



Business Credit Card FAQs

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1. How do I activate my card?

To activate your card, call **1 (855) 256-9153** from your primary phone number and follow the prompts:

- Enter the last 4 digits of the cardholder's SSN.
- If the cardholder is not calling from the business phone number the automated system will ask for the zip code. Enter the zip code of the business.

2. What kind of information is provided in the MB&T Credit Card Portal?

The Card Portal provides the following information to the Administrator and Authorized Users /Cardholders

Admin Access	Authorized User Access
View real-time Control Account balance and summary information.	View real-time Card Account balance, summary and transaction information.
View real-time Card Account balance and summary information.	View/download Card Account statement and enroll in eStatements
View/download the Control Account statement and enroll in eStatements	File a transaction dispute
Set up automatic, recurring, or one-time electronic payment.	Submit and track support inquiries
Request a credit line increase	
Adjust individual Card Account limits	
Request additional Card Accounts	
File a transaction dispute	
Submit and track support inquiries	

3. What differentiates the Control Account and the Card Accounts?

The Control Account is a roll-up account of all the company Card Accounts. The limit approved for the company is applied to the Control Account, giving the designated company Administrator the authority to assign/adjust individual Card Account limits as appropriate. MB&T bills on the Control Account level in order to provide an easy roll-up statement that only requires a single payment monthly. Automatic payments can be established using the Card Portal.

4. What authority does the Administrator have vs an Authorized User (Cardholder)?

A company may only designate one Administrator for the Control Account. The Admin is the only person authorized to obtain Control Account information, and has the ability to make payments, view all card accounts, adjust card limits, and request additional cards using the Card Portal.

Authorized Users/Cardholders may access statements and real-time card summary and transaction information on their card only. They cannot make payments, adjust card limits, or request additional cards through the Portal.

5. How are payments to the Control Account applied to the individual Card Account balances?

When the statement cycles monthly, all card balances are rolled up to the Control Account and the available limits on the cards are reset. Payments to the Control Account are applied as soon as they are received and the Control Account balance is adjusted accordingly. Card limits are reset when the statement cycles regardless of when the Control Account payment is made. For cards approaching their limit prior to the statement cycle reset, the company card administrator can either increase the card's limit or make a payment directly to the card in the Card Portal to decrease the individual card balance.

6. What are my payment options?

Payments can be made through the Card Portal by the company card administrator or through MB&T's Business Online Banking Bill Pay.

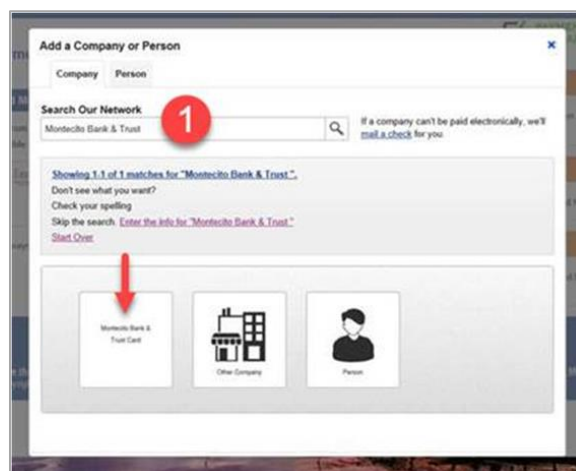
Payments made through the Card Portal: Administrators can make payments to either the Control Account (recommended) and/or to individual card accounts through the Card Portal. Payments are made electronically and can be set up to occur automatically or on demand.

[Click here](#) to view instructions for setting up payments in the Credit Card Portal.

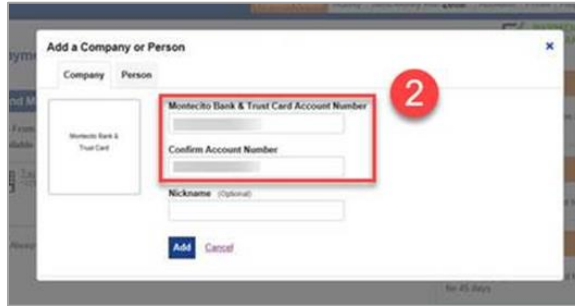
Payments through MB&T Online Banking Bill Pay: Business account signers with access to bill pay through business online banking can make payments to the Control Account and/or individual Card Accounts. Payments of a fixed amount can be set up as recurring or one-time payments. Payments up to \$2,500 made through Online Banking Bill Pay will be paid electronically. Payments over \$2,500 will be sent by draft and may take longer to process.

Setting up payments in Business Online Banking Bill Pay

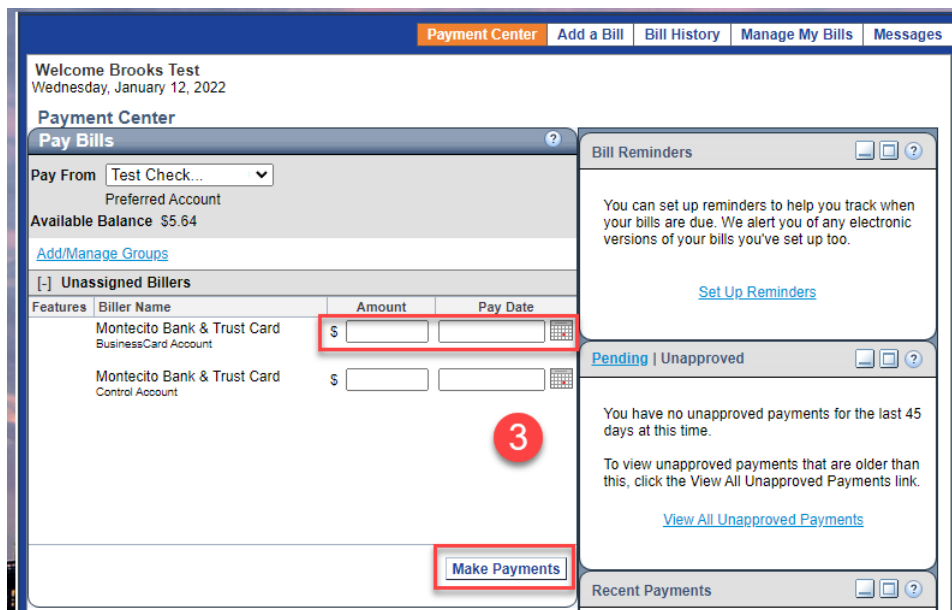
Step 1: In Business Online Banking, select the **Payments** tab, then click **Add a Company or Person** in Bill Pay. Search for Montecito Bank & Trust and select Montecito Bank & Trust Card from the results.



