Online Banking User Guide

A comprehensive overview of the features and benefits of our Mane-Link Online Banking

Commerce Bank℠

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Welcome

We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. One of those important tools is Online Banking.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with Commerce Bank.

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By following our tips, Online Banking at Commerce Bank can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other personally identifiable choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and Commerce Bank, making it difficult for anyone to access your account information.

Secure Access Code

You need a secure access code each time you login to our Online Banking system from a new device. It is delivered to you via email, phone call, or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process in the future unless you access Commerce Bank's Online Banking system from a different device. If you delete the security certificate or "cookie" that activates your computer for later use, you will need another secure access code.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips:

- Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
- Memorize your passwords.
- Exit your Commerce Bank Online Banking session when finished.
- Do not leave your computer unattended when logged in to Online Banking.
- Do not use public computers or unsecured WiFi when accessing .
- If you receive an error when logged into your account, report the error to the Customer Care Center at 1-800-698-2265.

Commerce Bank will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from Commerce Bank, please report the incident to the Customer Care Center as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

Fraud Prevention Tips:

- Do not open email attachments or click on a link from unsolicited sources.
- Avoid completing email forms or messages that ask for personal or financial information.
- Do not trust an email asking you to use a link for verification of login or account details.
- Monitor your account transactions for unauthorized use.
- Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
- Contact the sender by phone if you are suspicious of an email attachment.

1. Type www.bankatcommerce.com into the address bar on your browser.
2. Go to the **Online Banking Login** box on the Home Page, click **Enroll**.
3. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours at 1-800-698-2265.
4. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking with Commerce Bank to complete the enrollment process. Follow the **Click Here** link instructions to go to the **Home Page** again.
5. Enter your newly created Login ID and click **Login**.
6. Enter your temporary password and click **Login**.
7. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable Commerce Bank to reach you immediately with your one-time Secure Access Code.
8. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
9. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
10. Review the Welcome First Time User screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
11. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
12. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
13. Congratulations! You are now logged in to Online Banking with Commerce Bank.

Logging In

Once you have enrolled as a New User, and logged into Online Banking at least once, follow these steps for subsequent logins.

1. From www.bankatcommerce.com's Online Banking login box, enter your **Login ID** and **Password**. Click **Log In**.

2. Forgot your password? Simply enter your Login ID, leave the Password field blank, and click on the Forgot Password? option. Click **Log In**.

What is a secure access code?

You need a secure access code each time you login to our Online Banking system from a new device. It is delivered to you via email, phone call, or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process in the future unless you access Commerce Bank's Online Banking system from a different device. If you delete the security certificate or "cookie" that activates your computer for later use, you will need another secure access code.

Should I register my device?

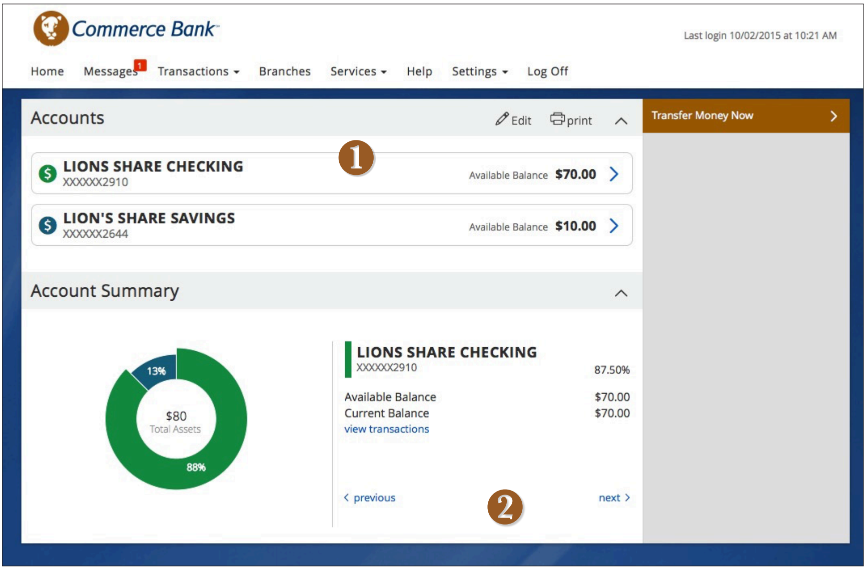
If this device is "private" device where you have exclusive access, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example, at a public library.

Logging Off

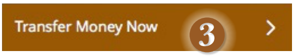
As a secure practice, you should log off your Online Banking session with Commerce Bank before you close out of your Online Banking session, or anytime you walk away from your computer. For additional security, Commerce Bank will log you out automatically due to inactivity or when your online session reaches the maximum time limit.

The Home Screen will give you an overview of all of your accounts at Commerce Bank displayed in a comprehensive list with available balances conveniently in one place.

To View an Overview of Your Accounts:



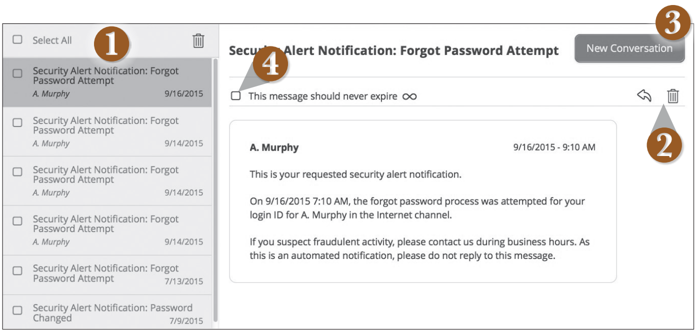
1. For account transaction history, click the **account name** to view the **Account Details** screen. View details or a check image by clicking **>** next to the account.
2. You can scroll through the account summaries by clicking **Next** or **Previous** at the bottom of the summary box.
3. Need an action done in a hurry? In the top right corner, you will notice options for easy access tools. These **Quick Action** options allow you to swiftly transfer money.



Messages

Our message center allows you to communicate securely with your bank. Messages can be saved by topic for easy reference. Check here for your alerts, replies to your inquiries and bank communications.

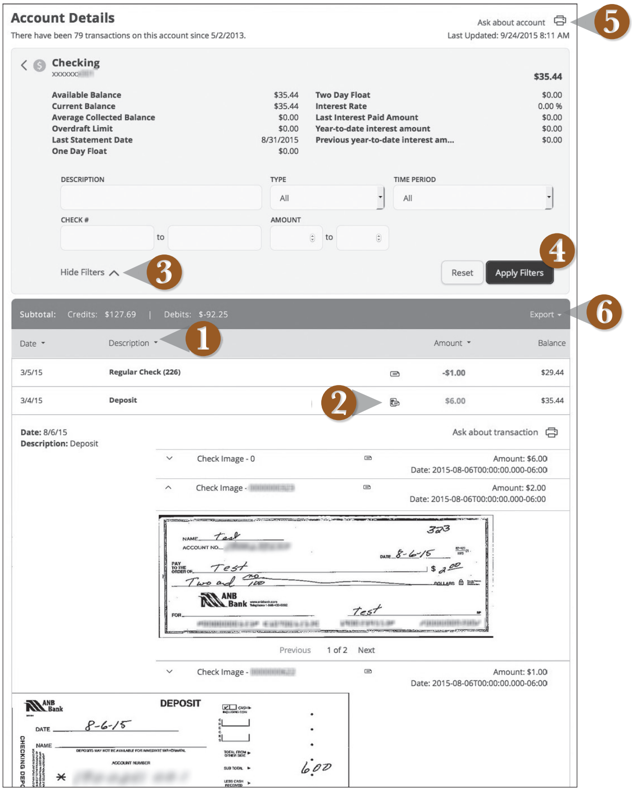
To View Messages:



Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen. Click the message that you would like to read.
2. Delete or reply to a message in the upper right corner of the message.
3. Create a new message by selecting **New Conversation**.
4. Messages automatically expire after a certain period of time has passed. A message can be saved indefinitely by selecting this box.

To View Account Details:

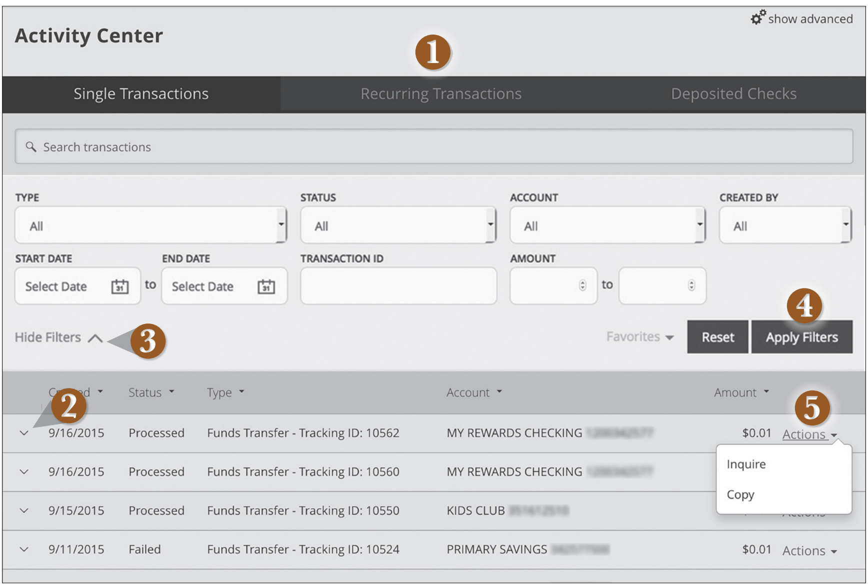


From your Online Banking **Home Page**, click an account for more information.

