

Intro to Business Online Banking


User Guide

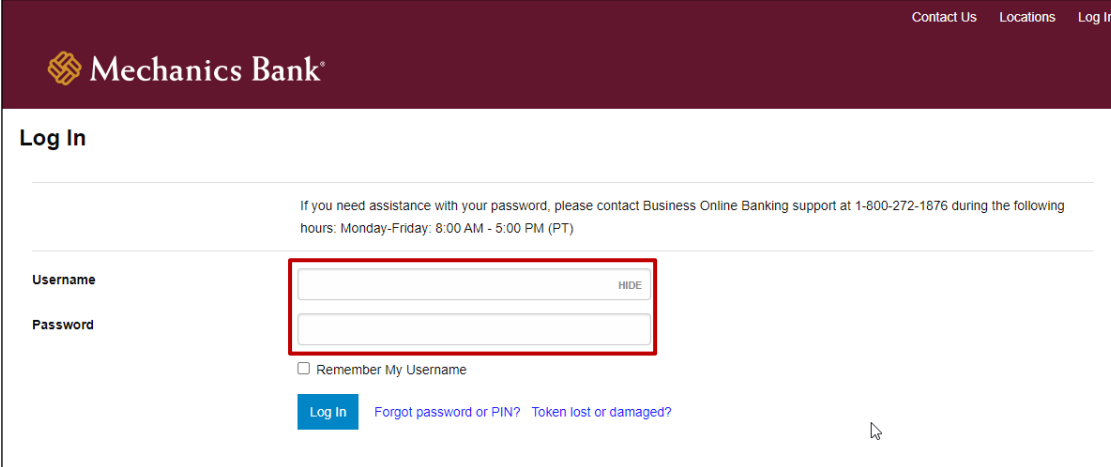
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First Time Log In

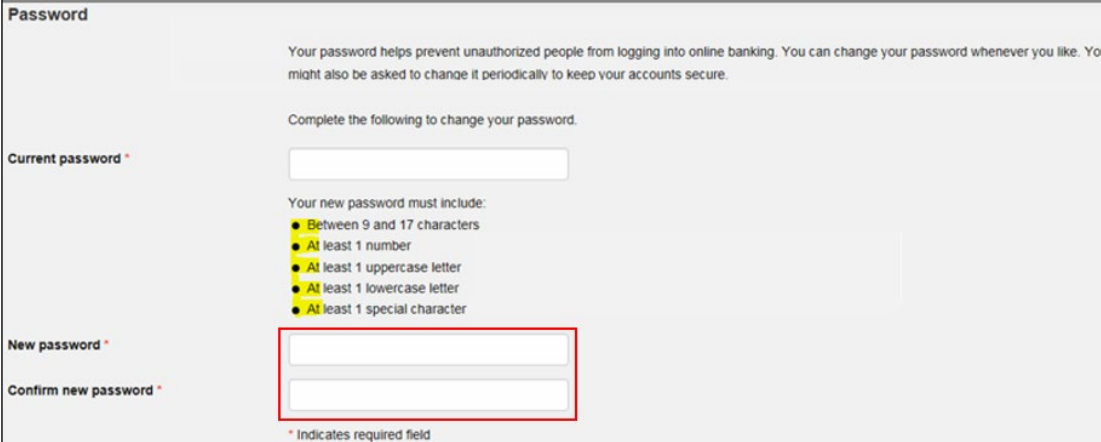
- Access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select the **Login to Online Banking** button, choose **Business Online Banking** from the bottom of the menu
- On the **Log In** page enter your **Username** and temporary **Password**
- 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.



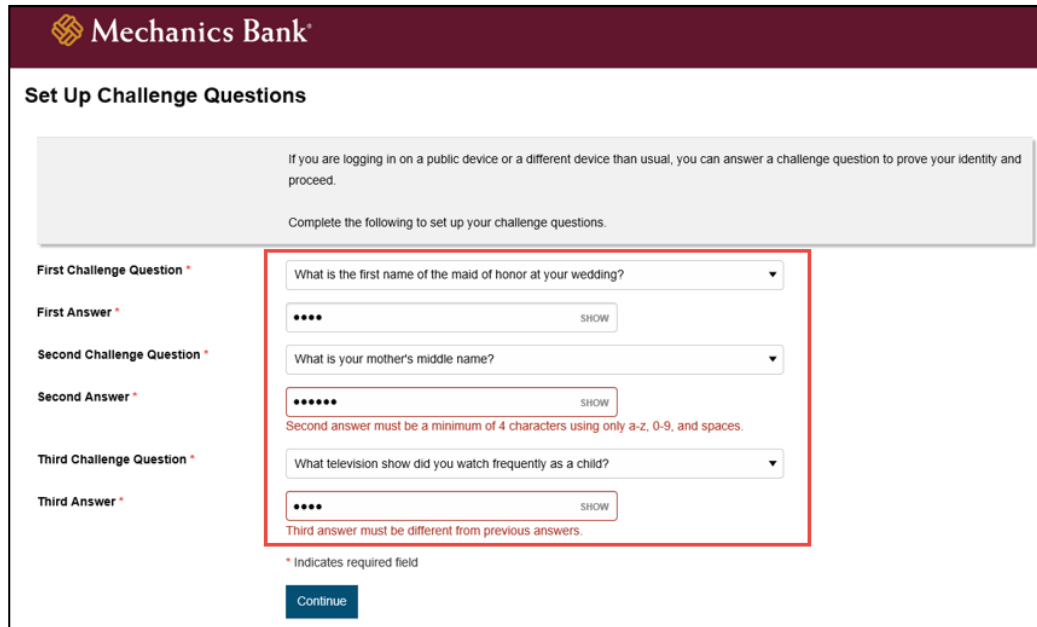
The screenshot shows the Mechanics Bank Log In page. At the top right, there are links for "Contact Us", "Locations", and "Log In". The Mechanics Bank logo is on the left. Below the logo, the text "Log In" is displayed. A message states: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". There are two input fields: "Username" and "Password". The "Password" field has a "HIDE" button next to it. Below the input fields is a checkbox labeled "Remember My Username". At the bottom, there is a blue "Log In" button and a link for "Forgot password or PIN? Token lost or damaged?".

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



The screenshot shows the Mechanics Bank Change Password page. At the top, it says "Password". Below that, a message states: "Your password helps prevent unauthorized people from logging into online banking. You can change your password whenever you like. You might also be asked to change it periodically to keep your accounts secure." There is a section titled "Complete the following to change your password." with a "Current password *" field. Below that, it says "Your new password must include:" followed by a list of requirements: "Between 9 and 17 characters", "At least 1 number", "At least 1 uppercase letter", "At least 1 lowercase letter", and "At least 1 special character". There are "New password *" and "Confirm new password *" fields. A red box highlights the "New password" and "Confirm new password" fields. At the bottom, there is a note: "* Indicates required field".

- 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**



Set Up Challenge Questions

If you are logging in on a public device or a different device than usual, you can answer a challenge question to prove your identity and proceed.

Complete the following to set up your challenge questions.

First Challenge Question * What is the first name of the maid of honor at your wedding?

First Answer * ●●●● SHOW

Second Challenge Question * What is your mother's middle name?

Second Answer * ●●●●●● SHOW

Second answer must be a minimum of 4 characters using only a-z, 0-9, and spaces.

Third Challenge Question * What television show did you watch frequently as a child?

