

Heartland Internet Banking

Pay Someone User Guide

HEARTLAND
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This guide provides you with an introduction to the Pay Someone function on Heartland Internet Banking. You can use this option to make a payment to one of your saved payees or someone new.

The Pay Someone function needs a Passcode to be completed. This Passcode will be sent to your mobile number after the verify stage.

Payment cut off times

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 a business day 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.

Authorising Payments

You may have requested that any payments made on your accounts must be authorised by another user before they process. You can view any payments you have awaiting authorisation on your home dashboard or choose the Customer Services – Activity option. For more information please refer to the Authorising payments user guide.

Pay Someone

Load the payment

1. Navigate to the Pay Someone screen, found under the Payments menu.
2. Select the From Account (account that will be debited)
3. Select the Payee Account (account that will be credited) either:
 - a. Pay a saved payee: click the to search for your payee or;
 - b. Pay someone new: type in the Payee's name and their bank account number
4. Enter a payment Amount
5. Select when to process the payment, either:
 - a. Pay Now (payment will be processed today, dependant on cut off time),
 - b. Pay Later (select a future date) or
 - c. Setup Automatic Payment (if you wish for this payment to be a reoccurring payment).
6. Enter any other details you may wish to display for this payment.
7. If you are paying someone new you can select to tick the 'Save as payee' option to save this payee for future use.

8. Payee Visibility:

Private – only you will be able to see and use this payee

Public – payee will be shared with other users that are linked to the same account(s) as you (This option is only available for certain customers)

9. To process the payment click 'Submit'

Verify the payment

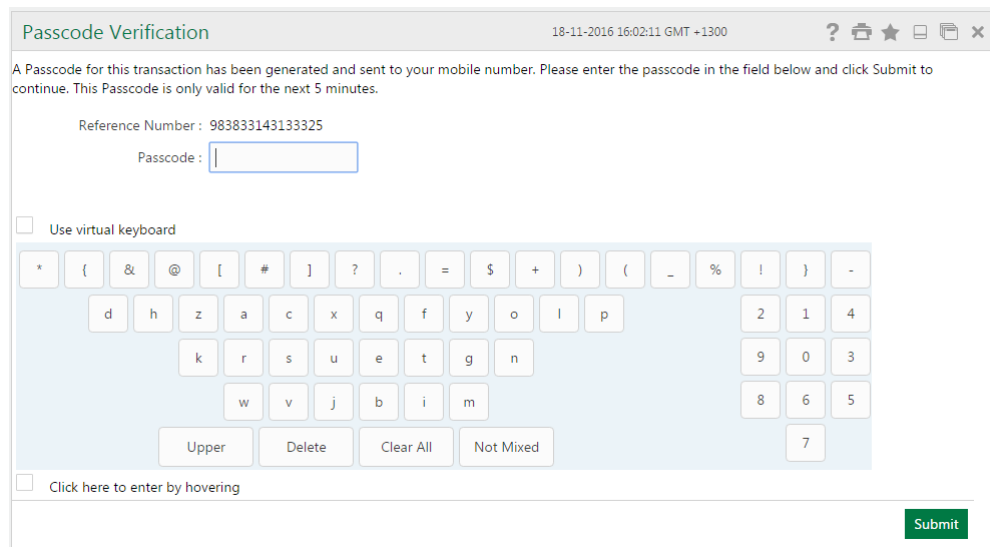
10. You will then be asked to confirm the payment, either click:

- a. 'Confirm' (if you wish to proceed),
- b. 'Change' (to go back and change the payment details) or
- c. 'X' in the top right corner (to cancel the payment).

Enter the Passcode

A passcode has been sent to your mobile. This step must be completed within 5 minutes, otherwise the passcode will expire. If you do not receive the passcode please contact us.

- 11. Enter the Passcode on the screen (the passcode is case sensitive)
- 12. Click 'Submit' (to continue)



Check the payment status

- Accepted = payment has been processed successfully
- Rejected = payment was rejected
- Initiated = payment requires authorisation before it can process. For more information please refer to the Authorising payments user guide.

