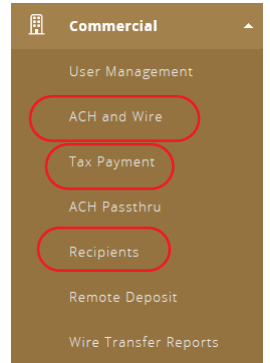


There are three ways to initiate a payment within Internet Banking.

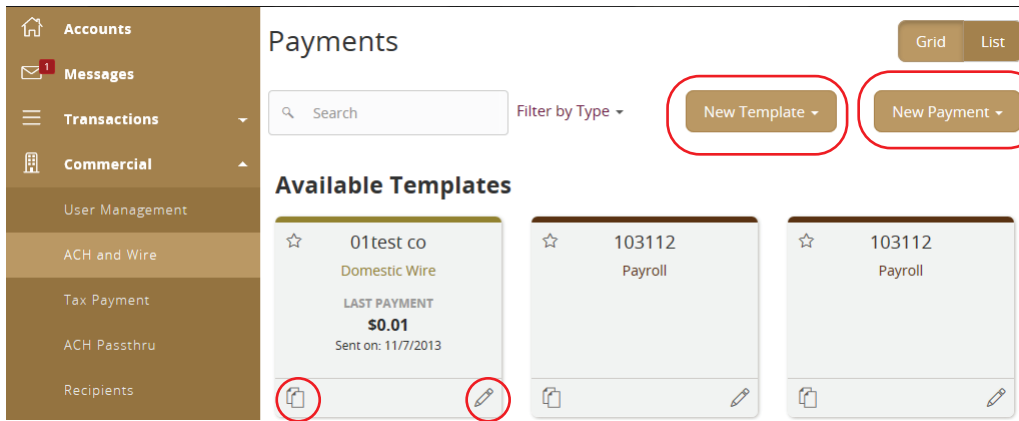
1. Templates - access through ACH and Wire (*page 1*)
2. Payments - accessed through ACH and Wire (*page 4*)
 Payment From File (*page 7*)
 Tax Payment (*page 8*)
3. Recipients (*page 9*)



Templates

Select ACH and Wire from the main menu under Commercial.

From this screen, you can copy or edit an available template or create a new template.



A new One Time Payment can also be generated here.

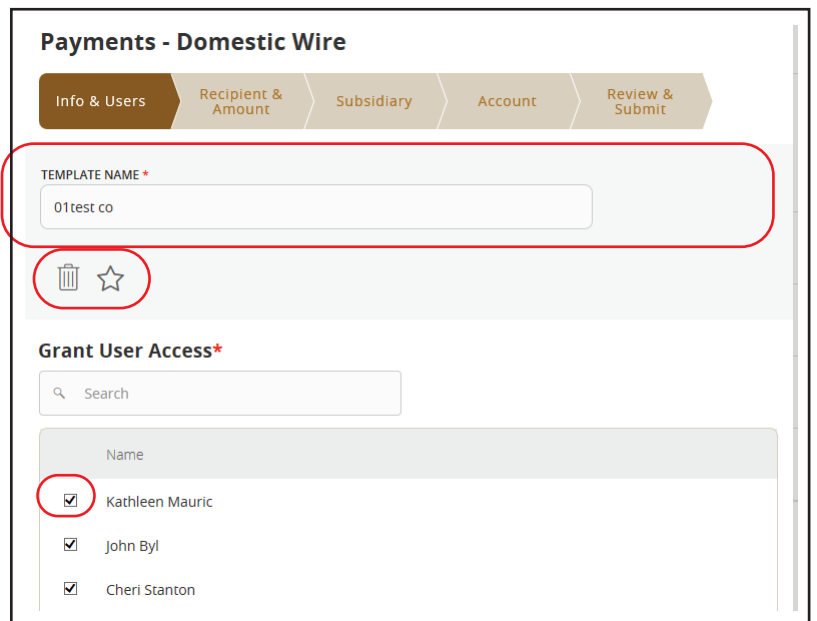
NOTE: you can submit a payment from an existing template by selecting the pencil icon within that template

New/Edit Template

For this example, we chose Domestic Wire.

First you will name the Template and then Grant User Access by selecting the check box next to the applicable names.

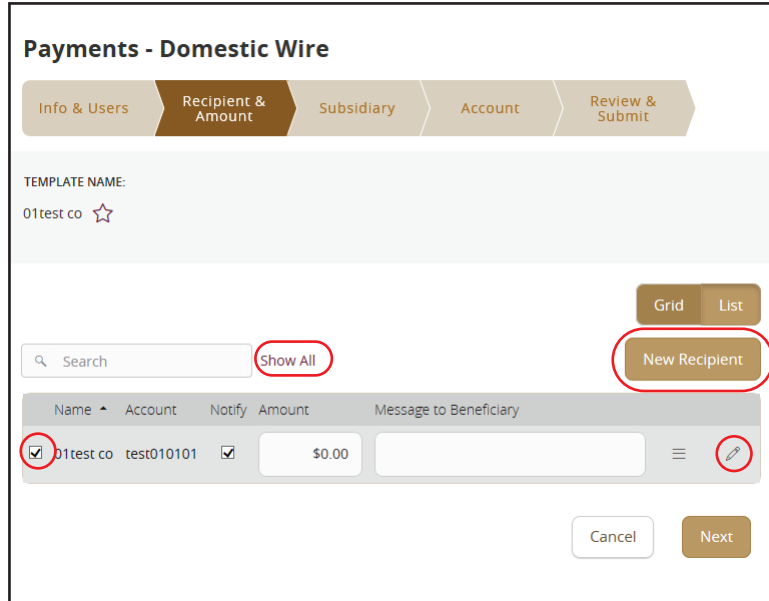
For existing templates, you can delete or favorite them on this screen as well.



