Commercial Center Administration Guide

Montecito Bank & Trust®

Rev. 06/25

Getting Started

Welcome to Commercial Center with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone, tablet or laptop, 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 process.

For additional support using Commercial Center, 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

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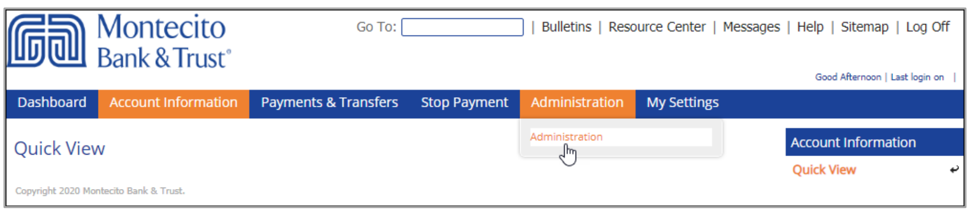
Administration

Within Commercial Center, company user administration duties are handled by the company administrator(s). In general, user administration refers to the following functions:

- Create and maintain user profiles
- Entitle users to services and reports
- Associate accounts to specific services and reports for users
- Maintain report templates for users
- Maintain payments limits and approval requirements for users
- Reset user passwords

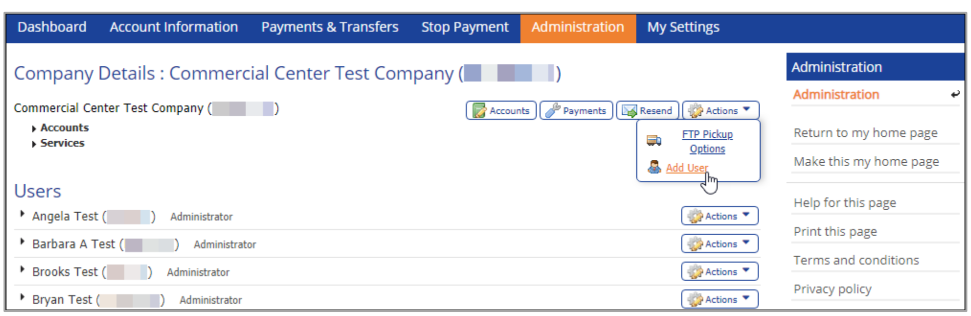
User Administration

From the Company Details page, company administrators can Create, Edit, or Clone a user. Once Commercial Center is launched, select **Administration** from the navigation bar, then select **Administration** from the drop down menu.



Creating a User

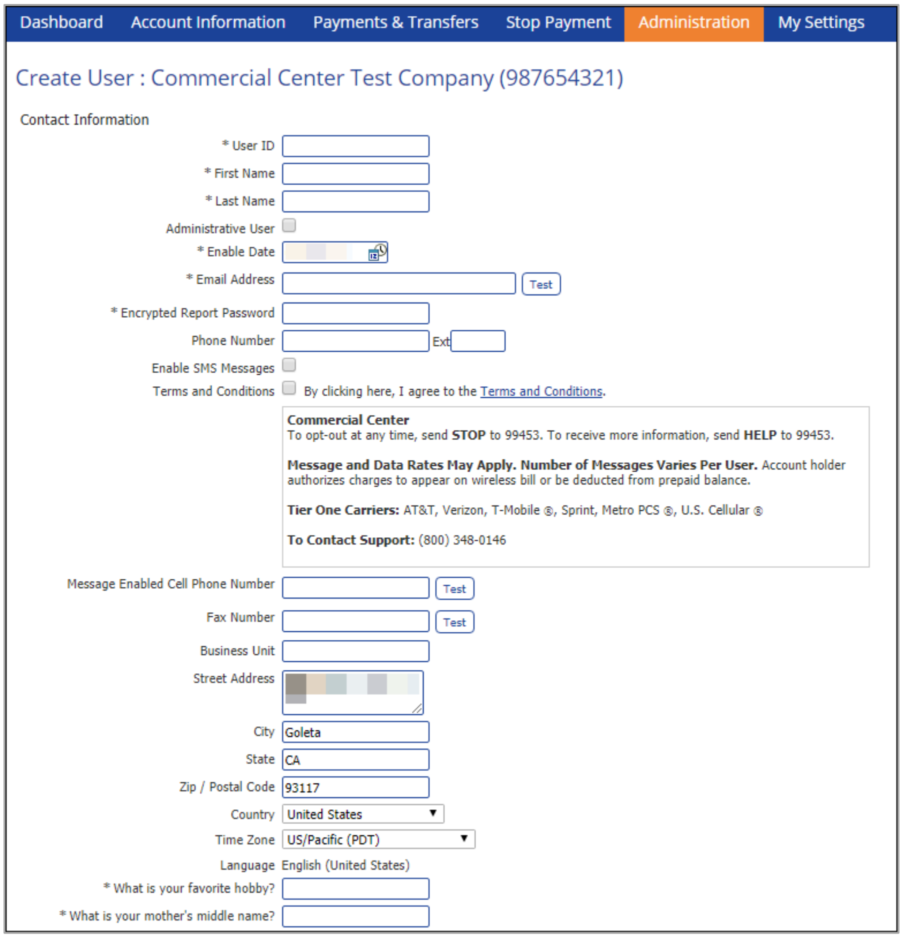
1. To create a new user, select the **Actions** button and then select **Add User** from the drop down menu.



2. On the **Add User** screen you will be asked to complete the following fields:

> **Note:** An asterisk (*) indicates required fields.

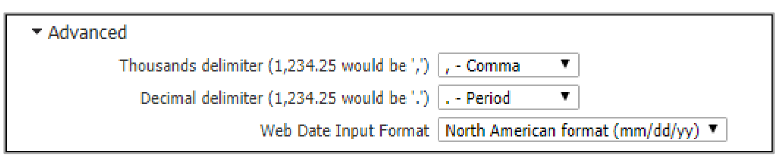
- *User ID – Create a user name that the employee will use to sign in. Best practice would be to use an abbreviated version of the employee's name or an employee ID number.
- *First Name – Enter the first name of the user.
- *Last Name – Enter the last name of the user.
- Administration User – Check this box to enable this user to edit and grant permissions to other users' profiles.
- *Enable Date – Enter the date the user's profile will take effect within the system. This field will default to today's date.
- Desktop Last Login (*not shown below*) – The last desktop login date will be displayed. Click the **Test** button to send a message to the user's desktop.
- *Email Address – Enter the user's email address. Click the **Test** button to send a message to the user's email address with a verification code to set up the secure browser.
- *Encrypted Report Password – Enter a unique password that will be required when an encrypted PDF file or report is emailed to the user.
- Phone Number – Enter the user's contact number.
- Enable SMS Messages – Check this box to enable sending SMS text messages to the user's cell phone.
- Terms and Conditions – Check this box to accept our terms and conditions for receiving SMS text messages. **SMS text messages will not be sent until this box is checked.**
- Message Enabled Cell Phone Number – Enter the user's SMS-enabled cell phone number. A test message can only be sent after both of the previous check boxes have been agreed to. SMS messages are required for reverification of ACH and wire payments.
- Fax Number – Fax numbers are no longer used, so you will not need to complete this field.
- Business Unit – Enter the type of business unit for this company. Primarily used to identify large companies that have multiple departments or functions.
- Address/City/State/Postal Code/Country –The Company's address will default.
- Time Zone – Select the time zone for the user's location. This is used to display corresponding cutoff times for certain transactions.
- *What is your favorite hobby? – Answer this security question in order to reset a user's password. Used only for Secure Desktop.
- *What is your mother's middle name? – Answer this security question to reset a user's password. Used only for Secure Desktop.



Advanced

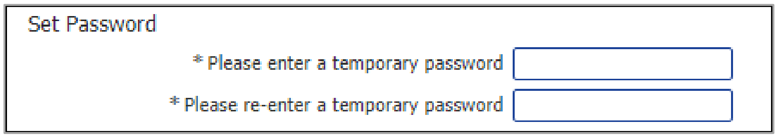
This field is only available if you toggle it open using the triangle beside it. All fields default to US standard.

