

FIRST MERCHANTS COMMERCIAL BANKING

Alerts can help you stay on top of business finances, enhancing both efficiency and risk mitigation through monitoring. They can remind you of notable events, warn you about the status of your accounts, and notify you when transactions occur. The online banking solution has several alerts to choose from, or you can create and customize your own from the Alerts page.

Managing Alerts

You can access the Alerts page through **User Settings > Alert Settings** in the navigation menu.

When you create an account alert, select the alert type, specify the conditions for the alert by selecting the balance type, frequency and start date. By setting the account alert conditions, you are defining the triggers by which an alert notification is sent. If an event occurs on your account that meets the defined triggers, you will receive an alert through the delivery method you selected. Alert condition options may vary depending on the alert type you selected.

Triggering an event.

An alert can be triggered when a transaction is:

- Drafted
- Authorized
- Processed
- Canceled
- Failed

Alert Type	Triggering Condition
Account Alerts	Notifies the user when the balance in the account is above or below the specified threshold.
History Alerts	Notifies the user when: <ul style="list-style-type: none">• a debit or credit transaction is greater than, less than, or equal to an amount specified• a specified check number posts to the account• a transaction description matches the text the user specifies

FIRST MERCHANTS COMMERCIAL BANKING

Online Transaction Alerts	Notifies the user when the following transactions have been processed and/or changes have been made: <ul style="list-style-type: none">• ACH Batch, ACH Collection, ACH PassThru, ACH Payment, ACH Receipt• Change of Address• Check Reorder• Domestic Wire (incoming), Domestic Wire (outgoing)• EFTPS• External Transfer, Funds Transfer• International Wire (incoming), International Wire (outgoing)• Payroll• Stop Payment
Wire Alerts	Notifies the user when the following transactions have been processed: <ul style="list-style-type: none">• Domestic wire (incoming)• Domestic wire (outgoing)• International wire (incoming)• International wire (outgoing)
Reminder Alerts	Notifies the user on a specific date or event.

Receiving Alerts

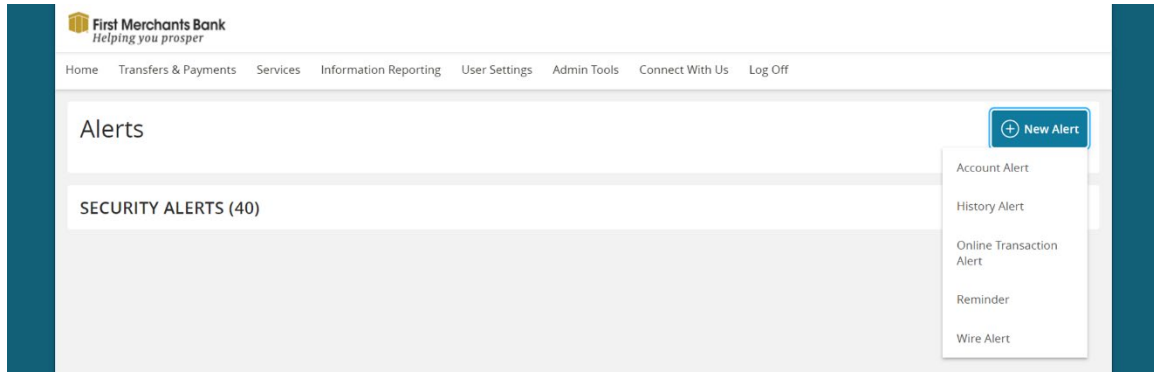
The delivery method options for receiving alerts are:

- Email
- Voice
- SMS Text Message
- Secure message
- Push notifications (mobile banking app)

Note: If you choose to receive alerts via text messages, you must select the **Agree To Terms** check box.

FIRST MERCHANTS COMMERCIAL BANKING

Creating Alerts



To create an alert

1. From the navigation menu, click **User Settings > Alert Settings**.
2. Click **New Alert** and select the alert type.
3. Select an **Account** from the drop-down menu.
4. Select an **Account balance type** from the drop-down menu.
5. Select **Frequency** from the drop-down menu.
6. Choose a **Start Date** from the calendar.
7. Select an **Alert Delivery Method** from the drop-down menu.

← Back to Alerts

New Account Alert

Account
1ST BUSINESS CHKG XXXXXX1121 (\$4,238.47)

Account balance type
Available Balance

Frequency
Every day

Start Date
04/30/2024

i This alert will send your selected balance daily starting April 30th. This alert will repeat until disabled or deleted.

Alert Delivery Method

Email Voice SMS Text Message Secure Message Only

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Required: To receive alerts via text messages, you must select the **Agree To Terms** check box.

