

HERITAGE ONLINE BANKING USER GUIDE

About Heritage Online Banking

Welcome to Heritage Online Banking, your 24-hour banking connection! Heritage Online Banking is a way to access your accounts anytime and anywhere that is convenient for you. Heritage Online Banking offers a wide array of services that allows you to control your finances.

What's Available in Heritage Online Banking

Heritage Online Banking has a full array of banking services available. The following is a list of some of the services:

Account Summary

- Balance information and transaction activity
- View scheduled and upcoming (memo post) transactions
- Export files into your personal finance software
- Correct an item that was improperly entered

Transfers and Payments

- Transfer funds between accounts
- Loan payments
- Schedule one-time and/or recurring transfers and payments

Bill Payment

- Web Bill Payment (optional)

Other Services

- Check reorders
- Check reprints
- Statement reprints
- Product and service information
- Loan Calculator

Customer Profile Maintenance

- Password changes
- Account aliases or nicknames
- Personal fax number or email address
- View Activity Log

Account Information and Services

After you log into Heritage Online Banking, you have immediate access to your account information. Your accounts are listed by type, e.g., deposits, loan, etc. Account numbers are partially masked for security purposes. You may also give each of your accounts a name or "alias" that makes the account easier for you to recognize and less recognizable to a stranger.

Transfers between accounts and loan payments have a cut-off time of 3:00 pm Monday through Friday. Online banking is updated at 8:00 am Tuesday through Saturday. For example: a loan payment made on Wednesday at 1:30 pm will be processed at 3:00 pm Wednesday and will appear on your online banking Thursday at 8:00 am. Any transactions/payments made after Friday at 3:00 pm will be processed Monday at 3:00 pm and will update on your online banking Tuesday at 8:00 am.

Profile changes, check reorders, check reprints and/or statement reprints have a cut off time of 3:00 pm Monday through Friday.

Using Heritage Online Banking in conjunction with your own money management software gives you a powerful means of managing your finances. Heritage Online Banking allows you to create and download into your favorite spreadsheet or PFM such as Quicken, Microsoft Money, or QuickBooks.

- Quicken Interchange Format (QIF) – industry standard for transaction information exchange
- QuickBooks Interchange Format (IIF)
- Comma Separated Values (CSV)
- Quicken Web Connect (OFX)

What You Need

To use Heritage Online Banking, we recommend the following:

- An account with an Internet Service Provider (ISP). The ISP is your connection to the internet.
- Browser software. While Heritage Online Banking is designed to work with most of the popular browsers, we recommend Microsoft Internet Explorer 6.0 SP1 or Netscape Navigator 7.2.

Helpful Hints for Passwords

Your password and security questions are the key to your account. Guard them carefully and do not give them to anyone. Here are a few simple guidelines to help with passwords:

- Select a password that has some meaning to you, but would be difficult for others to guess.
- Use at least eight characters.
- Avoid single words or names.
- Include non-alphabetic characters, such as numbers, punctuation, etc.
- Never sign on to Heritage Online Banking from a public computer (libraries, schools, computer labs, etc.)
- If you get locked out of Heritage Online Banking, please contact us at (740) 622-8311 to have your password reset.

Using Heritage Online Banking

To keep your Heritage Online Banking account active you must sign in at least once every 90 days. Accounts that have been inactive for 90 days will be locked out. After that time, you will need to re-enroll if you want to use Heritage Online Banking.

Online Banking Security

Passmark is a new feature that enhances security when using Heritage Online Banking. Passmark allows the user to select an image that will be specific to each individual. When you sign onto Heritage Online Banking and see this image you can be reassured you are on the Heritage Online Banking site. If you would not see this image or a different image would appear, please do not proceed and inform Ohio Heritage Bank immediately. In addition to the PassMark feature we have built into Heritage Online Banking; there are additional steps you can take to ensure your security on the internet.

- Always run virus protection software and update it frequently.
- Keep your windows software current by downloading patches and critical updates.
- Use an Internet Firewall

If You Have Problems

We are always working to make Heritage Online Banking easier for you to use. Therefore, your comments are important to us. Please use either of the following methods listed below to let us know what you think.

- Send us an email at info@ohioheritage.com
- Call us during regular hours at (740) 622-8311

Accessing Heritage Online Banking

Use the following directions to reach the main sign-on page for Heritage Online Banking.

