



# Commercial Center Secure Browser

Installation and Log-in Instructions



## 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 of your 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 • 7:00 AM – 6:00 PM

(800) 348-0146 • (805) 963-7511

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# Installing Commercial Center Secure Browser



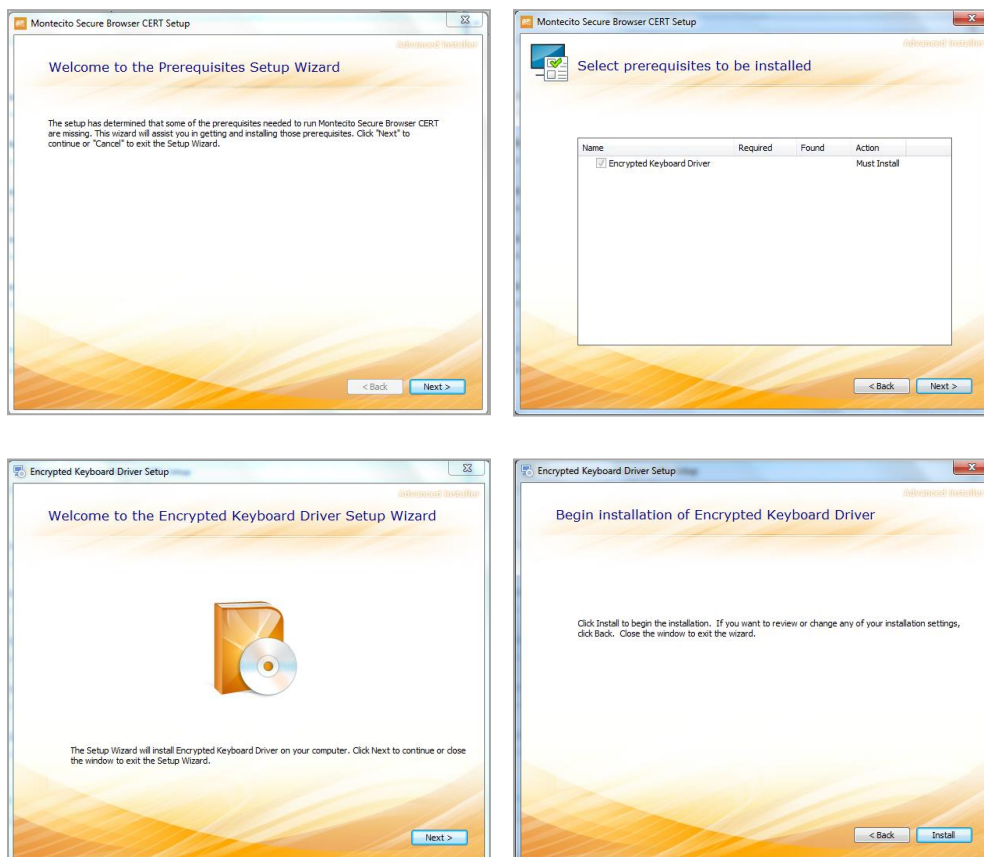
**Note:** You must be logged into your PC as Administrator prior to attempting the secure browser installation. This installation requires a reboot, so please save all files and close all programs before beginning the installation.

## Downloading Commercial Center Secure Browser

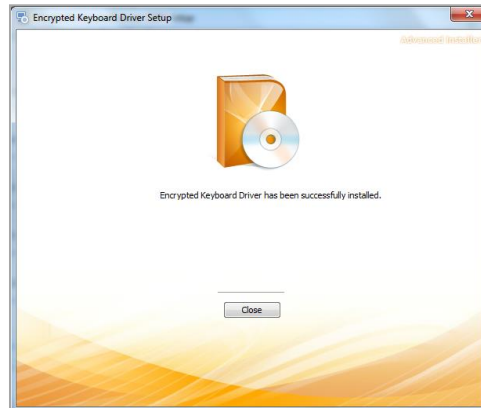
You will receive a link to download the Commercial Center Secure Browser via an email from MB&T. Once selected, the install application may take a few minutes to fully download. If prompted to **Run** or **Save** the download, select **Run**.

