User's Guide

Merchant Research

F&M Bank
Business Online Banking
Merchant Research
May 2012

Login / Password Instructions

First Time Login

1. Select the Merchant Research Link located on our bank's Website; or
the Merchant Research Link located on your Business Online Banking Account
(bottom of the screen).

2. On the IS Research Merchant Login Screen, enter your assigned
User Name and *Initial Password then click Submit.
*The Initial Password is assigned by the bank. You will be required to change your
password to one known only by you.

3. The Password Change Screen will appear.

You will be requested to provide your Online Security Question and Answer to reset
your password online.

Login
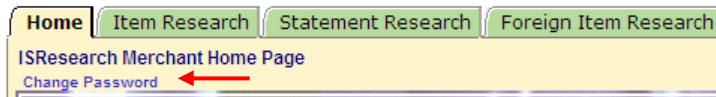
1. Select the Merchant Research Link located on our bank's Website; or
the Merchant Research Link located on your Business Online Banking Account
(bottom of the screen).

2. On the IS Research Merchant Login Screen, enter your assigned
User Name and Secret Password then click Submit.

3. For information security purposes, after 15 minutes of non use; the system will
automatically log you out.

Logout

1. Select (logout) located at the top left side of the screen.

Change Password

1. Select the Home Tab and click the Change Password function.

2. The Password Change Screen will appear.

Enter your Initial Password

Enter and Confirm a new Secret Password 8 characters – alpha/numeric – case

Select a Security Question and enter the answer then click Reset Password

Forgot Password?

1. Select the Merchant Research Link located on our bank's Website; or the Merchant Research Link located on your Business Online Banking Account (bottom of the screen).

2. Select "Forgot Password?" on the login box.

3. Enter your User Name and select Submit.

4. Correctly answer the Password Challenge Question.

5. Enter / confirm a new Password and select / answer a new Challenge Question.

If you are not able to reset your password, contact our Customer Service team during business hours at 931-645-2400 or 800-645-4199 (toll free).

Item Research Instructions

The Item Research function enables you to "query" (search for) specific transaction items and view all the related transaction detail.

Query Instructions:

1. Set Criteria: Select to view all items, Debits (Only) or Credits (Only).

2. If more than 1 Account number is setup for Merchant Research, select the account number on which you wish to search.

3. Setup the Query Criteria Data. You can refine your query by entering search criteria for transaction Process Date (required), Amount and Check Number. The search criteria can be entered to search for a specific transaction or a range of transactions.

   a. Criteria Symbols:
= Equal	>= Greater Than or Equal To
<> Not Equal	< Less Than
> Greater	<= Less Than or Equal To

   b. Date Tool - Click the Date Tool [15] to select the date.

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| **Criteria FAQ**
| Process Date is a
| required Criteria
| field.
|
| If you enter a
| whole number in
| the amount field
| the cents default
| amount is .00.
| Example:
| 55 entry = 55.00
└─────────────────────────┘
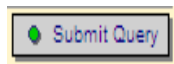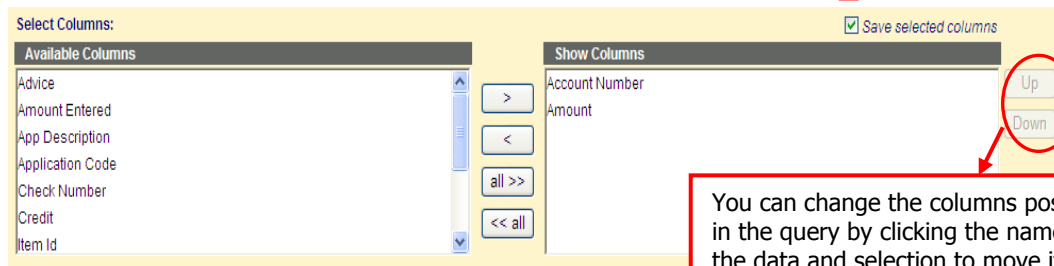
Criteria Example – Search for check number 65361 processed after March 15, 2012 and the check amount is greater than $500.

Criteria Example – Search checks posted between April 1st and May 1st 2012 with amounts greater than $500 and less than $1000.

4. Select the columns of transaction data you want to review by selecting and moving the name of the data from the Available Columns section to the Show Columns section. You can move all data (columns) or only specific data (columns)

5. Column Data titled POD and Credit are required to view Deposits and all items that make up the deposit.

   a. Check the "Save Selected Columns" check box then click "Submit Query" to save a default selection of columns that will appear in the Show Columns section each time you execute a new query.

