



Business Mobile Deposit – How to Guide

Make deposits whenever and wherever using your Apple or Android device.



Setup

The first step is to download the app from the Apple iTunes® or Google Play™ store. You can do this either from your mobile device or computer by searching for “HB Direct” or “Heritage Bank Business Mobile.”

If you download the app from your computer, the app will automatically install on the mobile device the next time the device is plugged in to the computer. Once you open the app, use the same company ID, user ID, and password that you use for business online banking. If you’re not currently registered for online banking, please contact your relationship manager or visit your local branch.

Deposits

Accepted deposits are generally posted to your account the same business day. Deposits made after 6:00 p.m. PT on Saturday, Sunday, and holidays will not appear in your transaction history until the next business day.

Note: All deposits are considered temporary and further review may be conducted after the deposit has posted. In the event we later reject the deposit, you will be notified by email.

Deposit Limits

There is a \$10,000 daily deposit limit and you can deposit up to this amount per business day. Please contact your relationship manager to request a temporary or permanent limit change if needed. Limit change requests will be evaluated on a case-by-case basis and will be based in part on normal account activity, length of banking history, and other variables. We reserve the right at any time to lower the limit or remove access entirely.

Steps to make a deposit (images may vary by device)

1. Log in to the app.

Heritage
BANK

Company ID

User ID

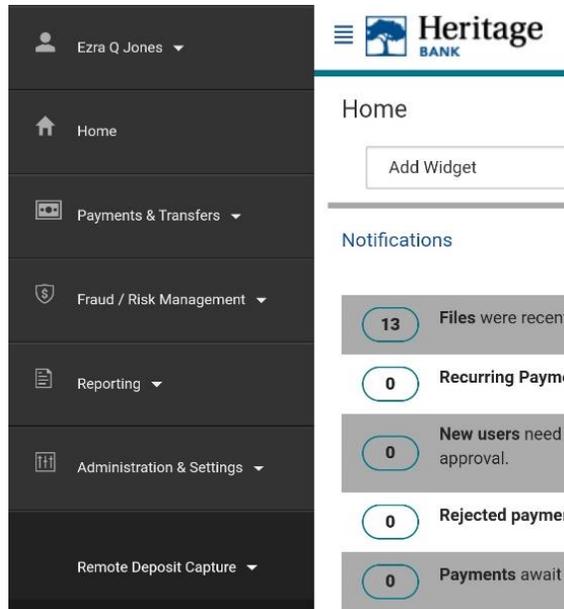
Password

[Sign In](#) [Forgot Password](#)

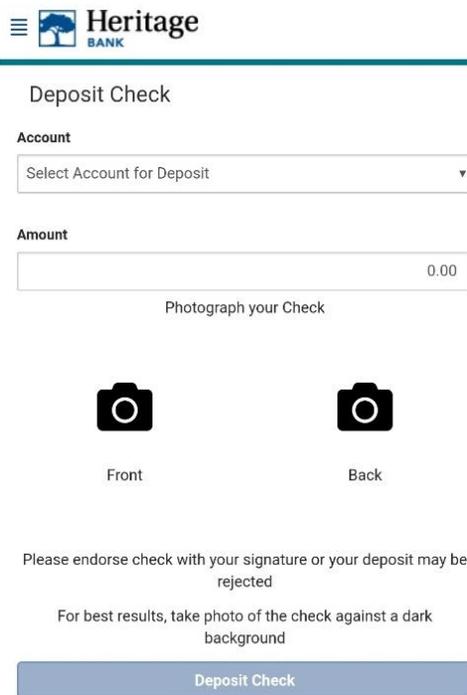
Equal Housing Lender | Member FDIC

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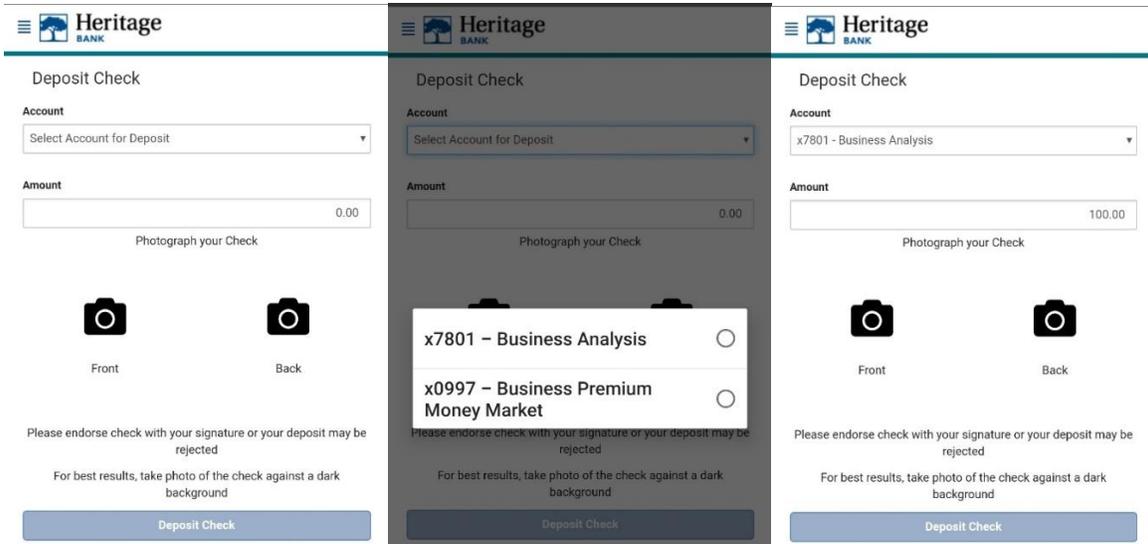
2. Open the menu and select Remote Deposit Capture.



