

FIRST MERCHANTS COMMERCIAL BANKING

Account Reporting Online Banking User Guide

Online banking enables you to view your account details and report on transactions. Click on an account tile from the Home page to access account transaction details.

The screenshot displays the First Merchants Bank online banking interface. The top navigation bar includes links for Home, Transfers and Payments, Services, Information Reporting, User Settings, Admin Tools, Connect With Us, and Log Off. The user is logged in as Chris Client. The main content area is titled 'Home' and features a 'PRIORITY ACCOUNTS' section. This section contains six account tiles, each with a title and key financial metrics. The tiles are: 1. COMMERCIAL ANALYSIS CHKG (Ledger Balance: \$88,764.45), 2. COMMERCIAL ANALYSIS CHKG (Available Balance: \$22,343.65, Ledger Balance: \$17,833.95), 3. COMMERCIAL LOAN (Current Balance: \$120,884.00, Last Payment Amount: \$1,490.25), 4. COMMERCIAL SAVINGS (Available Balance: \$40,938.50, Average Collected Balance: \$3,743.37), 5. 30 90 DAY CD (Available Balance: \$100,000.00, Maturity Date: May 1, 2025), and 6. CREDIT CARD (Available Balance: \$12,212.55, Available Credit: \$10,313.30). A right-hand sidebar shows 'Transfer Money Now' and 'LOCKED LOGINS' (No locked logins).

Account Name	Key Metric 1	Key Metric 2
COMMERCIAL ANALYSIS CHKG	Ledger Balance	\$88,764.45
COMMERCIAL ANALYSIS CHKG	Available Balance	\$22,343.65
	Ledger Balance	\$17,833.95
COMMERCIAL LOAN	Current Balance	\$120,884.00
	Last Payment Amount	\$1,490.25
COMMERCIAL SAVINGS	Available Balance	\$40,938.50
	Average Collected Balance	\$3,743.37
30 90 DAY CD	Available Balance	\$100,000.00
	Maturity Date	May 1, 2025
CREDIT CARD	Available Balance	\$12,212.55
	Available Credit	\$10,313.30

Viewing transactions on the Account Transactions page

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

- Date - The posting date of a completed transaction. This will display “Pending” if not complete.
- Description – The associated information about the transaction, such as merchant, location, or transaction type.
- Amount - The amount of the transaction, along with the balance available once the transaction is posted.

Searching transactions

The search function allows you to find transactions for an account. The transactions shown in Account Details represent all the debits and credits regardless of status (e.g., pending). **Note:** You can use the search box or the search filters separately, but you cannot combine search and filter functionality.

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COMMERCIAL ANALYSIS CHKG

Last Updated: May 4, 2024 12:00 AM

\$61,330.95 Average Collected Balance | \$77,885.85 Available Balance

Transactions Details & Settings

Search transactions

Date	Description	Amount
MAY 4 2024	WHOLESALE LOCKBOX #388484 CREDITS - CHARLOTTE LBX	\$38,384.55 \$77,885.85

To search the transaction history

1. Select an account (Commercial Analysis Checking was selected above)
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. Select the magnifying glass or press Enter. The search results appear.

Filtering transactions

You can filter transactions on the Account Transactions page. Filtered results are based on the following transaction information:

- Time period
- Transaction type
- Minimum and maximum amounts
- Check number, if applicable

To filter transactions

1. Select an Account.
2. Select Filters () icon to display filter details.

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COMMERCIAL ANALYSIS CHKG

Last Updated: May 4, 2024 12:00 AM

\$61,330.95 Average Collected Balance | \$77,885.85 Available Balance

[Transactions](#) [Details & Settings](#)

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Time Period

Description Transaction Type

Min Amount to Max Amount

Starting Check # to Ending Check #

Tip: To reset filters and show all transactions, select **Reset**. To hide filters, select the Filters () icon.

- To perform filtering complete one or more of the following (reference image above):
 - 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 list.
 - Enter the minimum and maximum amounts for the transaction in the Amount fields.
 - (Optional) Specify a check number range in the Starting Check # and Ending Check # fields.
 - Select the type of category in the Category drop-down list.
- Click Apply Filters.

Exporting transactions

You can export transactions from the Account Transactions page to a file format that you select. Export formats vary depending on the settings. You can export in online banking, but not mobile banking.

To export transactions from the Account Transactions view:

- (Optional) On the Account Transactions page, narrow the results by either searching transactions or using filters () to select transactions with specific conditions.

