

MERCHANTS

bank of  
commerce

# Cash Management Documentation

## Business Online Banking User's Guide

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\*Do not include account information when emailing for support\*

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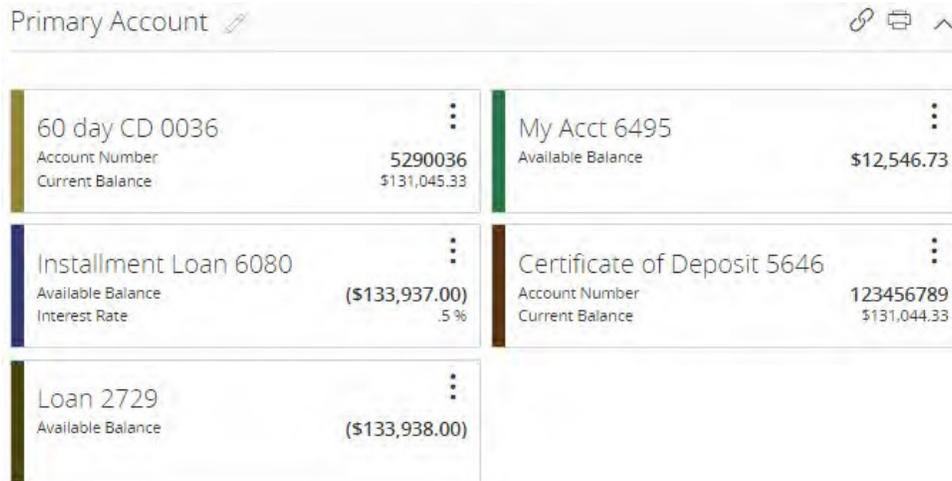
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## Viewing Accounts

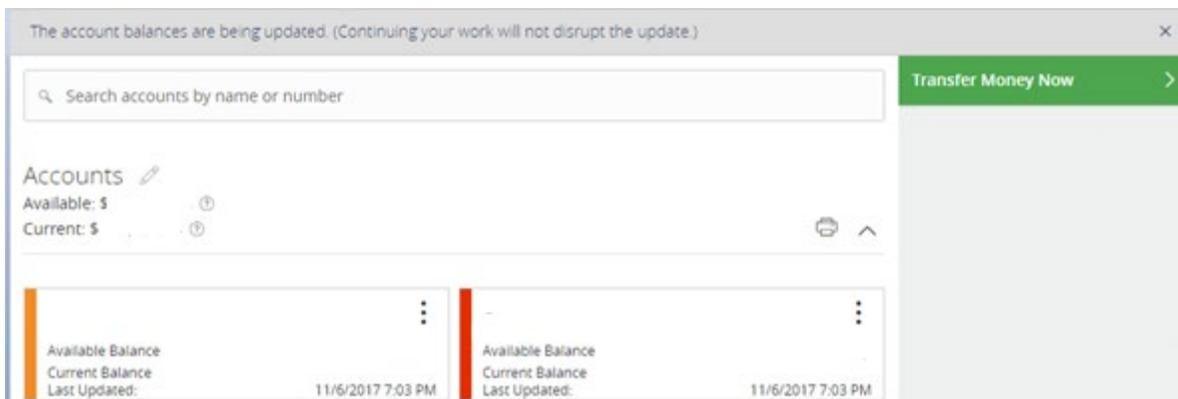
On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, the last few digits of the account number, and the balance. If you configure nicknames for accounts in Settings > Account Preferences, the nicknames appear. You can drill down into any account to see account details, where 100 transactions are displayed per page.