You can change the columns position in the query by clicking the name of the data and selection to move it up or down
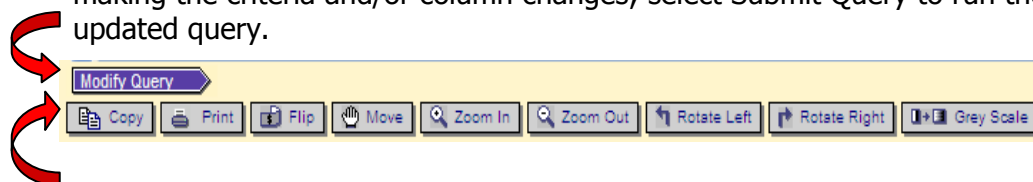
6. Select the Submit Query button to run the query
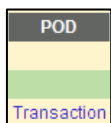
7. The Query will process and display the details of the items based on the criteria entered and the "Show Columns" selected. The number of items found and number of pages is displayed in the top right corner of the screen just under the View Images button.

   a. To view a picture of an item listed, click anywhere on the row in which the data appears.

   b. Select the Modify Query button to change the criteria or column data. After making the criteria and/or column changes; select Submit Query to run the updated query.
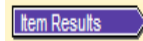
   c. The tool bar located above the image enables you to:
      i. Copy the image to a separate document.
      ii. Print the image.
      iii. Flip to look at the back of the image.
      iv. Move the image up, down, left or right.
      v. Zoom in or Zoom Out.
      vi. Rotate the image Left or Right
      vii. Change the print color to lighter or darker (Gray Scale)

8. To view All Transactions that make up a deposit, click the "Transaction" link located in the "POD" column.

   a. Click the Item Results arrow to return to the Query Results.
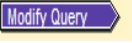
9. Instructions for Viewing and/or Printing all items of the Query Result or that make up the deposit are provided in the section titled "View or Print Multiple Items".

Statement Research Instructions

The Statement Research Query function retrieves item information for the specific account based on the Statement Date or Date Range selected.

Query Instructions:

1. Select the Statement Date

   a. Criteria Symbols:
      = Equal   >= Greater Than or Equal To
      <> Not Equal   < Less Than
      > Greater   <= Less Than or Equal To

   b. Date Tool - Click the Date Tool [🗓] to select the date.

2. Select the columns of transaction data you want to review by selecting and moving the name of the data from the Available Columns section to the Show Columns section.

   a. Check the "Save Selected Columns" check box then click "Submit Query" to save a default selection of columns that will appear in the Show Columns section each time you execute a new query.

   b. Select the Modify Query button to change the criteria or column data. After making the criteria and/or column changes; select Submit Query to run the updated query.

3. Check the selection box of each Statement you want to view or print then click the View Statement button. *Note: Adobe Reader is required for this function.*

   a. The Statement(s) selected will open up as a PDF file that you can View, Print, and Save. We strongly recommend you do not email statement data unless you are able to do so by password protection or via some other secured email method.

Foreign Item Research Instructions

The Foreign Item Research function enables you to "query" (search for) specific *foreign transaction items and view all the related transaction detail.
foreign – Non F&M Deposited items

Query Instructions:

1. Setup the Query Criteria Data. You can refine your query by entering search criteria for transaction Account Number, Process Date (required), Amount, Check Number, and *Routing Number. The search criteria can be entered to search for a specific transaction or a range of transactions.
   *Routing Number – The bank number of the non F&M check.

<table>
<tr><td>

Criteria FAQ
If you enter a whole number in the amount field the cents default amount is .00.
Example:
55 entry = 55.00

</td><td>

a. Criteria Symbols:
   = Equal   >= Greater Than or Equal To
   <> Not Equal   < Less Than
   > Greater   <= Less Than or Equal To

b. Date Tool - Click the Date Tool 🗓️ to select the date. Process Date is a required filed.

</td></tr>
</table>

2. Select the columns of transaction data you want to review by selecting and moving the name of the data from the Available Columns section to the Show Columns section.

   a. Check the "Save Selected Columns" check box then click "Submit Query" to save a default selection of columns that will appear in the Show Columns section each time you execute a new query.

You can change the columns position in the query by clicking the name of the data and selection to move it up or down

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View and Print Multiple Item Images

To view and/or print multiple images from the *Item Results* window, complete the following steps:

1. Setup and submit an Item Research Query or Foreign Item Research Query.

2. Check ☑ all or each item you want to view and/or print.

   a. Select All by checking the box located on the column header bar.

   b. If you do not want to view / print all items, check the box for each individual item you do want to view and/or print.

3. Click the View Images button. 🖫 View Images

4. Select your desired Format Options then click the View Images button.
   Note: Adobe Reader is required for this function.

   Select Format Options

   ☐ Include Item Backs

   Number of Columns 2

   Number of Rows 5

   Number of Images per Page: 10

   The size of the image is dependent on the number of columns and rows selected.

   Less Columns / Rows per page = Large Image
   More Columns / Rows per page = Smaller Image

6. The multiple image page(s) will open up as a PDF file you can View, Print or Save.