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2. Click the export icon (↓).
3. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
 - Spreadsheet (XLS)
 - Spreadsheet (CSV)
 - Microsoft (OFX)
 - Quicken (QFX)
 - QuickBooks (QBO)

The screenshot shows the 'COMMERCIAL ANALYSIS CHKG' interface. At the top right, there are two balance figures: '\$61,330.95 Average Collected Balance' and '\$77,885.85 Available Balance'. Below this, there are tabs for 'Transactions' and 'Details & Settings'. A search bar and a filter icon are visible. The export icon, represented by a downward arrow, is highlighted with a red box. A dropdown menu is open, showing the following options: 'Spreadsheet (xls)', 'Spreadsheet (csv)', 'Microsoft OFX (ofx)', 'Quicken (qfx)', and 'Quickbooks (qbo)'. Below the dropdown, there are input fields for 'Time Period', 'Description', 'Transaction Type', 'Min Amount', 'Max Amount', 'Starting Check #', and 'Ending Check #'. At the bottom right, there are 'Reset' and 'Apply Filters' buttons.

4. Depending on your browser settings, one of the following happens:
 - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
 - 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. Select the exported file. The transactions appear in the current sort order on the Account Transactions page.

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Viewing transaction details on the Account Transactions page

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 allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information including check images.

Note: The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Transactions page, click or tap the transaction (click again to hide the details).

The screenshot displays the 'COMMERCIAL ANALYSIS CHKG' account page. At the top, it shows the account name and two balance figures: \$61,330.95 (Average Collected Balance) and \$77,885.85 (Available Balance). Below this, there are tabs for 'Transactions' and 'Details & Settings'. A search bar is present with the text 'Search transactions'. A table lists transactions with columns for Date, Description, and Amount. One transaction is highlighted with an orange border: 'MAY 4 2024 WHOLESALE LOCKBOX #388484 CREDITS - CHARLOTTE LBX' with an amount of '\$38,384.55'. Below the table, a 'Details' section is expanded, showing the 'Statement Description' as 'WHOLESALE LOCKBOX #388484 CREDITS - CHARLOTTE LBX', the 'Date' as '5/4/2024', and the 'Type' as 'Credit'.

Viewing and printing images associated with a transaction

On the Account Details page, individual transactions with an image icon () will be available for viewing and printing. Printing is available from the desktop only, not from a table or smartphone.

To view and print the images associated with a transaction:

1. Click the transaction to view the details. If applicable, the image appears below the transaction. If multiple images are available, click the arrows to move between images.

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MAY 1 2024 PAID CHECK - 28839 (\$2,920.44) \$60,183.51

Details

Statement Description:
PAID CHECK
Date:
5/1/2024
Type:
Debit - Check 28839

T. Smith
123 River Dr
Austin, TX 78705
28839
DATE 05/01/2024
PAY TO THE ORDER OF Goodwill Inc. \$2920.44
Two Thousand Nine Hundred Twenty and Forty Four hundredths DOLLARS SECURITY FEATURES INCLUDED
MEMO _____ Tim Smith AUTHORIZED SIGNATURE
⑆088888888888⑆ 888888888888⑆ 28839

< 1 of 2 >

2. To print the images, do the following:

- a. On the transaction details, click the print icon ()
- b. When the Print dialog box appears, select printing options, and then click Print.

Tip: For the best results, use the provided print icon. Using your browser's print functionality may result in poor print results.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to First Merchants about the transaction.

Note: Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction:

1. In the transaction details, click Options (ellipsis) and then Ask a Question. The Transaction Inquiry window appears with inquiry details.

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COMMERCIAL ANALYSIS CHKG \$61,330.95 Average Collected Balance | \$77,885.85 Available Balance

Last Updated: May 4, 2024 12:00 AM

[Transactions](#) [Details & Settings](#)

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🔍 Search transactions

Date	Description	Amount
MAY 4 2024	WHOLESALE LOCKBOX #388484 CREDITS - CHARLOTTE LBX	\$38,384.55 \$77,885.85

[Details](#)

Statement Description:
WHOLESALE LOCKBOX #388484 CREDITS - CHARLOTTE LBX

Toggle Details
Print
Ask a question

2. In the Message field, enter your message.
3. (Optional) Click the Supported Attachments icon (📎). In the Open dialog box, select a file to attach to the message, and click Open to attach your file.
4. Select Send.
5. When the confirmation message appears, click Close to go to the Messages page to review your secured messages and responses.

Home Transfers and Payments Services Information Reporting User Settings Admin Tools **Connect With Us** Log Off

Messages

Inquiry regarding transaction: 3145051
Max User 6:11 pm

INQUIRY REGARDING TRANSACTION: 3145051

This message should never expire

Max User 5/7/2024 - 6:11 PM

Account ID: 5005
Description: Line of Credit Payment
Transaction Date: 5/7/2024 12:00 AM
Transaction Amount: \$25,000.00
Check Number:
Debit or Credit: D
Host Transaction Code: 38
Host Transaction #: 557898a5-9098-4772-b5f1-2d5f89c47ae4

End-user message
Can you provide more information, please?