

Business Online Banking Guide

Montecito Bank & Trust®

EQUAL HOUSING LENDER
Member FDIC

Rev. 08/25

Welcome

Welcome to Online Banking with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone or desktop computer, it's our goal to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you get the most out of 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

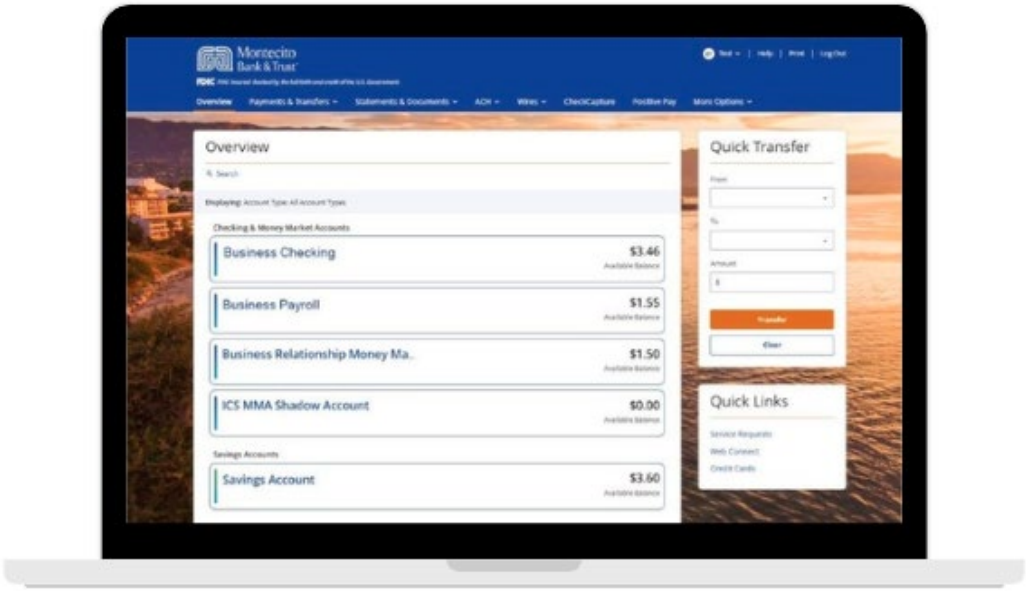


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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can be customized to your banking needs. Depending on your size, the first steps in banking online are setting up your users, wire payees and ACH participants. From there, 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 determine 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 regular ACH which are generally available the next business day or Same Day ACH which is generally posted by 5:00pm the same 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. The information for both can be saved, so you can quickly and easily make future payments.

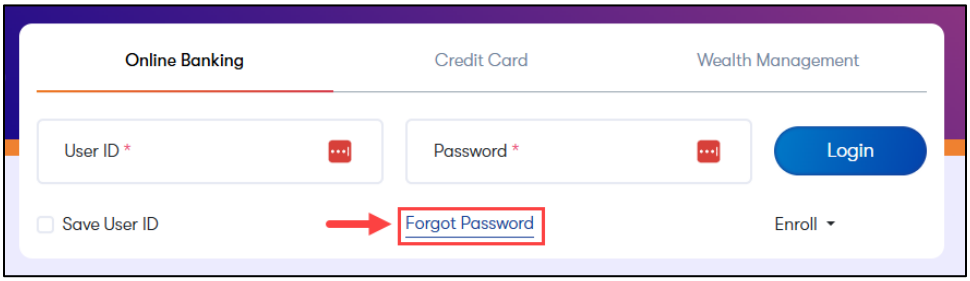
Before you can begin sending ACH or wire transfers contact your **branch**, they will assist you with completing an application and agreement.

Please call us at 805-963-7511 for a full list of wire and ACH fees or if you have any questions.

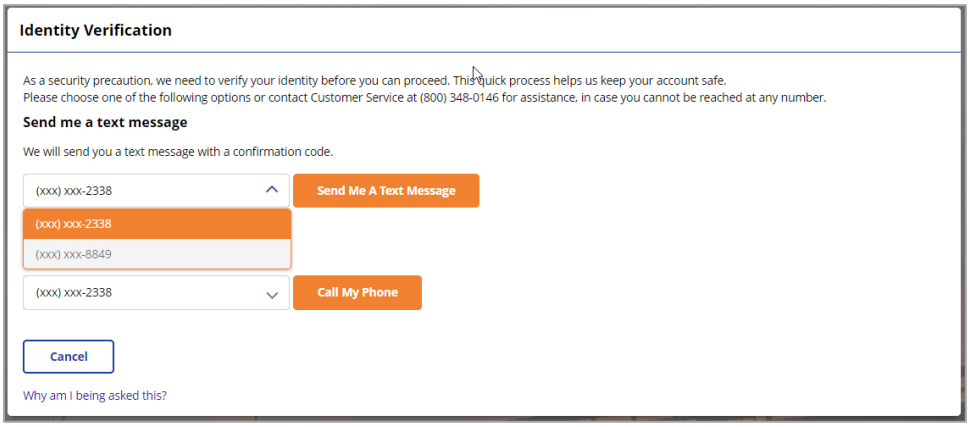
Forgot Password

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 **Forgot Password?**



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.



Enter the **Confirmation Code** received and click **Submit**.

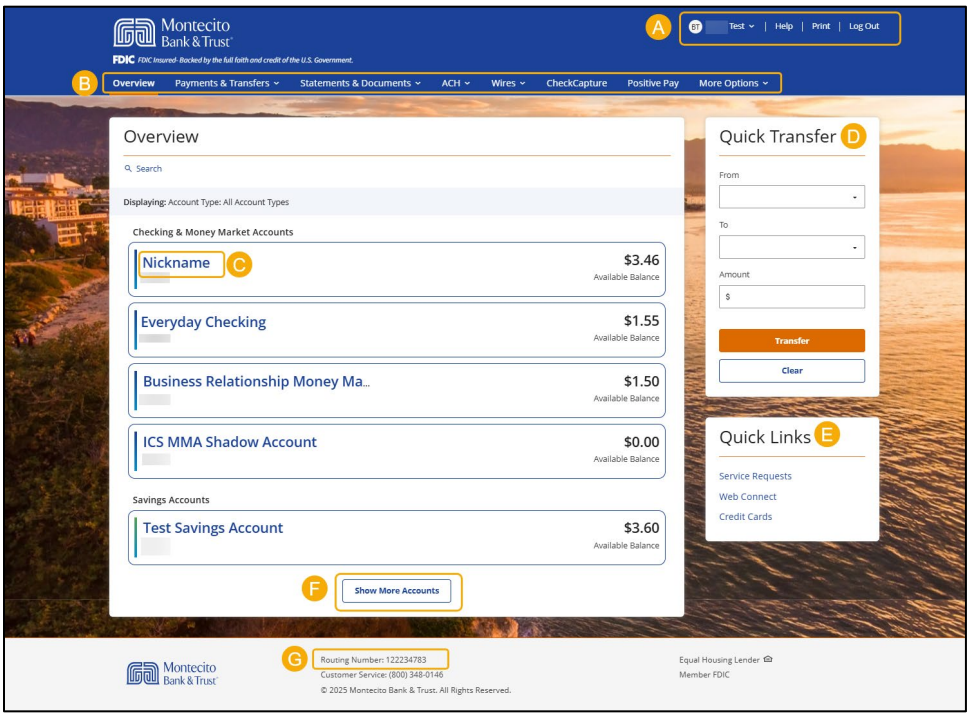
5. Create and confirm a new **Password**. Click **Set New Password**.

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 (~!@#$%^&*()[]{}<>_+-=/|\.,:;` '"?).

Overview

Overview

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



A. The top navigation provides easy access to your **Profile Name, Help, Print,** and a **Log Out** button for security.

B. The main navigation makes it easy to find common account management options. Businesses enrolled in **ACH, Wires, CheckCapture, or Positive Pay** will have menu items available for easy access.

- Overview: Provides a dashboard with all your accounts in one place.
- Payments & Transfers: Transfer funds internally or easily pay bills using Bill Pay.
- Statements & Documents: View, download, and print your statements or tax documents.
- More Options: View and submit **Service Requests** such as an address change, create and manage Stop Payments, view Mobile Deposit Activity, download files for Quicken and QuickBooks, and apply for an account or loan.

C. Click on an account name to go to the **Account Activity** page.

D. The **Quick Transfer** widget appears if you have two or more accounts eligible for transfer.

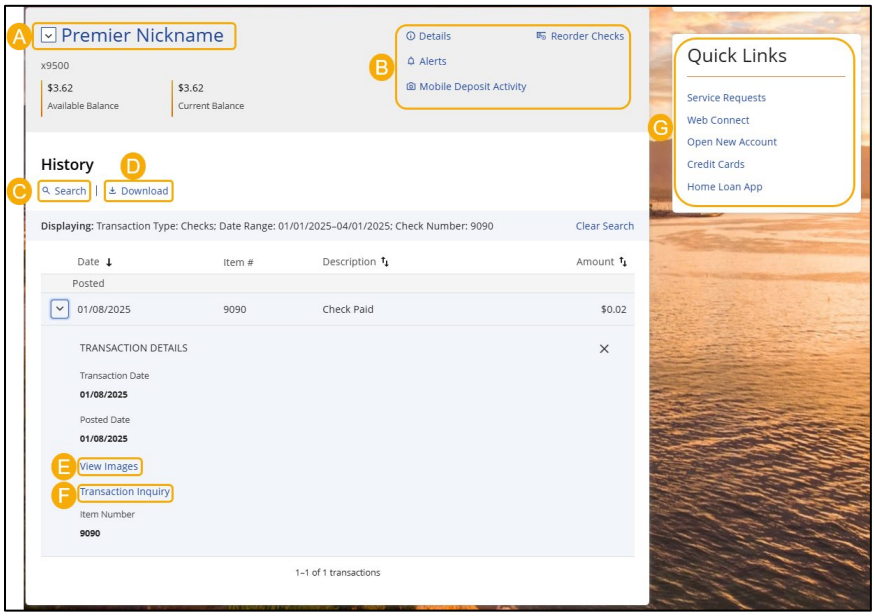
E. **Quick Links** provide quick access to **Service Requests**, **Web Connect** to download Quicken and QuickBooks compatible files, and apply for a **Credit Card.**

F. If you have more than 5 accounts, **Show More Accounts** will display to reveal the rest of your accounts.

G. 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 on the **Overview** page. This page allows you to view transactions, balances, account details and send transaction inquiries.



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

B. There are several links to get you where you want faster:

   a. Select the **Details** link to view of your account attributes such as interest rates, date account opened, and statement format. In addition, you can change your account nickname or view your full account number.

   b. Set up or manage account alerts to notify you via email, text message, or push notification by selecting the **Alerts** link.

   c. Select **Mobile Deposit Activity** to view deposits that have been made through Mobile Deposit or Remote Deposit

   d. For checking accounts, you can use the **Reorder Checks** link to reorder your next set of checks.

C. You can search transactions by transaction type, description, check number, amount or date range by selecting **Search**.

D. Select **Download** to download the filtered transactions to an Excel file.

E. You can **View Images** of checks and deposits that have been posted to an account.

F. If you have a question about a transaction, select the drop down arrow next to the transaction and select **Transaction Inquiry** to open a dialogue box where you can send a secured message to MB&T.