- Thousand Delimiter – This function determines the character used when displaying amounts in the thousands.
- Decimal Delimiter - This function determines the character used as the separator between whole and partial currency amounts.
- Web Date Input Format – The date can be displayed in either North American format or International format.



Set Password

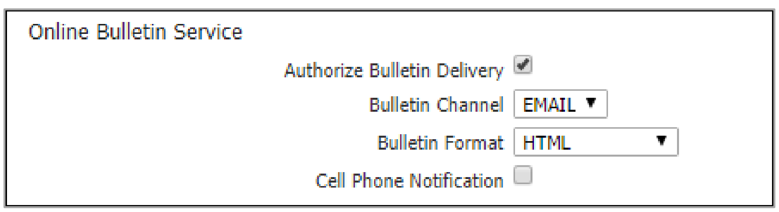
Set a temporary password. The user will be prompted to create a new password during their first log in. This field appears when creating a user only.



Online Bulletin Service

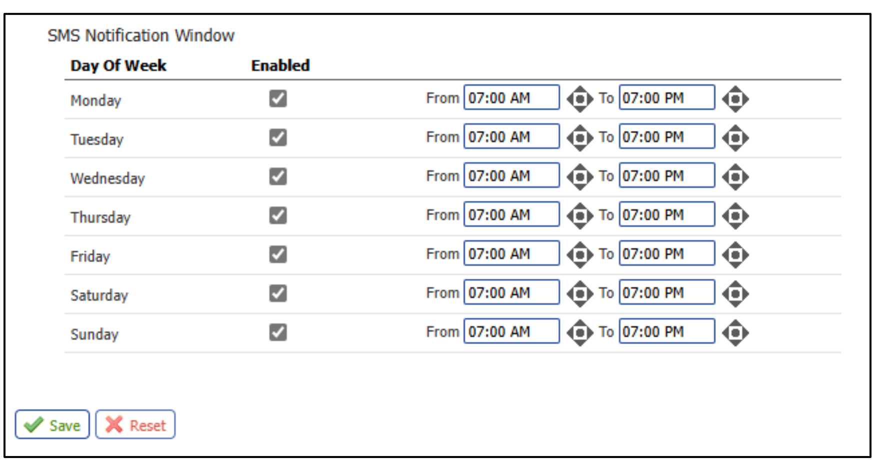
Users receive notifications for services to which they are assigned. Once a user is authorized, select the preferred notification type and format from the **Bulletin Channel**. Notifications can also be sent via Cell Phone.

- Authorize Bulletin Delivery – Check this box to enable notifications to be sent to the user.
- Bulletin Channel – Select your preference for notification, either email or SMS. If SMS is selected, the checkboxes to enable SMS messaging and approve the Terms and Conditions in the **Add User** section must both be checked in order to receive notifications by SMS.
- Bulletin Format – Select your preference for format. Options include: HTML, PDF, Text, and Encrypted PDF.
- Cell Phone Notification – This box must be checked to send notifications to a cell phone.



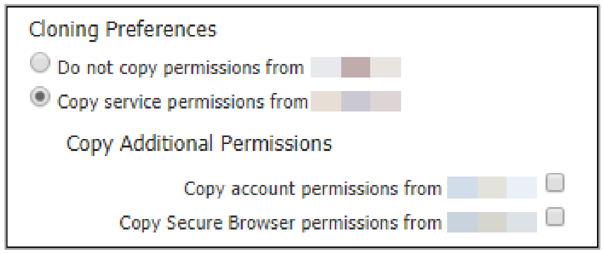
SMS Notification

SMS Notification is used to select which days and hours of the week notifications are available to be sent. Left and Right arrows adjust the time field and the Up and Down arrows scroll through the time. The default notification window is 7:00 AM – 7:00 PM.



Cloning a User

When creating a new user, there is an option to clone a user to help prefill information. The **User ID** will remain blank for a cloned user, but the **First** and **Last Names** and **Email Address** will prefill to the cloned user. When cloning a user, you will have the option during the user set up to copy all the service permissions. Permissions are covered later in this user guide. These radio buttons control whether the new user will be entitled to the permissions currently entitled to the original user.

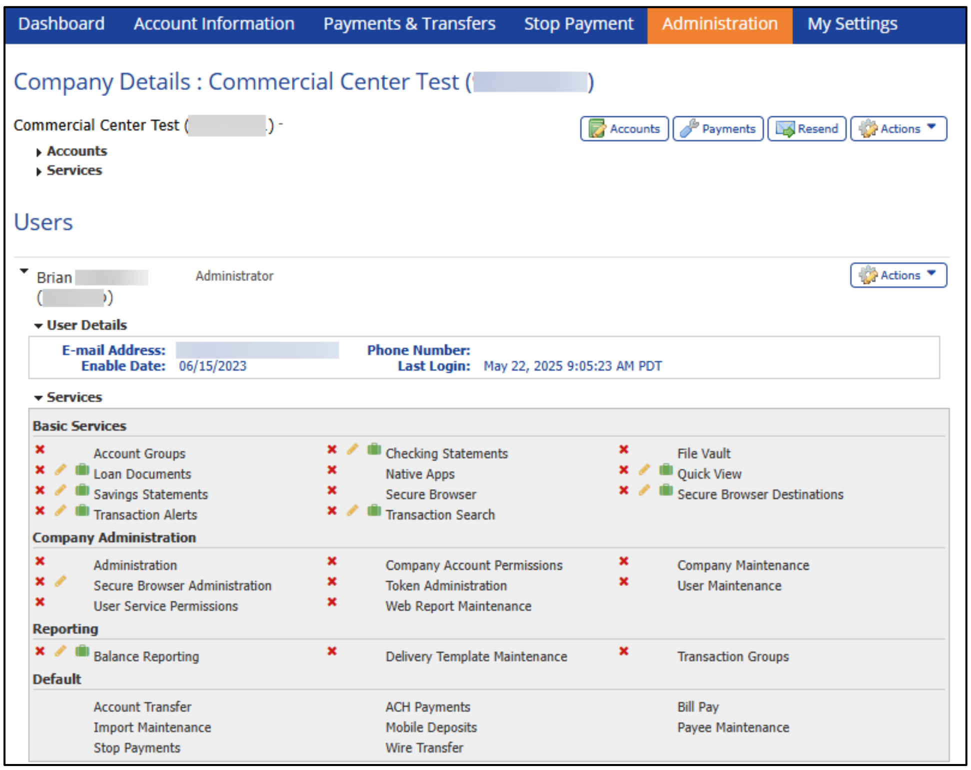


- Do not copy permissions from user – Select this radio button if you wish the new user to have no entitled permissions. This would require the administrator to individually entitle permissions to the user.
- Copy service permissions from user – Select this radio button to see additional options for copying permissions:
    - Copy account permissions – Check this box to allow the new user to receive the same account permissions associated with the original user.
    - Copy Secure Browser permissions – Check this box allow the new user to receive the same Secure Browser permissions associated with the original user.

Users

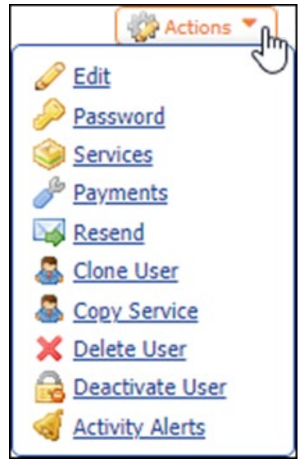
From the **Users** section of the **Company Details** page, the company administrator(s) will be able to edit existing users and assign services and permissions. Toggling a user's details will show the current services that are assigned to them. To edit a user, use the **Actions** button to the right of the user's name. The next section will cover the Actions menu further.

Note: A user that is an administrator will be indicated with the words "Administrator" listed to the right of the User Name/ID.



