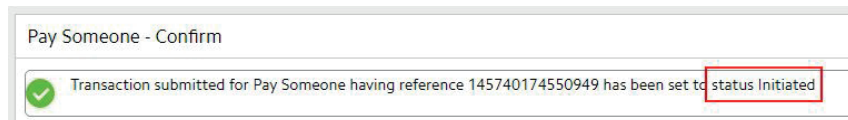


This guide provides you with an introduction to authorising payments on Heartland Internet Banking.

You may have requested that payments made on your accounts must be authorised by another user(s) before they process. You can view any payments you have awaiting authorisation on your home dashboard or on the Customer Services – Activity screen.

What payments require authorising?

When loading/cancelling a payment if the confirmation status is '**Initiated**' then the payment requires authorising before it will process.



When do Payments need to be approved by?

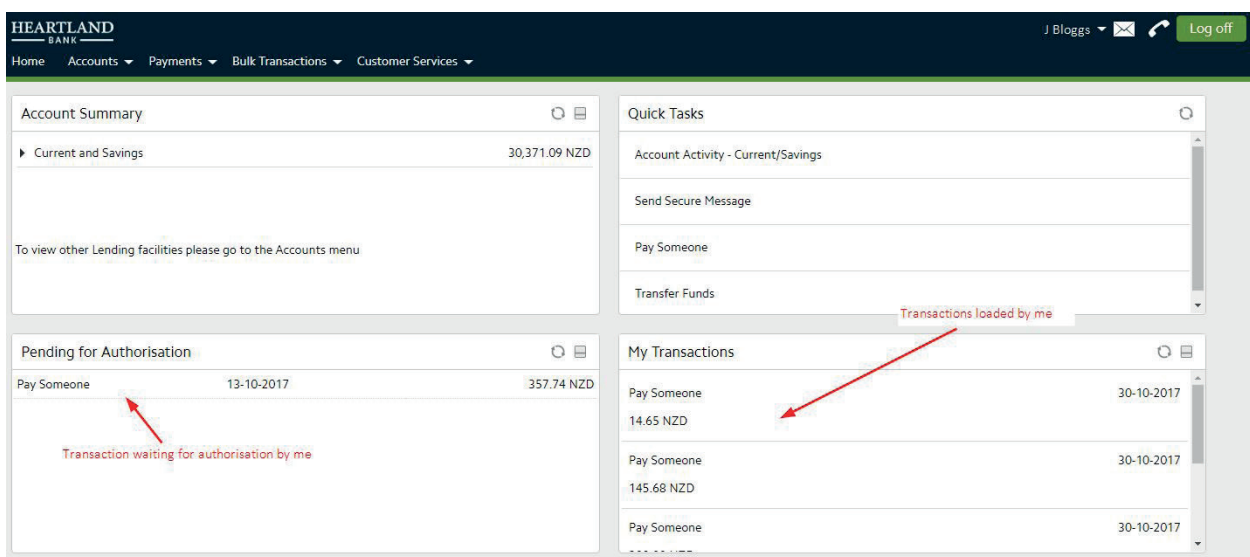
Payments need to be authorised prior to 7.00pm on the due date.

Authorising Payments

There are two ways to view what payments are awaiting authorisation.

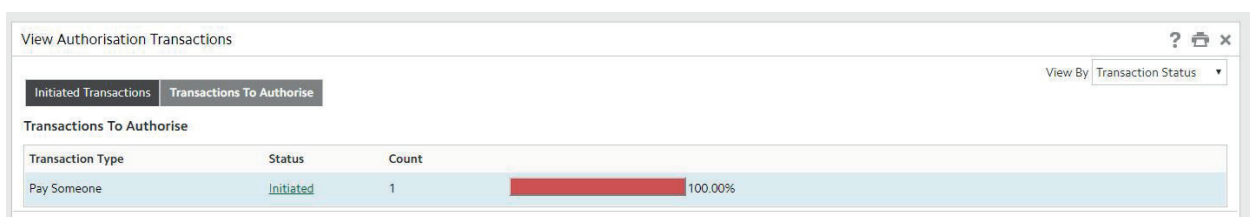
A. Home Dashboard – Pending for Authorisation

1. Click on a transaction that is waiting for authorisation.
2. Review the transaction, enter Notes if applicable.
3. Either:
 - a. Click the Authorise button to approve the payment for processing
 - b. Click the Reject button to reject the payment



