Online Banking Conversion FAQs

Logging In

How do I log in if I had online banking in the old system?

Go to Montecito.bank and log in to Online Banking using your previous User ID and password. You will be prompted to verify your identity with a verification code called or emailed to your phone to proceed and complete your registration.

How do I log in if I'm registering for the first time?

You can self-register for Personal Online Banking by going to Montecito.bank. In the Online Banking box below the Log In button, click **Register- Personal**.

Business Online Banking customers must complete registration forms to register for Online Banking access. The registration forms can be found by going to Montecito.bank. In the Online Banking box below the Log In button, click **Register- Business**. Please return the forms to a banker and an Online Banking profile will be created for the business and all authorized Admin users within two business days.

How do I reset my password?

You can reset a forgotten password by going to Montecito.bank. In the Online Banking box below the Log In button, click **Forgot Password**.

What do I do if I get locked out for too many invalid password attempts?

Please call 805-963-7511 to unlock your Online Banking profile.

Security

How are my Online Banking sessions secured?

The security of your information is critically important to Montecito Bank and Trust. The new Online Banking system uses a sophisticated login defense software that uses behavior analytics to learn your normal login behavior such as IP address, device, browser, and location, in order to simplify your login process and easily identify potentially fraudulent logins.

What does this mean for you when you login?

1. If a login does not match the normal behavior, the system will use multi-factor authentication in the form of a verification code sent to your phone number on file in order to verify your identity prior to granting system access.
2. If your login is in line with normal login behavior, a verification code will not be presented.
3. Additionally, any high risk transactions conducted within an Online Banking session (for example, a change of password) will prompt for a verification code.

For more information regarding cyber security from Montecito Bank and Trust, please visit: https://montecito.bank/community/cyber-security.

Online Banking in Safari

Troubleshooting

There is a known issue accessing certain screens in Safari v13. To resolve, go to Safari Preferences. In Privacy Settings, uncheck **Prevent cross-site tracking** and **Block all cookies**.

Help Resources

How can I get more information when navigating through the new system?

Most pages within the Online Banking system have help pages that provide additional information. To access the Help page, click the **"?"** at the top of the page next to the page name (i.e. Account Activity).

Are there user guides?

Yes! User Guides can be found here:
[Personal Online Banking Guide]
[Business Online Banking Guide]

Are there tutorial videos?

Yes! Video tutorials can be found here:

Personal Online Banking	Personal Bill Pay
Business Online Banking	Business Bill Pay

Mobile App

How do I download the App

A Mobile App is available for both Apple and Android phones. To download the App, go to the app store on your device and search MB&T.

Please note: The old App is no longer functional and can be deleted.

What functions are available in the mobile app?

Personal Online Banking App	Business Online Banking App
Accounts: Account Summary	Account Summary
Accounts: Account Detail	Account Detail w/ Search and check images
Accounts: Transaction Search and check images	Accounts: Transaction Search and check images
Payments: Bill Pay and Zelle	Internal Transfers
Transfers: Internal Transfers	Mobile Deposits
Transfers: Transfers to Other MB&T Accounts	Access to CardControl
Deposits: Mobile Deposits	Send Secure Messages
CardControl: Access to CardControl	Create Account Alerts
Messages: Send Secure Messages	Enroll in and view eStatements
Alerts: Create Account Alerts	ACH Management (if subscribed)
eStatement Enroll: Enroll in and view eStatements	Wire Management (if subscribed)
View Credit Score	Profile Updates
Profile Updates	Touch/Face ID
Touch/Face ID	Fast Balances
Fast Balances	Text Banking Enrollment
Text Banking Enrollment	

How do I use the Fast Balances feature?

View your balances quickly from the Mobile App login screen with Fast Balances. The Fast Balances feature is completely optional.

To enroll in Fast Balances, log into your MB&T Mobile App on your mobile device. Go to the menu and select **More Options** – **Profile Updates** – **Fast Balances**.

How do I enable Touch/Face ID?

You can log into your MB&T Mobile App using Touch or Face ID (depending on the method supported by your device).

To enroll in Touch or Face ID, log into your MB&T Mobile App on your mobile device. Go to the menu and select **More Options** – **Profile Updates** – **Touch/Face ID Enrollment**.

Accounts

How far back in time does the account activity go?

Account activity and eStatements can be accessed for 24 months.

How do I change my account nickname?

You can change your account nicknames by going to **Account Activity**. Choose the **Selected Account** from the dropdown and click **Search**. Then, in the **Quick Links Menu** on the right hand side, click **Change Nickname**.

Can I sort accounts in the Account Summary?

Yes, accounts can be sorted by **Account Nickname**, **Current Balance**, or **Available Balance**. To sort, click the column header for the column you want to sort.

How do I search for specific transactions?

In **Account Activity**, click a date range and click **More Search Options**. **More Search Options** allows you to sort by **Type of Transaction**, **Description**, **Check Number**, and/or **Amount**. Once filtered, transactions can be exported to a spreadsheet by clicking the **Spreadsheet** link beneath the Search button. Clear your search values by clicking the **Clear** button when you have completed your search.

How can I set up transaction alerts?