## Begin the Installation

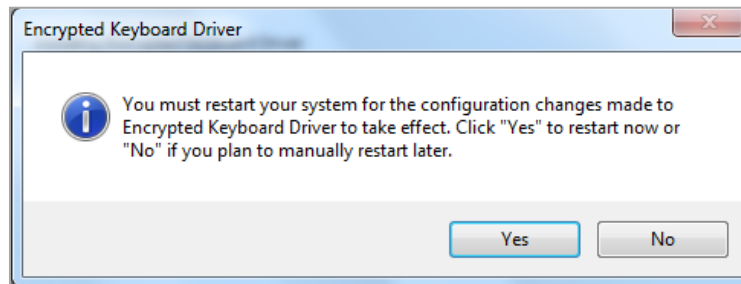
1. Navigate through the Montecito Secure Browser CERT Setup wizard by clicking **Next**, until you reach the **Install** window. Click **Install**.



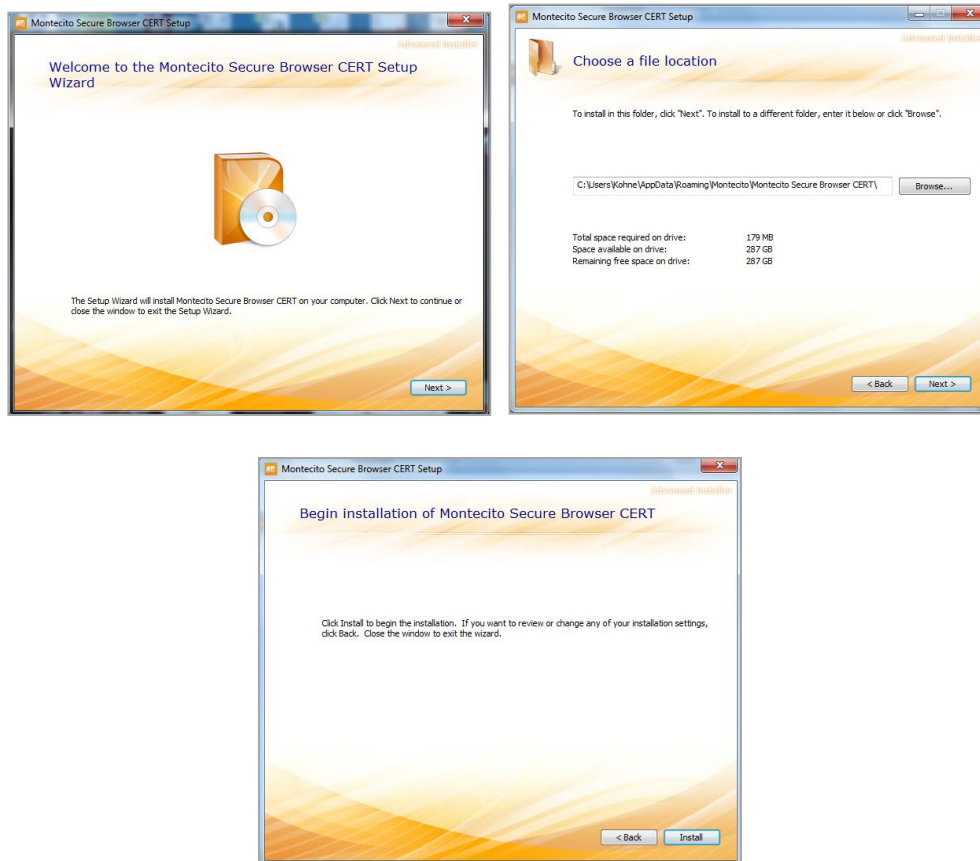
2. **Close** the application when it has completed install.



3. Click **Yes**. The computer will close down and restart. After restart, the wizard will appear and allow you to continue the installation.



4. Once again, navigate through the Montecito Secure Browser CERT Setup wizard by clicking **Next** until you reach the **Install** window. Click **Install**.

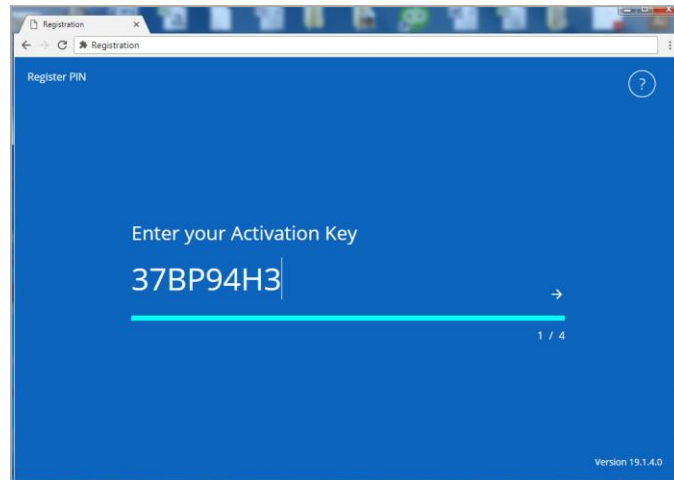


5. An install progress bar will appear. Once the installation is complete, the Secure Browser will launch automatically.

## Activating Secure Browser

Your **Activation Key** will be provided by the Bank in the same email you received the Secure Browser install application link.