1. You can organize the transactions for this account by date, description or transaction amount by clicking the column header.
2. If you click on the description of a specific transaction, you will see more details like the specifics of a multi-element deposit. You can then click a single element of this deposit for more information like the image of a check.
3. You can also print this transaction or click **Ask about Transaction** where you can compose a secure message.
3. If you choose to **Show Filters**, you will be able to sort out particular transactions to view, export or print.
4. Once you've made your selections, click **Apply Filters**.
5. You can then choose to click **Print**.
6. You could **Export** your filtered selection to then save on your computer or device.

The Activity Center shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

To View Unprocessed Transactions:

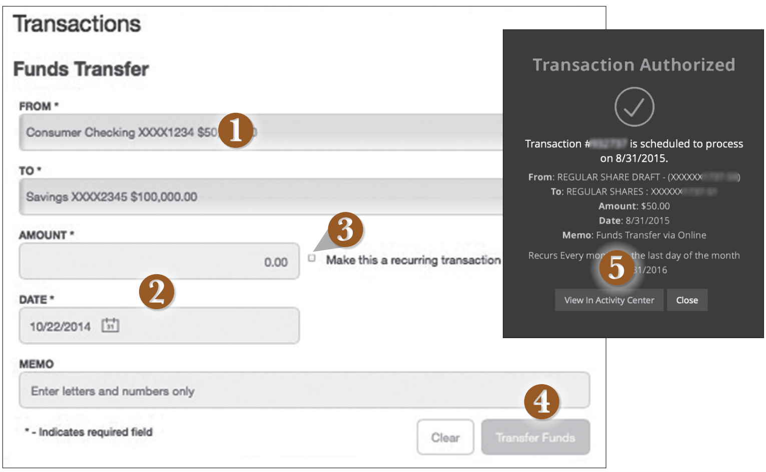


Click on the **Activity Center** tab.

1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **Deposited Checks** by clicking on the appropriate tab.
2. Click the V next to the transaction to view more details.
3. Click **Show Filters** for additional search options.
4. Click **Apply Filters** when you are satisfied with your filter criteria.
5. Select **Actions** to perform additional functions like to **Copy** a transaction or choose **inquire** to send a secure message to Commerce Bank.

Online Banking enables you to transfer funds between your own Commerce Bank accounts quickly and easily.

To Transfer Funds:



Click on the **Funds Transfer** tab.

1. Select the accounts that you wish to transfer funds **From** and **To** using the dropdown menus.
2. Enter the dollar amount and date to process the transaction.
3. (optional) If you wish to setup a recurring transaction, click the checkbox **Make this a recurring transaction**. New input fields will appear and you will need to specify the frequency and date range for this transaction. You can choose to make this transaction **Repeat Forever** by checking the box under frequency.
4. When completed entering the needed information, select **Transfer Funds**.
5. If successful, a screen with an overview of your transaction will appear. All funds transfers will appear in the **Activity Center** whether immediate or future dated. You can view them at this time or click **Close** and review at your convenience.

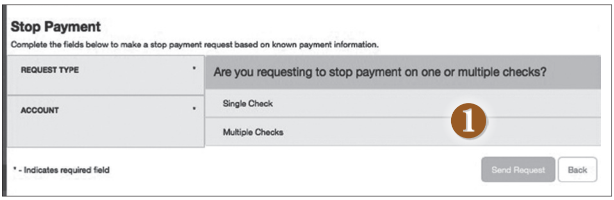
Note

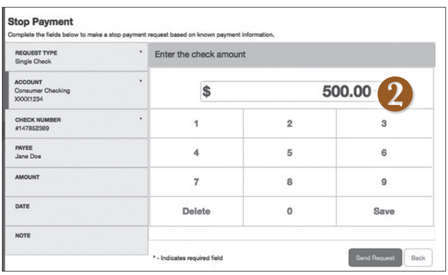
You can view or cancel unprocessed transfers by accessing the Recurring Transfer tab within the Activity Center.

Using Online Banking with Commerce Bank, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

Contact Commerce Bank at 1-800-698-2265 for current fee information.

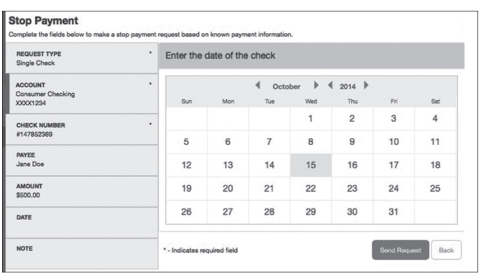
To Initiate a Stop Payment Request:

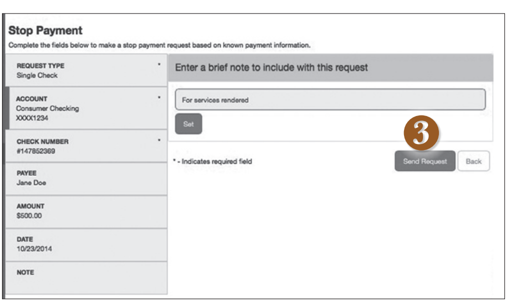




Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.





What is more reassuring than being in control of your finances?

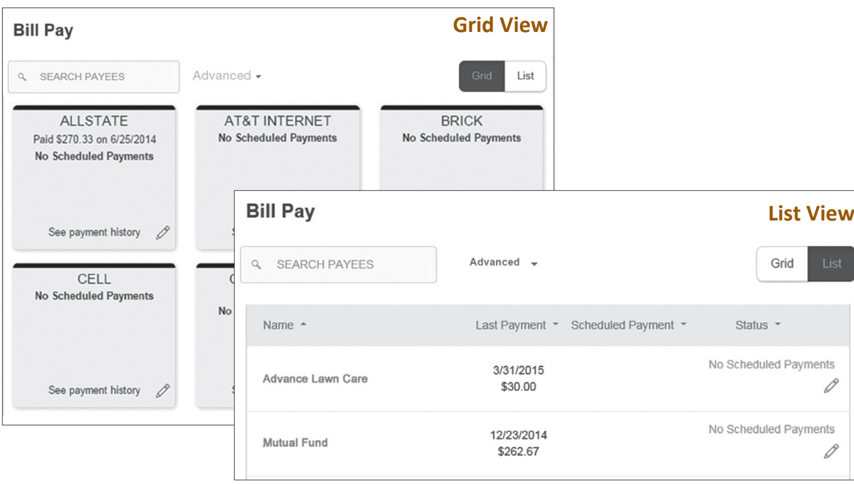
Staying in control of your bills!

Online bill payment with Commerce Bank allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency whether you are accessing your account from a computer or a smart device. Free yourself from the hassle of writing checks and the clutter that comes with traditional means of paying bills. Having your bills linked to your Commerce Bank account is a quick and easy alternative to paying your bills online at the sites of each individual biller.

The first time that you click the Bill Payment tab, you will be asked to choose an account to use within Bill Pay and to accept the terms and conditions.

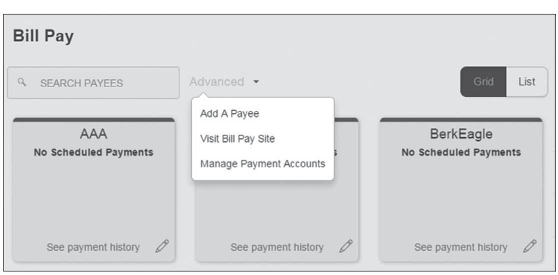
New Bill Pay Features:

You can now choose how you view your Bill Pay interface - Grid or List view.