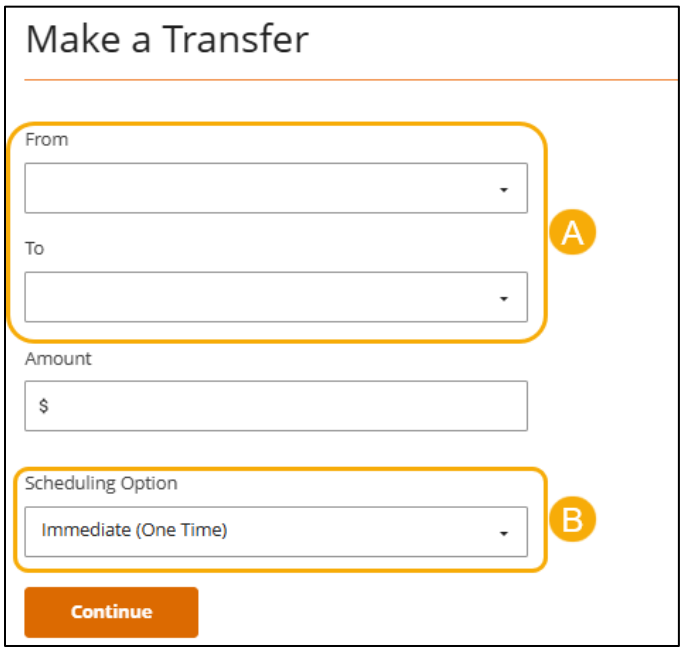
G. Use **Quick Links** to perform **Service Requests** (you can change your address here), **Web Connect**, **Open New Account**, apply for a **Credit Card** or **Home Loan**.

Payments & Transfers

Make a Transfer

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 **Make a Transfers**.



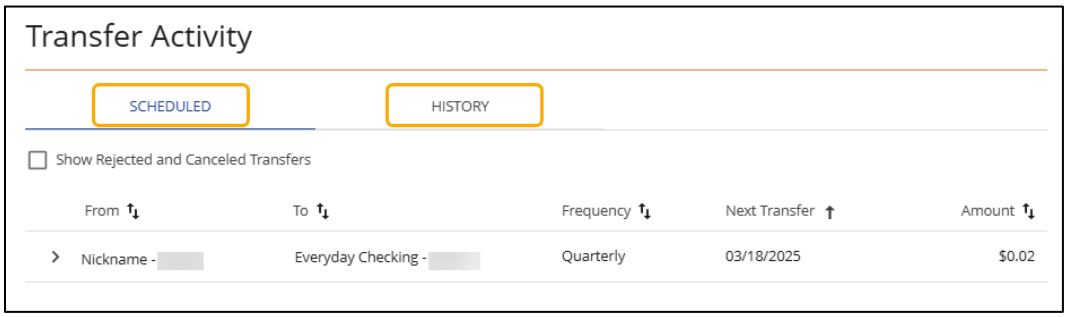
A. The **From** and **To** dropdown menus give you a list of all of your accounts that you can transfer funds from and to.

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

Transfer Activity

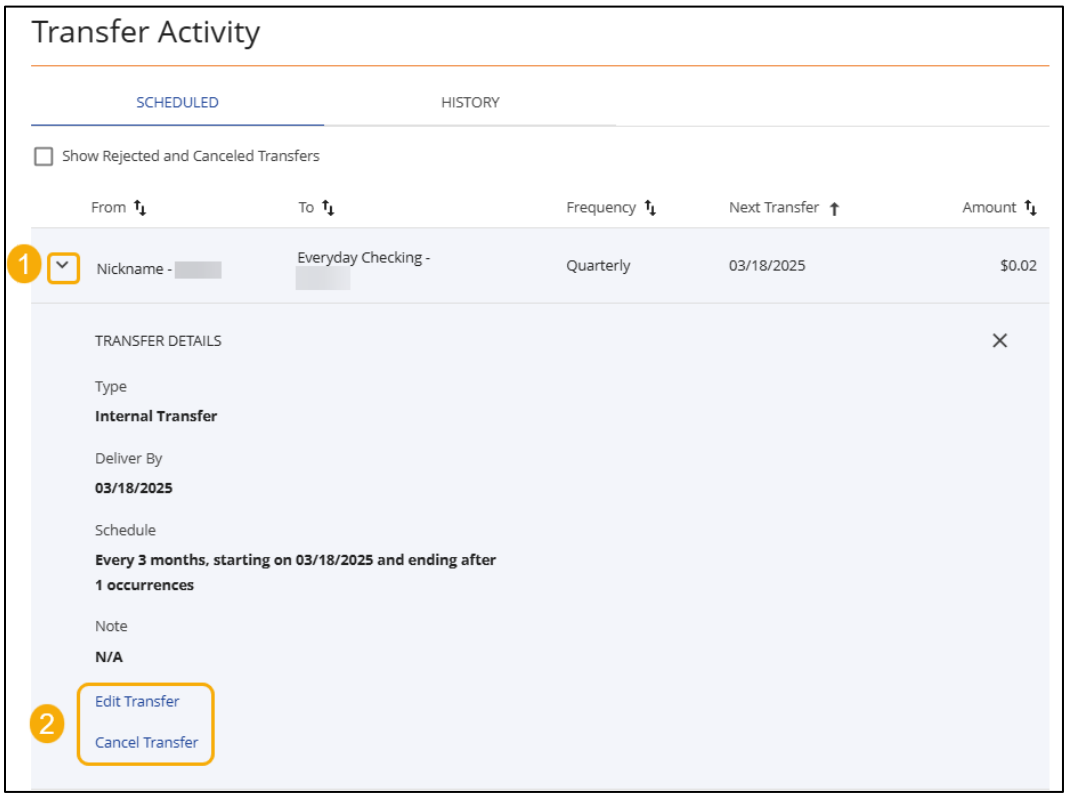
Transfer Activity gives you an overview of all of your past and scheduled transfers.

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



Edit or Cancel a Transfer

Once you're on the **Transfer Activity** page, you can view the transfer details and edit or cancel scheduled transfers.



1. Select the caret to expand the transaction.
2. Select **Edit** to edit the transfer or **Cancel** to cancel the transfer.

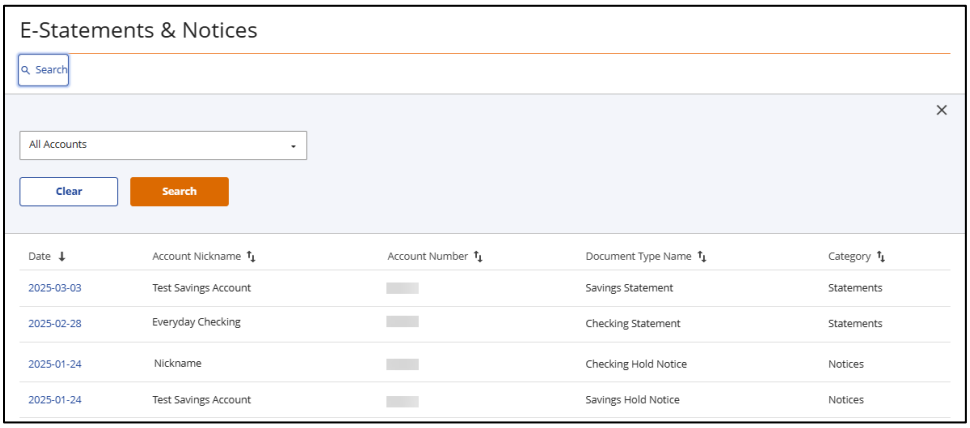
Statements & Documents

The Statements & Documents feature is a great virtual filing system for your bank statements, and notices, including tax documents saving paper and space in your home or office. By storing your statements and notices 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. 18 months of statements and notices are available.

Statements & Notices

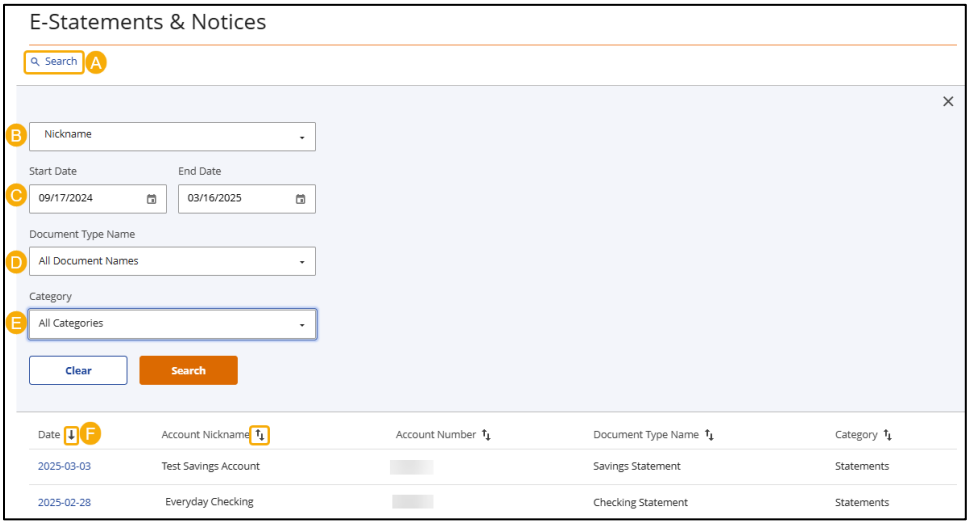
Select **Statements & Notices** from the dropdown menu under **Statements & Documents**. Statements open in a PDF format that can be viewed, printed or saved to your computer.

Statements are available for Checking, Analyzed Checking, Savings, Loan and Line accounts. Loan payment notices and hold notices are also available.



Search and Sort

You can **Search** to select specific statements or notices for an account. Each column can be sorted to find what you need faster.



A. Select **Search** to expand the search menu to view available criteria.

B. You can select a specific account to search for specific documents.

C. Enter a **Start Date** and **End Date** to select documents within a time period.

D. View by a **Document Type Name** such as Checking Statement, Analyzed Account Statement, Savings Statement, Checking Statement, Checking Hold Notice, and Savings Hold Notice.