New/Edit Template

Next, select a recipient - or add a New Recipient, enter an amount and any message to the beneficiary.

NOTE: If you search for an existing recipient, you must select Show All



Payments - Domestic Wire

Info & Users | **Recipient & Amount** | Subsidiary | Account | Review & Submit

TEMPLATE NAME:
01test co ☆

Grid List

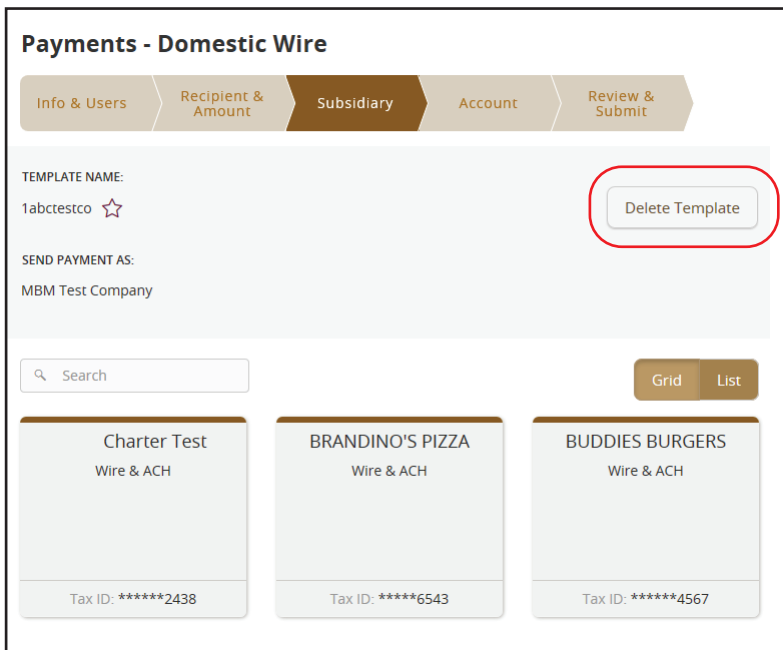
Search **Show All** **New Recipient**

Name	Account	Notify	Amount	Message to Beneficiary	
<input checked="" type="checkbox"/>	01test co	test010101	<input checked="" type="checkbox"/>	\$0.00	<input type="text"/>

Cancel Next

You can also edit the recipient here

The next screen allows you to choose a subsidiary.



Payments - Domestic Wire

Info & Users | Recipient & Amount | **Subsidiary** | Account | Review & Submit

TEMPLATE NAME:
1abctestco ☆

SEND PAYMENT AS:
MBM Test Company

Search Grid List

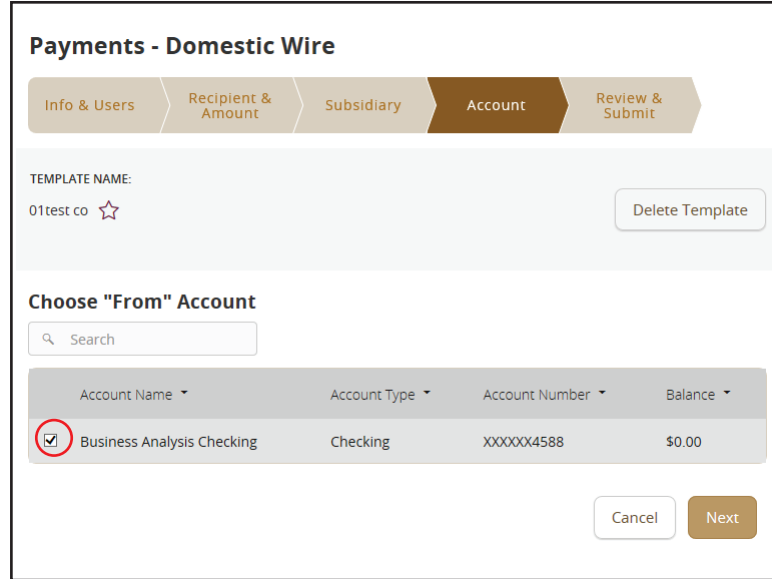
Delete Template

Charter Test Wire & ACH Tax ID: *****2438	BRANDINO'S PIZZA Wire & ACH Tax ID: *****6543	BUDDIES BURGERS Wire & ACH Tax ID: *****4567
---	---	--

You can also delete the template from here.

New/Edit Template

Next, choose the “from” account.