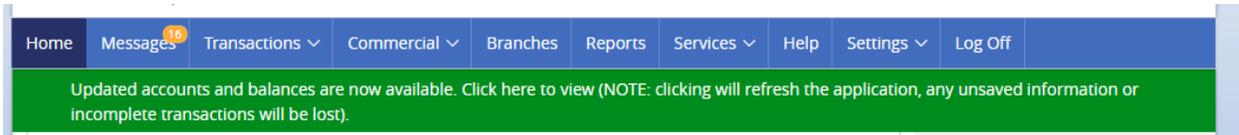
## High Volume Account Caching

Customers with a large number of accounts set up with online banking access will experience the High Volume Account Caching feature. This feature will allow the user to log in to online banking quickly without waiting for the current balance to be retrieved from the host. The user will be able to continue online banking activities such as transfers, retrieve account statements, while the system updates the current balance from the host for each account. In the event the user clicks on one of the accounts, the Current and Available Balances are retrieved from the host immediately for that account.

On the Home Page, the balances presented at log in will be as of the last time the user logged in to online banking. The date will be displayed below the balances. The system will present a message at the top of the Home Screen that states "The account balances are being updated (Continuing your work will not disrupt the update.)"



When the balances have been updated, a new message will appear at the top of the screen stating that the balances are available. If the user is in the middle of a transfer and clicks on this message to view the updated balances, they will lose the work they have done on the transfer. The user will want to finish the transfer before clicking on this message to view the updated balances.



## Viewing the Sidebar

The Sidebar includes some or all of the following:

- Rates
- Required approvals
- Other information from your FI

On a tablet or a smartphone, the Sidebar does not always appear. To view the Sidebar in mobile banking, do one of the following:

- Tap More on any page.
- Swipe from the right edge of the screen.

To hide the Sidebar in mobile banking, do one of the following:

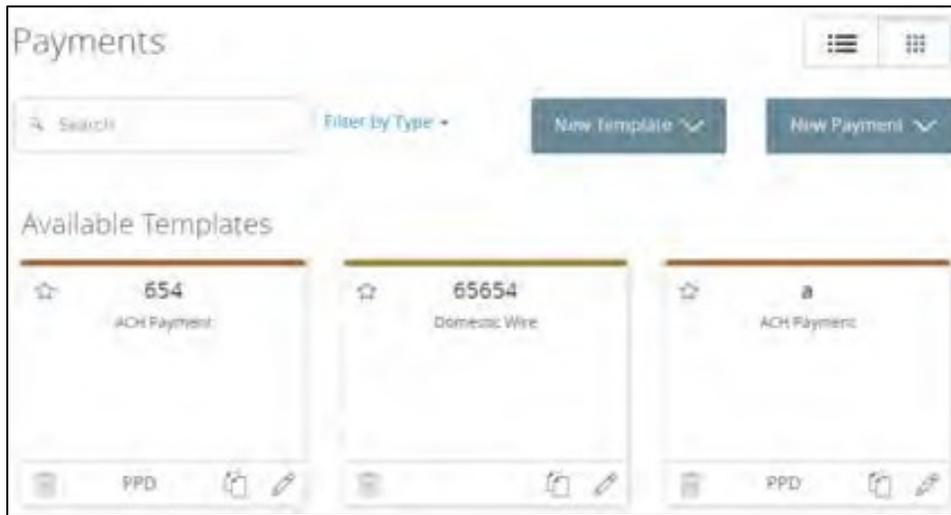
- While the Sidebar is visible on any page, tap More.
- Swipe to the right edge of the screen.