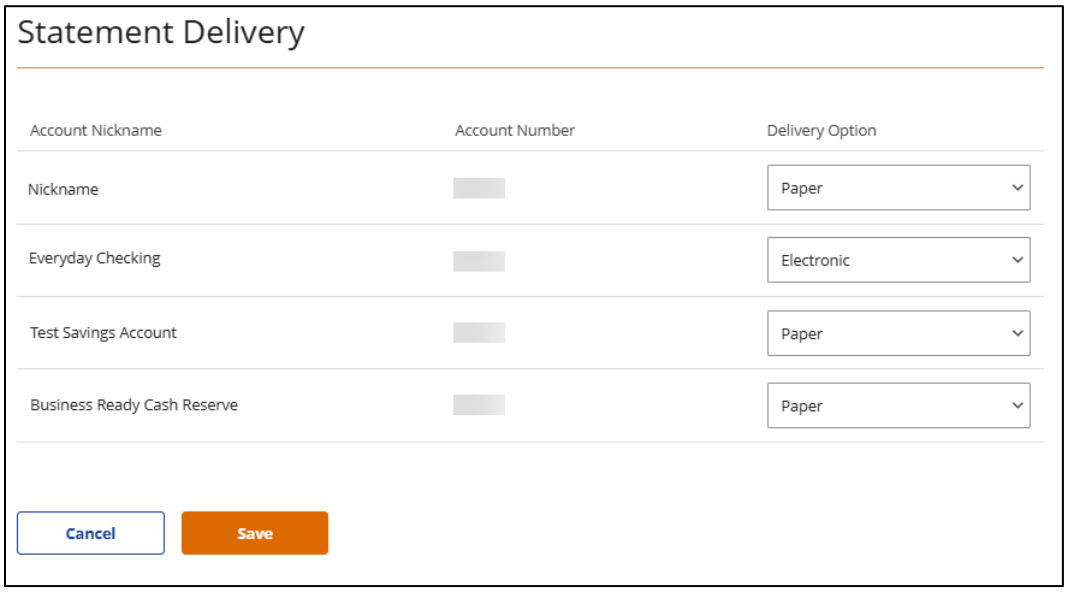
E. Select a **Category** to view such as **Statement** or **Notice.**

F. **Sort** by Date, Account Nickname, Account Number, Document Type Name, or Category.

Statement Delivery

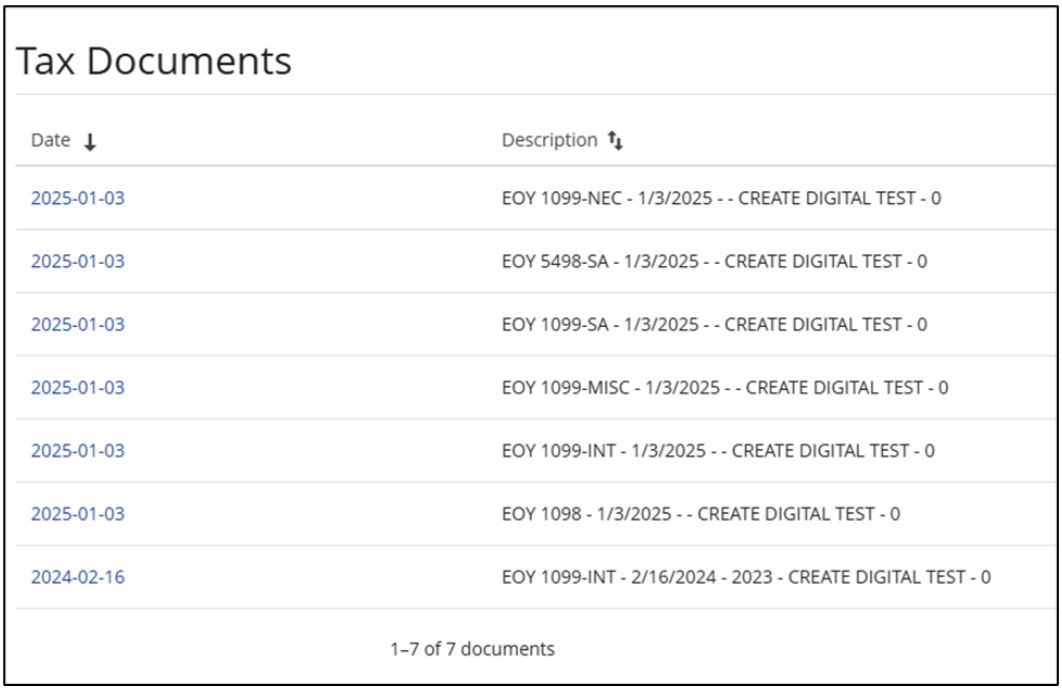
Statement Delivery allows you to enroll in eStatements. eStatements sends you an email when your statement is available in Online Banking and discontinues the mailing of paper statements to your address.

1. To enroll in eStatements, select **Statement Delivery** from the **Statements & Documents** menu.
2. Review and agree to the **Electronic Communications Agreement**.
3. Select **Electronic** for each account to enroll in eStatements under **Delivery Option**.
4. Click **Save**.



Tax Documents

You can view, download, and print tax documents conveniently through online banking. Select **Tax Documents** from the **Statements & Documents** menu.



The following tax documents are available:

- 1098
- 1099-INT
- 1099-MISC
- 1099-NEC
- 5498-SA

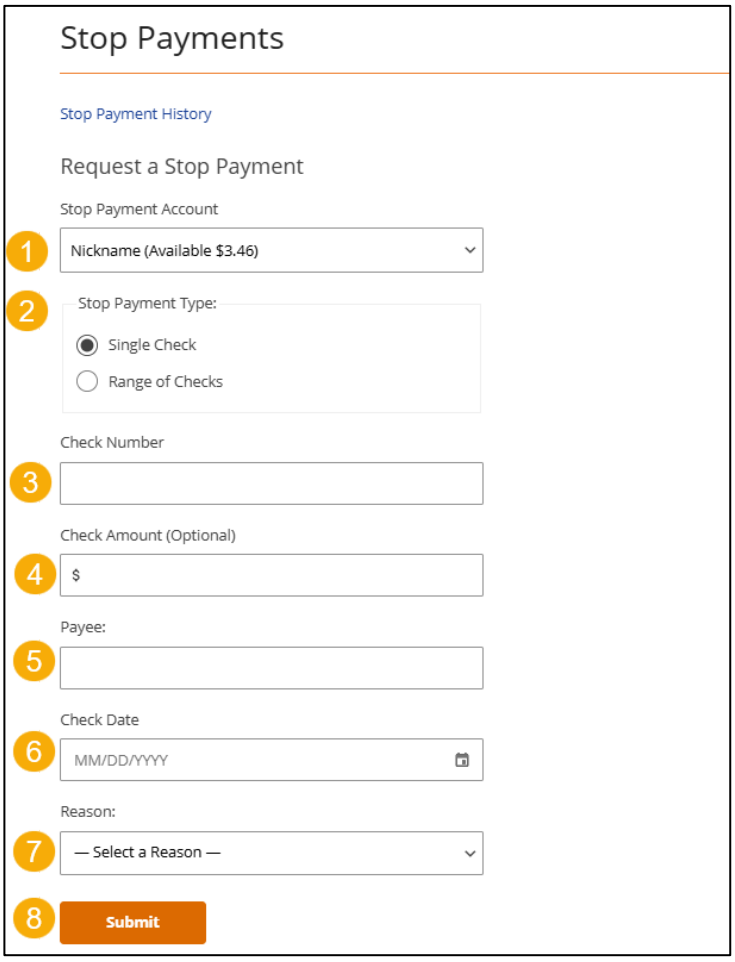
More Options

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.

Note: Fees may apply. Refer to our Schedule of Fees.

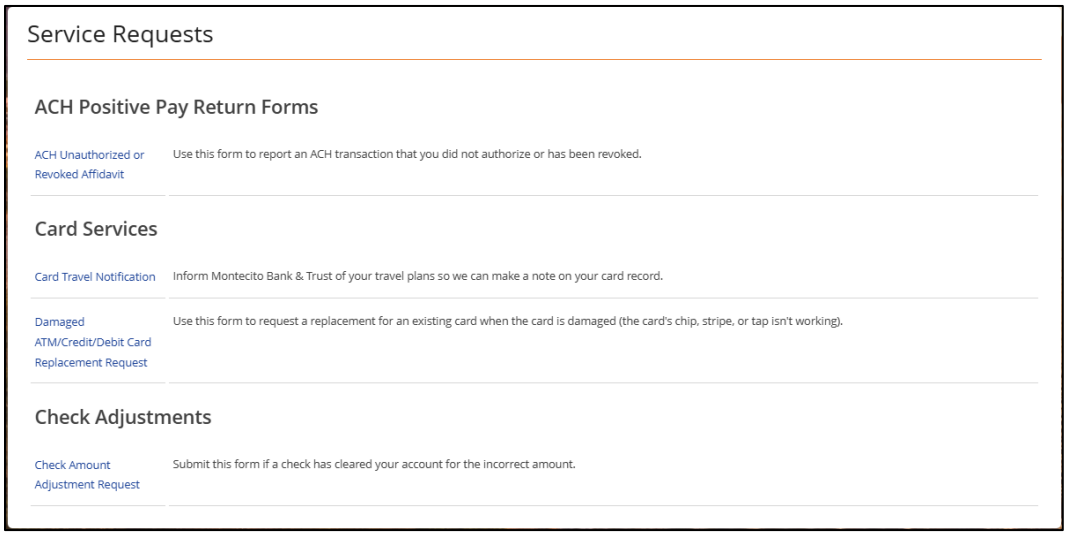
To access the **Stop Payments** feature, click on **More Options** in the navigation bar and select **Stop Payments**.



1. Select an account.
2. Choose a **Stop Payment Type** (single or range of checks).
3. Enter the **Check Number**.
4. Enter the **Amount.**
5. Enter the **Payee** name.
6. Enter the **Check Date.**
7. Select a **Reason** for the stop payment
8. Click **Submit**.

Service Requests

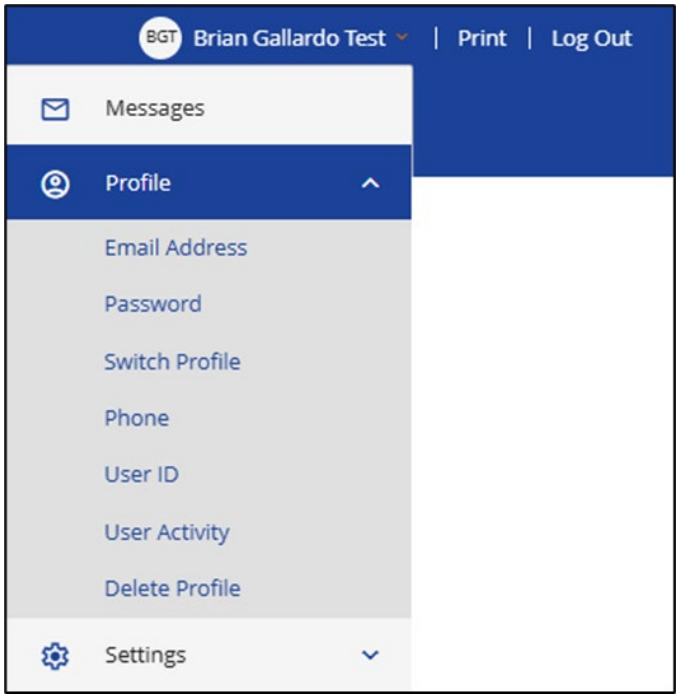
The **Service Requests** feature provides a secure and convenient option for submitting specific requests through online banking.



Profile Name

Profile

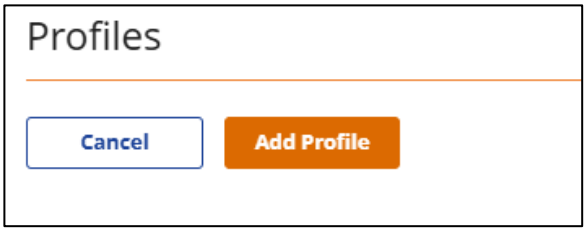
Select your profile name and then **Profile** from the dropdown menu to display the range of tools that help you manage your profile.



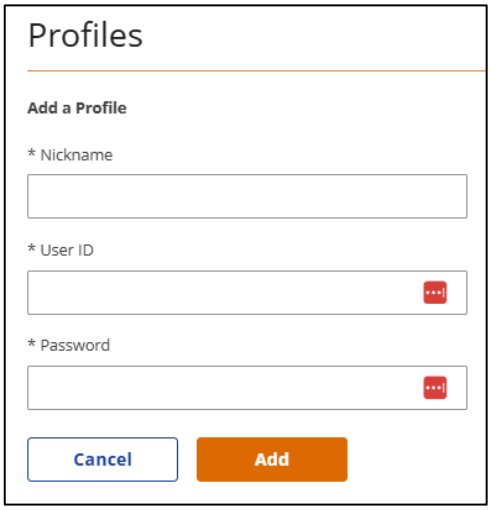
- Email Address: The Email Address page displays the email address currently associated with your name record on file. Email address changes occur immediately.
- Password: Your Password can be reset on the Password page. To reset your password, you'll need to enter your current password.
- Switch Profile: Link multiple profiles under one login and switch between them without signing out.
- Phone: The Phone page shows the phone numbers that 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 phone numbers are listed. Change of phone requests are processed within 2 business days.
- User ID: The User ID page allows you to view and change your User ID.
- User Activity: The User Activity page displays a login history for the profile.
- Delete Profile: Display an informational message on how you can delete your online profile.