User Actions Menu

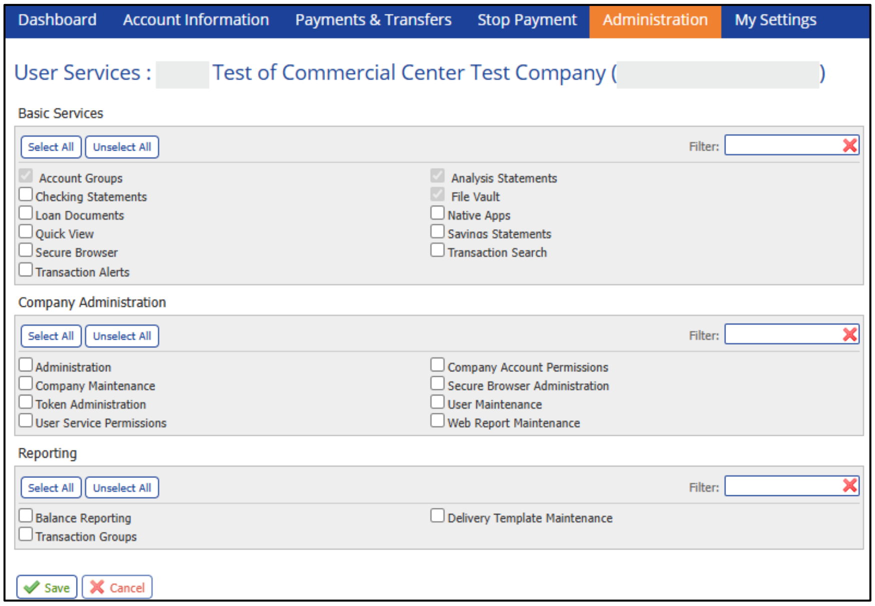
Any user editing will take place in the **Actions** menu. From this menu you will be able to:



- Edit – Update the user's information. This is also where you can find the user's **Activation Key** which is necessary when installing the Secure Browser or resetting the PIN.
- Password – Reset a user's password. A temporary password will be assigned and the user will be prompted to change the password when logging in. This password is used to access the online website page, not for Secure Browser.
- Services – Enable or disable service permissions for the user. This is covered further in the **User Services Settings** section.
- Payments – Set payment limits for services like ACH, wire transfers and account transfers. This will be covered further in the **User Payment Settings** section.
- Resend – Resend distribution notifications to the intended users. These notifications detail service transactions such as ACH Batches, account transfers and wire transfers.
- Clone User – Clone an existing user. This is covered further under the Cloning a User section.
- Copy Service – Copy the service settings from one user and clone them to the selected user. This function will bring up a new page and ask for the **User ID** to clone the services from.
- Delete User – Remove the user from the company profile.
- Deactivate User – Deactivate the user by not allowing them to log in to Commercial Center, however, all user information will be saved to the company profile.
- Activity Alerts – Enable which **Activity Alerts** are sent to the user and in what format they are sent.

User Services Settings

The services available to each user depend on which services are permitted to the company. To enable a service to a user, check the box to the left of the service.



Basic Services

By checking the corresponding boxes, the user will be allowed to do the following:

- Checking Statements – View statements for enabled checking accounts.
- Loan Documents – View loan statements or notices.
- Quick View – Access the **Quick View** option under **Account Information**.
- Secure Browser – Log in through Secure Browser.
- Transaction Alerts – Enable transaction alerts.
- Analysis Statements – Accounts Analysis clients only. View analyzed statements.
- File Vault – Access the **File Vault** option.
- Native Apps – Access the Commercial Center mobile app.
- Savings Statements – View statements for enabled savings accounts.
- Transaction Search – Search for a transaction on enabled accounts.

Company Administrator

These services are commonly enabled for Company Administrators. Companies can enable multiple Administrators through Commercial Center. By checking the corresponding boxes, the user will be allowed to do the following:

- Administration – This must be enabled for the user to utilize Administrator functions.
- Company Account Permissions – Manage account settings for the company.
- Company Maintenance – Manage other user’s settings.
- Desktop Connection – Download Secure Desktop.

- Secure Browser Administration – Manage Secure Browser settings for other users.
- Secure Browser Destinations – Direct access the Secure Browser application.
- User Maintenance – Create and manage other users.
- User Service Permissions – Manage other user's services settings.
- Web Report Maintenance – View all reports generated and sent by Commercial Center.

Reporting

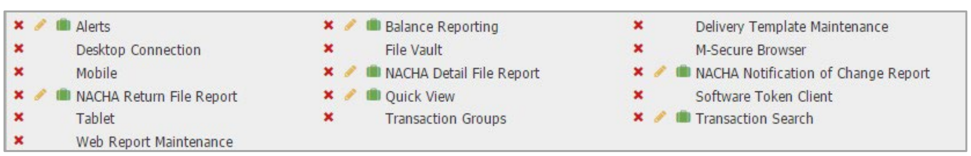
The following services allow users to run the corresponding report type:

- Balance Reporting
- Delivery Template Maintenance
- NACHA Detail File Report
- NACHA Notification of Change Request
- NACHA Return File Report
- Transaction Groups

Once completed, click the **Save** button to assign the services to the user.

Enabling Accounts for Selected Services

After Services have been assigned, the accounts must be enabled for the user. From the **Users** screen, expand the user information by selecting the triangle to the left of him/her. For services that require an account to be enabled, there will be a green briefcase next to the service. Select the green briefcase and select or unselect the accounts the user should or shouldn't have access to.



Once account numbers are enabled for the appropriate service, select **Save**. Selecting **Cancel** will return the user to the company overview page.

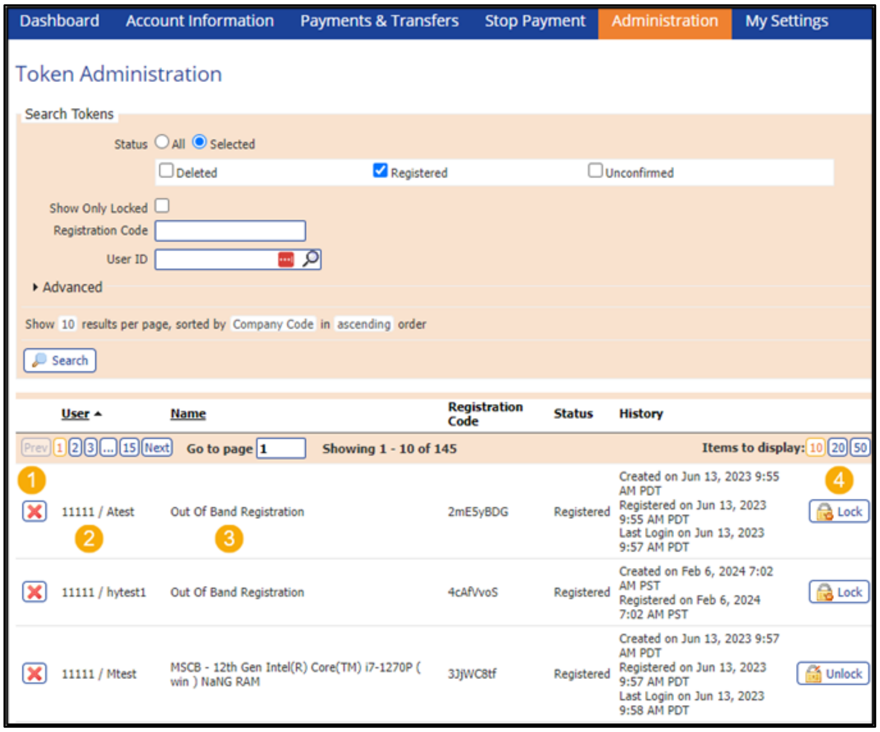
Token Administration

Company Administrators may now perform Token Administration for users. A Token is a digital key that authenticates and authorizes a device to be used with Commercial Center.

Token administration allows Company Administrators to review, lock/unlock, or delete the following for their users:

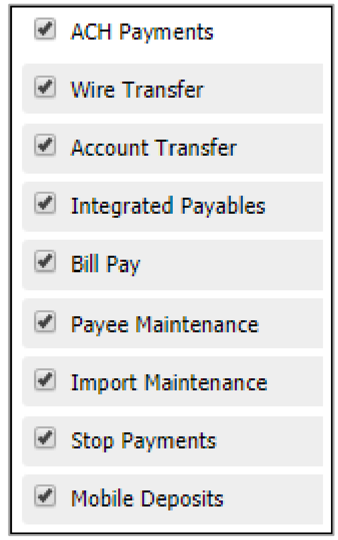
- Out-of-band registration token – Token used for One Time Passcode (OTP) authentication to a mobile device.
- Mobile App token– Token used to authenticate the mobile app on a mobile device such as an iPhone or Android.
- Device token – Token used to authenticate the Secure Browser on a device such as a PC or Mac.