## Using the Grid and List Views

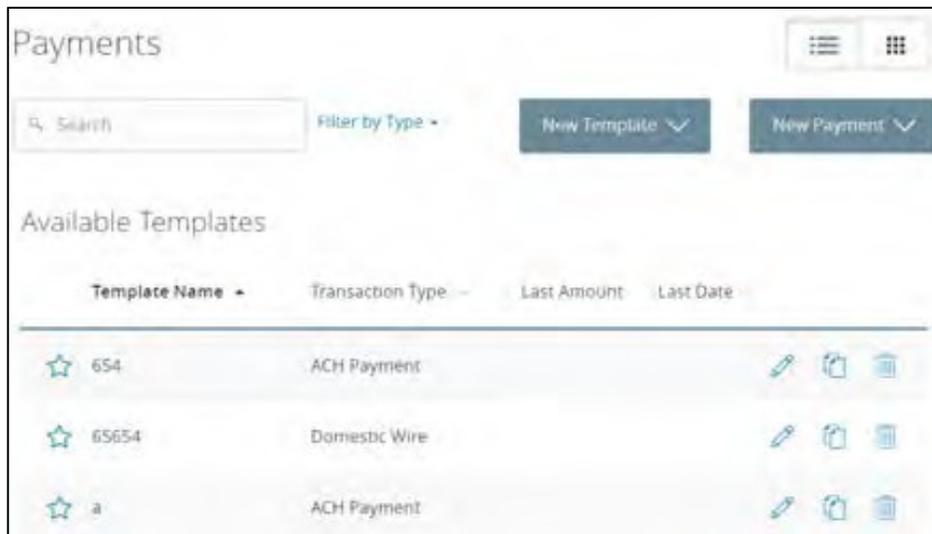
Some pages in online and mobile banking include information in either a grid or list view. You can change between the grid and list views at any time. The grid view and list view include the same information.

To switch between the grid and list view, click or tap the grid icon (☐☐☐) or the list icon (☰☷).

### *Sample grid view*



### *Sample list view*



## Viewing Accounts and Transactions

The following information may appear on the Home page for each account:

Account information on the Home page

Name	Description
<b>Account Name</b>	The default name for the account or a custom nickname that you create in Settings.
<b>Account Number</b>	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
<b>Balance</b>	The balance and balance type (Available and Current) for the account.

**Tip:** If the Home page includes the Account Summary graph, you can click or tap the segment of the graph that represents an account to view account information.

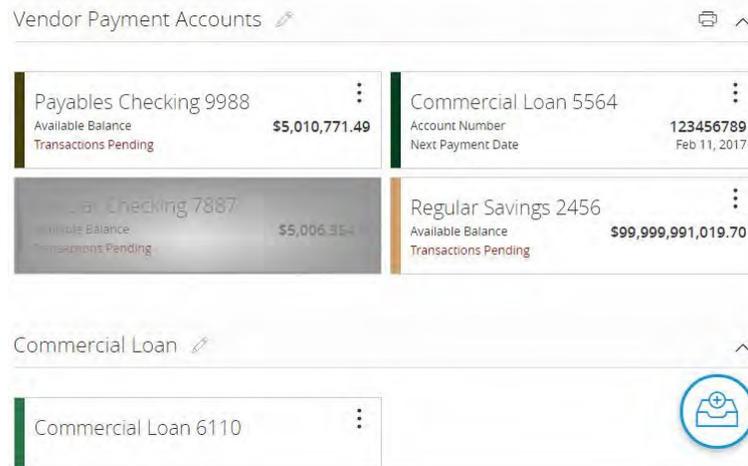
To hide or show the Account Summary graph:

1. In the Account Summary area, click or tap the hide/show icon ( ^ ). The Account Graph disappears.
2. (Optional) Click or tap the hide/show icon again ( v ) to display the graph.

## Grouping Accounts

You can use the Account Grouping feature to categorize accounts on the Home page. If using a mouse, click an account card, hold the mouse button, drag the card to a new location, and release the mouse button. On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.

### Account grouping – Home page



To create a new account group, click or tap an account card and drag it to the New Group icon (  ) that appears in the lower-right corner of the screen while a card is being moved.

When the card is “dropped” on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

You can easily rename a group by clicking the pencil icon (  ) to the right of the title, editing the name, and clicking the check mark button to save the changes.