Step 2: Enter the **Control Account** number to make a payment to the Control Account (recommended) or enter the **Card Account** number (the card number from the face of the card) to make a payment to an individual card account. You may also set up separate payees for the Control Account and/or Card Accounts and establish nicknames to help you distinguish between the accounts if desired.



Step 3: Once you've added a payment method you will be returned to the **Payment Center**. To initiate a payment, enter the amount of the payment and the date that the payment should be applied, and click **Make Payments** at the bottom of the screen.



7. What is the best practice for allocating limits to Card Accounts?

Spending limits should be allocated to card accounts based on the needs of the business and its cardholders. The Company Card Administrator can make adjustments to the limit of an individual card at any time through the Card Portal. It is important to note that the total balance on all cards cannot exceed the company credit limit. Once the company limit is reached, no further card transactions will be approved until a payment is received.

A best practice is to allocate 50% of the company credit limit across all cards, though it is possible to allocate a higher percentage. When the statement cycles, the balance for each card account rolls up to the Control Account, resetting the available balance. If the cardholders reach their spending limit during the first cycle, their available balance will

reset for the next cycle even if the outstanding relationship balance has not yet been paid. If only 50% of the credit commitment was allocated as spending limits, the cardholders will still have access to the other half of the credit commitment until the Control Account balance is paid.

8. What do I do if I suspect fraud?

Admins can submit transaction disputes via the Card Portal. See [Portal Guide](#).

9. What do I do if a card is lost or stolen?

Report the loss and request a new card by calling **1 (855) 256-9153**.

10. How do I make a balance transfer?

Admins can submit a balance transfer request via the Card Portal or by calling **1 (855) 256-9153**. See [Portal Guide](#).

11. Where can I find more information about VISAs standard card benefits?

Please visit [VISA Card Benefits Support](#) to learn more about VISA provided benefits.

Appendix A: Account Administrator Card Portal Guide

Enrolling in the Card Portal

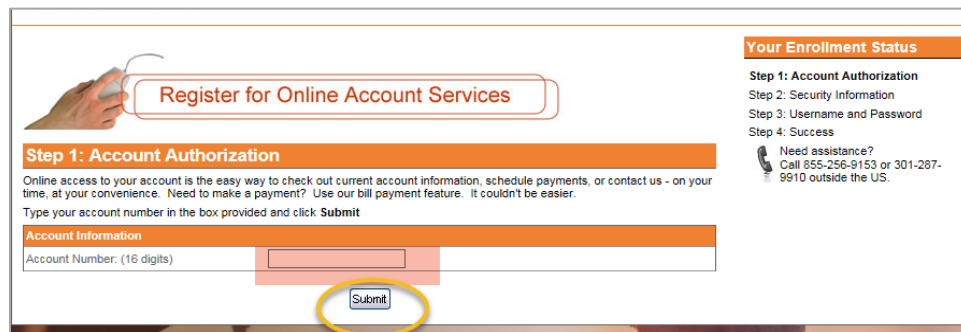
Step 1: To access the Credit Card Portal, please visit <https://montecito.bank/>, select **Credit Card** at the top of the screen, and click **Proceed to My Online Account**.

Step 2: Click **Enroll**.



The screenshot shows the Montecito Bank & Trust website. At the top left is the logo and name. Below it is a section titled "Already Registered?" with a "Username:" label and an input field, followed by a "Login" button. To the right, a message states "Montecito Bank & Trust makes it easier and more convenient than ever to manage your account:" followed by a bulleted list: "Enjoy the convenience of 24 hour access", "Manage your account online", "Download statements", and "Pay your bill online". Below the login section are links for "Privacy Policy" and "Help". A large box at the bottom contains the heading "Montecito Bank & Trust Customers, Enroll Now for Online Access" and a paragraph: "If you already have a Montecito Bank & Trust account, you can click here to register for online services." with an "Enroll" button.

Step 3: As the Company Card Administrator, you will be assigned a specific Control Account Number to be used during enrollment. It will be sent to the Administrator via email. Use this Account Number to complete the Account Authorization. If you have not received this Account Number, please contact us toll free at **1 (800) 348-0146** or locally **1 (805) 963-7511**.



The screenshot shows the "Register for Online Account Services" page. At the top left is an image of a hand holding a card. A red box highlights the "Register for Online Account Services" heading. Below it is a section titled "Step 1: Account Authorization" with a paragraph: "Online access to your account is the easy way to check out current account information, schedule payments, or contact us - on your time, at your convenience. Need to make a payment? Use our bill payment feature. It couldn't be easier. Type your account number in the box provided and click **Submit**". Below this is an "Account Information" section with a label "Account Number: (16 digits)" and an input field. A red box highlights the "Submit" button. On the right side, there is a "Your Enrollment Status" section with a list: "Step 1: Account Authorization", "Step 2: Security Information", "Step 3: Username and Password", and "Step 4: Success". Below this is a "Need assistance?" section with a phone icon and text: "Call 855-256-9153 or 301-287-9910 outside the US."

Step 4: Fill out the Security Information. For the Social Security, Zip Code and Work Phone Number fields, please match the information provided on your Business Credit Card application.

