Business Online Banking Guide

Montecito Bank & Trust®

Rev. 03/23

Welcome

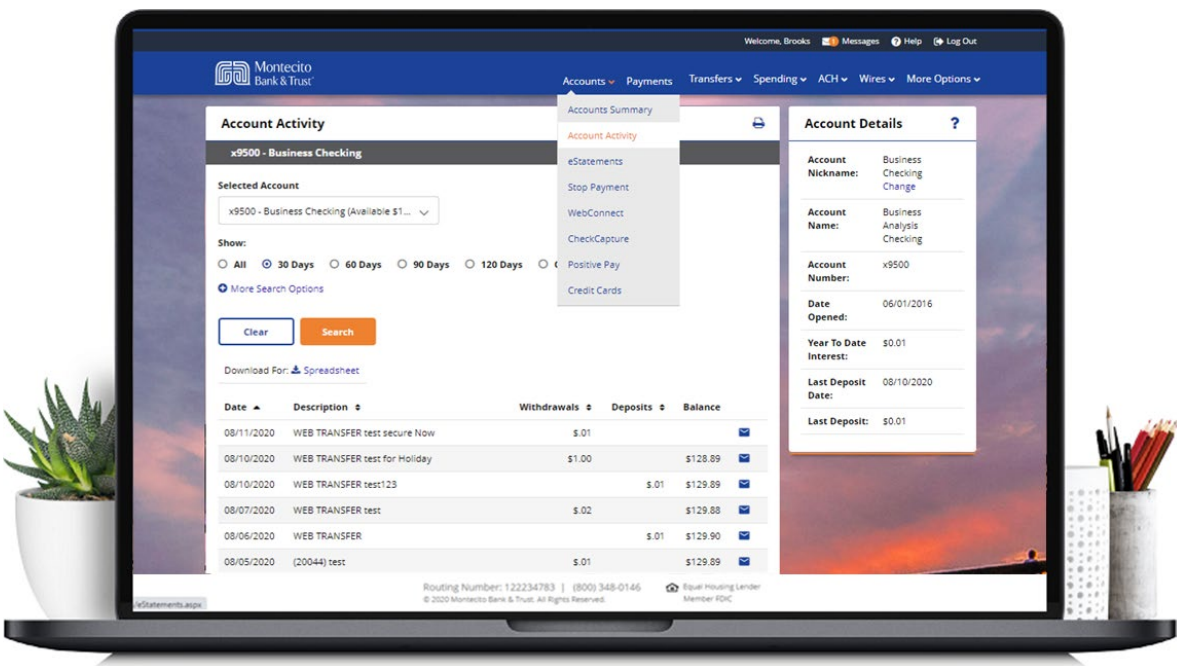
Welcome to Online Banking with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone or desktop computer, we strive to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you during your online banking experience.

For additional support using Online Banking, 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

(805) 963-7511



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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users, wire payees and ACH participants. After setting up these key entities, you can jump right in and experience our state-of-the art system!

Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic online banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company with an administrator, you can organize which employees get access to different features within Business Online Banking by establishing user rights.

Wire Payees and ACH Recipients

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Wires are made to a single payee and can be sent the same day if submitted before the wire cut-off time. ACH transactions are done using a batch process, and can pay or debit multiple businesses or individuals at once (i.e. Payroll). Funds sent via ACH are generally not available until the next business day.

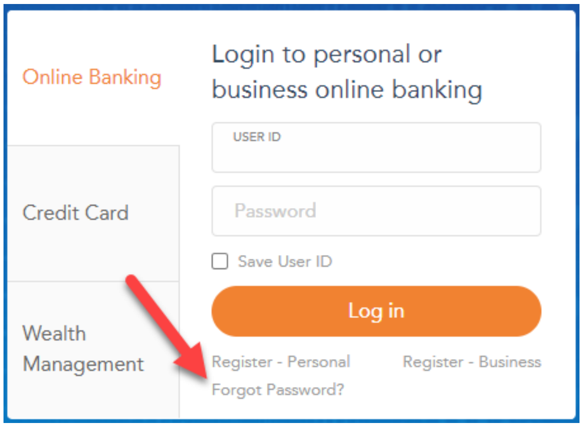
Business or Individuals you pay by wire through Business Online Banking are Wire Payees. Individuals or Businesses you pay or debit by ACH through Business Online Banking are ACH Participants. Both can be saved in so you can quickly and easily make future payments.

Before you can begin sending ACH or wire transfers, you will need to fill out an application and agreement. Please call us at 805-963-7511 for a full list of wire and ACH fees or if you have any questions.

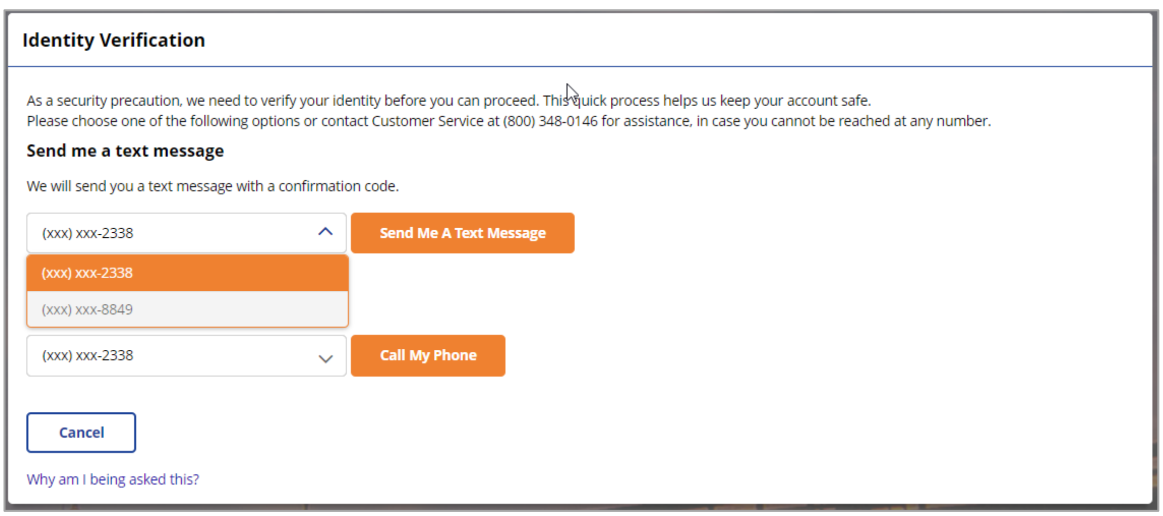
Forgot Password

If you happen to forget your password, you can easily establish a new one from the Montecito Bank & Trust Home page.

1. Go to www.montecito.bank.
2. Click the **Forgot Password?** link.



3. Complete the **Forgot Password** form.
4. Choose a phone number to receive your identity verification **Confirmation Code** and click **Send Me a Text Message** or **Call My Phone**, depending on your preference.



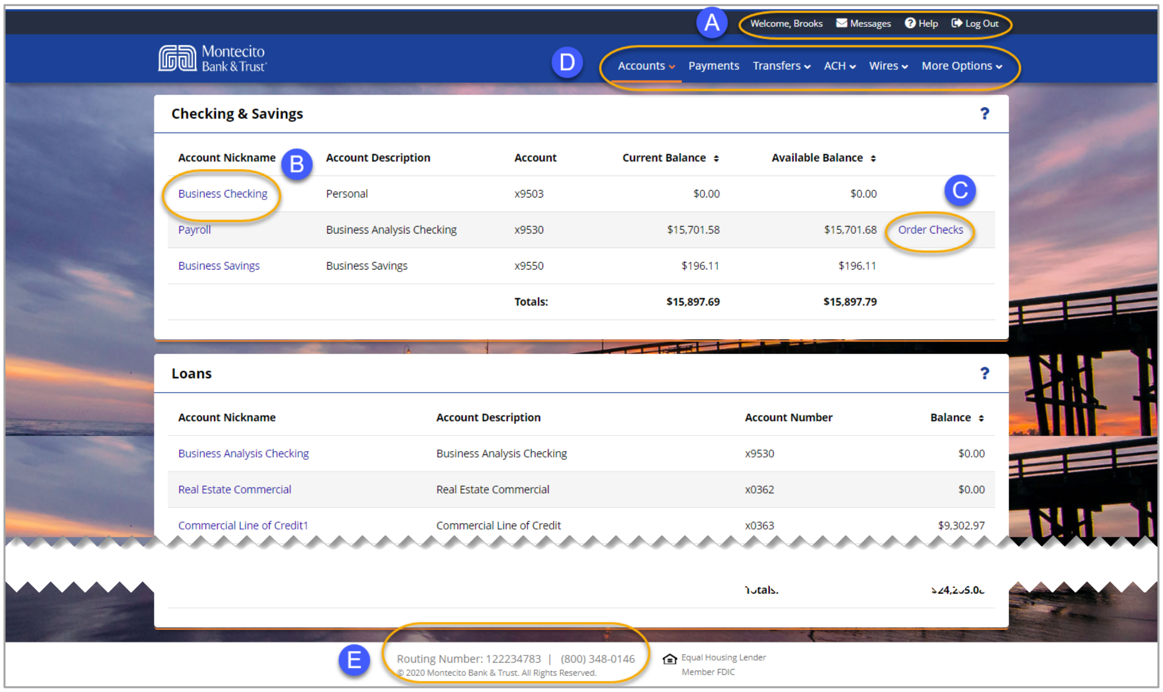
5. Enter the **Confirmation Code** received and click **Submit**.
6. Create and confirm a new **Password**. Click **Set New Password**.

Note: Passwords must be 10 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a number (0-9), and a special character (~!@#$%^&*()[]{}<>_+-=/|\.,:;`'"?).

Accounts

Account Summary

After logging in, you are taken directly to the **Account Summary** page. This page gives you a clear overview of each of your accounts.



A. The top navigation provides easy access to **Messages**, **Site Help** and a **Log Out** button for security.

B. Click on an **Account Nickname** to go to the **Account Detail** page

C. Click on **Order Checks** to quickly reorder checks from Deluxe.

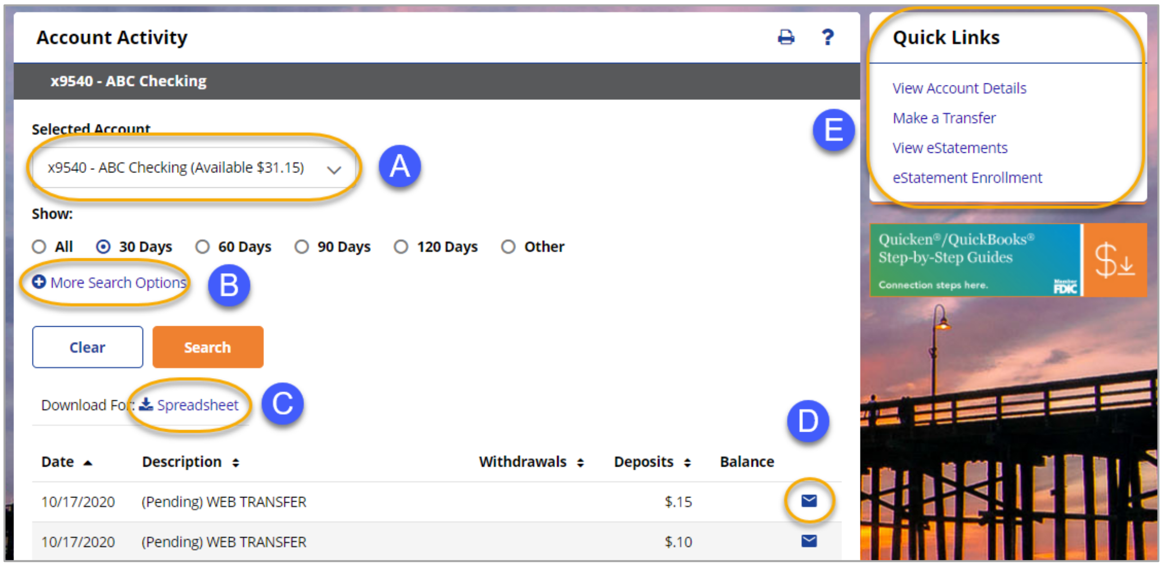
D. The main navigation makes it easy to find common account management options.

