Intro to Business Online Banking

User Guide



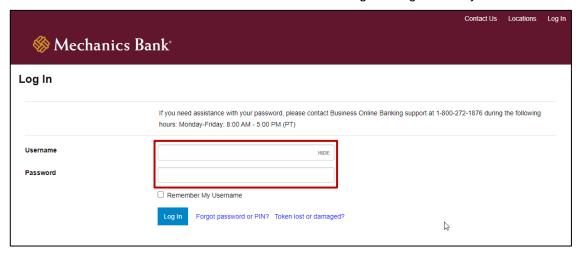
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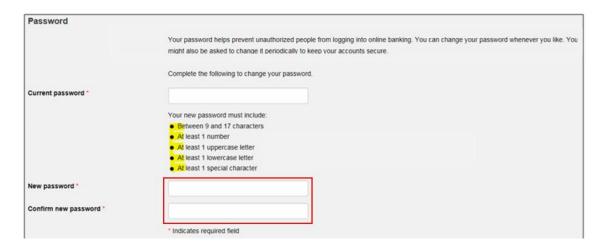


First Time Log In

- Access our website <u>www.mechanicsbank.com</u> to log in to Business Online Banking
- Under the Sign In header, choose Business Online Banking from the drop down menu
- On the Log In page enter your Username and temporary Password
- Click Log In
 - Note: Security token users will need to activate a token. See the Business Online Banking Security Token User Guide for details on how to activate and log in using a security token.



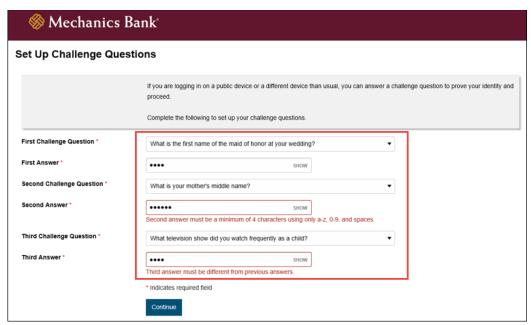
- You may be prompted to Change Password; if prompted enter a new password in the New Password and Confirm New Password boxes
- Click Continue



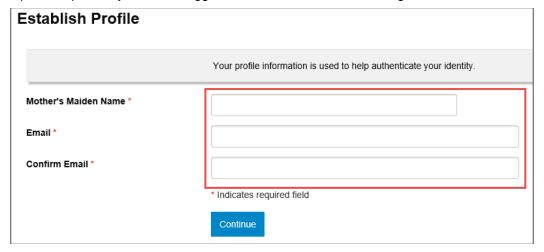
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- You may be prompted to set up Challenge Questions; if prompted select 3 questions and input the corresponding answers
 - Note: Answers cannot be the same, cannot contain special characters and must be a minimum of 4 characters and maximum of 50.
- Click Continue



- You may also be prompted to Establish Profile; if prompted complete the requested information
- Click Continue
- Upon completion, you will be logged in to Business Online Banking

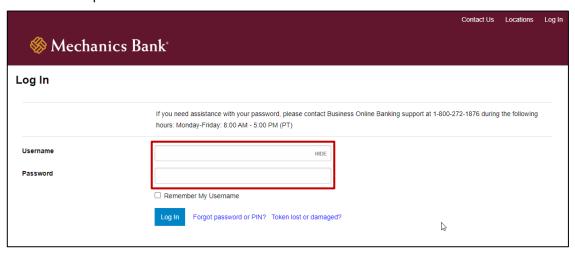


Launching Business Online Banking

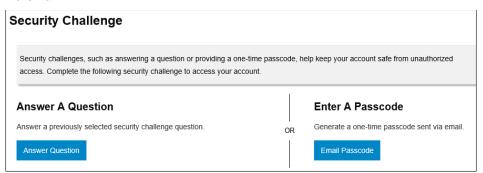
- Access our website www.mechanicsbank.com to log in to Business Online Banking
- Under the Sign In header, choose Business Online Banking from the drop down menu
- On the Log In page enter your Username and Password
 - Note: Security token users ONLY- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click Log In