Payments - Domestic Wire

Info & Users | Recipient & Amount | Subsidiary | **Account** | Review & Submit

TEMPLATE NAME:
01test co ☆ Delete Template

Choose "From" Account

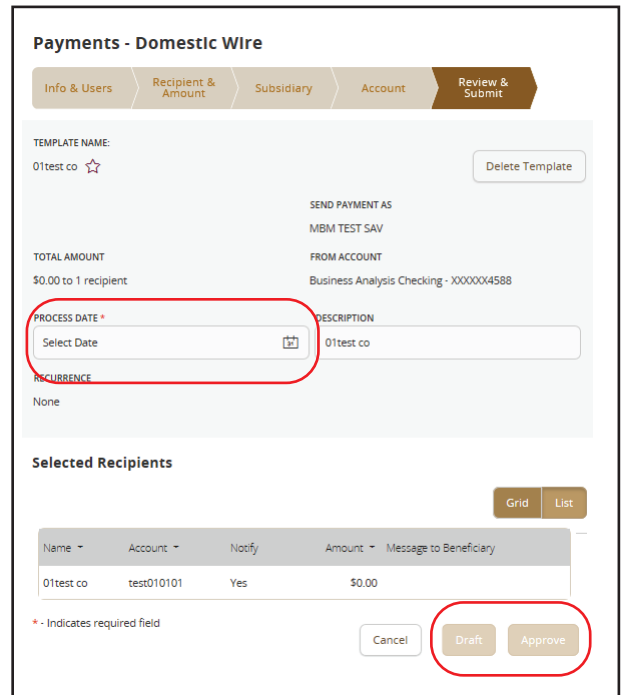
Search

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Business Analysis Checking	Checking	XXXXXX4588	\$0.00

Cancel Next

Review the information entered and, depending on user rights, select Draft or Approve.

NOTE: You must select a Process Date to continue



Payments - Domestic Wire

Info & Users | Recipient & Amount | Subsidiary | Account | **Review & Submit**

TEMPLATE NAME:
01test co ☆ Delete Template

SEND PAYMENT AS
MBM TEST SAV

TOTAL AMOUNT
\$0.00 to 1 recipient

FROM ACCOUNT
Business Analysis Checking - XXXXXX4588

PROCESS DATE *
Select Date 📅

DESCRIPTION
01test co

RECURRENCE
None

Selected Recipients

Grid List

Name	Account	Notify	Amount	Message to Beneficiary
01test co	test010101	Yes	\$0.00	

* - Indicates required field

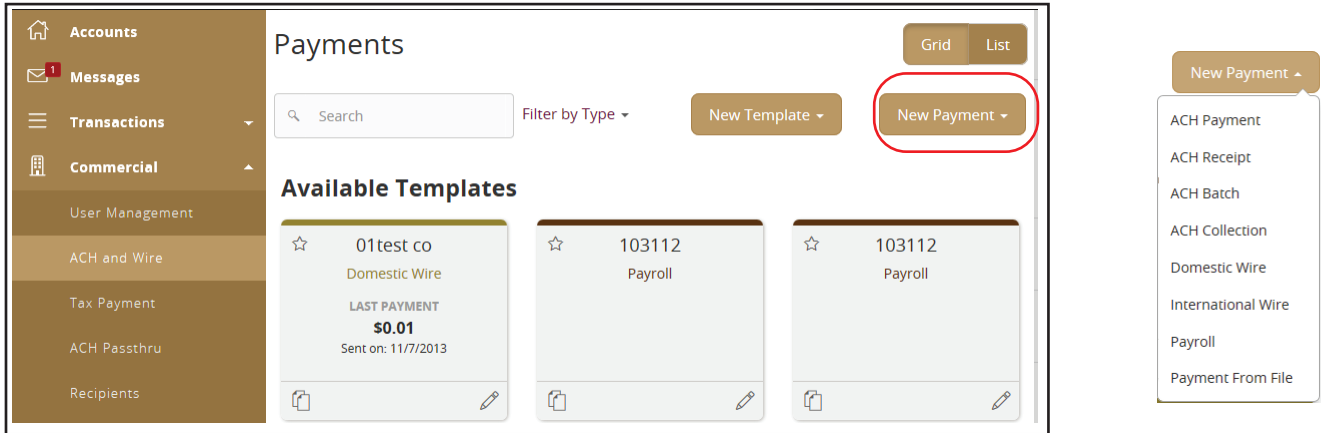
Cancel Draft Approve

NOTE: If you are editing an existing template, you must Save it, before you can Draft or Approve

Payments

Select ACH and Wire from the main menu under Commercial.