- Accounts: View and search transaction activity, place Stop Payments, view eStatements, and more!
- Payments: Easily pay virtually anyone in the US using bill pay, and easily send and receive money with Zelle®.
- Transfers: Transfer funds internally, to and from owned external accounts, and to other MB&T accountholders.
- Spending: Set a budget and spending goals, manage transaction categories, and add external accounts to get an at-a-glance look at your personal finances.
- More Options: Update contact information, send a secure messages, view and submit secure forms, create and manage account alerts, and enroll in eStatements.

E. The Bank's Routing Number and Customer Support phone are at the bottom of every page for your convenience.

Account Activity

Detailed account activity can be reviewed by clicking on the account name listed under **Account Nickname** on the **Account Summary** page or selecting **Account Activity** on the dropdown menu under **Accounts**. This page allows you to view statements, transactions, balances and send secured messages.



A. Select the account that you would like to review.

B. You can search transactions by expanding the date range or click **More Search Options** to search by transaction type, description, check number or amount.

C. Click **Spreadsheet** to download the filtered transactions an Excel file.

D. If you have a question about a transaction, click on the mail icon to open up a dialogue box where you can send a secured message to MB&T.

E. Use **Quick Links** to view **Account Details** (you can change the Account Nickname here), **Make a Transfer**, **View Statements/Documents**, and **eStatement Enrollment**.

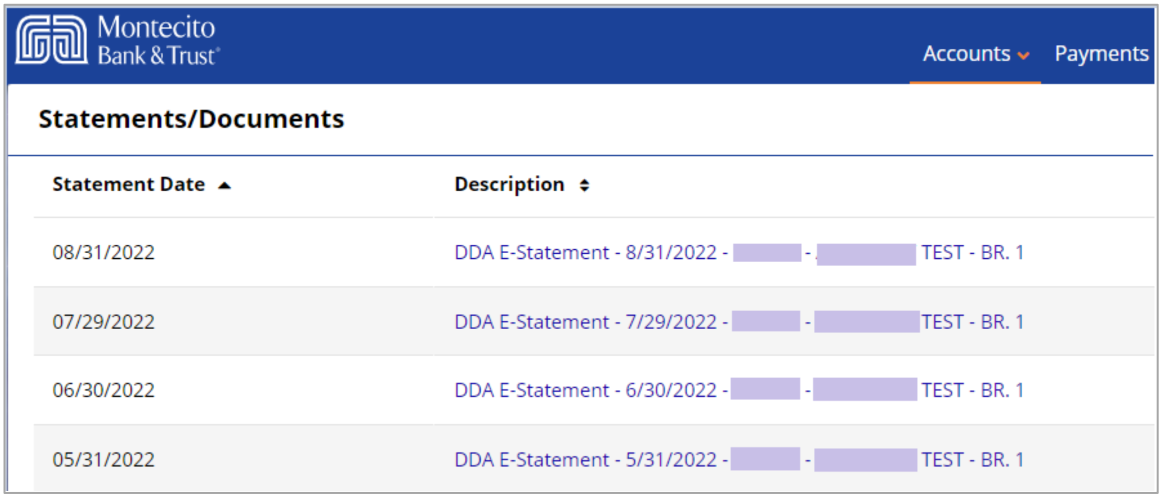
Statements/Documents

The Statements/Documents feature is a great virtual filing system for your bank statements and loan notices, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it. Statements through online banking look identical to those you receive in the mail.

Statements are available for Checking, Money Market, Savings, Loan and Line of Credit accounts.

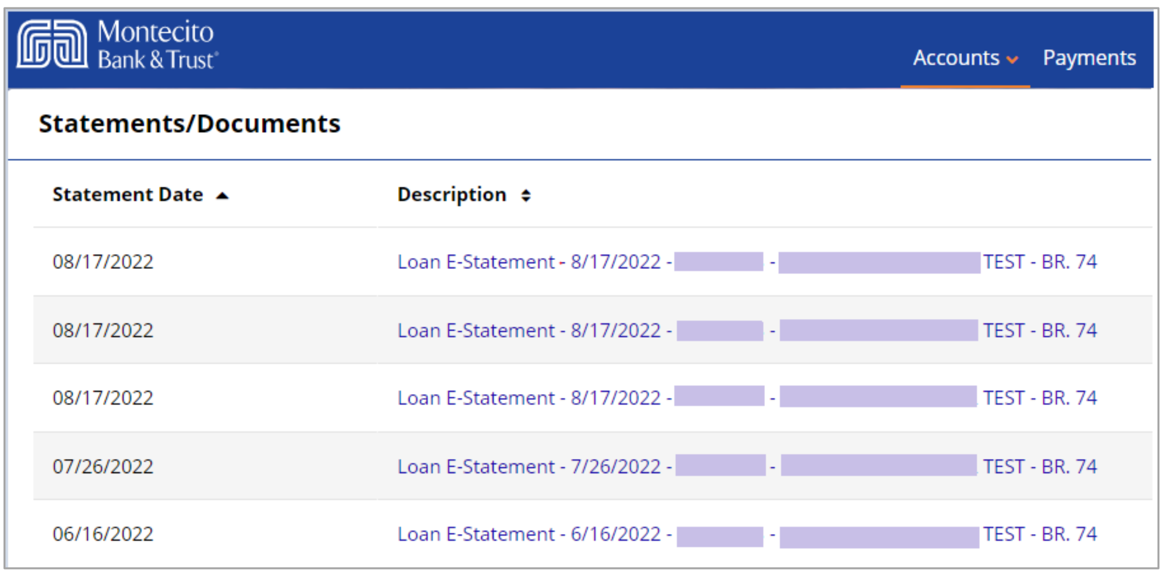
You can access your statements by selecting **Statements/Documents** on the dropdown menu under **Accounts**. Statements open in a PDF format that can be viewed, printed or saved to your computer.

DDA Statements



Statement Date	Description
08/31/2022	DDA E-Statement - 8/31/2022 - - TEST - BR. 1
07/29/2022	DDA E-Statement - 7/29/2022 - - TEST - BR. 1
06/30/2022	DDA E-Statement - 6/30/2022 - - TEST - BR. 1
05/31/2022	DDA E-Statement - 5/31/2022 - - TEST - BR. 1

Loan Statements



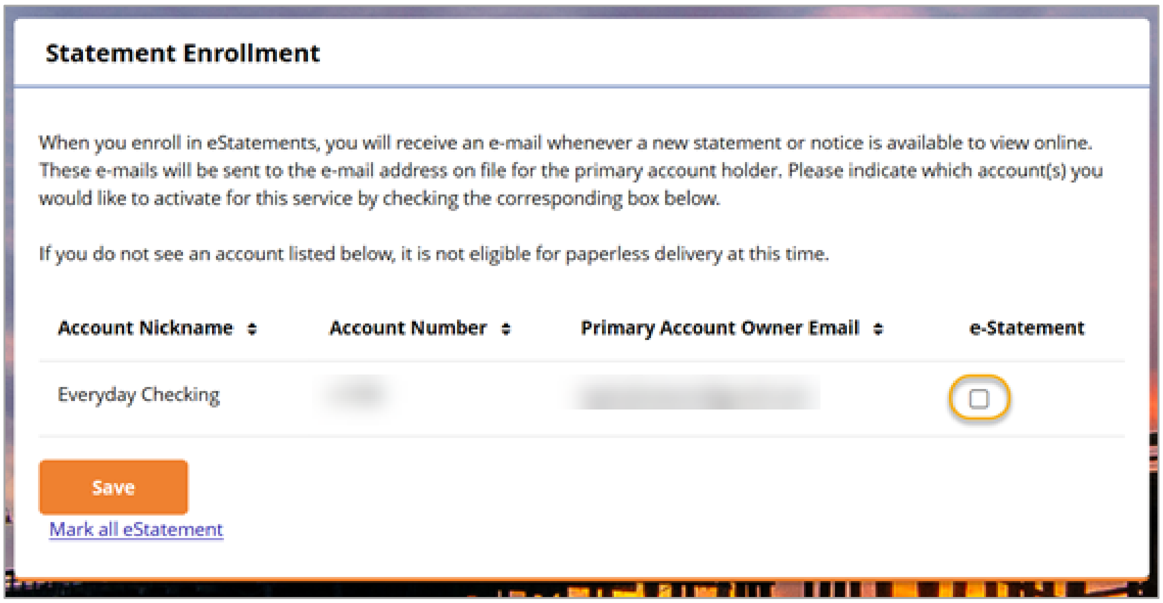
Statement Date	Description
08/17/2022	Loan E-Statement - 8/17/2022 - - TEST - BR. 74
08/17/2022	Loan E-Statement - 8/17/2022 - - TEST - BR. 74
08/17/2022	Loan E-Statement - 8/17/2022 - - TEST - BR. 74
07/26/2022	Loan E-Statement - 7/26/2022 - - TEST - BR. 74
06/16/2022	Loan E-Statement - 6/16/2022 - - TEST - BR. 74

eStatement Enrollment

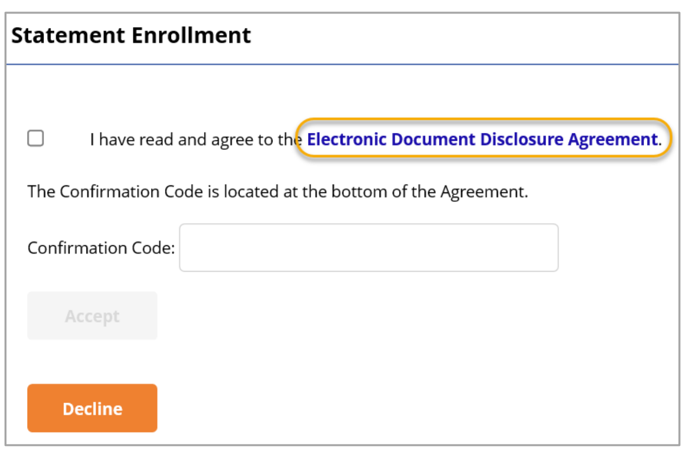
eStatement delivery sends you an email when your statement is available in Online Banking and discontinues the mailing of paper statements to your home address.

Note: eStatement email delivery for loan and line of credit accounts is not currently available. Statements will be mailed to your mailing address in addition to being available online.

1. To enroll in eStatement Delivery, click on **More Options** in the navigation bar and select **eStatement Enrollment**.
2. Select the accounts the accounts that you'd like to enroll and hit **Save**.



3. Click on **Electronic Document Disclosure Agreement** to review the agreement.

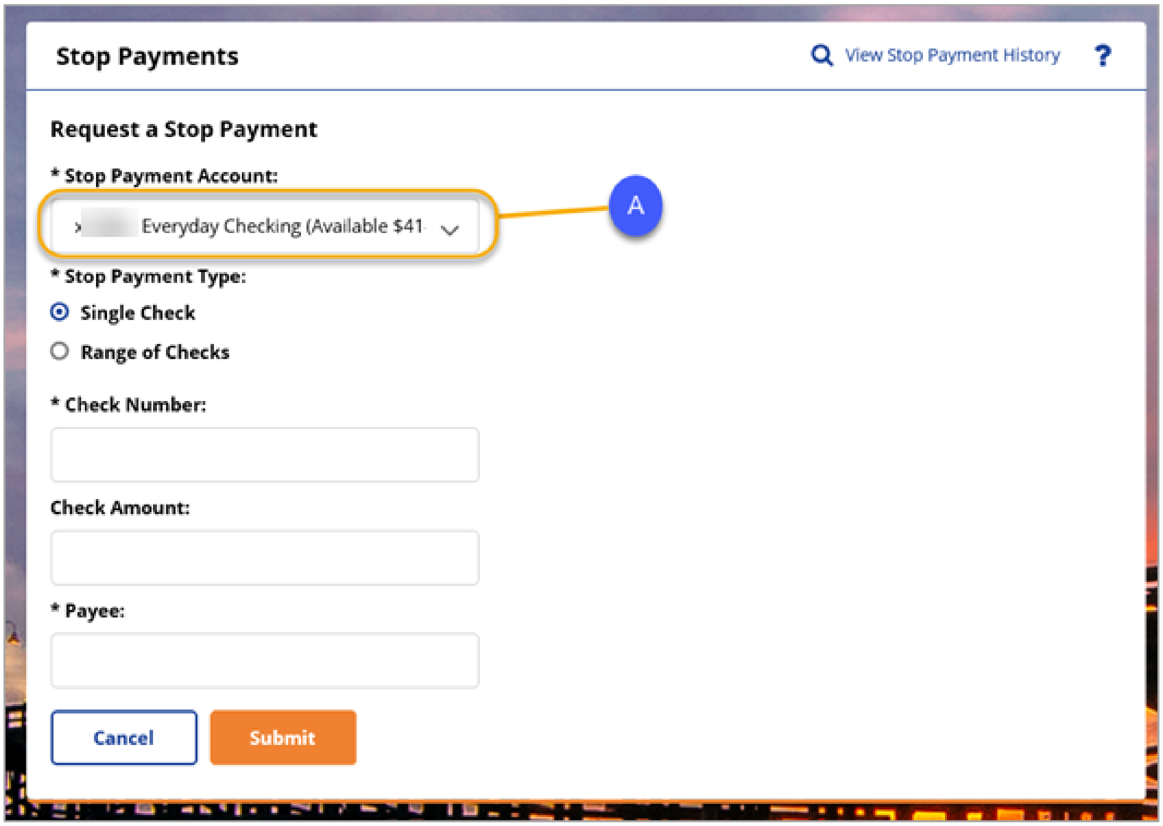


4. Click the checkbox to confirm you read and agree to the Agreement, and enter the **Confirmation Code** located at the bottom of the Agreement. Click **Accept**.