Company administrators access the service from Administration > Token Administration:



- **Delete** – Select X to delete the token from Commercial Center.
- **User ID** – This column identifies the company and user ID the token is registered to.
- **Token Type** – This column identifies the type of token registered such as Out of Band, Mobile, or Device.
- **Lock/Unlock** – Select Lock to temporarily disable the token and prevent the device from being used with Commercial Center. Select Unlock to allow the device to be used with Commercial Center.

User Payment Settings



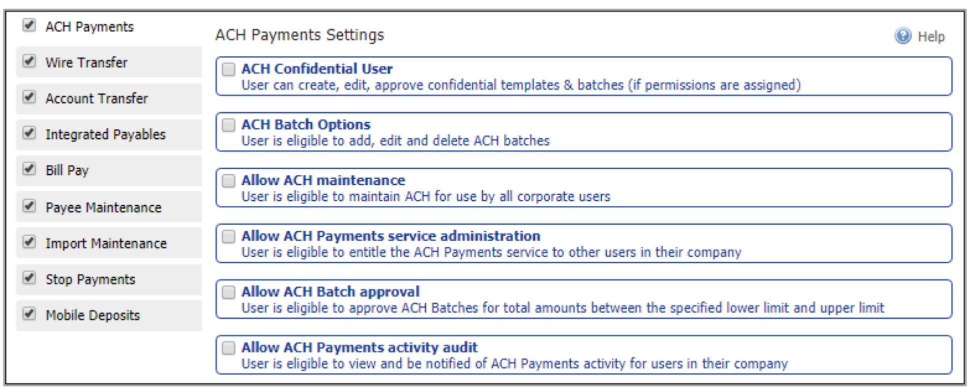
Company administrators can configure the payment settings based upon the user's needs (services listed to the right). Once enabled, the payment will be ready for use. Users who are not company administrators will <u>not</u> have access to this area.

Each payment can be configured with a subset of permissions. Only payment types the company has signed up for will display on this screen. This guide will walk through each payment section and subset of permissions.

ACH Payments

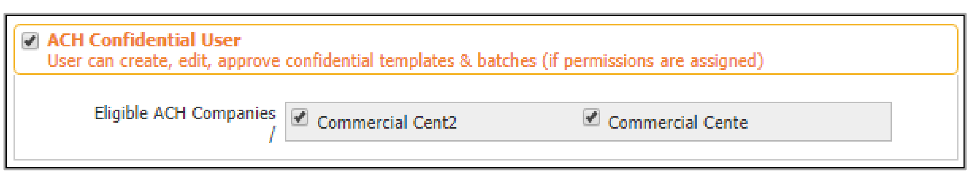
To enable ACH Payments check the box to the left of the payment. This will open the subcategories to further define how those payments can be created, edited, cancelled or approved.

Note: Users cannot set or edit their own permissions. A company administrator must enable permissions for them.



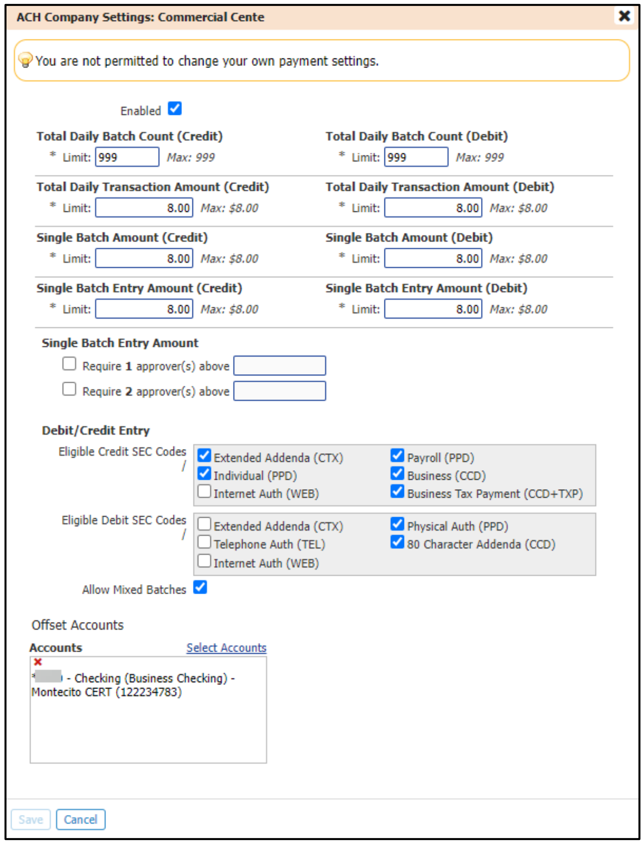
ACH Confidential User

Allow the user to access templates marked as confidential for ACH payments. The Company must be selected for the user as well.



ACH Batch Options

Allow the user to create batches (single item or multiple items) for ACH payments. Further, user access can be limited to specific ACH companies and offset accounts.



By checking the corresponding boxes, the user will be allowed to do the following:

- Allow ACH Manual Entry – Create ACH payments manually.
- Allow ACH Edit – Edit pending ACH payments.
- Allow ACH Reject – Reject pending ACH payments.
- Allow ACH Cancel – Cancel pending ACH payments.
- Allow ACH Reverse – Reverse completed ACH payments.

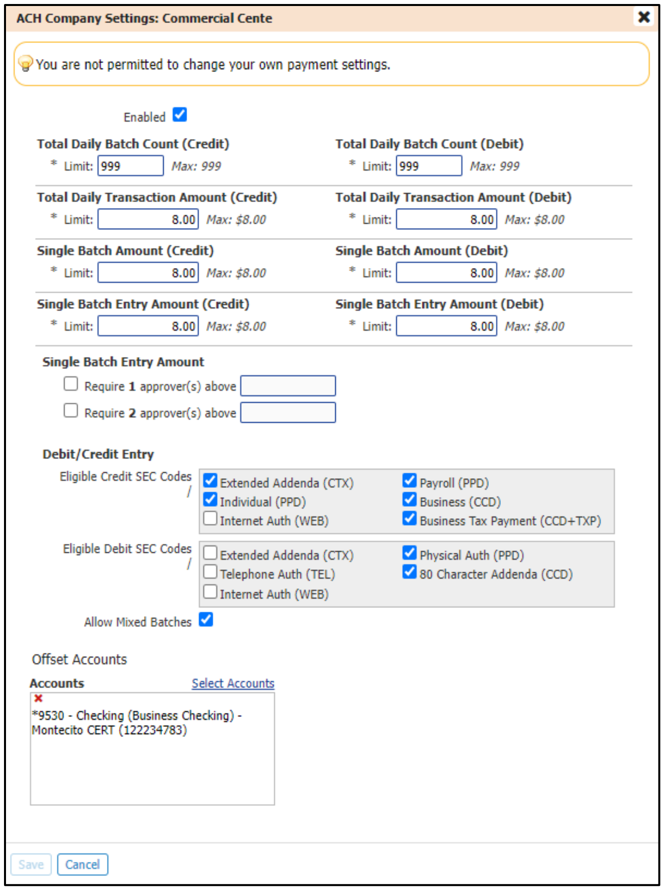
The remaining options have their descriptions displayed on screen.

Enable access to an ACH company by selecting the checkbox next to the ACH company name. Edit the ACH Company to customize ACH Company Settings for a user.

ACH Company Settings

Customize user ACH settings for dollar limits, debit/credit SEC code, and offset accounts for ACH transactions. There is a company max next to each category.