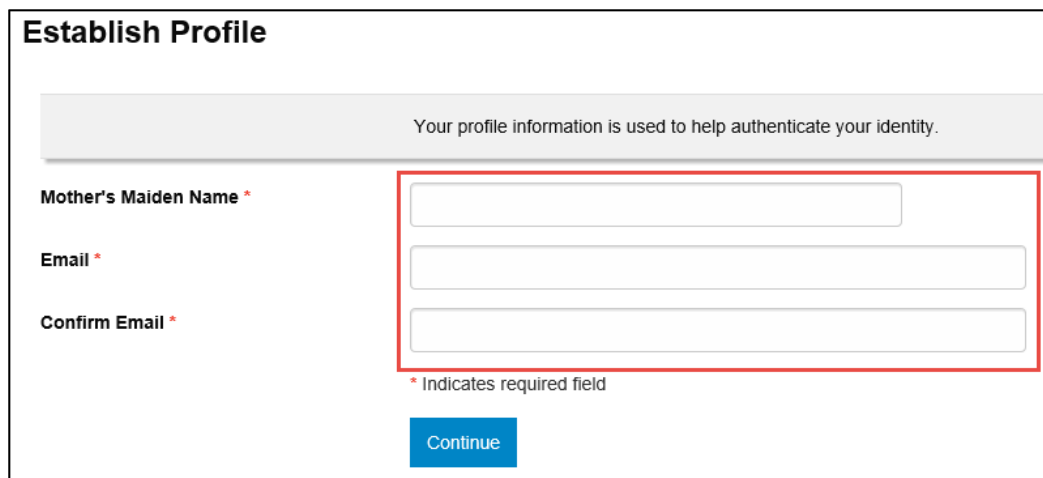
Third Answer * ●●●● SHOW

Third answer must be different from previous answers.

* Indicates required field

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



Establish Profile

Your profile information is used to help authenticate your identity.

Mother's Maiden Name *

Email *

Confirm Email *

* Indicates required field

Continue

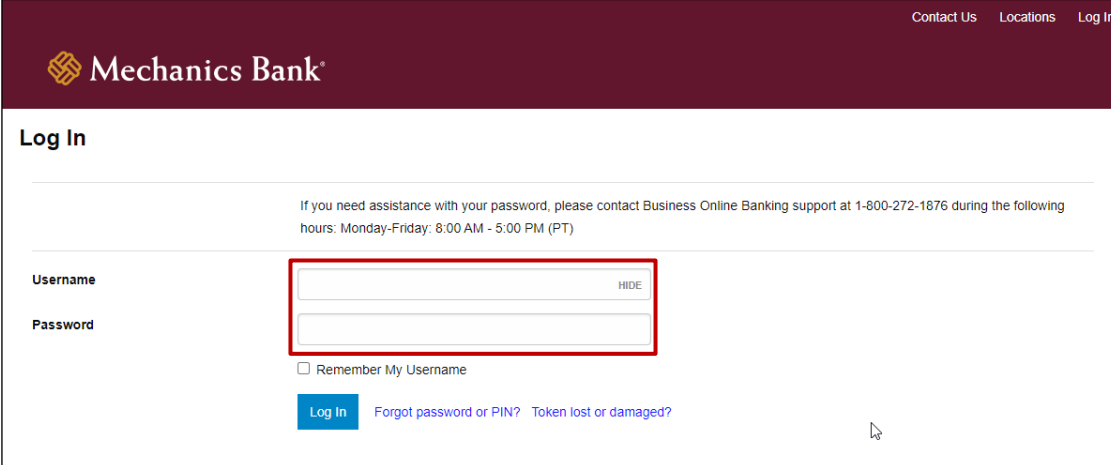
Launching Business Online Banking

- Access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select the **Login to Online Banking** button, choose **Business Online Banking** from the bottom of the menu
- On the **Log In** page enter your **Username** and **Password**

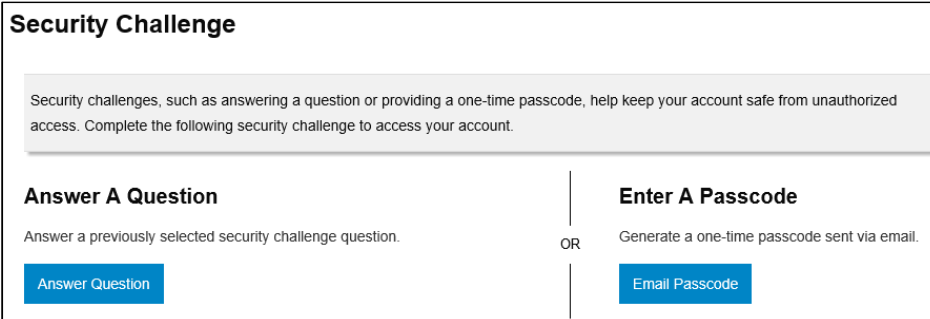
👉 **Note:** Security token users **ONLY**- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.

- 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.



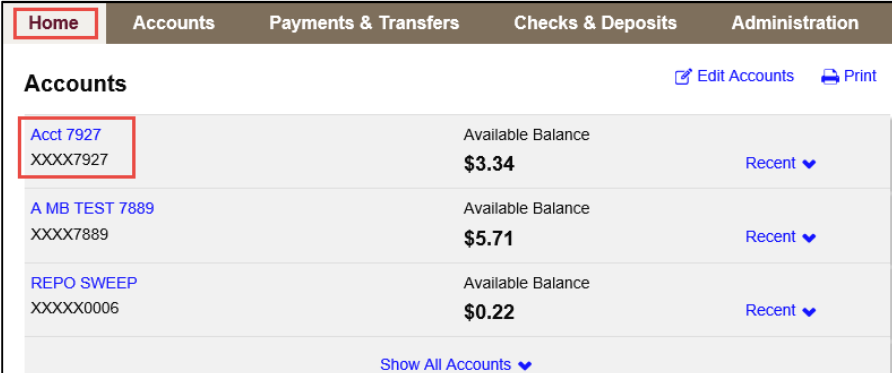
- You may be promoted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



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



Account Name	Available Balance	Recent
Acct 7927 XXXX7927	\$3.34	Recent ▼
A MB TEST 7889 XXXX7889	\$5.71	Recent ▼
REPO SWEEP XXXXX0006	\$0.22	Recent ▼

- 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**

Home Accounts Payments & Transfers Checks & Deposits Administration

Acct 7927 – XXXX7927

Details Documents Download

Print

Account Information

Balance		Activity	
Previous Day Transactions (-\$0.75 / +\$0.00)	-\$0.75	Last Deposit (Dec 10, 2019)	\$0.50
Current Balance	\$3.54	Last Check (Dec 27, 2019)	\$0.75
Total Float	\$0.00	Last Overdrawn	Aug 19, 2010
Holds	\$0.00	Interest	
Pending Transactions (-\$0.20 / +\$0.00)	-\$0.20	Last Interest Payment	\$0.00
Other Transfers	\$0.00		
Today's Float	\$0.00		
Available Balance	\$3.34		
Line Of Credit	\$0.00		
Total Funds Available	\$3.34		

Transactions

Pending Posted

Total debits: -2.25 (3) Total credits: +3.24 (4)

Date	Description	Debit	Credit	Balance
Dec 27, 2019	117250747 Online Transfer to XXXXXX336 on 12/27/19 at 8:30	0.75		3.54
Dec 10, 2019	Jens Test Compan		0.50	4.29
Dec 09, 2019	CHECK 995000	0.50		3.79
Dec 09, 2019	117761033 Online Transfer to XXXXXX336 on 12/09/19 at 12:00	1.00		4.29
Dec 09, 2019	WIRE TRANSFER MECHANICS BANK 12224485431FT01		1.00	5.29
Dec 09, 2019	Jens Test Compan		1.00	4.29
Dec 05, 2019	111163661 Online Transfer from XXXXXX7889 on 12/05/19 at 5:40		0.74	3.29

