

# Commercial Center

## User Guide

# Table of Contents

First Time Log In ..... 4

Logging In ..... 5

Transaction Activity ..... 5

Document Search: Statements, Notices, Item Images ..... 6

Exporting Transactions ..... 7

Stop Payments ..... 9

Balance Alerts ..... 10

Notifications ..... 12

    Subscription Descriptions ..... 13

    Enrolling in SMS (Text) Notifications ..... 15

Internal Transfers ..... 17

ACH Transfers ..... 19

    New ACH Transfer ..... 19

    ACH Transfer Templates ..... 22

    ACH File Imports ..... 27

    Tax Payments ..... 31

Wire Transfers ..... 34

    New Wire Transfer ..... 34

    Wire Transfer Templates ..... 37

    Wire File Imports ..... 41

Payment Activity ..... 44

    Current Activity ..... 44

    Future Activity ..... 45

    Payment History ..... 45

    Approvals ..... 46

Payees ..... 46

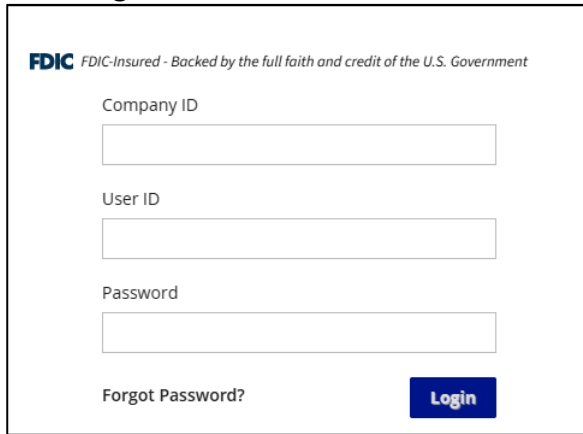
    New Payee ..... 46

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|                              |    |
|------------------------------|----|
| Manage Payees .....          | 47 |
| Bill Pay .....               | 48 |
| Remote Deposit Capture ..... | 49 |
| Merchant Capture .....       | 49 |
| Mobile Deposit .....         | 49 |
| Positive Pay .....           | 50 |
| Secure Messaging .....       | 51 |
| My Profile .....             | 51 |
| Mobile App Activation .....  | 52 |
| Forgot Password/PIN .....    | 55 |
| Administrators .....         | 57 |
| Company Permissions.....     | 58 |
| Users.....                   | 59 |
| Logging Out.....             | 60 |

## First Time Log In

- Access our website [www.mechanicsbank.com](http://www.mechanicsbank.com) to log in to **Commercial Center**
- On the right side of the page, select **Log in** then choose **Commercial Center** from the menu options
- On the **Login** page enter your **Company ID**, **User ID** and temporary **Password**
- Click **Login**



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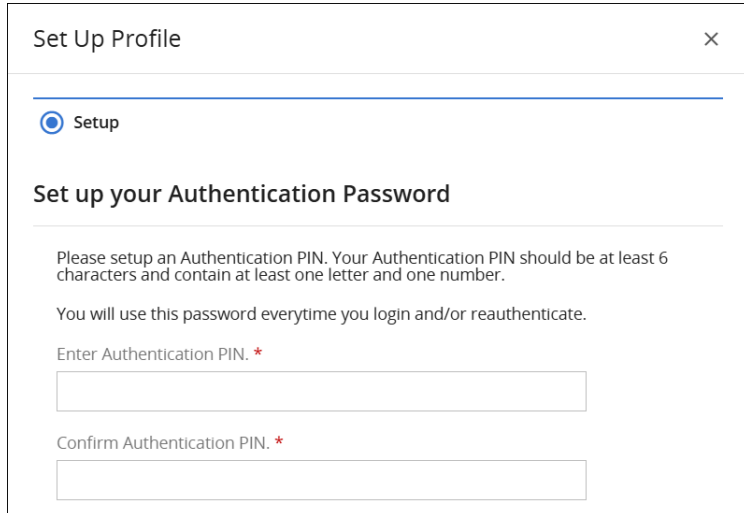
Company ID

User ID

Password

[Forgot Password?](#) **Login**

- You will be prompted to set up your **Authentication Password (PIN)**. When prompted, enter a new PIN in the **Enter Authentication PIN** and **Confirm Authentication PIN** boxes
- Click **Save**



Set Up Profile ×

☒ Setup

**Set up your Authentication Password**

Please setup an Authentication PIN. Your Authentication PIN should be at least 6 characters and contain at least one letter and one number.

You will use this password everytime you login and/or reauthenticate.

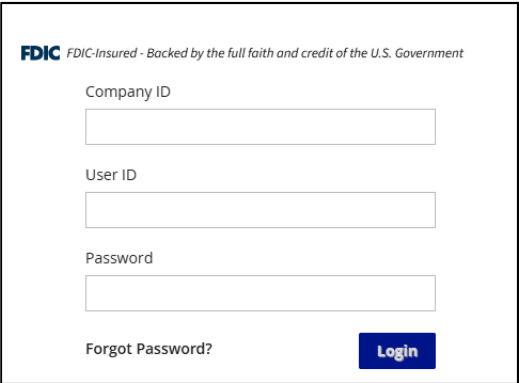
Enter Authentication PIN. \*

Confirm Authentication PIN. \*

- Once logged in, click your user name in the upper right corner and select **Logout**
- You can then log in going forward, following the steps in the **Logging In** section below

## Logging In

- Access our website [www.mechanicsbank.com](http://www.mechanicsbank.com) to log in to **Commercial Center**
- On the right side of the page, select **Log in** then choose **Commercial Center** from the menu options
- On the **Login** page enter your **Company ID**, **User ID** and **PIN**
- Click **Log In**



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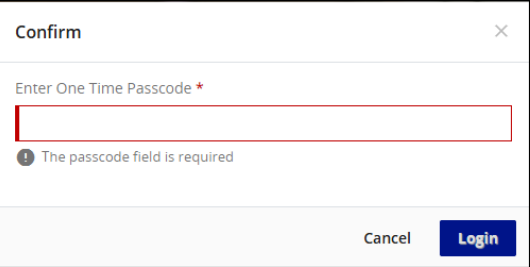
Company ID

User ID

Password

[Forgot Password?](#) **Login**

- You will be prompted to enter a **One Time Passcode (OTP)** that you receive via email (or text if enrolled); enter the **OTP** and click **Login**



Confirm

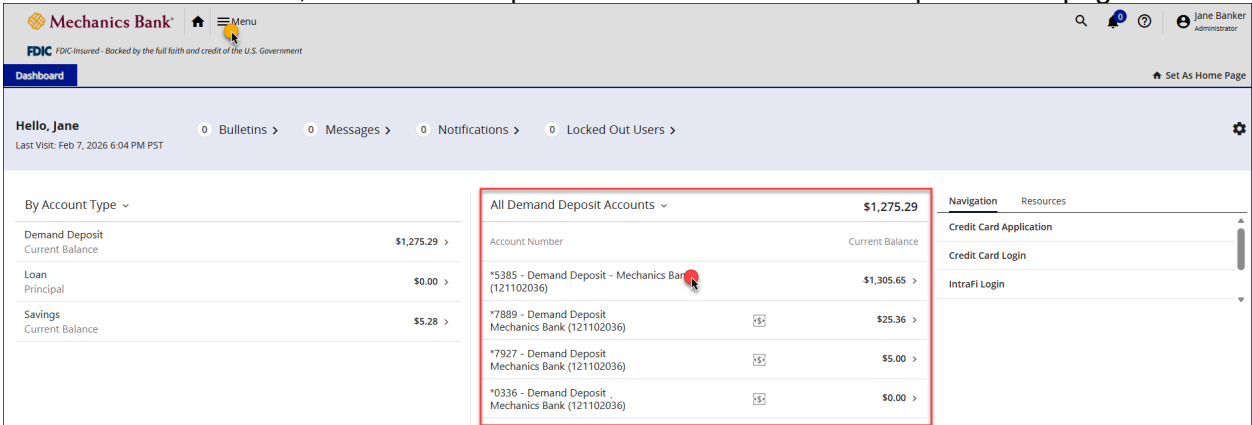
Enter One Time Passcode \*

 The passcode field is required

[Cancel](#) **Login**

## Transaction Activity

- From the **Dashboard**, select the applicable account
-  **Note:** You can also access account activity by selecting **Account Information > Quick View** or **Transaction Search**, from the **Menu** option near the **Home** icon at the top left of the page.



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Dashboard Set As Home Page

Hello, Jane  
Last Visit: Feb 7, 2026 6:04 PM PST

Bulletins > Messages > Notifications > Locked Out Users >

By Account Type

|                |              |
|----------------|--------------|
| Demand Deposit | \$1,275.29 > |
| Loan           | \$0.00 >     |
| Savings        | \$5.28 >     |

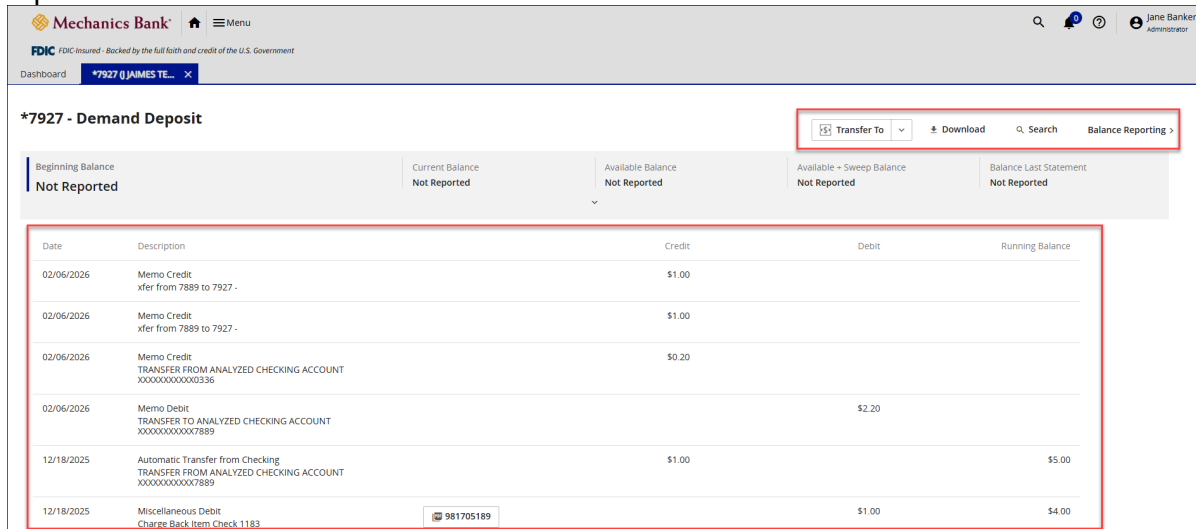
All Demand Deposit Accounts \$1,275.29

| Account Number                                      | Current Balance |
|-----------------------------------------------------|-----------------|
| *5385 - Demand Deposit - Mechanics Bank (121102036) | \$1,305.65 >    |
| *7889 - Demand Deposit - Mechanics Bank (121102036) | \$25.36 >       |
| *7927 - Demand Deposit - Mechanics Bank (121102036) | \$5.00 >        |
| *0336 - Demand Deposit - Mechanics Bank (121102036) | \$0.00 >        |

Navigation Resources

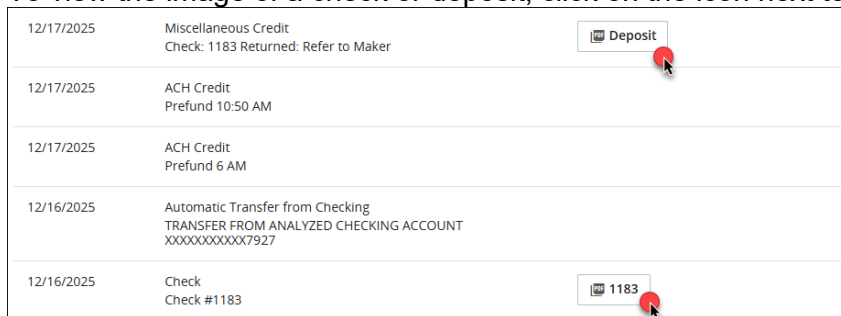
- Credit Card Application
- Credit Card Login
- IntraFi Login

- From this page, you can view both pending and posted transactions; search for specific transactions by clicking the **Search** icon and you can also download a transaction report by clicking the **Download** icon
- You can initiate an internal transfer on eligible accounts by selecting **Transfer To** or **Transfer From** in the drop down, or you can also select **Balance Reporting** to run/download a balance/transaction report



| Date       | Description                                                                                     | Credit | Debit  | Running Balance |
|------------|-------------------------------------------------------------------------------------------------|--------|--------|-----------------|
| 02/06/2026 | Memo Credit<br>xfer from 7889 to 7927 -                                                         | \$1.00 |        |                 |
| 02/06/2026 | Memo Credit<br>xfer from 7889 to 7927 -                                                         | \$1.00 |        |                 |
| 02/06/2026 | Memo Credit<br>TRANSFER FROM ANALYZED CHECKING ACCOUNT<br>XXXXXXXXXXXX0336                      | \$0.20 |        |                 |
| 02/06/2026 | Memo Debit<br>TRANSFER TO ANALYZED CHECKING ACCOUNT<br>XXXXXXXXXXXX7889                         |        | \$2.20 |                 |
| 12/18/2025 | Automatic Transfer from Checking<br>TRANSFER FROM ANALYZED CHECKING ACCOUNT<br>XXXXXXXXXXXX7889 | \$1.00 |        | \$5.00          |
| 12/18/2025 | Miscellaneous Debit<br>Charge Back Item Check 1183                                              |        | \$1.00 | \$4.00          |

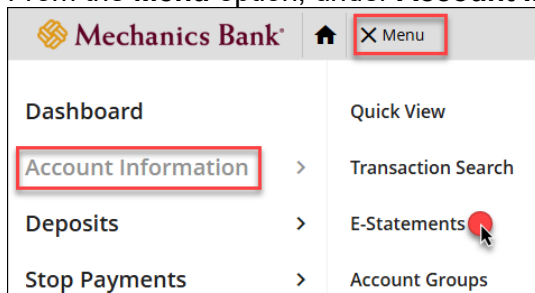
- To view the image of a check or deposit, click on the icon next to the transaction description



|            |                                                                                                 |                                                                                     |
|------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| 12/17/2025 | Miscellaneous Credit<br>Check: 1183 Returned: Refer to Maker                                    |  |
| 12/17/2025 | ACH Credit<br>Prefund 10:50 AM                                                                  |                                                                                     |
| 12/17/2025 | ACH Credit<br>Prefund 6 AM                                                                      |                                                                                     |
| 12/16/2025 | Automatic Transfer from Checking<br>TRANSFER FROM ANALYZED CHECKING ACCOUNT<br>XXXXXXXXXXXX7927 |                                                                                     |
| 12/16/2025 | Check<br>Check #1183                                                                            |  |

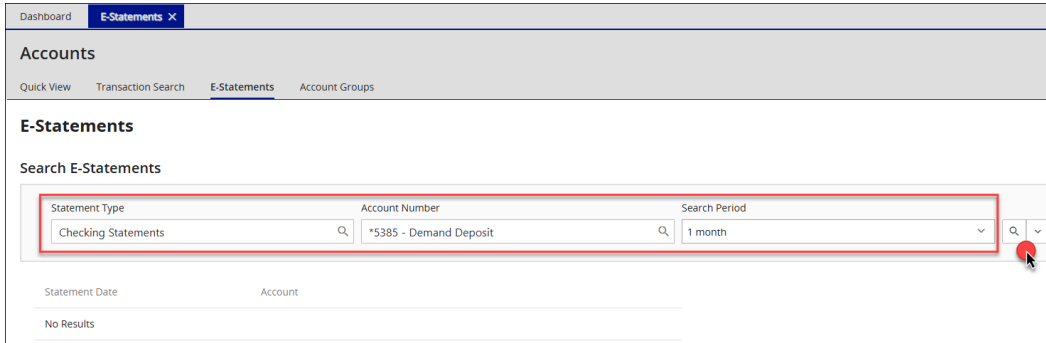
## Document Search: Statements, Notices, Item Images

- From the **Menu** option, under **Account Information**, select **E-Statements**



- A search menu will open; select the **Statement Type** (document type), **Account Number** and **Search Period**; click the search icon when finished

- Based on the search criteria entered, the matching documents will appear below, for you to view and/or download



Dashboard **E-Statements** X

Accounts

Quick View Transaction Search **E-Statements** Account Groups

**E-Statements**

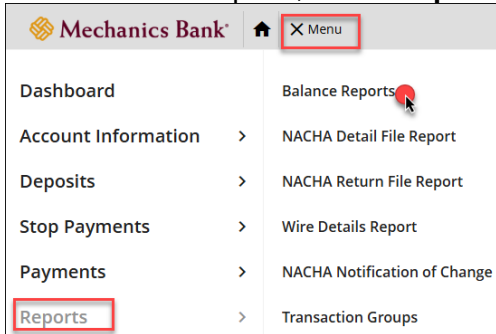
Search E-Statements

Statement Type: Checking Statements Account Number: \*5385 - Demand Deposit Search Period: 1 month

Statement Date: Account: No Results

## Exporting Transactions

- From the **Menu** option, under **Reports**, select **Balance Reports**



Mechanics Bank® X Menu

Dashboard Balance Reports

Account Information > NACHA Detail File Report

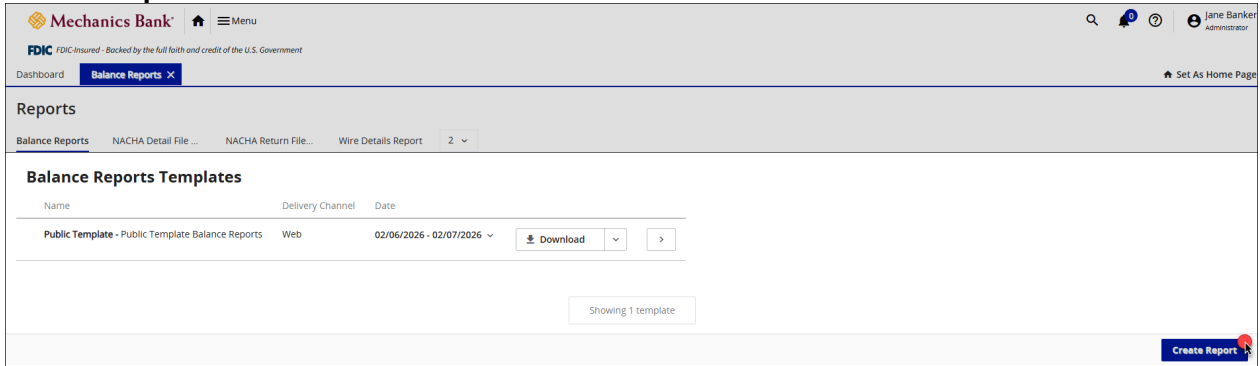
Deposits > NACHA Return File Report

Stop Payments > Wire Details Report

Payments > NACHA Notification of Change

**Reports** > Transaction Groups

- From this page you can view/run the predefined web report or create a custom report but clicking **Create Report**



Mechanics Bank® Menu

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Dashboard **Balance Reports** X

Reports

Balance Reports NACHA Detail File ... NACHA Return File ... Wire Details Report 2

**Balance Reports Templates**

| Name                                              | Delivery Channel | Date                    |            |
|---------------------------------------------------|------------------|-------------------------|------------|
| Public Template - Public Template Balance Reports | Web              | 02/06/2026 - 02/07/2026 | Download > |

Showing 1 template

**Create Report**

- From this page you will select the report criteria you want to use to run/create the report
  - Enter a **Template Name** (this is only required if you choose to save this report criteria for future use)
  - Choose the accounts you want to include in the report/file
  - Select what type of data you want to include in the report/file
  - Select what type of report/file you want to run/create
  - Select how you would like the report/file to be delivered (depending on which option you choose, the following options may vary)

6. Select a notification option if you want to be notified when the report/file is delivered (optional)
7. Select the format of the report/file and provide a file name
8. Select the dates you would like included in the report/file or how often you would like the report to be run/delivered (options will vary depending on the previous options selected)
9. When ready, you can either **Generate**, **Download** or **Save Template**



Note: If you select Generate, this would be a one-time generation and the template would not be saved for future use

Dashboard

Balance Reports

\*7889 @ JAIMES TE...

Create Report X

### Create Balance Reports

What name would you like to use for this template?

Template Name \*

Name is required only if you wish to save this as a template.

Choose and sort accounts to display in your report.

Select account

+ Add Accounts

Sort By Number

Sort By Name

What data should be presented on this report?

☒ All Data Types (ALL)

☐ All Credit Transactions (CREDIT)

☐ Summary Transactions (SUMMARY)

☐ All Debit Transactions (DEBIT)

☐ Status Transactions (STATUS)

How would you like this report to appear?

☐ BAI Version 2

☐ CSV Transaction Report

☐ ISO CAMT-053 Report

☐ Quicken (Windows) Web Connect

☐ SWIFT MT950

☐ CSV Report

☒ Current Day Real Time Report

☐ QuickBooks Web Connect

☐ SWIFT MT940

☐ CSV Running Balance Report

☐ ISO CAMT Report

☐ Quicken (Mac) Web Connect

☐ SWIFT MT942

How would you like this report delivered?

☒ No FTP Delivery Destinations are available for this company.

☐ EMAIL

☐ SMS

☐ FTP Delivery

☒ Web

☐ FTP Pickup

How would you like to be notified that new data for this report is available?

☐ EMAIL

☐ SMS

How would you like this report to be formatted?

☒ HTML

☐ Text

☐ PDF

☐ Encrypted PDF

What name would you like the file to have?

.html

Macro Help >

What dates would you like included in this report?