The screenshot shows the 'Register for Online Account Services' page. At the top, there is a button labeled 'Register for Online Account Services'. Below this, the page is titled 'Step 2: Security Information'. A sub-header reads 'Your Montecito Bank & Trust information'. The form contains several fields: 'Social Security Number' (with a dropdown arrow), 'Mother's Maiden Name', 'Date of Birth: (mm/dd/yyyy)', 'Zip Code', 'Work Phone Number: (in this format 3069908000 with no spaces, brackets or dashes)', and 'Email Address'. Below the fields is a checkbox for 'I have read and agree with the Terms & Conditions.' and a 'Submit' button. On the right side, there is a 'Your Enrollment Status' section with a progress indicator: Step 1: Account Authorization, Step 2: Security Information (highlighted), Step 3: Username and Password, and Step 4: Success. Below this, there is a phone icon and text: 'Need assistance? Call 855-256-9153 or 301-287-9910 outside the US.'




Note: Account Administrators must enter the **Business TIN** in the Social Security Number field.

Additional notes regarding security information responses:

- **Social Security Number** – Must be the TIN of the business or SSN if your business is a Sole Proprietorship
- **Mother's Maiden Name** – Letters are not case sensitive
- **Zip Code** – Enter the business' zip code
- **Work Phone Number** – Enter the business' work number
- **Email Address** – Must be all lower case

Step 5: Fill out your **Username** and **Password** information paying close attention to the password requirements. All three **Authentication Questions** must be answered.



Register for Online Account Services

Step 3: Username and Password

Fill in the information below and click **Submit** to continue.

- Your Username must be between eight (8) and twelve (12) characters long.
- Your Username must contain at least one (1) letter and one (1) number. Note: Your Username can not contain more than 8 continuous numbers.
- Password must be between ten (10) and sixteen (16) characters long and must contain at least one letter and one number.

Click [here](#) for a list special characters that are allowed.

Username and Password Information

Desired Username:	<input style="width: 90%;" type="text"/>
Password:	<input style="width: 90%;" type="password"/>
Confirm Password:	<input style="width: 90%;" type="password"/>

For additional security, please enter and confirm each answer to the following questions:

Authentication Questions

Challenge Question:	<input style="width: 90%;" type="text"/>
Challenge Question Answer:	<input style="width: 90%;" type="text"/>
Answer Confirmation:	<input style="width: 90%;" type="text"/>

Authentication Questions

Challenge Question:	<input style="width: 90%;" type="text"/>
Challenge Question Answer:	<input style="width: 90%;" type="text"/>
Answer Confirmation:	<input style="width: 90%;" type="text"/>

Authentication Questions

Challenge Question:	<input style="width: 90%;" type="text"/>
Challenge Question Answer:	<input style="width: 90%;" type="text"/>
Answer Confirmation:	<input style="width: 90%;" type="text"/>

Your Enrollment Status

Step 1: Account Authorization
 Step 2: Security Information
Step 3: Username and Password
 Step 4: Success

Need assistance?
 Call 855-256-9153 or 301-287-9910 outside the US.

Step 6: Select an image for Security Authentication.


Security Authentication

For additional security, please select (click on) an image from the assortment below. Each time you log in going forward, you will see this image on the page where you enter your password.

Please select a personal image.

Images for selection:

1 2 3 4 5 6 7 8 9 10 11 - Next



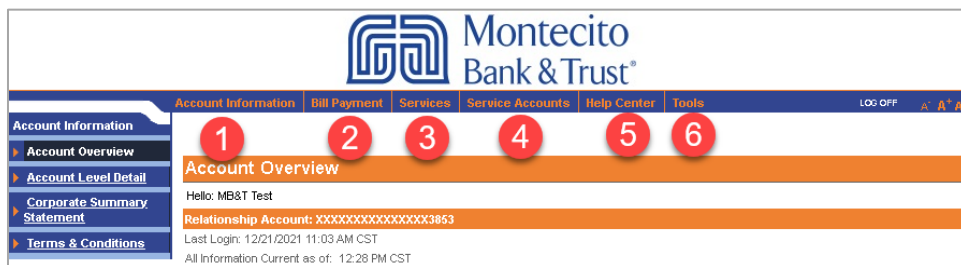
Step 7: After you've successfully enrolled, you can sign up for eStatements and Email Alerts. To do so, hover over Services in the top menu bar.

1. Select **Email Alerts** to enroll in alerts that are specific to your account.
2. Select on **Statement Delivery** to enroll in eStatements.



Portal Navigation

Navigating through the Portal is easy using the top and left side menus, as well as links within each page.



Portal Navigation		
#	Field	Description
1	Account Information	View the Corporate Account Summary, account level details, and request to add a new account.
2	Bill Payment	Set up a payment account, make a one-time payment, or schedule automatic payments.
3	Services	Request a credit line increase for your Relationship Account, request replacement cards, manage email alerts, review your alert history, enroll in eStatements, update

Portal Navigation		
#	Field	Description
		contact information, and change your account password.
4	Service Accounts	Review service requests, manage spending limits.
5	Help Center	Review and send messages, dispute transactions, report lost or stolen cards, and submit inquiries.
6	Tools	Search for individual transactions and pull reports based on delinquencies by account and spend by merchant category code.

Account Overview

The Account Overview page gives you a clear snapshot of your account details, and allows you easy access to important actions. Below are useful features of the Account Overview page.

The screenshot shows the Montecito Bank & Trust Account Overview page. The page includes a navigation menu on the left with a red circle '5' next to 'Account Overview'. The main content area has several sections: 'Account Overview' with a red circle '1' next to the 'Make a Corporate Payment' link; 'Corporate Summary' with a red circle '2' next to the summary table; 'Account Summary' with a red circle '3' next to the 'Add New Accounts' link; and a red circle '4' next to the 'Account Level Detail' link. A 'Go Paperless' button is also visible on the left side.

Account Overview		
#	Field	Description
1	Make a Corporate Payment	Clicking here will allow you to make a corporate payment to the account.
2	Corporate Summary Statement	The Corporate Summary Statement provides you with a general overview of all the cards associated with your account.
3	Add New Accounts	Clicking Add a New Account allows you to easily add additional users to your account.