Search Transactions

Activity *

Date range

Start Date *

12/1/2019

End Date *

12/27/2019

Type *

All

Amount

Example: 40 or 10.00-50.00

Check Number

Example: 101 or 101-120

* Indicates required field

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

Transactions

Pending Posted

Total debits: -2.25 (3) Total credits: +3.24 (4)

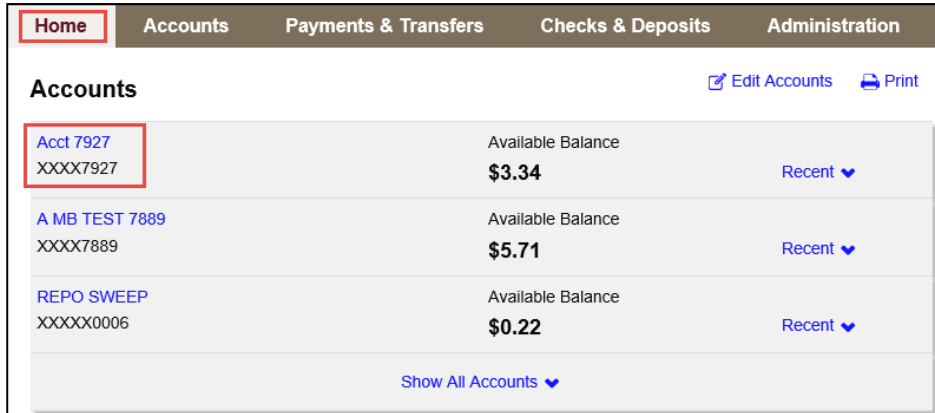
Date	Description	Debit	Credit	Balance
Dec 27, 2019	117250747 Online Transfer to XXXXXX336 on 12/27/19 at 8:30	0.75		3.54
Dec 10, 2019	Jens Test Compan		0.50	4.29
Dec 09, 2019	CHECK 995000	0.50		3.79
Dec 09, 2019	117761033 Online Transfer to XXXXXX336 on 12/09/19 at 12:00	1.00		4.29
Dec 09, 2019	WIRE TRANSFER MECHANICS BANK 12224485431FT01		1.00	5.29
Dec 09, 2019	Jens Test Compan		1.00	4.29
Dec 05, 2019	111163661 Online Transfer from XXXXXX7889 on 12/05/19 at 5:40		0.74	3.29

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Document and Statement Search

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

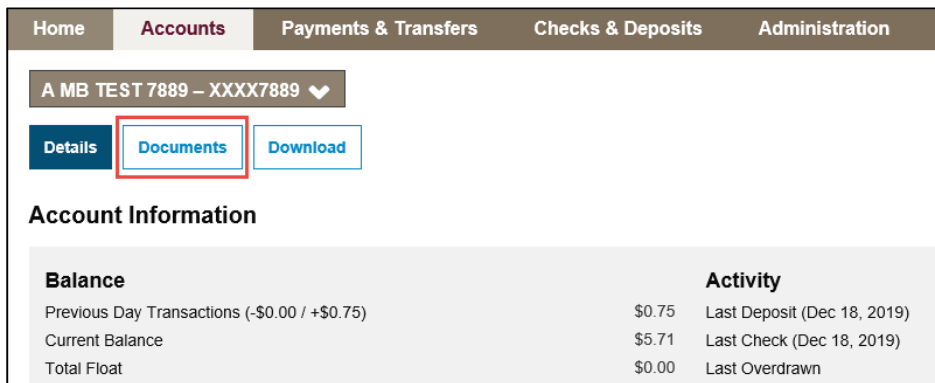


The screenshot shows the 'Accounts' section of the online banking interface. A navigation bar at the top includes 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. The 'Accounts' section contains a table with the following data:

Account Name	Account ID	Available Balance	Action
Acct 7927	XXXX7927	\$3.34	Recent ▾
A MB TEST 7889	XXXX7889	\$5.71	Recent ▾
REPO SWEEP	XXXX0006	\$0.22	Recent ▾

Buttons for 'Edit Accounts' and 'Print' are visible in the top right. A 'Show All Accounts ▾' link is at the bottom.

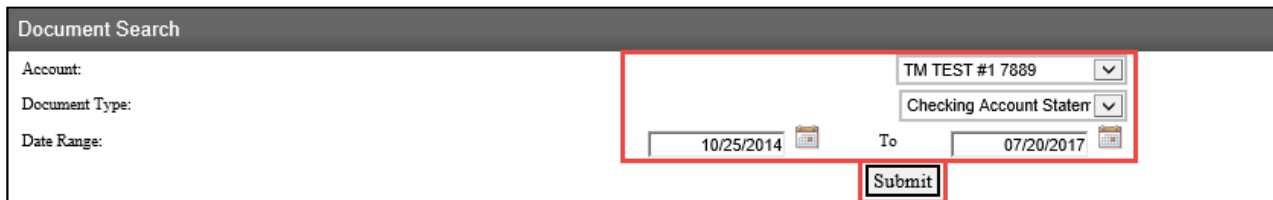
- From the **Accounts** page, click on the **Documents** option



The screenshot shows the account details for 'A MB TEST 7889 - XXXX7889'. A navigation bar at the top includes 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. Below the account name, there are three buttons: 'Details', 'Documents', and 'Download'. The 'Documents' button is highlighted with a red box. Below the buttons is the 'Account Information' section, which is divided into 'Balance' and 'Activity'.

Balance		Activity	
Previous Day Transactions (-\$0.00 / +\$0.75)	\$0.75	Last Deposit (Dec 18, 2019)	
Current Balance	\$5.71	Last Check (Dec 18, 2019)	
Total Float	\$0.00	Last Overdrawn	


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

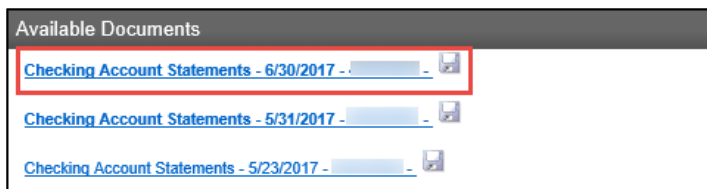


The screenshot shows the 'Document Search' form. The search criteria are as follows:

- Account: TM TEST #1 7889
- Document Type: Checking Account Stater
- Date Range: 10/25/2014 To 07/20/2017

The 'Submit' button is highlighted with a red box.

- Based on the search criteria entered, the matching documents will appear below under the **Available Documents** section; click on the document link to open the document or the **Save** icon  to save the document to your computer



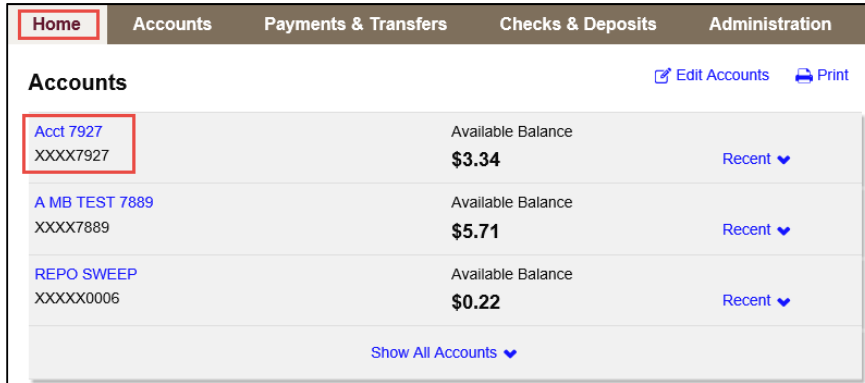
The screenshot shows the 'Available Documents' section with the following results:

- [Checking Account Statements - 6/30/2017 - \[Save\]](#)
- [Checking Account Statements - 5/31/2017 - \[Save\]](#)
- [Checking Account Statements - 5/23/2017 - \[Save\]](#)

The first result is highlighted with a red box.