Note: Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



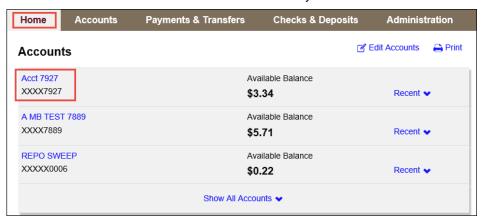
 You may be promoted with a Security Challenge; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



Transaction Activity

• From the **Home** page, under the **Accounts** section, select the applicable account

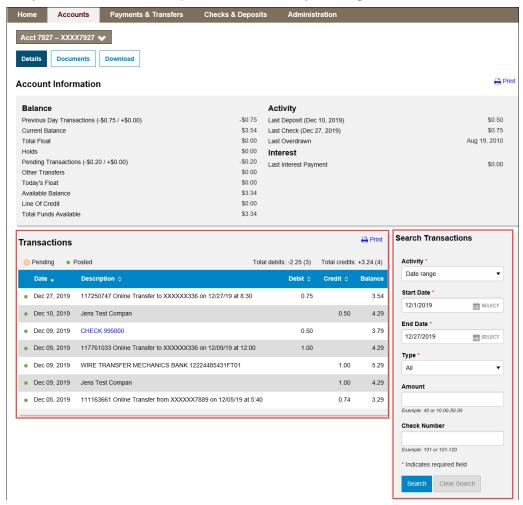
Note: To view the 10 most recent transactions you can click the **Recent** v link



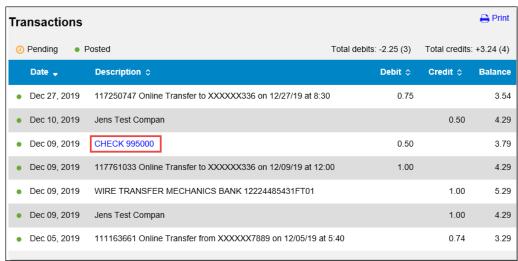
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• From the **Accounts** page, you can view both pending and posted transactions in the **Transactions** section and you can also search for specific transactions by entering criteria under **Search Transactions**



To view the image of a check or deposit, click on the document description hyperlink

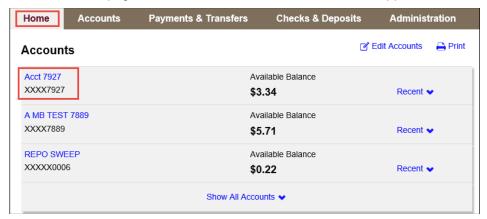


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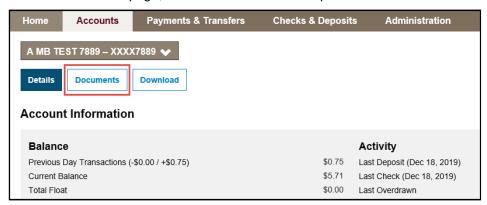


Document and Statement Search

• From the Home page, under the Accounts section, select the applicable account



• From the **Accounts** page, click on the **Documents** option



 A Document Search menu will open; select the Account, Document Type and enter the Date Range; click Submit when finished



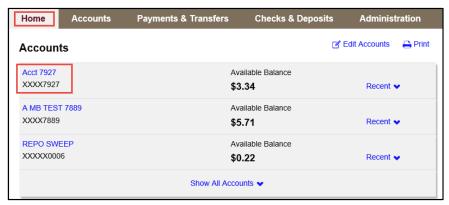


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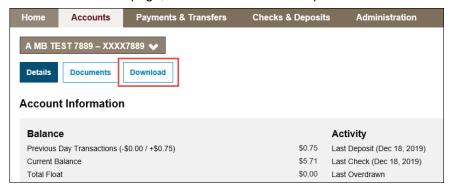


Exporting Transactions

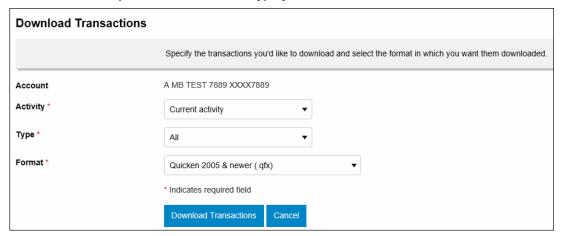
• From the Home page, under the Accounts section, select the applicable account



