Montecito
Bank & Trust®

Business Credit Card Portal Conversion FAQ

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1. Why are you converting?

We are always looking to improve our cardholder's experience with our digital products. This the new interface is more intuitive to use, and tasks like reviewing transactions and card management are easy to find and straight-forward. Also, the new portal will give you more control and visibility into your business card program – allowing your company to assign additional Program Administrators and group cardholders into departments for better analytics.

2. What is the timing of this conversion?

The card portal will be unavailable from 3pm Thursday, July 7th through the morning of Monday, July 11th. You can continue using your card during that time.

Credit Card information will be unavailable in CardControl via the MB&T Mobile App from 3pm Sunday, July 10th through 5am Monday, July 11th.

3. What will be different in the new portal?

Just like the previous portal, there are different levels of access. However, once logged in the Primary Program Administrator can assign additional Program Administrators, group cardholders into departments for better analytics, and assign Depart Heads to monitor the card usage and activity for the cardholders assigned to their department.

For cardholders, the portal gives access to individual card statements and transaction information, and allows for card maintenance like submitting transaction disputes, locking the card, requesting a replacement card, and requesting a credit limit increase.

4. **Will my credit card number change and/or will I receive a new card?**

   There will be no change to your credit card number and you will not receive a new card.

5. **How will I access the new portal?**

   The new portal link will be located in the same place as the existing link on the Montecito.bank homepage. On the morning of July 11th we will automatically update the link to get you to the right place to log in.

6. **What will I need to do to log in for the first time after conversion?**

   Program Administrators will receive an activation email with instructions from alerts@spendtrack.fiserv.com on July 11th that will be active for 2 business days. Once activated, Program Administrators can click on "Users" from the navigation pane to select their cardholders and send an invitation to the cardholder portal. Cardholders will then get an activation email with instructions for login.

7. **Will my historical transaction history and statements be available in the new portal?**

   Yes, up to 12 months of statements and transaction history will carry over to the new portal.

8. **Will I need to reschedule my automatic payments?**

   No, your payment account information and payment settings will carry over to the new portal.

9. **Will I need to re-enroll in eStatements?**

   No, if you are enrolled in eStatements your enrollment will continue. However, your eStatement notification email will come from a new email address: cardstatements@montecito.bank

10. **I download my credit card transactions to QuickBooks. Will I have to reconnect after the conversion?**

    Your connection should remain intact. However, we do recommend that you download all of your account data to date prior to conversion. If you experience any issues connecting after the conversion, disconnect and reconnect your account(s).

11. **Who can I call with questions?**

    Please call our Service Center at 805-963-7511 or email online@montecito.bank with questions.