Exporting Transactions

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

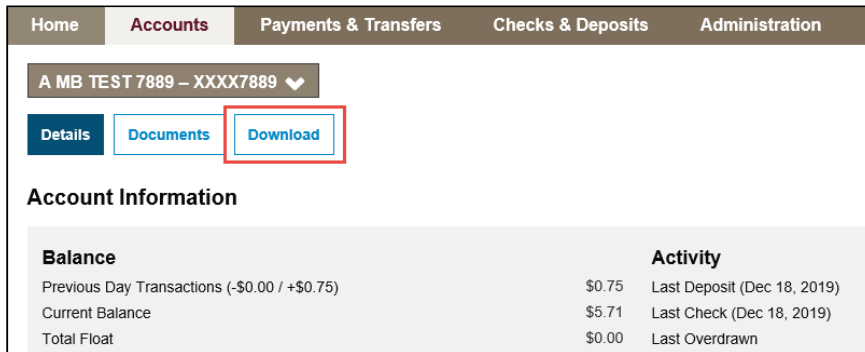


The screenshot shows the 'Accounts' section of the online banking interface. The 'Home' tab is selected. A list of accounts is displayed with the following details:

Account Name	Account ID	Available Balance	Action
Acct 7927	XXXX7927	\$3.34	Recent ▼
A MB TEST 7889	XXXX7889	\$5.71	Recent ▼
REPO SWEEP	XXXXX0006	\$0.22	Recent ▼

Buttons for 'Edit Accounts' and 'Print' are visible at the top right. A 'Show All Accounts' link is at the bottom.

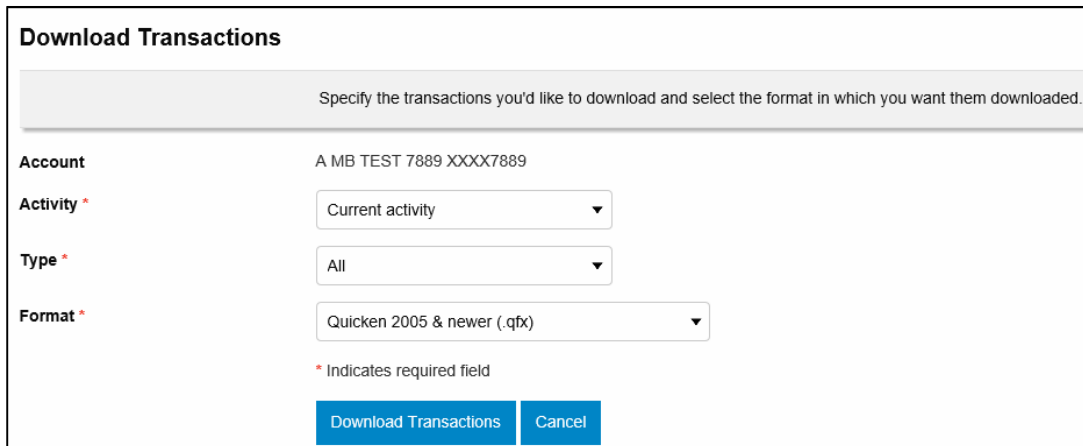
- From the **Accounts** page, click on the **Download** option



The screenshot shows the 'Account Information' page for 'A MB TEST 7889 - XXXX7889'. The 'Download' button is highlighted. Below the account name are buttons for 'Details', 'Documents', and 'Download'. The account information is as follows:

Balance		Activity	
Previous Day Transactions (-\$0.00 / +\$0.75)	\$0.75	Last Deposit (Dec 18, 2019)	
Current Balance	\$5.71	Last Check (Dec 18, 2019)	
Total Float	\$0.00	Last Overdrawn	

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



The 'Download Transactions' form is shown. It includes the following fields and options:

- Account: A MB TEST 7889 XXXX7889
- Activity: Current activity
- Type: All
- Format: Quicken 2005 & newer (.qfx)

A note indicates that fields with an asterisk are required. Buttons for 'Download Transactions' and 'Cancel' are at the bottom.

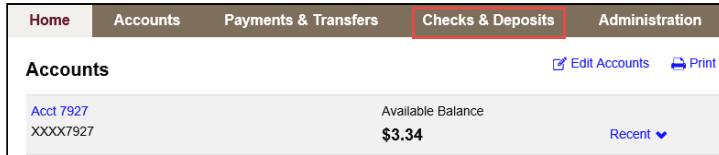
- Based on the export format you selected, you will be prompted to open, save or import the export file



The screenshot shows a file download dialog box with the following text: 'Do you want to open or save export.csv (349 bytes) from web17.secureinternetbank.com?'. Buttons for 'Open', 'Save', and 'Cancel' are visible.

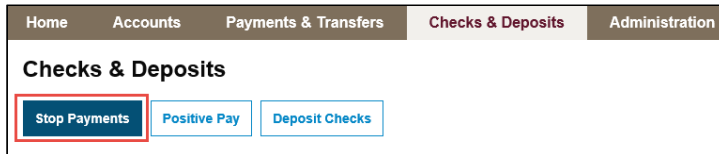
Stop Payments

- From the **Home** page, click on **Checks & Deposits**



Home	Accounts	Payments & Transfers	Checks & Deposits	Administration
Accounts				Edit Accounts Print
Acct 7927 XXXX7927		Available Balance	\$3.34	Recent ▾


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

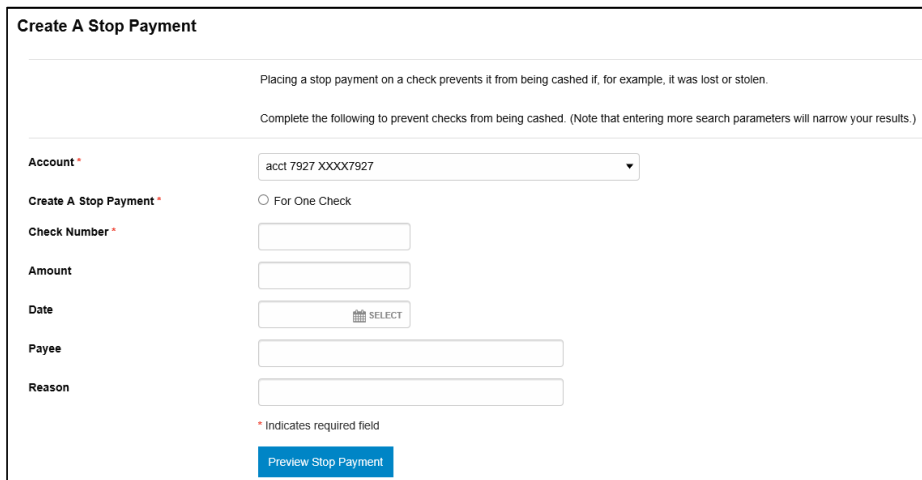


Home	Accounts	Payments & Transfers	Checks & Deposits	Administration
Checks & Deposits				
Stop Payments Positive Pay Deposit Checks				

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.