Transaction alerts can be received by email, text, or mobile text notification. To set up Alerts, go to **More Options** – **Alerts**. More information can be found in the Personal Online Banking Guide.

How do I enroll in eStatements?

EStatement enrollment is easy! To enroll, go to **More Options** – **eStatement Enrollment**. To view eStatements, go to **Accounts** – **eStatements**.

Payments

How were clients notified of the changes to Bill Pay?

Details for the Bill Pay conversion were sent in an email titled "Paying Bills in the New MB&T Bill Pay" sent on 9/28/2020.

What payments did not convert with Bill Pay?

Personal Bill Pay:
- Individual payees being paid electronically (direct deposit)
- Electronic payments to individuals scheduled for payment after 10/15.

Business Bill Pay:
- Individual payees being paid electronically (direct deposit)
- Electronic payments to individuals scheduled for payment after 10/15.

What are alternative options for paying individuals electronically through bill pay?

Personal Bill Pay:
- Send and receive money with Zelle
- Set Up External Transfers to Owned Accounts
- Transfer funds to Other MB&T Accounts instantly
- Send payments via check using Personal Bill Pay

Business Bill Pay:
- Send payments via check using Business Bill Pay
- Contact our Treasury Services Team to learn more about our ACH File Management services to easily create electronic credit, debit, and payroll files.

Vanessa McCrary (SB) 805-564-7356
Nathan Glyer (Ventura) 805-564-0247

How can I search my transaction history for bills paid out of the old bill pay system?

In **Account Activity**, choose the account and date rage you would like to filter. Click **More Search Options**. In the **Description Field**, enter **BILL PAY** to search for Bill Payments and **BILLPAYER** to search for electronic payments to individuals. Once filtered, transactions can be exported to a spreadsheet by clicking the **Spreadsheet** link beneath the **Search** button. Clear your search values by clicking the **Clear** button when you have completed your search.

How will my payments be paid from the new Bill Pay System?

Payments are sent one of three ways: Electronic, Check or Draft. The payment method that is used is chosen by the vendor.

- Electronic – Payment is sent electronically to the payee.
- Check – Paper Check payment is mailed to payee with our Bill Pay providers account information on the Check instead of your own.
- Draft – Payment is drafted with your bank account information printed on the Draft (i.e., account number). This is similar to writing a check out of your account.

When will my account be debited for payments made through bill pay?

The payment method used will affect the date your account is debited.

- Electronic & Check – Your account will be debited on the payment delivery date selected.
- Draft – Your account is debited when the payee cashes or deposits the Draft that is sent.

How do I access Zelle? (Personal Online Banking Only)

To access Zelle, click on the **Payments** tab in Online Banking and select **Send Money with Zelle** from the Bill Pay navigation

If you are new to Bill Pay, accept the Terms of Service and Privacy Policy for Bill Pay and Zelle to proceed. To bypass the Bill Pay set-up screen and go directly to Zelle, click the **What else can I do?** link on the bottom right of the set-up screen. **Send money with Zelle** will now appear in the top navigation bar.

Where can I find more information about Bill Pay and Zelle?

Detailed FAQs for Bill Pay and Zelle can be found here:
Bill Pay FAQ
Zelle FAQ

Transfers (Personal Online Banking Only)

How do I set up an External Account Transfer?

You may set up external transfers to and from external (owned) accounts by going to Transfers – **External Transfers** and selecting **Add a New Account**. There are two account verification methods available; Instant Verification (verifies using your online banking credentials at the other financial institution) and verification by micro-deposit. Depending on the financial institution, Instant Verification may not be available.

You email address must be verified before an External Transfer can be initiated. To verify for your email address, click the link "**validate your email address**" on the External Account Transfer screen and enter the Verification Code sent to your email address.

For detailed set-up instructions, please refer to the External Transfer section of the Personal Online Banking Guide.

What is "Add Other MB&T Account"?

Adding an Other MB&T Account allows you to instantly transfer funds to accounts owned by others at Montecito Bank & Trust. After you provide the information below, the account will become available as a "To Account" option under Create/Edit Transfers. No other access to this account will be provided.

To add an Other MB&T Account, go to **Transfers** – **Add Other MB&T Account**. Select the **Account Type**, **Account Number**, and an **Account Nickname** to easily identify the account. As soon as the account is added it will be available for transfer under **Transfers** – **Create/Edit Transfers**.

Spending (Personal Online Banking Only)

How can I add and manage categories?

Transaction categories are managed in the Spending tab. To add categories, go to **Spending** – **Categories**. To categorize transactions, go to **Spending** – **Overview**. Click on the balance of the account for the month of transactions you wish to categorize. All of the transaction for the month will display, with the option to categorize, split categories, or add a note to each.

For detailed instructions, please refer to the Spending section of the Personal Online Banking Guide.

Managing Users (Business Online Banking Only)

How can I edit my employee's Online Banking access?

Employee Online Banking access can be modified by the business's Online Banking Administrators. The option to edit users can be found under **More Options** – **Users**.

For detailed instructions, please refer to the User section of the Business Online Banking Guide.

Quicken/QuickBooks

Where can I find instructions for reconnecting my accounts in Quicken or QuickBooks?

Step-by-step guides for reconnecting your account to Quicken and QuickBooks can be found here.