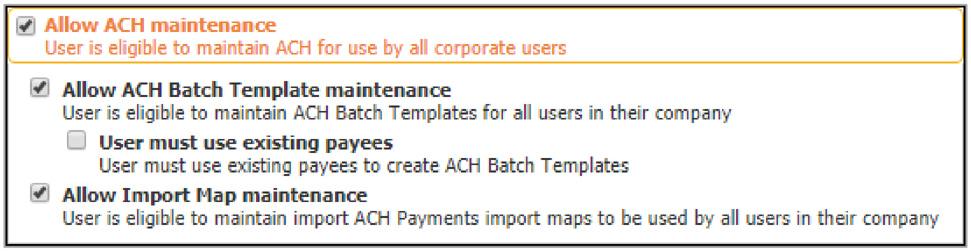
Note: A user’s max cannot exceed the company’s limit.



- Total Daily Batch Count (Credit/Debit) – This limit drives the number of batches the user can create per day.
- Total Daily Transaction Amount (Credit/Debit) – This limit drives the total dollar amount per day a user can send/debit for ACH. This includes all batches sent for the day.
- Single Batch Amount (Credit/Debit) – This limit drives the maximum dollar amount a single batch can total for the user.
- Single Batch Entry Amount (Credit/Debit) – This limit drives the maximum dollar amount a single item in a batch can total for the user.
- Single Batch Entry Amount (Approval) – Require an approval (one or two) for any ACH batch exceeding the amount(s) entered. If left blank, all batches will require an approval.
- Debit/Credit Entry – Set the types of ACH SEC codes the user can use.
- Allow Mixed Batches – Allow ACH batches containing credits and debits to be sent.
- Offset Accounts – Select specific offset accounts to use for the ACH company.

Allow ACH Maintenance

The following options allow for the user to maintenance ACH templates. The descriptions are displayed on screen.

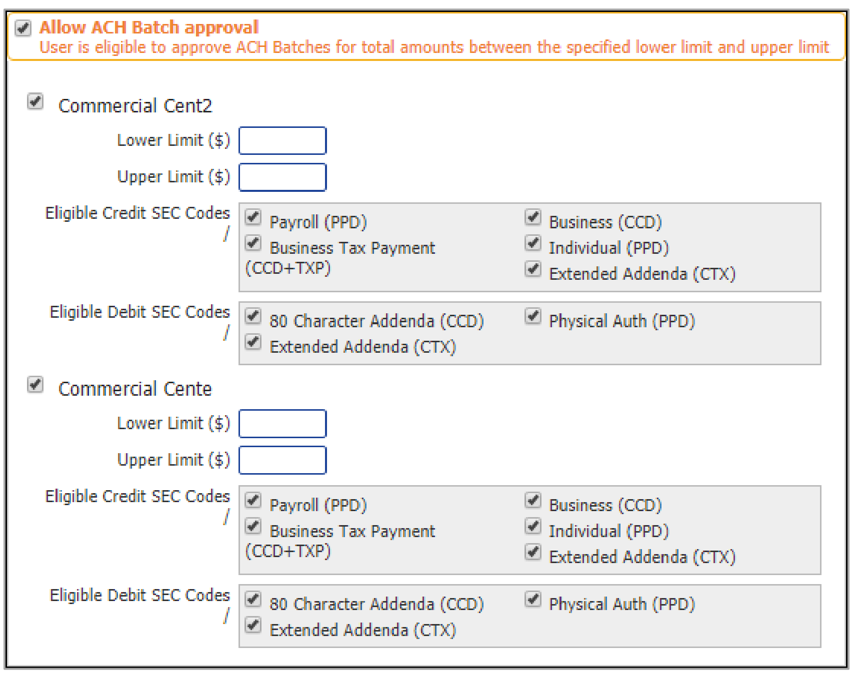


Allow ACH Payments Service Administration

Allow the user to enable ACH Payments for other users in the company. The user must be an Administrator for this option to appear.

Allow ACH Batch Approval

Allow the user to approve ACH batches. The user must be enabled for the ACH Company in order to approve their ACH batches.



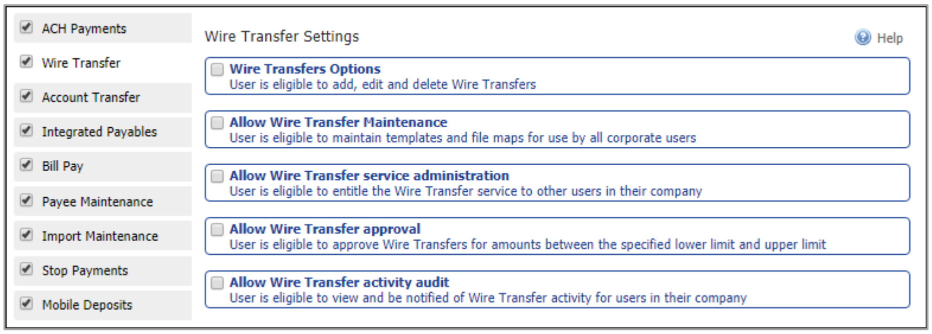
- Lower/Upper Limit – Provide the dollar amount range the user is able to approve. If left blank, the user will be able to approve any dollar amount.
- Eligible Credit/Debit SEC Codes – Enable the user to approve specific SEC codes. Only checked codes will be eligible for approval by the user.

Allow ACH Payments Activity Audit

Allow the user to receive and view activity alerts related to ACH transactions.

Wire Transfer

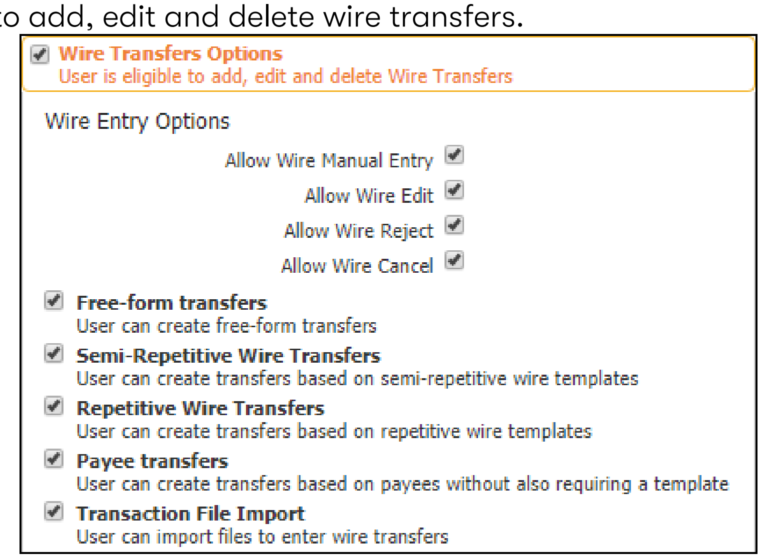
To enable wire transfers check the box to the left of the payment. This will open the subcategories to further define how those payments can be created, edited, cancelled or approved.



Note: Users cannot set or edit their own permissions. A company administrator must enable the permissions for them.

Wire Transfers Options

Enable the user to add, edit and delete wire transfers.



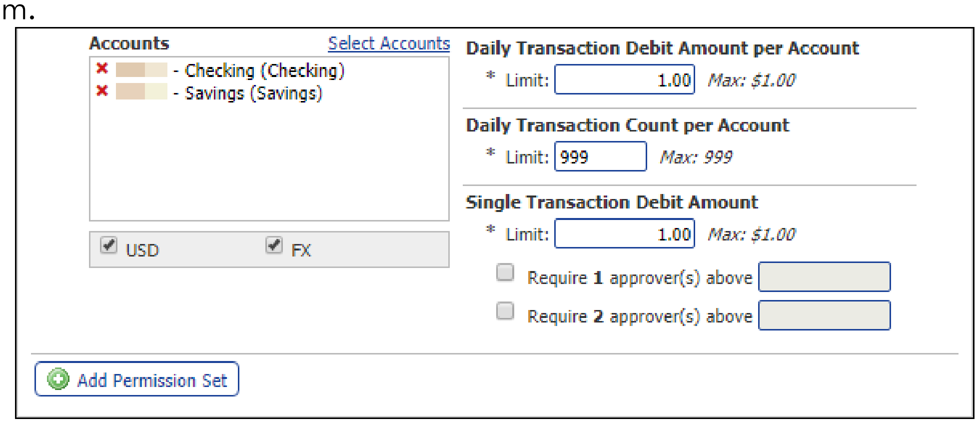
Wire Entry Options

By checking the corresponding boxes, the user will be allowed to do the following:

- Allow Wire Manual Entry – Create manual wire entries.
- Allow Wire Edit – Edit pending wires.
- Allow Wire Reject – Reject pending wires.
- Allow Wire Cancel – Cancel pending wires.
- Free-Form Transfers – Create free-form transfers.
- Semi-Repetitive Wire Transfers – Create transfers based on semi-repetitive wire templates.
- Repetitive Wire Transfers – Create transfers based on repetitive wire templates.
- Payee Transfers – Create transfers based on payees without also requiring a template.
- Transaction File Import – Import files to enter wire transfers.