☒ Default date range - Current And Previous Business Day

☐ Previous Week

☐ Month To Date

☐ Current Day Only

☐ Previous Month

☐ Custom Date Range

☐ Previous Business Day Only

☐ Week To Date

Cancel

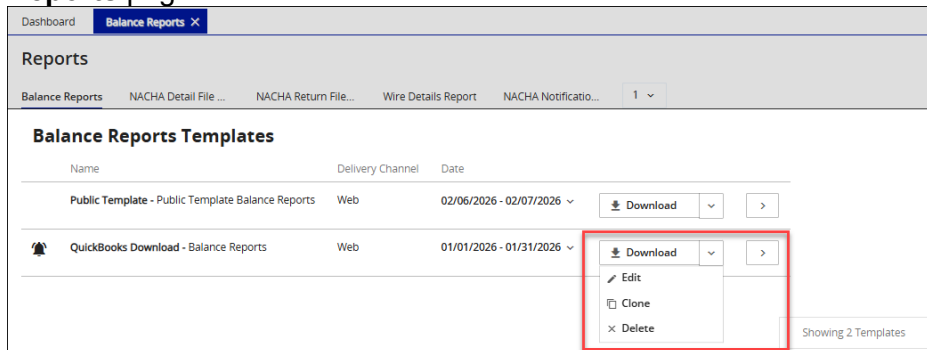
Generate

Download

Save Template



- If you choose to save the template, you can then download, run or edit the report from the **Balance Reports** page

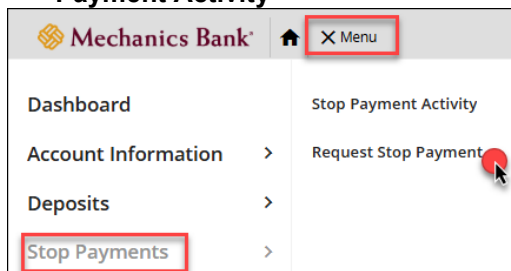


| Name                                              | Delivery Channel | Date                    |                               |
|---------------------------------------------------|------------------|-------------------------|-------------------------------|
| Public Template - Public Template Balance Reports | Web              | 02/06/2026 - 02/07/2026 | Download                      |
| QuickBooks Download - Balance Reports             | Web              | 01/01/2026 - 01/31/2026 | Download, Edit, Clone, Delete |

## Stop Payments

- From the **Menu** option, under **Stop Payments**, select **Request Stop Payment**

Note: You can also view stop payment activity or cancel a stop payment placed online by selecting **Stop Payment Activity**



Mechanics Bank

Menu

- Dashboard
- Account Information
- Deposits
- Stop Payments

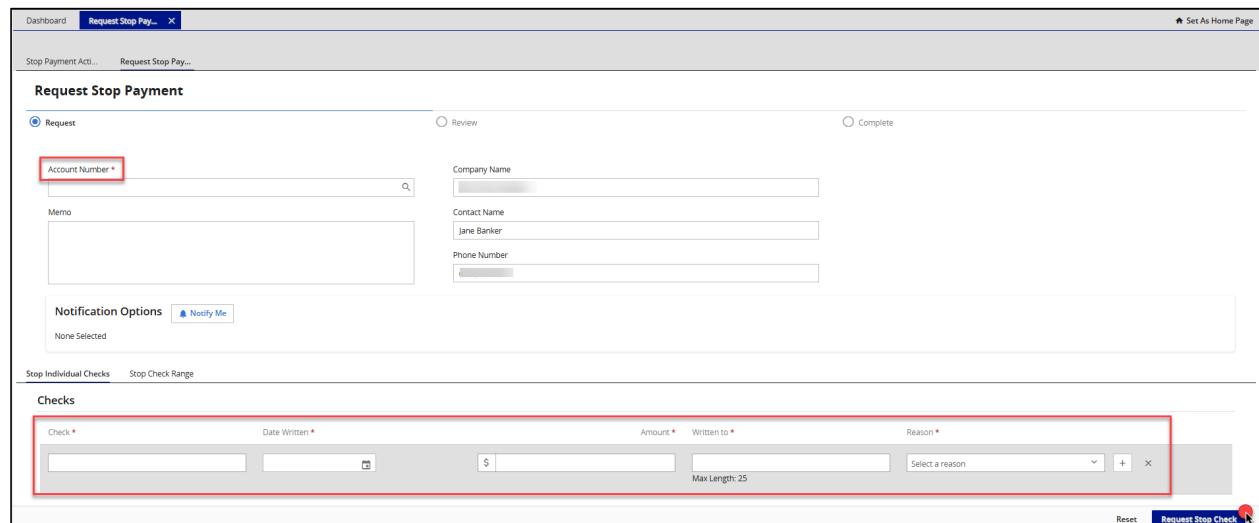
Stop Payment Activity

Request Stop Payment

- To place a new stop payment, select the **Account Number** and enter the check details and then click **Request Stop Check**

- Check #, Date Written, Amount, Written to, and Reason** are all required fields

Note: Stop Check Range is not available online. To place a stop payment on a range of checks, please contact the Bank.



Request Stop Payment

Request

Account Number \*

Company Name

Contact Name

Phone Number

Memo

Notification Options

None Selected

Stop Individual Checks

Stop Check Range

Checks

Check \*

Date Written \*

Amount \*

Written to \*

Reason \*

Max Length: 25

Reset

Request Stop Check

- Review the stop payment details; click **Edit** to edit the stop or **Confirm** to submit the stop payment

Stop Payment Act... Request Stop Pay...

### Request Stop Payment

☒ Request ☒ Review ☐ Complete

Company Name: Test Company  
Contact Name:   
Phone Number:   
Memo:   
Account Number: \*0336 - Demand Deposit (MB DDA 0336) - DEMANDDEPOSIT (MB DDA 0336)

**Stop Request**

| Check  | Date Written | Amount   | Written to | Reason |
|--------|--------------|----------|------------|--------|
| 225588 | 03/09/2026   | \$450.00 | John Smith | Lost   |

Showing 1 check

Cancel Edit **Confirm**

## Balance Alerts

- From the **Menu** option, under **My Settings**, select the **Alerts**

 Mechanics Bank®   Menu

|                                                                                                 |                                                                                            |
|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Dashboard                                                                                       | My Profile                                                                                 |
| Account Information >                                                                           | My History                                                                                 |
| Deposits >                                                                                      | Alerts  |
| Stop Payments >                                                                                 | Bulletins                                                                                  |
| Payments >                                                                                      | Subscriptions                                                                              |
| Reports >                                                                                       | Secure Messaging                                                                           |
| Positive Pay >                                                                                  | File Vault                                                                                 |
| Administration >                                                                                | Secure Desktop                                                                             |
| Management Reports >                                                                            | Secure Browser                                                                             |
| File Transfers >                                                                                | Software Token Client                                                                      |
| My Settings  | >                                                                                          |

- Click **+Alert** next to the alert type you want to enable

My Settings

My Profile My History **Alerts** Bulletins Subscriptions Secure Messaging ... 4

### Manage Alerts

|                    |         |
|--------------------|---------|
| High Balance Alert | + Alert |
| Low Balance Alert  | + Alert |
| Overdrawn Alert    | + Alert |

- Enter the applicable balance threshold and select the **Accounts**
- Select the delivery notification method: **Email** or **SMS/Text** (if enabled)
- When finished click **Save**

Create High Balance Alert

Alert Details

Alert Name  
High Balance Alert

Data Type \*  
Current Balance

Greater Than \*  
\$ 100.00

Accounts \*  
Select + Add All Accounts

Channels

| Channel                                   | HTML                             | PDF                   | Encrypted PDF         | Text                  |
|-------------------------------------------|----------------------------------|-----------------------|-----------------------|-----------------------|
| <input checked="" type="checkbox"/> EMAIL | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <input type="checkbox"/> SMS              |                                  |                       |                       |                       |

Cancel

Help

Save

- You can edit the threshold amounts on existing alerts by entering a new amount and clicking **Save Changes**
-  Note: If you need to edit the notification options, you will need to delete and recreate the alert
- You can delete existing alerts by clicking the **X** next to the applicable alert

Manage Alerts

Alert(s) successfully added.

High Balance Alert

| Account                                                           | Rule                         | Amount      | Mode of Notification | Format Preference |                                                                                                                                                                             |
|-------------------------------------------------------------------|------------------------------|-------------|----------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mechanics Bank (121102036) - *10 - Loan (MB Loan 10)              | Current Balance greater than | \$ 1,000.00 | EMAIL                | HTML              |   |
| Mechanics Bank (121102036) - *6924 - Savings (MB SAV 6924)        | Current Balance greater than | \$ 1,000.00 | EMAIL                | HTML              |  X                                                                                     |
| Mechanics Bank (121102036) - *7889 - Demand Deposit (MB DDA 7889) | Current Balance greater than | \$ 1,000.00 | EMAIL                | HTML              |  X                                                                                     |
| Mechanics Bank (121102036) - *7927 - Demand Deposit (MB DDA 7927) | Current Balance greater than | \$ 1,000.00 | EMAIL                | HTML              |  X                                                                                     |
| Mechanics Bank (121102036) - *0336 - Demand Deposit (MB DDA 0336) | Current Balance greater than | \$ 1,000.00 | EMAIL                | HTML              |  X                                                                                     |
| Mechanics Bank (121102036) - *0567 - Loan (MB Loan 0567)          | Current Balance greater than | \$ 1,000.00 | EMAIL                | HTML              |  X                                                                                     |

Low Balance Alert

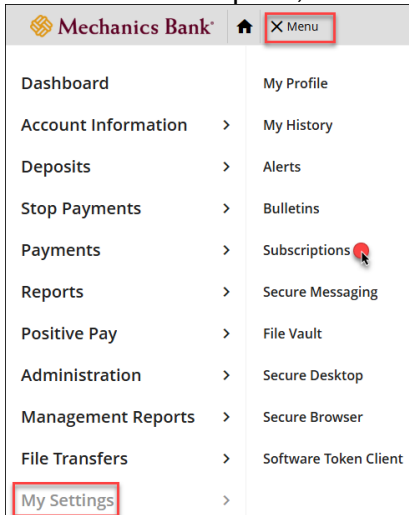
Overdrawn Alert

Reset

Save Changes

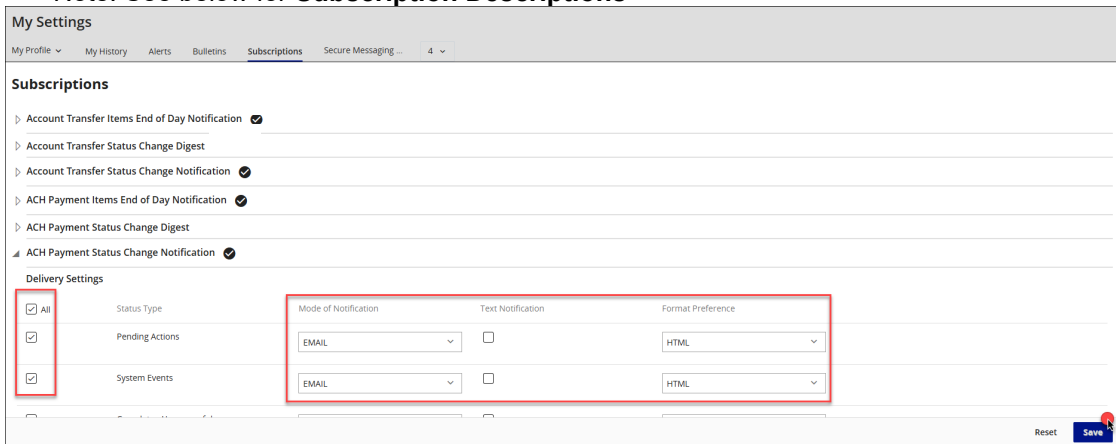
## Notifications

- From the **Menu** option, under **My Settings**, select the **Subscriptions**



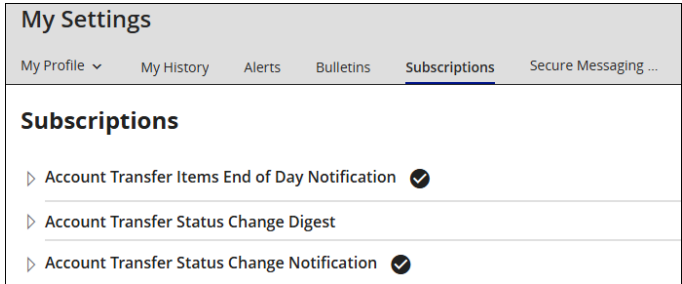
- Click > icon next to the **Subscription** notification you want to enable, remove or edit
- Select the check box next to the type of notification you want to receive and the delivery method; **Email** or **SMS/Text** (if enabled)
- When finished click **Save**

 Note: See below for **Subscription Descriptions**

A screenshot of the 'My Settings' page, specifically the 'Subscriptions' tab. The page shows a list of subscription types, each with a chevron icon to its left. The first three are 'Account Transfer Items End of Day Notification', 'Account Transfer Status Change Digest', and 'Account Transfer Status Change Notification', all of which have a checkmark in a circle to their right, indicating they are enabled. Below this list is a 'Delivery Settings' section. It contains three rows of settings. The first row is for 'Status Type', the second for 'Pending Actions', and the third for 'System Events'. Each row has a checkbox on the left, a 'Mode of Notification' dropdown menu, a 'Text Notification' checkbox, and a 'Format Preference' dropdown menu. In the 'Status Type' row, the 'All' checkbox is checked. In the 'Pending Actions' and 'System Events' rows, the 'EMAIL' option is selected in the 'Mode of Notification' dropdown. The 'Text Notification' checkboxes are unchecked. The 'Format Preference' dropdowns are set to 'HTML'. At the bottom right of the page, there are 'Reset' and 'Save' buttons. The 'Save' button is highlighted with a red circle.

- Subscriptions that are enabled will have a check mark next to them

 Note: The **Out of Band Authorization** notification is required and cannot be disabled

A screenshot of the 'My Settings' page, specifically the 'Subscriptions' tab. The page shows a list of subscription types. The first three are 'Account Transfer Items End of Day Notification', 'Account Transfer Status Change Digest', and 'Account Transfer Status Change Notification'. Each has a chevron icon to its left and a checkmark in a circle to its right, indicating they are enabled. The 'Account Transfer Status Change Notification' is the last one shown in this list. The page is titled 'My Settings' at the top, and the 'Subscriptions' tab is selected.

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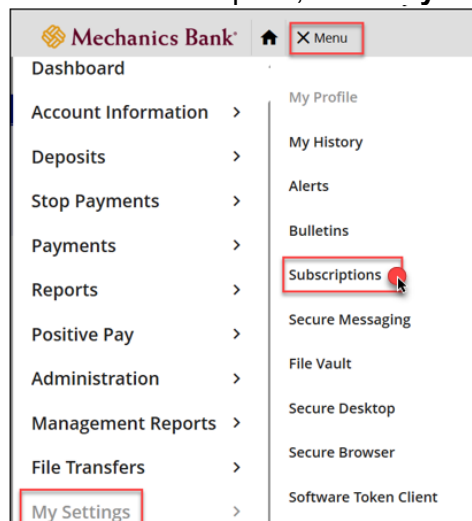
## Subscription Descriptions

- **Account Transfer Items End of Day Notification:** Provides a notification of pending Account Transfer transactions requiring action prior to end of day deadline for Account Transfers.
- **Account Transfer Status Change Digest:** Provides a report of Account Transfer(s) status change(s). The report contains a list of Account Transfer transactions grouped by status (e.g., Complete – Successful, Complete – Unsuccessful, Expired, other).
- **Account Transfer Status Change Notification:** Provides a notification of a new Account Transfer status (e.g., Pending Approval, Expired, other). Details include transaction number, company ID, dollar amount, from/to account information (number, type, description), and status.
- **ACH Payment Items End of Day Notification:** Provides notification of pending ACH transactions requiring attention (e.g., payments needing approval, rejected payments, other) prior to cut off time.
- **ACH Payment Status Change Digest:** Provides a summary report of ACH transaction(s) status changes within a configured time window. The notification contains a list of ACH transactions grouped by status (e.g., Complete – Successful, Complete – Unsuccessful, Expired, Pending Action, other).
- **ACH Payment Status Change Notification:** Provides notification of an ACH transaction status change (e.g., Pending Deliver, Pending Approval, other). The notification includes transaction number, ACH company, company entry description, payment date, total credits, total debits, and status.
- **Change/Delete Impact Notification:** Notification the system has effected payment(s) changes or deletions.
- **File Load Failed Validation:** Provides notification of a failed validation file load. Details include date/time of load, and description of error (red text).
- **File Load Successful Validation:** Provides notification of a successfully uploaded file load.
- **File Vault Notice:** Provides notification of a file uploaded into one of the user's vaults.
- **Out of Band Authorization:** Provides a one-time passcode for users who are using the Out of Band Authentication method and their PIN is entered correctly during login.
- **Payee Created Report:** Provides notification of a created Payee with ACH or Wire details (e.g., date/time, payee name, payee ID, payee type, account number).
- **Payee Modified:** Provides a notification of an ACH or Wire payee profile change. Details include date/time, name of person who made the change, payee name, payee ID, and account number(s).
- **Payments Approver Notification:** Notification to eligible approvers of a current day payment ready for approval. Details include date/time, transaction number, dollar amount, and status.
- **Secure Messaging Reply Received:** Notifies users of a new secure message.

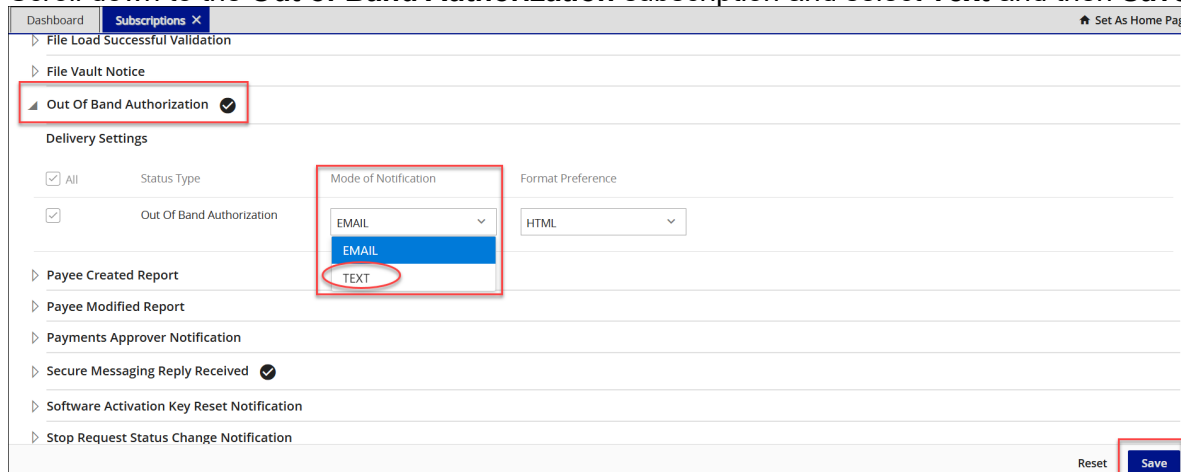
- **Software Activation Key Reset Notification:** Notifies users when a software activation key has been reset.
- **Stop Request Status Change Notification:** Provides notification of a stop request status change. Details include transaction number, check number, payee, previous status, updated status, changed by (name), changed at (date), and expiration (date).
- **User Contact Information Change Notification:** Notifies users when a change has been made their contact information.
- **User Entitled to New Payment Type:** Notification of a user entitled to one or more new payment type(s). Details include User ID, entitlement, and date/time.
- **User Lockout Report:** Provides notification of a locked-out user.
- **User Password Change Report:** Provides notification when the password is changed by the financial institution or a Company Administrator.
- **User Password Reset/Change Report for Administrators:** Notification delivered when an Administrator user's password is reset by the financial institution or a Company Administrator.
- **User Payment Settings Report:** Provides notification advising a user's payment settings were modified on date/time.
- **User Profile Changed Report:** Notification of a user's profile was changed (or modified).
- **User Profile Created Report:** Notification of a new user.
- **User Unlock Report:** Notification of when a locked-out user is unlocked.
- **Wire Transfer Items End of Day Notification:** Provides notification of pending Wire transactions (e.g., approval, release, other) requiring attention prior to cut off window.
- **Wire Transfer Placed Notification:** Notification of a wire waiting action.
- **Wire Transfer Status Change Digest:** Provides a daily summary notification of Wire(s) status change(s). The notification contains a list of Wire transactions grouped by status (e.g., Complete – Successful, Complete – Unsuccessful, Expired, etc.). Details include Transaction Number, Beneficiary Name, Amount, and Status.
- **Wire Transfer Status Change Notification:** Provides notification of a Wire Transfer obtaining a new status (e.g., Pending Approval). Notification includes transaction number, name of company, dollar amount, beneficiary name, and status.