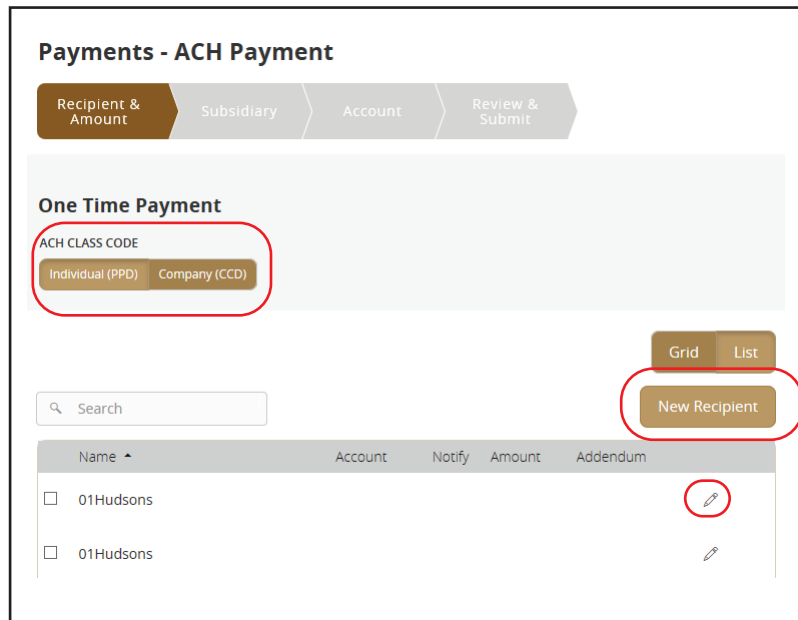
From this screen, choose New Payment, and then the applicable payment type.



ACH Payment

For this example, we chose ACH Payment.

First you will choose the ACH Class Code. Then you must choose a recipient or create a new recipient.



You can also edit a recipient here

ACH Payment

Next, select a subsidiary. You can change the ACH Class Code from here if necessary.

Payments - ACH Payment

Recipient & Amount **Subsidiary** Account Review & Submit

One Time Payment

ACH CLASS CODE: Individual - Change SEND PAYMENT AS: MBM Test Company

Search Grid List

<p>Charter Test Wire & ACH</p> <p>Tax ID: *****2438</p>	<p>BRANDINO'S PIZZA Wire & ACH</p> <p>Tax ID: *****6543</p>	<p>BUDDIES BURGERS Wire & ACH</p> <p>Tax ID: *****4567</p>
---	---	--

Choose the "From" Account

Payments - ACH Payment

Recipient & Amount Subsidiary **Account** Review & Submit

One Time Payment

ACH CLASS CODE: Individual (PPD) - Change

Choose "From" Account

Search


Account Name	Account Type	Account Number	Balance
<input type="checkbox"/> Business Analysis Checking	Checking	XXXXXX4588	\$0.00

Cancel Next

ACH Payment

Select the Effective Date, and review the information presented. If everything is accurate, depending on user rights, select Draft or Approve.

One Time Payment

ACH CLASS CODE Individual (PPD)	SEND PAYMENT AS Bath Charter Test
TOTAL AMOUNT \$0.00 to 1 recipient	FROM ACCOUNT Business Analysis Checking - XXXXXX4588
EFFECTIVE DATE * Select Date 	
RECURRENCE None	

Selected Recipients

Grid List

Name	Account	Notify	Amount	Addendum
01Hudsons	553324405	No	\$0.00	

* - Indicates required field

Cancel Draft Approve

Payment From File

When choosing New Payment from the Payments screen, you can choose to create a Payment From File.

New Payment ▾

- ACH Payment
- ACH Receipt
- ACH Batch
- ACH Collection
- Domestic Wire
- International Wire
- Payroll
- Payment From File

You will then choose a Payment Type and browse for the file you would like to upload.

