

# **Mercantile Bank Online Banking Self-Enrollment**

[www.mercbk.com](http://www.mercbk.com)

Created by IT Dept

4-26-22

**Before you start, the bank must have your email address on file. Your enrollment will automatically fail if we do not.**

If you need to add your email address, please call the bank and speak to any of our representatives at 573-754-6221 during banking hours.

**Second, in order to complete your enrollment, you will need to use your default browser.**

The default browser is the one that opens automatically when you click on a link. Normally, Chrome, Firefox, or any other browser will not be the default browser; it will be Microsoft Edge (Windows) or Safari (Mac).

**Once enrolled in online banking, you will no longer receive paper statements. If you would like to continue receiving paper statements for some or all of you accounts after enrolling, please contact us to make those arrangements. There is a \$2 fee per paper statement after an account is enrolled in online banking.**

Our website is [www.mercbk.com](http://www.mercbk.com). Click on the Online Banking icon on the left side of the page, highlighted below:

On the right side of the page, in the red bar, click Enroll, which is highlighted below.

Scroll through the eSign Disclosure & click I Agree

**NetTeller Online Banking Application** ?

still become an online banking customer. Either call the NetTeller Online Banking Support Department at (573) 754-6223 or come into the bank.

*By clicking "I Agree," I hereby agree to all of the User Agreements.*

*I Consent to the Electronic Communications Disclosure and confirm that I have the required hardware, software, and browser.*

*I also hereby Agree to this Service Agreement.*

*By clicking "I Agree," I hereby agree to all the terms and conditions found in the Disclosure Agreement link directly below this box.*

[Link to eSign Disclosure Agreement](#)

Enter SSN and account # without spaces, dashes, or symbols.

Enter email address.

Click Continue.

**Please Verify Your Information** ?

Before we get started, make sure you have the following items:

- Your account number at our bank
- Your Social Security number (SSN)
- Your email address on file with us

If your enrollment application is accepted, you will have to confirm your identity through a link in the confirmation email.

**You must access this link from the same computer and browser you are using now.**


If you have any trouble completing this process, please call our NetTeller Online Banking Department at (573) 754-6223.

\*SSN

\*Account #

\*Email

Fill in your personal information and click submit. The address will need to EXACTLY match the address we have on file for you.

Please fill out the following information on this form. 

Please complete the following fields.

*First Name	<input type="text"/>
Middle Name	<input type="text"/>
*Last Name	<input type="text"/>
*Street Address 1	<input type="text"/>
Street Address 2	<input type="text"/>
*City	<input type="text"/>
*State	<input type="text"/>
*Zip Code	<input type="text"/>
*Date of Birth	<input type="text"/>

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

**IMPORTANT:**

**Enrollment will not complete successfully until you click the verification link in the email!**

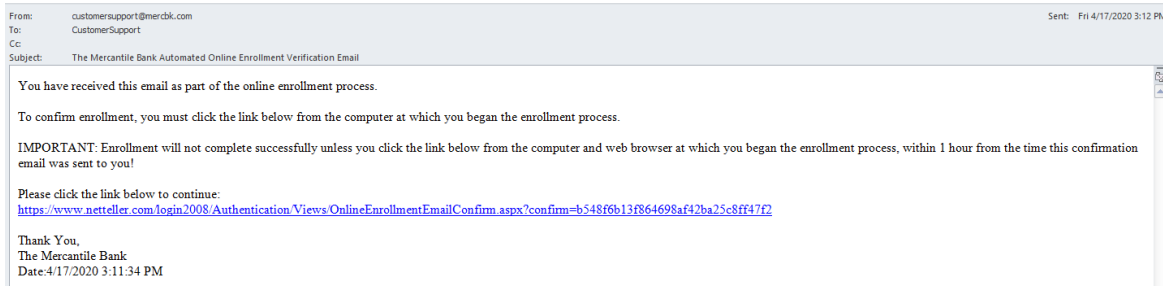
**When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!**

Please click the Send Email Verification button below to continue.

**Email Verification Sent**

A verification email has been sent to customersupport@mercbk.com at 4/17/2020 3:11:34 PM (CST) successfully. Please click the link contained in that email to complete the online enrollment process.