## Enrolling in SMS (Text) Notifications

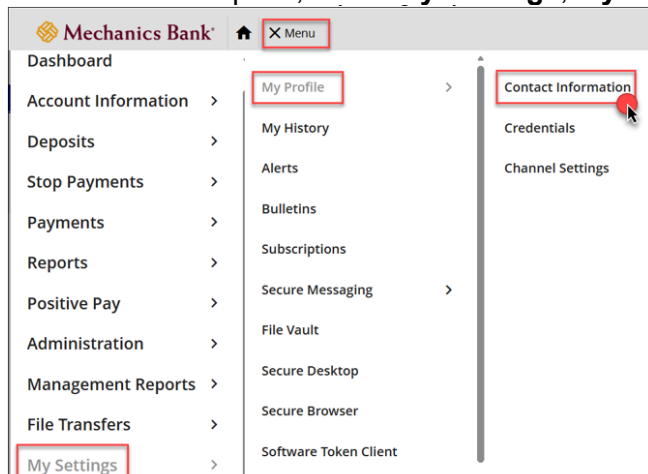
- From the **Menu** option, under **My Settings**, select **Subscriptions**



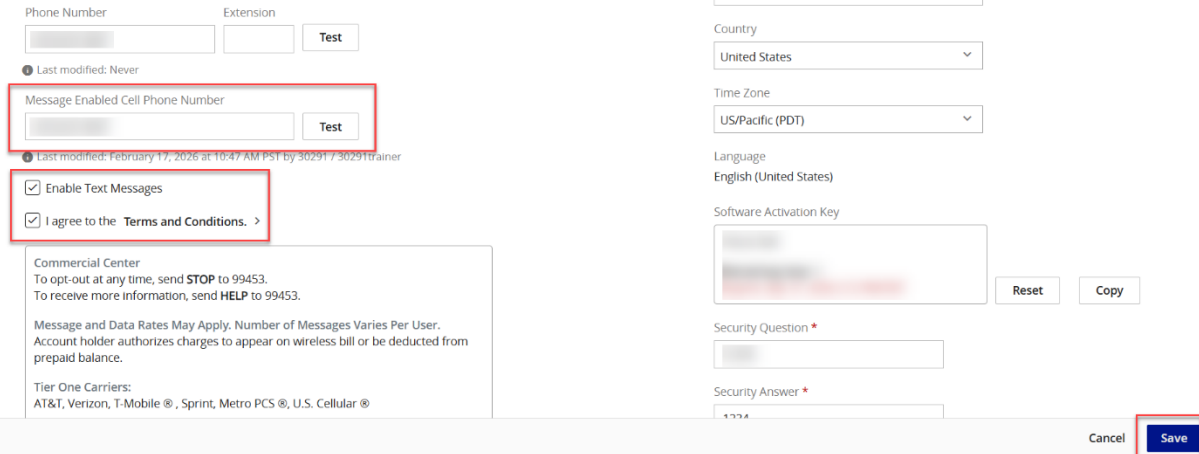
- Scroll down to the **Out of Band Authorization** subscription and select **Text** and then **Save**



- From the **Menu** option, under **My Settings**, **My Profile**, select **Contact Information**



- Enter your cell phone number in the **Message Enabled Cell Phone Number** field
- You need to click the **Enable Text Messages** and **I agree to the Terms and Conditions** boxes
- Click **Save**



Phone Number  Extension

Last modified: Never

Message Enabled Cell Phone Number

Last modified: February 17, 2026 at 10:47 AM PST by 30291 / 30291trainer

☒ Enable Text Messages

☒ I agree to the [Terms and Conditions](#). >

Commercial Center  
To opt-out at any time, send **STOP** to 99453.  
To receive more information, send **HELP** to 99453.

Message and Data Rates May Apply. Number of Messages Varies Per User.  
Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance.

Tier One Carriers:  
AT&T, Verizon, T-Mobile®, Sprint, Metro PCS®, U.S. Cellular®

Country

Country

Time Zone

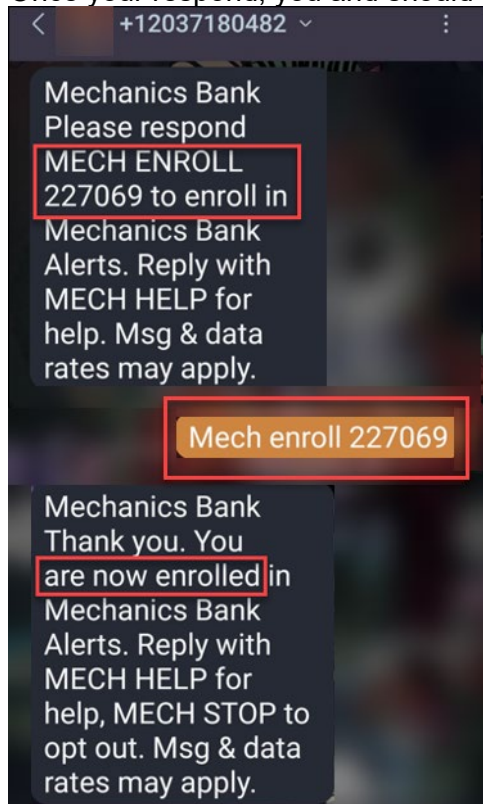
Language

Software Activation Key

Security Question \*

Security Answer \*

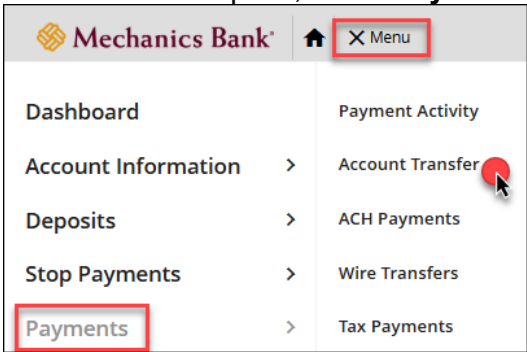
- After selecting **Save**, you should receive an enrollment message to your cell phone
- You will need to follow the instructions in the text message to enroll; Example- Text Message says to reply with **MECH ENROLL XXXXXX**
- Once your respond, you and should receive a confirmation back that you are now enrolled





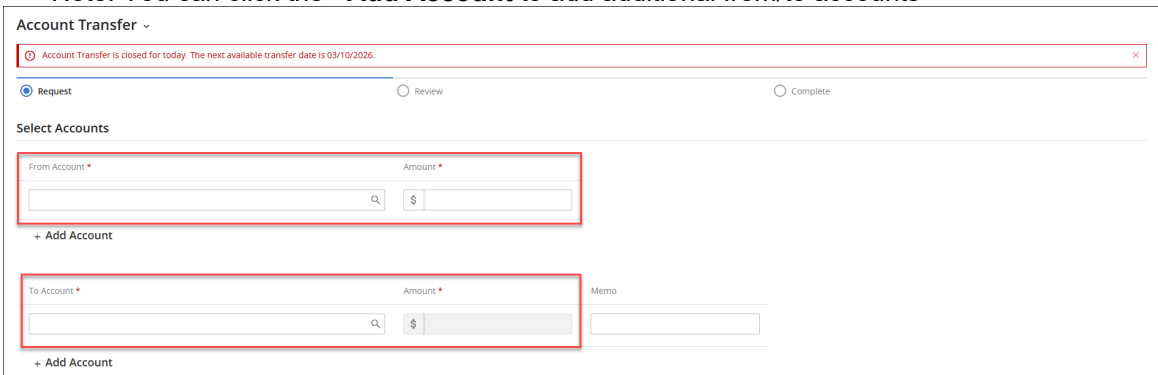
## Internal Transfers

- From the **Menu** option, under **Payments**, select **Account Transfer**



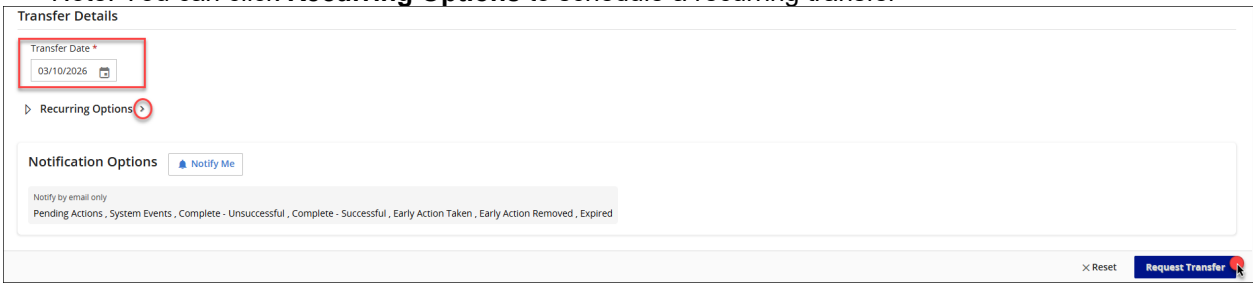
- Select the **From Account**, **To Account** and transfer **Amount**

 Note: You can click the **+Add Account** to add additional from/to accounts

A screenshot of the 'Account Transfer' form in the Mechanics Bank web application. The form is titled 'Account Transfer' and has a status bar at the top with 'Request', 'Review', and 'Complete' options. Below the status bar, there are two sections for selecting accounts. The first section is labeled 'From Account' and has a dropdown menu for selecting an account and a text input for the amount. The second section is labeled 'To Account' and has a dropdown menu for selecting an account, a text input for the amount, and a text input for a memo. Both sections have a '+ Add Account' link below them. A red box highlights the 'From Account' and 'Amount' fields in the first section. A red box highlights the 'To Account' and 'Amount' fields in the second section. A red box highlights the 'Memo' field.

- Select the **Transfer Date**
- Click **Request** Transfer when finished

 Note: You can click **Recurring Options** to schedule a recurring transfer

A screenshot of the 'Transfer Details' form in the Mechanics Bank web application. The form is titled 'Transfer Details' and has a status bar at the top with 'Request', 'Review', and 'Complete' options. Below the status bar, there are three sections: 'Transfer Date', 'Recurring Options', and 'Notification Options'. The 'Transfer Date' section has a date picker set to '03/10/2026'. The 'Recurring Options' section has a link to 'Recurring Options'. The 'Notification Options' section has a 'Notify Me' button and a list of notification events: 'Pending Actions', 'System Events', 'Complete - Unsuccessful', 'Complete - Successful', 'Early Action Taken', 'Early Action Removed', and 'Expired'. A red box highlights the 'Transfer Date' field. A red box highlights the 'Recurring Options' link. A red box highlights the 'Request Transfer' button at the bottom right.

- Review the transfer details; click **Edit** to edit the transfer or **Confirm** to submit the transfer

Account Transfer

Request

Review

Complete

Please confirm this transfer

Company Name

Test Company

Contact Name

Transfer Date

03/10/2026

Paydown

Total

\$0.00

\$10.00

| From Account                         | To Account                           | Memo | Amount  |
|--------------------------------------|--------------------------------------|------|---------|
| *7889 - Demand Deposit (MB DDA 7889) | *0336 - Demand Deposit (MB DDA 0336) |      | \$10.00 |
| Total                                |                                      |      | \$10.00 |

Recurring Options

One-Time Payment

Cancel

Edit

Confirm

- If successful, a confirmation message will appear with a transaction number

 Note: If the transfer requires dual control, another user with approval authority will need to log in and approve the transfer before it is processed

Account Transfer

Alerts

Your payment request transaction number is ATR-00002071

Request has been accepted as of Mar 09, 2026 09:56 PM PDT

Request

Review

Complete

Account Transfer Details

Company Name

Test Company

Contact Name

Transfer Date

03/10/2026

Paydown

Total

\$0.00

\$10.00

| From Account                         | To Account                           | Memo | Amount  | Transaction Number |
|--------------------------------------|--------------------------------------|------|---------|--------------------|
| *7889 - Demand Deposit (MB DDA 7889) | *0336 - Demand Deposit (MB DDA 0336) |      | \$10.00 | ATR-00002071       |
| Total                                |                                      |      | \$10.00 |                    |

Print

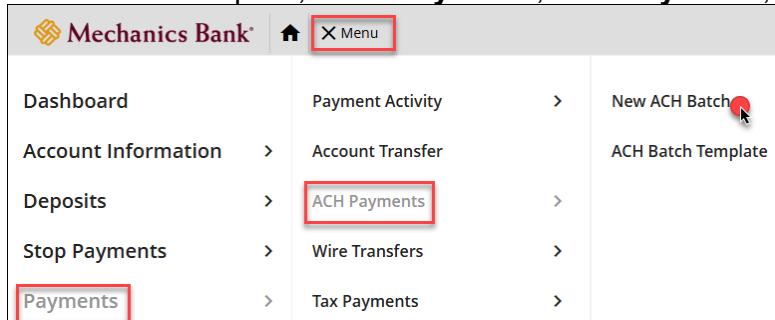
Create New Transfer

- You can view the submitted transfer under **Payment Activity**

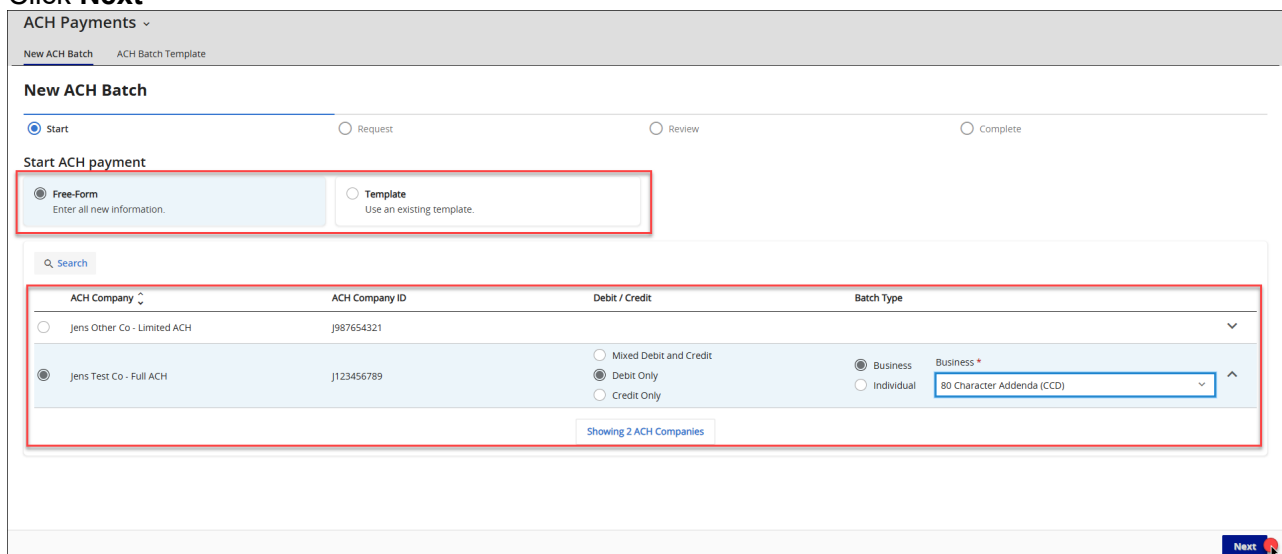
## ACH Transfers

### New ACH Transfer

- From the **Menu** option, under **Payments**, **ACH Payments**, select **New ACH Batch**



- Select **Free-Form** (or **Template** to originate from an existing template)
- Select the **ACH Company** you want to originate from
- Select whether the outgoing ACH transactions will be a **mix of credit and debits**, **debits only** or **credits only**
- Select whether the outgoing ACH transactions are going to a **business** or an **individual**
- Select the applicable **ACH SEC** code you are originating
- Click **Next**



The screenshot shows the 'New ACH Batch' form. The 'Start' tab is selected. The 'Free-Form' option is selected under 'Start ACH payment'. The 'ACH Company' dropdown is set to 'Jens Test Co - Full ACH'. The 'ACH Company ID' is 'J123456789'. The 'Debit / Credit' dropdown is set to 'Debit Only'. The 'Batch Type' dropdown is set to 'Business'. The '80 Character Addenda (CCD)' field is visible. The 'Next' button is at the bottom right.

- Enter the **Company Entry Description**

 Note: You must use PAYROLL in the Company Entry Description field for wage, salary, and similar types of compensation-related PPD credits; You must use PURCHASE in the Company Entry Description field for e-commerce WEB debits. An e-commerce purchase is defined as debit Entry authorized by a Consumer for the online purchase of goods

- Select your **Offset Account**
- Select the **Payment Date**

ACH Payments ▾

New ACH Batch    ACH Batch Template

### New ACH Batch

☒ Start   
 ☒ Request   
 ☐ Review   
 ☐ Complete

Alerts: 3 Close All

**ACH Batch Details**

ACH Company  
Jens Test Co (123456789)

Total Credits  
\$0.00 (0)

Company Entry Description \*

Enter company Entry Description.

Batch Type  
Business (CCD) - Debit Only

Total Debits  
\$0.00 (0)

Company Discretionary Data

Offset Account \*

Select Offset Account.

Payment Date \*

03/17/2026

☐ Exclude \$0.00/empty items during batch submission (not applicable for CCD or CTX on \$0.00 transactions with addenda)

Memo  
Full ACH

- Type the payee name in the **Search Payee** field, to pull in an existing payee  
 ⚡ Note: You have to use an existing payee or use the **Create New Payee** option, to create a new payee record
- Enter the **Amount** (**Addenda** and **Add Remittance Info** are optional)

Select Payees

| Payee *              | Account *   | Amount * | Addenda |                                                  |
|----------------------|-------------|----------|---------|--------------------------------------------------|
| Mickey Mouse (*1111) | *0336 (DDA) | \$ 1.00  |         | <input type="checkbox"/> Include Remittance Info |
|                      |             |          |         | <input type="checkbox"/> Add Remittance Info     |
|                      |             |          |         | <input type="checkbox"/> Add Remittance Info     |

- Optional: You can select **Notification Options** if you want to receive ACH transfer notifications
- Optional: You can save the payment information as **Template**, for future use
- Click **Request Batch** when ready to submit the transfer

Recurring Options

☐ Recurring Options  
☒ One-Time Payment

Notification Options

☐ Notify by email only  
 Pending Actions, System Events, Complete - Unsuccessful, Complete - Successful, Early Action Taken, Early Action Removed, Expired

Save Information

☐ Save as Template

- Review the transfer details; click **Edit** to edit the transfer or **Confirm** to submit the transfer  
 ⚡ Note: If the transfer requires dual control, another user with approval authority will need to log in and approve the transfer before it is processed

ACH Payments ▾

New ACH Batch   ACH Batch Template

### New ACH Batch

Start   Request   **Review**   Complete

Due to the amount entered, this transaction will require 1 approval(s)

#### ACH Batch Details

|                                                                                        |                                           |                                         |
|----------------------------------------------------------------------------------------|-------------------------------------------|-----------------------------------------|
| ACH Company<br>Jens Test Co (J123456789)                                               | Batch Type<br>Business (CCD) - Debit Only | Payment Date<br>03/17/2026              |
| Offset Account<br>*7889 - Demand Deposit (MB DDA 7889) - Mechanics Bank<br>(121102036) | Memo<br>Full ACH                          | Company Entry Description<br>Vendor Pay |
| Total Debits<br><b>\$1.00 (1)</b>                                                      |                                           |                                         |

#### Payees

Search

| Payee                | Account     | ABA       | Addenda | Amount |
|----------------------|-------------|-----------|---------|--------|
| Mickey Mouse (*1111) | *0336 (DDA) | 121102036 | --      | \$1.00 |

Showing 1 payee

Cancel   Edit   **Confirm**

- You will be prompted to **Reverify**
- Enter your **PIN** and click **Generate**

Please Reverify

Please enter your Authentication Password \*

**Generate**

- You should receive a one time passcode via email (or text)
- Enter the **one time passcode** and click **Submit**

Please Reverify

Please enter your Authentication Password \*

**Generate**

Please enter your one time passcode

Cancel   **Submit**

- If successful, a confirmation message will appear

ACH Payments ▾

New ACH Batch    ACH Batch Template

### New ACH Batch

Start

Request

Review

Complete

Alerts: 2

✓ Your transfer request transaction number is: ACH-00002123. Request has been accepted as of Mar 16, 2026 5:49 PM PDT.

ⓘ The transfer request has been saved successfully and will require approval on or before the payment date.

#### ACH Batch Details

|                                                                                     |                                         |                                           |                            |
|-------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------|----------------------------|
| Transaction Number<br>ACH-00002123                                                  | ACH Company<br>Jens Test Co (123456789) | Batch Type<br>Business (CCD) - Debit Only | Payment Date<br>03/17/2026 |
| Offset Account<br>*7889 - Demand Deposit (MB DDA 7889) - Mechanics Bank (121102036) | Memo<br>Full ACH                        | Company Entry Description<br>Vendor Pay   |                            |
| Total Debits<br>\$1.00 (1)                                                          |                                         |                                           |                            |

#### Payees

[Search](#)

| Payee                | Account     | ABA       | Addenda | Amount |
|----------------------|-------------|-----------|---------|--------|
| Mickey Mouse (*1111) | *0336 (DDA) | 121102036 | --      | \$1.00 |

Showing 1 payee

Print    Create New ACH Batch

- You can view the submitted transfer under **Payment Activity**

## ACH Transfer Templates

- From the **Menu** option, under **Payments, ACH Payments**, select **ACH Batch Template**

 Mechanics Bank®    [Menu](#)

|                       |                    |                    |
|-----------------------|--------------------|--------------------|
| Dashboard             | Payment Activity > | New ACH Batch      |
| Account Information > | Account Transfer   | ACH Batch Template |
| Deposits >            | ACH Payments       |                    |
| Stop Payments >       | Wire Transfers >   |                    |
| Payments              | Tax Payments >     |                    |

- You can Edit, Delete or View existing templates or create a new template by clicking **+Create Template**

ACH Payments ▾

New ACH Batch    ACH Batch Template...