Create A Stop Payment

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Complete the following to prevent checks from being cashed. (Note that entering more search parameters will narrow your results.)

Account *

Create A Stop Payment * For One Check

Check Number *

Amount

Date

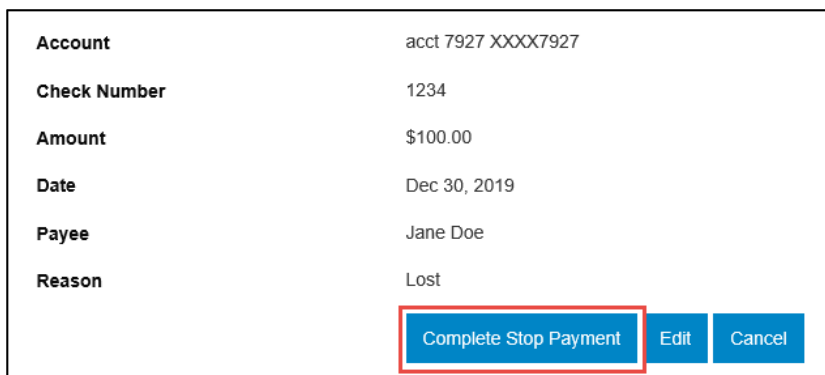
Payee

Reason

* Indicates required field

[Preview Stop Payment](#)

- Click **Complete Stop Payment**



Account	acct 7927 XXXX7927
Check Number	1234
Amount	\$100.00
Date	Dec 30, 2019
Payee	Jane Doe
Reason	Lost

[Complete Stop Payment](#) [Edit](#) [Cancel](#)

- A stop payment confirmation will display

✔ Your stop payment has been created successfully. Your reference number is 116271931.

Account	acct 7927 XXXX7927
Check Number	1234
Amount	\$100.00
Date	Dec 30, 2019
Payee	Jane Doe
Reason	Lost

[Create Another Stop Payment](#)

View Stop Payments

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

Issued Stop Payments

Account:

	Check Number	Amount	Payee	Expires
Hide Details ▲ Item date: Nov 14, 2019 Issue date: Nov 14, 2019 Issued by: Jens Test Company		25.00		Nov 14, 2020
Show Details ▾	5678	2.00	Jen Tester	Dec 08, 2020
Show Details ▾	667788			Dec 27, 2020
Show Details ▾	1234	100.00	Jane Doe	Dec 30, 2020

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

[Home](#) | [Accounts](#) | [Payments & Transfers](#) | [Checks & Deposits](#) | [Administration](#)

Accounts [Edit Accounts](#) [Print](#)

Acct 7927 XXXX7927	Available Balance \$3.34	Recent ▾
A MB TEST 7889 XXXX7889	Available Balance \$5.71	Recent ▾

Pay Or Transfer

- Internal [Show ▾](#)
- ACH [Show ▾](#)
- ACH import [Show ▾](#)

Pay Or Transfer

Internal
Hide ▲

Template
Open transfer ▼

From Account *
acct 7927 XXXX7927 ▼
Available balance: \$3.34

To Account *
A MB TEST 7889 XXXX7889 ▼
Available balance: \$5.71

Date *
12/30/2019
Last available date is Jan 29, 2020

Repeat...

Amount *

Description

* Indicates required field

- 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 approve the transfer before it is processed.

Pay Or Transfer

Internal
Hide ▲

Template
Open transfer

From Account
acct 7927 XXXX7927

To Account
A MB TEST 7889 XXXX7889

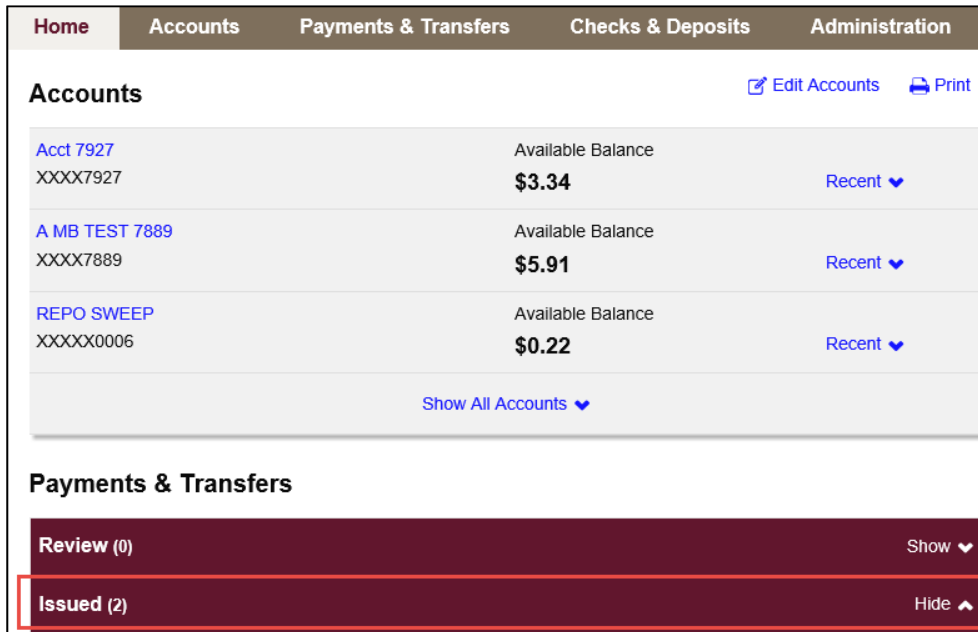
Date
Dec 30, 2019

Amount
\$0.20

Description

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.



Home Accounts Payments & Transfers Checks & Deposits Administration

Accounts [Edit Accounts](#) [Print](#)

Acct 7927 XXXX7927	Available Balance \$3.34	Recent ▾
A MB TEST 7889 XXXX7889	Available Balance \$5.91	Recent ▾
REPO SWEEP XXXXX0006	Available Balance \$0.22	Recent ▾

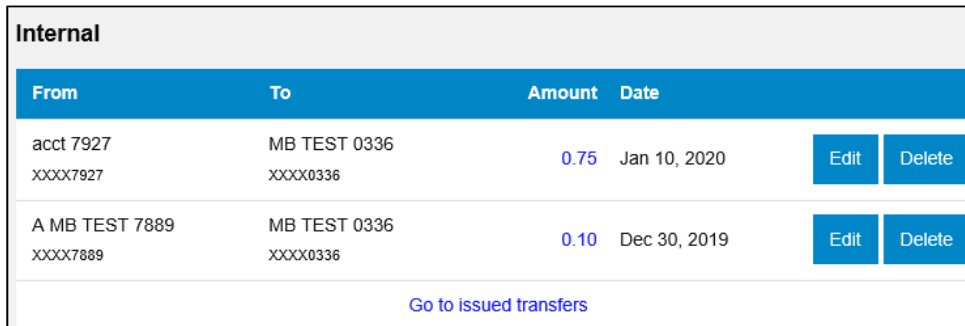
[Show All Accounts ▾](#)

Payments & Transfers

Review (0) [Show ▾](#)

Issued (2) [Hide ▲](#)