Stop Payments

If you're ever concerned about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Stop payments remain in effect for 6 months.

1. To access the **Stop Payments** feature, click on **Accounts** in the navigation bar and select **Stop Payments**.
2. Enter the account, type (single or range of checks), check number, amount and payee. Click **Submit**.



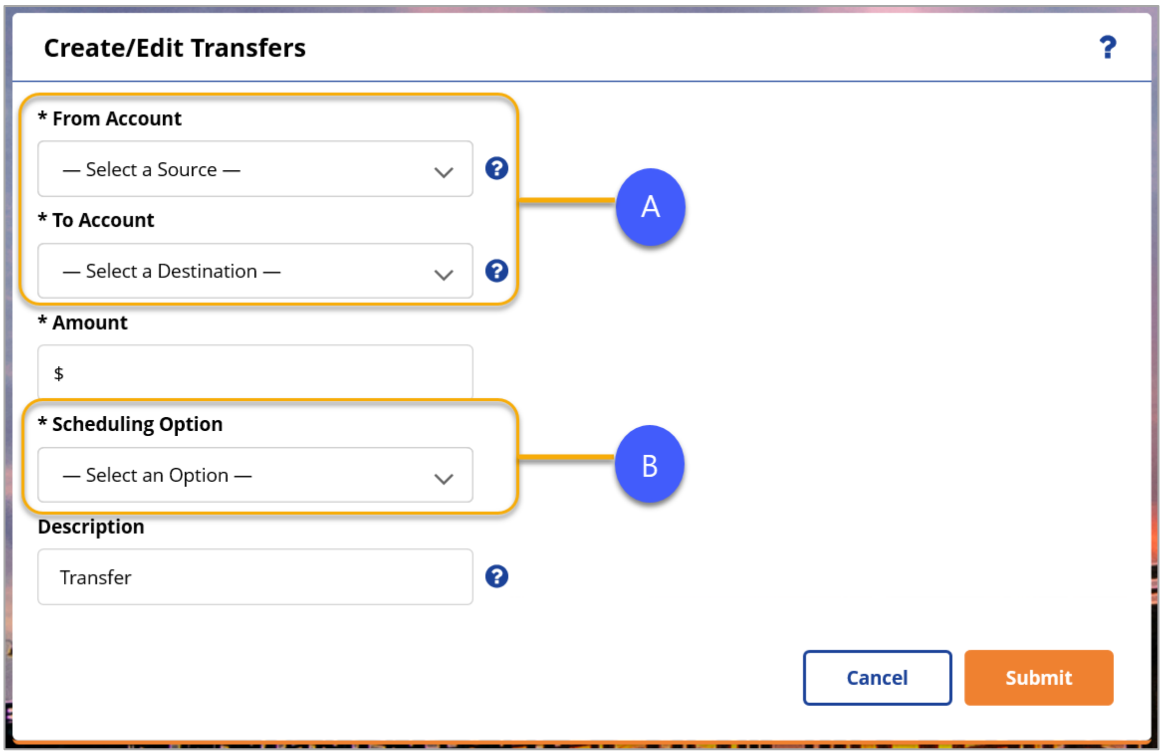
Note: Fees may apply. Refer to www.montecito.bank/dislosures for our Schedule of Fees.

Transfers

Create and Edit Transfers

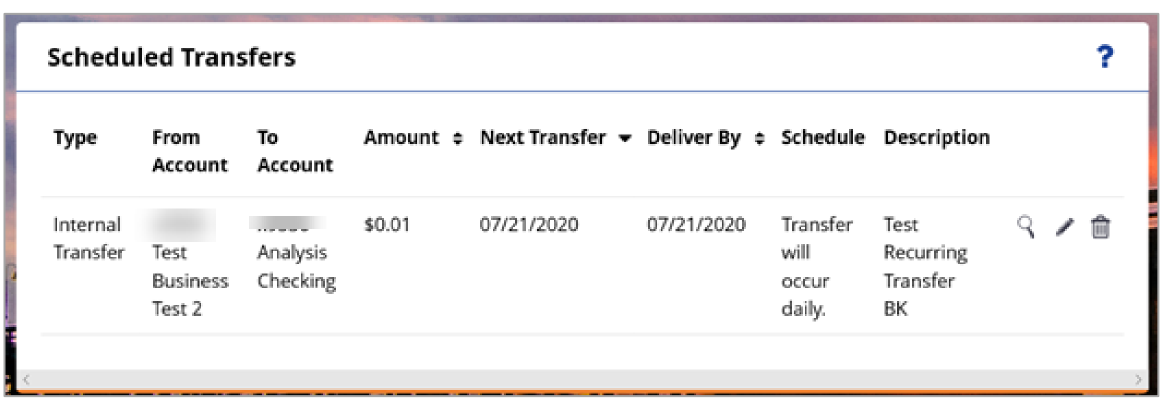
When you need to make a one-time or recurring transfer between your personal Montecito Bank & Trust accounts, you can use the **Transfers** feature. These transactions are processed automatically, so your money is always where you need it to be.

To initiate an internal transfer to one of your MB&T accounts, click on **Transfers** in the navigation bar and select **Create/Edit Transfers**.



A. The **From** and **To** dropdowns give you a list of all of your accounts that you can transfer funds from and to.

B. You can choose whether to have the transfer happen immediately, at a future date, or setup a recurring transfer.

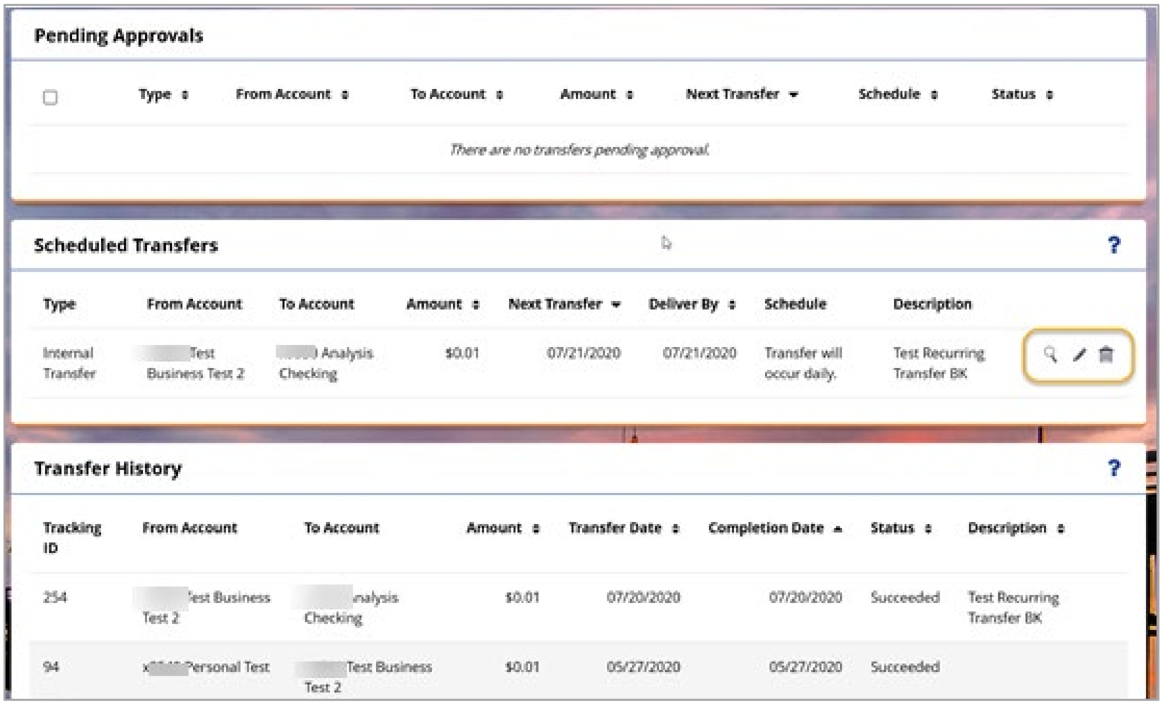


You can also view, edit and delete scheduled transfers in the **Scheduled Transfers** section.

Transfer Activity

Transfer Activity gives you an overview of all of your past and scheduled transfers.

You can access the **Transfer Activity** page by clicking on **Transfers** in the navigation bar and then clicking on **Transfer Activity**.

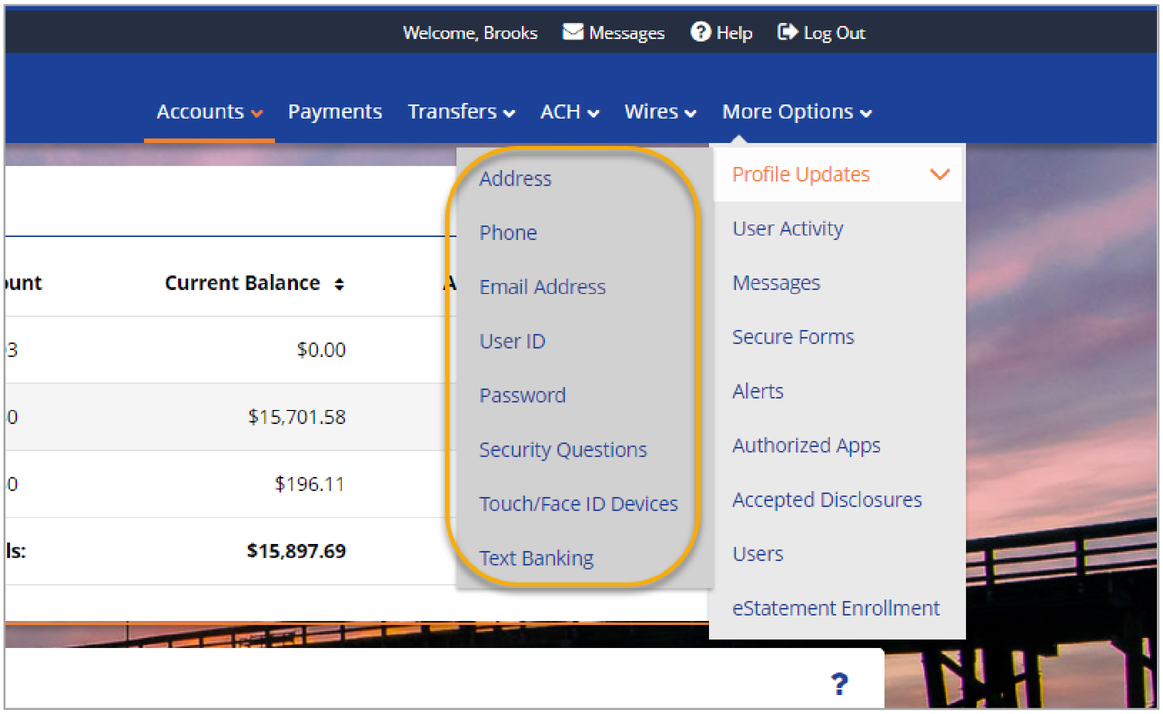


Once you're on the **Transfer Activity** page, you can view pending approvals, edit and delete scheduled transfers, and browse your transfer history.