B. Activity screen

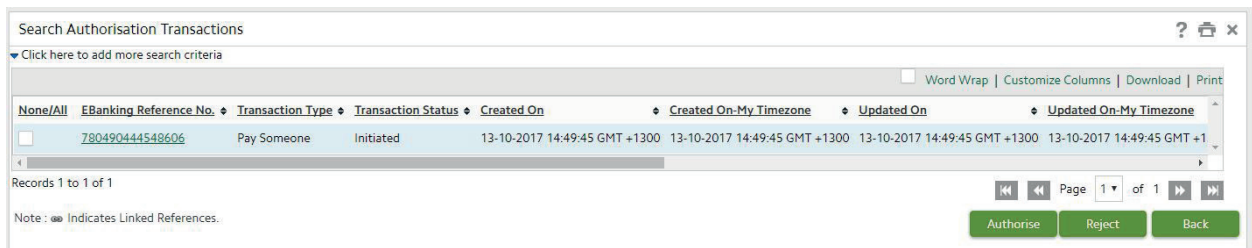
1. Navigate to the Customer Services menu and select the Activity option.
2. Select the Transactions to Authorise tab.



3. Click the Initiated Status to view transaction(s) waiting for authorisation.

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4. To authorise:
 - a. Click on the EBanking Reference No to view the payment details and then authorise or
 - b. Tick the transaction (or multiple transactions) and click the Authorise button.

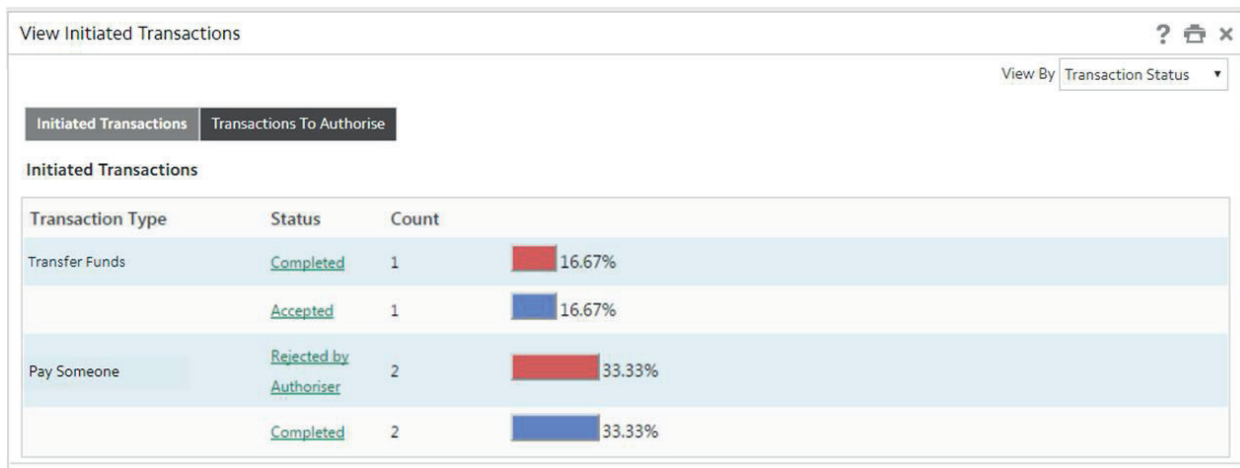


5. To Reject:
 - a. Click on the EBanking Reference No to view the payment details and then reject or
 - b. Tick the transaction (or multiple transactions) and click the Reject button.

View the status of payments

The user who loaded the payment can view the status by:

1. Navigate to Customer Services menu and select the Activity option.
2. Ensure you are viewing the Initiated Transactions tab
3. Click on the Status to view transactions under those status's



What do the Status's mean?

Status	What it means
Accepted	Payment has processed successfully.
Authorised	Payment has been authorised.
Completed	Payment has processed. (This status is changed at the end of the day)
Expired	Payment has past its due date without authorisation, please re-load the payment.
Initiated	Payment has been loaded and is waiting authorisation.
Rejected	Payment has been rejected, please re-load the payment.
Rejected by Authoriser	Payment was rejected by an authoriser.
Semi Authorised	Payment has been authorised, however is still waiting on further authorisation.
Under Process	Payment has been fully authorised and is waiting processing.

Note: Authorisers can only view payments loaded by someone else when they are awaiting authorisation by them.