Switch Profile

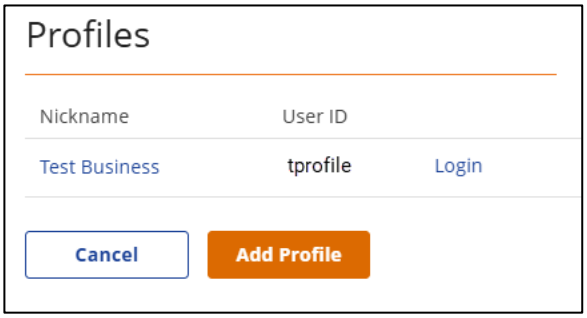
The Switch Profile feature allows users with multiple online banking profiles to link them under a single login. Once linked, users can switch between profiles without signing out and back in.



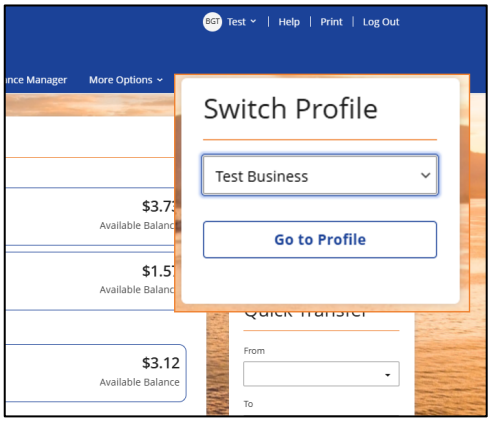
1. From the Profile menu, go to **Profile**, select **Switch Profile**, then click **Add Profile.**



2. Enter a **Nickname** to help you recognize the profile, such as “My Business” or “Smith Trust”, then enter the **User ID** and **Password** for the profile you want to link.



3. Select the **Login** link from the profile list to open the linked profile

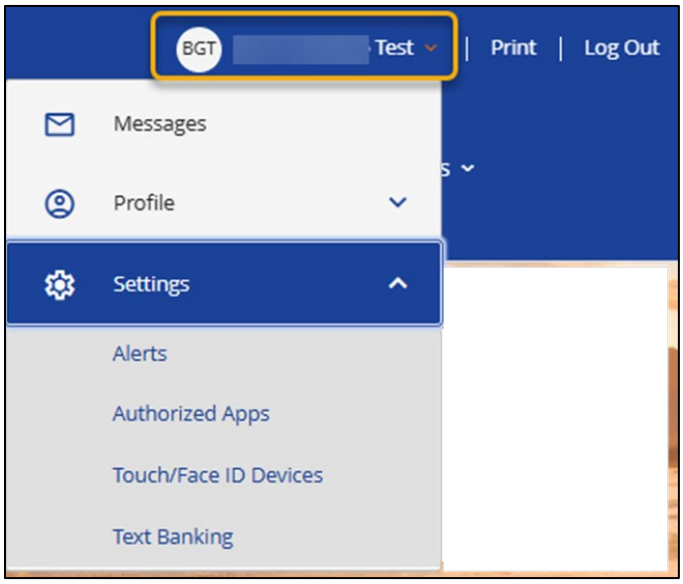


The linked profile will now be available in the **Switch Profile** widget on the **Overview** page.

Note: Linked profiles will only appear under the profile from which they were added.

Settings

Select your profile name and then **Settings** from the dropdown menu to display the range of tools that help you manage your account.

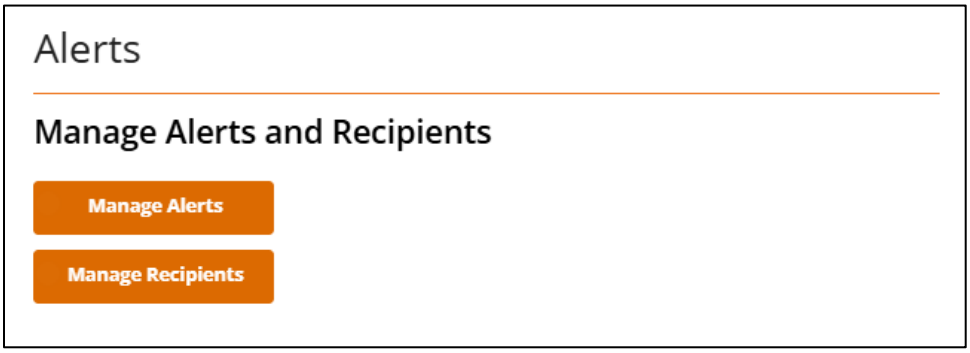


- Alerts: Setup or manage alerts for your accounts such as balance thresholds, debits that posted to your account. It is highly recommended to setup alerts to help you monitor your account to prevent potential fraudulent transactions. See Alerts.
- Authorized Apps: This feature is typically used with QuickBooks and Quicken Direct Connect. When setting up Direct Connect for the first time, you will receive an error message prior to connecting. Authorize the connection with Authorized Apps to allow the connection and update 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.

Alerts

Select your profile name and then **Alerts** from the dropdown menu to display the range of tools that help you manage your account.

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: 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 Alerts

1. To edit an alert, select **Current Alerts** to display alerts available to update.
2. To add alerts, click **Manage Alerts** from the navigation bar and select **Add Alerts**.



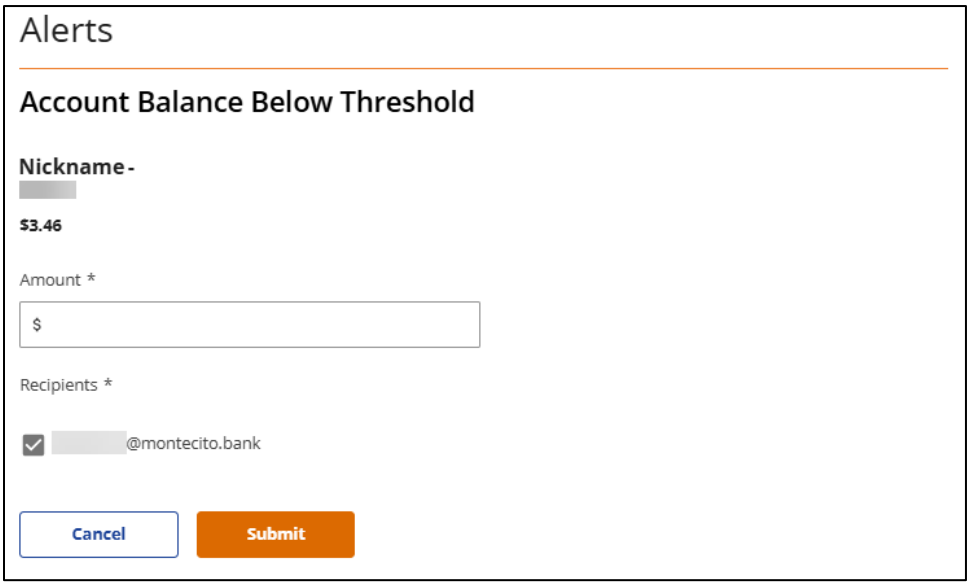
3. Select the alert you'd like to add or edit from the alerts listed.



4. Select the account that applies to the alert you want to edit or set.

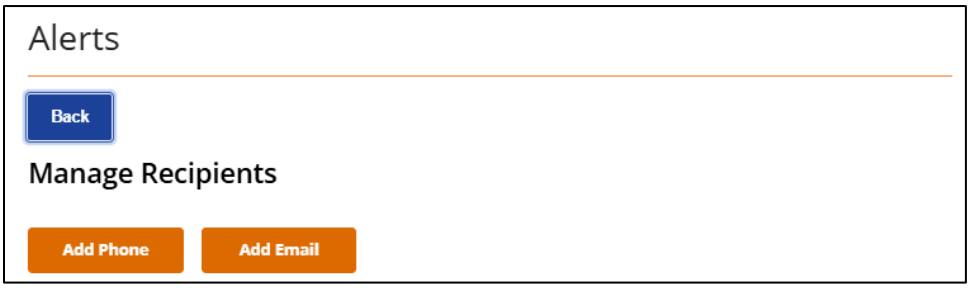


5. Enter the alert criteria and choose how you would like to receive the alert (by email or text) and click **Submit**.

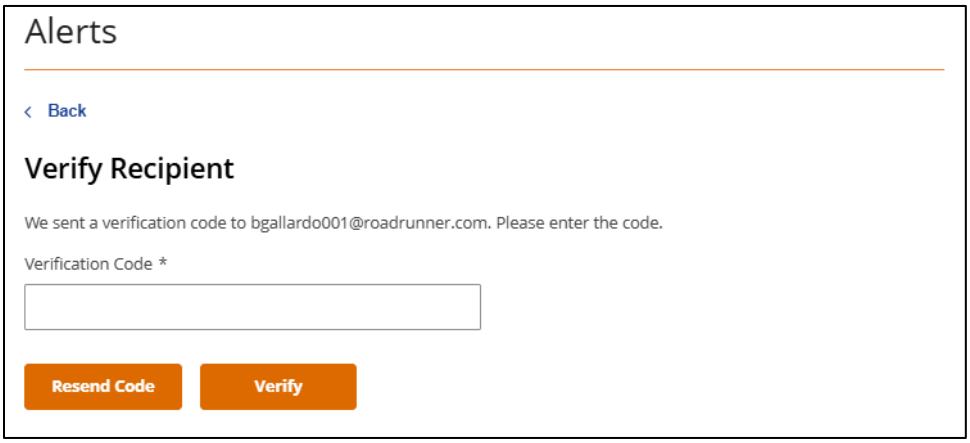


Manage Recipients

1. To manage recipients, **Manage Recipients**.
2. Select **Add Phone** or **Add Email**.



3. 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 **Profile** then **Email Address** from the profile name menu.



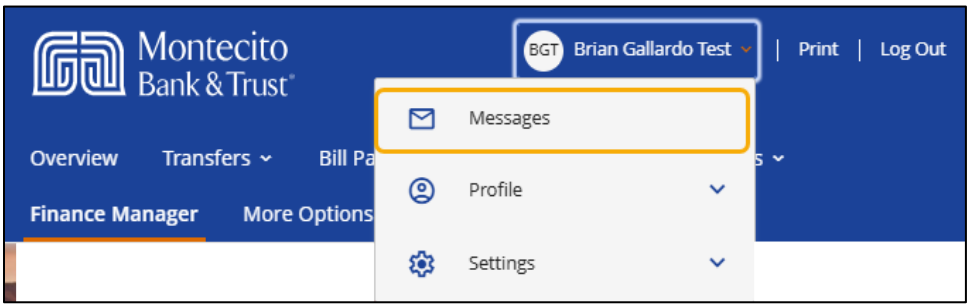
4. Enter the **Verification Code** sent to the phone (via text) or email address added, then select **Verify.**

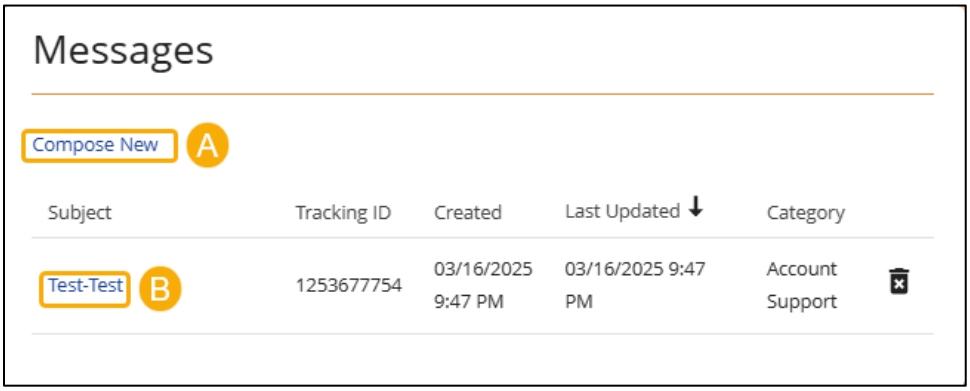
Note: Push notifications are not available on desktop, but are an option in the MB&T mobile app if notifications are enabled for the app in your phone settings.