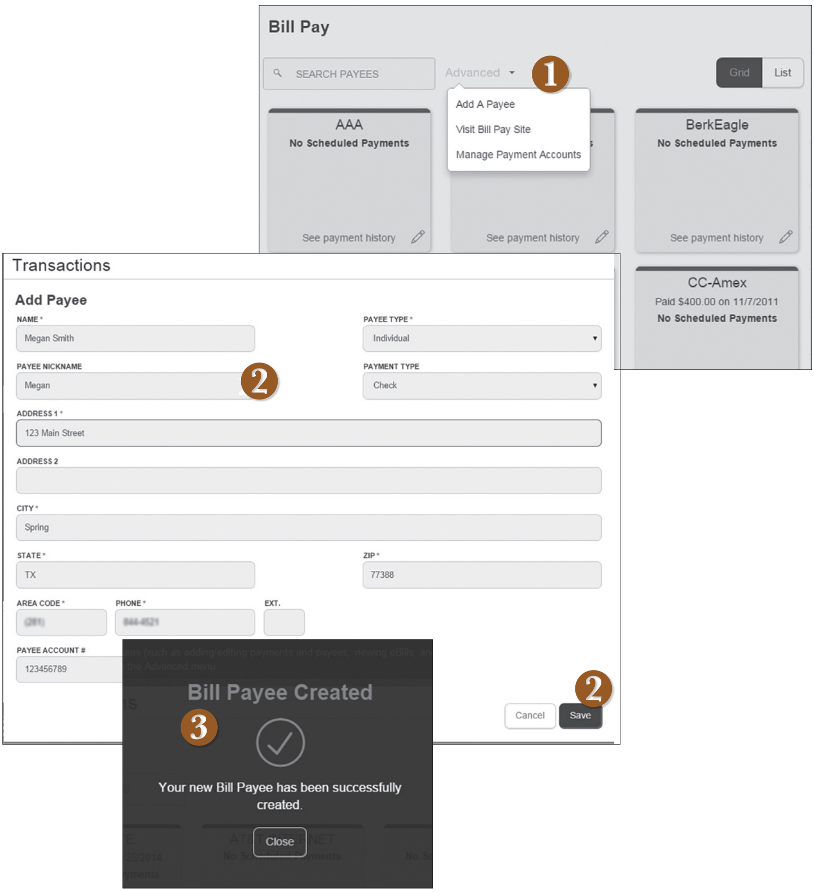
Getting Started with Advanced Bill Payment:

Click on the **Bill Pay** tab to begin managing your bills online. Click the Advanced dropdown to view your payees, pending payments and bill history regarding your online account with Commerce Bank.



The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis.

To Create a Payee:

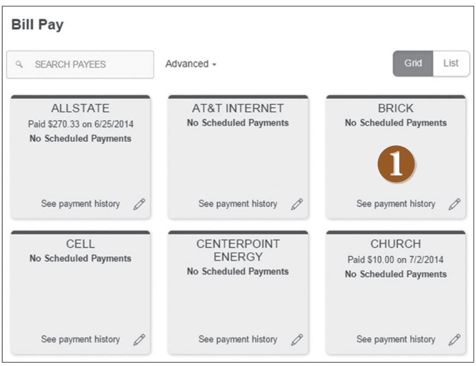


From the **Bill Payment** tab, click the dropdown and choose **Add a Payee**.

1. Fill out the required information regarding the payee, then click **Save**.
2. You will get a confirmation screen that your payee has now been created and added to your payee list.

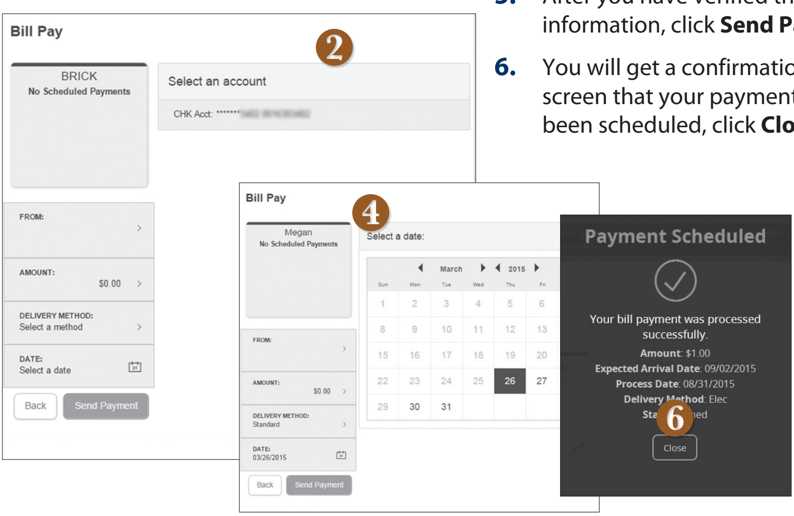
Once you set up your payees, it's easy to pay your bills quickly. When you click on the Bill Pay tab you will see all of the existing payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

To Make a Payment:



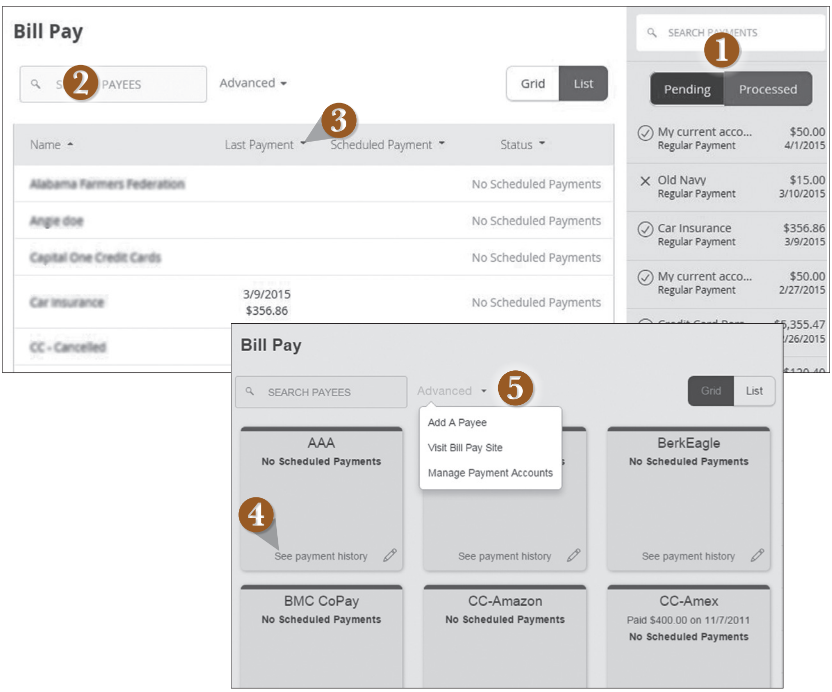
Click on the **Bill Payment** tab.

1. Select the payee that you would like to pay.
2. Click the account from which you would like to send a payment.
3. Enter the amount of payment and the delivery method, click **Save**.
4. Choose the date to complete the transaction.
5. After you have verified the information, click **Send Payment**.
6. You will get a confirmation screen that your payment has been scheduled, click **Close**.



Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

To Search Your Bill Pay History:

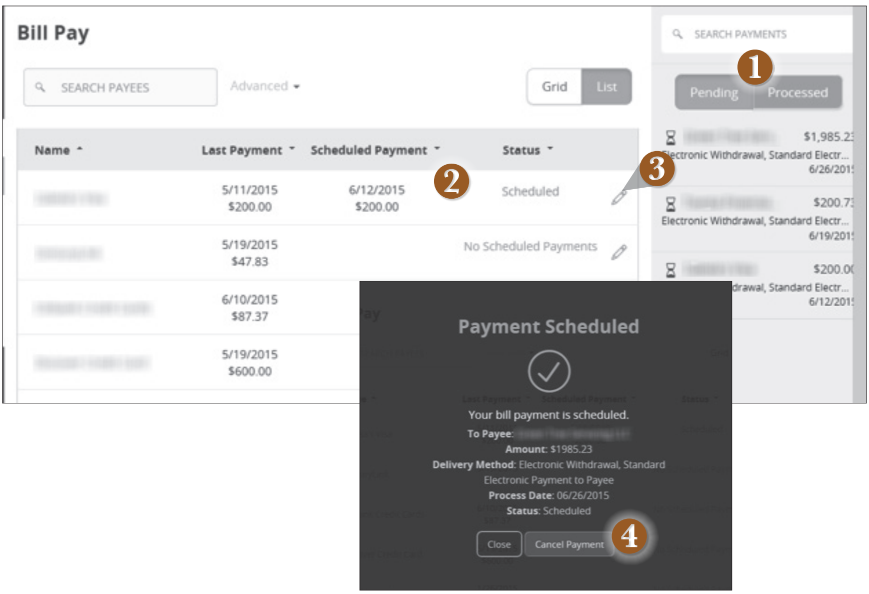


Click on the **Bill Payment** tab.

1. You can view **Pending** or **Processed** transactions on the right side panel.
2. In any view, you can search your previous **Payees** using the **Search** bar.
3. **In List view**, you can sort by headers. Simply click the arrow next to the desired category.
4. **In Grid view**, to see payment history for a specific Payee, select **See Payment History** on the bottom of the grid of the chosen Payee.
5. To access additional screens, click the **Advanced** drop-down, and then **Visit Bill Pay Site**.

You can see all Pending and Processed transactions listed on the right hand panel.

