Each time you log in to our web site, the system evaluates whether you are using the same computer and browser you registered with us. Our site looks for our cookies (electronic markers) in your computer’s memory; if it doesn’t find them, we ask you to identify yourself again by providing a code that you receive by phone call or SMS text. After your computer is registered, you shouldn’t need to provide a code again for that computer using that browser. (Note: Each time you use a public computer, you must provide a code as a security measure.)

On rare occasions, people cannot log in without registering their computer each time – even after they have registered it already. This may mean that their computer’s browser is clearing our cookies, so our web site cannot recognize the computer. If you are experiencing this, try changing the settings on your computer. Please note – the steps below may vary based on the version of Google Chrome that may be installed on your computer.

Optimal Browser Settings for Online Banking

1. Browse to our web site. Do not log in.
2. To access the menu, click the wrench icon, three horizontal lines or three dots in the top right corner of the browser.
3. Select Settings.
4. At the bottom of the Settings window, click Show advanced settings… or Advanced.
5. In the Privacy and Security section, click Content settings.
6. In the Cookies section, make sure that cookies are being allowed (Allow local data to be set, Allow sites to save and read cookie data)
7. Add an allowed exception by either clicking on Manage Exceptions or Add next to the field for Allow.
8. On the overlay screen, type [*.] and then our web site name (for example, [*.]secure.mercbank.com). If applicable, set Behavior to Allow
9. Click Add or Done to complete the process of adding the exception.
10. Exit the Settings window.
11. Log in to our web site, selecting Register computer for future use when prompted.

Optimal Browser Settings for Bill Pay (include above settings as well)

1. Browse to our web site. Do not log in.
2. To access the menu, click the wrench icon, three horizontal lines or three dots in the top right corner of the browser.
3. Select Settings.
4. At the bottom of the Settings window, click Show advanced settings… or Advanced.
5. In the Privacy and Security section, click Clear browsing data.
6. At the top, set the Clear the following items from: to the beginning of time. Select the Browsing History and Cached images and files check boxes. Then select Clear browsing data.
7. In the Privacy and Security section, click Content settings.
8. Scroll down to the Pop-ups section and click to open more options. The setting for pop-ups should be to Allow. If setting is set to Blocked, then an exception will need to be added
9. The following sites should be added as an allowed exception if pop-ups are being blocked.
Remove Autofill:

1. To access the menu, click the wrench icon, three horizontal lines or three dots in the top right corner of the browser.
2. Select Settings.
3. At the bottom of the Settings window, click Show advanced settings… or Advanced.
4. Under the Passwords and forms section, click on the option for Autofill settings. Turn Auto Fill Settings to off.
5. Click on Manage passwords.
6. Locate secure.mercbank.com from the list of Saved passwords and click on the X to remove the password.
7. Close Google Chrome and then relaunch. Proceed to www.mercbank.com and log in.