Messages

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

Select your name and then **Messages** from the dropdown menu





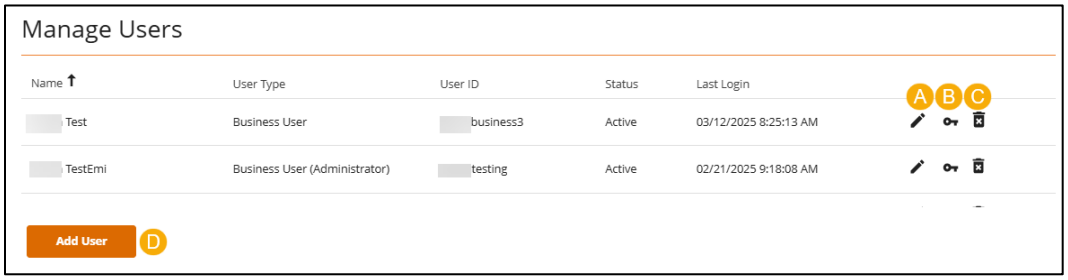
A. Compose a new message by clicking **Compose Message**. These messages are sent securely and can safely contain account and transaction information.

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

Manage Users

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 **Settings** from the profile name menu, and select **Manage 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.

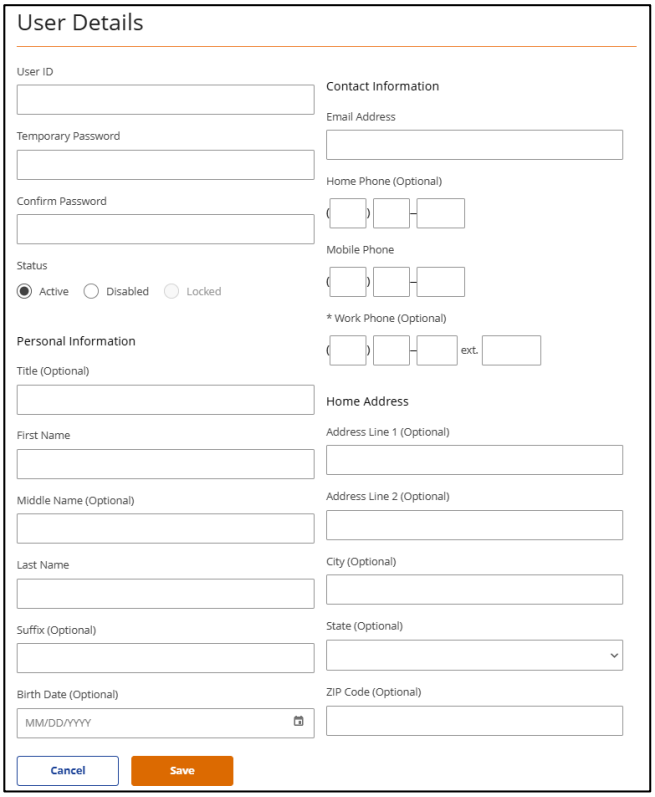
B. Edit Entitlements: Enable and restrict access to features, and set limits, per account.

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

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

Add/Edit User

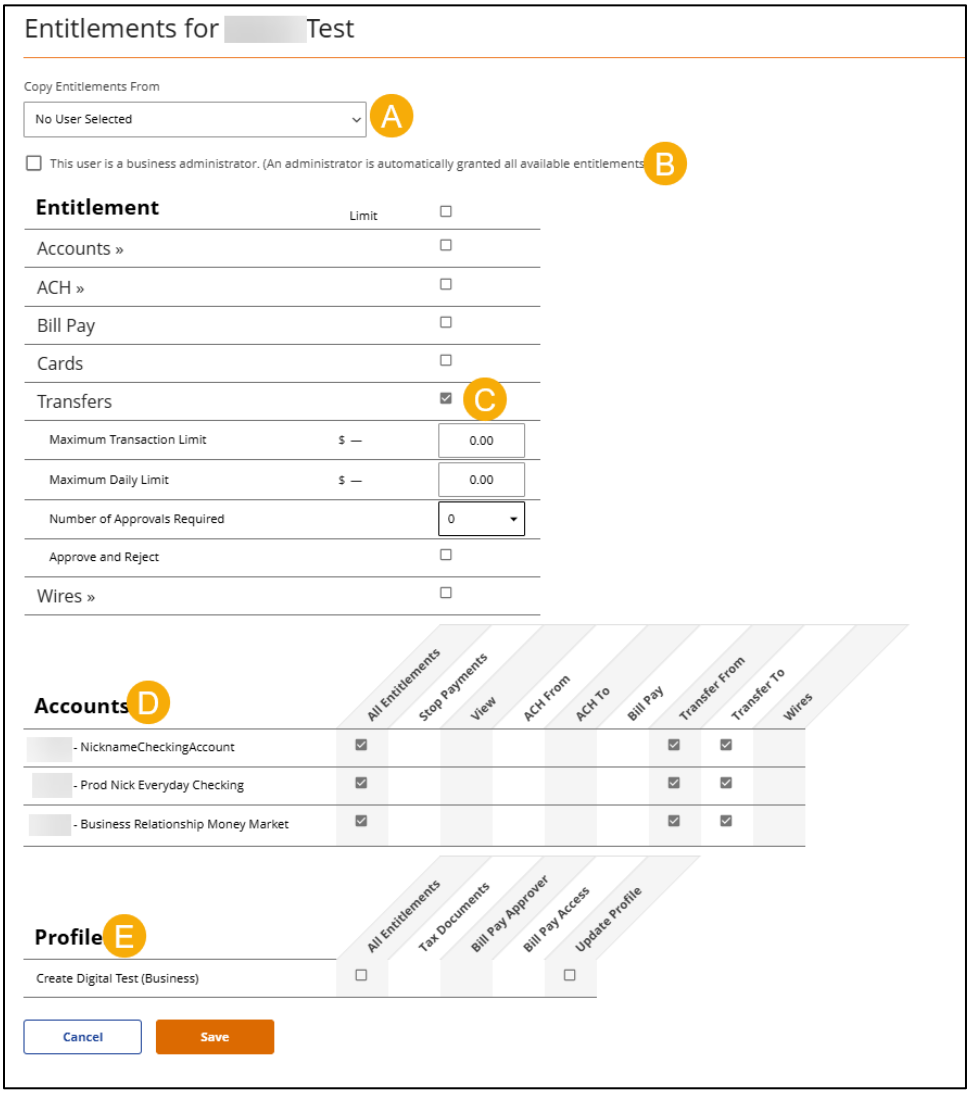
To add a user, select the **Add User** button. To edit a user, select the pencil icon next to the user from **Manage Users.**



1. Make changes to the necessary fields under **User Details** and click **Save** when editing a user. If adding a new user, the following fields are required.
   - User ID
   - Temporary Password
   - Confirm Password
   - First Name
   - Last Name
   - Email Address
   - Mobile Phone

Edit Entitlements

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



A. Select a user from **Copy Entitlements From** to duplicate their access.

B. 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.*

C. 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.

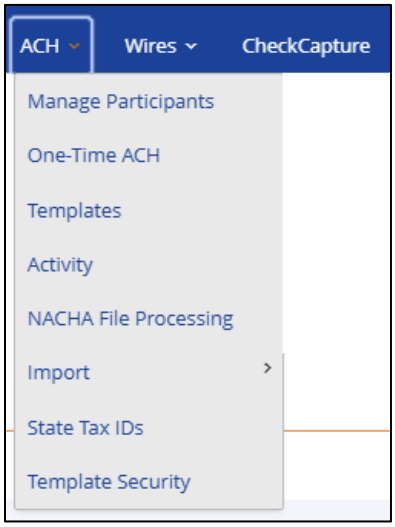
D. **Accounts** allows functionality on a per account basis. For example, you could set an account to **View** only by selecting the account and then only checking the **View** checkbox. Accounts without a check will not be visible to the User.

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



A. Manage Participants: The name and account information of Individuals or Businesses you intend to debit or credit via ACH.

B. One-Time ACH Payment: Option to create a one-time ACH file. This option will not save a template for future use.

C. 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.

D. ACH Activity: A historical record of sent ACH files and their details.

E. NACHA File Processing: The option to upload a complete and balanced NACHA formatted ACH file to MB&T for processing.

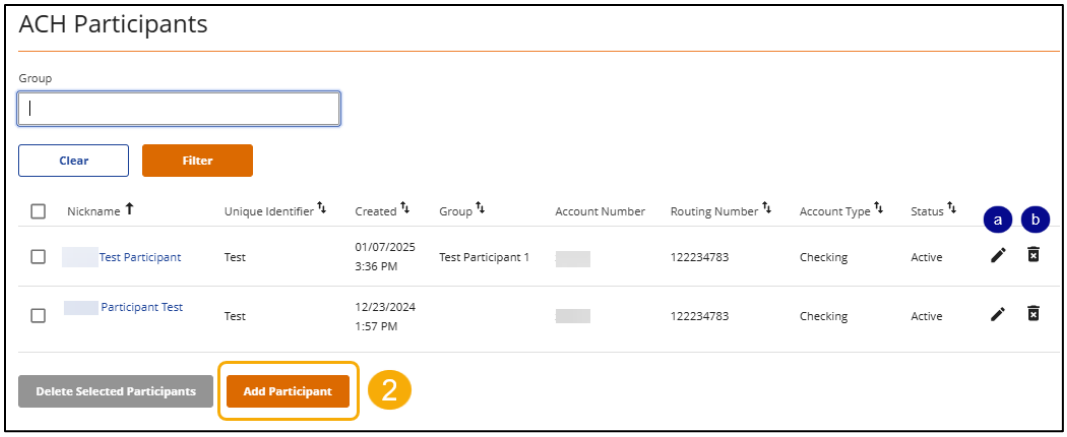
F. Import: The ability to import a set of Participants, or a NACHA formatted file from your accounting software.