1. Enter your **Activation Key**.



Registration

Register PIN

Enter your Activation Key

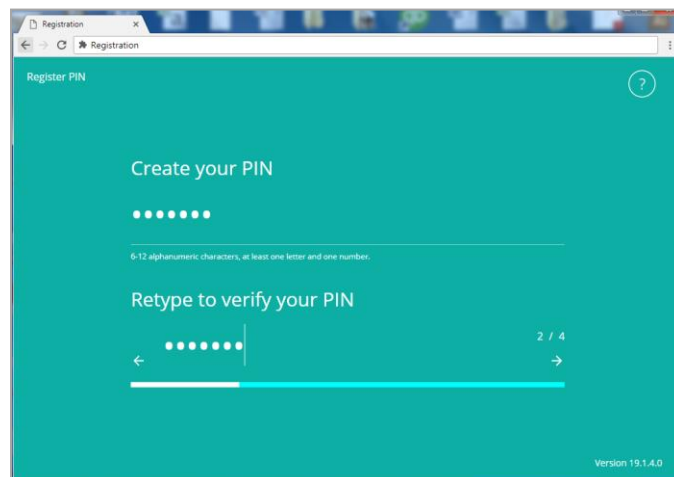
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Version 19.1.4.0

2. Choose 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



Registration

Register PIN

Create your PIN

.....

6-12 alphanumeric characters, at least one letter and one number.

Retype to verify your PIN

.....

← →

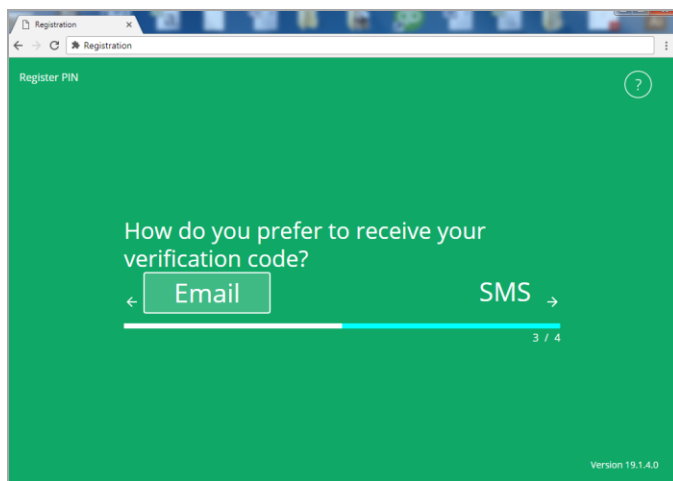
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Version 19.1.4.0

3. Choose how you would like to receive your one-time **Verification Code** for registration.



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

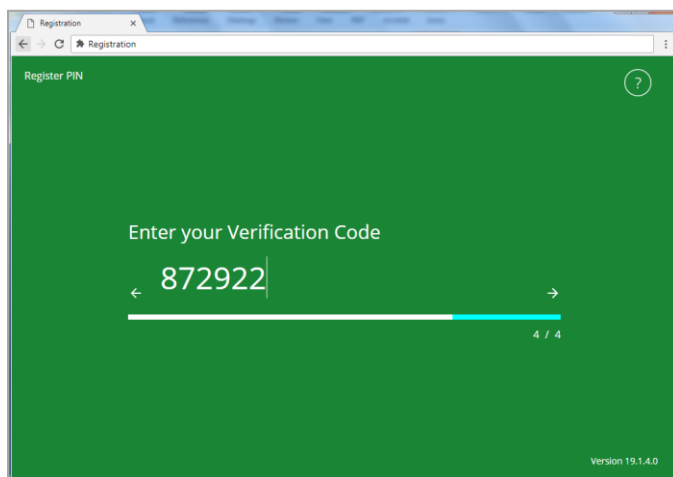


4. Your **Verification Code** will be delivered to you by the method you designated. If sent by email, the email will come from [online@montecito.bank](mailto:online@montecito.bank). If sent by text, it will come from **994-53**.

Example:

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

5. Enter the **Verification Code** and click the arrow on the right to move forward. If you do not receive a **Verification Code** after 3 minutes, please call **(800) 348-0146** and the code will be provided to you by a banker.