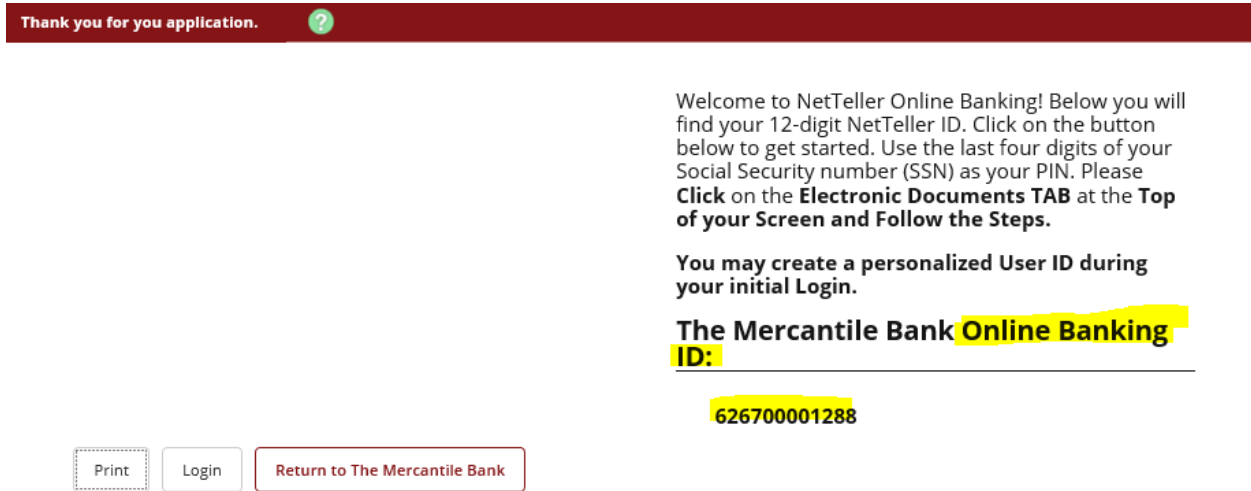
This is what the email confirmation will look like. Follow the link in the email.



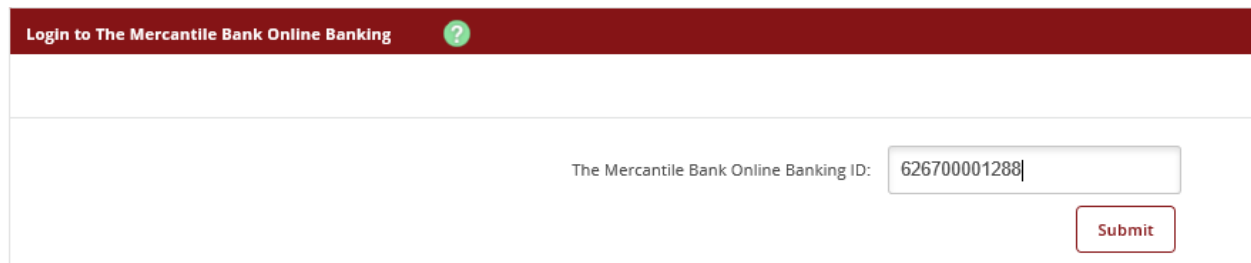
Clicking the link confirms your ID and gives you an online banking ID.

**Write it down for now because you will need it for the next step.**

You may keep this ID or change it later in the process. Click Return to The Mercantile Bank.



Enter the Online Banking ID given to you earlier.



Your password will be the last four digits of your SSN.

**Please verify your personal image!** For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.



If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

The Mercantile Bank Online Banking ID: 626700001288

The Mercantile Bank Online Banking Password:

Submit

Current password: Last 4 of your SSN

Create a new password using the following rules:

- 8-20 characters
- At least 1 letter
- At least 1 number
- At least 1 of these special characters + \_ % @ ! \$ \* ~
- Cannot contain the ID you want to use

Confirm new password

Create ID name. It must contain at least 1 letter and be 4-12 characters in length.

Change your The Mercantile Bank Online Banking Password (required):

Enter your current Password *	****	<b>Password Rules</b> <ul style="list-style-type: none"><li>- Must contain at least 1 letter</li><li>- Must contain at least 1 number</li><li>- Must contain at least 1 special character + _%@!\$*~</li><li>- Must be between 8 and 20 characters in length</li><li>- Must not match or contain your ID</li><li>- Must not match one of the previous 4 Passwords</li></ul>
Enter your new Password *	*****	
Reenter your new Password *	*****	

Would you like to change your The Mercantile Bank Online Banking ID?