From the Accounts page, click on the Download option



• Select transaction period and transaction type you want to download and then select the download file format



· Based on the export format you selected, you will be prompted to open, save or import the export file

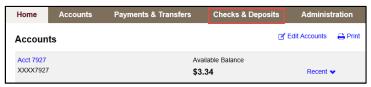


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Stop Payments

• From the Home page, click on Checks & Deposits

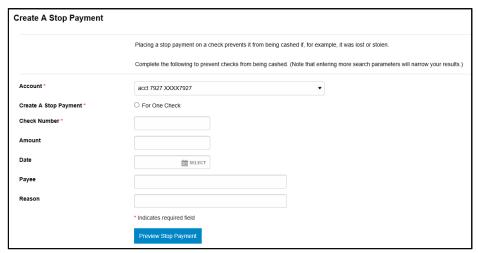


Select the Stop Payments option to either create a new stop payment or view existing stop payments

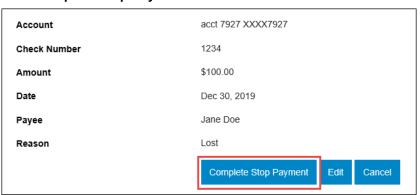


New Stop Payment

- To place a new stop payment enter the check details in the Create A Stop Payment section and then click Preview Stop Payment
 - Note: Prior to placing a new stop payment, we recommend that you complete a search for the item to confirm if the item has already paid against your account.



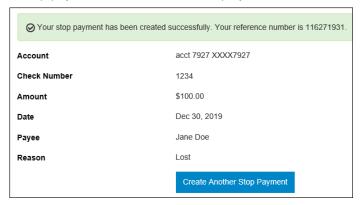
Click Complete Stop Payment



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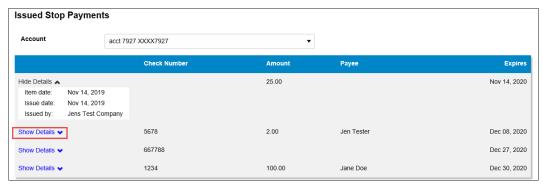


· A stop payment confirmation will display



View Stop Payments

 You can view existing stop payments from the Issued Stop Payments section; click on Show Details ∨ to view additional details



Internal Transfers

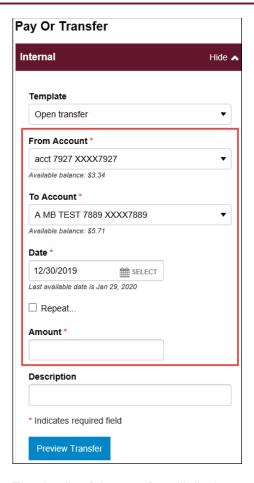
Initiating an Internal Transfer

- From the Home page, in the Pay Or Transfer section, select the Internal tab
 - Note: You can also access the Internal Transfer function from the Payments & Transfers menu



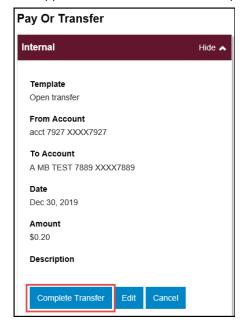
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- Select Open transfer or the applicable Internal Transfer template from the Template drop down menu; select your From Account and To Account, the effective Date and enter the dollar Amount of the transfer and then click Preview Transfer
 - Note: You can enter a transfer **Description** if needed however if a description is entered, it will override the standard online transfer description.
- If you want to set up a recurring transfer, click the Repeat box and select the frequency and number of remaining transfers

- The details of the transfer will display; you must click Complete Transfer to submit the transfer
 - Note: If the transfer requires dual control, another user with approval authority will need to log in and approver the transfer before it is processed.