Account Overview		
#	Field	Description
4	Account Level Detail	The Account Level Detail page allows you to view the activity of each card on your account.
5	Account Overview and Account Level Detail	Quickly navigate to the Account Overview and Account Level Detail pages from the left side menu.

Account Level Details

The Account Level Details page provides a detailed drilldown of each card associated with your account.

Account Level Details

The details of all subordinate accounts are listed below. Click on the Y (yes) link to see Current or Pending Activity. To make a payment, please click on the Bill Payment menu and select Make a Corporate Payment.

Relationship Account: XXXXXXXXXXXXXXX3853

Details	Account Number	Type	Total Amount Due	Statement Ending Balance	Current Balance	Current Activity	Pending Activity	Bill Level
	XX-1672	C	29.91	29.91	44.91	Y		
	XX-4071	U	0.00	0.00	0.00			C
	XX-6969	U	0.00	0.00	0.00			C

Showing 1 to 3 of 3 entries

[Return](#)

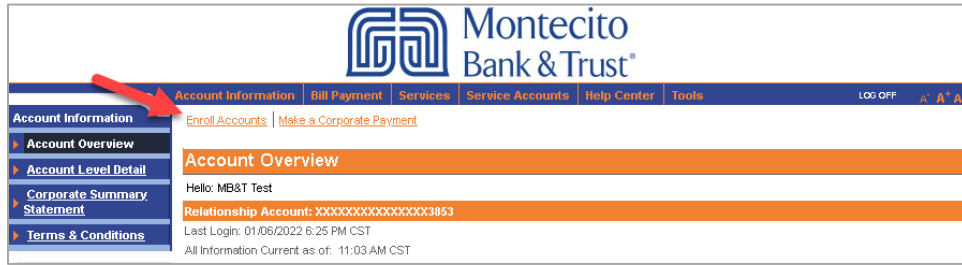
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Account Level Details		
#	Field	Description
1	Type Column	The type column shows the type of account that is referenced on the Account Level Details page. Accounts labeled "C" are the Control Account (aka Control Account). Accounts labeled "U" are User accounts.
2	Account Number	Click the Account Number to view the individual account profile.
3	Details	Click on the Details icon to get additional information on an account, including the account name, spend limit, and available spend.

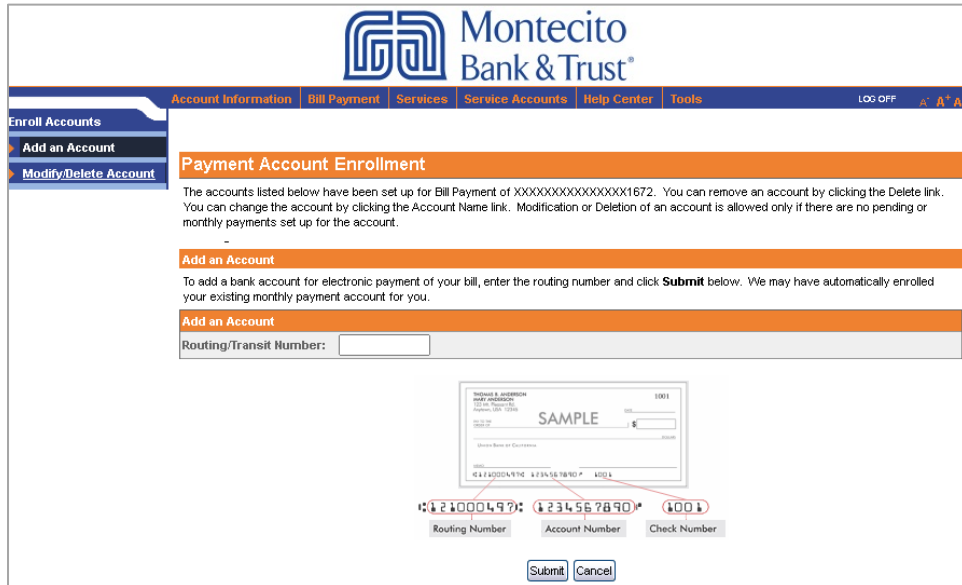
Making a Payment

Payments made through the Card Portal are paid electronically, regardless of the amount, and can be scheduled to be paid automatically. To begin, you must enroll a payment account. This is the deposit account from which the payment will be debited.

Step 1: Log on to online MB&T Credit Card Portal and navigate to the **Bill Payment** tab in the main menu and click the **Enroll Accounts** link.



Step 2: Type the routing and transit (R&T) number and the account number of the payment account and click **Submit**.




Step 3: On the **Add/Edit Account** page verify or enter information in the fields and click **Submit**.

Step 4: Do one of the following:

- Click **Continue**. The **Make a Payment** page appears to facilitate payment scheduling.
- Click **Enroll Another Account**. The **Payment Account Enrollment** page appears and enables you to enter a new R&T number for validation.

This completes the process for enrolling a bill payment account. Once enrolled, you can make a:

- Corporate payment for balances owed on the Control Account OR
- Card level payment to free up spend availability on an individual card

 **Note:** Card level payments can be made more than once during a cycle. Card level payments cannot exceed the current balance on the card.

For Corporate Payments: Make payments to the control account to pay the ending balance or minimum payment due from your last statement.

Step 1: Log on to online MB&T Credit Card Portal and navigate to the Bill Payment tab in the main menu and click the **Make a Corporate Payment** link.

Step 2: Enter the payment information:

- **Pay From:** Select the account to charge
- **Frequency:** Select desired frequency



Note: You can make a **One Time** or **Monthly** payment. If you choose to make a recurring **Monthly** payment, the recurring payment process will begin when your next payment is due. Use the **One Time** payment option to pay your current balance.