More Options

Profile Updates – Overview

The **Profile Updates** dropdown menu gives you access to a wide range of tools that help you manage your account.

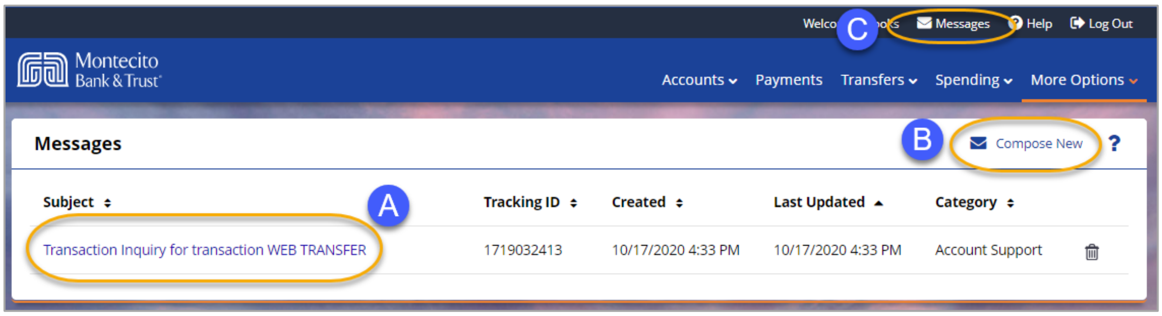


- Address: Request a change of physical address, mailing address, or both, for one or multiple accounts. Change of address requests are processed within 2 business days.
- Phone: The Phone page shows the numbers that you are registered with your account. Your phone number will be used to verify your identity to complete certain actions in online banking, so it's important to ensure that the correct numbers are listed. Change of phone requests are processed within 2 business days.
- Email Address: The Email Address page displays the email address currently associated with your name record on file. Email address changes occur immediately.
- User ID: The User ID page allows you to view and change your User ID.
- Password: Your Password can be reset on the Password page. To reset your password, you'll need to enter your current password.
- Security Questions: You can change your security questions and answers on the Security Questions page. Just like changing your password frequently, changing your security questions and answers helps to ensure the security of your accounts.
- Touch/Face ID Devices: The Touch/Face ID Devices page will display and allow you to delete devices in which Touch or Face ID is used to log in to Online Banking.

- Text Banking: Text Banking makes accessing your accounts on the go easy! The Text Banking page lets you manage the phone numbers connected with Text Banking. It also contains a list of text commands.

Messages

The **Messages** feature allows you to send and receive secure messages to MB&T Customer Support.



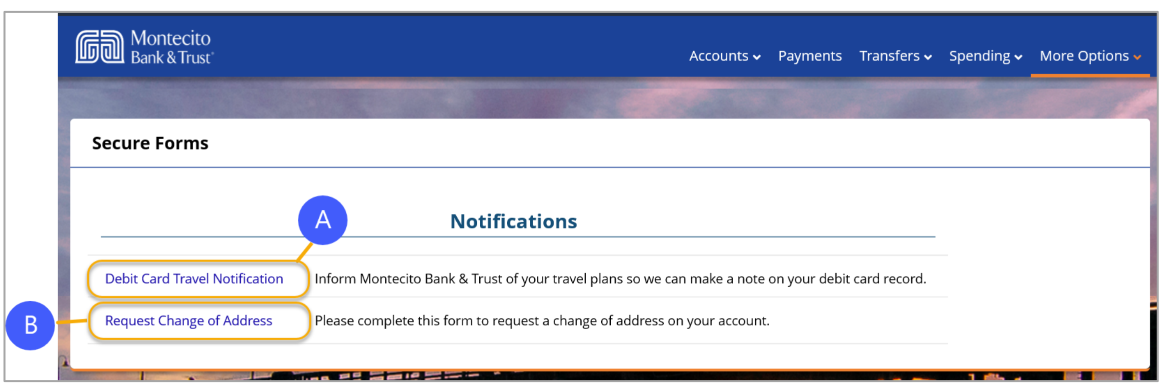
A. Click on the name of a message under **Subject** to read the full message.

B. Compose a new message by clicking **Compose Message.** These messages are sent securely and can safely contain account and transaction information.

C. You can also access the **Messages** feature by clicking on **Messages** at the top of the screen from any page.

Secure Forms

The **Secure Forms** feature provides a secure and convenient option for submitting specific requests through online banking.



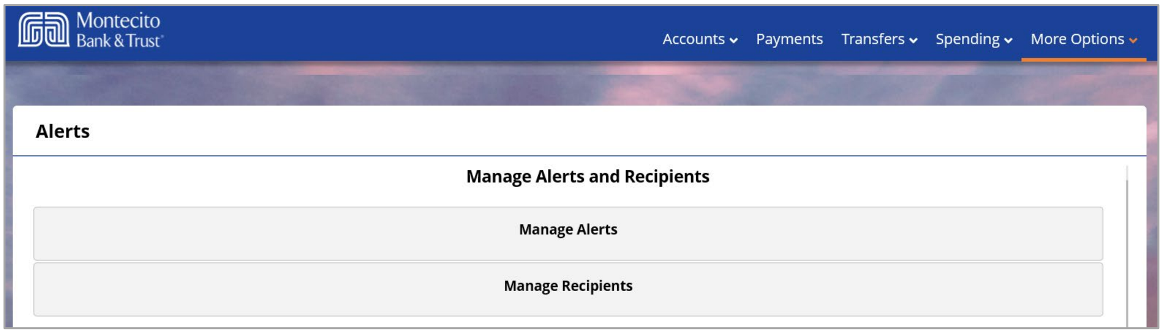
A. Planning on using your Debit Card during your travels? You can submit a Debit Card Travel Notification form to let MB&T know that your card is being used out of your regular geographic area.

B. If you're planning a move, submit a Request Change of Address form to change the physical or mailing address associated with your account(s).

Alerts

The **Alerts** feature allows you to manage your alerts. You can add different alerts to your account so that you'll always be kept up to speed on your financial activity.

Manage Alerts

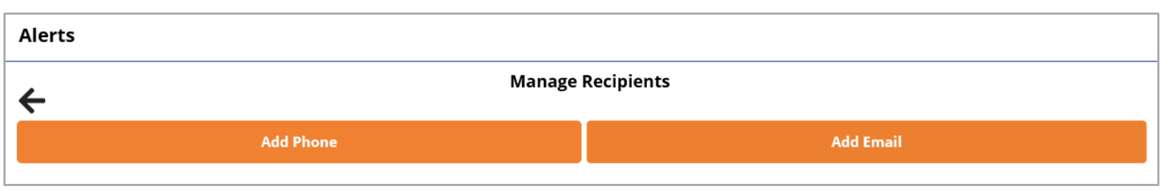


- Manage Alerts: This page allows you to review the alerts that you're currently receiving. You can also sign up to receive additional alerts, simply click on Manage Alerts, add alerts, select the alert you'd like to add, choose which account the alert should be applied to, and decide whether you'd like to receive the alert via email or text message.

- Manage Recipients: This page shows you the email addresses and mobile numbers that are set up to receive alerts. You can add, edit, and remove recipients on this page.

Manage Recipients

1. To manage recipients, click **More Options** from the navigation bar and select **Manage Recipients.**
2. Enter the **Verification Code** sent to the email address we have on record. If the email address is incorrect, the email address can be updated by clicking on **More Options** in the navigation bar and selecting **Profile Update** and then **Email Address**.
3. Select **Add Phone** or **Add Email**.

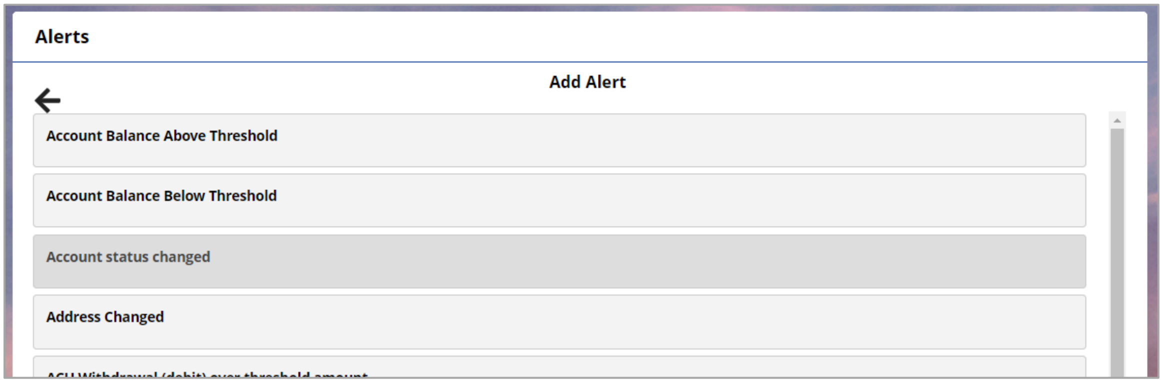


4. Enter the **Verification Code** sent to the phone (via text) or email address added.

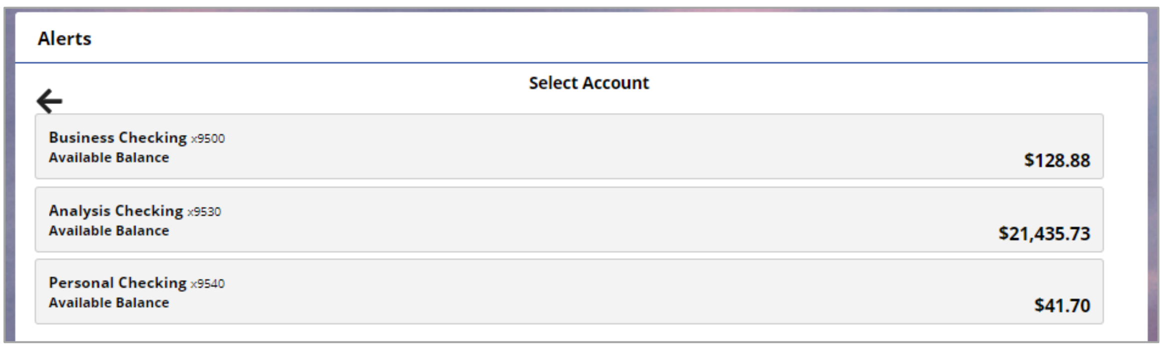
Note: Push notifications are not available on desktop, but are an option in the MB&T mobile app if notifications are enabled for the app in your phone settings.

Add Alerts

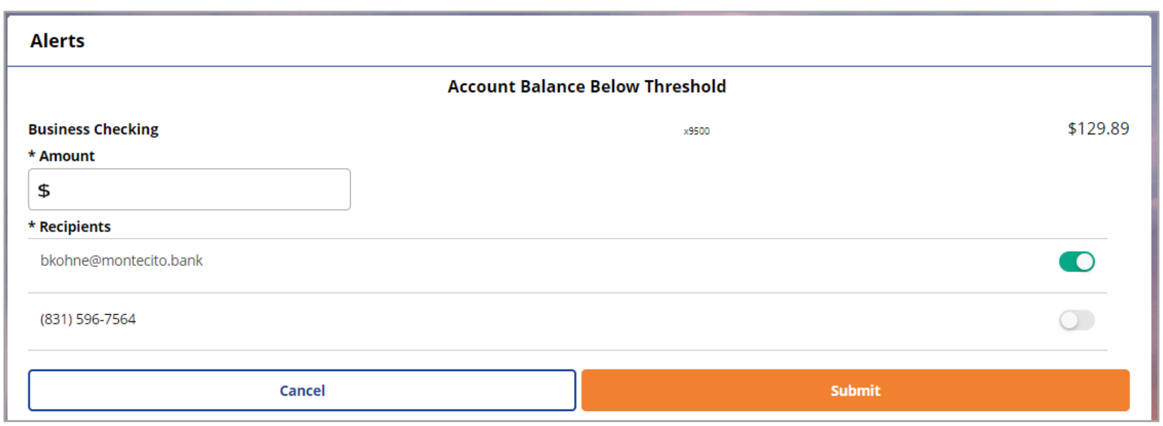
1. To add alerts, click **More Options** from the navigation bar and select **Alerts**.
2. Select the alert you'd like to add from the alerts listed.