### ACH Batch Templates

[Search](#)

Print Report    + Create Template

| Template Name   | Batch Type     | ACH Company                         | Status | Last Used | Last Modified               |
|-----------------|----------------|-------------------------------------|--------|-----------|-----------------------------|
| Vendor Payments | Business (CCD) | Jens Test Co (123456789) - Full ACH | Active | --        | Mar 16, 2026 5:04 PM PDT by |

Showing 1 template

[Edit](#)    [Delete](#)    [View](#)

- Select the **ACH Company** you want to originate from

- Select whether the outgoing ACH transactions will be a **mix of credit and debits**, **debits only** or **credits only**
- Select whether the outgoing ACH transactions are going to a **business** or an **individual**
- Select the applicable **ACH SEC** code you are originating
- Click **Next**

**New ACH Template**

☒ Start ☐ Create

Select ACH Company

| ACH Company                                              | ACH Company ID | Debit / Credit                                                                                                                   | Batch Type                                                                                                          |
|----------------------------------------------------------|----------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| <input type="radio"/> Jens Other Co - Limited ACH        | J987654321     |                                                                                                                                  |                                                                                                                     |
| <input checked="" type="radio"/> Jens Test Co - Full ACH | J123456789     | <input type="radio"/> Mixed Debit and Credit<br><input checked="" type="radio"/> Debit Only<br><input type="radio"/> Credit Only | <input checked="" type="radio"/> Business Business *<br><input type="radio"/> Individual 80 Character Addenda (CCD) |

Showing 2 ACH Companies

Cancel **Next**

- Enter the **Company Entry Description**

 Note: You must use PAYROLL in the Company Entry Description field for wage, salary, and similar types of compensation-related PPD credits; You must use PURCHASE in the Company Entry Description field for e-commerce WEB debits. An e-commerce purchase is defined as debit Entry authorized by a Consumer for the online purchase of goods

- Select your **Offset Account**
- Enter the **Template Name**

**New ACH Template**

☒ Start ☒ Create

**ACH Batch Details**

ACH Company: Jens Test Co (J123456789)

Memo: Full ACH

Batch Type: Business (CCD) - Debit Only

Template Name \*

Total Credits: \$0.00 (0)

Total Debits: \$0.00 (0)

Offset Account \*

Company Entry Description \*

Company Discretionary Data

☐ Confidential

- Type the payee name in the **Search Payee** field, to pull in an existing payee

 Note: You have to use an existing payee or use the **Create New Payee** option, to create a new payee record

- Enter the **Amount** (**Addenda** and **Payee End Date** is optional)

 Note: You do not have to enter the amount in the template, if you do not want a specific amount saved; you would instead enter the amount when you originate a transfer from the template

Select Payees

| Payee *              | Account *   | Amount * | Addenda |
|----------------------|-------------|----------|---------|
| Mickey Mouse (*1111) | *0336 (DDA) | \$ 1.00  |         |

Search Payee

10

☐ Include Remittance Info

☐ Add Remittance Info

☐ Add Remittance Info

- Click **Create Template** when ready to save the template

Cancel **Create Template**

- To initiate a transfer from a template, from the **ACH Payments** page, select **New ACH Batch**, and then select **Template**
- Select the template you want to originate from in the **Select existing ACH Batch template** box
- Click **Next**

ACH Payments ▾

New ACH Batch   ACH Batch Template

**New ACH Batch**

☒ Start   ☐ Request   ☐ Review   ☐ Complete

Start ACH payment

☐ Free-Form  
Enter all new information.

☒ **Template**  
Use an existing template.

Select existing ACH Batch template \*

Vendor Payments

**Next**

- Select the **Payment Date**
-  Note: You can update the **Company Entry Description** and the **Offset Account** if needed

**Vendor Payments ACH Batch**

☒ Start   ☒ **Request**   ☐ Review   ☐ Complete

Alerts 3 × Close All

**ACH Batch Details**

|                                           |                                            |                                                            |                                                                                                                                                 |
|-------------------------------------------|--------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| ACH Company<br>Jens Test Co (J123456789)  | Batch Type<br>Business (CCD) - Credit Only | Offset Account *<br>*7889 - Demand Deposit (MB DDA 7889) - | Memo<br>Full ACH                                                                                                                                |
| Total Credits<br>\$0.00 (1)               | Total Debits<br>\$0.00 (0)                 | <b>Payment Date *</b><br>03/19/2026                        |                                                                                                                                                 |
| Company Entry Description *<br>Vendor Pay | Company Discretionary Data                 | Template Name<br>Vendor Payments                           | <input type="checkbox"/> Exclude \$0.00/empty items during batch submission (not applicable for CCD or CTX on \$0.00 transactions with addenda) |

- For existing payees that were saved in the template, enter or update the **Amount** (**Addenda** and **Add Remittance Info** are optional)
  - If additional payees need to be added, type the payee name in the **Search Payee** field, to pull in an existing payee
-  Note: You have to use an existing payee or use the **Create New Payee** option, to create a new payee record



Search

### Added Payees

| <input type="checkbox"/> Exclude | Payee *              | Account *   | Amount *                | Addenda | <input type="checkbox"/> Include Remittance Info |
|----------------------------------|----------------------|-------------|-------------------------|---------|--------------------------------------------------|
| <input type="checkbox"/>         | Mickey Mouse (*1111) | *0336 (DDA) | \$ <input type="text"/> |         | <input type="checkbox"/> Add Remittance Info     |

1 - 1 of 1 payee

### Select Payees

| Payee *                                   | Account *     | Amount *                | Addenda | <input type="checkbox"/> Include Remittance Info |
|-------------------------------------------|---------------|-------------------------|---------|--------------------------------------------------|
| <input type="text" value="Search Payee"/> | None Selected | \$ <input type="text"/> |         | <input type="checkbox"/> Add Remittance Info     |
| <input type="text" value="Search Payee"/> | None Selected | \$ <input type="text"/> |         | <input type="checkbox"/> Add Remittance Info     |

- Optional: You can select **Recurring Options** if you want to set up this transfer to reoccur
- Optional: You can select **Notification Options** if you want to receive ACH transfer notifications
- Click **Request Batch** when ready to submit the transfer

### Recurring Options

Recurring Options

One-Time Payment

### Notification Options

Notify by email only

Pending Actions , System Events , Complete - Unsuccessful , Complete - Successful , Early Action Taken , Early Action Removed , Expired

- Review the transfer details; click **Edit** to edit the transfer or **Confirm** to submit the transfer

 **Note:** If the transfer requires dual control, another user with approval authority will need to log in and approve the transfer before it is processed

### Vendor Payments ACH Batch

☒ Start
 ☒ Request
 ☒ Review
 ☐ Complete

**Due to the amount entered, this transaction will require 1 approval(s).**

#### ACH Batch Details

|                                                                                     |                                            |                                         |
|-------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------|
| ACH Company<br>Jens Test Co (J123456789)                                            | Batch Type<br>Business (CCD) - Credit Only | Payment Date<br>03/19/2026              |
| Offset Account<br>*7889 - Demand Deposit (MB DDA 7889) - Mechanics Bank (121102036) | Memo<br>Full ACH                           | Company Entry Description<br>Vendor Pay |
| Total Credits<br><b>\$2.00 (1)</b>                                                  | Template Name<br>Vendor Payments           |                                         |

#### Payees

- You will be prompted to **Reverify**
- Enter your **PIN** and click **Generate**

Please Reverify

Please enter your Authentication Password \*

Generate

- You should receive a one time passcode via email (or text)
- Enter the **one time passcode** and click **Submit**

Please Reverify

Please enter your Authentication Password \*

.....

Generate

Please enter your one time passcode

Cancel

Submit

- If successful, a confirmation message will appear

Vendor Payments ACH Batch

Start

Request

Review

Complete

Alerts 2 Close All

✓ Your transfer request transaction number is : ACH-00002124. Request has been accepted as o... ×

ℹ The transfer request has been saved successfully and will require approval on or before the p... ×

ACH Batch Details

|                                                                                     |                                         |                                            |                                  |
|-------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------------|----------------------------------|
| Transaction Number<br>ACH-00002124                                                  | ACH Company<br>Jens Test Co (123456789) | Batch Type<br>Business (CCD) - Credit Only | Payment Date<br>03/19/2026       |
| Offset Account<br>*7889 - Demand Deposit (MB DDA 7889) - Mechanics Bank (121102036) | Memo<br>Full ACH                        | Company Entry Description<br>Vendor Pay    | Template Name<br>Vendor Payments |
| Total Credits<br>\$2.00 (1)                                                         |                                         |                                            |                                  |

Print

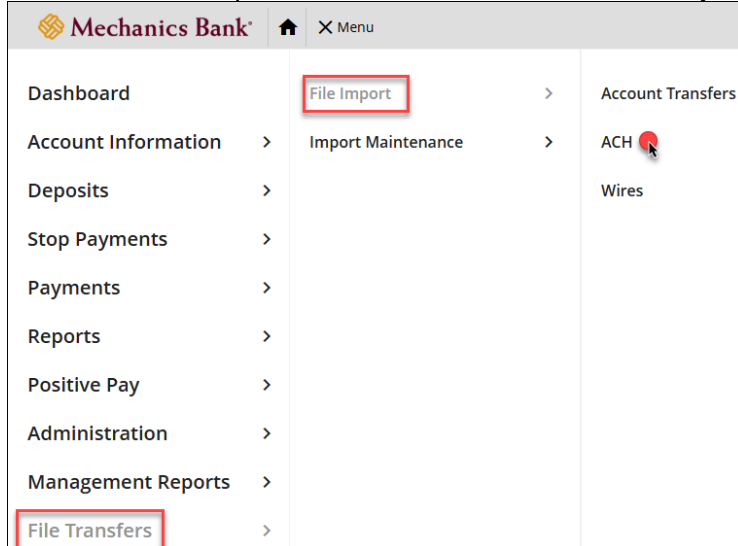
Create New ACH Batch

- You can view the submitted transfer under **Payment Activity**

Page 26 of 60

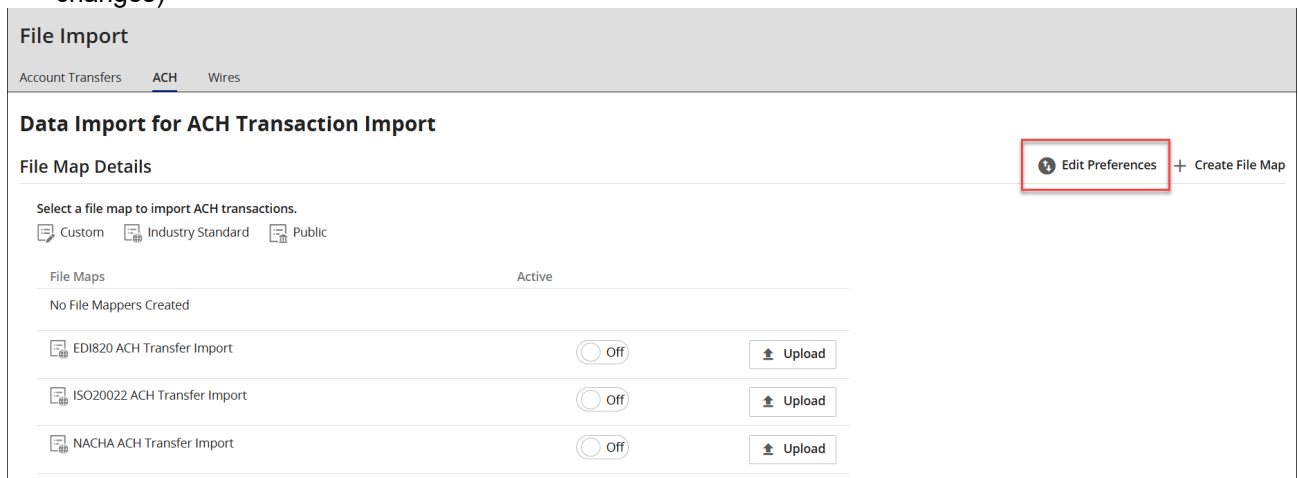
## ACH File Imports

- From the **Menu** option, under **File Transfers**, **File Import**, select **ACH**

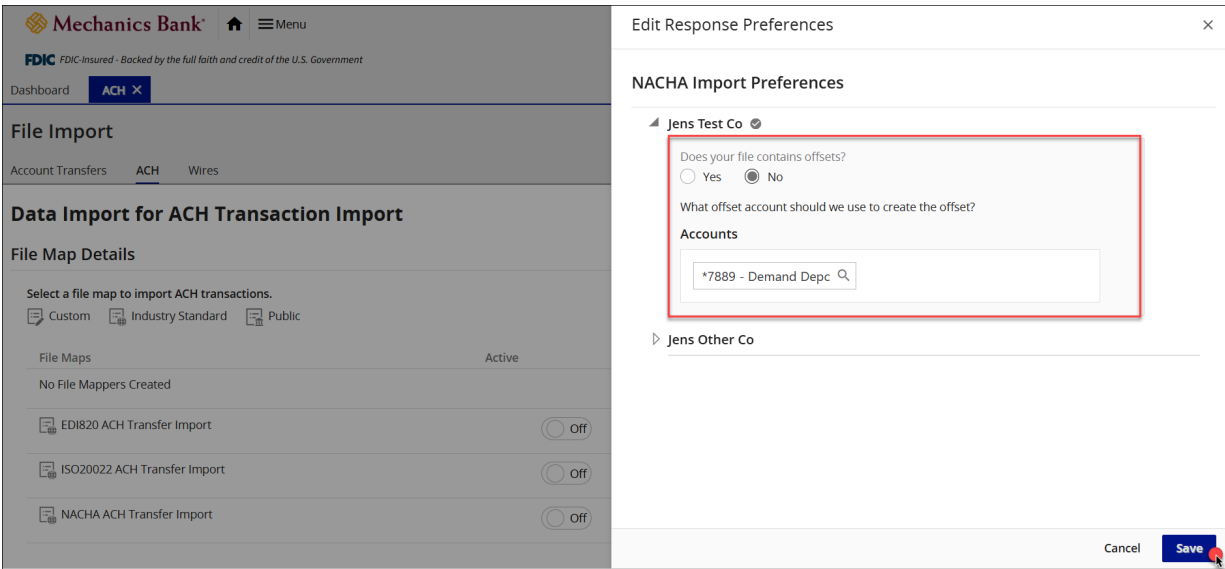


- To upload a file you must first click **Edit Preferences** to select the offset account information for each ACH company

 **Note:** You only need to do this the first time you are importing a file (or if the offset account information changes)



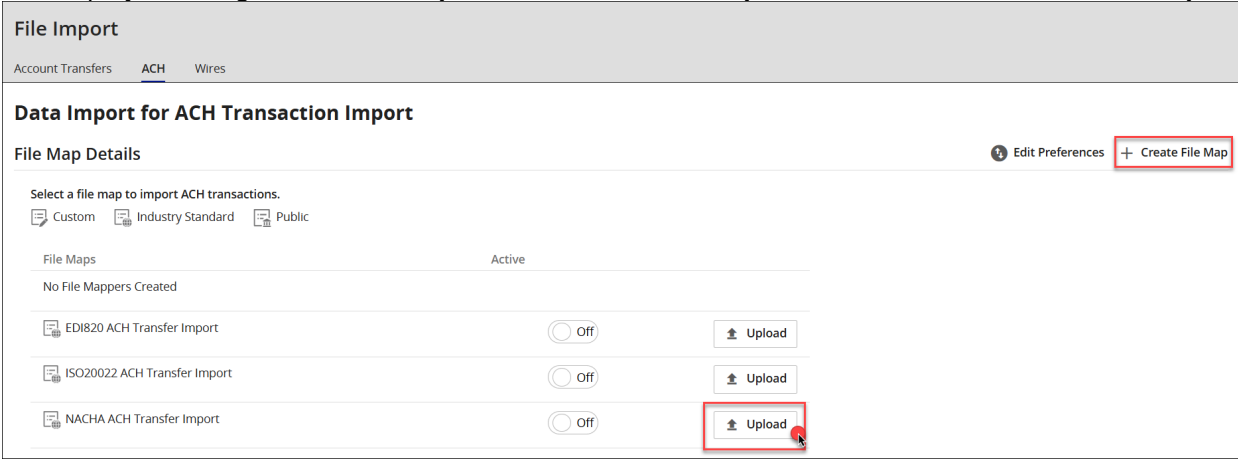
- For the applicable **ACH company**, select whether or not the file you are uploading contains the offset account
- Then select the applicable offset account(s) from the **Accounts** box
- Click **Save** when finished



The screenshot shows the Mechanics Bank File Import page. On the left, the 'Data Import for ACH Transaction Import' section is visible, with 'File Map Details' showing options for Custom, Industry Standard, and Public file maps. The 'NACHA ACH Transfer Import' option is currently selected. On the right, the 'Edit Response Preferences' modal is open, displaying 'NACHA Import Preferences' for 'Jens Test Co'. The modal includes a question 'Does your file contain offsets?' with 'Yes' and 'No' radio buttons. Below this is a text field for 'What offset account should we use to create the offset?' with the value '\*7889 - Demand Depc' entered. The modal also shows a list of accounts under 'Accounts' and a 'Save' button at the bottom right.

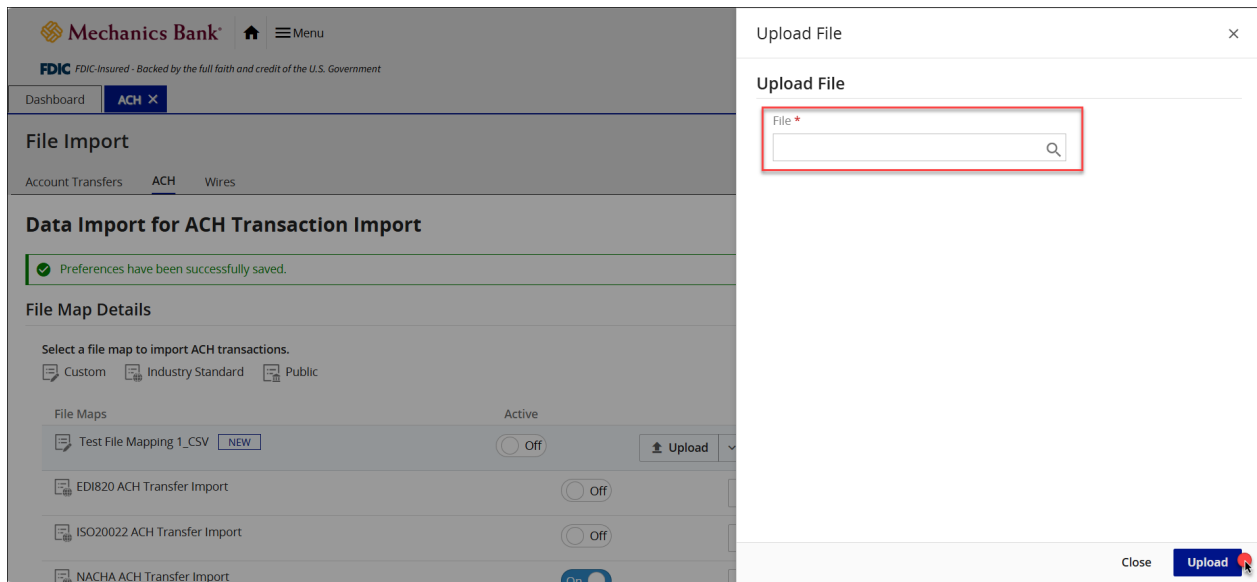
- When ready to import a file, click **Upload** next to the applicable standard file format type you are uploading – most common is **NACHA ACH Transfer Import**

 Note: If you have a non-standard ACH file format, you can map the file and create a custom import file map by selecting **Create File Map**; once done, the **File Map** will then be available to select for **Upload**



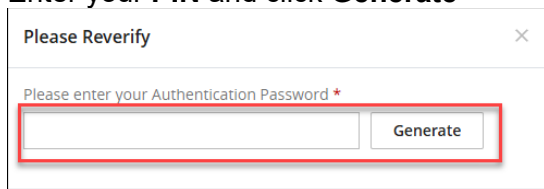
The screenshot shows the Mechanics Bank File Import page. The 'Data Import for ACH Transaction Import' section is visible, with 'File Map Details' showing options for Custom, Industry Standard, and Public file maps. The 'NACHA ACH Transfer Import' option is currently selected. The 'Upload' button next to the 'NACHA ACH Transfer Import' option is highlighted with a red box. The 'Create File Map' button is also visible in the top right corner of the 'File Map Details' section.

- Click in the **Upload File** box to browse and select your ACH file
- Click **Upload**



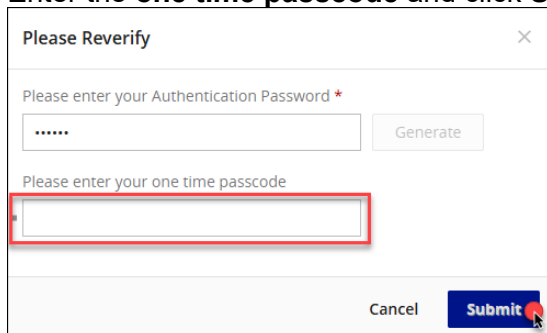
The screenshot shows the Mechanics Bank dashboard with the 'File Import' section active. A modal titled 'Upload File' is open, featuring a 'File \*' input field with a search icon. The dashboard background shows 'Data Import for ACH Transaction Import' with a success message and a table of file maps.

- You will be prompted to **Reverify**
- Enter your **PIN** and click **Generate**



The 'Please Reverify' modal is shown with the title 'Please Reverify'. It contains a label 'Please enter your Authentication Password \*' above a text input field. To the right of the input field is a 'Generate' button. The input field and button are highlighted with a red border.

- You should receive a one time passcode via email (or text)
- Enter the **one time passcode** and click **Submit**



The 'Please Reverify' modal is shown with the title 'Please Reverify'. It contains a label 'Please enter your Authentication Password \*' above a text input field with masked characters (\*\*\*\*\*). To the right of the input field is a 'Generate' button. Below this is another label 'Please enter your one time passcode' above a text input field. At the bottom of the modal are 'Cancel' and 'Submit' buttons. The one time passcode input field and the Submit button are highlighted with a red border.

