

## Online Banking

1. Go to [www.mbec.com](http://www.mbec.com)
2. Click on “Not a user? Click here to enroll.” in the upper right hand corner of the screen
3. Follow the on-screen prompts to complete the enrollment process

## Multi Factor Authentication

1. During the initial login, you will be prompted to choose a delivery method to receive a Secure Access Code
2. Verify the delivery method is accurate (i.e. cell phone number, email address, etc.)
  - If the information is not accurate, please contact our Customer Care Center at 1.800.421.2575
3. Enter the Secure Access Code that you receive
4. Click the appropriate option to register the device. If you are using a shared device, *do not register it.*
5. Click “Submit”

## Bill Pay

1. To enroll in BillPay, log in to Online Banking with your Login name and password
2. Click on Transactions and Enroll Account in Bill Pay
3. Follow the on-screen prompts to enroll the accounts you would like to use for Bill Pay
4. After you are enrolled and want to use Bill Pay, click on the Transactions option in the navigation bar and choose Pay a Bill

## Electronic Statements

1. Log in to Online Banking with your user name and password
2. Click on Statements & Notices in your navigation bar and choose Statement Delivery
3. Click the pencil icon to change your preferences
4. Read the E-Statement Disclosure and choose the “I accept” option
5. Verify that the email address is correct and update if needed, then click Save
6. You must repeat these steps for each account you wish to enroll in Electronic Statements

## Mobile Banking App

1. You must be enrolled in Online Banking to be able to use the Mobile Banking App
2. Download the “Merchants Bank of Commerce” app from the Google Play or Apple App Store
3. Use your Online Banking Login ID and password to login

## Mobile Deposit

1. You must be enrolled in Online Banking and have the Mobile Banking App downloaded on your device
2. Log in to the Mobile Banking App
3. Click Settings
4. Click Mobile Deposit Enrollment and review the Terms and Conditions and check the box to accept
5. Scroll down and click Accept and then Log Off
6. Log back in to the Mobile Banking App
7. Click Menu > Transactions > Deposit Check to begin using Mobile Deposit

## e-Alerts

1. Log in to your Online Banking
2. Click on Settings > Alerts
3. Select New Alert from the drop down in the upper right corner
4. Choose the Category from the New Alert Drop down
5. Follow the steps to configure the Alert