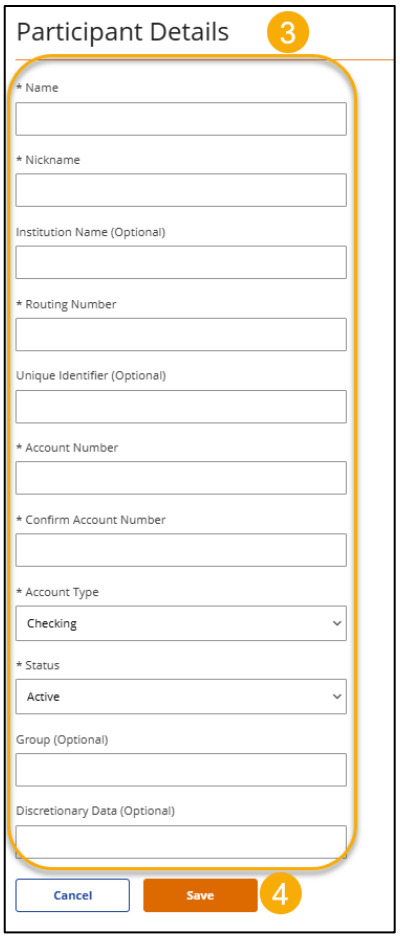
G. State Tax IDs: Tax Payment management.

H. Template Security: The option to deny a specific user from seeing and using a specific ACH batch template.

Manage Participants

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

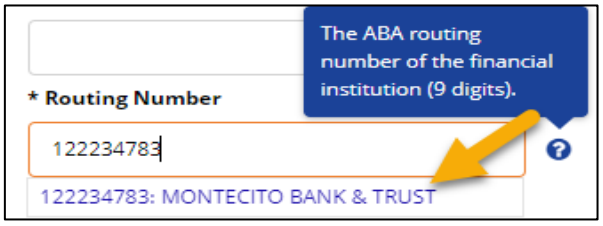




3. Enter the **Participant Details** (name, nickname, routing number, account number, etc.) All of the fields marked with "*" are required. Optionally, you can add a **Group name** for easier sorting.
4. Click **Save** to save the Participant to the system.

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.

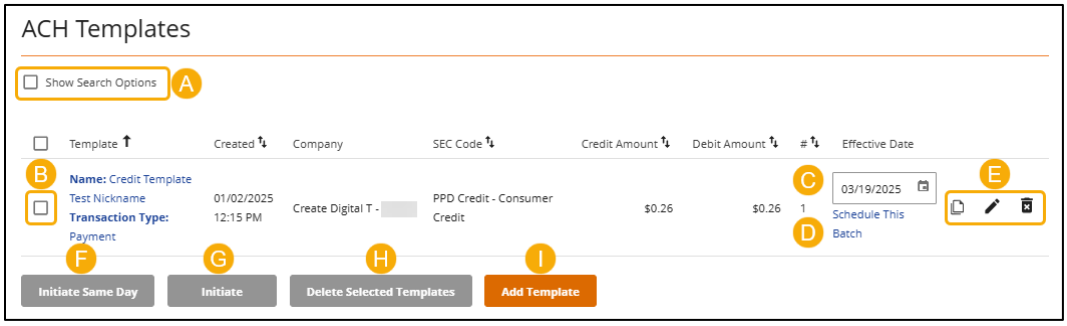
Use the Routing Number field display tool to confirm the routing number and corresponding bank.



Templates

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:

- - **Copy** to duplicate the template information for a new template.
- - **Edit** the current template to change details.
- - Delete the current template.

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

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

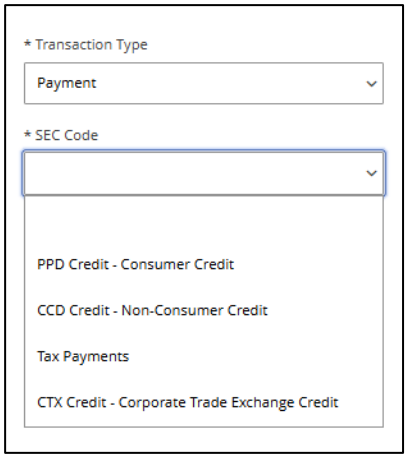
H. **Delete Selected Templates** will delete any checked templates.

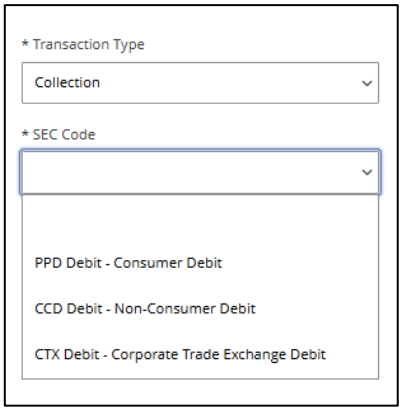
I. Click **Add Template** to add a template.

Add Template

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

Select from the following Transaction Types:





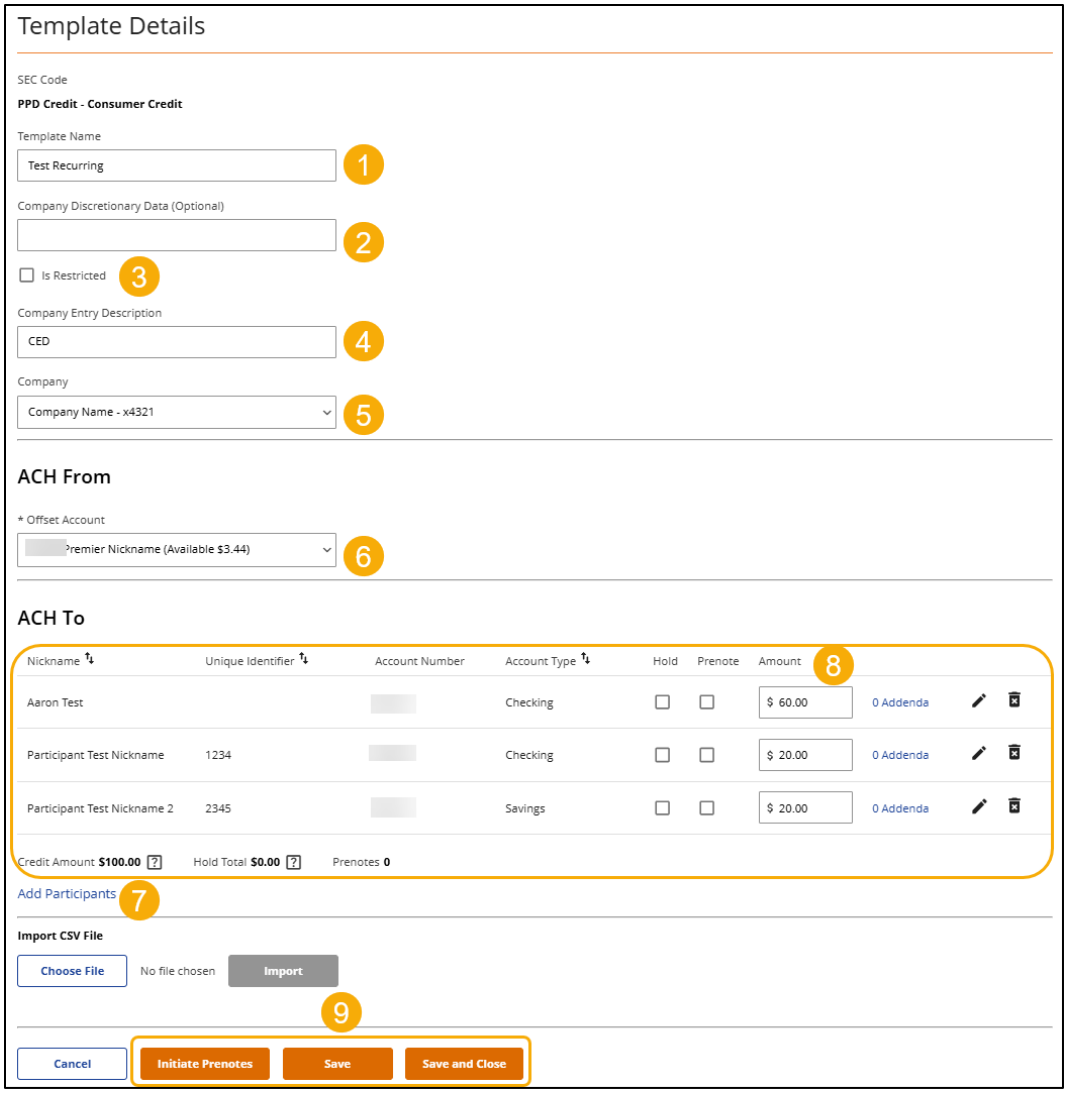
Payment – Pay employees or vendors

- PPD Credit – Consumer Credit
- CCD Credit – Non-Consumer Credit
- Tax Payments
- CTX Credit – Corporate Trade Exchange

Collection – Collect rents or payments due

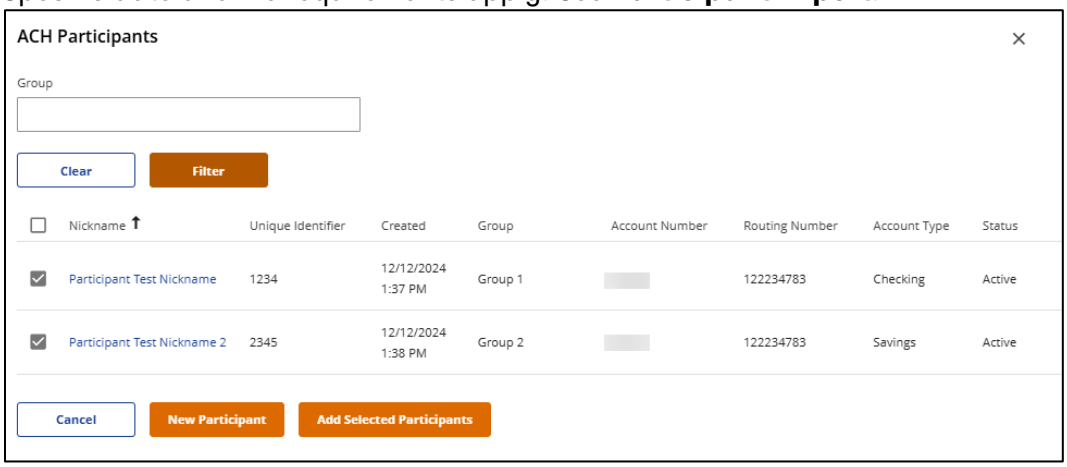
- PPD Debit – Consumer Credit
- CCD Credit – Non-Consumer Credit
- CTX Debit – Corporate Trade Exchange

Note: Only Transaction Types that were approved during enrollment will display. If you require additional Transaction Types contact the Service Center.



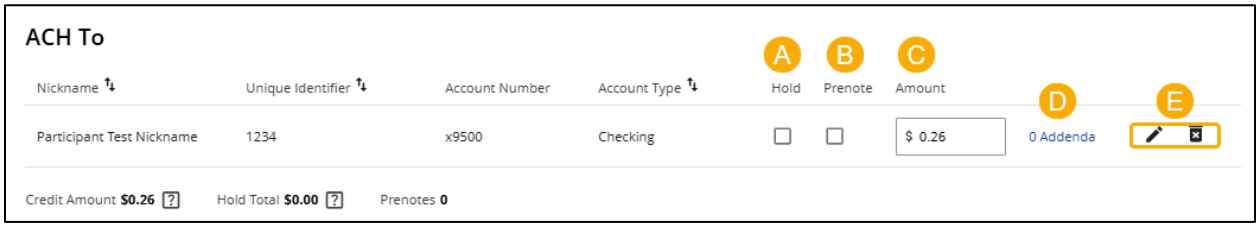
1. Template Name: Enter a name for the template, company use only.
2. Company Discretionary Data: Data used by the company to identify the file. Not required.
3. Is Restricted: Restrict template access to users with Manage Restricted Batches entitlement.
4. Company Entry Description: File description, displayed on the Participants account statements.
5. Company: Choose from dropdown.
6. Offset Account: Choose account to be credited or debited.
7. Add Participants: Add Participants to template.