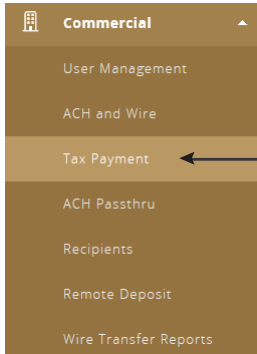
PAYMENT TYPE *

--Please Select A Payment Type--

- Payroll
- ACH Collection
- ACH Batch

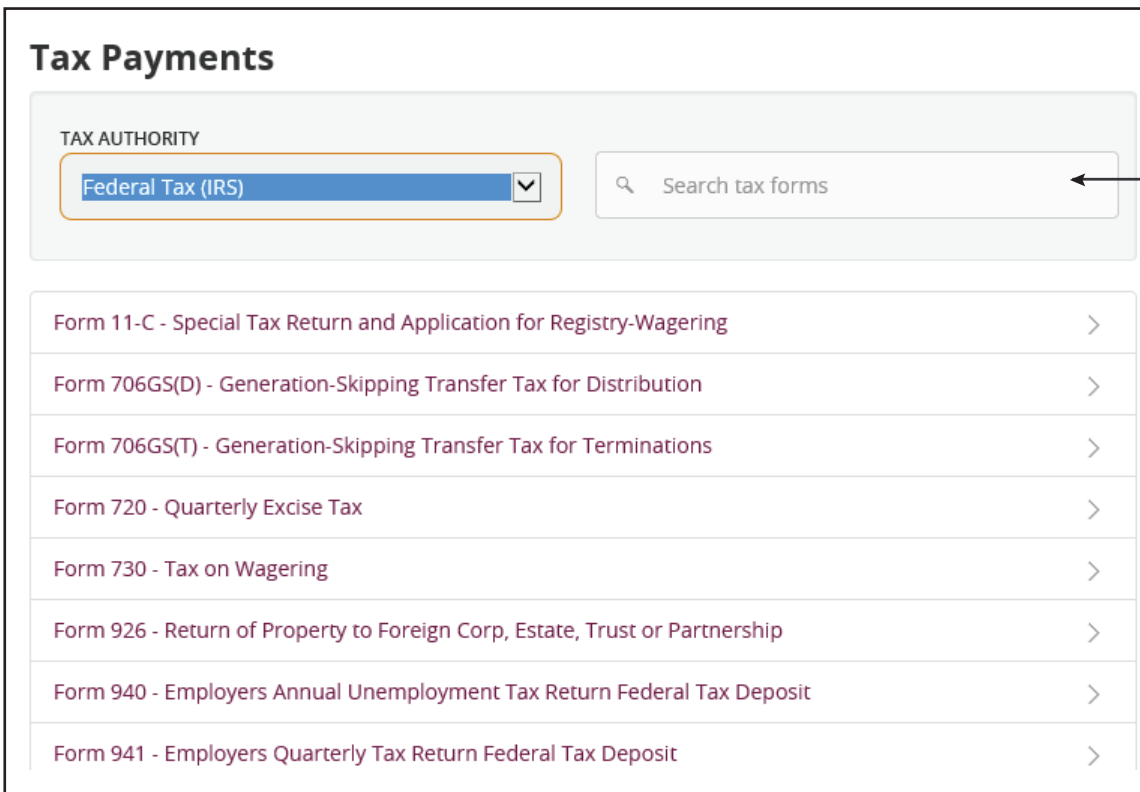
There are Upload Guidelines available on the screen.

Tax Payments



After logging in, within the Commercial section of the left menu, choose Tax Payment

Select the applicable Tax Authority, and choose the form you need.



The 'Tax Payments' interface features a 'TAX AUTHORITY' dropdown menu currently set to 'Federal Tax (IRS)'. To the right is a search box labeled 'Search tax forms'. Below these are several rows of tax forms, each with a right-pointing chevron:

- Form 11-C - Special Tax Return and Application for Registry-Wagering
- Form 706GS(D) - Generation-Skipping Transfer Tax for Distribution
- Form 706GS(T) - Generation-Skipping Transfer Tax for Terminations
- Form 720 - Quarterly Excise Tax
- Form 730 - Tax on Wagering
- Form 926 - Return of Property to Foreign Corp, Estate, Trust or Partnership
- Form 940 - Employers Annual Unemployment Tax Return Federal Tax Deposit
- Form 941 - Employers Quarterly Tax Return Federal Tax Deposit

you can also search for a specific tax form here

If the form you need is not listed, call the Business Call Center at 1.800.453.8700, option 2 or email treasurysupport@mercbank.com.

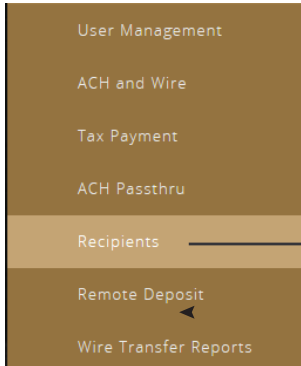
Tax Payments

BRANDINO'S PIZZA <input type="checkbox"/>	389876543	⚠ 'Payment Effective Date' field is required
PAYMENT EFFECTIVE DATE * Select Date <input type="text"/>	TAX PERIOD END DATE * Select Date <input type="text"/>	⚠ 'From Account' field is required
FROM ACCOUNT * ----Select From Account:--- <input type="checkbox"/>	TO ACCOUNT 04236036	⚠ 'Social Security' field is required
TO ACCOUNT ROUTING NUMBER 061036000	TAX TYPE Deposit <input type="checkbox"/>	⚠ 'Medicare' field is required
SOCIAL SECURITY * 0.00	MEDICARE * 0.00	⚠ 'Withholding' field is required
WITHHOLDING * 0.00		
* - Indicates required field		
		Submit

Complete the form - making sure all required fields are filled in before submitting.

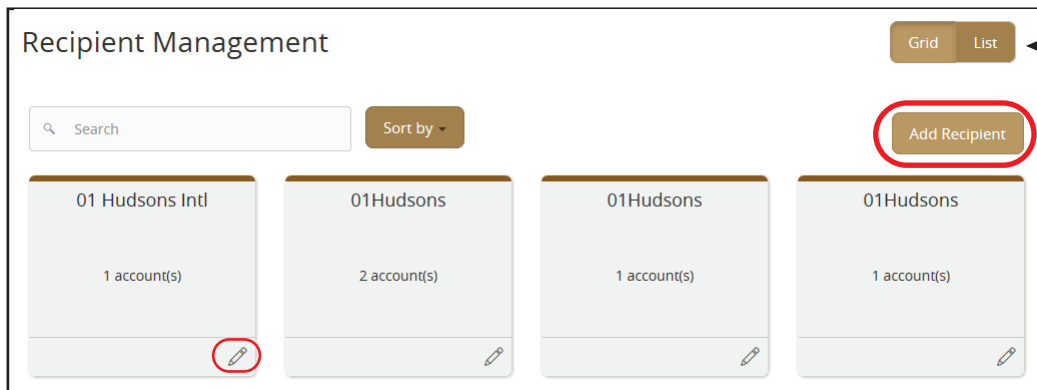
NOTE: Tax payments must be approved in the Activity Center before they are processed.

