# Commercial Center Secure Browser Guide



## Welcome!

Online security is critical, especially when it comes to your company's financial information. Commercial Center is accessed through a Secure Browser with full encryption, making it immune to malware attacks and eliminating the need for a hardware token. Additionally, the Secure Browser allows you and your employees to access all enrolled MB&T cash management services, including Bill Pay and Positive Pay, through a single, secure access point without having to re-authenticate.

If you need additional support, please contact our Service Center and one of our associates will be happy to assist you.

**Service Center** Monday – Friday • 8:00 am – 6:00 pm (800) 348-0146, option 3

# Table of Contents

Installing Commercial Center Secure Browser	4
Downloading Commercial Center Secure Browser	4
New Users	4
Existing Users	4
Begin the Installation	4
Activating Secure Browser	5
Logging into Commercial Center	8
First Time Log-In Steps	9
Setting Up SMS Text Capabilities	9
Setting Up Your Transaction Verification PIN	.10

# Installing Commercial Center Secure Browser

Note: You must be logged into your PC as Administrator prior to attempting the secure browser installation. This installation requires a reboot, so please save all files and close all programs before beginning the installation.

## Downloading Commercial Center Secure Browser

### **New Users**

You will receive a link to download the Commercial Center Secure Browser via an email from MB&T. Click the link to download the application. This may take a few minutes. If prompted, install or give permission to install.

## **Existing Users**

Ē

When there is new version to the Secure Browser, an **'Update Available'** notification will be in the bottom right after the browser is launched or you can go to **My Settings > Commercial Center Secure Browser** to download the latest version. This may take a few minutes. Depending on the browser, if prompted, install or give permission to install.

Note: If after downloading, you're not prompted to install, check your Downloads folder. Open and install the **montecito\_browser**.

## Begin the Installation

1. Navigate through the Montecito Secure Browser Setup wizard by clicking **Next** until you reach the Install window. Click **Install**.



**2.** An install progress bar will appear. Once the installation is complete, the Secure Browser will launch automatically.

## Activating Secure Browser

If you are a new **Company Administrator** your **Activation Key** will be provided by the Bank in the same email you received the Secure Browser install application link.

If you don't know your **Activation Key**, contact your **Company Administrator** or our **Service Center** at **(800) 348-0146** and the code will be provided to you.



1. Enter your Activation Key.



2. Create a **PIN** that you will use to log into Commercial Center.

The requirements are:

- 10-32 characters in length
- Must include mixed-case letters
- Must include at least one number

Register PIN		×
Create your PIN		
10-32 alphanumeric characters, at least number.	one uppercase and lowercase lette	r and one
Retype to verify your PIN		
	Next	Cancel

3. Enter your PIN in Create your PIN field and re-enter in Retype to verify your PIN field. **4.** Choose how you would like to receive your one-time **Verification Code** for registration.

Ţ

**Note:** Email is the recommended method as your mobile device may not yet be registered for SMS capabilities. Once you have made your selection, click the arrow on the right to move forward.



5. Your Verification Code will be delivered to you by the method you designated. If sent by email, the email will come from online@montecito.bank. If sent by text, it will come from 99453.

Example:

Your user verification code is 375445. If you did not attempt to register this device please contact customer support.

**6.** Enter the **Verification Code** and click the right arrow to move forward.

Registration	x an interest many interest into an interest many		
$\leftarrow \rightarrow C $ Regist	ration		:
Register PIN			?
	Enter your Verification Code $ e 872922 $		
		4 / 4	
			Version 19.1.4.0

If you do not receive a Verification Code after 3 minutes, please call our **Service Center** at **(800) 348-0146** and the code will be provided to you.

ļ

**Note:** If you receive an error after completing this step, the installation is likely being blocked by a firewall. Please contact your company's IT support.

# Logging into Commercial Center

- 1. Launch the **Secure Browser** application from your Desktop.
- 2. Enter the **PIN** created during set-up and click **Login**.

[] Lips x + (+ → C   34 Lings		- o ×			
and the second sec					
and the second s					
and the second s	Montecito Bank & Trust				
			Welcome to Commercial Center CERT Secure Brows	n X	
	Welcome to Commercial Center Secure Browser		Enter your PIN		
5	Forgot PIN? Register New User Remove A User				
	Safeguarding your online banking sessions is our top priority. Each time you access Commercial Center Secure Browler, you			Login Cancel	
	are entering a highly secure environment that shields your online banking from makare and other maticious activities. For more information about how you can help protect your online banking services, contact us.				
and the second second		Activate Windows Go to Settings to activate Windows. Version 22.4.319.0			

**3.** The tiles that are displayed are the cash management services you have access to through the Secure Browser. Click on the **Commercial Center** icon to launch Commercial Center.



