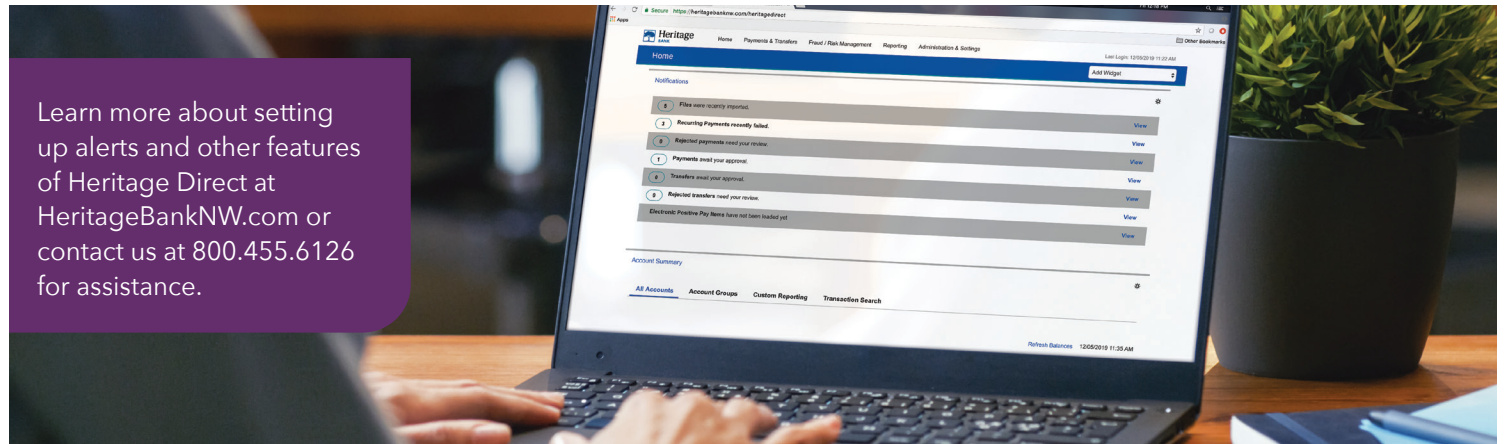


Learn more about setting up alerts and other features of Heritage Direct at [HeritageBankNW.com](https://HeritageBankNW.com) or contact us at 800.455.6126 for assistance.



## Setting Up Banking Alerts (and Why You Should Be Using Them)

**Remember when you had to wait for your monthly statement to arrive to know what's going on with your bank account?** Never knowing whether an account balance had fallen below a certain threshold, a large transaction occurred or there was unusual activity on your account.

Now, with online and mobile banking, you can manage your finances 24/7. And as a business owner, it's your responsibility to know what's going on with your accounts at all times. But running a business can be time consuming—not always giving you an opportunity to stop and check on your bank accounts. That's why alerts can be a great tool.

Bank account alerts are a real-time snapshot of what's going on with your money. They can help you keep a better eye on activities without having to log in to online banking or wait for your monthly statement. Not only can they alert you to potential fraud but they can also serve as reminders to take action with your finances.<sup>1</sup>

Heritage Direct offers a number of alert options that you can take advantage of. Alerts are sent via email by default, but you can choose to receive them by text, phone calls or a combination of all three. Whether you're an established customer or just now signing up for business online banking, our digital banking experts can help you set up the alerts that make the most sense for you, your business and/or your employees.

Some of the more common alerts our digital banking specialists see are alerts for ACH origination, online wires, check positive pay and ACH positive pay. But there are multiple alert types available in Heritage Direct. Here are a few examples.

### SOURCES

<sup>1</sup> [www.forbes.com/advisor/banking/types-of-bank-account-alerts-to-set/](https://www.forbes.com/advisor/banking/types-of-bank-account-alerts-to-set/)

*This article was originally printed in the Q1 2022 issue of Banking Business, our quarterly magazine for business banking customers. Ask for a copy at your local branch or read any issue online at [HeritageBankNW.com/BankingBusiness](https://HeritageBankNW.com/BankingBusiness).*

### ACH & Wires

- Payments awaiting my approval – notifies you if a payment has not been approved by a certain time.
- Payment status change – notifies you when the status changes on a payment.

### Check Positive Pay

- Positive pay suspect item – notifies you if there are check exception items to decision.
- Positive pay cutoff time is approaching – notifies you to review your check exceptions before the noon cutoff time.
- Positive pay no suspect items – notifies you if there are no check exception items to decision that day.

### ACH Positive Pay

- Electronic positive pay suspect item – notifies you if there are ACH exception items to decision that day.
- Electronic positive pay cutoff time approaching – notifies you to review your ACH exceptions before the noon cutoff time.
- Electronic positive pay no suspect items – notifies you if there are no ACH exception items to decision that day.

### Miscellaneous

- Balance – notifies you when certain account balance types have been reached (opening, closing, current ledger, etc.).
- Transaction – notifies you when certain types of transactions are posting.
- User actions – notifies you when a user has performed certain types of user maintenance.



**Heritage**  
BANK



Equal Housing Lender | Member FDIC

[HeritageBankNW.com](https://HeritageBankNW.com) | 800.455.6126 |    

Setting up Alerts Rev.4/22