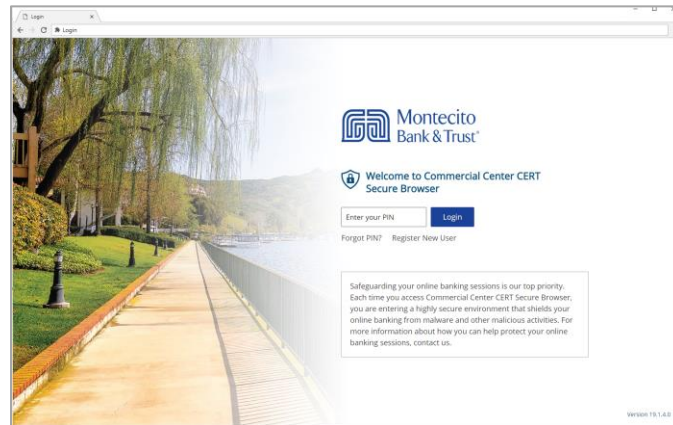


**Note:** If you receive an error after completing this step, the installation is likely being blocked by a firewall. Please contact your company's IT support.

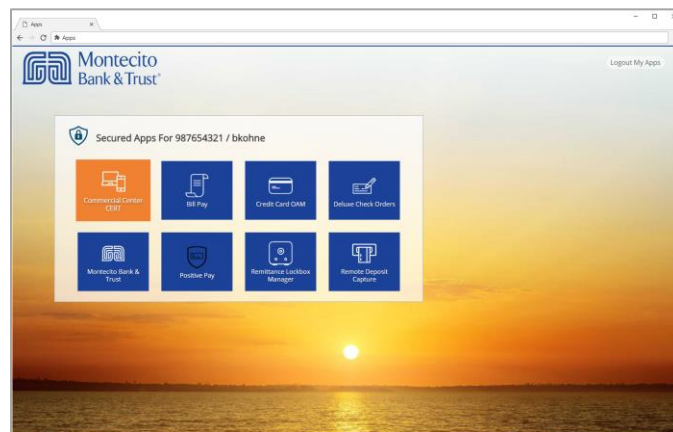


## Logging into Commercial Center

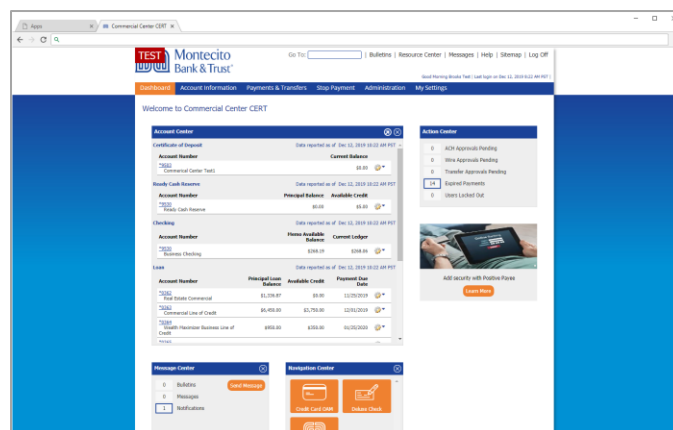
1. Launch the **Secure Browser** application from your Desktop.
2. Enter the PIN you created upon set-up and click **Login**.



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!

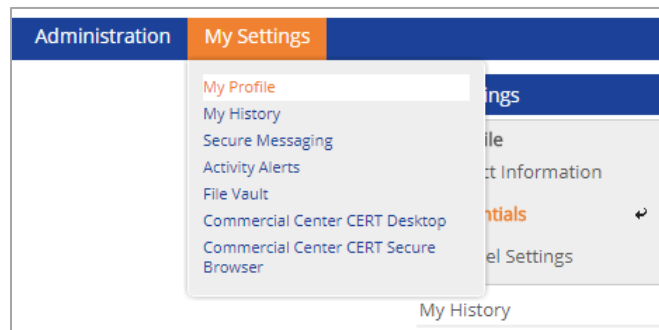


## First Time Log-In Steps

Upon your first time logging into Commercial Center you **MUST** complete the following steps. It is important that you set up SMS text capabilities and a verification PIN in order to approve transactions within Commercial Center.