- **How much do you want to pay:** Select payment option
- Click **Continue**

The screenshot shows the Montecito Bank & Trust online banking interface. The main heading is "Make a Payment". Below this, there is an "Important Note" regarding recurring payments and a "Pay From" section with a "Chime" dropdown menu. The "When would you like to make your payment?" section has a "Frequency" dropdown set to "Select One". The "How much do you want to pay?" section has radio buttons for "Minimum Due", "Statement Balance", and "Current Balance", all of which are currently selected. There is also an "Other Amount" field with a dollar sign and a text input box. At the bottom, there are "Continue" and "Cancel" buttons.

Step 3: Review the terms and conditions and select the **Yes** check box to confirm agreement.

For Card Level Payments: Card level payments can be made to pay down a card balance prior to the statement cycle reset.

Step 1: From the overview screen select **Account Level Details**.

Step 2: Select the **Account Number** (same as the card number) to which you wish to apply a payment.

Account Information | Bill Payment | Services | Service Accounts | Help Center | Tools

Account Level Details

The details of all subordinate accounts are listed below. Click on the Y (yes) link to see Current or Pending Activity. To make a payment, please click on the Bill Payment menu and select Make a Corporate Payment.

Relationship Account: XXXXXXXXXXXXXXX3853

Details	Account Number	Type	Total Amount Due	Statement Ending Balance	Current Balance	Current Activity	Pending Activity	Bill Level
	XX-1672	C	0.03	0.03	0.03			
	XX-4071	U	0.00	0.00	0.00			C
	XX-6969	U	0.00	0.00	0.00			C

Showing 1 to 3 of 3 entries

Return

Home | Contact Us | Privacy Policy | Terms & Conditions | Site Map | © 2017 Montecito Bank & Trust

Step 3: Select **Make a Payment** from the left navigation tree.

Account Information | Bill Payment | Services | Service Accounts | Help Center | Tools

Make a Payment

To pay your bill online, select the bank account you want the payment to come from. Enter the payment date and amount and click the **Submit** button.

Important Note: One Time payments received after 10:00 PM Central Time or on the weekend may be credited to your account on the next processing day. You can see your electronic payments within two (2) processing days.
The Pay From account will be debited within three (3) business days.

Verify your bank account information [Add](#) | [Edit](#) | [Delete](#) Payment Account

Pay to: XXXXXXXXXXXXXXX6969
Pay from:
Statement Date: 12/31/2021
Payment Due Date: 01/25/2022

When would you like to make your payment?
Frequency: One Time:

How much do you want to pay?
Minimum Due: \$0.00
Statement Balance: \$0.00
Current Balance: \$0.00
Other Amount: \$

Submit Cancel

Step 4: Fill out the required information and **Submit**.

View/Change Account Limits for Individual Card Accounts

Step 1: Select on the **Service Accounts Tab** in the MB&T Online Portal.

Account Information | Bill Payment | Services | Service Accounts | Help Center | Tools

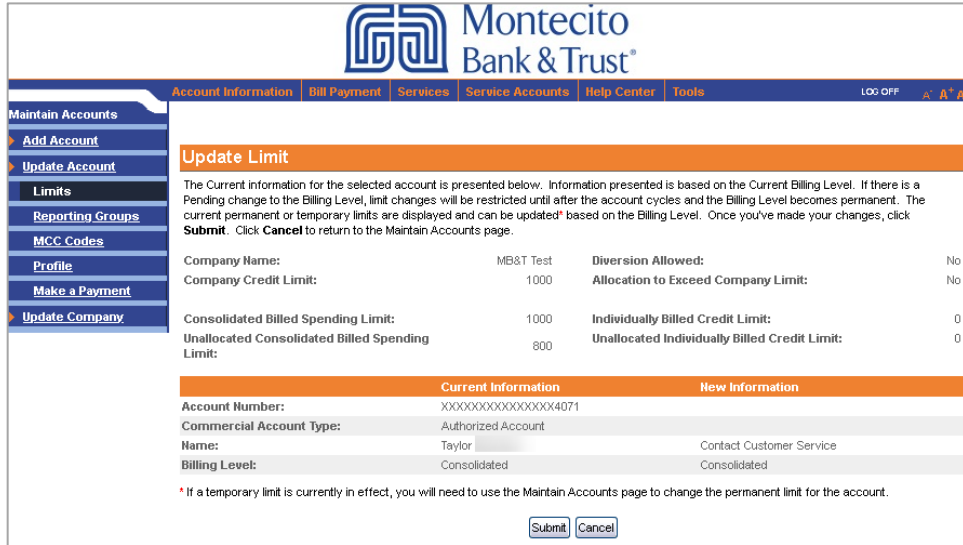
Update Company

You can re-allocate your Credit and Spend limit within the Company Credit Limit. You can update, remove or add reporting groups by clicking the icon next to the reporting group you wish to modify or by entering a new report group number and description. Once you've made your changes, click **Submit**. If you leave this page without clicking submit, your changes will be lost. You cannot remove a reporting group if it is currently assigned to an account. Click **Cancel** to return to the Maintain Accounts page.

Step 2: Select the **Maintain Accounts** page and select on the **Account Number** link next to the account you wish to update.



Step 3: Review the information and edit the following fields as needed: **Credit Limit/Spend Limit, Temporary Credit Limit Expiration Date.**



Step 4: Once your edits are complete, select **Submit**. A confirmation page will appear. Select **Submit** if the information is correctly updated, otherwise select **Edit Information** or **Cancel**.



Note: To request a credit line increase, please email online@montecito.bank. A MB&T associate will contact you to request the required information to process your request.

Adding Authorized Users/Cardholders

Step 1: Hover your cursor over **Service Account**, and select **Maintain Accounts**.



Step 2: Select Add Account.



Step 3: Enter the informational for the new cardholder.