To Cancel a Pending Transaction:



Click on the **Bill Payment** tab.

1. You can toggle to view only **Pending** or only **Processed** transactions by clicking the appropriate button on the right hand panel.
2. You can see the **Pending** payments marked as scheduled in green under the Status header.
3. To cancel the pending transaction, click the icon.
4. A new screen will appear. Click **Cancel Payment**. You should see a confirmation screen to show that this action is completed.

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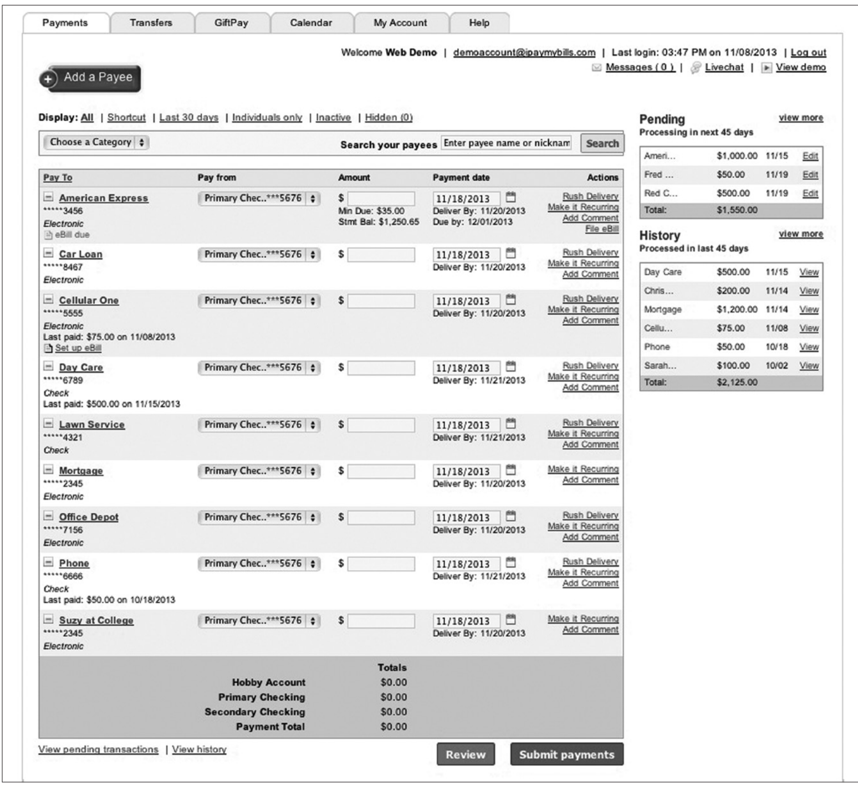
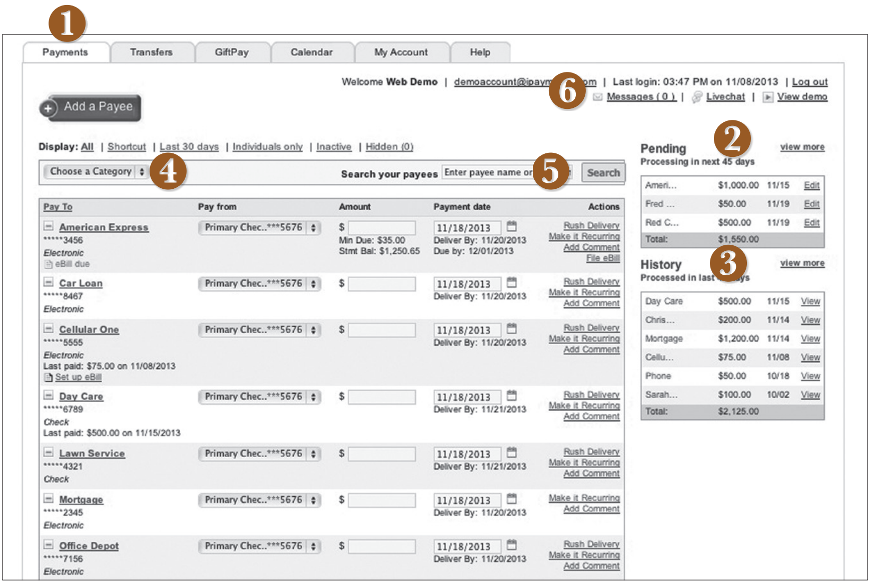
The first time that you click the Bill Payment tab, you will be asked to choose an account to use within Bill Pay and to accept the terms and conditions.



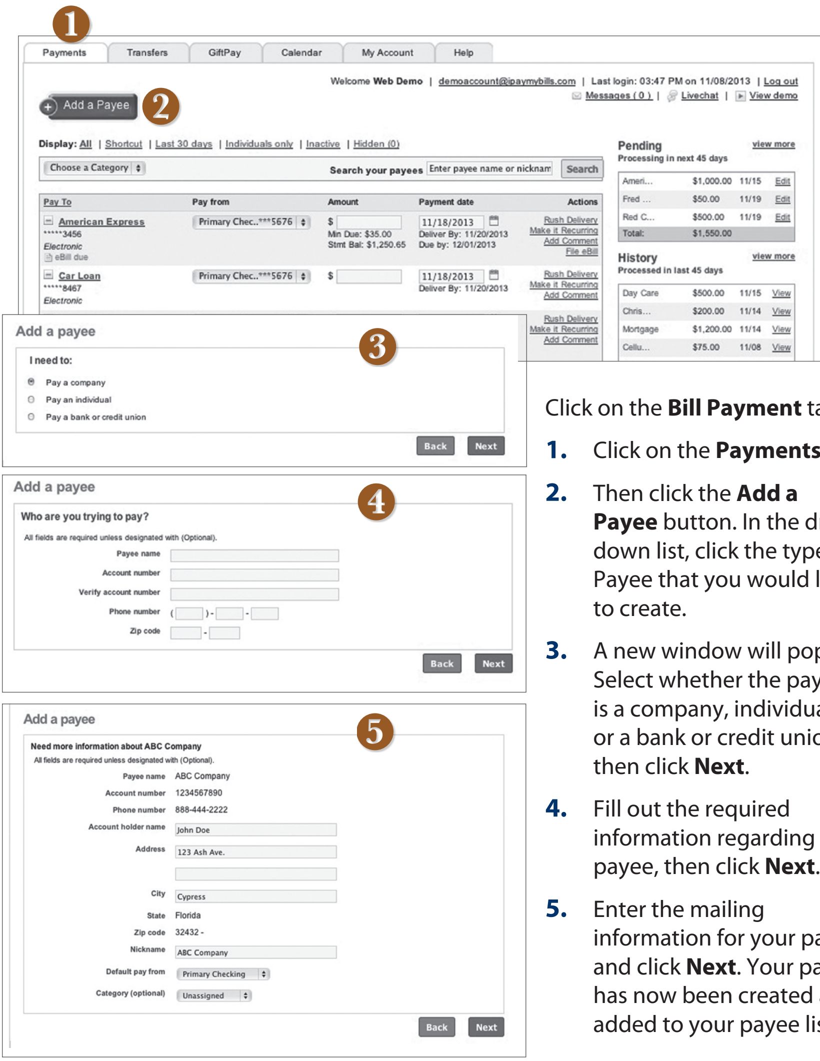
Click on the **Bill Payment** tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account with Commerce Bank.



Click on the **Bill Payment** tab.

1. Click the **Payments** tab.
2. Pending transactions can be viewed in the right side panel under **Pending**. Click **view more** for more details or by clicking **view** next to a specific trasnsaction.
3. A Histroy of transactions can be viewed in the right side panel under **History**. Click **view more** for more details or by clicking **view** next to a specific trasnsaction.
4. You can filter your future payments by category if you wish.
5. Payees can be easily searched in the Search bar.
6. Secure messages can be sent or viewed by clicking **Messages**.

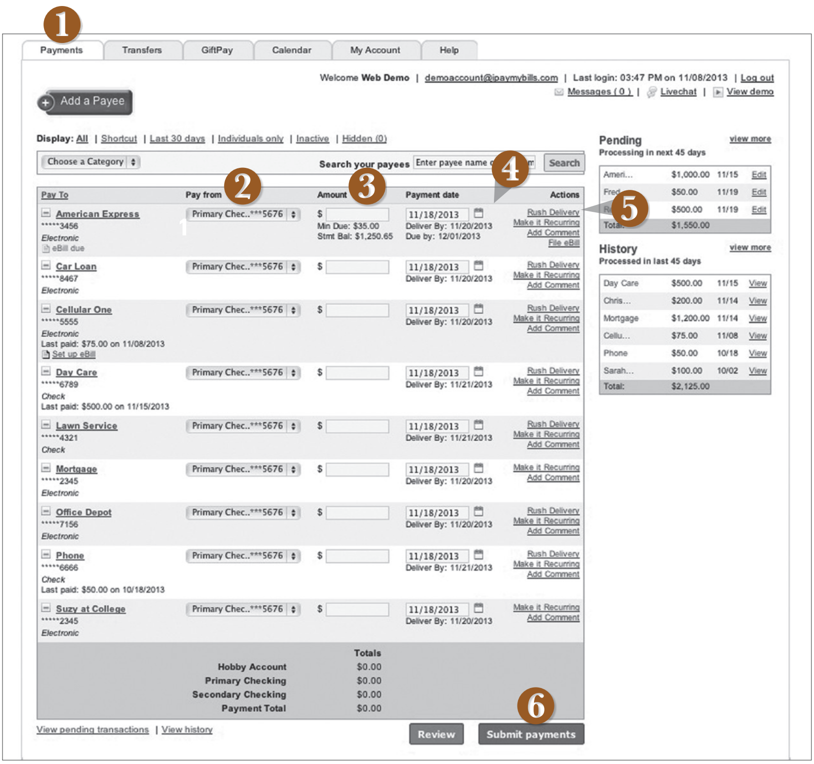
The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan.