- 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



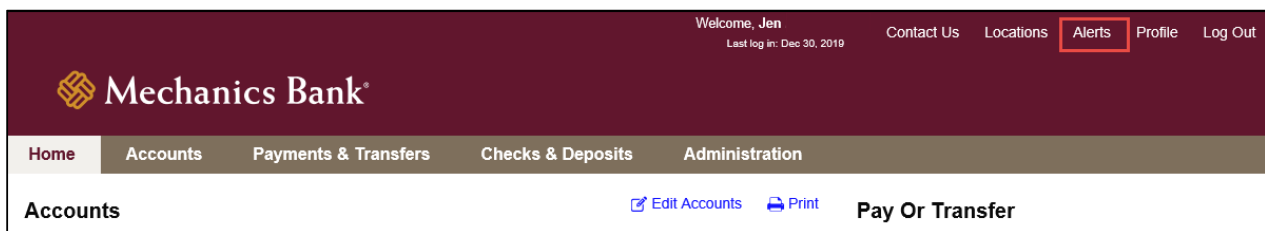
Internal

From	To	Amount	Date		
acct 7927 XXXX7927	MB TEST 0336 XXXX0336	0.75	Jan 10, 2020	Edit	Delete
A MB TEST 7889 XXXX7889	MB TEST 0336 XXXX0336	0.10	Dec 30, 2019	Edit	Delete

[Go to issued transfers](#)

Setting Up a New Alert

- To set up Alerts online, select the **Alerts** option



Welcome, Jen
Last log in: Dec 30, 2019

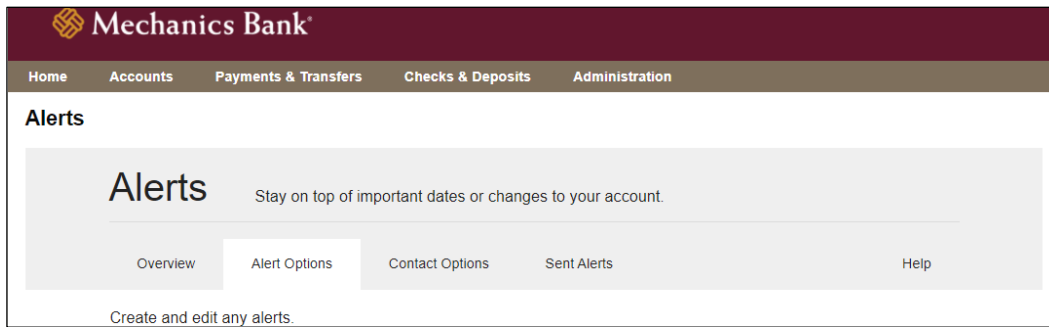
Contact Us Locations **Alerts** Profile Log Out

Mechanics Bank®

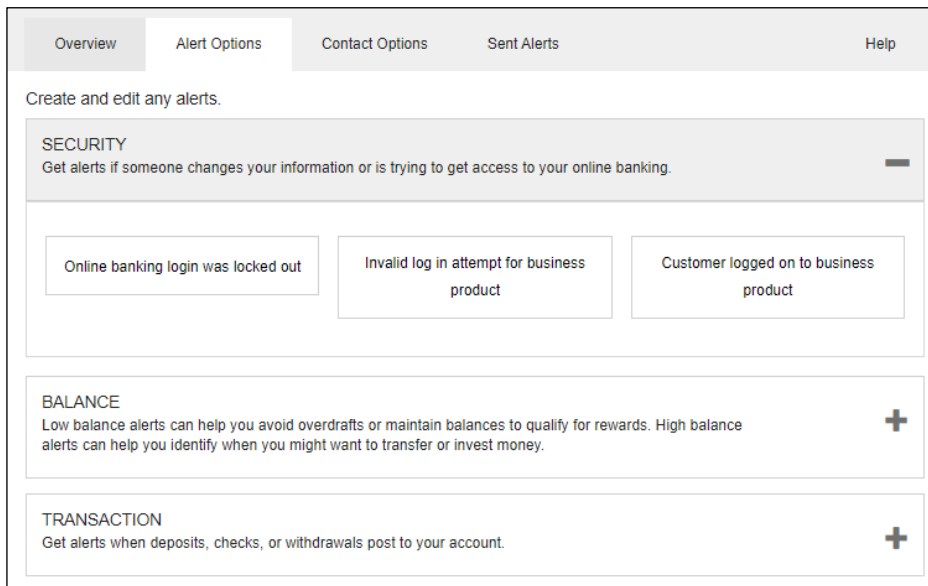
Home Accounts Payments & Transfers Checks & Deposits Administration

Accounts [Edit Accounts](#) [Print](#) **Pay Or Transfer**

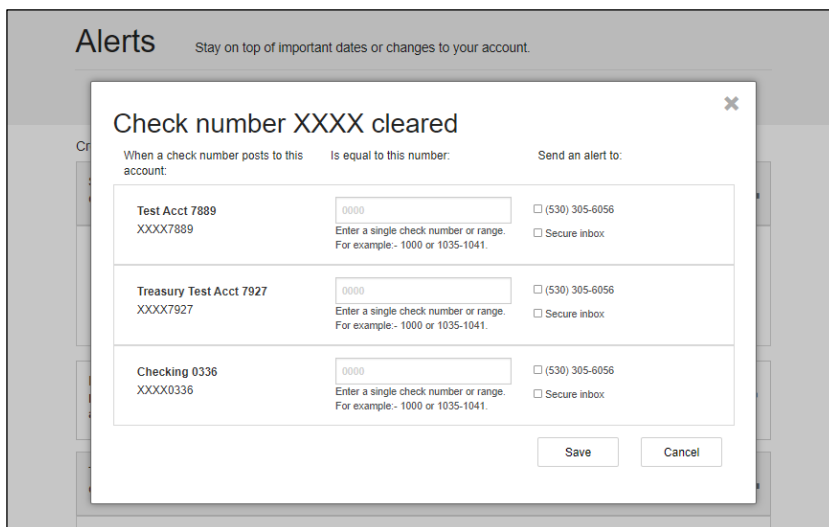
- Select the **Alert Options** tab



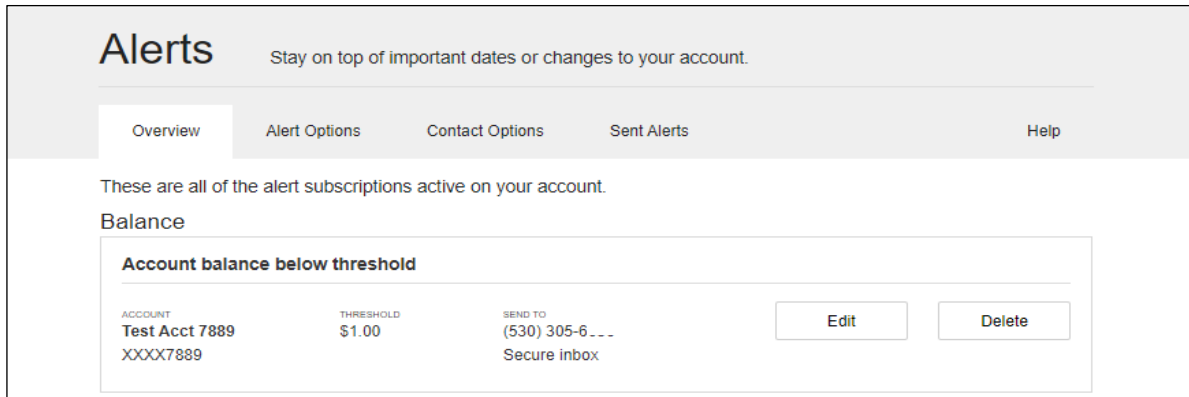
- To set up a new alert click on any category to view available alerts



- 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.