The screenshot shows the 'Add Account' form. It includes a header 'Add Account' and a sub-header 'Enter the new account information below. The credit desired must be less than either the Unallocated Credit or Spending Limits depending on the Account Type.' Below this, there are several sections: 'Company Name', 'Unallocated Credit Limit' (0), 'Unallocated Spend Limit' (1000), 'Personal Information', and 'Billing Level'. The 'Personal Information' section contains fields for 'Authorized User First Name', 'MI', 'Authorized User Last Name', 'Suffix', 'Street Address (No P.O. Boxes)', 'Business Mailing Address', 'Apt./Suite', 'City', 'State', 'Zip Code', 'Country', 'Work Phone Number', 'Fax Phone Number', 'Mobile Phone Number', 'Home Phone Number', 'Tax ID Indicator', 'Social Security Number', 'Email', 'Date of Birth', 'Personal Access Code', and 'Credit Desired'. The 'Unallocated Spend Limit' field is highlighted in yellow.

The available amount for a new user is located next to: Unallocated Spend Limit.



Note: If there is no availability, this amount will be zero and the Admin will need to select the **Update Account** tab to adjust the credit lines for users to make funds available.

Step 4: Once all the information is input select the **Submit** button. This will pop up a screen to review for accuracy - select **Submit** to confirm. The card should be received in 7-10 days.

Dispute a Transaction

Follow these steps in the credit Card Portal:

Step 1: On the **Current Activity** page or **Account History** page, select the **Amount** link for a transaction. The **Transactional Detail** page will appear.

Corporate Billed Transactions This Period				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/02	09/02			- 1.00
09/03	09/03			- 1.00
09/03	09/03			- 1.20
09/03	09/03			- 1.00
09/04	09/07			- 1.75
08/31	09/01			5.00
09/01	09/02		AMZN Mktp US*250LP48E0 Amzn.com/bill VVA	14.08
09/23	09/26			12.99

Step 2: Select the **Dispute this Transaction** link at the top-right of the screen

Account Information		Account Information	Bill Payment	Services	Service Accounts	Help Center	Tools	LOG OFF	A ⁺	A ^R
Account Information		Transactional Detail								
Account Overview		Dispute this transaction								
Account Level Detail										
Corporate Summary Statement										
Terms & Conditions										
Cardholder Name:	TAYLOR									
Transaction Date:	09/01/21									
Invoice Number:	N/A									
Post Date:	09/02/21									
Transaction Amount:	14.08									
Authorization Number:										
Reference Number:										
Description:	AMZN Mktp US*250LP48E0 Amzn.com/bill VVA									
Statement Date:	09/30/21									
Account Number:	XXXXXXXXXXXXXXXX									
Card Number:	XXXXXXXXXXXXXXXX									
Merchant Category Group:	Miscellaneous Stores									
Merchant Category Description:	BOOK STORES									
Authorized User Account Number:	XXXXXXXXXXXXXXXX									
Diversion Account Number:	N/A									
Control Account Number:	XXXXXXXXXXXXXXXX									

Step 3: Enter the name of the signer, the amount that you would like to dispute, and your reason for disputing the transaction. Once this information has been entered, select **Continue**.

Dispute a Transaction

In order for Online Account Management to begin the dispute process, we request that you complete the **transaction dispute form** below. Before we begin our investigation, we urge you to make a good-faith attempt to resolve the matter directly with the merchant. A detailed written explanation of your dispute is required for any situation which does not fit into one of the categories described on the form. This may include, but is not limited to, merchandise that is defective, damaged, or returned.

Please include as much information as possible about the dispute, and remember you may be required to provide relevant documentation (this includes copies of any signed return postal receipts, estimates, invoices, or hotel cancellation numbers).
Insufficient information may delay or prevent the resolution of your inquiry.

IMPORTANT NOTE: We have limited time in which to exercise our right of recourse to the merchant. As per your Customer Agreement, you have sixty days from the statement date on which the disputed item appeared to dispute the transaction.

[Update your profile \(optional\)](#)

Cardholder Information

Primary Cardholder Name: Mb&t Test

Signer First Name: Last Name: Date: 01/13/2022

Address: Home Phone:
 City: Santa Barbara Business Phone:
 State: CA Email:
 Zip Code: 93101

Account Number: XXXXXXXXXXXXXXXX

Transaction Date: 09/01/21
 Transaction Post Date: 09/02/21
 Transaction Amount: 14.08
 Disputed Amount:
 Authorization Number:
 Reference Number:
 Description: AMZN Mktp US*250LP48E0 Amzn.com/bill WA
 Statement Date: 09/30/21
 Merchant Name: N/A
 Merchant City: N/A

Error in Billing Reason

I do not recognize the transaction appearing on my statement. I have contacted, or attempted to contact the merchant for transaction identification.

I was billed for the same transaction more than once for the same merchant.

I authorized one transaction, but not additional/subsequent transactions from the same merchant. I did not authorize anyone else to use my card(s) and I am still in possession of the same.

I continue to be billed for the transactions cancelled with the merchant. I notified the merchant to cancel the pre-authorized transaction.

I never received merchandise that was to be shipped or delivered.

I have not received credit for merchandise returned to the merchant. Proof of return and copy of merchants return policy will be sent separately.

The reason for my dispute is not listed here.

Step 4: The **Dispute a Transaction** page appears indicating the reason you selected for the dispute and provides a field for additional details regarding the dispute. Enter the details and select **Continue**.

Dispute a Transaction

Your selection for the reason of the dispute was:
I do not recognize the transaction appearing on my statement. I have contacted, or attempted to contact the merchant for transaction identification.

So that we can process your request, please provide all relevant information regarding your disputes in the comments section below. Your comments are limited to 500 characters or less.