4. Congratulations, and welcome to Commercial Center!

D 4000 ×	Commercial Center × +		- 0 ×
< > U <	Montecito Bank & Trust	Go Tec     Bulktins   Resource Center   Messages   Gord Server   Lad top: or Net 23, 2013	Help   Sitemap   Log Off -
	Welcome to Commercial Center Mainten	S & Iransters Stop Payment Administration My Secongs	
	Access Castor Bill Pry Ded Castore	Athenotement     Action Contre      Action       Action       Action       Action       Action	Pendeng Pendeng roka Pendeng roka At
	Narigation Conter	Numery Carlor         Image: C	For every large shares
	Account Contor Checking Account Manker	Contemporate as of Phys/X-302 (Y-12) Physical - Contemporate And Physical Contemporate And Physical - Balant and and Contemporate And Physical -	

## First Time Log-In Steps

If you are logging in to Commercial Center for the first time, you **MUST** complete the following steps.

It is important that you set up SMS text capabilities (text messaging) and create a verification **PIN** to receive a One Time Passcode (OTP) and perform functions such as approving transactions within Commercial Center.

#### Setting Up SMS Text Capabilities

1. Once logged in to Commercial Center, use the navigation bar to select My Settings, then My Profile.



2. Confirm that your contact information is correct.

Dashboard Account Informa	ion Payments & Transfers	Stop Payment	Administration	My Settings	
My Profile : Contact Info	mation				My Settings
Contact Information Use * First N = Last N Desktop Last L * Email Add * Encrypted Report Passy Phone Num Enable SNS Mess. Termer and Condition	ID 987654321 / bgallardo ne John	Test	1		My Profile Contact Information Credentials Channel Settings My History Secure Messaging Activity Alerts File Vault
	Compercial Center To opt-out at any time, send STOF Message and Data Rates Hay J authorizes charges to appear on w Tier One Carriers: AT&T, Verizon To Contact Support: (800) 348-0	P to 99453. To receive more Apply. Number of Messag ireless bill or be deducted fr 1, T-Mobile @, Sprint, Metro D146	information, send HEI (es Varies Per User. , om prepaid balance. PCS @, U.S. Cellular @	LP to 99453. Account holder	Commercial Center Secure Browser
Message Enabled Cell Phone Nun Fax Nun	er 8055551212 Test	Use international telephon	ne number format?		

- 3. Select the check boxes for Enable SMS Messages and Terms and Conditions.
- 4. Enter your mobile device number in Message Enabled Cell Phone Number.
- 5. Click Save.



After saving, you will receive a text message from **94453**.

- 6. Respond to the text with 'MBT ENROLL' plus your unique 6-digit code to enroll.
- **7.** You will receive a message confirming your enrollment.

### **Setting Up Your Transaction Verification PIN**

1. Once logged in to Commercial Center, use the navigation bar to select My Settings, then My Profile.



#### On the My Profile screen:

Dashboard Account Information Payments & Transfers Stop Payment Administration My Settings	
My Profile : Credentials	My Settings
Password Change * Please enter your current password * Please enter your new password * Please enter your new password * Please re-enter your new password	My Profile Contact Information Credentials ↔ Channel Settings
Secret Questions	My History
* Question #1 What is your ravorite song/	Secure Messaging
* Question #2 What is the name of the first school you attended?	Activity Alerts
* Answer To Question #2	File Vault
* Question #3 vinar is your ravonte place to visit? •	Commercial Center Secure Browser
Reverification Out-of-Band	
Your PIN should be at least 10 characters and contain at least one uppercase and lowercase letter and one number	Record has never been changed
Enter PIN Confirm PIN	Record created on Jun 15, 2023 10:23 AM PDT User last logged in at
✓ Update Credentials         X Reset	May 24, 2024 8:44:50 PM PD
	Return to my home page

- 2. Complete the Secret Question section.
- 3. Create a 10 character PIN.
- 4. Confirm your PIN.

Ĵ

Your PIN must be at least 10 characters, contain one uppercase and lowercase letter and one number.

**Note:** Your transaction verification PIN can be the same or different from your Commercial Center PIN.

5. Click **Update Credentials**. When the screen refreshes, you will see this notification confirming you have successfully created a verification PIN.

•	Out-of-band Authentication Requires entry of PIN to receive a one-time passcode via Email or SMS (delivery channel based on current user subscription settings).
<b>~</b>	Update Credentials

For additional support, please contact:

#### **Service Center**

(800) 348-0146, option 3 or online@montecito.bank