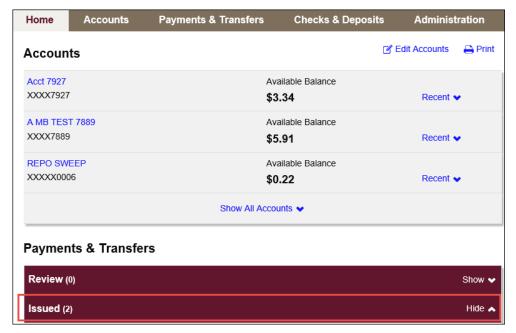


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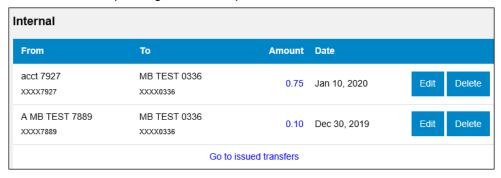


Viewing an Issued Transfer

- From the Home page, in the Payments & Transfers section, select the Issued tab
 - Note: You can also view the internal transfers from the Payments & Transfers menu, select Internal and scroll to the Issued Transfers section.

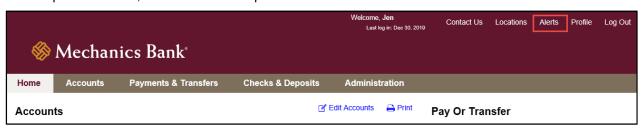


Scroll down to the Internal section where you can view the transfer details by clicking on the transfer or you
can edit or delete pending transfers, if permitted



Setting Up a New Alert

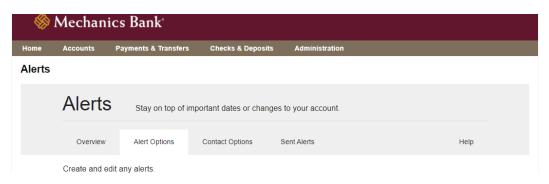
• To set up Alerts online, select the Alerts option



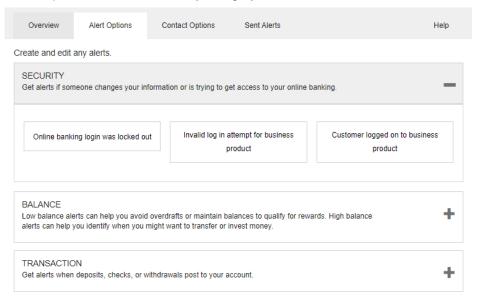
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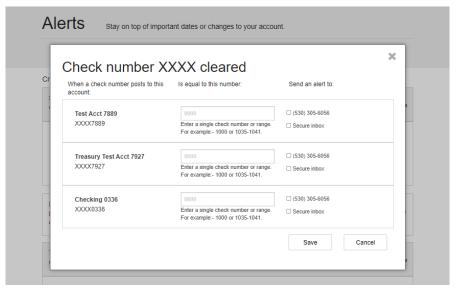
Select the Alert Options tab



To set up a new alert click on any category to view available alerts



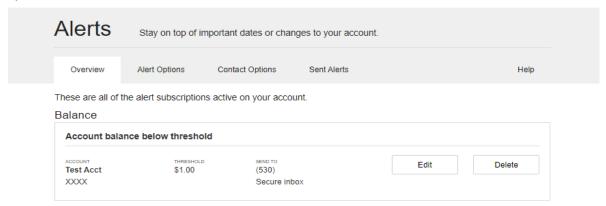
 Select the alert type, then select where you would like to receive alerts based on the delivery options under the Contact Options tab. Select Save when finished.



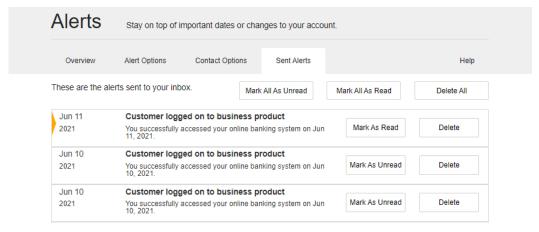
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• You can view, edit and delete alerts you have enrolled in by selecting the **Overview** tab, then selecting the alert you want to view or edit.



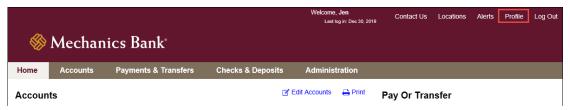
 A list of sent alerts can be reviewed by selecting the Sent Alerts tab. You can take actions from here such as Mark as Read, Mark All as Read, and Delete.