3. Select the account that applies to the alert you want to set.



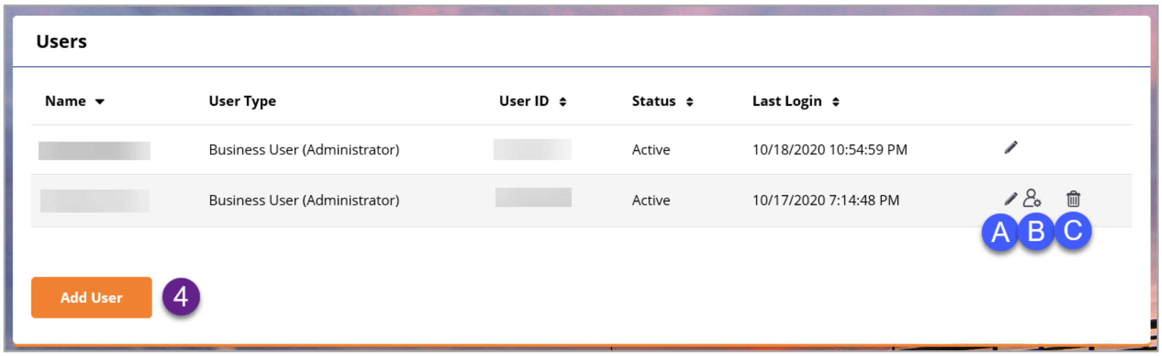
4. Enter the alert criteria and choose how you would like to receive the alert (by email or text) and click **Submit**.



User

Company Administrators have the ability to add additional Online Banking users and control their entitlements (the ability to access accounts and functions).

To manage users, click on **More Options** from the navigation bar, and select **Users**.



A. **Edit User:** Edit another user's profile information, such as User ID, Email, and Phone. Additionally, this is where you can go to unlock a user who has become locked out with too many failed log in attempts.

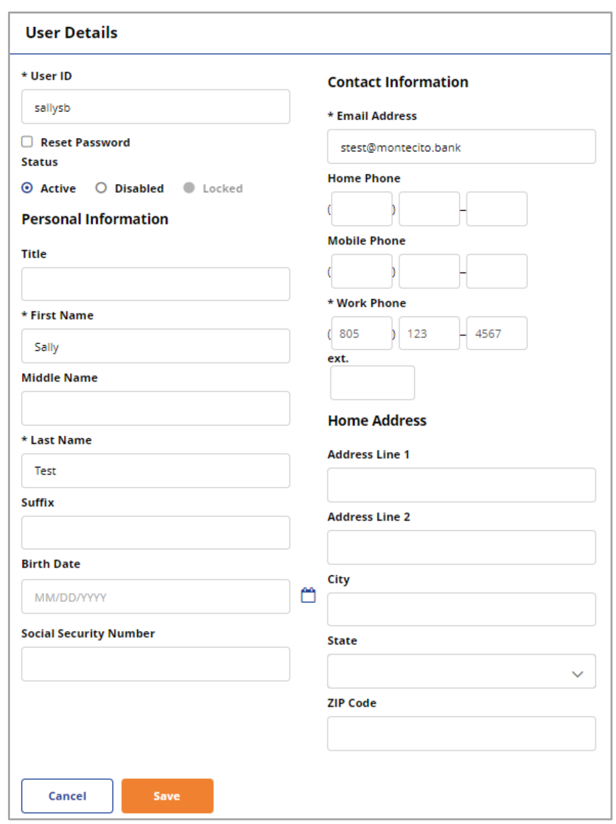
B. **Edit Entitlements:** Enable and restrict access to features, and set limits, per account.

C. **Delete User:** Delete a user from the system.

D. **Add User**: Grant online banking access users you authorize.

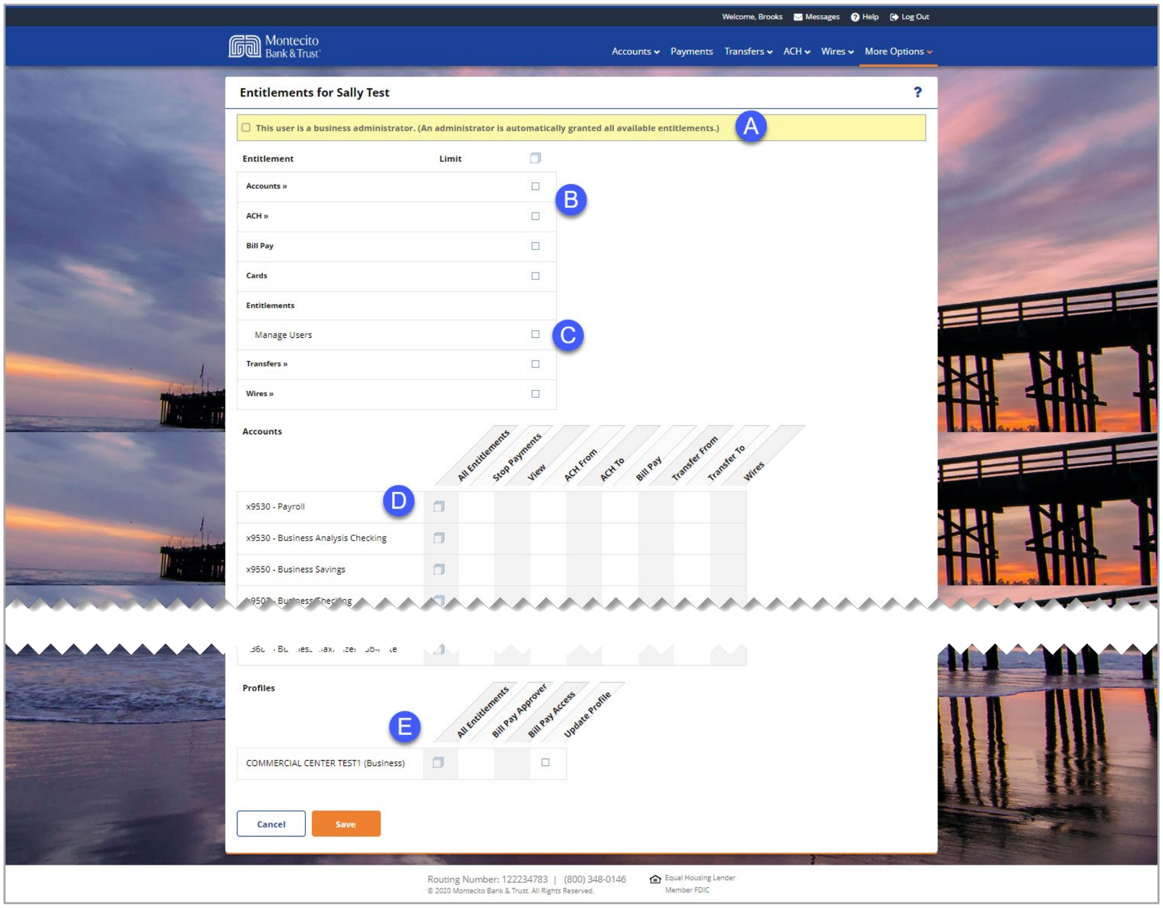
Edit User

1. To **Edit Users**, click on **More Options** from the navigation bar, and select **Users**.
2. Click the pencil icon next to the **User Name**.
3. Make changes to the necessary fields under **User Details** and click **Save**.



Edit Entitlements

Entitlements are used to enable or restrict employee access to functionality within the system.



A. Selecting to make an individual an **Administrator** would indicate that you want the **User** to have full access to all associated accounts and functionality available to the business through Online Banking. Administrators would have immediate access to any newly added accounts and be able to add additional Users.

B. Choosing an **Entitlement**, such as ACH, immediately opens additional fields for entering limits. Limits can go up to, but not exceed, company limits. Additionally, for functions such as transfers, wires, and ACH, you may indicate if additional approval is required before a transaction will be completed.

C. **Manage Users** enables Users to add other Users. Only Administrators can add other Administrators.

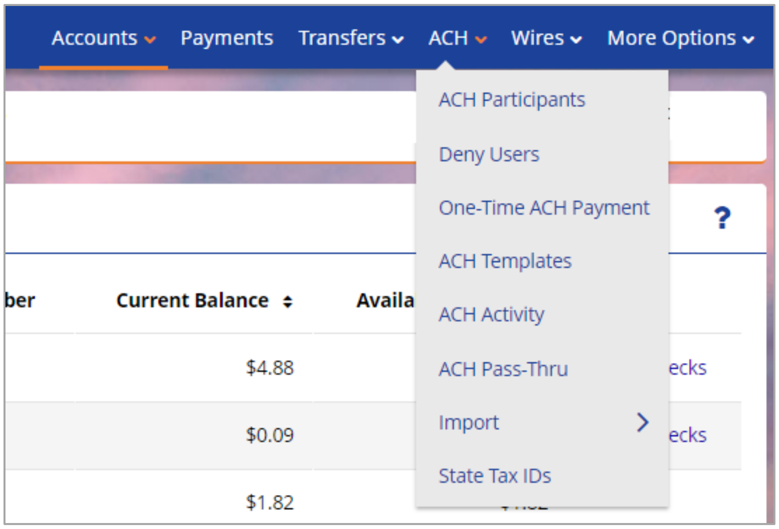
D. **Accounts** allows functionality on a per account basis. For example, you could set an account to **View** only by selecting the account and then only checking the **View** checkbox. Accounts without a check will not be visible to the User.

E. **Profiles** allows restrictions to entire profiles (company groups).

ACH

ACH is an efficient way to batch process electronic transfers, such as Payroll. In MB&T Business Online Banking, you may create your own batches or import already formatted files from your accounting software.

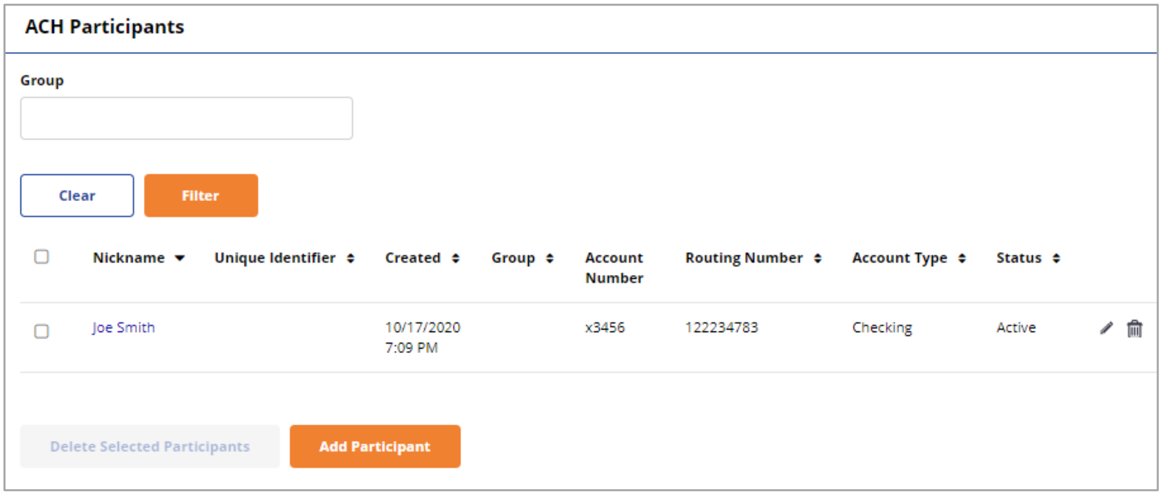
ACH Menu Definitions



- ACH Participants: The name and account information of Individuals or Businesses you intend to debit or credit via ACH.
- Deny Users: The option to deny a specific user from seeing and using a specific ACH batch template.
- One-Time ACH Payment: Option to create a one-time ACH file. This option will not save a template for future use.
- ACH Templates: A batch of ACH Participants and the amounts they will be credited or debited. The template will be used to create an ACH file.
- ACH Activity: A record of sent ACH files and their details.
- ACH Pass-Thru: The option to upload a complete ACH file to MB&T for processing.
- Import: The ability to import a set of Participants, or a NACHA formatted file from your accounting software.
- State Tax IDs: Tax Payment management.