- A **Load Event Report** will display and provide confirmation of a successful or failed file load
- If the file failed, it will provide the details on the reason for the failure
- Click **OK** to return to exit the report and return the ACH Payments page

Successful file upload example:

ACH Transaction Import

File Load Complete Validation

|                              |                                           |                         |                                                         |
|------------------------------|-------------------------------------------|-------------------------|---------------------------------------------------------|
| <b>Load Event Report</b>     | <b>Transmission Data</b>                  | <b>Report Date/Time</b> | Mar 17, 2026 12:30:22 PM PDT                            |
| Batch ID                     | Receiving Bank                            | Filename                |                                                         |
| 20260317-2                   | Mechanics Bank                            | Batch ID                | 20260317-2                                              |
| File Size                    | Transmitting Company                      | File Size               | 960 bytes                                               |
| 960 bytes                    | 30291                                     | Critical Items          | 0                                                       |
| Data Type                    | Transmitting User                         | Informational Items     | 14                                                      |
| ACHPAYMENTSIMPORT            |                                           | Warning Items           | 1                                                       |
| Load Time                    | Received Date/Time                        |                         |                                                         |
| Mar 17, 2026 12:30:22 PM PDT | Mar 17, 2026 12:30:22 PM PDT              |                         |                                                         |
| Last Update Time             | Data Validation and Processing Service ID |                         |                                                         |
| Mar 17, 2026 12:30:22 PM PDT | ACHPAYMENTSIMPORT                         |                         |                                                         |
| Status                       | Upload Method                             |                         |                                                         |
| File validated               | Web                                       |                         |                                                         |
|                              | Status                                    |                         |                                                         |
|                              | Complete                                  |                         |                                                         |
| File Details                 |                                           |                         |                                                         |
| File Load Reports            |                                           |                         |                                                         |
| File Validation Report       |                                           |                         |                                                         |
|                              | Mar 17, 2026 12:30:22 PM PDT              | Information             | Overridden file mapper specified by user                |
|                              | Mar 17, 2026 12:30:22 PM PDT              | Information             | Using custom file mapper: AlaskaAchPaymentsImportMapper |

OK

Failed file upload example:

ACH Transaction Import

File Load Failed Validation

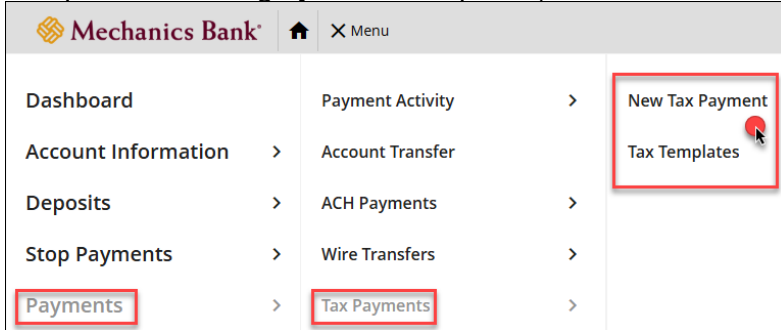
|                              |                                           |                         |                                                         |
|------------------------------|-------------------------------------------|-------------------------|---------------------------------------------------------|
| <b>Load Event Report</b>     | <b>Transmission Data</b>                  | <b>Report Date/Time</b> | Mar 17, 2026 12:29:18 PM PDT                            |
| Batch ID                     | Receiving Bank                            | Filename                |                                                         |
| 20260317-1                   | Mechanics Bank                            | Batch ID                | 20260317-1                                              |
| File Size                    | Transmitting Company                      | File Size               | 960 bytes                                               |
| 960 bytes                    | 30291                                     | Critical Items          | 2                                                       |
| Data Type                    | Transmitting User                         | Informational Items     | 14                                                      |
| ACHPAYMENTSIMPORT            |                                           | Warning Items           | 0                                                       |
| Load Time                    | Received Date/Time                        |                         |                                                         |
| Mar 17, 2026 12:29:18 PM PDT | Mar 17, 2026 12:29:18 PM PDT              |                         |                                                         |
| Last Update Time             | Data Validation and Processing Service ID |                         |                                                         |
| Mar 17, 2026 12:29:18 PM PDT | ACHPAYMENTSIMPORT                         |                         |                                                         |
| Status                       | Upload Method                             |                         |                                                         |
| File failed validation       | Web                                       |                         |                                                         |
|                              | Status                                    |                         |                                                         |
|                              | Failed                                    |                         |                                                         |
| File Details                 |                                           |                         |                                                         |
| File Load Reports            |                                           |                         |                                                         |
| File Validation Report       |                                           |                         |                                                         |
|                              | Mar 17, 2026 12:29:18 PM PDT              | Information             | Overridden file mapper specified by user                |
|                              | Mar 17, 2026 12:29:18 PM PDT              | Information             | Using custom file mapper: AlaskaAchPaymentsImportMapper |

OK

- You can view the submitted transfer under **Payment Activity**

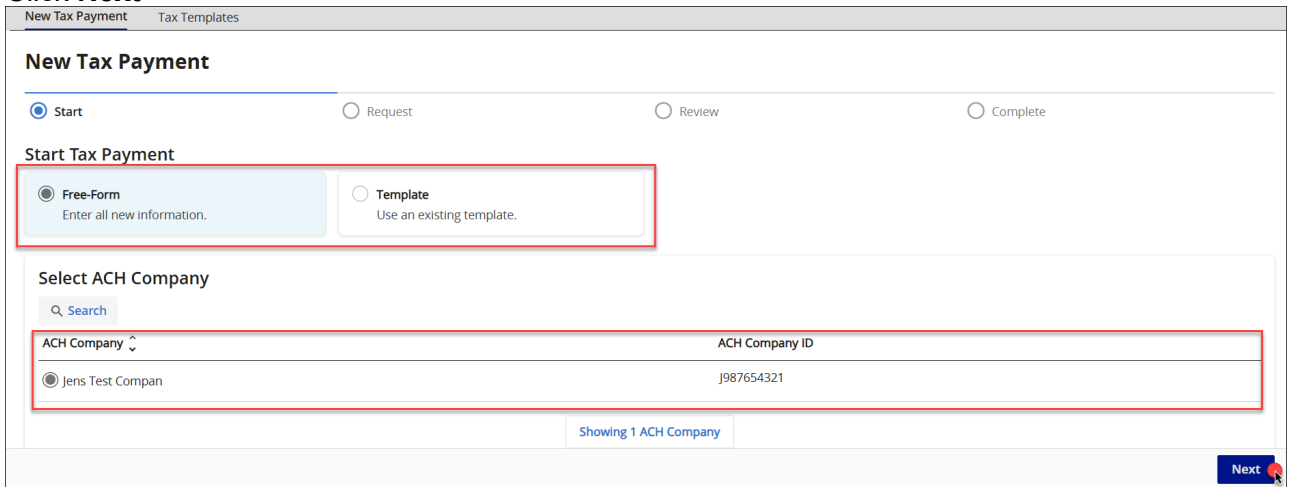
## Tax Payments

- From the **Menu** option, under **Payments**, **Tax Payments**, select **New Tax Payment** (or Tax Templates to manage your tax templates)



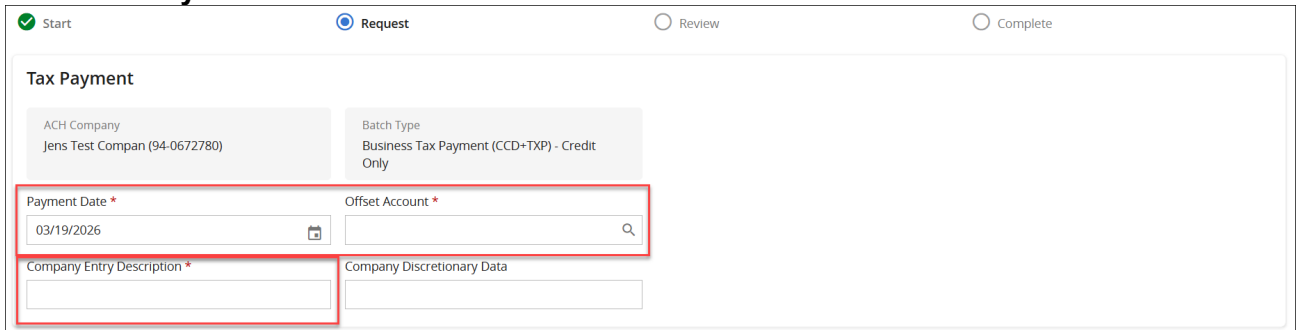
The screenshot shows the Mechanics Bank menu. The 'Payments' option is highlighted in the left sidebar. In the main menu, 'Tax Payments' is highlighted, and a sub-menu is displayed with 'New Tax Payment' and 'Tax Templates' options. A red box highlights the 'New Tax Payment' option.

- Select **Free-Form** (or **Template** to originate from an existing template)
- Select the **ACH Company** you want to originate from
- Click **Next**



The screenshot shows the 'New Tax Payment' form. The 'Start' tab is selected. Under 'Start Tax Payment', the 'Free-Form' option is selected. Below this, the 'Select ACH Company' section shows a search bar and a list of companies. 'Jens Test Compan' is selected. A red box highlights the 'Free-Form' option and the 'Jens Test Compan' entry. The 'Next' button is visible at the bottom right.

- Enter the **Company Entry Description**
- Select your **Offset Account**
- Select the **Payment Date**



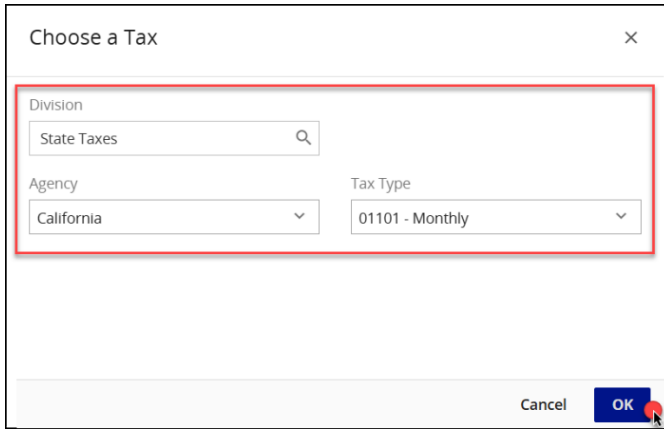
The screenshot shows the 'Tax Payment' form. The 'Request' tab is selected. The form displays the 'ACH Company' as 'Jens Test Compan (94-0672780)' and the 'Batch Type' as 'Business Tax Payment (CCD+TXP) - Credit Only'. Below this, the 'Payment Date' is set to '03/19/2026'. The 'Offset Account' field is empty. The 'Company Entry Description' field is highlighted with a red box. The 'Company Discretionary Data' field is also empty.

- Click **+Add Tax**



The screenshot shows the 'Tax Payment Details' form. The '+Add Tax' button is highlighted with a red box.

- Select the applicable tax **Division**, **Agency** and **Tax Type**
- Click **OK**



Choose a Tax

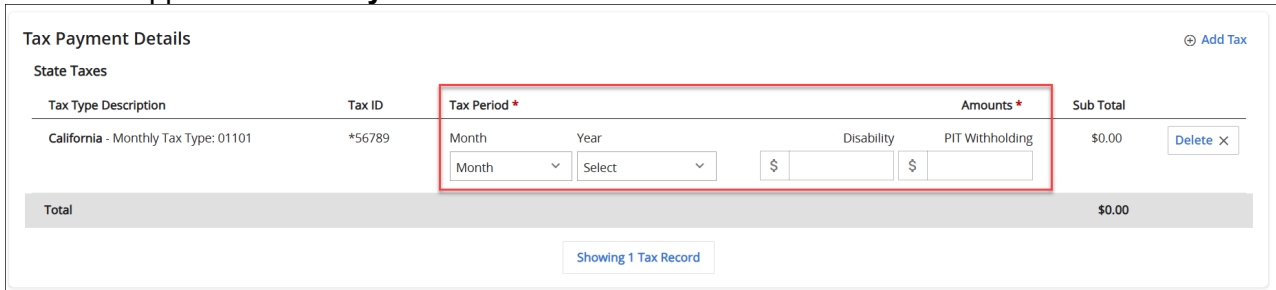
Division  
State Taxes

Agency  
California

Tax Type  
01101 - Monthly

Cancel OK

- Enter the applicable **Tax Payment Details**



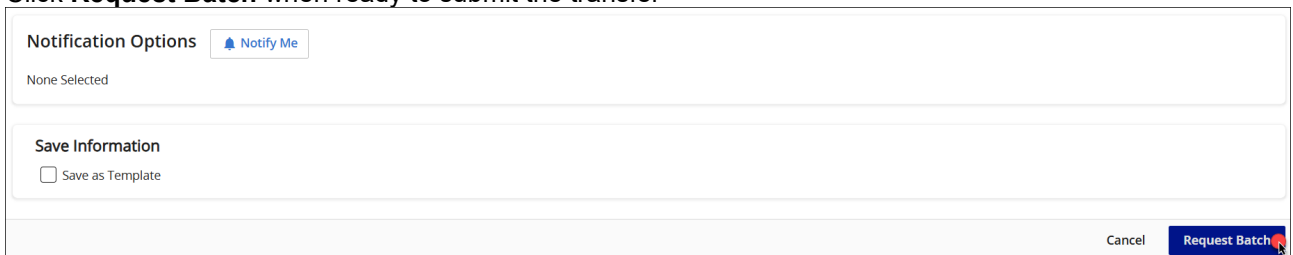
Tax Payment Details

State Taxes

| Tax Type Description                 | Tax ID | Tax Period *                                       | Amounts * | Sub Total |
|--------------------------------------|--------|----------------------------------------------------|-----------|-----------|
| California - Monthly Tax Type: 01101 | *56789 | Month:<br>Year:<br>Disability:<br>PIT Withholding: | \$<br>\$  | \$0.00    |
| Total                                |        |                                                    |           | \$0.00    |

Showing 1 Tax Record

- Optional: You can select **Notification Options** if you want to receive transfer notifications
- Optional: You can save the payment information as **Template**, for future use
- Click **Request Batch** when ready to submit the transfer



Notification Options [Notify Me](#)

None Selected

Save Information

☐ Save as Template

Cancel **Request Batch**

- Review the transfer details; click **Edit** to edit the transfer or **Confirm** to submit the transfer

 Note: If the transfer requires dual control, another user with approval authority will need to log in and approve the transfer before it is processed



**Tax Payments** ▾

[New Tax Payment](#) [Tax Templates](#)

### New Tax Payment

ⓘ Due to the amount entered, this transaction will require 1 approval(s). ×

☒ Start ☒ Request ☒ **Review** ☐ Complete

|                                    |                                                                                            |
|------------------------------------|--------------------------------------------------------------------------------------------|
| ACH Company<br>Jens Test Compan    | Batch Type<br>Business Tax Payment (CCD+TXP) - Credit Only                                 |
| Payment Date<br>03/19/2026         | Offset Account<br>*7927 - Demand Deposit (J JAIMES TEST 2) -<br>Mechanics Bank (121102036) |
| Company Entry Description<br>Taxes | Total Credits<br>\$20.00 (1)                                                               |

Cancel [Edit](#) [Confirm](#)

- You will be prompted to **Reverify**
- Enter your **PIN** and click **Generate**

Please Reverify ×

Please enter your Authentication Password \*

[Generate](#)

- You should receive a one-time passcode via email (or text)
- Enter the **one time passcode** and click **Submit**

Please Reverify ×

Please enter your Authentication Password \*

[Generate](#)

Please enter your one time passcode

Cancel [Submit](#)

- If successful, a confirmation message will appear

Tax Payments

New Tax Payment
Tax Templates

### New Tax Payment

Alerts 2

The transfer request has been saved successfully and will require approval on or before the p...

Your transfer request transaction number is : ACH-00001113. Request has been accepted as o...

Start
Request
Review
Complete

Transaction Number  
ACH-00001113

ACH Company  
Jens Test Compan

Batch Type  
Business Tax Payment (CCD+TXP) - Credit Only

Payment Date  
03/19/2026

Offset Account  
\*7927 - Demand Deposit (J JAIMES TEST 2) - Mechanics Bank (121102036)

Print
Enter New Tax Payment

- You can view the submitted transfer under **Payment Activity**

## Wire Transfers

### New Wire Transfer

- From the **Menu** option, under **Payments, Wire Transfers**, select **New Wire Transfer**

Mechanics Bank
Menu

Dashboard
Account Information
Deposits
Stop Payments
Payments

Payment Activity
Account Transfer
ACH Payments
Wire Transfers
Tax Payments

New Wire Transfer
Manage Wire Templates

- Select **Free-Form** (or Multiple Templates, Payee, or **Template** to originate from an existing template or Payee record)
- Click **Next**

Wire Transfers

New Wire Transfer
Manage Wire Tem...

### Wire Transfer

Start
Request
Review
Complete

For today's processing USD Wires must be submitted before 3:30 PM PDT. FX Wires must be submitted before 1:30 PM PDT.

Start wire transfer

Free-Form
Enter all new information.

Multiple Templates
Use more than one existing template to create a wire transfer.

Payee
Send a wire transfer to an existing payee.

Template
Use an existing template.

Next

Page 34 of 60

- If needed you can edit the name and address for the **Origination Information** by clicking on the **pencil** icon (this will default to the online banking main profile company information)
- Select the **Debit Account**
- Select the **Payment Date**
- Enter the **Amount**
- Select the **Payment Currency**

 Note: Fields may vary based on the Payment Currency selected; if a foreign currency is selected you will have an option to click on **Get FX Contract**; you will also have the option to select **Payment Amount** or **Debit Amount** for the wire transfer amount

**Wire Transfer**

☒ Start

☒ Request

☐ Review

☐ Complete

For today's processing USD Wires must be submitted before 3:30 PM PDT. FX Wires must be submitted before 1:30 PM PDT.

**Origination Information**

Originator Information

Jens Test Company  
915 Highland Pointe Dr., Ste. 450, Roseville, CA  
95678 US



Debit Account \*

Payment Date \*

Amount \*

Payment Currency \*

- Enter the **Beneficiary Information**

 Note: Fields may vary depending on if the wire is domestic or international

**Beneficiary Information**

**Payee Information**

Name \*

Beneficiary ID Type \*

Beneficiary ID \*

Address \*

Jane Trainer

Account Number

123 Main St

Beneficiary Country \*

Contact Name

Phone Number

Anywhere, CA 123456

United States

Line 3

Note: PO Boxes are not valid.

**Bank Information** [Q Bank Lookup](#)

Name \*

Beneficiary Bank ID Type \*

Beneficiary Bank ID \*

Address \*

Mechanics Bank

Fed ABA

121102036

1111 Civic Drive

Beneficiary Bank Country \*

International Routing Number

☐ International Bank

Walnut Creek, CA 95696

United States

Line 3

- Enter **Additional Bank Information** or **Additional Reference Information for Beneficiary**, if applicable

**Additional Bank Information**

Correspondent Bank ID Type

Correspondent Bank ID

Correspondent Bank Name

[Q Bank Lookup](#)

Select

Intermediary Bank ID Type

Intermediary Bank ID

Intermediary Bank Name

[Q Bank Lookup](#)

Select

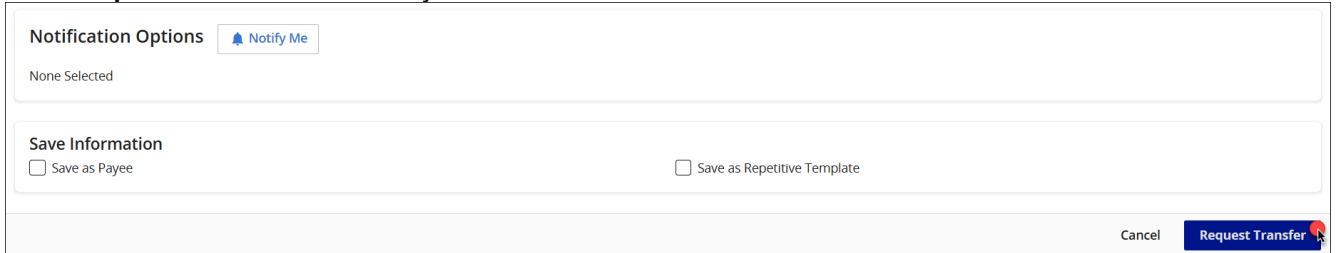
**Additional Reference Information for Beneficiary**

Additional Information

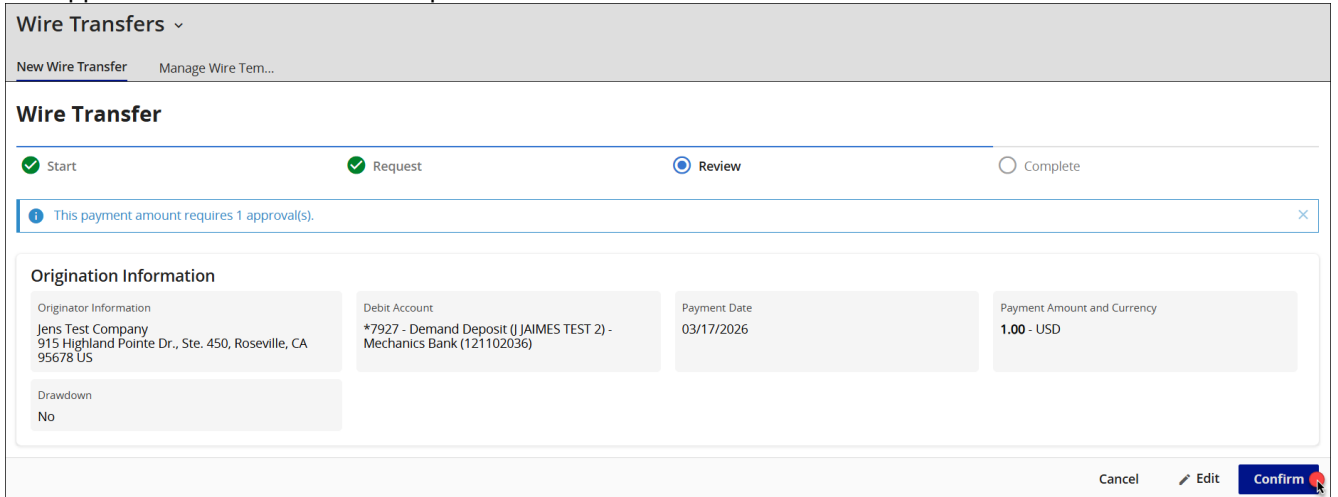
Purpose of Payment

Note: Maximum 35 characters per field

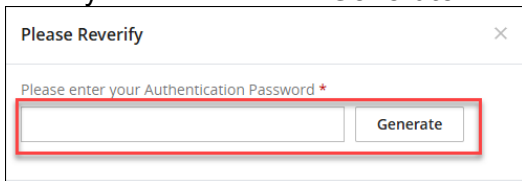
- Optional: You can select **Notification Options** if you want to receive ACH transfer notifications
- Optional: You can save the payment information as a **Payee** record or as a **Template**, for future use
- Click **Request Transfer** when ready to submit the transfer



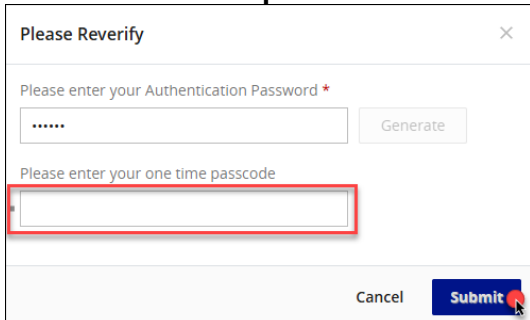
- Review the transfer details; click **Edit** to edit the transfer or **Confirm** to submit the transfer
- 👉 Note: If the transfer requires dual control, another user with approval authority will need to log in and approve the transfer before it is processed



- You will be prompted to **Reverify**
- Enter your **PIN** and click **Generate**



- You should receive a one-time passcode via email (or text)
- Enter the **one time passcode** and click **Submit**



- If successful, a confirmation message will appear

**Wire Transfer**

Start Request Review **Complete**

Alerts 2 Close All

✓ Your future transfer request is DWR-00001114. × ✓ Request has been accepted as of Mar 17, 2026 01:37 PM PDT. ×

**Origination Information**

|                                                                                                                 |                                                                                               |                                   |                                                  |
|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-----------------------------------|--------------------------------------------------|
| <b>Originator Information</b><br>Jens Test Company<br>915 Highland Pointe Dr., Ste. 450, Roseville, CA 95678 US | <b>Debit Account</b><br>*7927 - Demand Deposit (J JAIMES TEST 2) - Mechanics Bank (121102036) | <b>Payment Date</b><br>03/17/2026 | <b>Payment Amount and Currency</b><br>1.00 - USD |
| <b>Drawdown</b><br>No                                                                                           | <b>Transaction Number</b><br>DWR-00001114                                                     |                                   |                                                  |

**Beneficiary Information**

Payee Information

Print Return to Wires

- You can view the submitted transfer under **Payment Activity**

## Wire Transfer Templates

- From the **Menu** option, under **Payments, Wire Transfers**, select **Manager Wire Templates**

 **Mechanics Bank®** Menu

|                     |                  |                       |
|---------------------|------------------|-----------------------|
| Dashboard           | Payment Activity | New Wire Transfer     |
| Account Information | Account Transfer | Manage Wire Templates |
| Deposits            | ACH Payments     |                       |
| Stop Payments       | Wire Transfers   |                       |
| Payments            | Tax Payments     |                       |

- You can Edit, Delete or View existing templates or create a new template by clicking **+Create Template**

**Wire Transfers** ▾

New Wire Transfer Manage Wire Tem...