Click on the **Bill Payment** tab.

1. Click on the **Payments** tab.
2. Then click the **Add a Payee** button. In the drop-down list, click the type of Payee that you would like to create.
3. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
4. Fill out the required information regarding the payee, then click **Next**.
5. Enter the mailing information for your payee and click **Next**. Your payee has now been created and added to your payee list.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

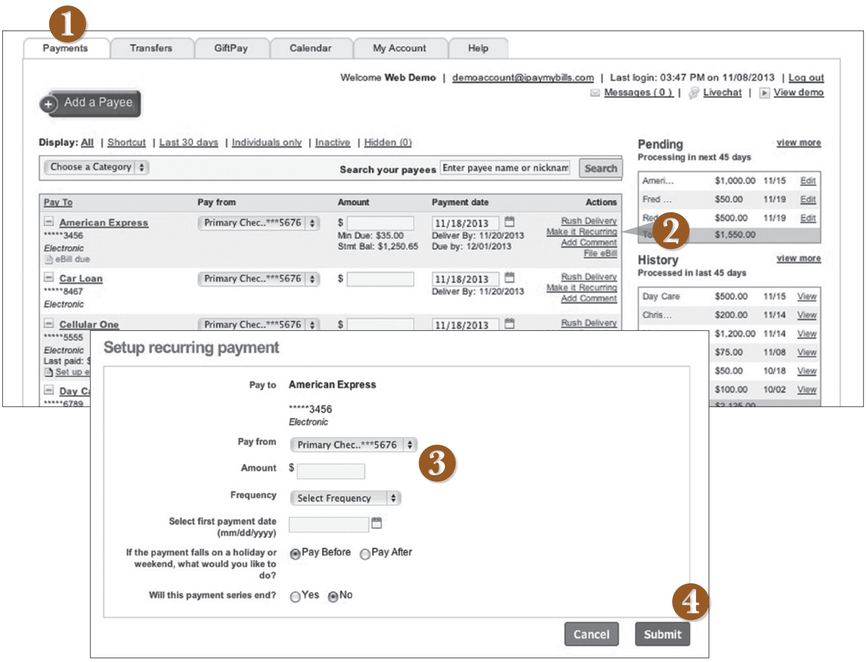


Click on the **Bill Payment** tab.

1. Click on the **Payments** tab.
2. You will see a list of billers and the most recent payment made to them as well as future due dates. Use the **Pay from** dropdown to choose the account from which you would like to pay each bill.
2. In the **Amount** column, enter any payments that you wish to make.
3. Enter the desired **Payment date** in the next column; be sure to use the convenient calendar feature.
4. You can choose to designate some with faster than normal processing by clicking **Rush Delivery** in the **Actions** column. **Fees may apply.**
5. After you have carefully reviewed the payments, click **Submit payments**.

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you time from not entering a payment each time a bill is due.

To Create Recurring Payments:

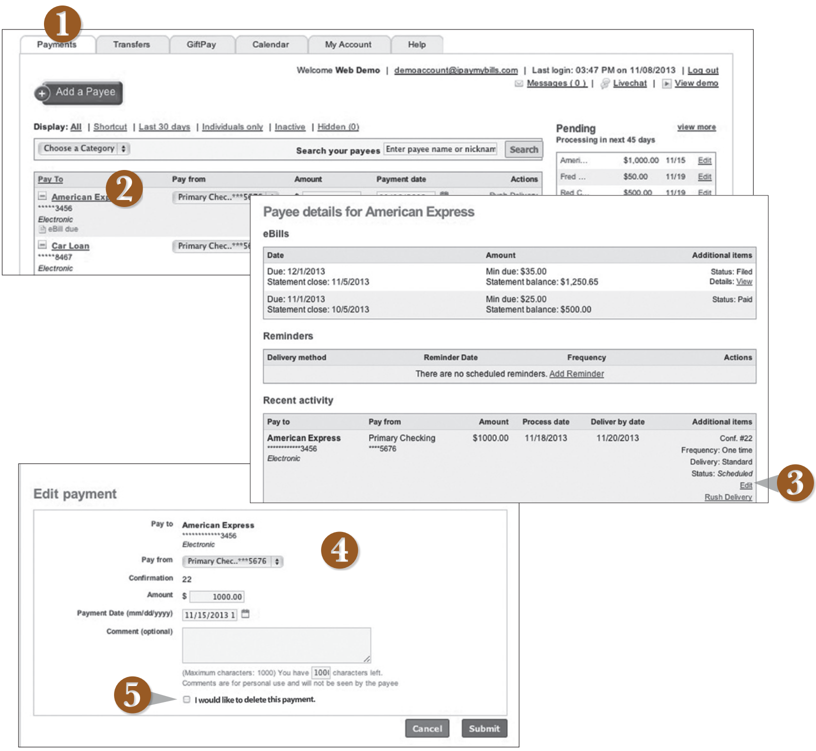


Click on the **Bill Payment** tab.

1. Click on the **Payments** tab.
2. Find the payee you wish to set up recurring payments for; click the **Make it Recurring** link.
3. A new window will pop up. Choose the **Pay From** account, along with the **Amount**, **Frequency**, **Payment date** and other payment preferences.
4. Click **Submit** after you confirm the details.

Even after you have set up a payment, you have the ability to edit or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

To Edit or Cancel a Payment:



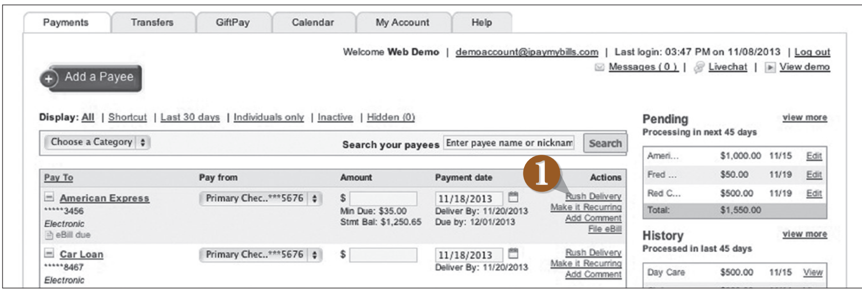
Click on the **Bill Payment** tab.

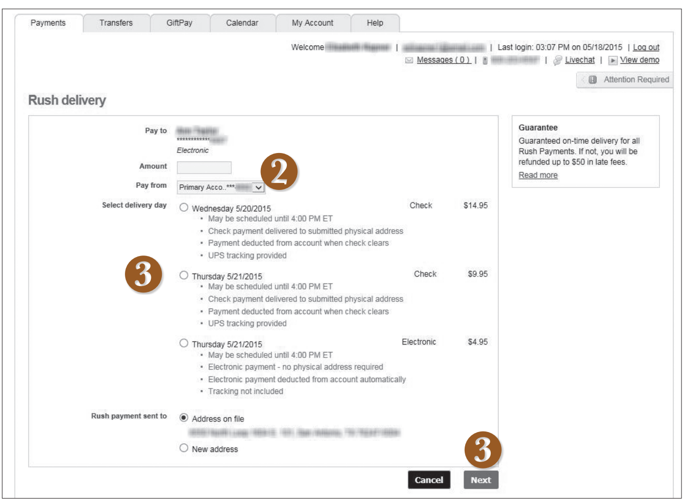
1. Click on the **Payments** tab.
2. To edit or cancel a payment, click on the payee.
3. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.
4. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**.
5. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

Rush Delivery of your Bill Payments is available.

Our Fee Schedule outlines possible fees associated with an expedited transaction.