### Setting Up SMS Text Capabilities

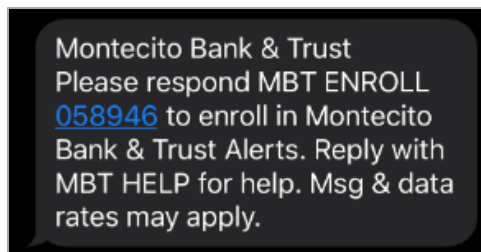
1. Once logged in to Commercial Center, use the navigation bar to select **My Settings**, then **My Profile**.



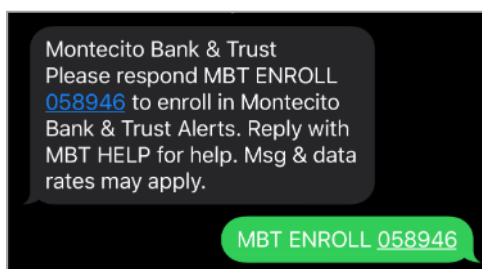
2. Confirm that your contact information is correct and select the check boxes for **Enable SMS Messages** and **Terms and Conditions**. Then fill in the blank for **Message Enabled Cell Phone Number** and select **Save**.

A screenshot of the 'My Profile : Contact Information' form in the Commercial Center web application. The form contains various input fields for user information. The 'Enable SMS Messages' checkbox is checked and highlighted with a red box. The 'Terms and Conditions' checkbox is also checked. Below these, there is a section for 'Commercial Center CERT' with a warning about message and data rates. The 'Message Enabled Cell Phone Number' field is highlighted with a red box. At the bottom, there are 'Save' and 'Reset' buttons. The right sidebar shows the 'My Settings' menu with 'Contact Information' selected.

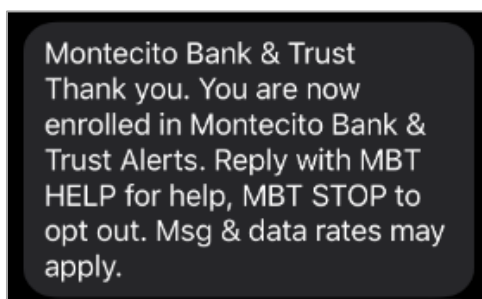
3. Upon selecting **Save**, you will get a text message, like the one below, from the following number: 944-53.



4. Respond to the text with "MBT ENROLL" and your unique 6-digit code to enroll.

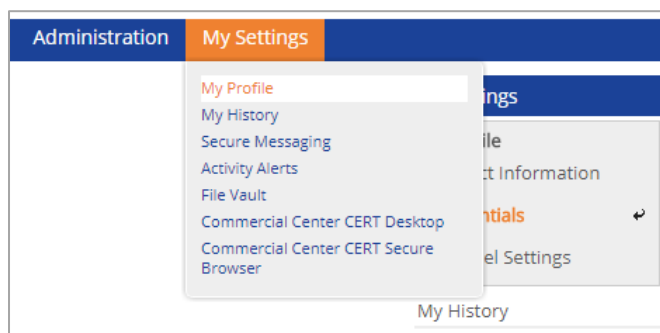


5. You will then receive the following message confirming your enrollment.



## Setting Up Your Transaction Verification PIN

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



2. On the **My Profile** screen, fill in the **Secret Question** section for the first time and then choose a PIN for reverification. Your PIN must be at least 10 characters, contain one uppercase and lowercase letter and one number.

Dashboard Account Information Payments & Transfers Stop Payment Administration **My Settings**

**My Profile : Credentials**

Password Change

- \* Please enter your current password
- \* Please enter your new password
- \* Please re-enter your new password

**Secret Questions**

- \* Question #1 What is your favorite song? [dropdown]
- \* Answer To Question #1 [text input]
- \* Question #2 Who is your favorite all-time entertainer? [dropdown]
- \* Answer To Question #2 [text input]
- \* Question #3 What is your favorite place to visit? [dropdown]
- \* Answer To Question #3 [text input]

**Reverification Out-of-Band**

💡 Your PIN should be at least 10 characters and contain at least one uppercase and lowercase letter and one number

Enter PIN [text input]

Confirm PIN [text input]

[Update Credentials] [Reset]

\* indicates required fields

**My Settings**

- My Profile
- Contact Information
- Credentials**
- Channel Settings
- My History
- Secure Messaging
- Activity Alerts
- File Vault
- Commercial Center CERT Desktop
- Commercial Center CERT Secure Browser



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

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

**Reverification Preference**

- ☒ **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).

[Update Credentials] [Reset]

For additional support, please contact us at (800) 348-0146 or [online@montecito.bank](mailto:online@montecito.bank).

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