Heartland Internet Banking FAQs

HEARTLAND BANK

Internet banking is one of the easiest ways to manage your finances – and it doesn't have to be confusing. You'll find the answers to your questions right here.

If you still can't find the answer you're looking for, just call us on 0800 227 227 to talk to a friendly member of our team.

I am having problems accessing the log-on page?

You may be using a browser and/or version that does not support our internet banking service. Please ensure you are using the latest version of your browser. For more information check our System Requirements guide.

Who can sign up for internet banking?

If you're a Heartland account holder, it's likely that you can sign up for Internet Banking. As long as you:
- are a New Zealand Resident or Citizen
- are over 15 years of age

If you're still unsure about whether you're eligible for Internet Banking, call us on 0800 227 227.

How do I sign up for Internet Banking?

Please complete the Internet Banking Registration form and email it to invest@heartland.co.nz, visit one of our branches or contact us on 0800 227 227..

What do I need to use Internet Banking?

Your login details, which you will receive after you have signed up.

A computer with internet access and the latest version of your preferred browser (most computers and internet connections are suitable for Internet Banking).

A mobile phone number to complete the passcode verification on certain payments.

If additional people need access to your account(s) please call us on 0800 227 227.

Can I update my personal details like my address online?

Sorry, at this stage you're unable to update your personal or address details through Internet Banking – instead you can send us a secure message, write to us, visit one of our branches or phone us on 0800 227 227.

How do I know that Heartland Internet Banking is safe and secure?

The data travelling across the internet between your computer and our Internet Banking system is encrypted. This protects your data from other people as it travels across the internet, and is completely secure.

How often should I change my password?

It's not compulsory to change your password, but we recommend that you do change it at least every three months. Your password is your "key" to Internet Banking, so it's very important that you take precautions to keep it safe – especially if using public access computers.

What should I do if I think that someone knows my password?

If for any reason you believe someone knows your Internet Banking password, you should change it immediately. You can do this online.

You should also advise us by calling 0800 227 227, or contacting your local branch.

We recommend that you also check your balances and transactions to ensure everything is in order.

How do I choose a password for Internet Banking?

Your Internet Banking password must be a minimum of six characters and a maximum of ten characters and should include at least one uppercase letter, one lowercase letter and one number. The password is case sensitive, which means that "A" is different to "a". It may also include punctuation characters.

The password you choose for Internet Banking should be different to any other passwords you use e.g. it should not be the same as your email password, auction site passwords and so on.

You also should not use a password that relates to any easily obtained personal information about you e.g. family, street or pet names, your birthday. Nor should you use any obvious or sequential numbers such as 54321, or repeating numbers such as 22222.

How do I change my Internet Banking password?

It's easy to change your Internet Banking password at any time online. Simply log in and choose the 'Change Password' option available by clicking on your name.

I've entered my password wrong too many times and now can't log in – what do I do?

When logging into Internet Banking, if you enter your password incorrectly three times you'll be locked out of the system. This is a precaution we've put in place for security reasons to prevent unauthorised access attempts.

If you're locked out, simply call us on 0800 227 227 (8:30am to 5pm Monday to Friday). We'll need to ask you a few questions to confirm your identity before resetting your password over the phone.

I've forgotten my Customer ID/Internet Banking password, what do I do?

If you forget your password or your Customer ID, please call us on 0800 227 227 (8:30am to 5pm Monday to Friday). We'll need to ask you a few questions to confirm your identity before telling you your Customer ID or resetting your password over the phone.

What happens if I forget to log off?

As well as protecting your password, you need to protect your Internet Banking session. That's why we have a time out in place in case you forget to log off – after seven minutes of inactivity you'll be automatically logged off.

However this does not reduce or remove your liability for ensuring that appropriate personal security procedures are followed. You should always log off from your Internet Banking session when you've finished. This is especially important if you are sharing a computer with other people.

What should I do if Internet Banking crashes while I am doing my banking?

We expect that this would be a very rare event. Transactions are processed as they are entered, so your last entered transaction should have gone through. You should double check your account balances, account activity and activity to confirm.

Does Heartland use a digital certificate?

Yes. We have a digital certificate verifying that our Internet Banking site is encrypted and secure.

What is your cut-off time for on-line transactions?

The cut-off time* for Internet Banking payments for overnight processing is 7.00pm on business days. Internet Banking transactions completed before 7.00pm on business days are processed that night, while transactions processed after 7.00pm will be processed the next business day.

* Payments to other Heartland customers using the Own account transfer, Pay Someone or Pay Nominated Account options will be processed immediately 24/7.

Please note: in all cases the term 'business day' refers to normal business days excluding Saturday, Sunday and national public holidays.

