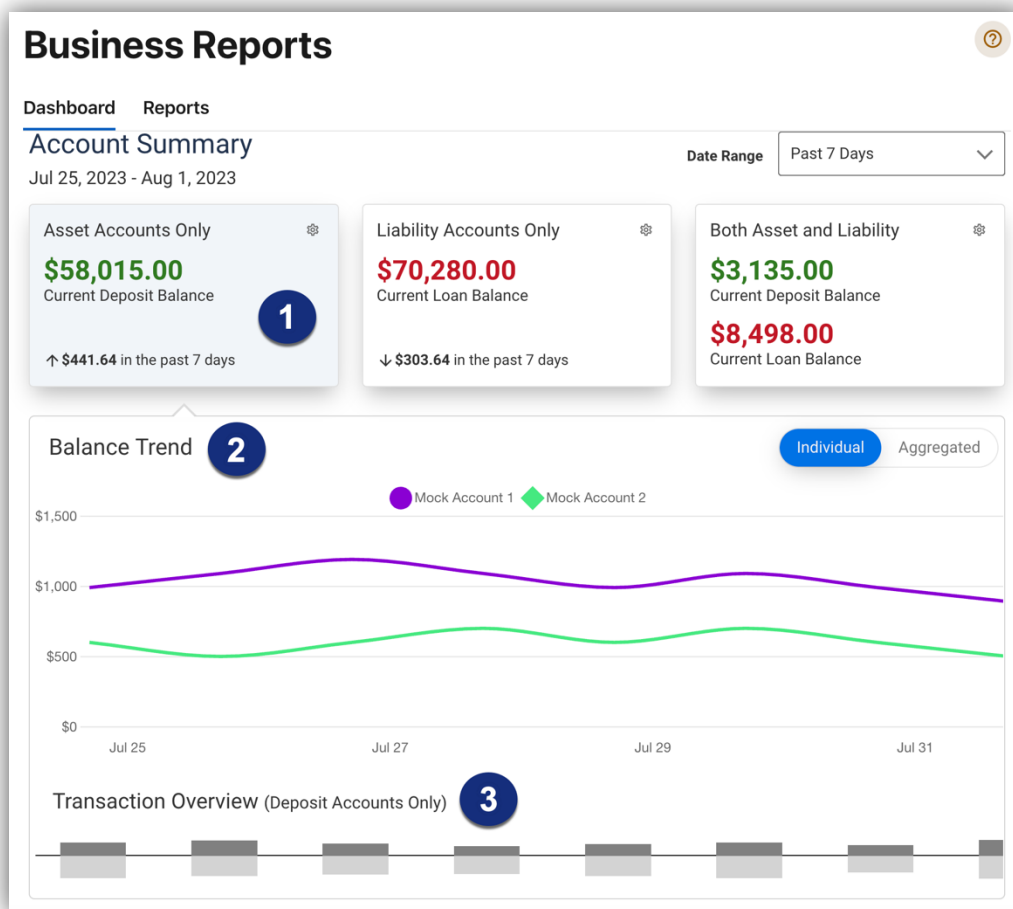
Wires cannot be edited. If there was a mistake made, you will need to contact Heartland Bank's Treasury Management Support team *immediately* at 855-244-1215 Option 2.

Commercial - Reports

The Business Reports menu provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools provide you with the ability to generate new