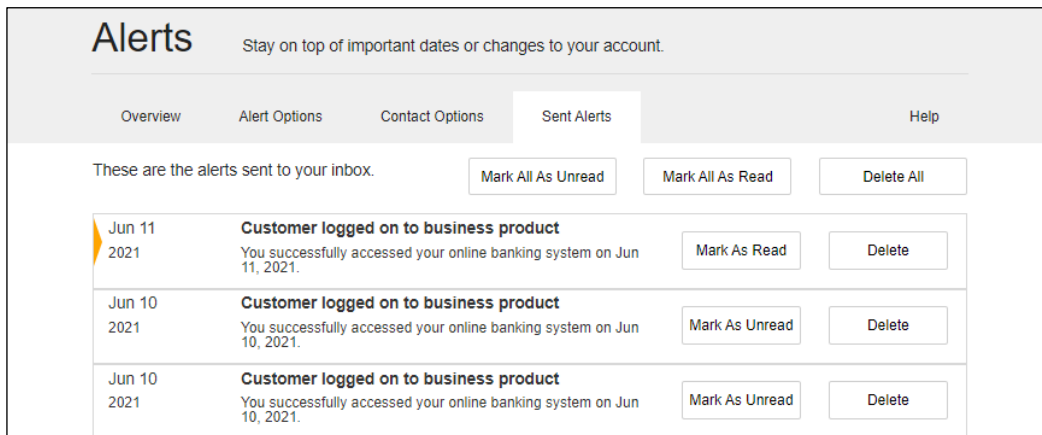


- You can view, edit and delete alerts you have enrolled in by selecting the **Overview** tab, then selecting the alert you want to view or edit.



The screenshot shows the 'Alerts' page with the 'Overview' tab selected. The page title is 'Alerts' with the subtitle 'Stay on top of important dates or changes to your account.' Below the title are navigation tabs: Overview, Alert Options, Contact Options, Sent Alerts, and Help. The main content area shows 'These are all of the alert subscriptions active on your account.' Under the heading 'Balance', there is a table with one row: 'Account balance below threshold'. The table columns are ACCOUNT (Test Acct 7889, XXXX7889), THRESHOLD (\$1.00), and SEND TO ((530) 305-6... Secure inbox). There are 'Edit' and 'Delete' buttons to the right of the table row.

- 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**.

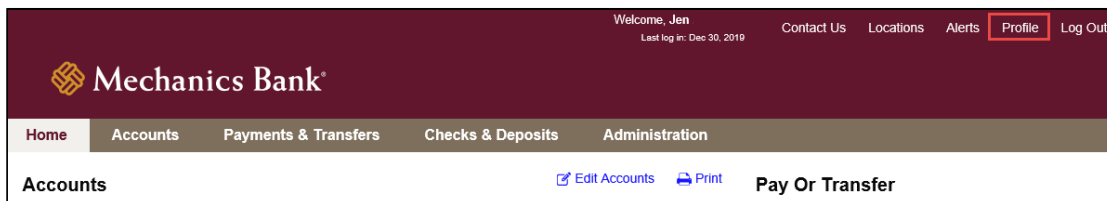


The screenshot shows the 'Alerts' page with the 'Sent Alerts' tab selected. The page title is 'Alerts' with the subtitle 'Stay on top of important dates or changes to your account.' Below the title are navigation tabs: Overview, Alert Options, Contact Options, Sent Alerts, and Help. The main content area shows 'These are the alerts sent to your inbox.' There are three buttons: 'Mark All As Unread', 'Mark All As Read', and 'Delete All'. Below this are three alert entries, each with a date (Jun 11, 2021; Jun 10, 2021; Jun 10, 2021), a title 'Customer logged on to business product', and a description 'You successfully accessed your online banking system on Jun 11, 2021.' Each entry has 'Mark As Read' and 'Delete' buttons.

Changing a Password/PIN

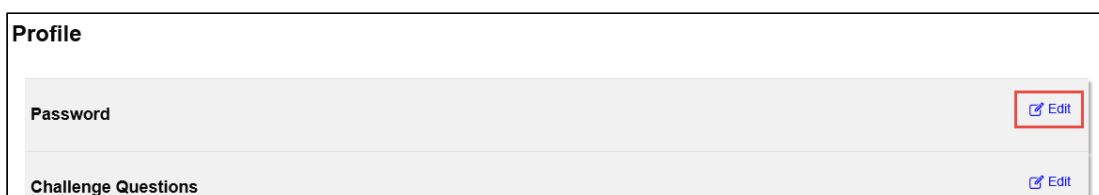
Password Change

- To change your **Password**, select the **Profile** menu



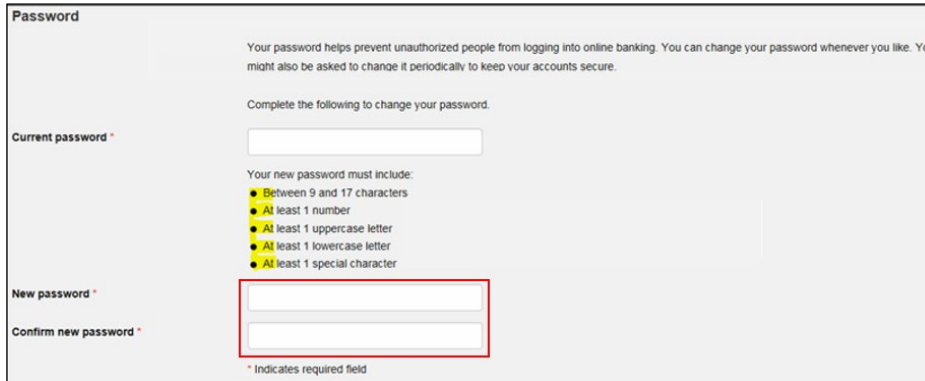
The screenshot shows the Mechanics Bank user interface. At the top right, there is a navigation bar with 'Welcome, Jen', 'Last log in: Dec 30, 2019', 'Contact Us', 'Locations', 'Alerts', 'Profile' (highlighted with a red box), and 'Log Out'. Below this is a dark blue header with the Mechanics Bank logo and name. Underneath is a navigation menu with 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. Below the navigation menu is a section titled 'Accounts' with links for 'Edit Accounts', 'Print', and 'Pay Or Transfer'.

- Click the **Edit** icon next to **Password**



The screenshot shows the 'Profile' page. It has a title 'Profile' and a subtitle 'Stay on top of important dates or changes to your account.' Below the title are navigation tabs: Overview, Alert Options, Contact Options, Sent Alerts, and Help. The main content area shows 'These are the alerts sent to your inbox.' There are three buttons: 'Mark All As Unread', 'Mark All As Read', and 'Delete All'. Below this are three alert entries, each with a date (Jun 11, 2021; Jun 10, 2021; Jun 10, 2021), a title 'Customer logged on to business product', and a description 'You successfully accessed your online banking system on Jun 11, 2021.' Each entry has 'Mark As Read' and 'Delete' buttons.

- 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



Password

Your password helps prevent unauthorized people from logging into online banking. You can change your password whenever you like. You might also be asked to change it periodically to keep your accounts secure.

Complete the following to change your password.