Recipients



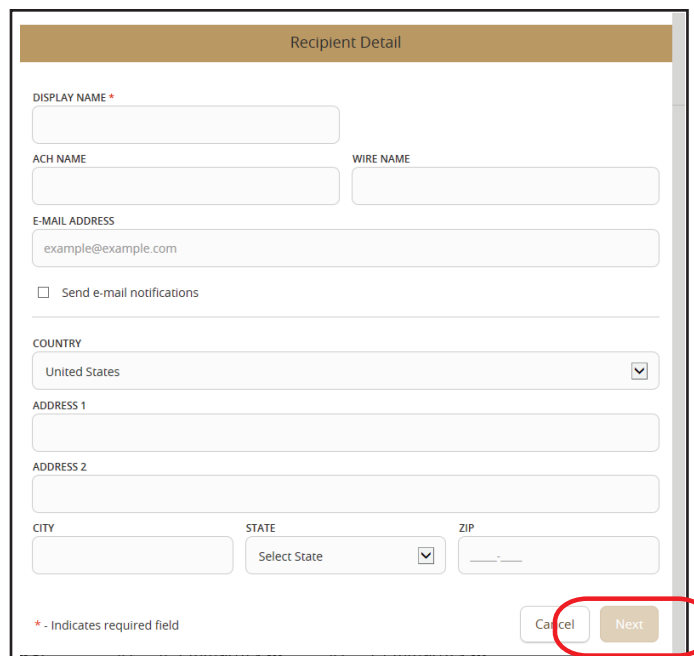
After logging in, within the Commercial section of the left menu, choose Recipients

If the recipient you need is not listed, choose Add Recipient from the top. You can also edit and delete recipients from this screen by choosing the pencil icon.



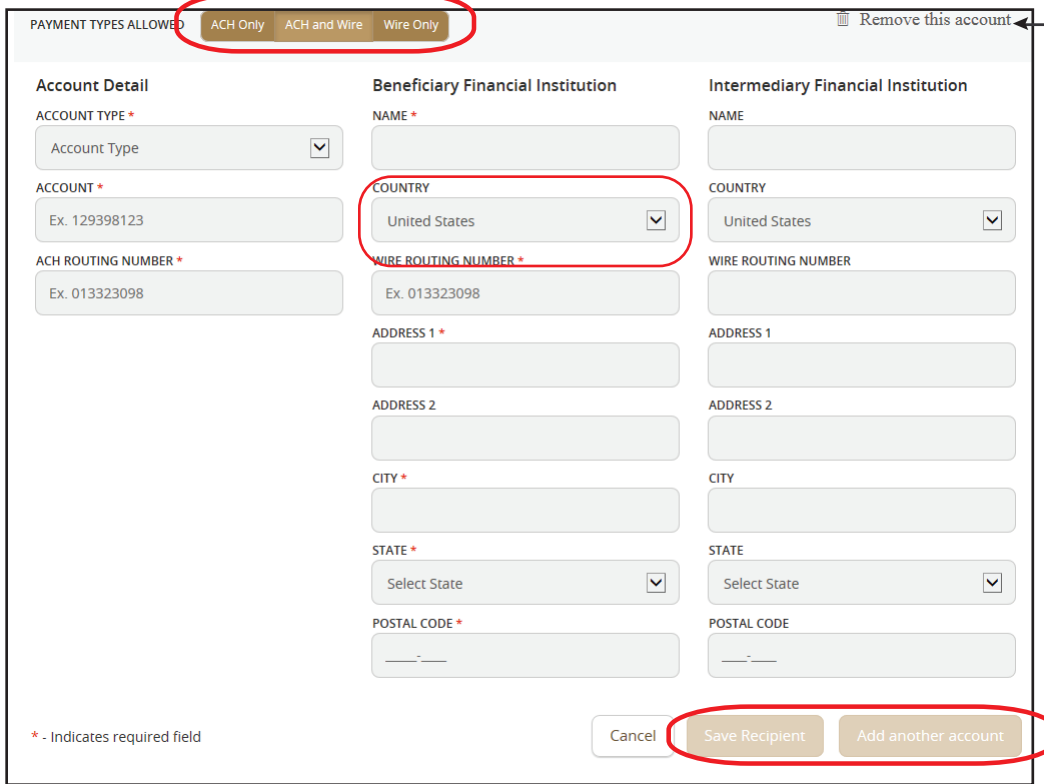
Click here if you'd like to change the view from Grid to List

Enter the recipient information. Once complete, click Next to set up a payment type or template for this recipient.



Recipients

Payment Types available are ACH Only, ACH and Wire, or Wire Only.



The form is titled "PAYMENT TYPES ALLOWED" and includes three tabs: "ACH Only", "ACH and Wire", and "Wire Only". It is divided into three columns: "Account Detail", "Beneficiary Financial Institution", and "Intermediary Financial Institution".

