



# Business & Commercial Online Banking Enhancement User Guide



# Updates Overview

Montecito Bank & Trust is continuously looking for ways to ensure our online banking platform uses the latest technology and provides you with a user-friendly experience. As part of that commitment, we are launching an update to your Online Banking experience in Spring 2018!

With several new features, you can manage all of your banking transactions with ease in the updated Online Banking platform. We have created a short Guide to walk you through some of the most notable changes which include:



**Wires**



**Activity Center**



**Positive Pay**



**Same Day ACH**

If you need further assistance, visit your local branch or call us at (805) 963-7511. We would be glad to assist you.

# Wire Workflow

By default, wire transactions will now show “required fields” only. All optional fields, including “Message to Beneficiary,” can now be found in the “Optional Fields” drop down.

Before new update

The screenshot shows the 'Set Up Wires' form before the update. The 'Optional Fields' section is collapsed, and the 'Message to Beneficiary' field is not visible. The form includes fields for Recipient/Account, Amount, Substituary, From Account, Process Date, Notify, and Pay. A 'More Wires' button is visible at the bottom left.

After new update

The screenshot shows the 'Set Up Wires' form after the update. The 'Optional Fields' section is expanded, and the 'Message to Beneficiary' field is visible. The form includes fields for Recipient/Account, Amount, Substituary, From Account, Process Date, Notify, and Pay. A 'More Wires' button is visible at the bottom left.

## Purpose of Wire

Many countries and some US banks are now requiring a “Purpose of Wire” before accepting an incoming wire. To ensure that this information is included with your outgoing wires and to reduce the chance of delayed processing by the beneficiary bank, all wires input through online banking will be required to have a Purpose of Wire.

For clients with existing wire templates, the next time you use a template, you will need to input a Purpose of Wire. This information will be saved to the template and you will not need to input it the next time you use that template.

After new update

The screenshot shows the 'Set Up Wires' form after the update. The 'Purpose of Wire' field is highlighted with a red box. The form includes fields for Recipient/Account, Amount, Substituary, From Account, Process Date, Notify, and Pay. A 'More Wires' button is visible at the bottom left.



**Note:** Purpose of Wire will now be required on **all** outgoing wires.

# Activity Center

The Activity Center, where you access all of your business transactions performed online, now gives you the option to approve, cancel or print multiple selections at once without needing to select advanced view. All other functionality on this page has remained the same.

## Before new update

### Activity Center (Basic View)

Activity Center						
Single Transactions			Recurring Transactions			
Created	Status	Approvals	Transaction Type	Account	Amount	Actions
11/28/2016	Authorized	1 of 1	Domestic Wire - Tracking ID: 38415	Regular Savings xxxx-7897	\$0.22	Actions
11/28/2016	Authorized	1 of 1	Domestic Wire - Tracking ID: 38414	Regular Savings xxxx-7897	\$33.33	Actions
11/28/2016	Drafted	0 of 1	Funds Transfer - Tracking ID: 38398	Regular Checking xxxx-9797	\$1.00	Actions
11/28/2016	Authorized	1 of 1	Funds Transfer - Tracking ID: 38397	Regular Checking xxxx-9797	\$1.00	Actions
11/28/2016	Authorized	1 of 1	Funds Transfer - Tracking ID: 38396	Regular Checking xxxx-9797	\$1.00	Actions

### Activity Center (Advanced View)

Activity Center						
Single Transactions			Recurring Transactions			
Created	Status	Approvals	Transaction Type	Account	Amount	Actions
11/28/2016	Authorized	1 of 1	Domestic Wire - Tracking ID: 38415	Regular Savings xxxx-7897	\$0.22	Actions
11/28/2016	Authorized	1 of 1	Domestic Wire - Tracking ID: 38414	Regular Savings xxxx-7897	\$33.33	Actions
11/28/2016	Drafted	0 of 1	Funds Transfer - Tracking ID: 38398	Regular Checking xxxx-9797	\$1.00	Actions
11/28/2016	Authorized	1 of 1	Funds Transfer - Tracking ID: 38397	Regular Checking xxxx-9797	\$1.00	Actions
11/28/2016	Authorized	1 of 1	Funds Transfer - Tracking ID: 38396	Regular Checking xxxx-9797	\$1.00	Actions

We recognized that the show basic and show advance options could be confusing since the transaction data was primarily the same. So in this update there is now a single view that offers all of the functionality available previously – including the ability to select multiple transactions at one time and approve, cancel, or print them.

# Positive Pay

Positive Pay will now feature the ability to make Pay/Return decisions and add single issue checks from either desktop, tablet, or mobile phone. This release will be for **checks only**.

## After new update

### Positive Pay

NOTE: The default decision will be applied to exceptions if no decision has been made by 11:00 AM.