Account Permissions

Account permissions need to be established for each account being used for wire transfers. Permissions can be set up per account or for a grouping of accounts. Accounts are grouped by clicking **Select Accounts** and adding them to the permission group. Additional groups can be created by selecting the **Add Permission Set** button at the bottom.

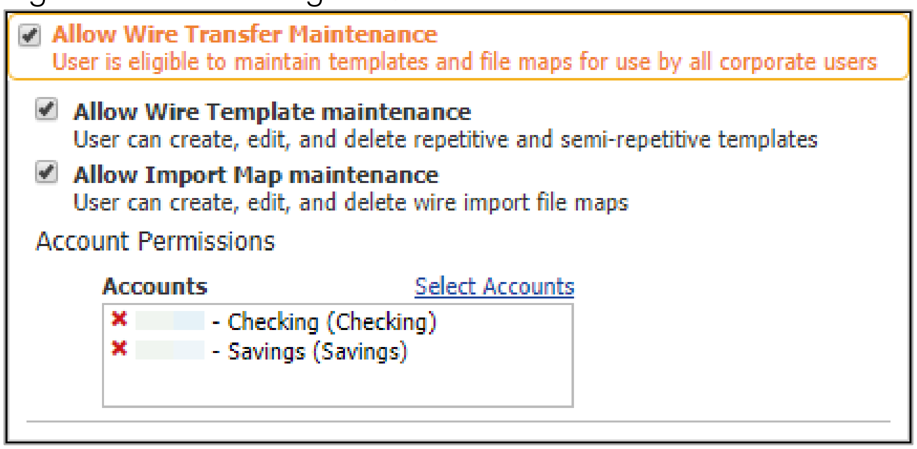


- Accounts – Accounts are grouped by clicking **Select Accounts** and adding them to the permission group. Only eligible accounts will be displayed on the **Select Accounts** screen. Additional groups can be created by selecting the **Add Permission Set** button at the bottom.
    - Below the accounts box, the Administrator can enable USD (United States Dollar) and/or FX (Foreign Exchange) wires for the accounts in the group.
- Daily Transaction Debit Amount per Account – Set the maximum dollar amount the user can debit an account per day.

- Daily Transaction Count per Account – Set the maximum number of transactions the user can complete per day.
- Single Transaction Debit Amount – Set the maximum dollar amount the user can debit per transaction.
    - The Administrator can check the following boxes to require approvals for the entered dollar amount(s). If the field is checked and no dollar amount is entered, all wire transfers will require an approval.

Allow Wire Transfer Maintenance

Allow the user to maintenance the templates for wire transfers. The descriptions are displayed on screen for the options available. The permissions must be enabled to the user by adding the accounts using the **Select Accounts** button.

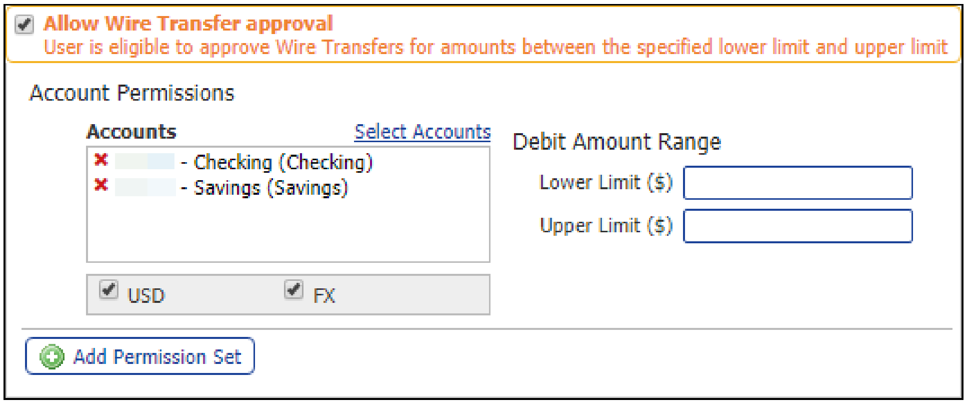


Allow Wire Transfer Service Administration

Allow the user to enable wire transfers to other users. The user must be an Administrator for this option to be available.

Allow Wire Transfer Approval

Allow the user to approve wire transfers. The user can be assigned to approve a specific dollar range or if the spaces are left blank, the user can approve all wire transfers. There is also an option to allow the user to approve USD, FX or both types of wires.

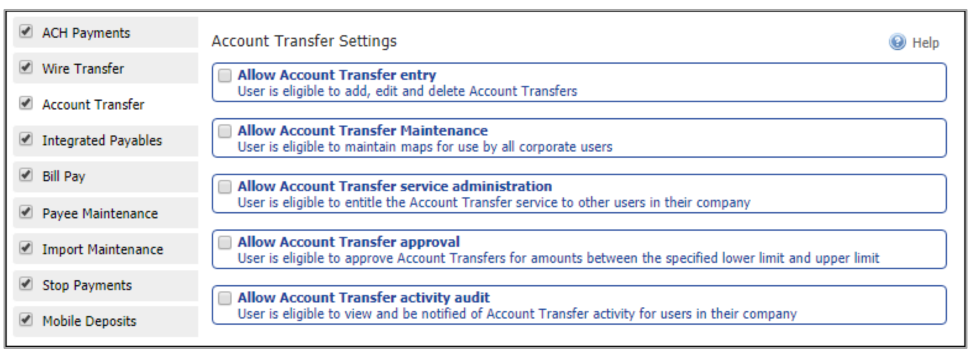


Allow Wire Transfer Activity Audit

Allow the user to receive and view activity alerts related to wire transfer transactions.

Account Transfers

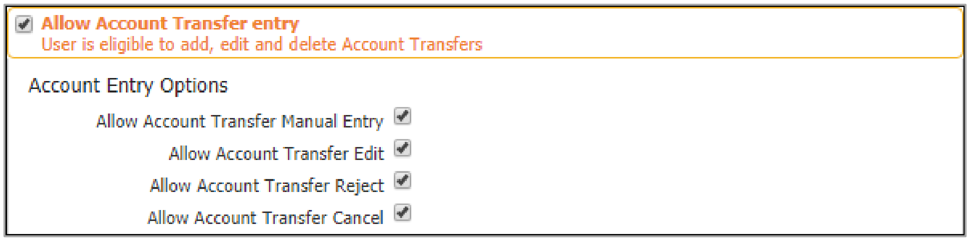
To enable account transfers check the box to the left of the payment. This will open the subcategories to further define how those payments can be created, edited, cancelled or approved.



Note: Users cannot set or edit their own permissions. A company administrator must enable the permissions for them.

Allow Account Transfer Entry

Enable the user to add, edit and delete wire transfers.



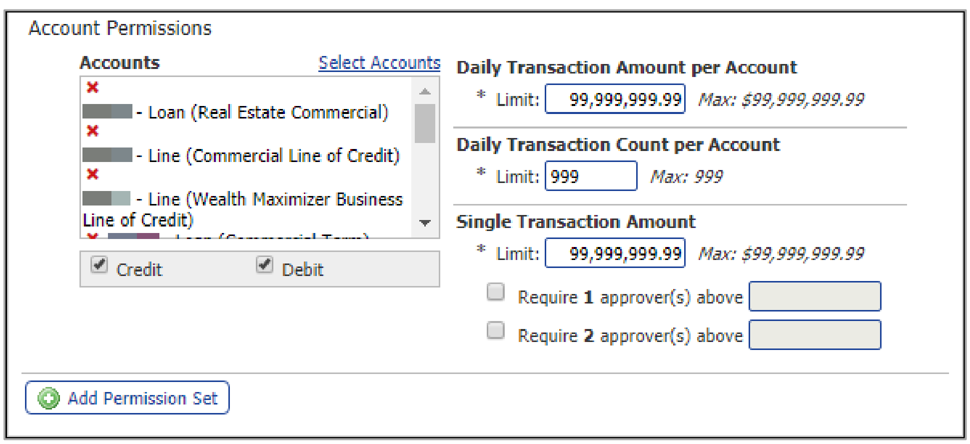
Account Entry Options

By checking the corresponding boxes, the user will be allowed to do the following:

- Allow Account Transfer Manual Entry – Create manual entries.
- Allow Account Transfer Edit – Edit pending transfers.
- Allow Account Transfer Reject – Reject pending transfers.
- Allow Account Transfer Cancel – Cancel pending transfers.