Transfers between accounts

When you transfer funds between your Heartland accounts using the 'Own account transfer' menu option, the transaction is processed immediately. The balances of the affected accounts will be updated at the time the transfer is processed.

Can a transaction be cancelled?

When you use Internet Banking to process transactions on your account, you'll be asked to confirm your transaction details before the transaction is completed. This confirmation step allows you the chance to check the transaction details are correct, and helps minimise the risk of an error being made. Once you confirm a transaction for processing that day, it can't be cancelled.

Future dated one-off payments can be cancelled online on the 'Pending one-off Payments' option on the Payments menu.

Automatic payments can be cancelled online by selecting the 'Cancel Automatic Payments' option on the Payments menu.

What happens when I make an Internet banking payment on a weekend or public holiday?

Payments to other New Zealand banks made via Internet Banking on a non-business day will be processed on the next business day. For example, if you make a payment on a Sunday the payment will be debited from your account on the Monday morning.

Payments to other Heartland customers using the Pay Someone or Pay Nominated Account options will be processed immediately 24/7.

Please note: in all cases the term 'business day' refers to normal business days excluding Saturday, Sunday and national public holidays.

How do future-dated transactions work?

Future-dated transactions will be processed on your account on the date you specify on the transaction (unless this is a non-business day) provided you have sufficient funds in your account on the date to process the transaction.

Please note: in all cases the term 'business day' refers to normal business days excluding Saturday, Sunday and national public holidays.

What happens if I don't have enough money in my account on a planned payment date?

If the payment is a one off payment and there are insufficient available funds on the planned payment date, your payment will not be processed. If the payment is an Automatic Payment it will retry again on the next business day.

Can I set up a new automatic payment to start today?

No. Automatic payments can only be set-up to start on the next business day.

What happens if an automatic payment falls due on a weekend or public holiday?

Automatic payments only get processed on business days. So if a payment falls on a non-business day, the payment will be made on the next business day.

How can I view transactions prior to the new internet banking site?

You can view previous transactions by selecting the Historical Account Activity option under the Accounts menu, or contact us and we can provide you a copy of your transactions.

Do I still need to have a separate login for my Heartland Business Call or Heartland Direct Call accounts?

You can now access your Heartland Business Call and/or Heartland Direct Call account from the same login as your other Heartland accounts. Please contact us on 0800 227 227 to set this up for you.

How can I make a payment from my Heartland Business Call or Heartland Direct Call account?

You can make payments to your nominated account on Internet banking using the Pay Nominated Account option under the Payments menu. For more information please read the Pay Nominated account guide. This does not require a passcode.

Why am I being asked to enter a Passcode when trying to make a payment?

For extra security we have introduced a passcode verification step. When making payments via the Pay Someone or Pay Multiple Payees screens you will be sent a passcode to your mobile phone via SMS. You will need to enter the passcode on the screen within 5 minutes. Remember to enter the passcode exactly how you receive it, its case sensitive. It is important to tell us if you change your mobile number, or any of your other contact details. If you don't have a mobile phone or coverage please call us on 0800 227 227.

Can I turn the Passcode verification off?

The passcode verification is a mandatory step for every customer. Unfortunately we cannot turn this security feature off on an individual basis.

Will I receive the Passcode while I'm overseas?

Yes the passcode will still be sent. To ensure you receive it please enable roaming on your phone.

I have a non NZ mobile number, will I still receive the Passcode?

Yes the passcode can be sent to international mobile numbers. If you are not receiving the passcode please contact us.

Why has my customer number changed?

For some customers we have changed your customer number, however this will not affect your Internet banking login details.

Internet banking looks different, can I still do all the things I did before?

Yes all the same features you are used to are still available. However they may be called something different and found in a different place.

Why didn't my bulk transactions process?

After you have completed the upload of your bulk transactions file it is important to check the processing status to ensure there are no errors. For more information please read our Bulk Transactions guide.

How can I learn more about some of the features available?

Please read our guides that are available when you click the ? on each page.

Where has the Copy option on Bulk Payments gone?

We have introduced the new Pay Mulitple Payees option where you can select to either process a single debit from your account, or multiple debits from your account. You will have to select the payees you wish to pay every time. To select a Payee click on the 👤 icon.

You can refer to our Pay Multiple Payees guide for more information. You may also like to consider processing payments using the Bulk Transaction option, where you upload a file that contains the payment information, please refer to our Bulk Transactions guide.

What does this error message mean? "Please ensure you enter an expiry date that is after the first execution date. Expiry date cannot be blank."

When setting up an Automatic Payment (AP) you will need to enter an expiry date. If you are unsure what date you want the AP to finish on load a date well into the future. The expiry date can be set 10 years in advance.