Enter your new The Mercantile Bank Online Banking ID		<b>The Mercantile Bank Online Banking ID Rules</b> <ul style="list-style-type: none"><li>- Must contain at least 1 letter</li><li>- May contain numbers</li><li>- May contain the following special characters: + _ % @ ! \$ * ~</li><li>- Must be between 4 and 12 characters</li></ul>
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Continue

Click continue. If your ID and password are acceptable, you will be taken to the next page.

Select an image. This image will be displayed at the bottom of each page after logging in to show you are secure.


**Please verify your personal image!**

For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

Personal Icon  
Current Image  
No Image Selected

Click to Select or Change your Image



<<< Prev      Next >>>

Cancel      Submit

### New Security Feature!

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

### How Does It Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

### What Are The Next Steps?

Answer and verify three security questions;  
Continue banking, with an even higher level of security!

Continue

Select and answer security questions. Write down your answers. If asked to confirm them later, the answers are case-sensitive. Once you click Submit, you will be asked to review and confirm your answers.

**Verification Questions (required)**

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

Submit



**Security Settings have been saved.**

Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session.

[Continue](#)



Confirm your email address is correct and click Submit. If incorrect, correct before clicking Submit.

**Email address on file:**

Enter/Update Email Address:

[Submit](#)



You will be taken to the Netteller (Online Banking) home page.

**To complete your enrollment, you will need to go to the E-Documents tab.**

Scroll through the E-Sign Disclosure and Agree to the listed terms. Click enroll now.

5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.

UNINTERRUPTED ACCESS TO YOUR OFFICIAL BANK DOCUMENTS THROUGH THE INTERNET. HOWEVER, SHOULD YOU BE UNABLE TO ACCESS YOUR STATEMENTS, YOU CAN CALL THE BANK AT THE NUMBER SET FORTH ABOVE, AND THE BANK WILL TAKE OTHER MEASURES TO PROVIDE COPIES OF YOUR STATEMENTS TO YOU.

**13. LIMIT OF LIABILITY:** YOU AGREE THAT IN NO EVENT WILL WE OR OUR SUPPLIERS (OR ANY OF OUR OR OUR SUPPLIER'S SHAREHOLDERS, MEMBERS, OFFICERS, DIRECTORS OR EMPLOYEES) BE LIABLE FOR LOST PROFITS OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF OUR SERVICE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY THAT SUCH DAMAGE WILL OCCUR. FURTHER YOU AGREE THAT NEITHER WE NOR OUR SUPPLIERS (OR ANY OF OUR OR OUR SUPPLIER'S SHAREHOLDERS, MEMBERS, OFFICERS, DIRECTORS OR EMPLOYEES) WILL BE LIABLE FOR ANY TECHNICAL, HARDWARE OR SOFTWARE FUALURE OF ANY KIND, ANY INTERRUPTION IN THE AVAILABILITY OF OUR SERVICE, ANY DELAY IN OPERATION OR TRANSMISSION, ANY INCOMPLETE OR GARBLED TRANSMISSION, COMPUTER VIRUS, LOSS OF DATA OR OTHER SIMILAR LOSS. TO THE EXTENT WE MAY HAVE BREACHED ANY TERM OF THIS CONSENT AND AGREEMENT, YOU AGREE THAT YOUR SOLE REMEDY IS TO DISCONTINUE USE OF THIS SERVICE. YOUR FURTHER AGREE THAT OUR LIABILITY TO YOU IN ANY CASE (WHETHER IN CONTRACT OR TORT) WILL NOT EXCEED AMOUNTS PAID TO US WITHIN THE LAST 90 DAYS (IF ANY) FOR THIS SERVICE.

I agree to the listed terms.

Click [here](#) to see a sample document.

[Enroll Now](#)



**Enrollment Confirmation**

Your information has been updated.  
An enrollment confirmation email will be sent to the e-mail address entered during enrollment. If you do NOT receive this enrollment confirmation email within 1 hour, please contact us IMMEDIATELY, to confirm your email address for electronic document delivery.

OK

From: The Mercantile Bank <customersupport@mercbk.com>  
To: CustomerSupport  
Cc:  
Subject: Notification of Change in Enrollment NT Enrollment example

Sent: Fri 4/17/2020 3:37 PM

We have received your request to add Electronic Documents service. Statements, notices, disclosures, documents, and other communications (Electronic Documents) will now be sent electronically.

If you have any questions, please contact us at 573-754-6223.

Your enrollment is now complete.