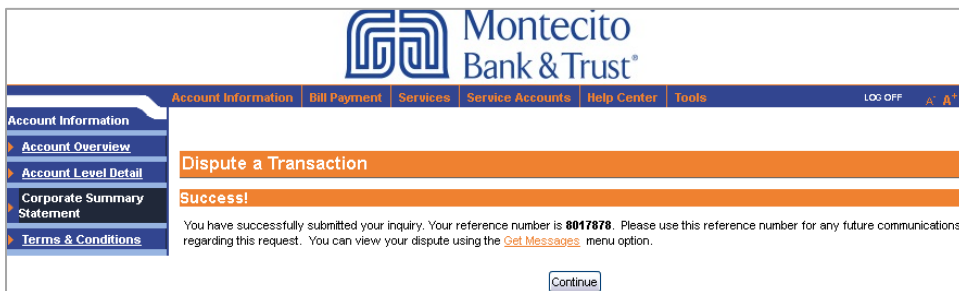
Date you first contacted the merchant: (MM/DD/YYYY) via

Dispute Comments (item description, expected date of delivery for goods and services, etc)

500 characters left

To the best of my knowledge I hereby acknowledge the above information to be true and I understand that proven otherwise, my account will be re-billed at that time.

Step 5: After you select **Continue** you will be taken to a **Dispute Confirmation** page. This page will provide you with a reference number that should be used for any future communications regarding your transaction dispute.



If you have additional questions please contact our credit card service center at: **1 (855) 256-9153**.

Request a Balance Transfer

Follow these steps in the Credit Card Portal:

Step 1: Log on to online MB&T credit card Portal and navigate to the **Services** tab on the main menu and select the **Balance Transfer** link.

Step 2: The **Balance Transfer Request** form appears. Follow the guidelines at the top of the form.

Step 3: Select the credit account rates link to view rate information for balance transfers.

Step 4: Select the verification box after verifying that all of the payee information is correct.

Step 5: Type or verify signer name in the **Electronic Signature** field and enter the **Date**.

Step 6: Select **Continue** to go to the next **Balance Transfer** page to verify and confirm the balance transfer request.

You can also call **1 (855) 256-9153** to initiate a balance transfer.

Access Reports Related to Delinquency and Transactions



Step 1: Select the **Tools** Tab.

Step 2: Identify the **Reporting Column** on the left hand side of the page.

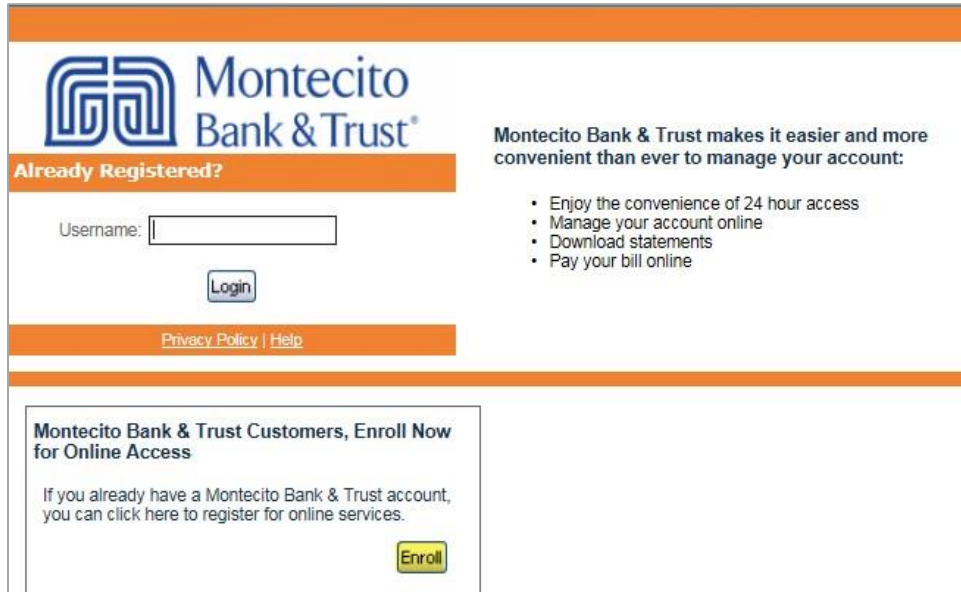
Step 3: Select on the subcategory that is most related to the report you are looking for. Daily reports related to Delinquency and Transactions along with monthly reports for MCC spending can all be viewed here.

Appendix B: Authorized User/Cardholder Card Portal Guide

Enrolling in the Card Portal

Step 1: To access the Credit Card Portal, please visit <https://montecito.bank/>, select **Credit Card** at the top of the screen, and select **Proceed to My Online Account**.

Step 2: Select **Enroll**.



Montecito Bank & Trust

Montecito Bank & Trust makes it easier and more convenient than ever to manage your account:

- Enjoy the convenience of 24 hour access
- Manage your account online
- Download statements
- Pay your bill online

Already Registered?

Username:

Login

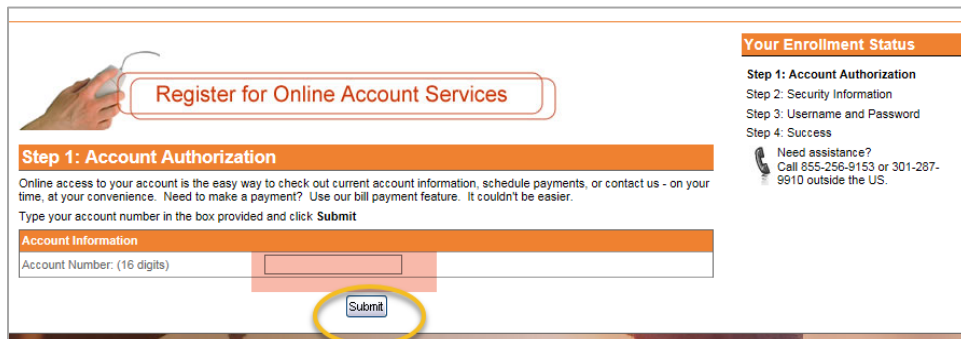
Privacy Policy | Help

Montecito Bank & Trust Customers, Enroll Now for Online Access

If you already have a Montecito Bank & Trust account, you can click here to register for online services.

Enroll

Step 3: Enter your sixteen digit credit card account number in the **Account Number** field and select **Submit**.