Exemptions (7)    Add Check    All Accounts    Search

Decisions Needed	Amount	Description	Action
5523,940.54	Unauthorized ACH Transaction	Account Name: BCE Payroll ACH Class Code: WEB Company ID: 1212121212	Play    Return    Clear
5190.00	Previously Paid Itm...	Check #681100... Found Paper: Chloe White	Return
5161.64	Paid Not Issued	Check #4935	Play
5622.98	Paid Not Issued	Check #173284...	Play
576.84	Paid Not Issued	Check #100488	Play

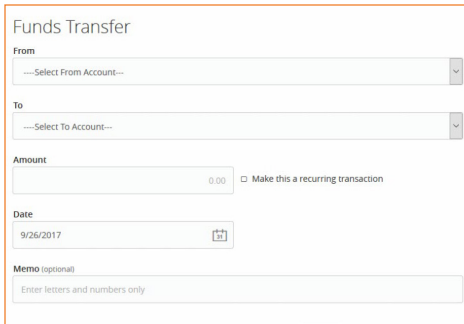
Total Exceptions (15) \$552,095.47    Total Decisions (8) \$26,471.22    Submit All Decisions

# Same Day ACH

In this update you will experience a new workflow for ACH Credit Payment. Follow the prompts, inputting all necessary information to initiate the transfer. On the final tab, Review and Submit, you will be asked to specify an Effective Date. If you would like to initiate a Same Day ACH and it is before the 8:30am deadline, you will be able to select today's date.

 **Note:** Same Day ACH **does not** support ACH File Upload.

## Before new update



Funds Transfer

From  
---Select From Account---

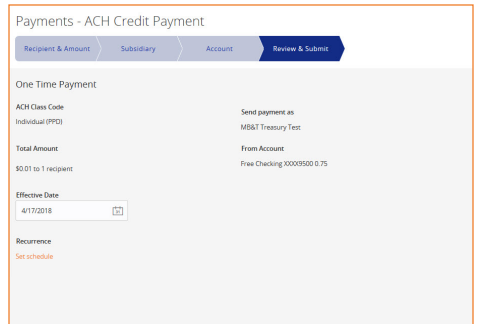
To  
---Select To Account---

Amount  
0.00  Make this a recurring transaction

Date  
9/26/2017

Memo (optional)  
Enter letters and numbers only

## After new update



Payments - ACH Credit Payment

Recipient & Amount    Subsidiary    Account    **Review & Submit**

One Time Payment

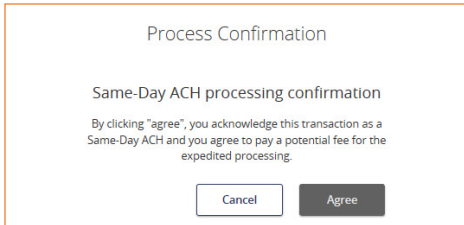
ACH Class Code  
Individual (PPD)      Sent payment as  
MB&T Treasury Test

Total Amount  
\$0.01 to 1 recipient      From Account  
Free Checking XXXX9500 0.75

Effective Date  
4/17/2018

Recurrence  
[Set schedule](#)

The system will ask you to confirm the Same Day transaction.

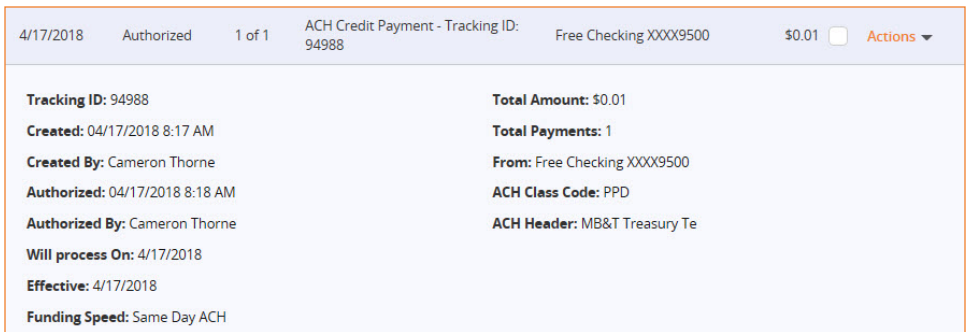


Process Confirmation

Same-Day ACH processing confirmation

By clicking "agree", you acknowledge this transaction as a Same-Day ACH and you agree to pay a potential fee for the expedited processing.

When you view your external transactions in Activity Center, you will now see your funding speed selection along with the other transaction details.



4/17/2018	Authorized	1 of 1	ACH Credit Payment - Tracking ID: 94988	Free Checking XXXX9500	\$0.01	<input type="checkbox"/>	Actions ▾
<b>Tracking ID:</b> 94988				<b>Total Amount:</b> \$0.01			
<b>Created:</b> 04/17/2018 8:17 AM				<b>Total Payments:</b> 1			
<b>Created By:</b> Cameron Thorne				<b>From:</b> Free Checking XXXX9500			
<b>Authorized:</b> 04/17/2018 8:18 AM				<b>ACH Class Code:</b> PPD			
<b>Authorized By:</b> Cameron Thorne				<b>ACH Header:</b> MB&T Treasury Te			
<b>Will process On:</b> 4/17/2018							
<b>Effective:</b> 4/17/2018							
<b>Funding Speed:</b> Same Day ACH							

 **Note:** MB&T will charge a **\$0.30 same-day processes fee** and all transactions must be **submitted by 8:30am** to take place sameday.



montecito.bank • 805-963-7511