To Rush Delivery for a Bill Payment:



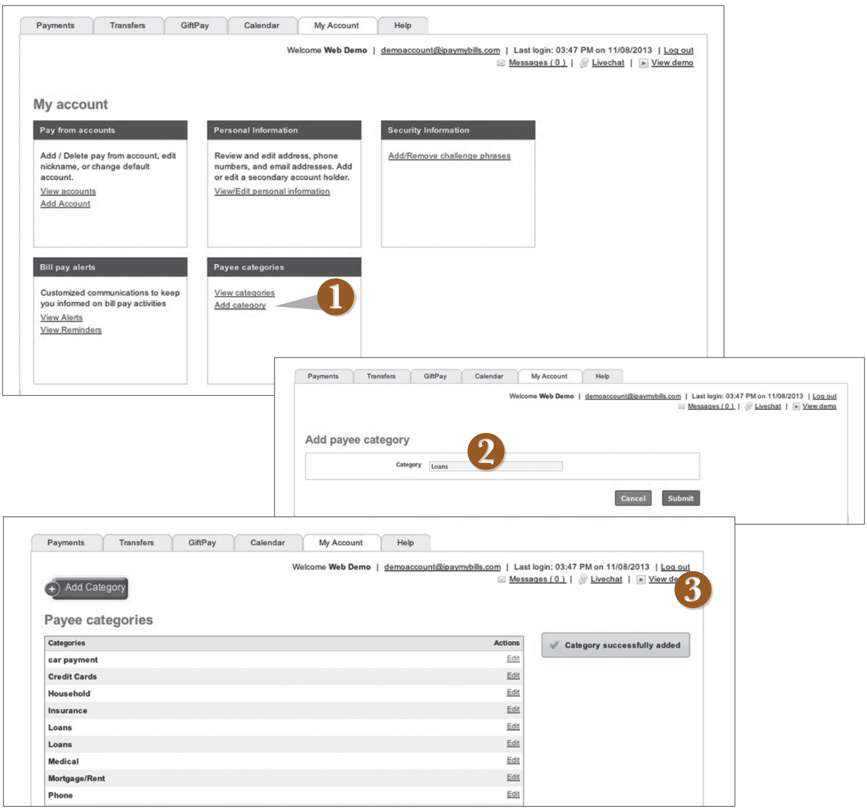


Click on the **Bill Payment** tab.

1. To change your delivery of a bill to Rush Delivery, simply click on the link that says **Rush Delivery**.
2. You will choose the amount to pay and the account to pay from.
3. Below you will see options for delivery dates with appropriate charges. Select the necessary date.
4. Click **Next**.

Assign and organize your payees into specific groups called Categories to ensure increased convenience when paying your bills.

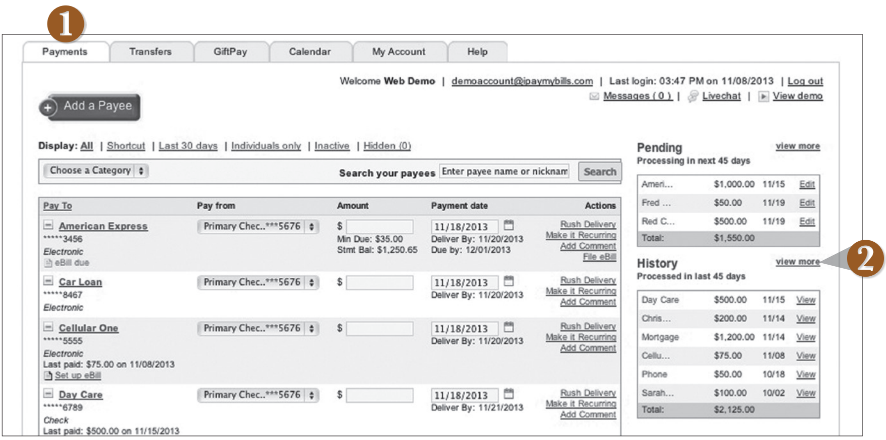
To Create Categories:

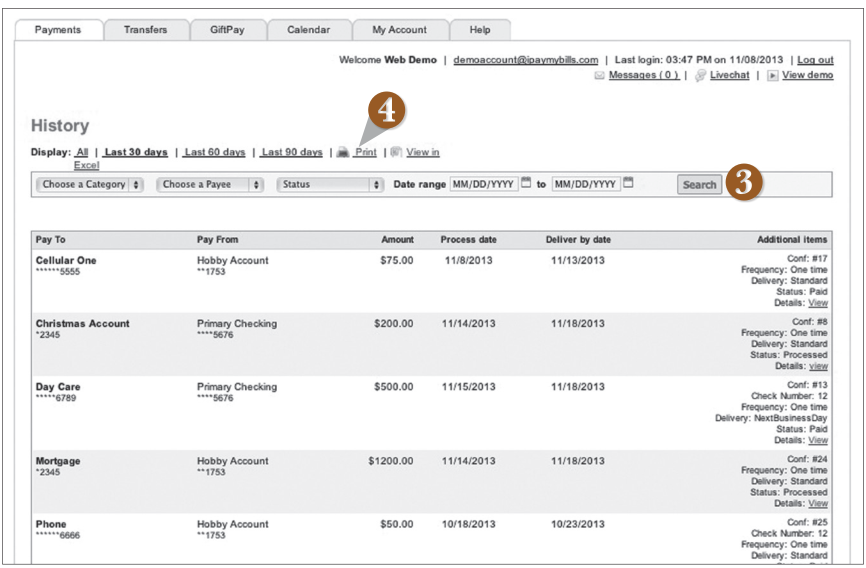


Click on the **Bill Payment** tab.

1. To add a category, go to the **My Account** tab and click the **Add Category** link.
2. A new window will pop up asking you to name your category. When finished, click **Submit**.
3. You will see on the right hand side of the screen that your category has been successfully added.

View and print bill history and details by entering the appropriate search criteria.





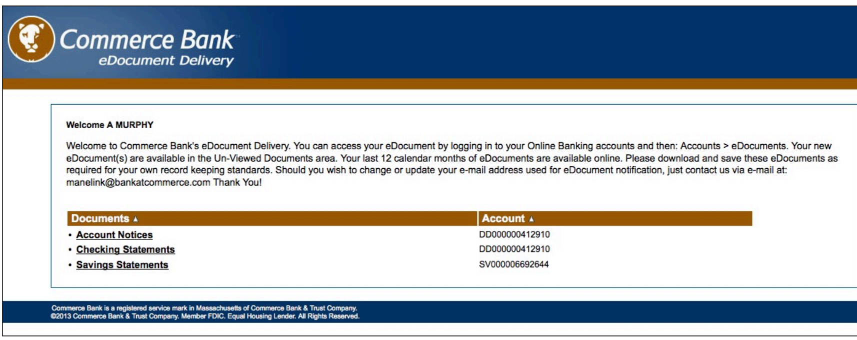
Click on the **Bill Payment** tab.

1. Click the **Payments** tab.
2. Click **View More** located next to the **History** panel.
3. Narrow down your search using the provided drop-down menus and options; click **Search** to see your results.
4. To print the search results for your records, click **Print**.

Click on the Statements tab. You'll be able to easily view your current statement, a library of the past 12 months' statements, and other resources like periodic account notices.

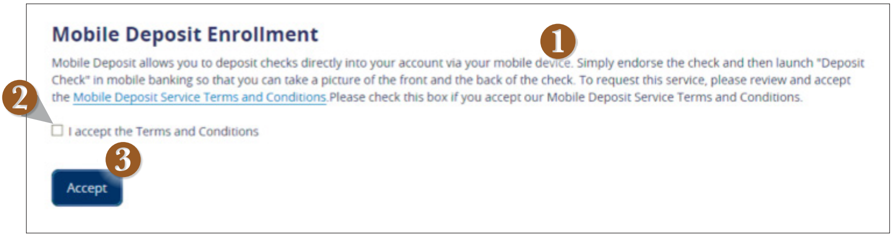
To View Your Statements:

Click on the Statements tab. Then select the account for which you wish to see statements or account notices.



Once enrolled in Mobile Check Deposit, you can conveniently deposit checks on your schedule using your Android or iOS device with a camera and internet capabilities.

To Enroll in Mobile Deposit:



Under the **Transactions** tab, select **Mobile Deposit Enrollment**.