- Import CSV: Participants can be added to the template by using a CSV import file. Specific date and file requirements apply. See **Participant Import**.



8. Amount: Enter payment amounts for each participant.
9. Save: Save the template; or
   - Save and Close: Save and close the template and return the Templates page; or
   - Initiate Prenotes: Send a test file to confirm Participant routing and account numbers.

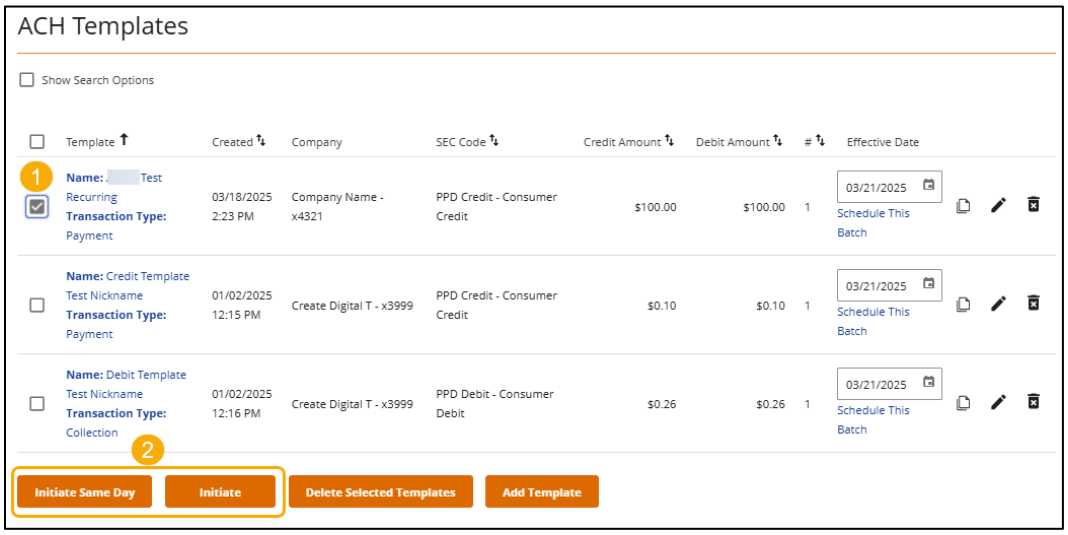
Batch Entries



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.

Initiate the ACH File

The **regular ACH processing cutoff time is 4:00pm** and **Same Day ACH cutoff time is 10:00am**. Batches submitted after 4:00pm will not be processed until the next business day.

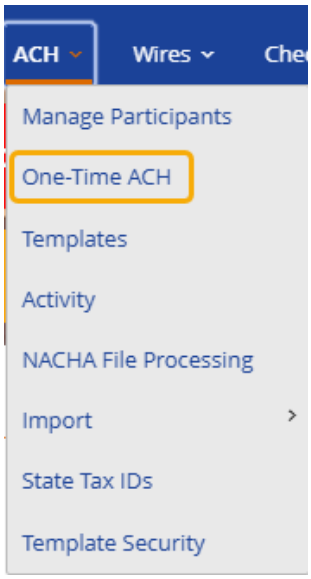


1. Check the template to initiate for processing. You can select multiple templates to process.
2. Initiate the template for ACH processing.
    - Initiate Same Day ACH will be enabled before 10:00am and after 4:00pm. Same Day ACH initiated after 4:00pm will process the next business day as a Same Day ACH. Additional fees apply for Same Day ACH, see the Schedule of Fees.
    - Initiate will process the ACH file for the Effective Date.

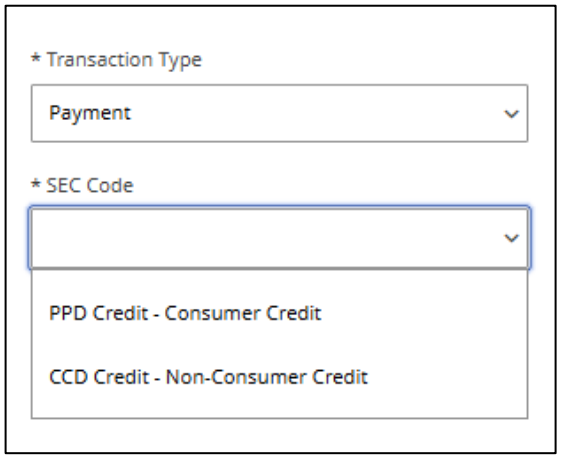
Creating a One-time ACH Payment

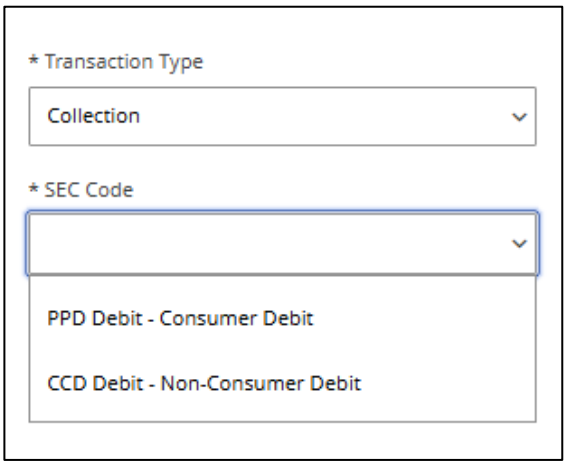
Use One-time ACH to create an ACH file that you don't need saved as a template. If you would like to create an ACH file template that can be used again in the future, create an ACH Template instead.

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



1. Select the **Transaction Type** and **SEC code** from the dropdown





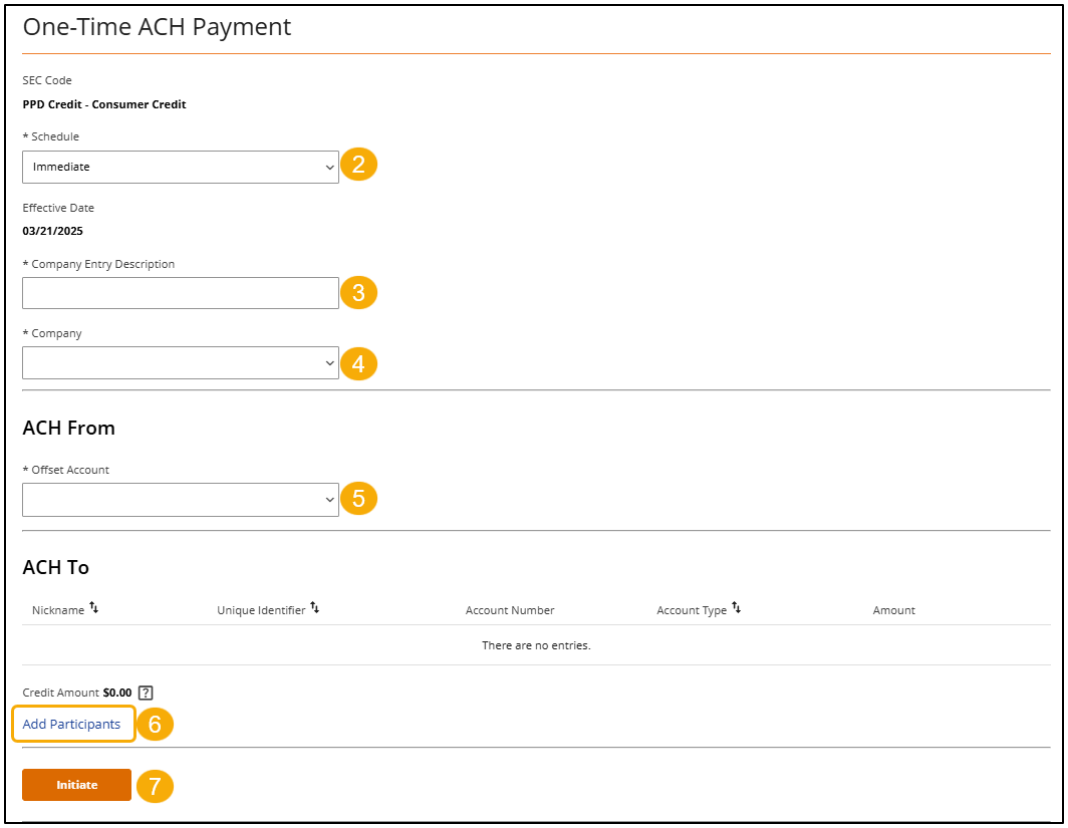
Payment – Pay employees or vendors

- PPD Credit – Consumer Credit
- CCD Credit – Non-Consumer Credit

Collection – Collect rents or payments due

- PPD Debit – Consumer Credit
- CCD Credit – Non-Consumer Credit

Note: Select PPD for credits/debits to individuals; select CCD for credits/debits to businesses. Credits will credit an individual or business. Debits will debit an individual or business



2. **Schedule** when you want the file processed.
   - **Immediate** will choose the first available effective date.
   - **Same Day** will have the current day's effecive date. (This option only displays before the morning cutoff time for same day files.)
   - **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.
6. Select **Add Participants** to select exiting Participants or add new ones. See Manage Participants.

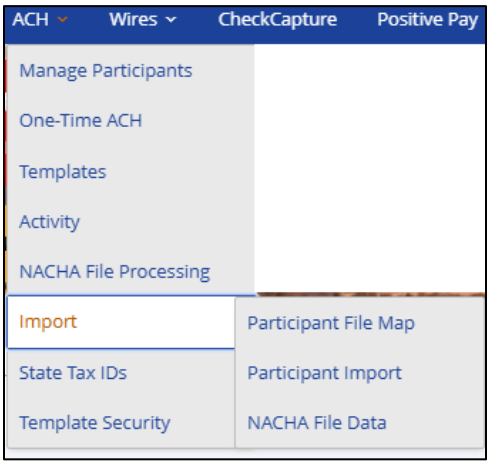
> **Note:** Adding new Participants when creating a One-time ACH file will save the Participant to your Company's Participant List for future use.

7. Select **Initiate** when complete.

Participant File Import Map

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

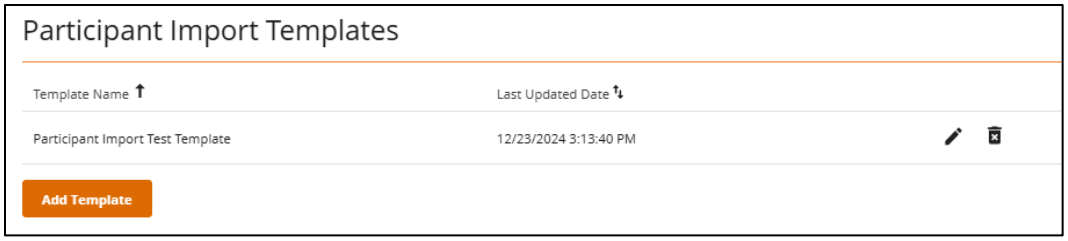
To begin a **Participant Import**, click on **ACH** from the navigation bar and select **Import**, and then, **Participant File Map**.