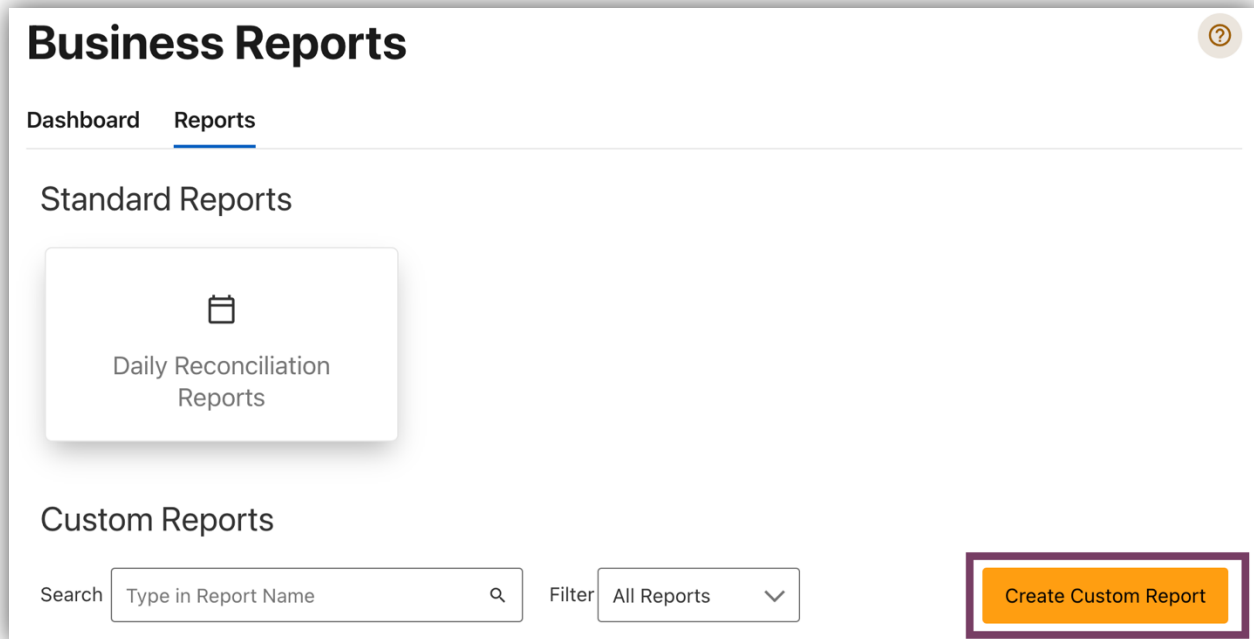
reports to yield new insights on your ACH details and transaction history. The three main areas include:

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 the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will instantly be 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 graph 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.

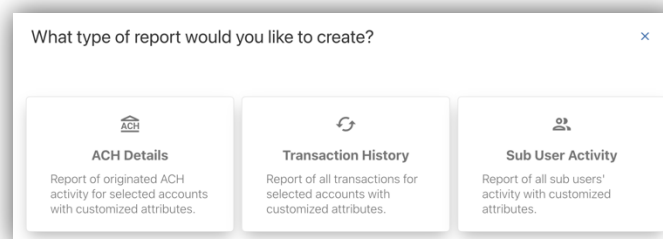


Create a Custom Report

The **Reports** tab will show you standard reports that are generated by your financial institution. You will also be able to run your own custom reports. Within the Business Reports menu, select the **Create Custom Report** button.



Then, select the **Custom Report Type** and that type will display with default columns.




1. Click the **Edit** (pencil) icon next to the report name report. Click the **Accept** (checkmark) button to save.
2. The **Add / Remove Columns** 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). Click the **Update** button to save the changes or click the **Cancel** button to close the window without saving the changes.
3. Click the **Save Dynamic Report** button, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
4. Click the **Save** button to create the new Custom Report or click the **Cancel** button to close the Custom Report without saving.

Business Reports

[Dashboard](#)
[Reports](#)

[< All Reports](#)

Untitled Report 

Add / Remove Columns

Save Changes to Download

Save Dynamic Report

Date Range Past 30 Days

DATE ▾	TEMPLATE ▾	COMPANY NAME ▾
08 NOV 2023	Template99	My Comp
07 NOV 2023	Template98	My Comp
06 NOV 2023	Template97	My Comp


Edit Custom Reports

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

Business Reports

[Dashboard](#)
[Reports](#)

[< All Reports](#)

This is a sample report #299 

Download Report

Update Dynamic Report

Add / Remove Columns

Date Range Past 30 Days

Delete Custom Reports

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

NAME ▴▾	DESCRIPTION	CREATED ON ▴▾	
This is a sample report #300	This is the sample description for report #300	27 May	