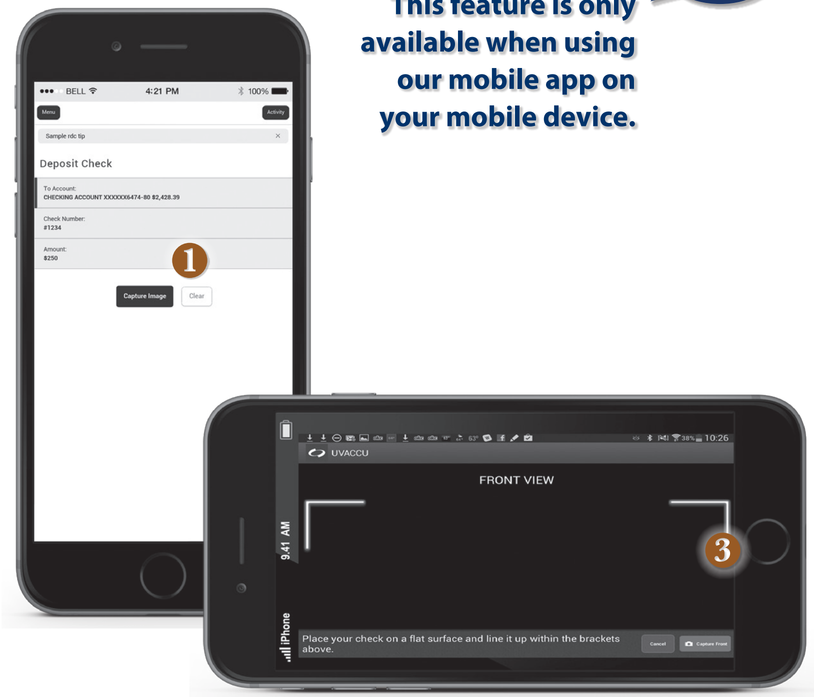
1. Click the “Terms and Conditions” link and review the terms.
2. Click the Checkbox indicating your acceptance of the terms.
3. Click **Accept**. You will see a confirmation screen if you have completed the form correctly.
4. Once your information has been reviewed by the bank you will receive an Secure Message indicating that the mobile banking service is turned on. At this time, you can log into the app on your smart phone and find **Deposit Check** under **Transactions**.

With our Mobile App on your Android or iOS device, you can deposit checks into your Commerce Bank Online Banking account by simply snapping a photo of a paper check.

To Deposit a Check via Your Smartphone:

Note

This feature is only available when using our mobile app on your mobile device.



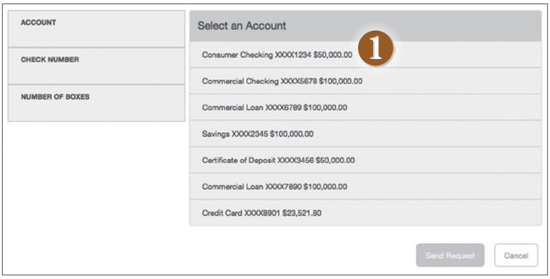
1. **Choose the account** to where you wish to make a deposit.
2. Enter check amount, then click **Save**.
3. Click the **Capture Image** button for each side.
4. Verify that all four corners of the check are visible and all elements are legible.
5. Take the image of the backside so that the endorsement is on the left side of the image. Please ensure the check is endorsed with both your signature and 'For Deposit Only to Commerce Bank.'

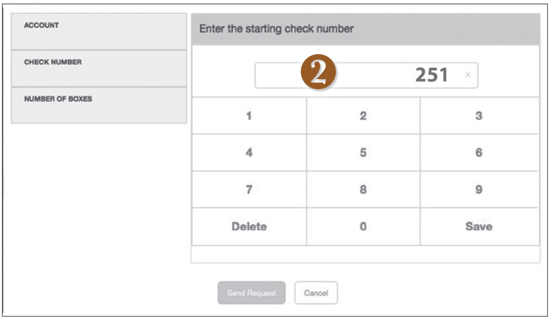
With Online Banking, you can conveniently reorder checks online.

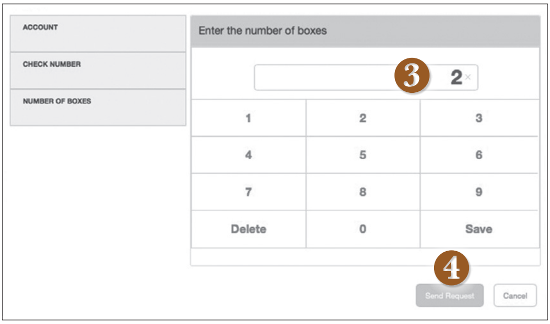
Note

If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

To Order Checks:







Click on the **Check Reorder** tab.

1. **Select the account** for which you would like to reorder checks.
2. Enter the check number to start the next box of checks.
3. Indicate how many boxes that you would like to order.
4. When finished, click **Send Request.**

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the delivery option to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

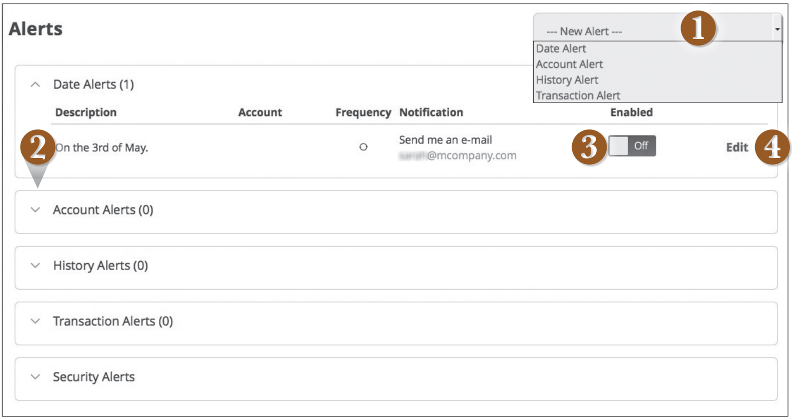
To Edit Security Alert Delivery Preferences:

You can edit specific Date, Account, History, Transaction, and Security alert preferences.

Delivery preferences include:

- Secure Message within Online Banking
- Phone Call
- SMS text message

To Set Up Alerts:

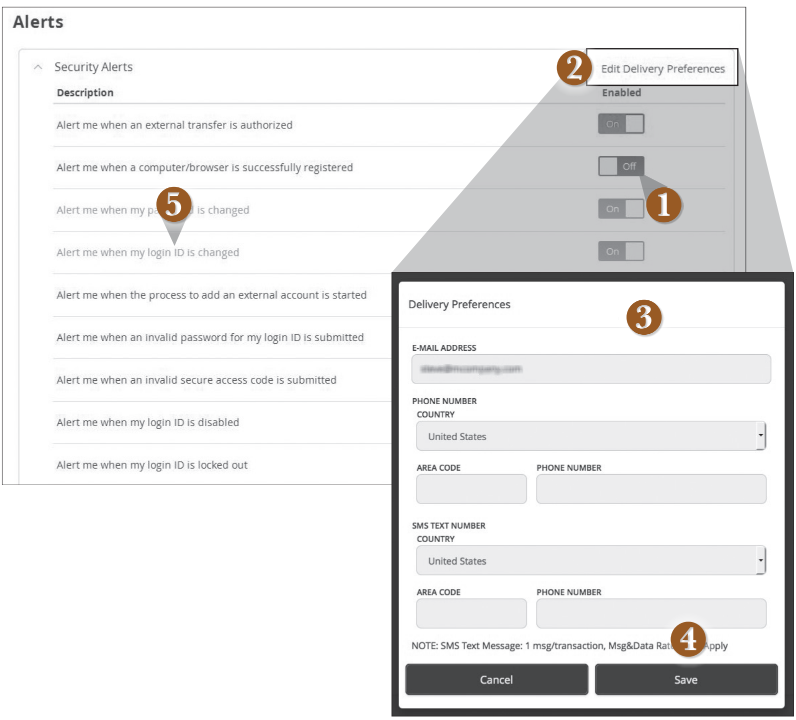


Click on the **Alerts** tab.

1. To create a new alert, click the **New Alert** drop-down button. Choose the kind of alert that you wish to create from the dropdown and enter the information. Click **Save**.
2. To view the alerts for each category, click the V to the left of the category header.
3. You can easily toggle an alert **On/Off** without deleting the alert by clicking the toggle button.
4. To view or change details of an already existing alert, choose the **Edit** link on the right end of the alert box. You can change alert details by clicking the categories on the left. Be sure to click **Save** after you change any alert details.

Security Alerts allow you to enable specific alerts to keep you informed of changes to your account and online profile. Alerts can be delivered via Secure Message within Online Banking, SMS text message and phone call.

To Edit Security Alerts and Delivery Preferences:



Click on the **Alerts** tab, Click on the V Next to **Security Alerts**.

1. To activate an alert, click the **On/Off** button that corresponds with the appropriate alert.
2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top.
3. Enter the contact information for your preferred delivery method.
4. Click **Save** when finished.
5. If an option is grayed out, you are not able to edit or disable this alert.

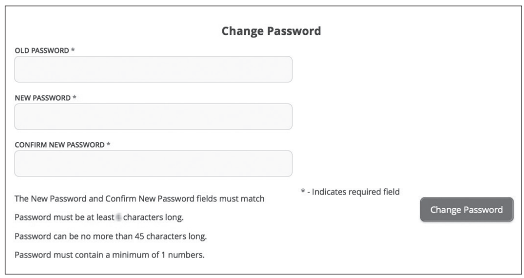
In Security Preferences, you can change the different designations that help keep your account secure.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

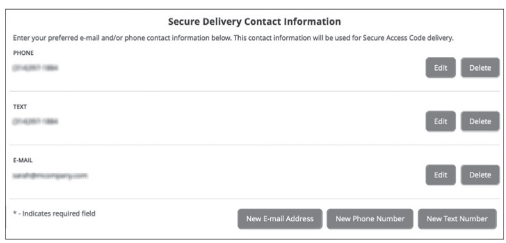
Password

When changing your password, make sure you follow the guidelines for creating a strong password.