## Account Details Overview

The Account Details page includes the following information:

### Information on the Account Details page

Name	Description
<b>Account Name</b>	The default name for the account or a custom nickname that you create in Settings.
<b>Account Number</b>	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
<b>Available Balance</b>	The available balance for the account, including any pending credits or debits
<b>Current Balance</b>	The current balance for the account, not including any pending credits or debits.
<b>Last Deposit Date</b>	The date of the most recent deposit
<b>Transactions</b>	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions

**Tip:** To view some of the information on the Account Details overview, you may need to click or tap the details icon ()

## Viewing Account Details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

A transaction can appear on the Account Details page or in the Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Name	Description
<b>Account Details</b>	All posted and pending transactions in an account, including: <ul style="list-style-type: none"> <li>• Checks and deposits</li> <li>• Transactions at branches and ATMs</li> <li>• Bill payments</li> <li>• Transfers</li> <li>• Card transactions</li> </ul>
<b>Activity Center</b>	Transaction types will vary depending on your configuration. Transaction types that you create in online and mobile banking may include: <ul style="list-style-type: none"> <li>• Transfers</li> <li>• Stop payment requests</li> <li>• Address change requests</li> <li>• Check reorders</li> <li>• Deposited checks</li> </ul>

- Business payments
- Payroll transactions
- Wires
- Tax payments
- Commercial payments and collections

#### To view account details

- On the Home page, click or tap the account card. The Account Details page appears.

#### To view account details using enhanced Quick Actions

- On the Home page, click or tap the three vertical dots (⋮) on the desired account.
- Click or tap View Activity. The Account Details page appears.

#### To view additional transactions

- On the Account Details page, do one of the following:
- Click or tap the next icon (➤) at the bottom of the page to view the next set of transactions.
- Click or tap the previous icon (➤) at the bottom of the page to view the previous set of transactions.

Note: You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

#### To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

#### To filter transactions

1. On the Account Details page, click or tap Filters.
2. Do one or more of the following:
  - a. Select a date range from the Time Period drop-down list. If you select a custom date, specify dates in the Start Date and End Date calendars.
  - b. Select the type of transaction from the Transaction Type drop-down list.
  - c. Enter the minimum and maximum amounts for the transaction in the Min Amount and Max Amount fields.
  - d. Specify a check number range in the Check# fields.
  - e. (Optional) If available, select a Category.
3. Click or tap Apply Filters.

#### To close the Account Details page

- On the Account Details page, do one of the following:
  - Click or tap the previous icon (➤) next to the account at the top of the page.
  - Click or tap Home or any other menu option.

## Viewing Transactions on the Account Details Page

On the Account Details page, you can view the following information for each transaction in an account:

Name	Description
<b>Date</b>	The date of a completed transaction. If the transaction is not complete, <b>Pending</b> replaces the date to show the transaction has not posted.
<b>Description</b>	Information about the transaction, such as merchant name, location, or transaction type, that helps the user identify the transaction.
<b>Amount</b>	The amount of the transaction.
<b>Balance</b>	The account balance after the transaction.
<b>Image</b>	The image associated with the transaction, if applicable.

## Searching Transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in online banking or mobile banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option will search the transaction's description. Therefore, any term that appears in the transaction (such as "Check #2389") can be searched for on the Account Details page. The Activity Center, on the other hand, only contains transactions that were originated in online and mobile banking.

**Note:** You can use the search box or the search filters separately but you cannot combine search and filtered results.

### Searching on the Account Details page



To search on the Account Details page

1. Click or tap an account. The Account Details page appears.
2. In the Search transactions field, enter keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
3. Click or tap the magnifying glass or press Enter. The search results appear.

## Filtering Transactions

On the Account Details page, you can filter transactions.

Regular Checking 893

\$45,183.00  
Available Balance

Search transactions

Filters Details

Time Period Transaction Type Min Amount Max Amount Check #

\$0.00 to \$0.00

Reset Apply Filters

### To filter transactions

1. Click or tap an Account. The Account Details page appears.
2. Click or tap Filters to display filter details.
3. Do one or more of the following:
  - Select a date range from the Time Period drop-down list. If you select Custom Date, specify dates in the Start Date and End Date Calendars.
  - Select the type of transaction from the Transaction Type drop-down list.
  - Enter the minimum and maximum amounts for the transaction in the Amount fields.
  - (Optional) Specify a check number range in the Check # fields.
4. Click or tap Apply Filters. The filtered results appear.

