

# HERITAGE ONLINE BANKING FREQUENTLY ASKED QUESTIONS (FAQ)



1. How can I get Heritage Bank's Retail Internet Banking?

**Ans:** There are two ways to get Retail Internet Banking

- Self-Registration via <https://ebank.hbng.com/>
- Completing the eBank Service Application form at any of our Experience Centers.

2. What is the maximum transfer limit per day?

**Ans:** The maximum Transfer Limit is:

- N2,000,000.00/day and N500,000.00/transfer using the NIBSS Instant Pay and
- N2,000,000.00/day and N500,000.00/transfer using the Quickteller Platforms.

3. During Self-Registration, after inputting my details I got an error message, what do I do?

**Ans:** You can send an email to [info@hbng.com](mailto:info@hbng.com), Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit our nearest Experience Center.

4. I tried to complete a transaction, but I am being asked for a Transaction Password, How do I get it?

**Ans:** To generate a Transaction password, Go to Profile Management and select Generate Transaction Password. Follow the instructions/rules. A new Transaction password is generated and sent to your registered email address with the Bank.

5. How do I manage or edit my security questions and answers?

**Ans:** Go to Profile Management and select security questions. Then click questions and edit answers.

6. I think my log-in password is no longer secured. How do I change my log-in password?

**Ans:** Go to Profile Management and select 'change sign-on password'. Then follow the log-in password rules to change your password.

7. I no longer receive Verification PINs via SMS. What do I do?

**Ans:** You can send an email to [info@hbng.com](mailto:info@hbng.com), Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit our nearest Experience Center.

8. I did an Intra/InterBank transfer but the beneficiary did not receive the amount and I have been debited, how do I resolve this?

**Ans:** You can send a mail to [info@hbng.com](mailto:info@hbng.com), Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest Experience centre with the following details: Account number and Amount transferred and transaction date

9. I made a Bill payment e.g. DSTV but it never reflected in my DSTV account and I have been debited, how do I resolve this?

**Ans:** You can send a mail to [info@hbng.com](mailto:info@hbng.com), Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest Experience center with the following details: Account number, transaction amount, reference number and transaction date.

10. I am unable to add beneficiary. What do I do?

**Ans:** From the Home page, click on beneficiaries, input 'beneficiary name, account number and bank' to add a new beneficiary

11. I did an Interbank transfer to a wrong account. What do I do?

**Ans:** You can send a mail to info@hbng.com, Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest experience centre with the following details: Account number, transaction amount, reference number and transaction date.

12. I just got profiled on Personal Internet Banking Platform but haven't received Username/Password

**Ans:**

- a) Check your junk mail, deleted items and/or spam mails for the log-in password
- b) Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest Experience centre

13. I recently registered for Internet Banking but do not have access to the completed online registration form. What do I do?

**Ans:** You can send a mail to info@hbng.com, Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest Experience centre.

14. I did an Airtime Top-up via the platform, I was debited but did not get value. What do I do?

**Ans:** You can send a mail to info@hbng.com, Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest Experience center with the following details: Account number, Recharge amount, Network, Phone number, Date of recharge.

15. I tried to complete a transaction, but did not get verification PIN, What do I do?

**Ans:** This is sometimes a network challenge from the telcos. Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest experience center for assistance.

16. I can't remember my Username and Log-in Password because I haven't used the platform for sometime

**Ans:** You can send a mail to info@hbng.com, Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest experience center for assistance.

17. I am unable to log-in because I have forgotten my password. What do I do?

**Ans:**

- a) From the login page, click on "forgot your password". Enter your username and the answer to any of your pre-set security question and Submit. The password will be sent to your registered email with the Bank
- b) Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest Experience centre for assistance

18. I requested for my account statement via the platform but didn't not any mail as expected. What do I do?

**Ans:**

- a) Check your junk mail, deleted items and/or spam mails for account statement or
- b) Call the Contact Centre on 01-2369000, 0700-HERITAGE or visit the nearest experience center for assistance