Secure Delivery

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

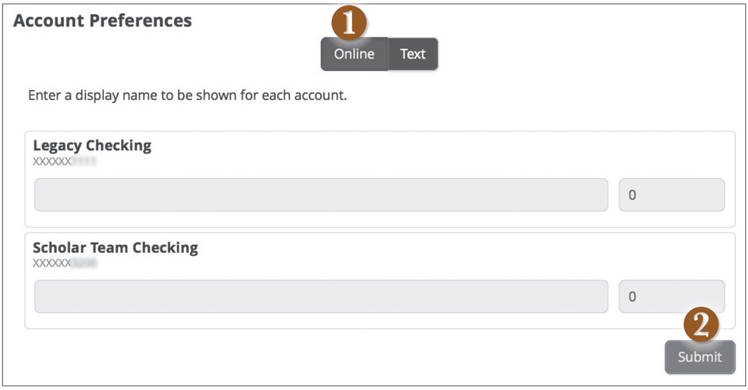


Challenge Code

For additional security, you have the option of creating a Challenge Code as part of the login process.

In Account Preferences you can select name and viewing preferences for your Online and Text Banking accounts.

To Setup or Change Your Account Viewing Preferences:

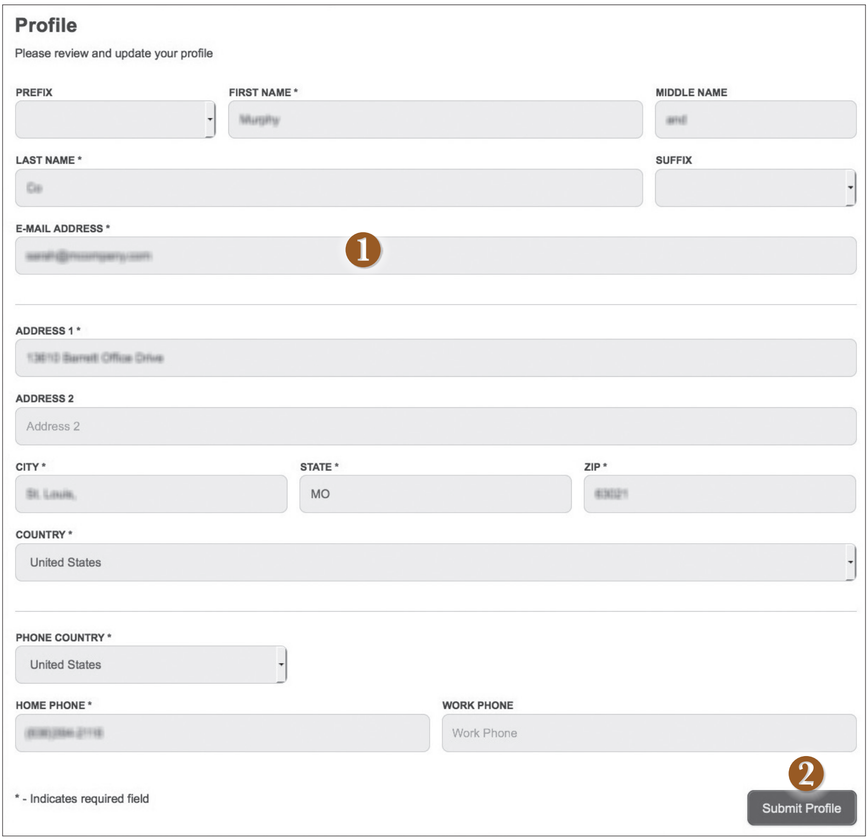


Click on the **Account Preferences** tab.

1. For **Online**, you can customize your account display names and choose the order preference for viewing.
2. When you are happy with your choices, click **Submit.**

It is important to maintain current contact information on your account. Updating your Online Banking profile does not update your customer contact information at Commerce Bank. Please send us a secure message through Online Banking to change your name, address, email or phone numbers (see Page 8 of this guide for instructions on doing so).

To View and Update Your Profile:

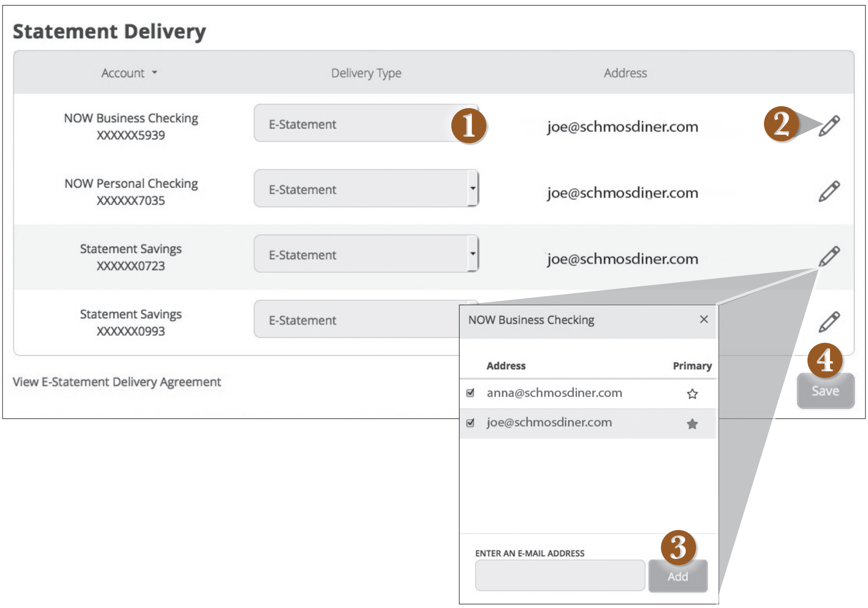


Click on the **Profile** Tab.

1. Input new information into the spaces provided that you would like to be changed like name, address, email, and phone.
2. Click **Submit Profile** to save.

In Statement Delivery, you can change how you would like to view your Monthly Statement for your primary account. Your choices include eStatement or Paper Statement. Selecting eStatement will allow you to view your Monthly Statement online in a PDF format.

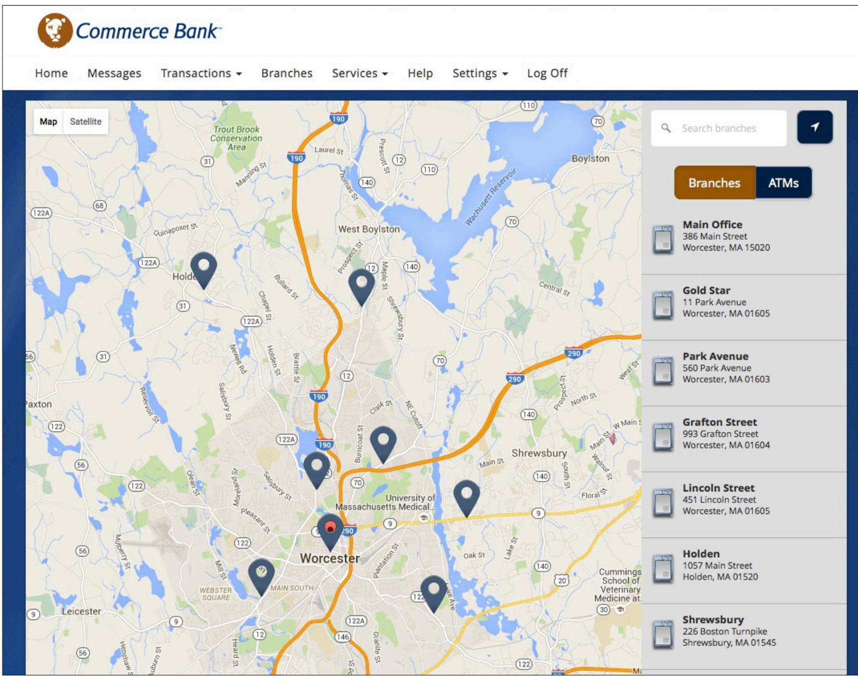
To Set Up or Change Your Statement Preferences:



Click on the **Statement Preferences** tab.

1. Use the dropdown to choose your delivery type. Options include E-Statement and Paper Statement.
2. To edit or add a delivery destination click the ✎ icon.
3. To remove the email address or mailing address deselect the ☑ icon. Clicking the star changes which email address or mailing address is considered the primary contact. Email addresses or mailing addresses can be added by typing the information in the text bar and clicking **Add**.
4. When you have made all of the changes that you need overall, be sure to click **Save**.

Looking for the branch location or ATM nearest to you? You can click on the appropriate button to locate Commerce Bank's branches and ATMs.



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