**Tip:** To reset filters and show all transactions, click or tap Reset

### To hide filters

- On the Account Details page, do one of the following:
  - In online banking, click or tap Filters
  - In mobile banking, tap the Filter icon (  )

## Sorting Transactions

On the Account Details page, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.

**Note:** A running balance on the Accounts Details page only appears when transactions are sorted by date.

### To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change how data is sorted:
  - a. Date
  - b. Description
  - c. Amount
2. Click or tap the same column heading again to change the sort order between ascending and descending

## Exporting Transactions

You can export transactions from the Account Details page to a file format that you select. You cannot export transactions in mobile banking.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters (  ) to select transactions with specific conditions.
2. Click the export icon (  ).
3. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
  - a. Spreadsheet (XLS)
  - b. Spreadsheet (CSV)
  - c. Microsoft (OFX)
  - d. Quicken (QFX)
  - e. QuickBooks (QBO)
4. Depending on your browser settings, one of the following happens:
  - a. If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
  - b. If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.

## Viewing Transaction Details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

To view transaction detail

1. On the Account Details page, click or tap the transaction
2. (Optional) Click or tap the transaction again to hide the details

## Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph. On the Account Details page, printing an individual transaction that displays an image icon (  ) will include any attached images, such as processed checks, on the printout.

Note: You can only print from a desktop, not from a tablet or smartphone.

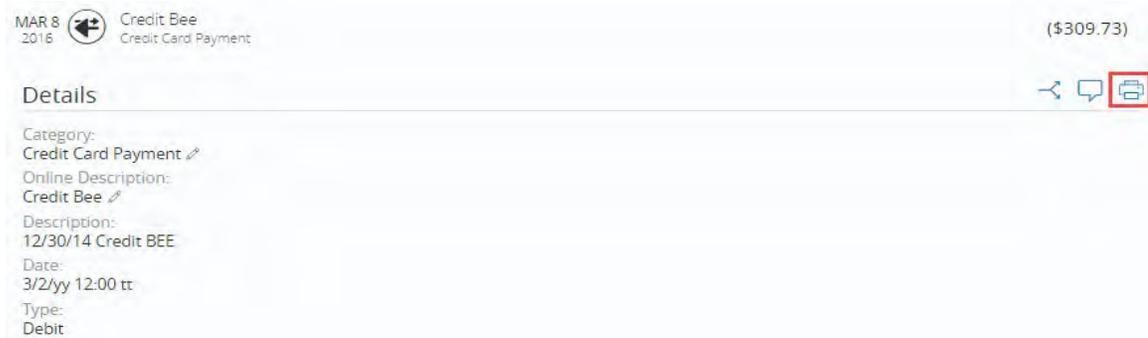
To view and print the Account Details page

1. On the Home page, click the account that you want to print. The Account Details page appears.
2. On the Account Details page, click the print icon (  ). A preview version of the page appears.
3. When the print dialog box appears, select printing options then click Print.

To view and print the images associate with a transaction

1. On the Home page, click the name of the account that includes the transaction. The Account Details page appears.
2. Click the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap Previous or Next to view other images.
3. To print the images, do the following:
  - a. On the transaction details, click the print icon ( ). The Print page appears.
4. When the Print dialog box appears, select printing options and then click Print.

#### *Printing transaction details*



**Note:** For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.

## Business Bill Pay Enrollment

The Online Banking Administrator will need to enroll in Bill Pay. Please see the current Schedule of Fees for any fees associated with Business Bill Pay.

1. Log in to Online Banking
2. Click on the Commercial option in the navigation bar
3. Click on Bill Payment
4. Place a checkmark in front of the accounts for which you would like enrolled in the Bill Pay service
5. Click the Enroll in Bill Pay button
6. Fill out the form that includes the Challenge questions. This will be used for identification purposes should you call in for support
7. Fill out the Security Key. This is not a password. This is a word or phrase that will be displayed on the screen when you login. This will indicate that you are at the authentic bill pay site. If you log in and do not see your Security Key when you access bill pay, please do not go any further. Contact the bank right away.
8. Click the Submit button. You are now enrolled!