8. Click **Create Alert**.
9. In the success message, click **Close**.

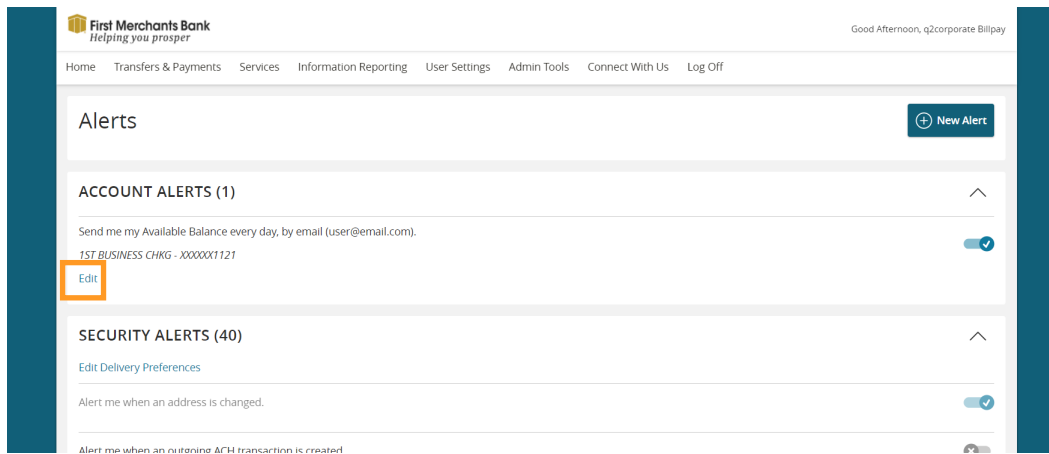
The recently created alert will appear on the Alerts page.

Editing alerts

To edit an alert

1. From the navigation menu, click or tap **User Settings > Alert Settings**.
2. Click **Edit** for the alert you want to edit.

The Edit Account Alert page will appear.



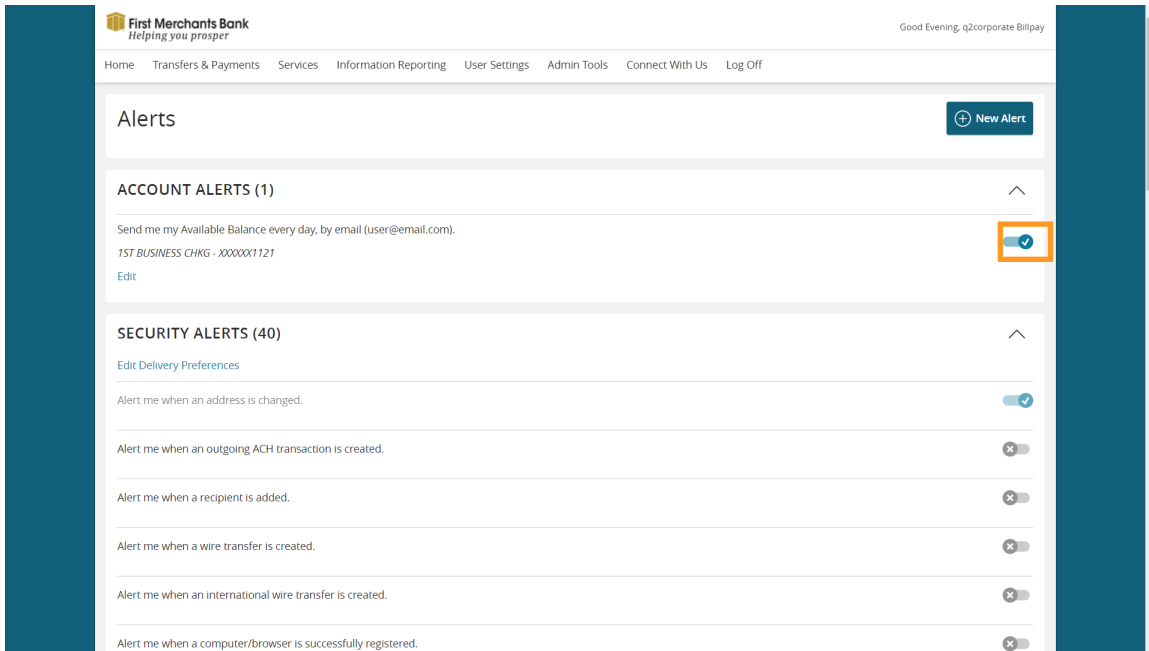
3. Make appropriate changes to the selected alert. Changes saved to alerts will take effect immediately.
4. Click **Save**.
5. In the success message, click **Close**.

