



Online Banking Enhancement User Guide



Montecito
Bank & Trust®



Member
FDIC

Rev. 04/18

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:



**Bill Payment
Workflow**



**Bill Pay
Activity History**

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

Bill Payment Workflow

Previously the multi-pay and single-pay workflows were separated into two separate tabs and the look and feel of those two tabs was very different. This enhancement has now combined the multi and single pay tabs into the "Pay Bills" tab - making a cleaner, more consistent experience for you.

Before new update

FIS Multi-Billpay

Multi Pay Single Pay

Search payees

+ Add payee Options

Name	Pay from	Amount	Date
AT&T Scheduled: \$129.00 on 7/22/2015	Regular Checking -159	\$0.00	Select Date
Austin Electric Scheduled: \$33.44 on 8/21/2015	Regular Checking -159	\$0.00	Select Date
Bill Billerson Scheduled: \$33.54 on 3/31/2016	Regular Checking -159	\$0.00	Select Date
DirectTV Scheduled: \$5.55 on 3/4/2016	Regular Checking -159	\$0.00	Select Date
Geico Scheduled: \$123.89 on 3/18/2016	Regular Checking -159	\$0.00	Select Date
Grayford Co., Incorporated Scheduled: \$23.52 on 10/14/2016	Regular Checking -159	\$0.00	Select Date
Water Supplier Scheduled: \$1.00 on 6/24/2015	Regular Checking -159	\$0.00	Select Date

Bill Pay

Multi Pay Single Pay

Search payees

+ Add payee Options

AT&T
\$129.00 scheduled for 7/22/2015

See payment history

Austin Electric
\$33.44 scheduled for 8/21/2015

See payment history

Baby Sitter
\$4.48 scheduled for 9/9/2015

See payment history

Bill Billerson
\$23.54 scheduled for 3/31/2016

See payment history

Catering Co.
\$2.00 scheduled for 6/25/2015
Paid \$1.00 on 5/29/2015

See payment history

DirectTV
\$5.55 scheduled for 3/4/2016

See payment history

Search payments

Pending Processed

- DirectTV Check \$34.33 10/27/2016
- Geico Check \$52.35 10/29/2015
- National Newsp. Check \$35.23 10/19/2015
- Grayford Co., Inc. Check \$23.52 10/14/2016
- Water Supplier Check \$15.23 10/14/2016
- Bill Billerson Check \$345.34 10/14/2016
- AT&T Check \$54.54 10/13/2015
- Austin Electric Check \$4.33 10/13/2015
- Bill Billerson Truck \$2,342.34 9/23/2016

After new update

Bill Pay

Pay Bills Payment Activity

Search payees

+ Add payee Options

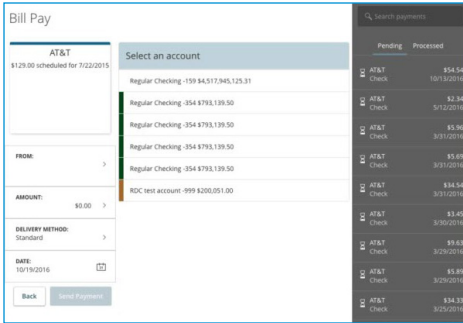
Name	Pay from	Amount	Date
1	My Acct: xxxxxxx-433	\$0.00	Select Date
2	My Acct: xxxxxxx-433	\$0.00	Select Date
3	My Acct: xxxxxxx-433	\$0.00	Select Date
4	My Acct: xxxxxxx-433	\$0.00	Select Date
abc17111	My Acct: xxxxxxx-433	\$0.00	Select Date
adg \$65.06 (\$0.00 Due Today)	My Acct: xxxxxxx-433	\$0.00	Select Date
Batson Mechanical Lutz	My Acct: xxxxxxx-433	\$0.00	Select Date

Total for 0 payments: **\$0.00** [Review Payments](#)

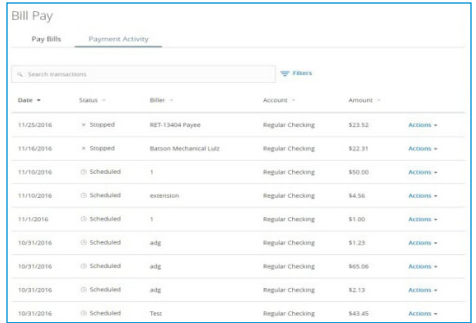
Bill Pay Activity History

All of the bill pay history can now be found in the “Payment Activity” tab which supports search, filter and sort. The separate tab allows you to see more information all in one place – both when looking at payment history and when setting up new payments.

Before new update

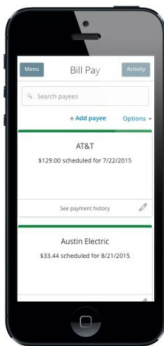


After new update

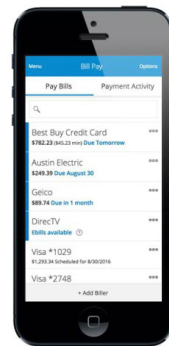


These changes in workflow are also apparent on the mobile app. In the new experience, each payee has a separate row and more information is available for you to see with fewer clicks. Now you can make bill payments on-the-go quickly and easily!

Before new update



After new update



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