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. Here's how.

Set our web site as a Favorite in your browser (if you have not already):

1. Browse to our web site. Do not log in.

Mercantile

Bank of Michigan

2. In the top right corner of the browser, click $\square >$ Add to Favorites.



3. Change the description in the Name box, if you choose.



4. Click Add.



Optimal browser settings for online banking:

- 1. Browse to our web site. Do not log in.
- 2. Click Internet options or click on Tools from the Menu bar, then select Internet Options.

Print	
File	
Zoom (100%)	
Safety	
Add site to Start menu	
View downloads	Ctrl+J
Manage add-ons	
F12 Developer Tools	
Go to pinned sites	
Compatibility View settings	
Report website problems	
Internet options	
About Internet Explorer	

3. On the Internet options window, click the **General** tab.

Internet Options			
General Security Privacy Content Connections Programs Advanced			
Home page			
To create home page tabs, type each address on its own line.			
http://homepage/default.aspx			
Use current Use default Use new tab			
Startup			
Start with tabs from the last session			
Start with home page			
Tabs			
Change how webpages are displayed in tabs.			
Browsing history			
Delete temporary files, history, cookies, saved passwords, and web form information.			
Delete browsing history on exit			
Delete Settings			
Appearance			
Colors Languages Fonts Accessibility			
OK Cancel Apply			

4. In the Browsing history section, click Delete...



5. On the **Delete Browsing History** window, the top option is **Preserve Favorite website data**. Make sure this option's check box is selected.



- 6. Click Cancel. (This retains your setting without deleting cookies at this time.)
- 7. In the Browsing history section, make sure Delete browsing history on exit is NOT checked.

Browsing history		
Delete temporary files, history, coo form information.	kies, saved passw	vords, and web
Delete browsing history on exit		
	Delete	Settings

8. In the Browsing history section, click Settings.

Browsing history	
Delete temporary files, history, cookies, saved passw form information.	ords, and web
Delete browsing history on exit	
Delete	Settings
Appearance	

- 9. Under Check for newer version of stored pages: choose Ever time I visit the webpage.
- 10. Click **OK**.
- 11. On the Security tab, select Trusted Sites and then click on Sites.



- 12. Under Add this website to the zone: add the following sites:
 - For consumer bill pay: <u>https://www.billpaysite.com</u>
 - For business bill pay: <u>https://businessbillpay-e.com</u>
 - For consumer and business: <u>https://secure.mercbank.com</u>
- 13. Click Close.



14. On the Privacy tab, select Advanced.



15. Verify the **Override automatic cookie handling** and **Allows allow session cookies** are checked. Verify **Accept** is selected for both **First-party Cookies** and **Third-party Cookies** and then select **OK.**

Advanced Privacy Settings		
Cookies	handling	
First-party Cookies	Third-party Cookies	
 Accept 	 Accept 	
Block	Block	
Prompt	Prompt	
Always allow session cookies		
	OK Cancel	

16. On the **Advanced** tab, in the **Settings** section, verify TLS 1.0, TLS 1.1 and TLS 1.2 are checked. It is optional whether SSL 2.0 and SSL 3.0 are checked or unchecked.



17. Click OK.

18. 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. Click is > Internet options.

	Print	•
	File	•
	Zoom (100%)	•
	Safety	+
	Add site to Start menu	
	View downloads	Ctrl+J
	Manage add-ons	
	F12 Developer Tools	
	Go to pinned sites	
	Compatibility View settings	
r	Report website problems	
	Internet options	
	About Internet Explorer	

- 2. On the **Privacy** tab, in the **Pop-up Blocker** section, if the box is selected for **Turn on Pop-up** Blocker then select **Settings**. If the box is not selected for **Turn op Pop-up Blocker**, you do not need to complete this step. Add the following sites and then click **Add** for each site:
 - For consumer bill pay: <u>https://www.billpaysite.com</u>
 - For business bill pay: <u>https://businessbillpay-e.com</u>
 - For consumer and business bill pay: https://secure.mercbank.com

Exceptions Pop-ups are currently blocked. You can allow po websites by adding the site to the list below.	p-ups from specific
Address of website to allow:	
1	Add
Allowed sites:	
	Remove
	Permative all
	Tremove ai
Notifications and blocking level:	
✓ Play a sound when a pop-up is blocked.	
Show Notification bar when a pop-up is blocked.	
Blocking level:	
Blocking level: Medium: Block most automatic pop-ups	•

- 3. Once the sites appear in the Allowed sites section, click on Close.
- 4. Click **Apply** and then **OK** to close out of **Internet Options** screen.



Remove Auto Complete:

1. Click - Internet options or click on Tools from the Menu bar, then select Internet Options.

Print	
File	· · · [
Zoom (100%)	· · ·
Safety	•
Add site to Start menu	
View downloads	Ctrl+J
Manage add-ons	
F12 Developer Tools	
Go to pinned sites	
Compatibility View settings	
Report website problems	
Internet options	
About Internet Explorer	

2. On the Internet options window, click the Content tab.



3. Under AutoComplete click on Settings.



- 4. To remove login ID's or passwords that are current saved, choose Delete AutoComplete history...
- 5. Uncheck options for **User names and passwords on forms** and **Ask me before savings passwords.**





6. Click on **OK** to exit Auto Complete Settings window. Then click **OK** to exit Internet Options.