

Online security just got an upgrade.



Introducing MB&T's Online Banking Fraud Prevention System.

Montecito Bank & Trust is committed to keeping your information secure and safe. That's why we are introducing a new **Online Banking Fraud Prevention System**.

How does it work?

- A behavioral based system analyzes your day-to-day transactions and user data to identify and suspend suspicious activity in your online banking session.
- These transactions include:



ACH Payments



ACH Payroll



Domestic &
International Wires

- With this system we can proactively respond and act quickly to validate or block irregular transactions in real time.
- The system incorporates a behavioral classification model built from the activity history of your business. This model evolves over time to learn the changing behaviors of your business to enable real-time analysis of transaction activity.
- If a transaction is flagged you will receive an alert that reads:

To provide additional security, this transaction is under review by a Montecito Bank & Trust representative and will have a status of "On Hold" until the review is complete. We may call to confirm the validity of the transaction before it is processed.

What you need to do

- Nothing! This will take effect on all client accounts **Thursday, November 16, 2017**.
- Keep in mind, it is a best practice to process payment transactions mid-morning to avoid end of day wire deadlines which may prevent a transaction from being processed same-day. Our wire payment deadline for same-day processing is **Monday–Friday at 2:00PM PST**. Our ACH payment deadline is **Monday–Friday at 3:00PM PST**.
- While this system works to minimize the risk of potential fraud you should remain vigilant and monitor your accounts by reviewing your statements for unusual transactions, setting up account alerts and considering dual control where possible.



Montecito
Bank & Trust®

Behind every great community is a great bank.™

MBT 1117(B)