Account Permissions

Account permissions need to be established for each account being used for account transfers. Permissions can be set up per account or for a grouping of accounts. Accounts are grouped by clicking **Select Accounts** and adding them to the permission group. Additional groups can be created by selecting the **Add Permission Set** button at the bottom.



- Accounts – Accounts are grouped by clicking **Select Accounts** and adding them to the permission group. Only eligible accounts will be displayed on the **Select Accounts** screen. Additional groups can be created by selecting the **Add Permission Set** button at the bottom.
  - Below the accounts box, the Administrator can enable Credit, Debit or both transaction types for the accounts in the group.
- Daily Transaction Amount per Account – Set the maximum transfer amount per

account per day.

- Daily Transaction Count per Account – Set the maximum transaction count the user can complete per day.
- Single Transaction Amount – Set the maximum dollar amount the user can transfer per transaction.

Allow Account Transfer Maintenance

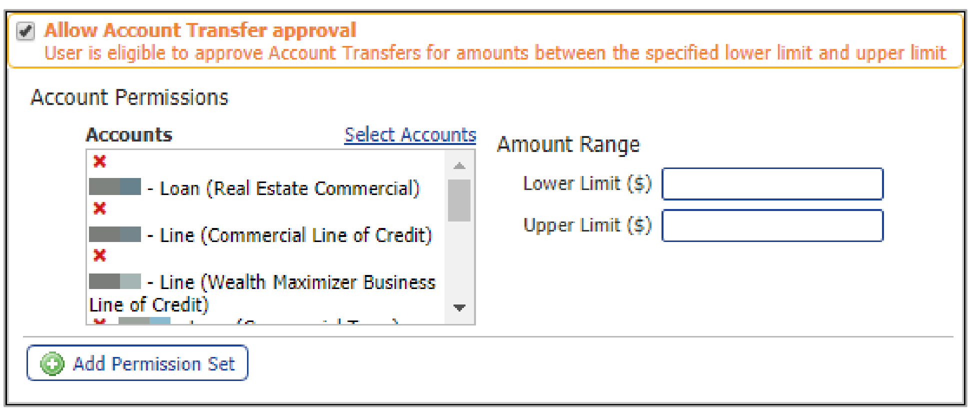
Allow the user to maintenance the templates for account transfers.

Allow Account Transfer Service Administration

Allow the user to enable account transfers to other users. The user must be an Administrator for this option to be available.

Allow Account Transfer Approval

Allow the user to approve account transfers. The user can be assigned to approve a specific dollar range or if the spaces are left blank, the user can approve all account transfers. The permissions must be set per account.

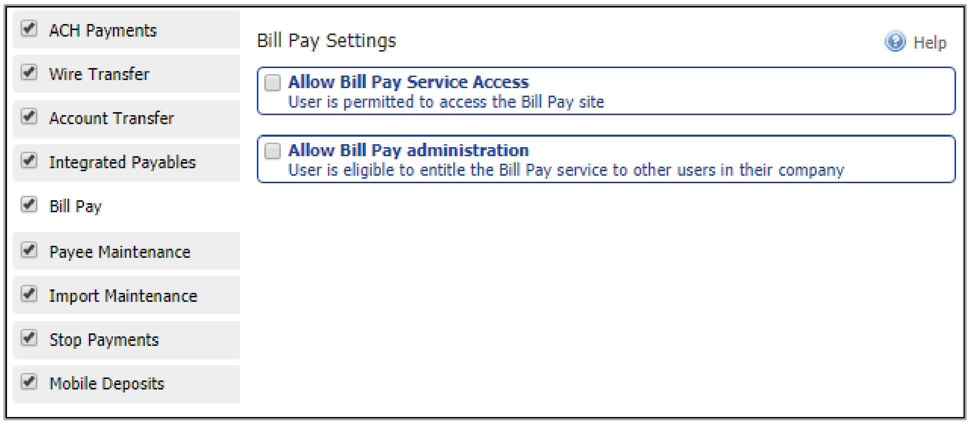


Allow Account Transfer Activity Audit

Allow the user to receive and view activity alerts related to account transfer transactions.

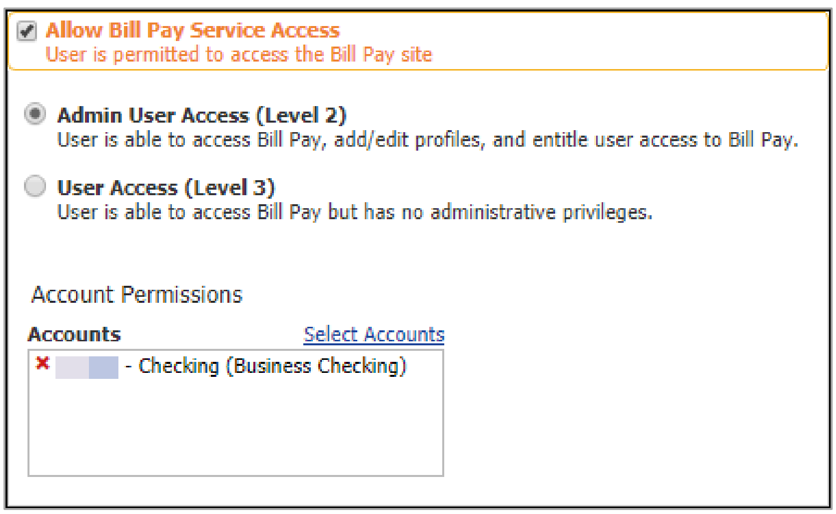
Bill Pay

Allow the user to access Business Bill Pay. Enabling this function will open subcategories to further define how Bill Pay will work.



Allow Bill Pay Service Access

Allow the user to access Bill Pay from the Commercial Center launch page.



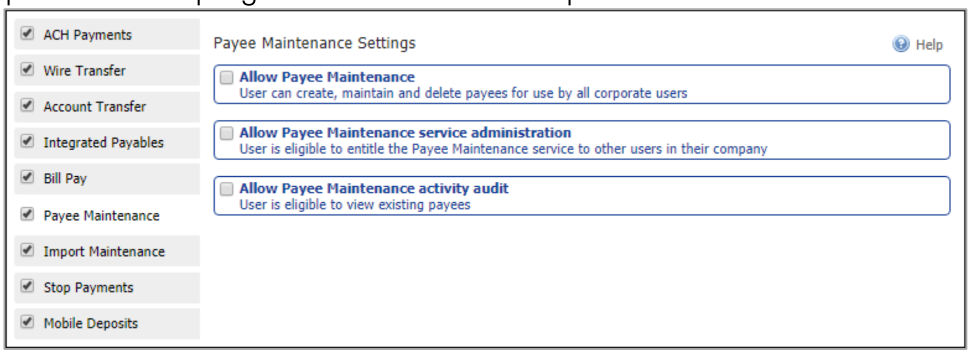
- Admin/User Access Level – Select the level of access to give the user. The description are displayed on screen for the available access types.
- Account Permissions – Select which accounts the user will have access to in Bill Pay.

Allow Bill Pay Administration

Allow the user to enable Bill Pay to other users. The user must be an Administrator for this option to be available.