ACH Participants

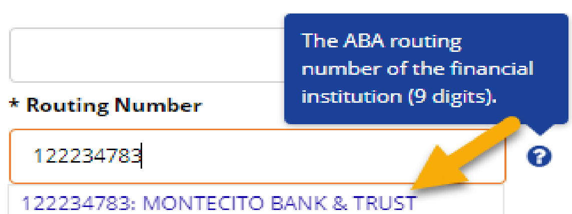
1. To manage ACH Participants, click on ACH from the navigation bar and select **ACH Participants**.
2. Select **Add Participant**.



3. Enter the **Participant Details** (name, nickname, routing number, account number, etc.) All of the fields marked with "*" are required. Click **Save** to save the Participant to the system.

Note: Routing Numbers are validated after the transaction is submitted and during the daily transaction processing window. The batch will not be processed if a routing number is incorrect.

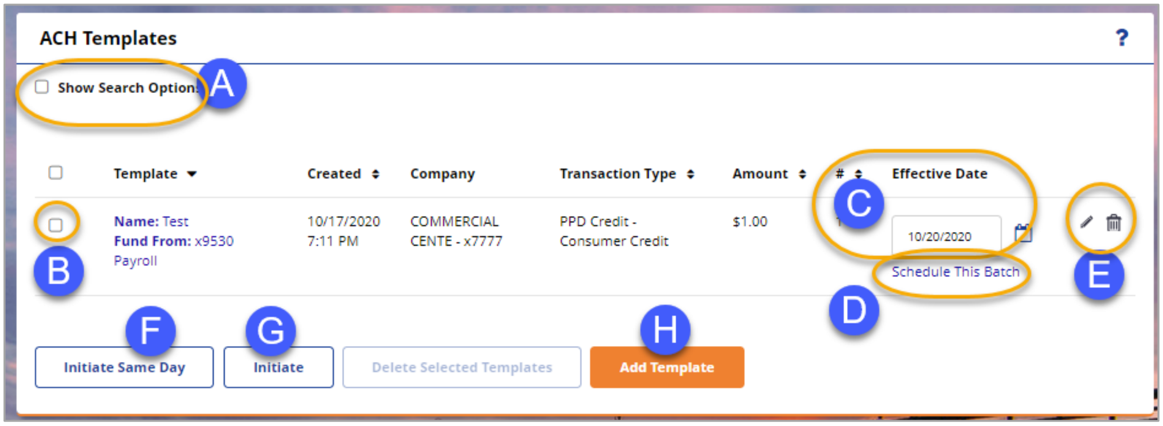
Use the Routing Number field display tool to confirm the routing number and corresponding bank.



ACH Templates

ACH Templates are how you create and schedule an ACH file.

To manage **ACH Templates**, click on **ACH** in the navigation menu and select **ACH Templates.**



A. Click **Show Search Options** to view available search options including **ACH Participant**.

B. Use the checkboxes to select multiple templates for processing.

C. Click the calendar icon to choose an **Effective Date** for sending the file.

D. Click **Schedule This Batch** to set a recurring schedule for the template if desired.

E. Use the icons to edit or delete the template. You may also click the **Template Name** to edit the template.

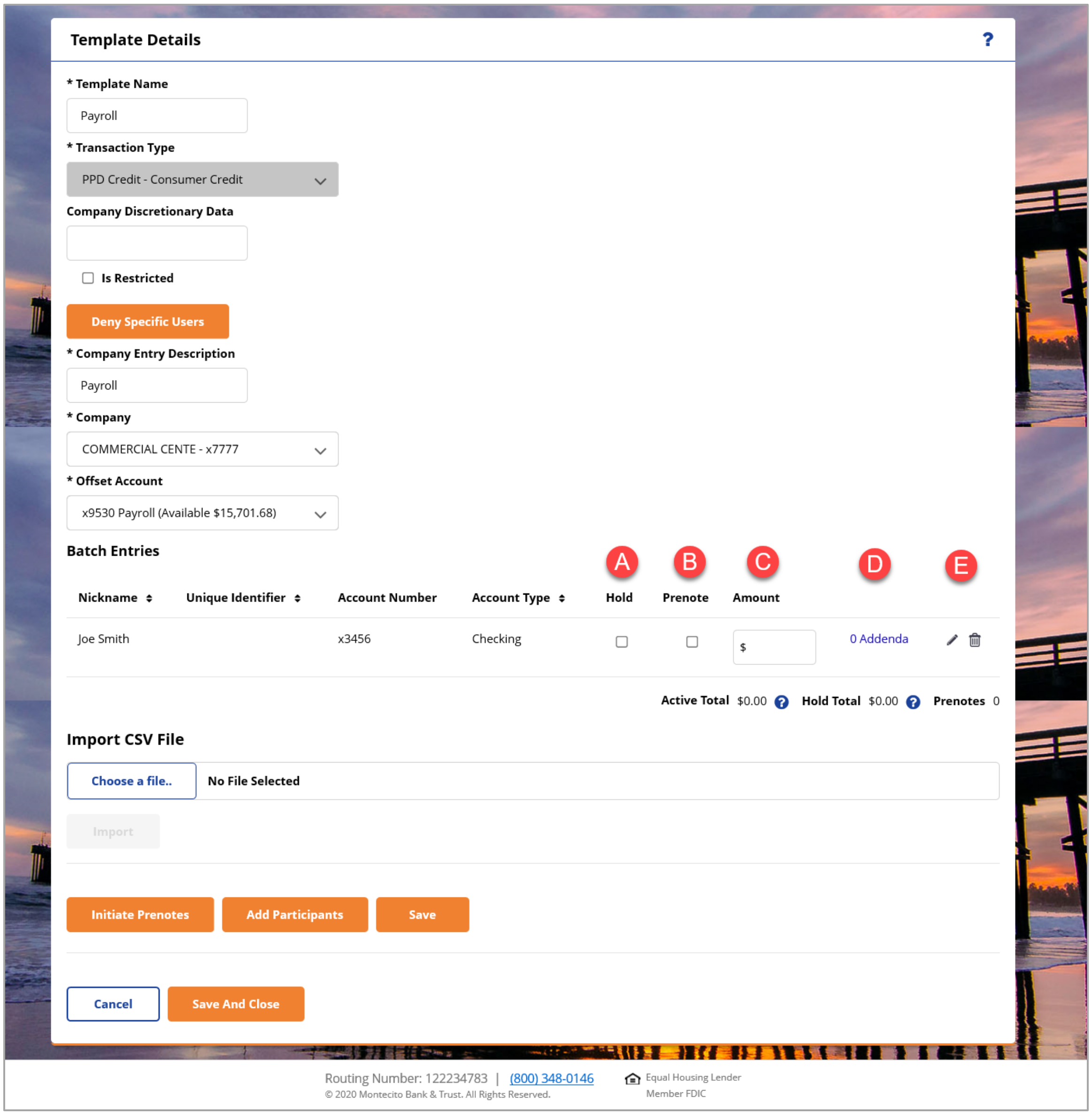
F. Click **Initiate Same Day** if you wish for the file to be sent same-day (certain time-frames must be met to send a file same-day).

G. Click **Initiate** to schedule the file.

H. Click Add Template to add a template.

Add Template

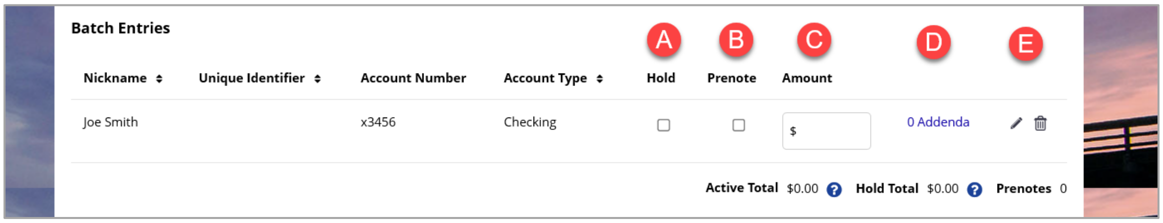
To Add Templates, click on **ACH** in the navigation menu and select **ACH Templates.** Then click the **Add Template** button. Fields with "*" are required.



- Template Name: Company name for template, company use only.
- Transaction Type: PPD or CCD, Credit or Debit
- Company Discretionary Data: Data used by the company to identify the file. Not required.
- Is Restricted:
- Deny Specific Users: Deny authorized users from viewing/using this particular template.
- Company Entry Description: File description, displayed on the Participants account statements.
- Company: Choose from dropdown.
- Offset Account: Choose account to be credited or debited.

- Import CSV: Participants can be added to the template by using a CSV import file. Specific date and file requirements apply. Click on the help (?) icon on the Template Detail page for more information.
- Initiate Prenotes: Send a test file to confirm Participant routing and account numbers.
- Add Participants: Add Participants to template.

Batch Entries



A. **Hold**: Ignores Participant from the file.

B. **Prenote**: Send a test file to confirm Participant's routing and account numbers.

C. **Amount**: Amount to credit or debit Participant.

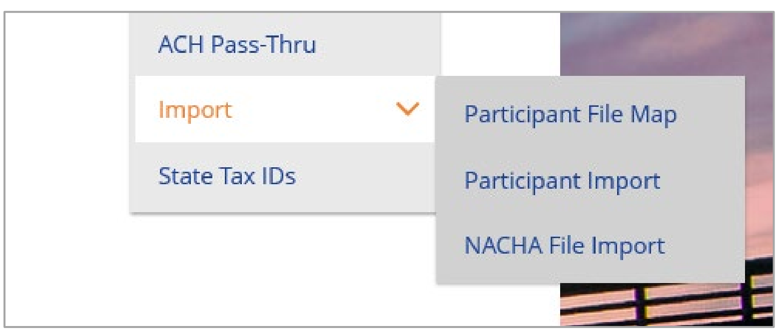
D. **Addenda**: Note to Participant (will display on Participant's account statement).

E. **Edit and Delete Icons**: Quickly edit Participant information or delete Participant from template.

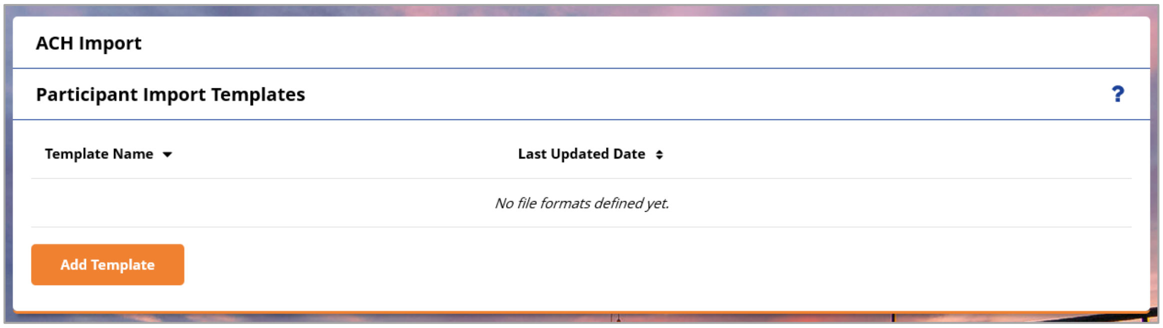
File Import Template

The ACH Import feature allows you to import Participant information from a CSV file. NACHA File Import allows you to import a NACHA formatted file.

1. To begin a **Participant Import**, click on **ACH** from the navigation bar and select **Import**, and then, **Participant File Map**.



2. Creating a **File Import Template** allows you to indicate what column the required Participant information is located in your CSV file. Click on **Add Template** to create your **File Import Template**.

