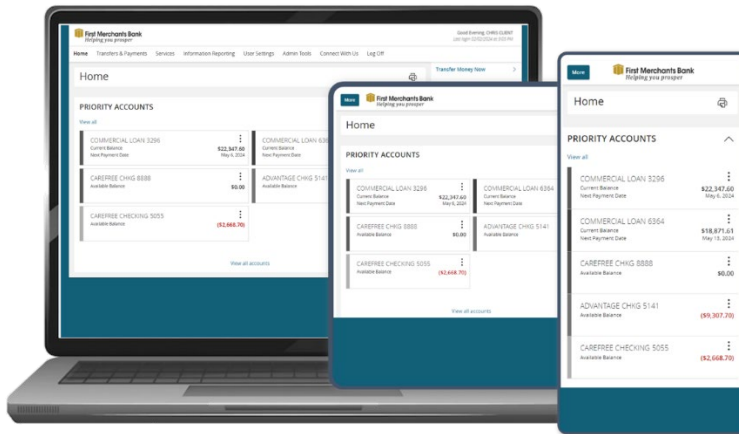


FIRST MERCHANTS COMMERCIAL BANKING

Online Banking Solution Login

Our goal is to provide you with additional tools to manage your cash flow, optimize efficiencies, and enrich your digital banking experience. We are here to help your business prosper. The online banking and mobile solution adjust to the unique needs of each device, including screen size and other hardware differences.



Desktop access

You can use a web browser to connect to the online banking solution. We recommend that you enable pop-up windows in the browser. If pop-ups are not enabled, certain features may appear in a separate window on your browser.

Logging in overview

When you log in to the online banking solution, enter the following information when prompted:

To log in:

1. Select **Business Online Banking** from the dropdown menu.
2. Enter your **Company ID**.
3. Enter your **Login ID**.
4. Click **LOG IN**.

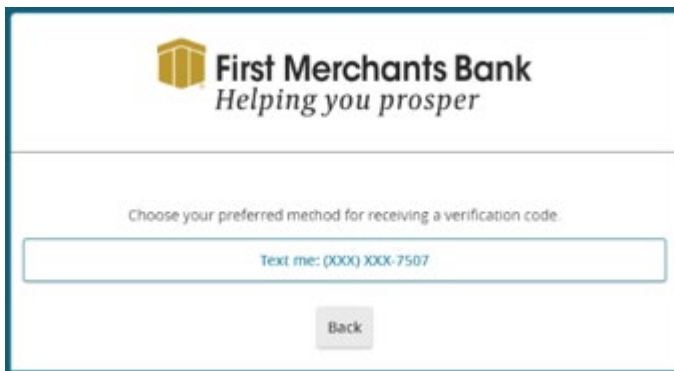
FIRST MERCHANTS COMMERCIAL BANKING

You will receive a new screen prompting you to enter your password.

5. Enter **Password**.
6. Click **Log In**. If this is the first time you are logging in follow the prompts to change your password.

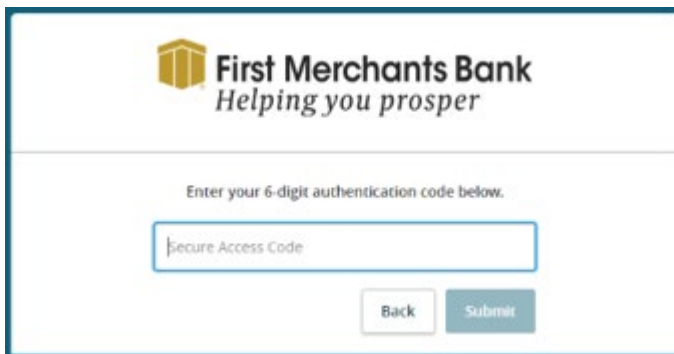
You will be presented with options to receive a secure access code (SAC verification) via text or phone call to a number listed in your online banking profile.

7. Select your preferred option.



The screenshot shows the First Merchants Bank login interface. At the top is the bank's logo and tagline, "First Merchants Bank Helping you prosper". Below this, a message reads "Choose your preferred method for receiving a verification code." There is a text input field containing "Text me: (XXX) XXX-7507". A "Back" button is located at the bottom center of the screen.

8. Enter the verification code you received.



The screenshot shows the First Merchants Bank login interface. At the top is the bank's logo and tagline, "First Merchants Bank Helping you prosper". Below this, a message reads "Enter your 6-digit authentication code below." There is a text input field labeled "Secure Access Code". Below the input field are two buttons: "Back" and "Submit".

9. Click **Submit**

You can opt to register the computer you are using if it is a personal or business computer you use frequently to access online banking. This will minimize the need to complete the SAC verification process with each login. We recommend you do not register a public or shared device.

After a successful login, the Home page appears.

FIRST MERCHANTS COMMERCIAL BANKING

Installing the mobile banking app

You can download the app from the Apple App Store or the Google Play store.

Caution: You should only download and install the app from the Apple App Store or the Google Play store. In the store, verify that First Merchants Bank is listed as the developer of the app. You should also verify that the Bank's name is spelled correctly.

To install the app

1. Do one of the following:
 - a. On an iOS device, open the [Apple App Store](#).
 - b. On an Android device, open the [Google Play store](#).
2. Search for First Merchants Bank and install the app (FMBBanking).



Opening the mobile banking app

After installing the app, locate the app on your device, tap the **FMBanking** icon to open the app. Biometric authentication is available and can be used if it is enabled on your mobile device.