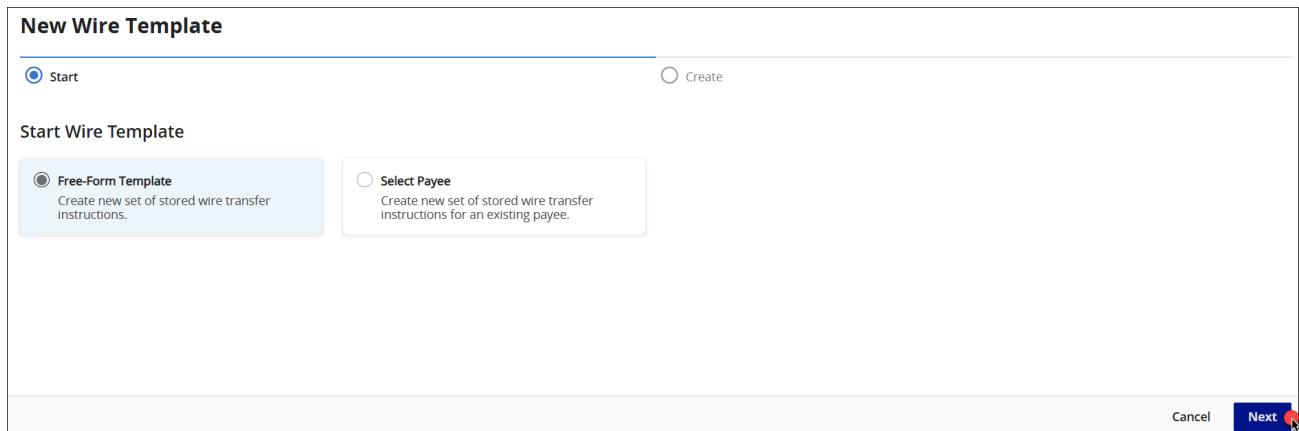
**Manage Wire Templates**

Search Templates

Print Report Create Template

| Template Name             | Currency      | Amount        | Wire Type | Template Type   | Status | Last Used | Last Modified                                   |                                       |
|---------------------------|---------------|---------------|-----------|-----------------|--------|-----------|-------------------------------------------------|---------------------------------------|
| Jen Wire Transfer         | None Selected | None Selected | Domestic  | Semi-Repetitive | Active | Never     | Feb 16, 2026 09:04 PM PST by 30291/30291trainer | <span>Edit</span> <span>⋮</span>      |
| Jens Test Wire Template 1 | None Selected | None Selected | Domestic  | Semi-Repetitive | Active | Never     | Dec 31, 2025 05:00 PM PST by mechanics/jennifer | <span>Delete</span> <span>View</span> |

- Select **Free-Form Template** (or **Select Payee** to create a template using an existing Payee record)
- Click **Next**



**New Wire Template**

☒ Start ☐ Create

Start Wire Template

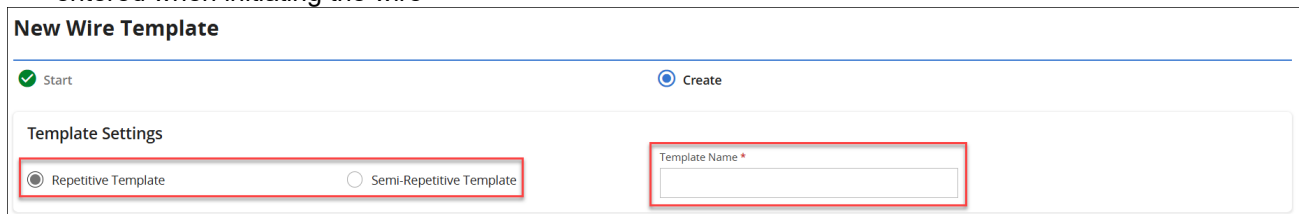
☒ **Free-Form Template**  
Create new set of stored wire transfer instructions.

☐ **Select Payee**  
Create new set of stored wire transfer instructions for an existing payee.

Cancel **Next**

- Select whether you want to create a **Repetitive Template** or **Semi-Repetitive Template**
- Enter a **Template Name**

 **Note: Repetitive Templates** – only allows for the payment date to be entered when initiating a transfer from the template; **Semi Repetitive Templates** allow for the payment date and payment amount to be entered when initiating the wire



**New Wire Template**

☒ Start ☒ Create

Template Settings

☒ Repetitive Template ☐ Semi-Repetitive Template

Template Name \*

- If needed you can edit the name and address for the **Origination Information** by clicking on the **pencil** icon (this will default to the online banking main profile company information)
- Select the **Debit Account**
- Enter the **Amount** (only for Repetitive Templates)
- Select the **Payment Currency** (only for Repetitive Templates)

 **Note: Payment Currency** should be **US Dollar (USD)**; FX wires are not permitted from templates



**Origination Information**

Originator Information 

Jens Test Company  
915 Highland Pointe Dr., Ste. 450, Roseville, CA  
95678 US

Debit Account \*

Amount \* Payment Currency \*

- Enter the **Beneficiary Information**

 **Note:** Fields may vary depending on if the wire is domestic or international

**Beneficiary Information**

**Payee Information**

Name \*

Jane Trainer

Beneficiary ID Type \*

Account Number

Beneficiary ID \*

Address \*

123 Main St

Beneficiary Country \*

United States

Contact Name

Phone Number

Anywhere, CA 123456

Line 3

Note: PO Boxes are not valid.

**Bank Information** [Q Bank Lookup](#)

Name \*

Mechanics Bank

Beneficiary Bank ID Type \*

Fed ABA

Beneficiary Bank ID \*

121102036

Address \*

1111 Civic Drive

Beneficiary Bank Country \*

United States

International Routing Number

☐ International Bank

Walnut Creek, CA 95696

Line 3

- Enter **Additional Bank Information** or **Additional Reference Information for Beneficiary**, if applicable

**Additional Bank Information**

Correspondent Bank ID Type

Select

Correspondent Bank ID

Correspondent Bank Name

[Q Bank Lookup](#)

Intermediary Bank ID Type

Select

Intermediary Bank ID

Intermediary Bank Name

[Q Bank Lookup](#)

**Additional Reference Information for Beneficiary**

Additional Information

Purpose of Payment

Note: Maximum 35 characters per field

- Click **Create Template** when ready to save the template

Cancel

**Create Template**

- To initiate a transfer from a template, from the **Wire Transfers** page, select **New Wire Transfer**, and then select **Template**
- Select the template you want to originate from in the **Select existing template** box
- Click **Next**

**Wire Transfer**

☒ Start

☐ Request

☐ Review

☐ Complete

The cutoff time for USD Wire Transfers, 3:30 PM PDT, is approaching. Please complete all processing by 3:30 PM PDT for today's business. FX Wire Transfer is closed for today. The next available payment date ...

**Start wire transfer**

☐ Free-Form  
Enter all new information.

☐ Multiple Templates  
Use more than one existing template to create a wire transfer.

☐ Payee  
Send a wire transfer to an existing payee.

☒ **Template**  
Use an existing template.

Use an existing template. \*

Annual Payment

**Next**

- Select the **Payment Date** and any other required or optional fields as needed

**Wire Transfer: Select Template**

Start ☒ Request ☐ Review ☐ Complete

ⓘ The cutoff time for USD Wire Transfers, 3:30 PM PDT, is approaching. Please complete all processing by 3:30 PM PDT for today's business. FX Wire Transfer is closed for today. The next available payment date ... ×

**Origination Information**

|                                                                                                    |                                                                                                                |                                 |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|---------------------------------|
| Name<br>Jens Test Company                                                                          | Address<br>915 Highland Pointe Dr., Ste. 450, Roseville, CA 95678 US                                           | Template Name<br>Annual Payment |
| Debit Account<br>*7889 - Demand Deposit (MB DDA 7889) - Mechanics Bank (121102036) - \$26.22 (USD) | Payment Date *<br>03/17/2026  |                                 |
| Amount<br>USD 1.00                                                                                 | Payment Currency<br>US Dollar (USD)                                                                            |                                 |

- Optional: You can select **Recurring Options** if you want to set up this transfer to recur
- Optional: You can select **Notification Options** if you want to receive ACH transfer notifications

**Recurring Options** [Recurring Options](#)

Recurring Options  
One-Time Payment

**Notification Options** [Notify Me](#)

Notify by email only  
Pending Actions , Pending Release , Pending Processing , System Events , Complete - Unsuccessful , Complete - Successful , Early Action Taken , Early Action Removed , Expired

- Click **Request Transfer** when ready to submit the transfer

Cancel **Request Transfer** 

- Review the transfer details; click **Edit** to edit the transfer or **Confirm** to submit the transfer

 Note: If the transfer requires dual control, another user with approval authority will need to log in and approve the transfer before it is processed

Start ☒ Request ☒ Review ☐ Complete

Alerts 2 × Close All

ⓘ 1 approval(s) is required because of the amount of the transfer. × ⓘ The cutoff time for USD Wire Transfers, 3:30 PM PDT, is approaching. Please complete all proc... ×

**Origination Information**

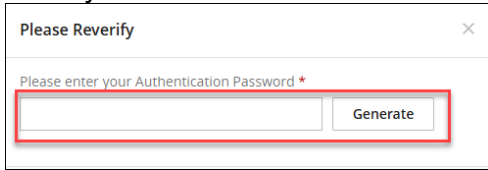
|                                                                                    |                                                                      |                                 |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------|
| Name<br>Jens Test Company                                                          | Address<br>915 Highland Pointe Dr., Ste. 450, Roseville, CA 95678 US | Template Name<br>Annual Payment |
| Debit Account<br>*7889 - Demand Deposit (MB DDA 7889) - Mechanics Bank (121102036) | Payment Date<br>03/17/2026                                           |                                 |
| Payment Amount<br>USD 1.00                                                         | Payment Currency<br>US Dollar (USD)                                  |                                 |

**Beneficiary Information**

Cancel [Edit](#) **Confirm** 



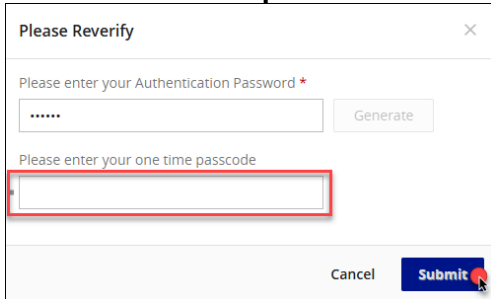
- You will be prompted to **Reverify**
- Enter your **PIN** and click **Generate**



Please Reverify

Please enter your Authentication Password \*

- You should receive a one time passcode via email (or text)
- Enter the **one time passcode** and click **Submit**

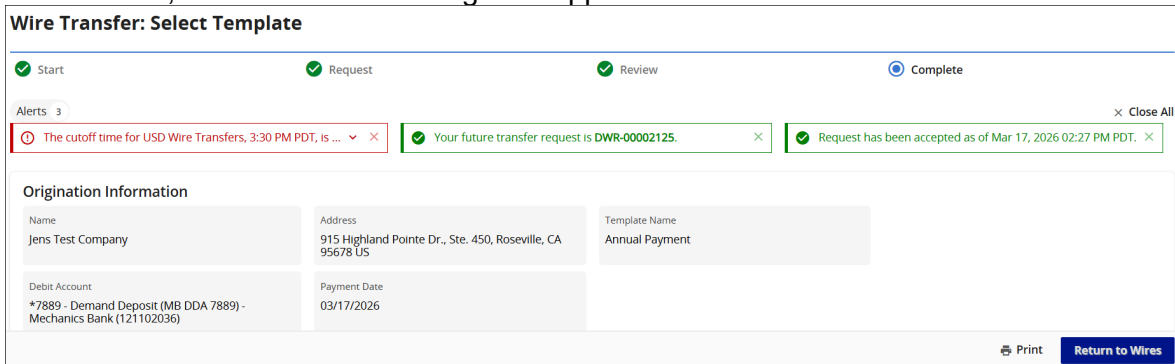


Please Reverify

Please enter your Authentication Password \*

Please enter your one time passcode

- If successful, a confirmation message will appear



**Wire Transfer: Select Template**

Start Request Review **Complete**

Alerts: 3

The cutoff time for USD Wire Transfers, 3:30 PM PDT, is ...

Your future transfer request is DWR-00002125.

Request has been accepted as of Mar 17, 2026 02:27 PM PDT.

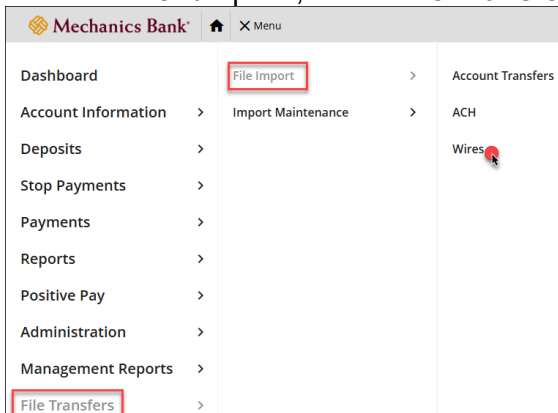
**Origination Information**

|                                                                                    |                                                                      |                                 |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------|
| Name<br>Jens Test Company                                                          | Address<br>915 Highland Pointe Dr., Ste. 450, Roseville, CA 95678 US | Template Name<br>Annual Payment |
| Debit Account<br>*7889 - Demand Deposit (MB DDA 7889) - Mechanics Bank (121102036) | Payment Date<br>03/17/2026                                           |                                 |

- You can view the submitted transfer under **Payment Activity**

## Wire File Imports

- From the **Menu** option, under **File Transfers**, **File Import**, select **Wires**



Mechanics Bank

Dashboard  > Account Transfers

Account Information > Import Maintenance > ACH

Deposits > Wires

Stop Payments >

Payments >

Reports >

Positive Pay >

Administration >

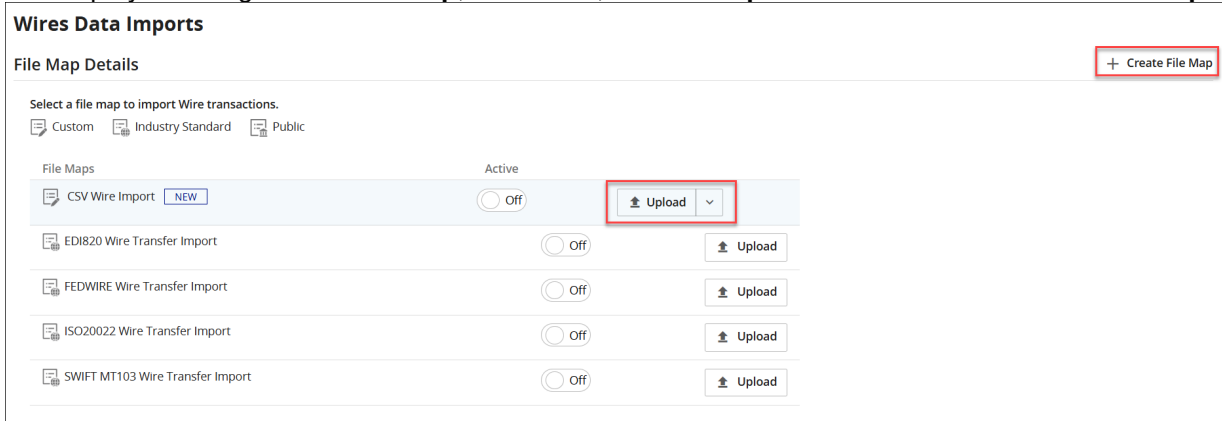
Management Reports >

>

- When ready to import a file, click **Upload** next to the applicable standard file format type you are uploading



Note: If you have a non-standard Wire file format, you can map the file and create a custom import file map by selecting **Create File Map**; once done, the **File Map** will then be available to select for **Upload**



**Wires Data Imports**

File Map Details + Create File Map

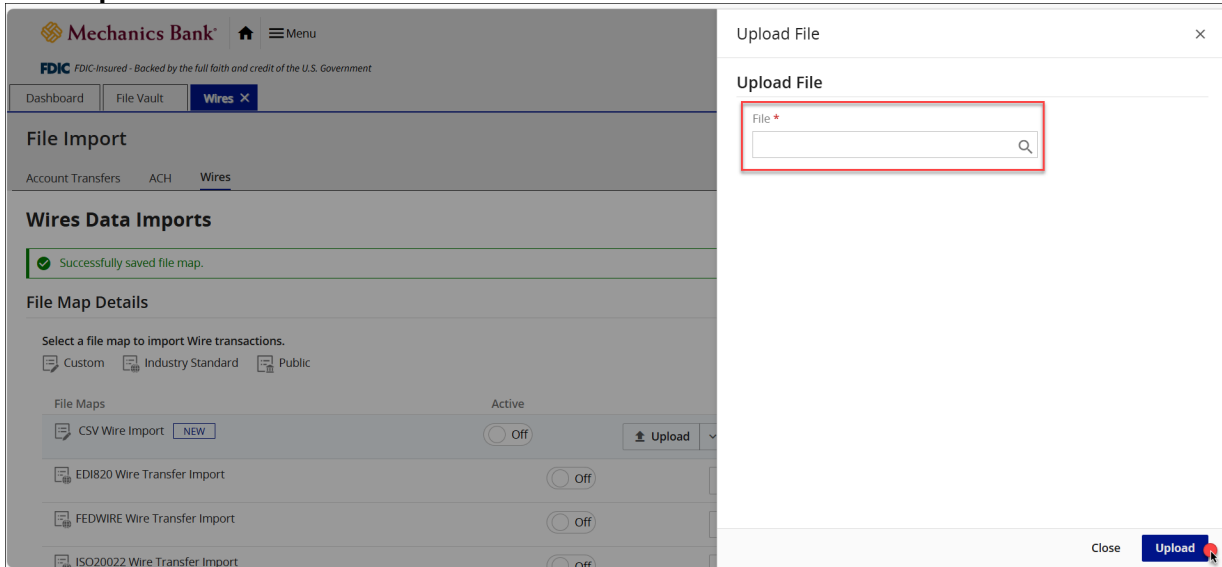
Select a file map to import Wire transactions.

Custom Industry Standard Public

File Maps Active

|                                  |                           |                     |
|----------------------------------|---------------------------|---------------------|
| CSV Wire Import <span>NEW</span> | <input type="radio"/> Off | <span>Upload</span> |
| EDI820 Wire Transfer Import      | <input type="radio"/> Off | <span>Upload</span> |
| FEDWIRE Wire Transfer Import     | <input type="radio"/> Off | <span>Upload</span> |
| ISO20022 Wire Transfer Import    | <input type="radio"/> Off | <span>Upload</span> |
| SWIFT MT103 Wire Transfer Import | <input type="radio"/> Off | <span>Upload</span> |

- Click in the **Upload File** box to browse and select your Wire file
- Click **Upload**



**Mechanics Bank®** FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Dashboard File Vault **Wires**

**File Import**

Account Transfers ACH **Wires**

**Wires Data Imports**

Successfully saved file map.

File Map Details

Select a file map to import Wire transactions.