Register for Online Account Services

Step 1: Account Authorization

Online access to your account is the easy way to check out current account information, schedule payments, or contact us - on your time, at your convenience. Need to make a payment? Use our bill payment feature. It couldn't be easier.

Type your account number in the box provided and click **Submit**

Account Information

Account Number: (16 digits)

Submit

Your Enrollment Status

Step 1: Account Authorization
Step 2: Security Information
Step 3: Username and Password
Step 4: Success

Need assistance?
Call 855-256-9153 or 301-287-9910 outside the US.


Step 4: Fill out the **Security Information**. For the Social Security field, please enter your SSN and not the TIN of the business. You will need to enter the credit card expiration date printed on the card to complete enrollment.

The screenshot shows the Montecito Bank & Trust website interface for registering online account services. At the top left is the Montecito Bank & Trust logo. A banner at the top center says "Register for Online Account Services" with an image of a hand holding a credit card. On the right, a "Your Enrollment Status" box lists four steps: Step 1: Account Authorization, Step 2: Security Information (highlighted), Step 3: Username and Password, and Step 4: Success. Below this, there is a "Need assistance?" section with a phone icon and the text "Call 855-256-8153 or 301-287-9610 outside the US." The main content area is titled "Step 2: Security Information" and includes instructions: "Please complete all required fields. All information must accurately reflect that of the primary* cardholder on the account. If you have, and would like to register, more than one Montecito Bank & Trust card for this service, you must complete enrollment separately for each primary or secondary card. If you have already enrolled for this service, you may not re-enroll with the same card number." Below the instructions is a form titled "Your Montecito Bank & Trust Information" with the following fields: Social Security Number (masked with asterisks), Card Expiration Date (Month: 02, Year: 2021), Mother's Maiden Name, Date of Birth (mm/dd/yyyy), Zip Code, Work Phone Number (format: 3069908000), and Email Address. At the bottom of the form is a checkbox for "I have read and agree with the Terms & Conditions." and a "Submit" button. A footnote at the bottom left states: "* Primary cardholder is the person who appears first on the billing statement."

Additional notes regarding security information responses:

- **Mother's Maiden Name** – Letters are not case sensitive
- **Zip Code** – Must enter the business' zip code
- **Work Phone Number** – Must enter the business' work number
- **Email Address** – Must be all lower case

Step 5: Fill out your Username and Password information, paying close attention to the password requirements. All three Authentication Questions must be answered.



Register for Online Account Services

Step 3: Username and Password

Fill in the information below and click **Submit** to continue.

- Your Username must be between eight (8) and twelve (12) characters long.
- Your Username must contain at least one (1) letter and one (1) number. Note: Your Username can not contain more than 8 continuous numbers.
- Password must be between ten (10) and sixteen (16) characters long and must contain at least one letter and one number.

Click [here](#) for a list special characters that are allowed.

Username and Password Information

Desired Username:	
Password:	
Confirm Password:	

For additional security, please enter and confirm each answer to the following questions:

Authentication Questions

Challenge Question:	▼
Challenge Question Answer:	
Answer Confirmation:	

Authentication Questions

Challenge Question:	▼
Challenge Question Answer:	
Answer Confirmation:	

Authentication Questions

Challenge Question:	▼
Challenge Question Answer:	
Answer Confirmation:	

Your Enrollment Status
 Step 1: Account Authorization
 Step 2: Security Information
Step 3: Username and Password
 Step 4: Success
 Need assistance?
 Call 855-256-9153 or 301-287-9910 outside the US.

Step 6: Select an image for Security Authentication.





















Security Authentication

For additional security, please select (click on) an image from the assortment below. Each time you log in going forward, you will see this image on the page where you enter your password.

Please select a personal image.

Images for selection:

1 2 3 4 5 6 7 8 9 10 11 - Next

Step 7: After you've successfully enrolled, you can sign up for eStatements and Email Alerts. To do so, hover over Services in the top menu bar.

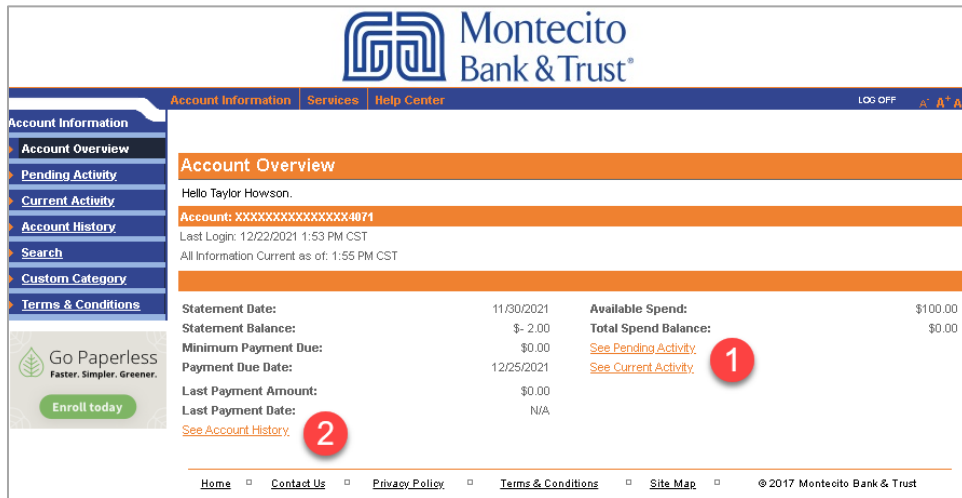
1. Select **Email Alerts** to enroll in alerts that are specific to your account.

2. Select on **Statement Delivery** to enroll in eStatements.



Viewing Account Details as an Authorized User

The Account Overview on the Account Information page provides a snapshot of your account information, including your Statement Balance and Available Spend.



Account Overview		
#	Field	Description
1	See Pending Activity & See Current Activity	Select See Pending Activity or See Current Activity to review recent activity on your account.
2	See Account History	Select See Account History to view and download account statements.