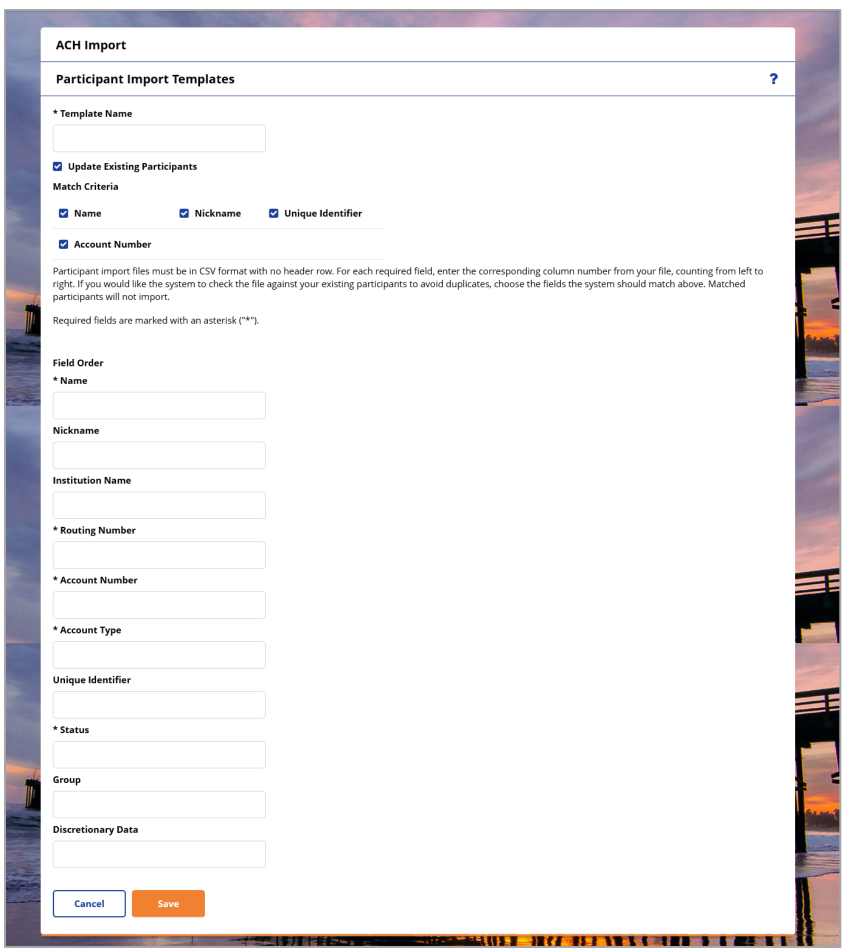


Participant import files must be in CSV format with no header row. For each required field, enter the corresponding column number from your file, counting from left to right. If you would like the system to check the file against your existing participants to avoid duplicates, choose the fields the system should match above. Matched participants will not import.

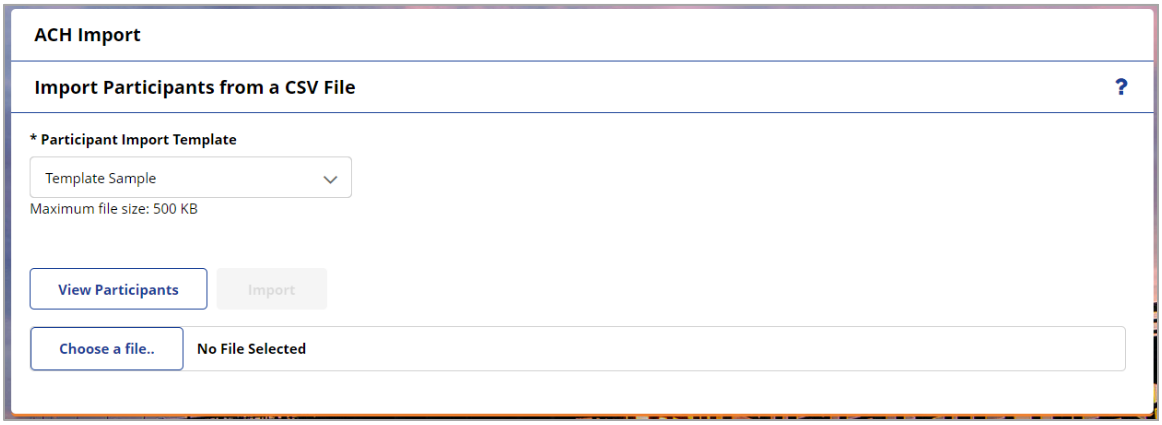
Required fields are marked with an asterisk ("*").

Participant Import

Once the **File Import Template** is created, importing Payees is easy. Click on **ACH** in the navigation bar and select **Import**, and then, **Participant Import**.



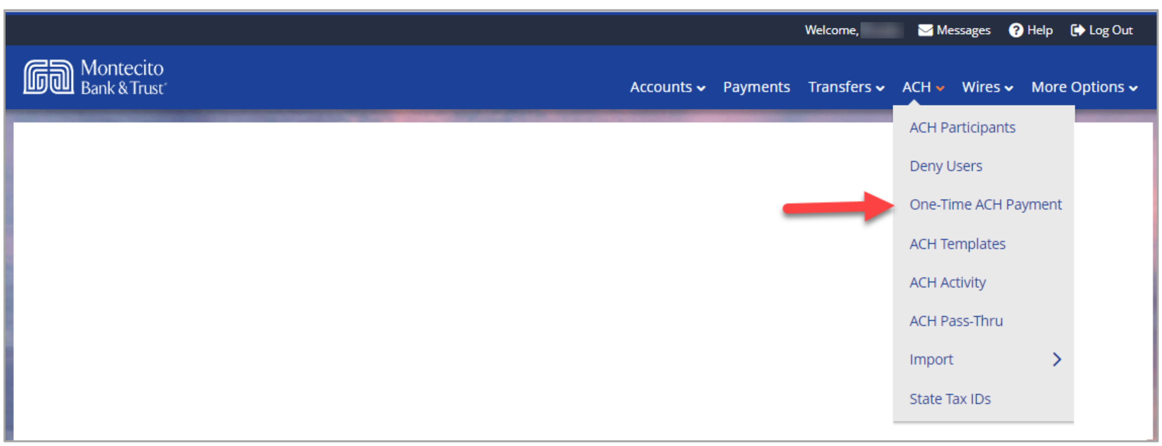
1. Choose your **Participant Import Template** from the dropdown, and then click **Choose a File** to locate the CSV file of Participants saved to your computer.
2. Click **View Participants** to preview the Participants to be imported. Once confirmed, click **Import** to import the Participants into Online Banking.



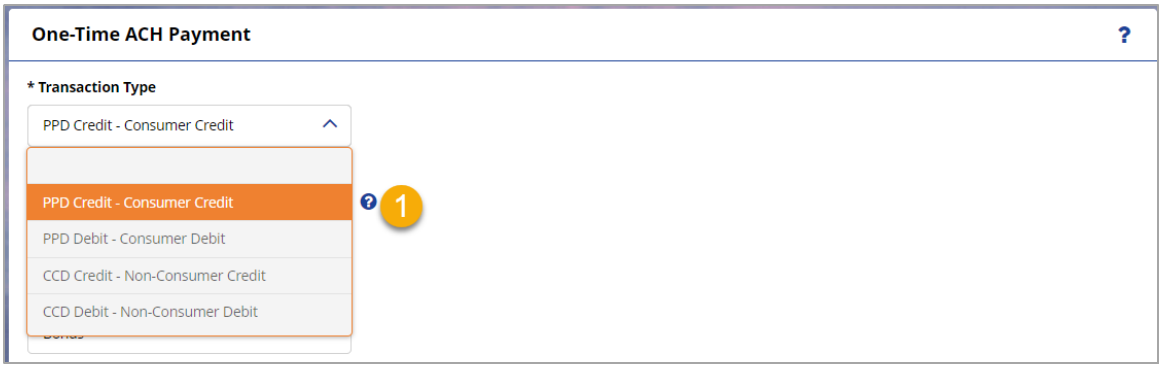
Creating a One-time ACH Payment

Use One-time ACH to create an ACH file that you don't need saved as a template. If you would like to create an ACH file template that can be used again in the future, create an ACH Template instead.

To begin, select **One-Time ACH Payment** from the ACH navigation menu.

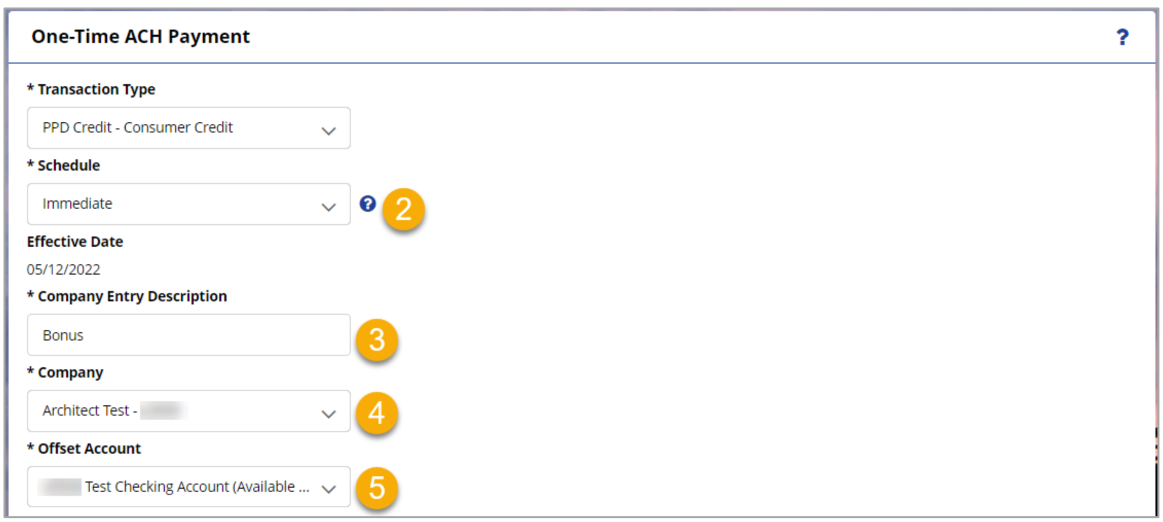


Create the ACH File



1. Select the **Transaction Type** from the dropdown
   a. Select PPD for credits/debits to individuals; select CCD for credits/debits to businesses.
   b. Credits will credit an individual or business. Debits will debit an individual or business.

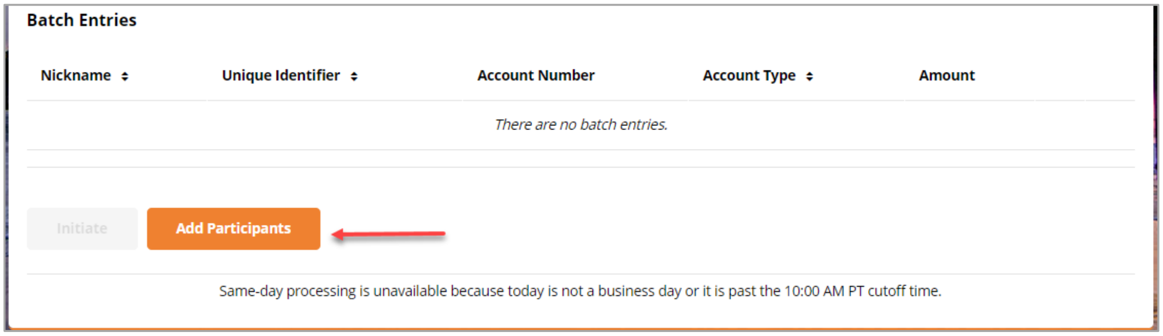
Note: Credits and Debits may not be sent within the same file. Create separate files for debits and for credits.