Custom Industry Standard Public

File Maps Active

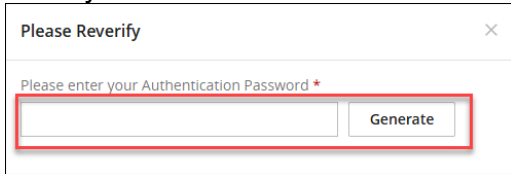
|                                  |                           |                     |
|----------------------------------|---------------------------|---------------------|
| CSV Wire Import <span>NEW</span> | <input type="radio"/> Off | <span>Upload</span> |
| EDI820 Wire Transfer Import      | <input type="radio"/> Off | <span>Upload</span> |
| FEDWIRE Wire Transfer Import     | <input type="radio"/> Off | <span>Upload</span> |
| ISO20022 Wire Transfer Import    | <input type="radio"/> Off | <span>Upload</span> |

**Upload File**

File \*

Close Upload

- You will be prompted to **Reverify**
- Enter your **PIN** and click **Generate**



**Please Reverify**

Please enter your Authentication Password \*

Generate

- You should receive a one time passcode via email (or text)
- Enter the **one time passcode** and click **Submit**

Please Reverify

Please enter your Authentication Password \*

.....

Generate

Please enter your one time passcode

Cancel

Submit

- A **Load Event Report** will display and provide confirmation of a successful or failed file load
- If the file failed, it will provide the details on the reason for the failure
- Click **OK** to return to exit the report and return the Wire Transfers page

Successful file upload example:

Wire Transaction Import

File Load Complete Validation

Load Event Report

Test Wire File 1.csv

Batch ID

20260318-6

File Size

519 bytes

Data Type

WIREIMPORT

Load Time

Mar 17, 2026 6:02:01 PM PDT

Last Update Time

Mar 17, 2026 6:02:01 PM PDT

Status

File validated

File Details

File Load Reports

File Validation Report

Transmission Data

Receiving Bank

Mechanics Bank

Transmitting Company

30291

Transmitting User

Received Date/Time

Mar 17, 2026 6:02:01 PM PDT

Data Validation and Processing Service ID

WIREIMPORT

Upload Method

Web

Status

Complete

Mar 17, 2026 6:02:01 PM PDT

Information

Overridden file mapper specified by user

Mar 17, 2026 6:02:01 PM PDT

Information

Using file mapper: CSV Wire Import

Report Date/Time

Mar 17, 2026 6:02:01 PM PDT

Filename

Test Wire File 1.csv

Batch ID

20260318-6

File Size

519 bytes

Critical Items

0

Informational Items

15

Warning Items

2

OK

Failed file upload example:

Wire Transaction Import

File Load Failed Validation

Load Event Report

Wire File 1.csv

Batch ID

20260318-7

File Size

118 bytes

Data Type

WIREIMPORT

Load Time

Mar 17, 2026 6:02:44 PM PDT

Last Update Time

Mar 17, 2026 6:02:44 PM PDT

Status

File failed validation

File Details

File Load Reports

File Validation Report

Transmission Data

Receiving Bank

Mechanics Bank

Transmitting Company

30291

Transmitting User

Received Date/Time

Mar 17, 2026 6:02:44 PM PDT

Data Validation and Processing Service ID

WIREIMPORT

Upload Method

Web

Status

Failed

Mar 17, 2026 6:02:44 PM PDT

Information

Overridden file mapper specified by user

Mar 17, 2026 6:02:44 PM PDT

Information

Using file mapper: CSV Wire Import

Report Date/Time

Mar 17, 2026 6:02:44 PM PDT

Filename

Wire File 1.csv

Batch ID

20260318-7

File Size

118 bytes

Critical Items

5

Informational Items

7

Warning Items

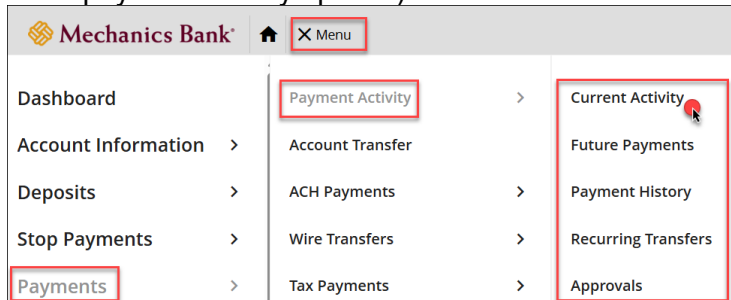
0

OK

- You can view the submitted transfer under **Payment Activity**

## Payment Activity

- From the **Menu** option, under **Payments**, **Payment Activity**, select **Current Activity** (or one of the other payment activity options)



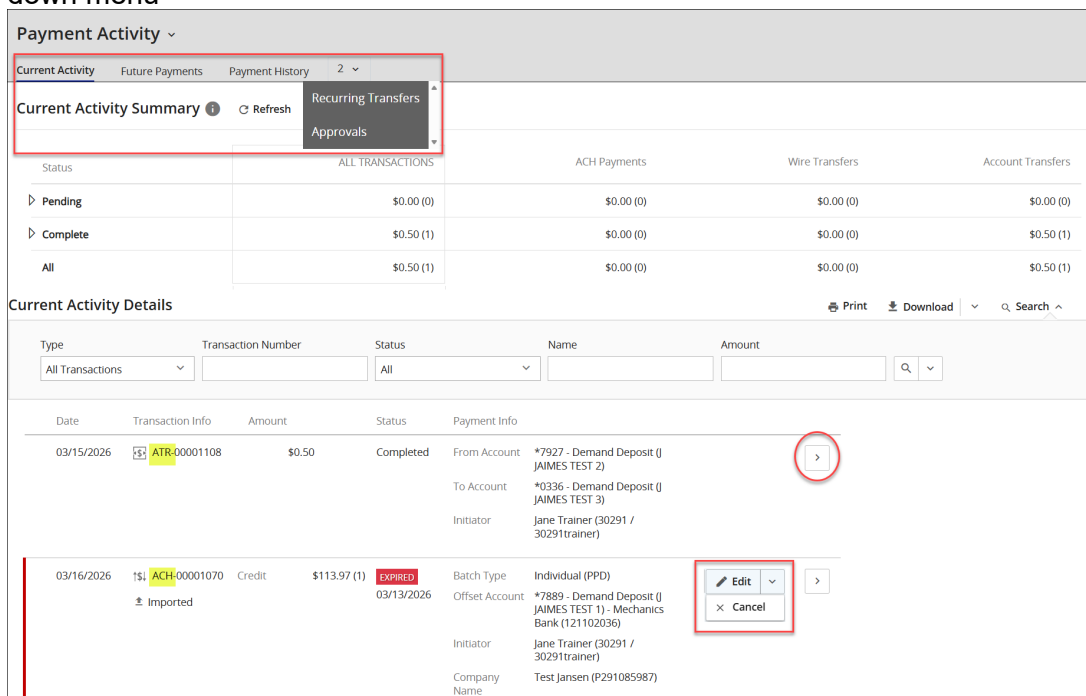
- You can view **Current Activity**, **Future Payments**, **Payment History**, **Recurring Transfers** and transfer **Approvals**, for Wire transfers, ACH transfers and Account transfers by clicking on the applicable menu options

## Current Activity

- You can view transfer details by clicking on the **arrow** for the applicable transfer
  - ATR = Account Transfers
  - ACH = ACH Transfers
  - DWR = Wire Transfers

 **Note:** If a transaction that is under **Pending Approval** has not been approved by end of day processing, it will move to an **Expired** status; the user will need to resubmit the transfer in order for it to move back to a **Pending Approval** status

- You can edit or cancel pending transfers by clicking on the **Edit** or **Cancel** option from the drop down menu



The screenshot shows the 'Current Activity' page. At the top, there is a 'Payment Activity' dropdown menu. Below it, there are tabs for 'Current Activity', 'Future Payments', and 'Payment History'. The 'Current Activity' tab is selected. Below the tabs, there is a 'Current Activity Summary' section with a 'Refresh' button and a dropdown menu for 'Recurring Transfers' and 'Approvals'. Below this, there is a table of transactions. The table has columns for 'Status', 'ALL TRANSACTIONS', 'ACH Payments', 'Wire Transfers', and 'Account Transfers'. The table shows three rows: 'Pending', 'Complete', and 'All'. The 'All' row shows a total of \$0.50 (1) for all transactions. Below the table, there is a 'Current Activity Details' section. This section has a search bar with fields for 'Type', 'Transaction Number', 'Status', 'Name', and 'Amount'. Below the search bar, there is a table of transaction details. The table has columns for 'Date', 'Transaction Info', 'Amount', 'Status', and 'Payment Info'. The table shows two rows. The first row is for a transaction on 03/15/2026 with a transaction number of ATR-00001108, an amount of \$0.50, and a status of 'Completed'. The second row is for a transaction on 03/16/2026 with a transaction number of ACH-00001070, an amount of \$113.97 (1), and a status of 'EXPIRED'. The 'EXPIRED' status is highlighted in red. Below the second row, there is a dropdown menu with 'Edit' and 'Cancel' options. The 'Edit' option is highlighted with a red box.

## Future Activity

- You can view transfer details by clicking on the **transaction info** number from the payments calendar for the applicable transfer

 **Note:** You can switch your calendar view from **Weekly** to **Monthly**

Payment Activity ▾

Current Activity **Future Payments** Payment History 2 ▾

### Future Payments

< Previous Next > Mar 16 – 20, 2026 Monthly Weekly

| Mon 3/16                                                                                                                                                                                        | Tue 3/17 | Wed 3/18 | Thu 3/19 | Fri 3/20 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|
| <div><div>\$</div><div>ACH-00001071</div></div> <div><div>\$</div><div>ACH-00001072</div></div> <div><div>\$</div><div>ACH-00001073</div></div> <div><div>\$</div><div>ATR-00001107</div></div> |          |          |          |          |

- After clicking the applicable transfer, scroll down and you can see the transfer details
- You can view transfer details by clicking on the **arrow** for the applicable transfer
- You can edit or cancel pending transfers by clicking on the **Edit** or **Cancel** option from the drop down menu
- You can approve transfers, if applicable, by selecting the transfer and clicking **Approve**

Filter Transactions Search ▾

| Date       | Transaction Info ▾                              | Amount | Payment Info                                                                                                                                                                                                     |
|------------|-------------------------------------------------|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 03/16/2026 | <div><div>\$</div><div>ATR-00001107</div></div> | \$1.00 | <div>From *7927 - Demand Deposit (J JAIMES TEST 2)</div> <div>To *0336 - Demand Deposit (J JAIMES TEST 3) as 1 transfer(s)</div> <div>Initiator Jane Trainer (30291 / 30291trainer)</div> <div>Edit ▾ &gt;</div> |

Showing 1 payment

✓ Approve

## Payment History

- From the **Payment History** menu, you can view past transfers
- It will default to the previous business day; you can click on the **arrow** next to Search, in order to customize your search

Payment Activity ▾

Current Activity Future Payments **Payment History** 2 ▾

### Payment History

Search Print Download ▾ Search ▾

| Date       | Transaction Info                                | Amount | Status    | Payment Info                                                                                                                                                                                                 |
|------------|-------------------------------------------------|--------|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 03/13/2026 | <div><div>\$</div><div>ATR-00001068</div></div> | \$1.00 | Completed | <div>From Account *6924 - Savings (J JAIMES TEST SAVINGS ACCT)</div> <div>To Account *0336 - Demand Deposit (J JAIMES TEST 3)</div> <div>Initiator Jane Trainer (30291 / 30291trainer)</div> <div>&gt;</div> |

Approvals

- From the **Approvals** menu, you can approve or cancel pending transfers by selecting the transfer and the applicable option from the drop down menu
- You can view recurring transfers from the **Recurring Transfers** menu

 Note: Recurring transfer approvals- approver can only approve up to the next 10 pending transfers at a time

Payment Activity ~

Current Activity   Future Payments   Payment History   **Recurring Transfers**   **Approvals**

Payment Approval & Release

Transaction Status: Pending Approval ①

Transaction Period: Today

Search:

| <input type="checkbox"/> | Date       | Transaction Info | Amount | Initiator                      | Payment Info                                                         | Status           |                                                                            |
|--------------------------|------------|------------------|--------|--------------------------------|----------------------------------------------------------------------|------------------|----------------------------------------------------------------------------|
| <input type="checkbox"/> | 03/16/2026 | ATB-00002121     | \$1.00 | Jenny Tester<br>(302917tester) | From Account: *7889 - Demand D...<br>To Account: *0336 - Demand D... | Completed        | <input type="button" value="Approve"/> <input type="button" value="Info"/> |
| <input type="checkbox"/> | 03/17/2026 | ACH-00002122     | \$2.00 | Jenny Tester<br>(302917tester) | Batch Type: Business (CCD)<br>Offset Account: *7889 - Demand D...    | Pending Approval | <input type="button" value="Approve"/> <input type="button" value="Info"/> |
|                          | 03/12/2026 | ACH-00002084     | \$2.50 | Jennifer<br>(302917jennifer)   | Batch Type: Individual (PPD)<br>Offset Account: *7889 - Demand D...  | Expired          | <input type="button" value="View"/> <input type="button" value="Edit"/>    |
|                          | 03/13/2026 | ACH-00002083     | \$2.50 | Jennifer<br>(302917jennifer)   | Batch Type: Individual (PPD)<br>Offset Account: *7889 - Demand D...  | Expired          | <input type="button" value="Cancel"/>                                      |

Payees

New Payee

- From the **Menu** option, under **Payments, Payees**, select **New Payee**

 Mechanics Bank®   Menu

|                     |                  |   |                                                                                               |
|---------------------|------------------|---|-----------------------------------------------------------------------------------------------|
| Dashboard           | Payment Activity | > | Manage Payees                                                                                 |
| Account Information | Account Transfer |   | New Payee  |
| Deposits            | ACH Payments     | > |                                                                                               |
| Stop Payments       | Wire Transfers   | > |                                                                                               |
| <b>Payments</b>     | Tax Payments     | > |                                                                                               |
| Reports             | <b>Payees</b>    | > |                                                                                               |

- Complete the required fields for the payee information
- Click **+Add Account** to add the payees account information
- When finished click **Save**

← Create Payee

Payee Name \*

Payee ID \*

Payee Type \*

None Selected

Address

Address 1

Address 2

Address 3

Note: PO Boxes are not valid for Wires and RT Payments.

Display Name

Email Address

Payee Accounts

Select one default account

+ Add Account

Account Information

Bank Information

Authorized For Debit

Account Type

Payment Type

Default Account

No accounts defined for payee.

Cancel

Save

## Manage Payees

- From the **Menu** option, under **Payments, Payees**, select **Manage Payees**

 Mechanics Bank®

 Menu

Dashboard

Account Information

Deposits

Stop Payments

Payments

Reports

Payment Activity

Account Transfer

ACH Payments

Wire Transfers

Tax Payments

Payees

Manage Payees

New Payee

- You can **Edit** or **Delete** existing payees, initiate **Wire** or **ACH Payments** for a payee or **Create a new Payee**

Payees

Manage Payees

New Payee

Search

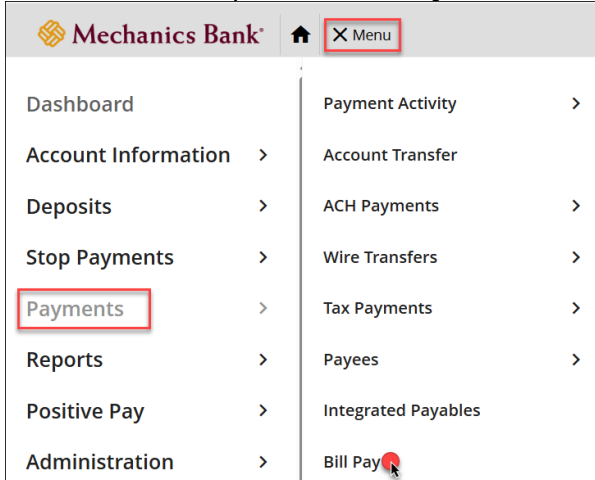
Print

Create Payee

| Display Name | Payee ID | Payee Name   | Payee Type | Make Payment                                                                |
|--------------|----------|--------------|------------|-----------------------------------------------------------------------------|
| Dina Tester  | *67AB    | Dina Tester  | BUSINESS   | <div><div>Make Wire Payment</div><div>Edit</div><div></div></div>           |
| Jenny Tester | *1       | Jenny Tester | INDIVIDUAL | <div><div>Make ACH Payment</div><div></div><div>Edit</div><div></div></div> |

## Bill Pay

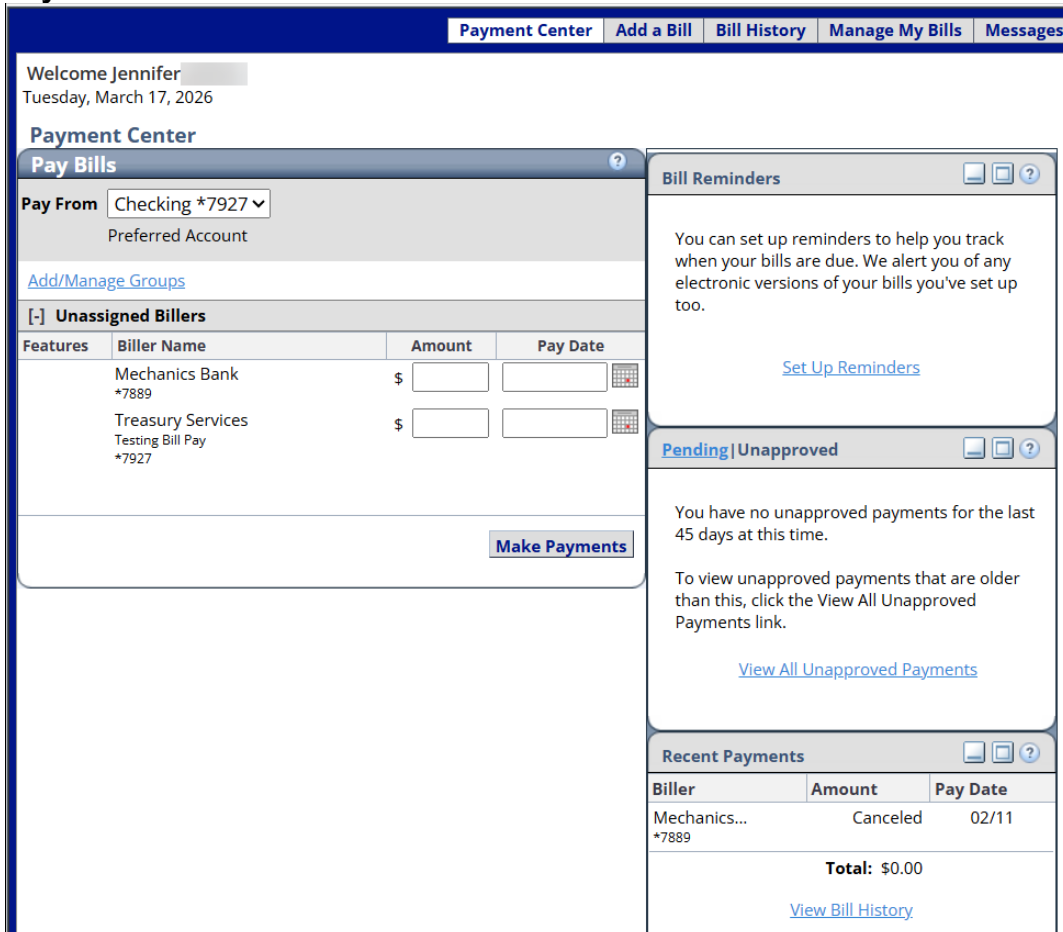
- From the **Menu** option, under **Payments**, select **Bill Pay**



Mechanics Bank®   Menu

|                     |   |                     |                                                                                   |
|---------------------|---|---------------------|-----------------------------------------------------------------------------------|
| Dashboard           |   | Payment Activity    | >                                                                                 |
| Account Information | > | Account Transfer    |                                                                                   |
| Deposits            | > | ACH Payments        | >                                                                                 |
| Stop Payments       | > | Wire Transfers      | >                                                                                 |
| Payments            | > | Tax Payments        | >                                                                                 |
| Reports             | > | Payees              | >                                                                                 |
| Positive Pay        | > | Integrated Payables |                                                                                   |
| Administration      | > | Bill Pay            |  |

- The **Bill Pay Payment Center** will open in a new tab
- For information on how to navigate the Bill Pay system, please refer to the separate **Business Bill Pay User Guide**



Payment Center Add a Bill Bill History Manage My Bills Messages

Welcome Jennifer  
Tuesday, March 17, 2026

### Payment Center

#### Pay Bills

Pay From: Checking \*7927  
Preferred Account

[Add/Manage Groups](#)

**[-] Unassigned Billers**

| Features | Billers Name                                   | Amount                  | Pay Date             |
|----------|------------------------------------------------|-------------------------|----------------------|
|          | Mechanics Bank<br>*7889                        | \$ <input type="text"/> | <input type="text"/> |
|          | Treasury Services<br>Testing Bill Pay<br>*7927 | \$ <input type="text"/> | <input type="text"/> |

[Make Payments](#)

#### Bill Reminders

You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too.

[Set Up Reminders](#)

#### Pending | Unapproved

You have no unapproved payments for the last 45 days at this time.

To view unapproved payments that are older than this, click the View All Unapproved Payments link.