Changing a Password/PIN

Password Change

• To change your Password select the Profile menu



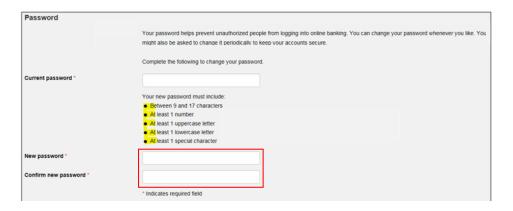
Click the Edit icon next to Password



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- Enter your current password in the **Current Password** box, enter a new password in the **New Password** box and re-enter your new password in the **Confirm New Password** box; click **Save** when finished
 - Note: The password must contain 9 to 17 characters and must contain at least one upper case alpha (letter), one lower case alpha (letter), one numeric (number), one special character and is case sensitive



Security Data Change

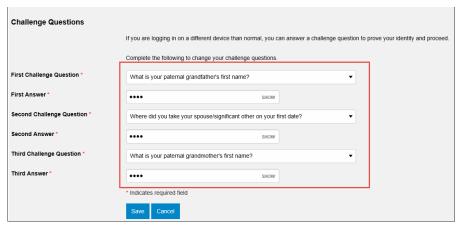
To change your security challenge questions select the Profile menu



Click the Edit icon next to Challenge Questions



 Select your Challenge Questions from the drop down menus and then enter your answers in the Answer boxes below the questions; click Save when finished



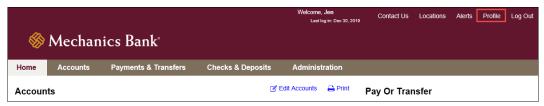
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PIN Change

(Security token users ONLY)

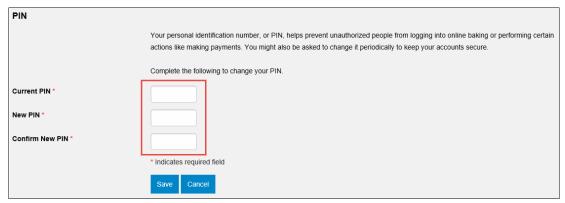
• To change your PIN select the Profile menu



Click the Edit icon next to PIN



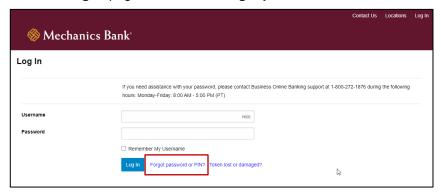
 Enter your current PIN in the Current PIN box, enter a new PIN in the New PIN box and re-enter your new PIN in the Confirm New PIN box; click Save when finished



Forgot Password/PIN

If you forget your password or PIN, you can use the **Forgot Password or PIN** option to have a reset link emailed to you at the email address on your online profile

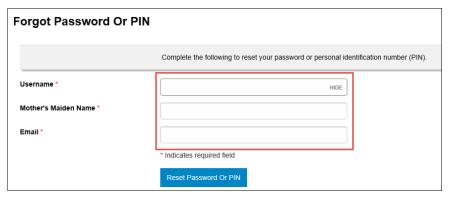
- Access our website <u>www.mechanicsbank.com</u> and under the <u>Login to Online Banking</u> header, choose <u>Business Online Banking</u>
- From the Log In page, click on the Forgot password or PIN link



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 In order to authenticate you, you must enter your Username, Mother's Maiden Name and Email address and then click Reset Password Or PIN



• If successful, you will receive a confirmation message that an email with reset instructions has been sent to your email address; follow the instructions in the email to reset your password and log in

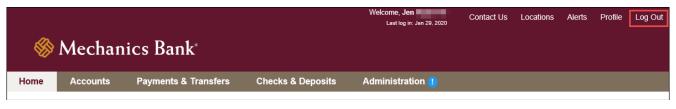


• If unsuccessful, you will receive a message that we were unable to verify your identity; you will need to contact the Bank for assistance with logging in



Logging Out

In order to log out of your Business Online Banking session, simply click Log Out



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