Enabling and disabling alerts

To enable or disable an existing alert

1. In the navigation menu, click or tap **User Settings > Alert Settings**.
2. Click the alert type you want to enable or disable.
3. From the **Enabled** column, click **Off** to disable or **On** to enable the selected alert.

FIRST MERCHANTS COMMERCIAL BANKING



4. When the Save Alert page appears, click **Close**.

Tip: You can hide Alert details, such as the description and frequency, by clicking the show/hide icons (^)(v).

Deleting alerts

To delete an alert

1. From the navigation menu, click or tap **User Settings > Alert Settings**.
2. Click **Edit** for the alert you want to delete.

The Edit Account Alert page will appear.

3. Click **Delete**.
4. Click **Confirm** to delete the alert. Deleting an alert removes the alert permanently.
5. In the success message, click **Close**.

Security alerts overview

Access to Security Alerts is dependent on entitlements within the online banking solution. Security alerts inform the user when a security-related event has occurred, such as a failed password attempt. Required security alerts are identified by an X signifying they cannot be disabled or changed. Other security alerts can be enabled or disabled. The available security alert types vary based on the account type.

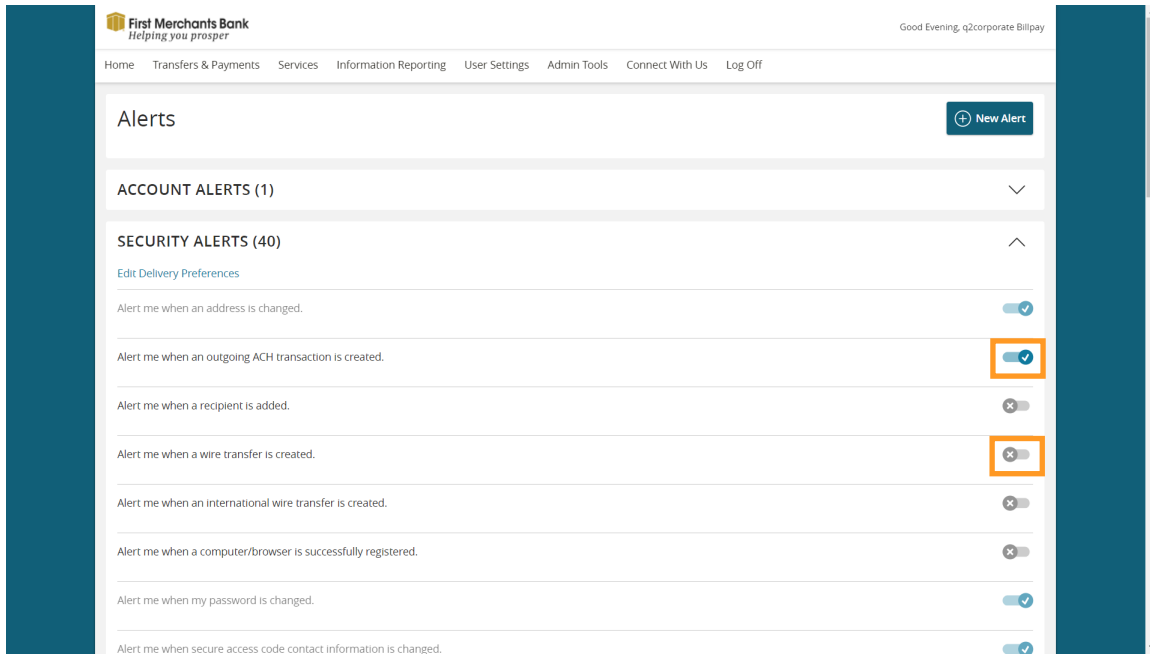
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When an enabled alert is triggered, security alerts will be sent via secure messaging. Additional delivery methods can be added for enhanced security.

Configuring security alerts

To enable or disable optional security alerts

1. From the navigation menu, select **User Settings > Alert Settings**.
2. Expand the **Security Alerts** section.



3. Switch the **toggle slide** to enable or disable an alert.

Note: If you have push notifications enabled, you will receive security alerts through push notifications as well as any other delivery methods you have set.

To edit security alert delivery preferences

1. From the navigation menu, select **User Settings > Alert Settings**.
2. Expand the **Security Alerts** section.
3. Select **Edit Delivery Preferences**.

The Delivery Preferences page will appear.

4. Enter the required fields for the selected delivery method(s).

Required: To receive alerts as text messages, you must select the **Agree To Terms** check box.

5. Select **Save**.