[View All Unapproved Payments](#)

#### Recent Payments

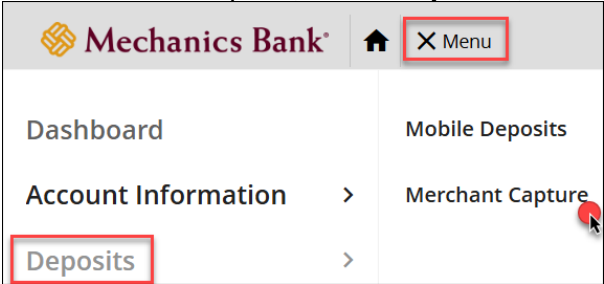
| Billers               | Amount   | Pay Date |
|-----------------------|----------|----------|
| Mechanics...<br>*7889 | Canceled | 02/11    |
| <b>Total: \$0.00</b>  |          |          |

[View Bill History](#)

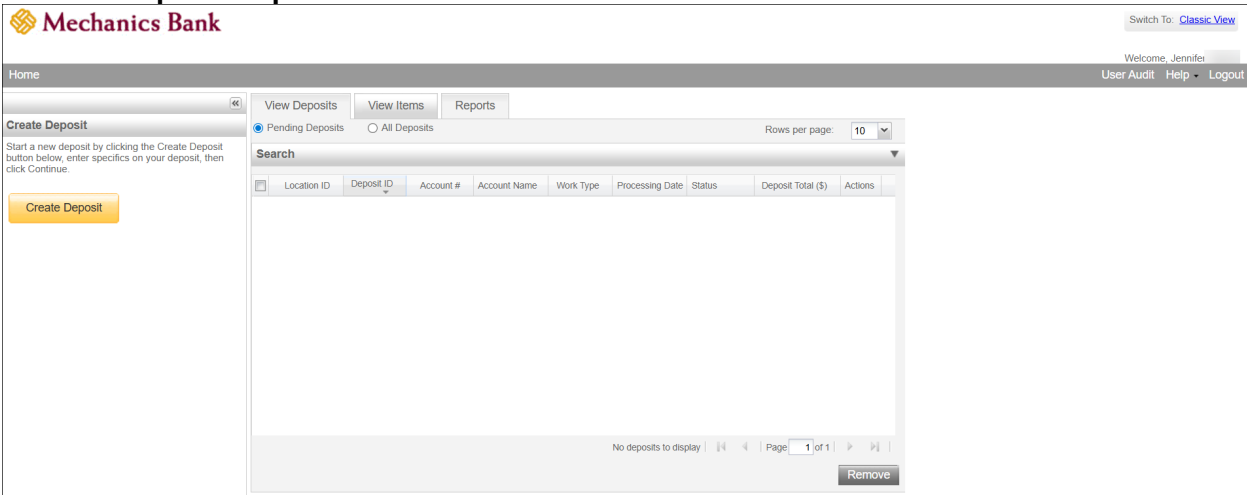


## Remote Deposit Capture Merchant Capture

- From the **Menu** option, under **Deposits**, select **Merchant Capture**

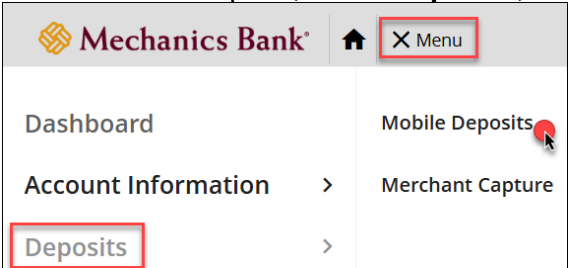


- Merchant Capture** will open in a new tab
- For information on how to navigate the Merchant Capture system, please refer to the separate **Remote Deposit Capture User Guide**



## Mobile Deposit

- From the **Menu** option, under **Deposits**, select **Mobile Deposits**



- You search for and view RDC deposits that were made through the mobile app
- Click the **arrow** on the applicable deposit and you can see additional details and the image of the deposited item

Deposits

Mobile Deposits

Mobile Deposits

Search Deposits

Print

Search

Transaction Number

Location

Status

Date From

Date To

User

All

03/10/2026

03/17/2026

User

Location

Amount

Deposit Date

Status

Jennifer

\*7889 (Checking)

\$0.01

03/10/2026

Delivered

Positive Pay

- From the **Menu** option, under **Positive Pay**, select **Positive Pay**

Mechanics Bank

Menu

Dashboard

Account Information

Deposits

Stop Payments

Payments

Reports

Positive Pay

Positive Pay

- Positive Pay** will open in a new tab
- For information on how to navigate the Positive Pay system, please refer to the separate **Positive Pay User Guide**

Client/User Setup

File Mapping

User Setup (Client)

ACH Authorization Rules

Exception Processing

Quick Exception Processing

Transaction Processing

Paid Items Extract

Submit Issued Check File

Add New Issued Check

Void a Check

Check Search

ACH Transaction Search

Transaction Reports

Daily Checks Issued Summary

Exception Items

Correction Report

Welcome to

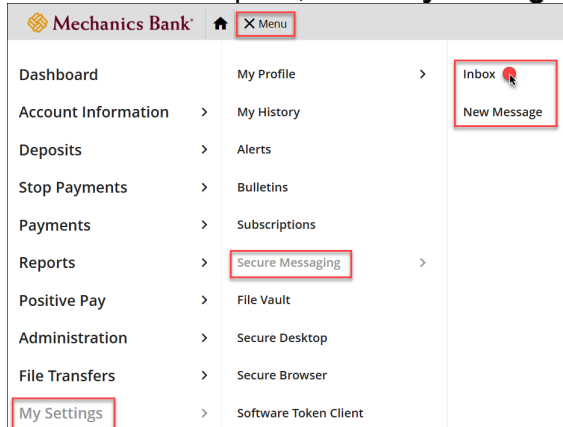
Mechanics Bank®

Positive Pay System

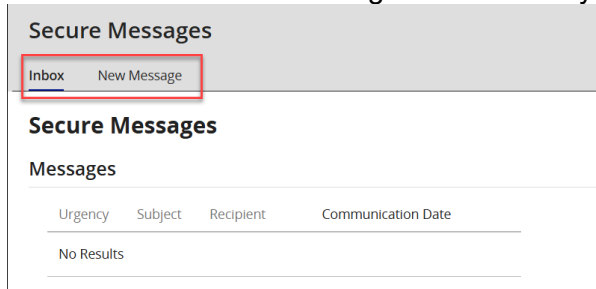
Exception processing has completed for the business day. Please upload any new issued check files by 7:00 PM PST.

## Secure Messaging

- From the **Menu** option, under **My Settings**, **Secure Messaging**, select **Inbox** (or New Message)

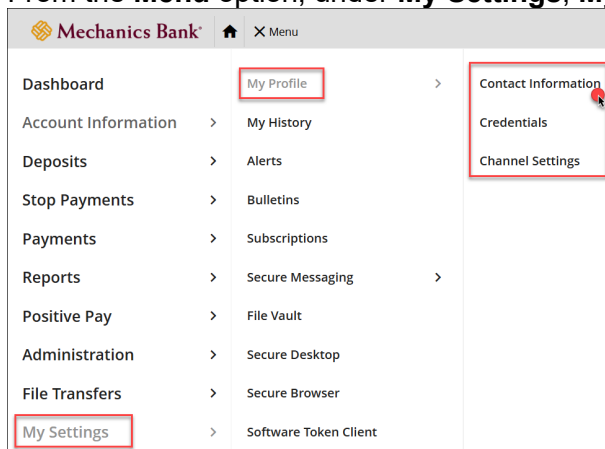


- You can view sent and incoming messages from the **Inbox**
- You can send a new message to the bank by clicking on **New Message** and completing the form

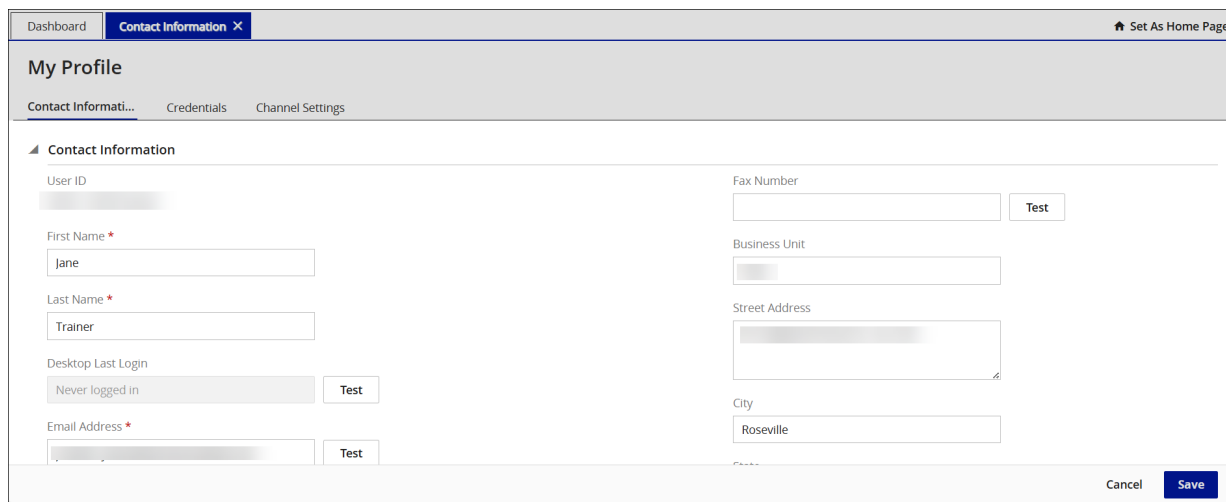


## My Profile

- From the **Menu** option, under **My Settings**, **My Profile**, select **Contact Information**

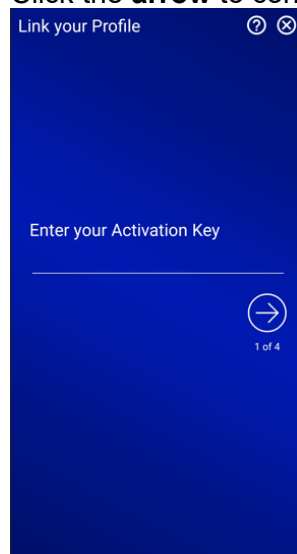


- You can view/update your profile **Contact Information**
- You can also view your **Software Activation Key** (which is needed for enrollment on the Mobile App)

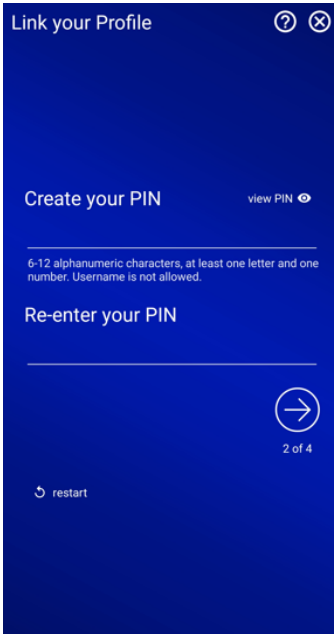


## Mobile App Activation

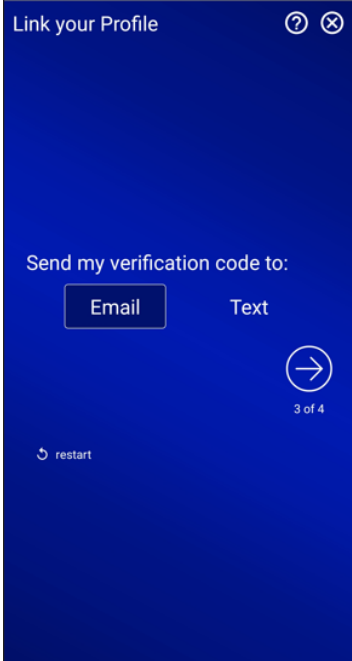
- Download the **Commercial Center** App from the App Store
- When you open the App you will be prompted to enter an **Activation Key**
  - 👉 Note: Your **Software Activation Key** can be found in your user profile under **Contact Information**
- Click the **arrow** to continue



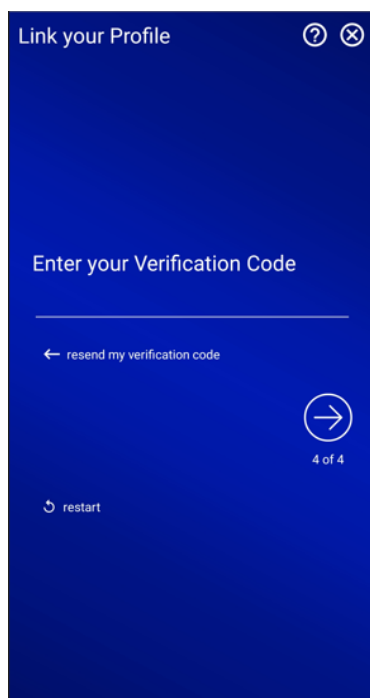
- You will then be prompted to select a **PIN** (this is not the same PIN that use select for the desktop application)
- Click the **arrow** to continue



- Select the method you want to receive your **verification code**  
 Note: Text option will only show if you have already logged in to the desktop application and enrolled in SMS/Text notifications
- Click the **arrow** to continue



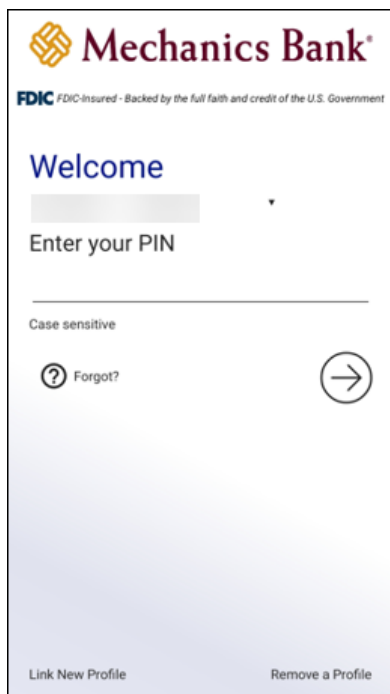
- Enter the **verification code** you received via email (or text)
- Click the **arrow** to continue



- You should receive a **Success** message
- You can click on the arrow icon and you will be taken to the log in page



- To log in going forward, enter your mobile **PIN** and click the **arrow**



The login screen for Mechanics Bank. At the top is the Mechanics Bank logo and the text "FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below this is a "Welcome" message followed by a greyed-out input field and a dropdown arrow. The main prompt is "Enter your PIN" above a large input field. Below the input field is the text "Case sensitive". At the bottom left is a link with a question mark icon and the text "Forgot?". At the bottom right is a circular arrow icon. At the very bottom are two links: "Link New Profile" and "Remove a Profile".

## Forgot Password/PIN

- On the **Login** page enter your **Company ID**, **User ID** and leave the **Password** field blank
- Click **Forgot Password**



The "Forgot Password/PIN" screen. At the top is the FDIC logo and the text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below this are three input fields: "Company ID", "User ID", and "Password". The "Company ID" and "User ID" fields are highlighted in yellow. The "Password" field is empty. At the bottom left is a link with a red border and the text "Forgot Password?". At the bottom right is a blue button with the text "Login".

- Select how you want to receive your temporary password
- Click **Next**

Forgot Password

Get Password

Confirmation

Get Temporary Password

How do you want to get your temporary password? \*

Email

Help

Cancel

Next

- Click **Go Back to Login Page**

Forgot Password

Get Password

Confirmation

Change Your Password

Your request is being processed. A temporary password will be sent to the contact information on file.

Go Back to Login Page

- You should receive a temporary password via email (or text)



Received File

User Password Change Report

 Mechanics Bank®

Report Date/Time 02/23/2026 21:11:32 PST

Please do not share this code with anyone. Mechanics Bank will NEVER ask you for this code. Your temporary password phrase is 3(Q!7&Ya6

- On the **Login** page enter your **Company ID**, **User ID** and temporary **Password**
- Click **Login**

 **FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Company ID

User ID

Password

Forgot Password?

Login

- You will be prompted to set up your **Authentication Password** (PIN). When prompted, enter a new PIN in the **Enter Authentication PIN** and **Confirm Authentication PIN** boxes
- Click **Save**

Set Up Profile

Setup

Set up your Authentication Password

Please setup an Authentication PIN. Your Authentication PIN should be at least 6 characters and contain at least one letter and one number.

You will use this password everytime you login and/or reauthenticate.

Enter Authentication PIN. \*

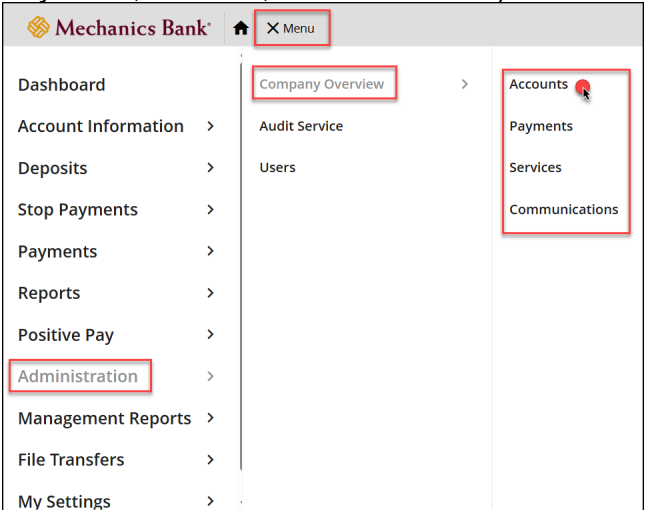
Confirm Authentication PIN. \*

## Administrators

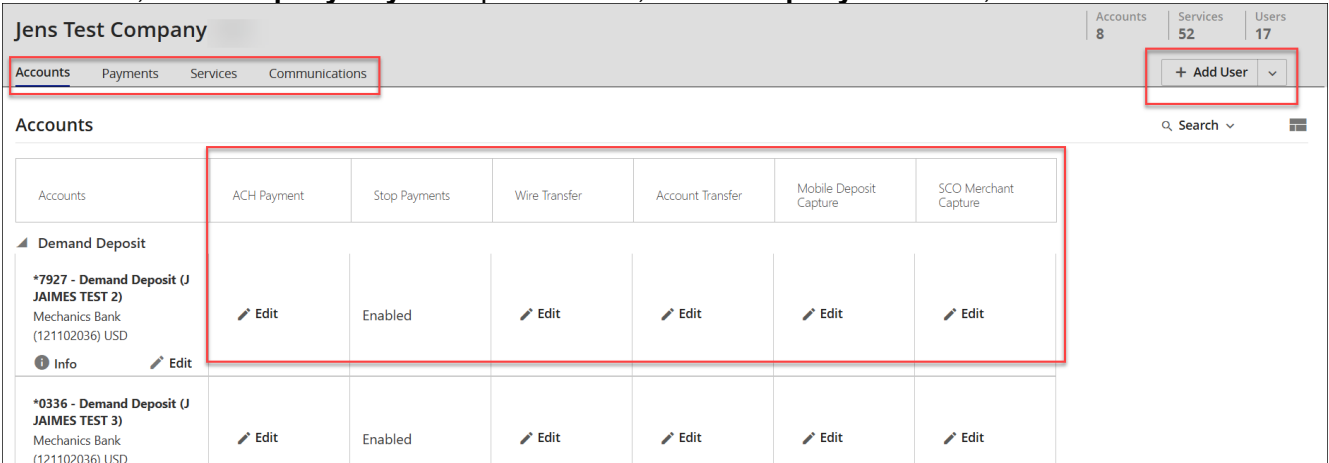
- Users who are Administrators may have access to additional menu options, where they can manage users, company permissions, run reports, etc.

Company Permissions

- From the **Menu** option, under **Administration**, **Company Overview**, select **Accounts** (or Payments, Services, Communications)

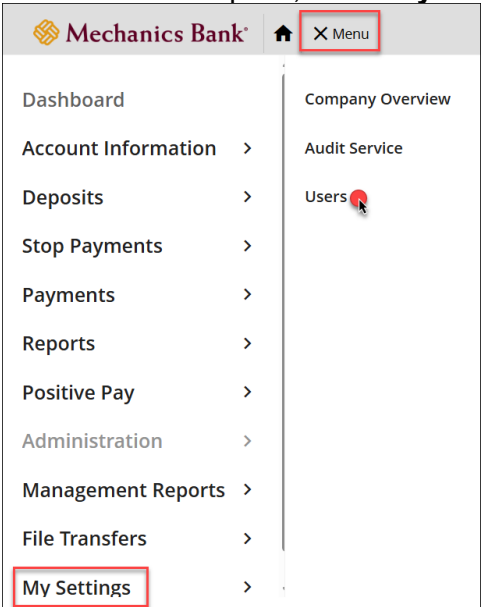


- You can perform multiple actions; for example, add new user by clicking **+Add User**, view **Company Accounts**, edit **Company Payment** permissions, view **Company Services**, etc.

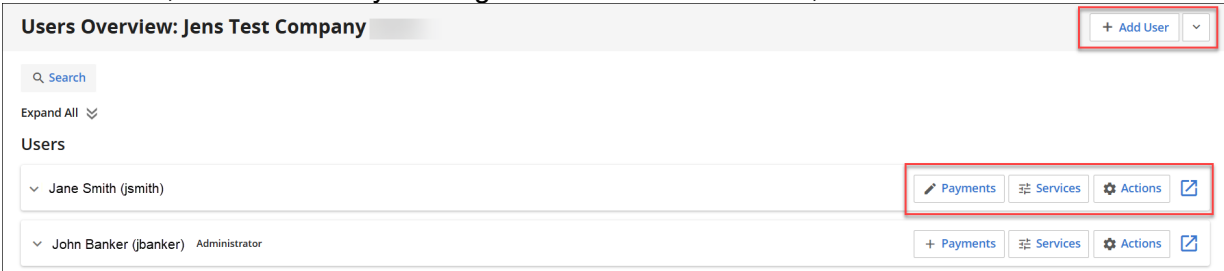


Users

- From the **Menu** option, under **My Settings**, select **Users**



- You can perform multiple actions; for example, add a new user by clicking **+Add User**, view/edit user profile information by clicking **Actions > Edit**, view/edit payment permissions by clicking **Payments**, view/edit service permissions by clicking **Services**, reset passwords by clicking **Actions > Password**, unlock users by clicking **Actions > Unlock User**, etc.



## Logging Out

- To log out of your **Commercial Center** session, click on your user name in the upper right hand corner and click **Logout**