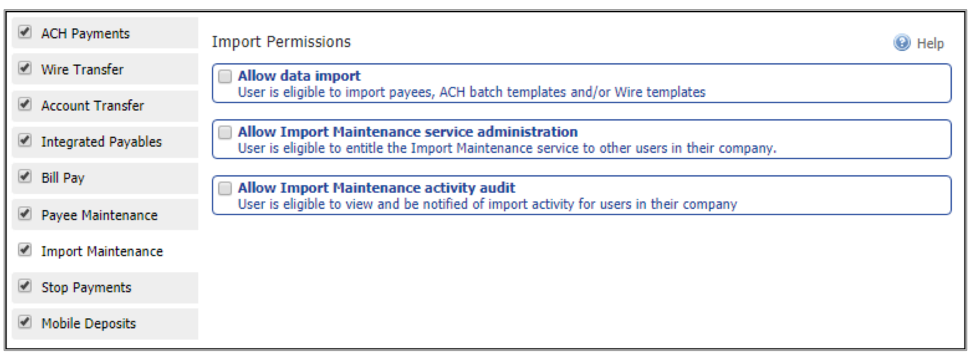
Payee Maintenance

Allow the user to access maintenance payees in Commercial Center. Enabling this function will open subcategories to further define how **Payee Maintenance** will work. The descriptions are displayed on screen for the options available.



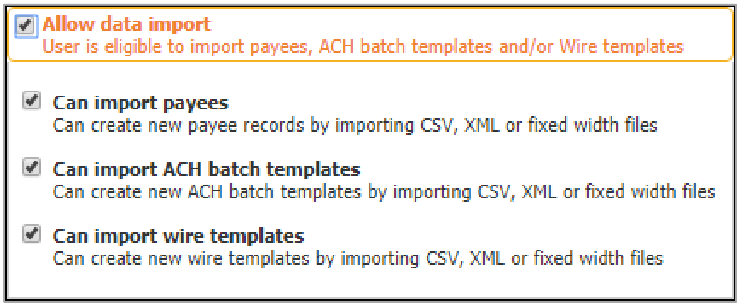
Import Maintenance

Allow the user to import standard (CSV, XML, Fixed Width Files) templates for payees, ACH and/or Wires.



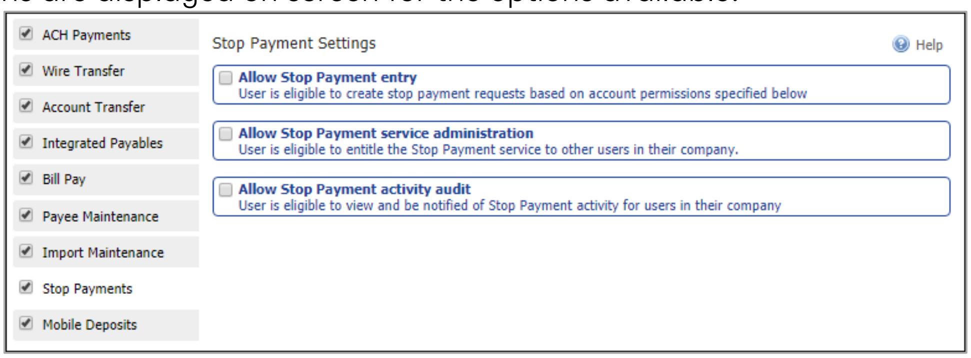
Allow Data Import

Allow the user to access **Import Maintenance**. The descriptions are displayed on screen for the options available.



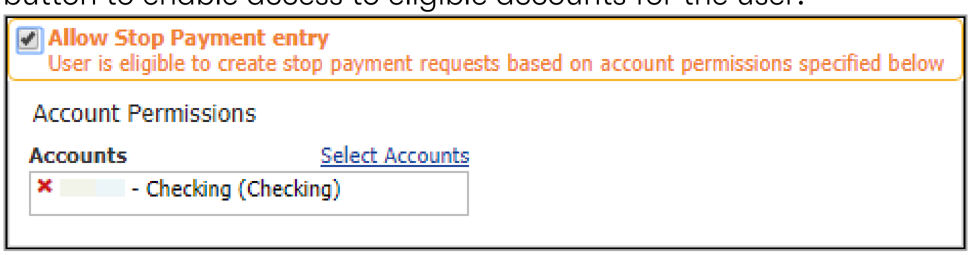
Stop Payments

Allow the user to place stop payments on checks through Commercial Center. The descriptions are displayed on screen for the options available.



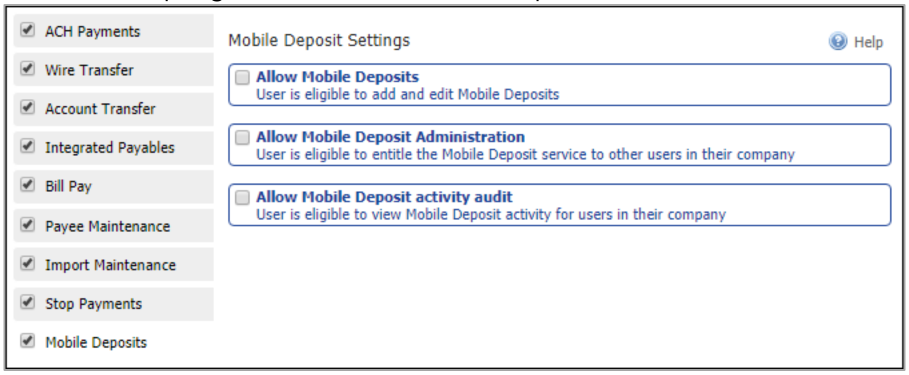
Allow Stop Payment Entry

The accounts must be enabled for the user to place stop payments. Use the **Select Accounts** button to enable access to eligible accounts for the user.



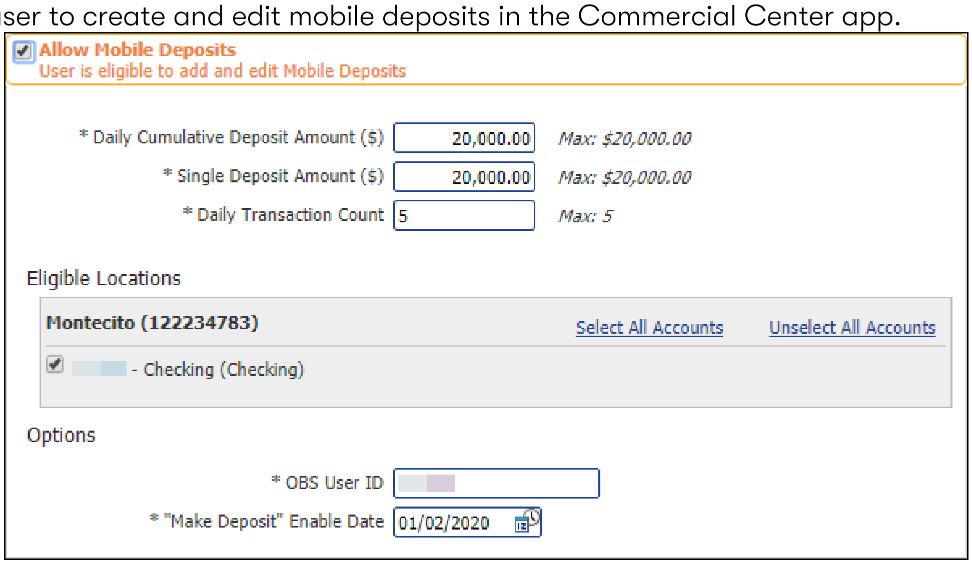
Mobile Deposit

Allow the user to complete **Mobile Deposits** through the Commercial Center mobile app. The descriptions are displayed on screen for the options available.



Allow Mobile Deposits

Allow the user to create and edit mobile deposits in the Commercial Center app.



- Daily Cumulative Deposit Account – Set the maximum dollar amount the user can deposit per day.
- Single Deposit Amount – Set the maximum dollar amount the user can deposit per transaction.
- Daily Transaction Count – Set the maximum number of deposits a user can complete per day.
- Eligible Locations – The accounts must be enabled for the user to make deposits. All eligible accounts will display.
- *OBS User ID – Input a User ID. This will display in reports to show who completed the mobile deposit. The value in this field should not be changed.
- *"Make Deposit" Enable Date – Input the date the user can begin making mobile deposits.