- Connect to the Internet using your Internet Service Provider (ISP)
- Double click your browser icon, e.g., Internet Explorer.
- In the address box type this address: www.ohioheritage.com. You will be connected to our home page.
- Click on **Sign on to Heritage Online Banking**.

You will now need the user ID and temporary password you receive with the Heritage Online Banking User Guide.

Upon first login, you will be asked to enter your current Online Banking User ID only, on the login screen. Once you enter your current User ID, simply click 'Validate' to proceed.

Please provide your password information, then click [Login]. You will then be prompted to setup your PassMark security features so that in subsequent logins PassMark will be enabled.

Once enabled, PassMark verifies your identity as a trusted user of this site by identifying your computer as an approved device at each login. Just as importantly, PassMark provides you with the certainty that you are accessing our authentic site by providing a personalized PassMark image and caption on the Login page setup by you during the enrollment process.

Login ID: jllhaw
Not Your Login ID?

Password:
Why is the Password here?

Login >>

Login to Online Banking

Welcome to the Online Banking system.

Note: For security purposes, please provide your Login ID and click [Validate].

Upon System validation of your Login ID and verification that you are on a registered machine, you will be notified to the Password page where you will be able to review your personalized PassMark image and caption and log into the system with confidence.

This product is built around using Internet Explorer 6.0 through 8.0, Firefox 3.0 through 3.5, or Netscape 8.0 through 9.1.

Login ID: jllhaw
Where is My Password?

Validate >>

Not currently a user?
[Sign up for Online Banking](#)

Questions about security and privacy?
[Click here to learn more](#)

[Go to Our Home Page](#)

The next screen will only appear the first time you log on to the new system. You will be asked to enter your temporary Heritage Online Banking password and click the 'Login' button.

This screen will ask you to select or upload an image that will become your unique PassMark. You can view the images by selecting a category from the 'Choose an Image' drop-down box. Simply select the desired image by clicking on the link below, 'Select Image'. The image will appear in the box labeled 'Your PassMark'. Here, you should click 'Accept Image' to proceed.

Set Up PassMark - Select an Image

Select one of the images from the image library to be your PassMark image. You may select an image from below now, and change your image later through the Change PassMark option.

Login ID: jllhaw

Choose an Image: Nature & Animals

Your PassMark: 
Accept Image >>

Preview Images: 

Set Up PassMark

Your PassMark consists of an image and a caption. Once you have selected your PassMark, an subsequent logins to the system your PassMark will be displayed on the password page. This personalized PassMark enables you to validate the authenticity of our site.

Login ID: jllhaw

Your PassMark Image: 
Change Image What is PassMark?

Choose an Image: Caption that is personal and meaningful to you. The caption may be from 6 to 30 characters in length. It may not be the same as your password.
View Image
Caption: Sound Effects

Select four challenge questions and answers that may be used to confirm your identity. You may select each challenge question only once. All of the following fields are required and each answer must be unique and can be anywhere from 6 to 30 characters long.

Challenge Question 1: What is your father's middle name?
View Answer: William

Challenge Question 2: What is the name of the first company you worked for?
View Answer: JCNCE, inc.

Challenge Question 3: What was the name of your High School?
View Answer: JH Partridge

Challenge Question 4: What is your maternal grandmother's first name?
View Answer: Catherine

Secure Use of the Software: This is a Personal Computer, Register It. This is a Public Computer, Don't Register It.

Finish

The next screen asks you to name your image as well as select and answer 4 challenge questions. Each field must be unique and consist of anywhere from 6 to 30 characters. Once complete, simply click 'Preview'. You will then be asked to review and confirm the information. You can click 'Go Back' to make changes or 'Finished, - Login' to enter Online Banking. The Advanced Authentication set up is complete! ***Each time you log in to Online Banking from a different computer, you will be asked if you wish to register it. Registration of a computer means that the characteristics of the machines are being logged to the database for the User ID.**

Each time you log in after the initial setup, you will be asked to enter your User ID as shown in Step 1. You will then get a screen where you will enter your password while being able to validate your unique PassMark. You may also be asked challenge questions based on the computer that you are using to access Online Banking.

Please review your personalized PassMark to ensure your security. After you have verified your PassMark, you can provide your password information with confidence.

If the PassMark that displays is not yours, click the incorrect PassMark link below.

 Incorrect PassMark!

Login ID: jllhaw
Not Your Login ID?

Password:
Why is the Password here?

Login >>

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