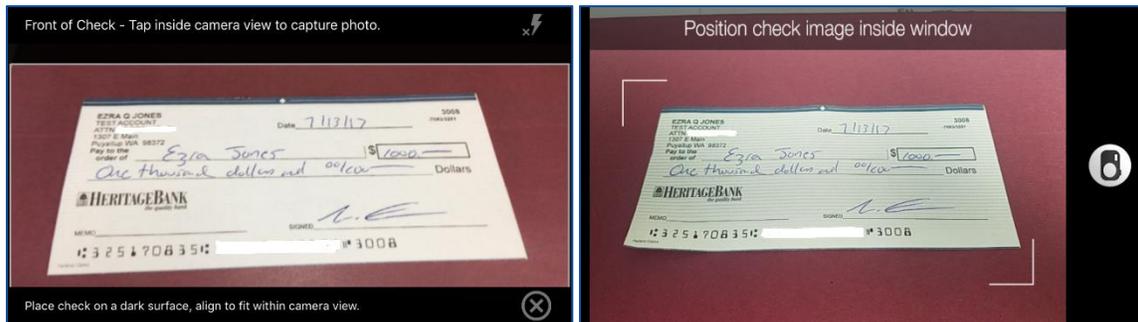
3. Select Deposit a Check.



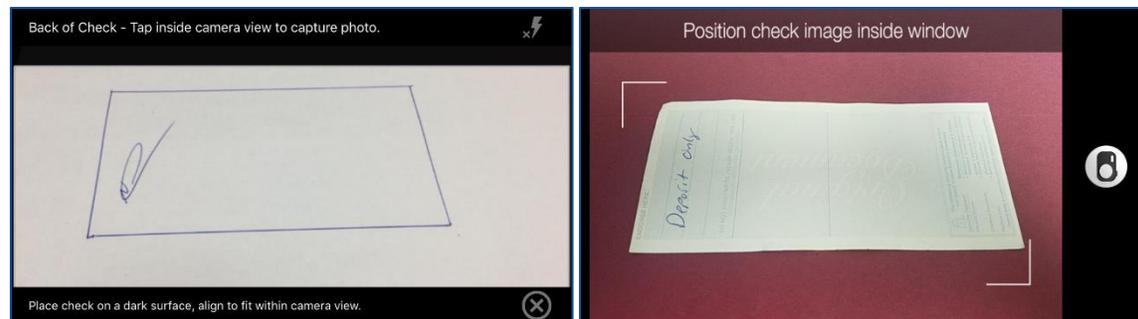
4. Select the account to deposit to and input the check amount being deposited.



5. Take a picture of the front of the check.



6. Take a picture of the back of the check (endorsement required).



7. Ensure all information was entered correctly and click Deposit Check.



Heritage BANK

Deposit Check

Account
x7801 - Business Analysis

Amount
100.00

Photograph your Check

Front Back

Please endorse check with your signature or your deposit may be rejected

For best results, take photo of the check against a dark background

Deposit Check

- You'll receive a confirmation that your deposit has been submitted.

Deposit Successfully Submitted

OK

Account
x7801 - Business Analysis

Amount
100.00

Photograph your Check

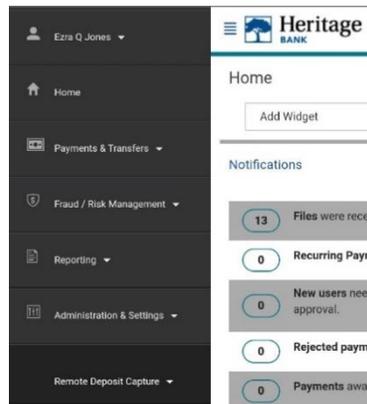
Front Back

Please endorse check with your signature or your deposit may be rejected

For best results, take photo of the check against a dark background

Deposit Check

- To review the status of your deposit, open the menu and select Remote Deposit Capture and then select View Deposit History.



10. Select an account from the drop-down menu and then select Retrieve History.



11. After you've made your deposit, the check will go into a pending review status. Deposits can take up to four hours to post to the account.



12. After review has been completed, the status will update to Delivered. The deposit will now post to the account.



Security



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BUSINESS MOBILE DEPOSIT HOW TO GUIDE

You can conduct your financial transactions with the same high level of security you expect as when you use Heritage Bank's business online banking. No account information is stored on your device.

Note: Our business mobile app is a complimentary service to Heritage Bank business customers. You must have access to cellular data or a Wi-Fi network (charges may apply). Please consult your mobile service provider for additional details.

Support

If you have any questions, please contact Digital Banking – Commercial at 253-284-2032 or by email at DigitalBankingCommercial@HeritageBankNW.com during regular business hours (Monday through Thursday, 8:00 a.m. to 5:00 p.m., and Fridays, 8:00 a.m. to 5:30 p.m.).

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