Account Detail: ACCOUNT TYPE * (dropdown), ACCOUNT * (text field, Ex. 129398123), ACH ROUTING NUMBER * (text field, Ex. 013323098).

Beneficiary Financial Institution: NAME * (text field), COUNTRY * (dropdown, United States), WIRE ROUTING NUMBER * (text field, Ex. 013323098), ADDRESS 1 * (text field), ADDRESS 2 (text field), CITY * (text field), STATE * (dropdown, Select State), POSTAL CODE * (text field).

Intermediary Financial Institution: NAME (text field), COUNTRY (dropdown, United States), WIRE ROUTING NUMBER (text field), ADDRESS 1 (text field), ADDRESS 2 (text field), CITY (text field), STATE (dropdown, Select State), POSTAL CODE (text field).

Buttons at the bottom: Cancel, Save Recipient, Add another account. A "Remove this account" link is located at the top right of the form area.

Click here to remove this account for the recipient

Once the applicable information has been entered, you can Save Recipient, or Add another account.

If you choose Save Recipient, the information is saved and the recipient is ready to use with that payment type.

NOTE: All fields marked with an asterisk * are required fields.

NOTE: Even though it is not a required field, you must select a country before you can enter the City/State information.

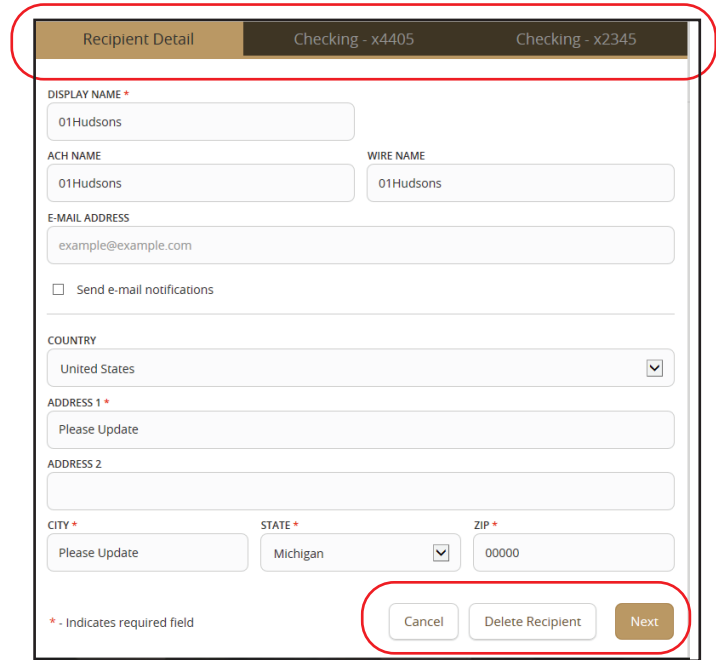
INTERNATIONAL WIRE ONLY: Under 'Beneficiary Financial Institution', choose the appropriate 'Country' from the drop down menu. Once the country has been selected, a field will appear to enter the 'SWIFT/BIC' for the recipient.

Recipients

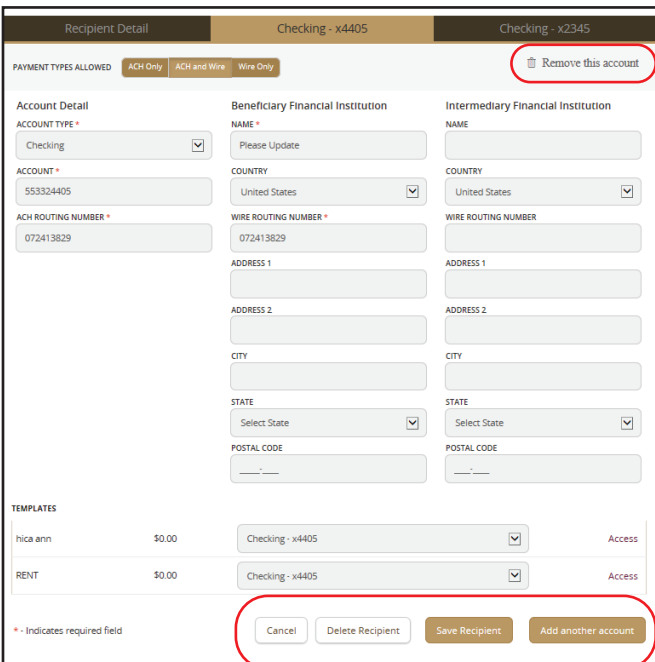
If the recipient information needs to be edited, you will first click on Recipients within the Commercial section of the left menu.

Find the recipient to be edited, and click on the pencil icon to edit.

From this screen, you can edit recipient detail or delete the recipient. You can also choose next to edit the associated accounts - or choose the account from the top menu.



The screenshot shows the 'Recipient Detail' form. At the top, there are three tabs: 'Recipient Detail', 'Checking - x4405', and 'Checking - x2345'. The 'Recipient Detail' tab is active. The form contains several input fields: 'DISPLAY NAME *' (01Hudsons), 'ACH NAME' (01Hudsons), 'WIRE NAME' (01Hudsons), 'E-MAIL ADDRESS' (example@example.com), 'COUNTRY' (United States), 'ADDRESS 1 *' (Please Update), 'ADDRESS 2' (empty), 'CITY *' (Please Update), 'STATE +' (Michigan), and 'ZIP +' (00000). At the bottom right, there are three buttons: 'Cancel', 'Delete Recipient', and 'Next'. A red circle highlights the top tabs, and another red circle highlights the bottom buttons.