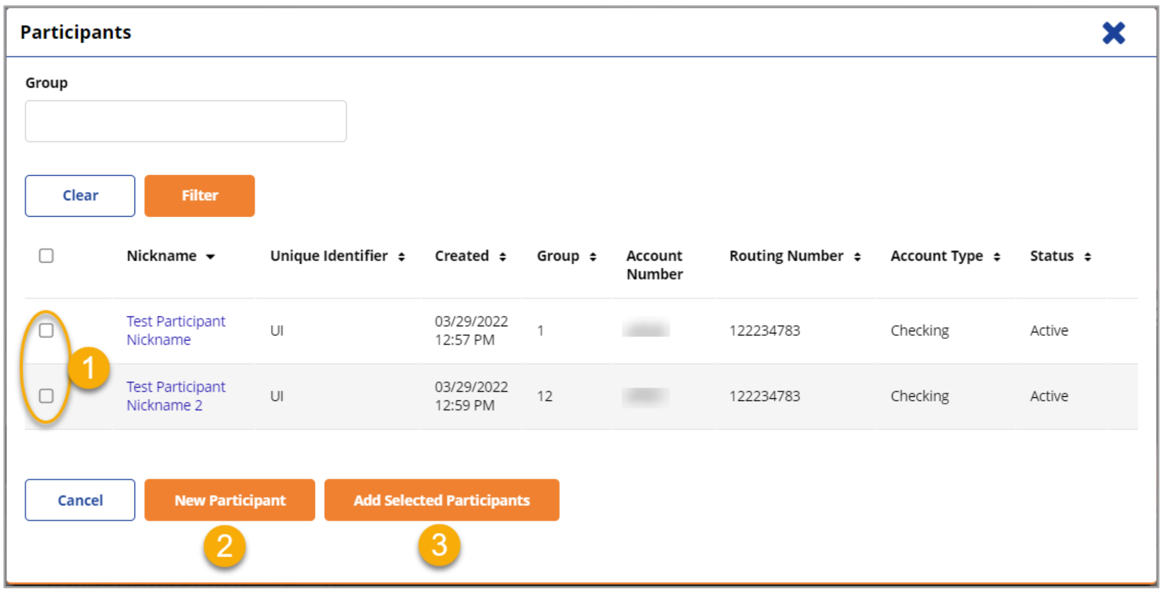


2. **Schedule** when you want the file processed. "Same Day" will have the current day's effecive date. (This option only displays before the morning cutoff time for same day files.) "Immediate" will choose the first available effective date. "Future-dated" will allow you to choose a future effective date.
3. Enter a **Company Entry Description**. This description will display on the statement of the participant with the transaction. Example: Bonus, Payroll, Distribution, Dues, etc.
4. Select the **Company** sending the file from the dropdown.
5. Select the **Offset Acccount** from the dropdown.

Select or Create Your Participants

Participants are the individuals or businesses you wish to credit or debit with the file. Select **Add Participants** to select exiting Participants or add new ones.



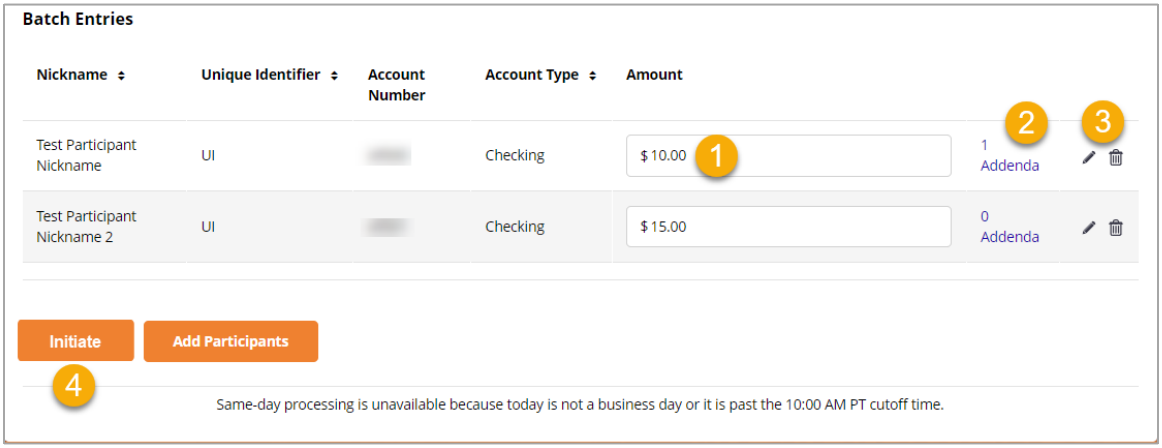


1. Check the box to the left of the Participants you wish to add to the file. If you wish to select all listed, click the top checkbox to the left of the Nickname column header.
2. To add a new Participant to the list, click **New Participant**
3. To add selected Participants to the file, click **Add Selected Participants**

Note: Adding new Participants when creating a One-time ACH file will save the Participant to your Company's Participant List for future use.

Initiate the ACH File

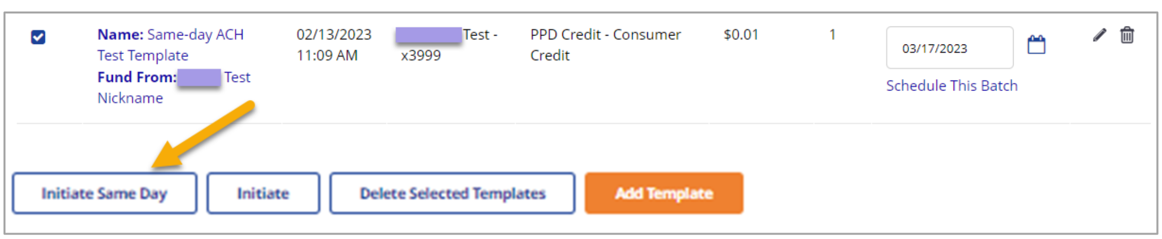
The ACH processing **cutoff time is 4:00pm**. Batches submitted after 4:00pm will not be processed until the next business day.



1. Enter the **Amount** being transferred to/from the Participants.
2. An **Addenda** can be added to give additional information to the Participant, which will display on their account statement with the transaction. (Ex: Invoice #1234)
3. Participant information can be edited using the pen icon, or deleted using the trash icon.
4. When ready to initiate the file for processing, click **Initiate**.

Same Day ACH Initiation

Batches can be initiated to post for the same day if submitted **before 9:00am** using the **Initiate Same Day** button. Additional fees apply. See **Schedule of Fees**.

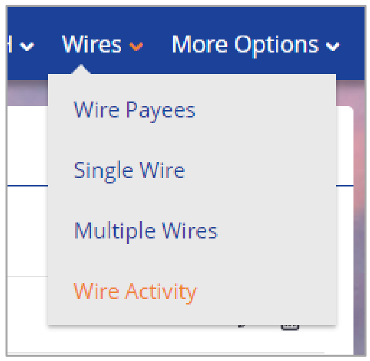


Note: Batches submitted after 9:00am will be processed the next business day. To avoid Same Day transaction fees, **please do not select Initiate Same Day** for batches submitted after 9:00am.

Wire Transfers

Wire transfers are a secure way to transfer funds electronically to a specific business or individual same-day (if submitted before 2:00 pm PST on a regular business day). With MB&T Business Online Banking, both domestic and international wire transfers in US dollars are available.

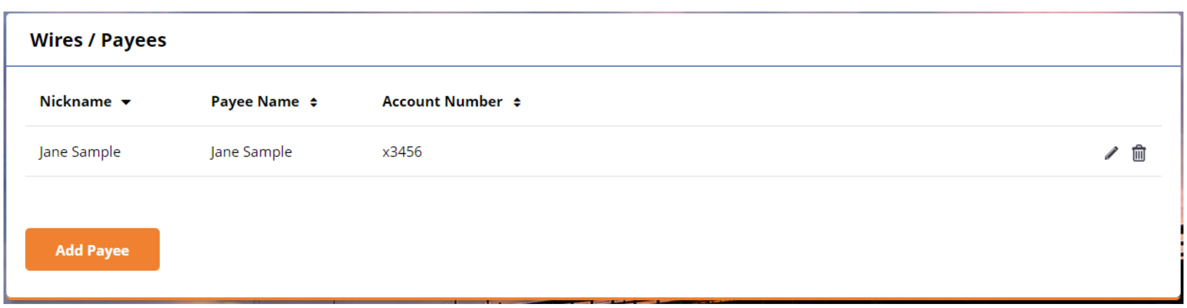
Wire Menu Definitions



- Wire Payees: Payees created by you to receive a wire transfer.
- Single Wire: A single wire transfer form.
- Multiple Wire: A multi-wire form to send multiple wires at one time.
- Wire Activity: A record of sent wire transfers and their details.

Wire Payees

1. To manage **Wire Payees**, click on **Wires** from the navigation bar and select **Wire Payees.**
2. Select **Add Payee**.

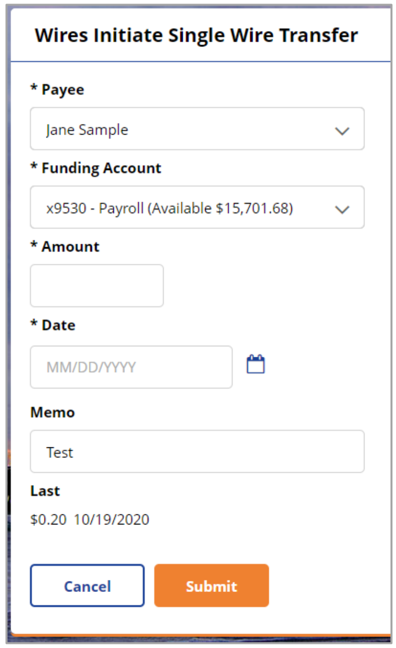


3. Enter the **Payee Details** (domestic/International, name, nickname, address, routing number, account number, etc.) All of the fields marked with an "*" are required. Click **Save** to save the Payee Details to the system.

Note: It is best practice to ask the payee to request incoming wire instructions from the financial institution and provide them to you.

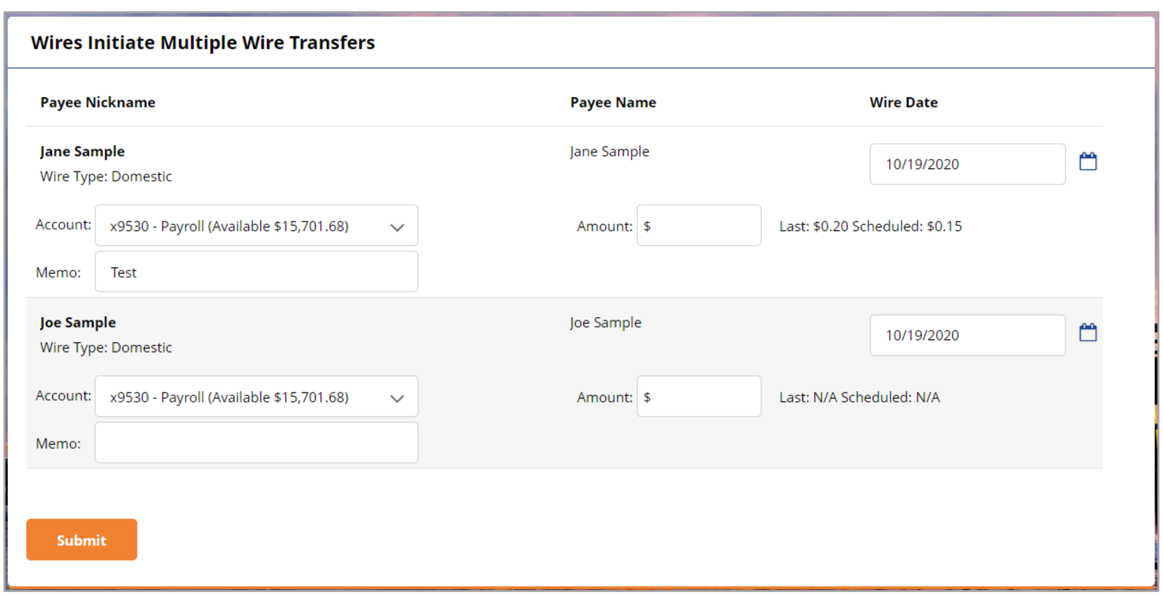
Single Wire

Once a **Wire Payee** is created, sending a wire is simple. Click on **Wires** from the navigation bar, and select **Single Wire Transfer**. Complete the form and click **Submit**.



Multiple Wire

Once multiple **Wire Payees** are created, you have the efficient option of sending more than one wire at a time using the Multiple Wire function. Click on **Wires** from the navigation bar, and select **Multiple Wire Transfer**. Complete the form and click **Submit**.



You've reached the end of this guide. We hope you found it helpful.

Did you learn something that wasn't included in this guide?

Please share and help us improve the process for others.