Current password *

Your new password must include:

- Between 9 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

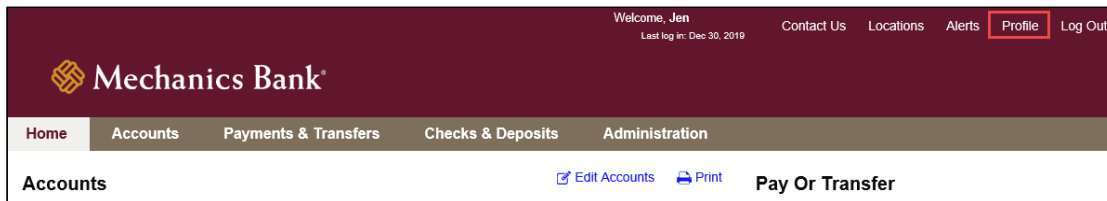
New password *

Confirm new password *

* Indicates required field

Security Data Change

- To change your **security challenge questions**, select the **Profile** menu



Welcome, Jen
Last log in: Dec 30, 2019

Contact Us Locations Alerts **Profile** Log Out

Mechanics Bank®

Home Accounts Payments & Transfers Checks & Deposits Administration

Accounts [Edit Accounts](#) [Print](#) Pay Or Transfer

- Click the **Edit** icon next to **Challenge Questions**

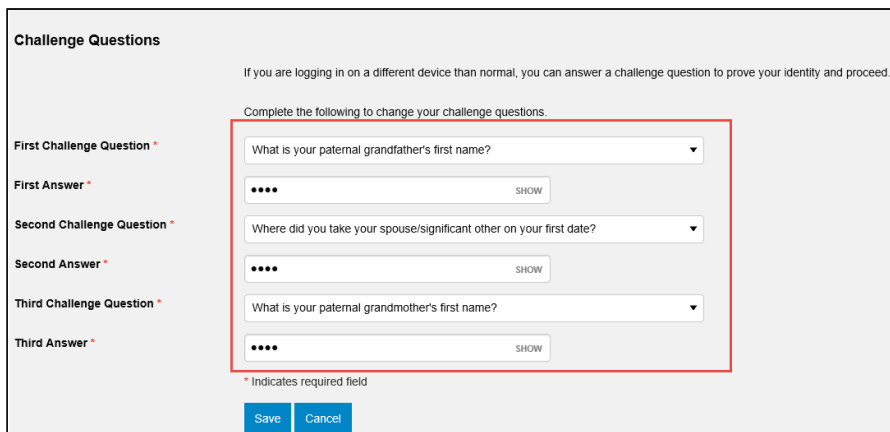


Profile

Password [Edit](#)

Challenge Questions [Edit](#)

- 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



Challenge Questions

If you are logging in on a different device than normal, you can answer a challenge question to prove your identity and proceed.

Complete the following to change your challenge questions.

First Challenge Question *

First Answer * [SHOW](#)

Second Challenge Question *

Second Answer * [SHOW](#)

Third Challenge Question *

Third Answer * [SHOW](#)

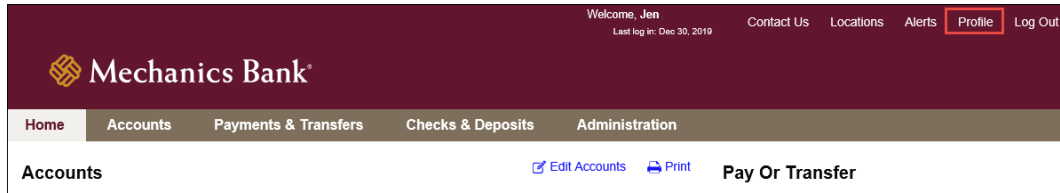
* Indicates required field

[Save](#) [Cancel](#)

PIN Change

(Security token users ONLY)

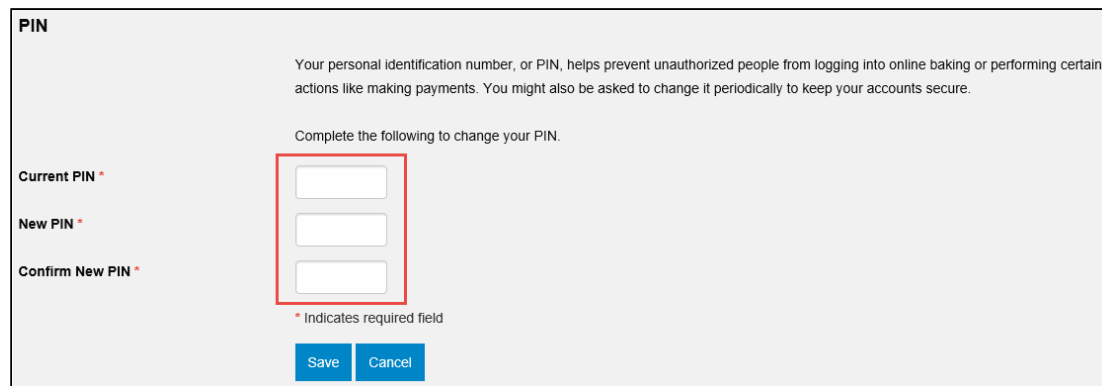
- To change your PIN, select the **Profile** menu



- Click the **Edit** icon next to **PIN**



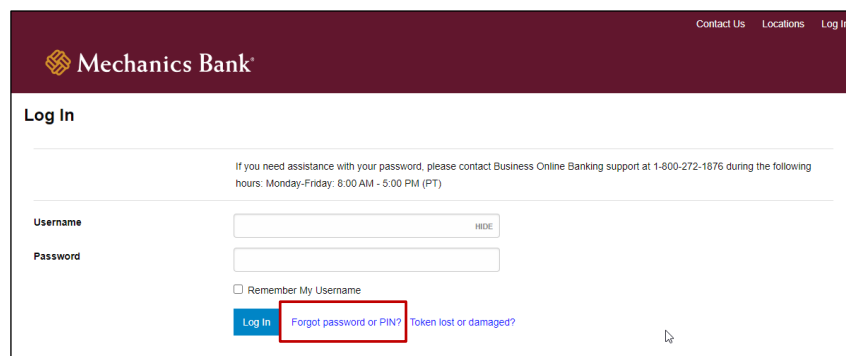
- Enter your current PIN in the **Current PIN** box, enter a new PIN in the **New PIN** box and re-enter your new PIN in the **Confirm New PIN** box; click **Save** when finished



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 www.mechanicsbank.com and on the right side of the page, select the **Login to Online Banking** button, choose **Business Online Banking** from the bottom of the menu
- From the **Log In** page, click on the **Forgot password or PIN** link



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

Forgot Password Or PIN

Complete the following to reset your password or personal identification number (PIN).

Username * HIDE

Mother's Maiden Name *

Email *

* Indicates required field

[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

Log In

✔ An email with reset instructions to change PIN has been sent to [redacted]

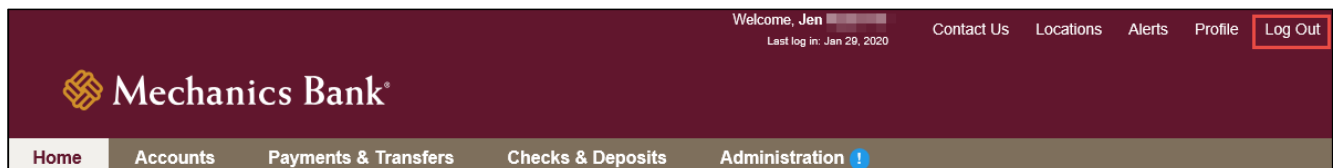
- If unsuccessful, you will receive a message that we were unable to verify your identity; you will need to contact the Bank for assistance with logging in

Forgot Password Or PIN

ⓘ We were unable to verify your identity. Try again, or contact customer support.

Logging Out

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



The screenshot shows the Mechanics Bank online banking interface. At the top right, it says "Welcome, Jen" and "Last log in: Jan 29, 2020". There are links for "Contact Us", "Locations", "Alerts", "Profile", and "Log Out". The "Log Out" button is highlighted with a red box. Below this is a navigation menu with "Home", "Accounts", "Payments & Transfers", "Checks & Deposits", and "Administration" (with a blue exclamation mark icon).