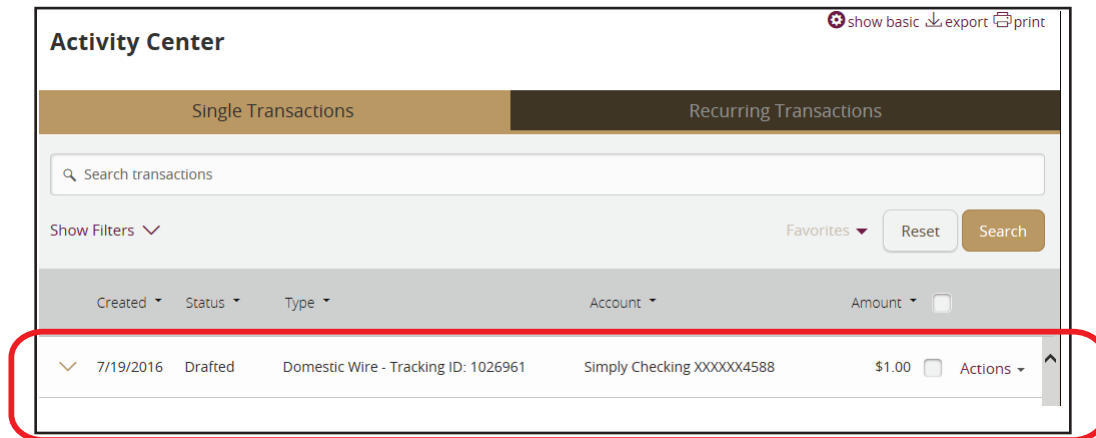
The screenshot shows the 'Recipient Detail' form with a different layout. At the top, there are three tabs: 'Recipient Detail', 'Checking - x4405', and 'Checking - x2345'. Below the tabs, there are three buttons: 'PAYMENT TYPES ALLOWED', 'ACH Only', 'ACH and Wire', and 'Wire Only'. A 'Remove this account' button is circled in red. The form is divided into three columns: 'Account Detail', 'Beneficiary Financial Institution', and 'Intermediary Financial Institution'. Each column has several input fields for account information, including account type, account number, routing number, address, city, state, and postal code. At the bottom, there is a 'TEMPLATES' section with two rows of data. At the bottom right, there are four buttons: 'Cancel', 'Delete Recipient', 'Save Recipient', and 'Add another account'. A red circle highlights the bottom buttons.

From the account screen, you can also Remove the account as being associated with that recipient, delete the recipient, and add another account.

Once the wire or payment is submitted and approved, you will see it listed in Activity Center with a status of Processed.

After the Bank sends the payment, you will also see a Tracking ID.

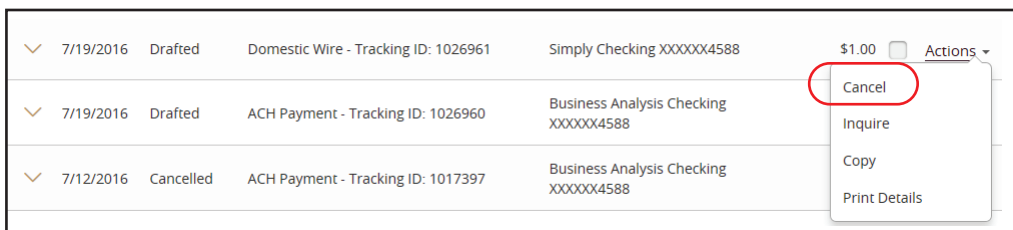
If the Bank cancels the payment, the status will be Canceled.



Canceling a Wire

If the wire has been submitted to the Bank and shows as Processed, you must call the Bank to cancel the wire. **You cannot cancel a wire within online banking after it shows as Processed.**

To cancel a wire *before approving and sending it to the bank*, find the transaction in Online Activity. The wire will be in a drafted status. You can click on the Actions link and choose 'Cancel.'



Host Failed

If you receive a 'Host Failed' message when completing a wire transfer during regular business hours, please call the Wire Department at Mercantile - they will need to re-start the host interfaces.

Once the connection is re-established, you will need to:

1. Go to Online Activity and search for a transaction with the status of Host Failed.
2. Click on the lightning bolt icon and choose Copy Transaction - this will copy the failed wire into a new wire message.
3. Verify all information, enter any needed/required information and submit and approve the wire.

View, Copy or Print

Click on the transaction from the Activity Center to view details.

Click on the Actions link to the right of a transaction to Cancel, Inquire, Copy or Print Details.

Inquire - this will open a message window - pre-filled with the transaction information - for you to send a message to the bank.

Copy - this will bring you to the wire screen and the details of the payment will be copied into a new transaction. You will then need to enter the amount and submit for a new wire.

Print Details - opens your printer to allow you to print the transaction details.