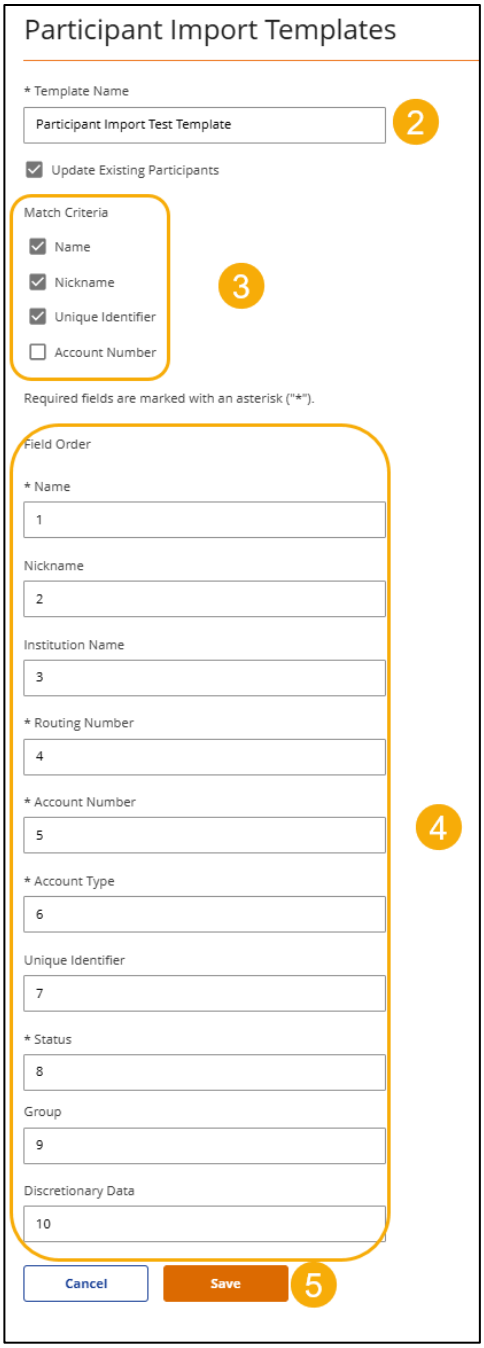


Creating a **Participant Import Map** allows you to indicate what column the required Participant information is located in your CSV file.

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.

1. Click on **Add Template** to create your **File Import Template**.





2. Enter the **Template Name**.
3. Check the criteria to match.
4. Each **Field Order** item corresponds to the column number in your.csv. For example, if Name is in column 3 or column C in your .csv, list 3 for Name in Field Order. Required fields are designated with a *.

   The **Account Type** and **Status** fields require specific values as follows:

   Account Type:

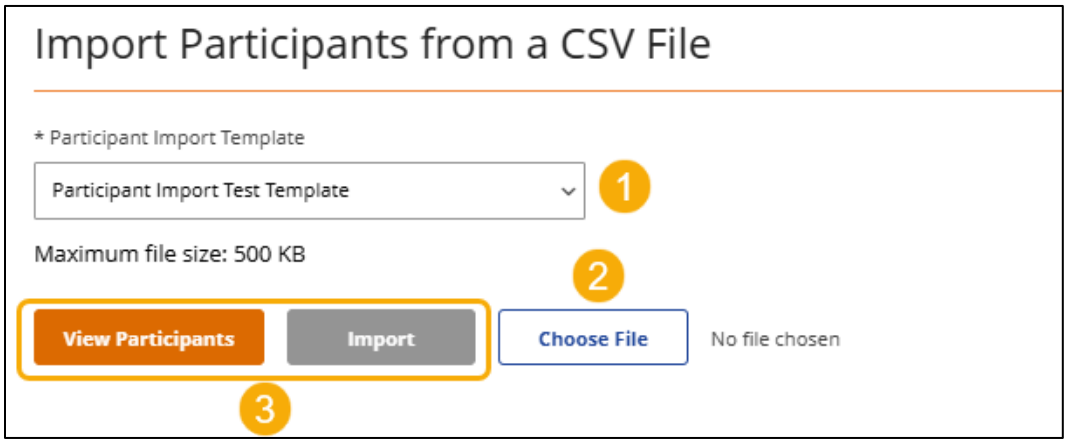
   - 0 - Checking
   - 1 - Savings
   - 2 - General Ledger
   - 3 - Loan

   Status:

   - Active
   - Hold
5. Once complete, select **Save**.

Participant Import

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



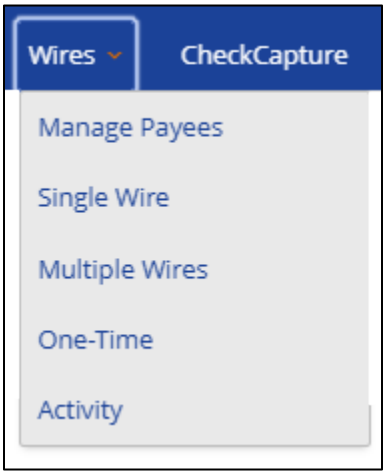
1. Choose your **Participant Import Template** from the dropdown.
2. **Choose a File** to locate the CSV file of Participants saved to your computer.
3. Click **View Participants** to preview the Participants to be imported. Once confirmed, click **Import** to import the Participants into Online Banking.

Participants will now be available for Templates and One Time ACH.

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.

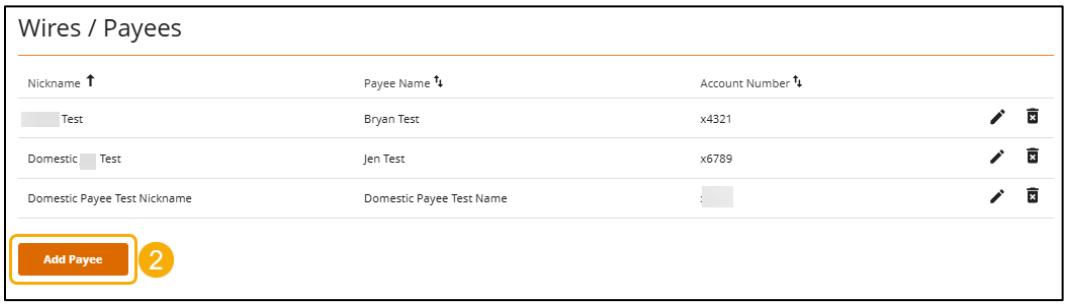
Wire Menu Definitions

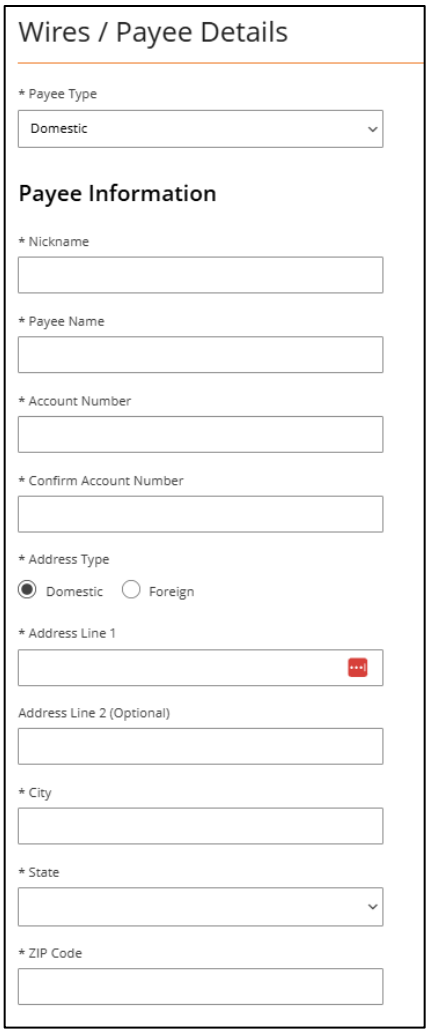


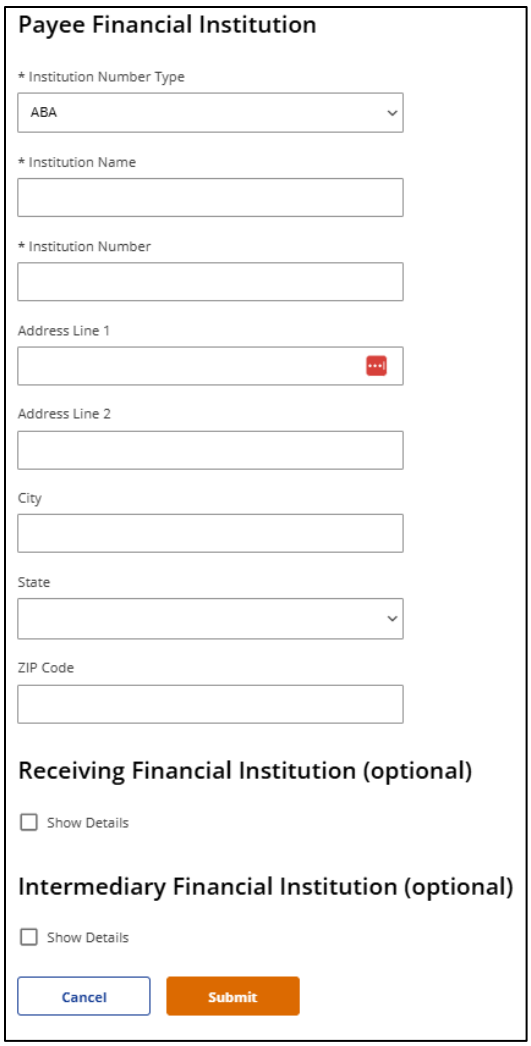
- Manage Payees: Payees created by you to receive a wire transfer.
- Single Wire: A single wire transfer form.
- Multiple Wire: A multi-wire form to send multiple wires at one time.
- One Time Wire: A blank single wire form. Created payees cannot be imported
- Wire Activity: A record of sent wire transfers and their details.

Manage Payees

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







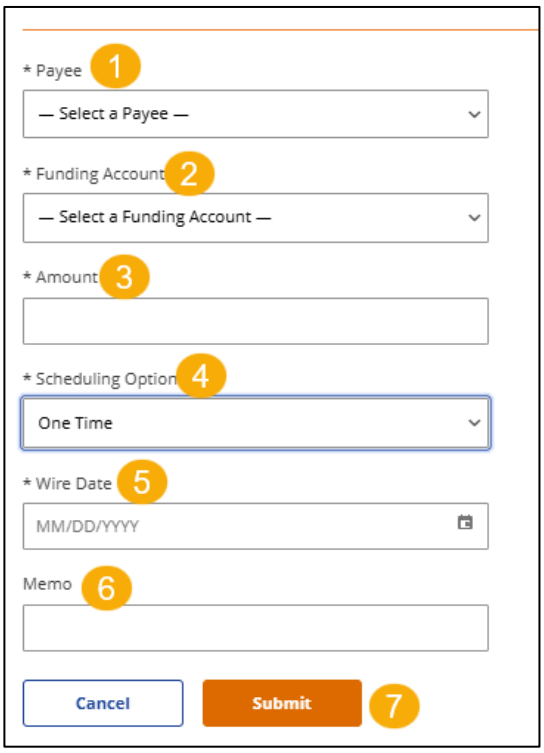
3. Enter the **Payee Details** such as Domestic or International, Name, Nickname, Address, Routing Number, Account Number, etc.

4. Enter **Payee Financial Institution** information such as ABA/BIC, Institution Name, Address, City, State and Zip.

Foreign Currency Wires: MB&T processes foreign wires through Pacific Coast Bankers Bank and will prefill Intermediary Bank details when 'Foreign' is selected. *Do not remove this information unless your recipient has provided different correspondent bank details.*

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**.



1. Select a Payee.
2. Select a Funding Account.
3. Enter the Amount of the wire.
4. Select a Scheduling Option
   - One Time
   - Recurring
5. Enter the Wire Date to send the wire.
6. Enter an optional Memo
7. Submit when done.

Multiple Wires

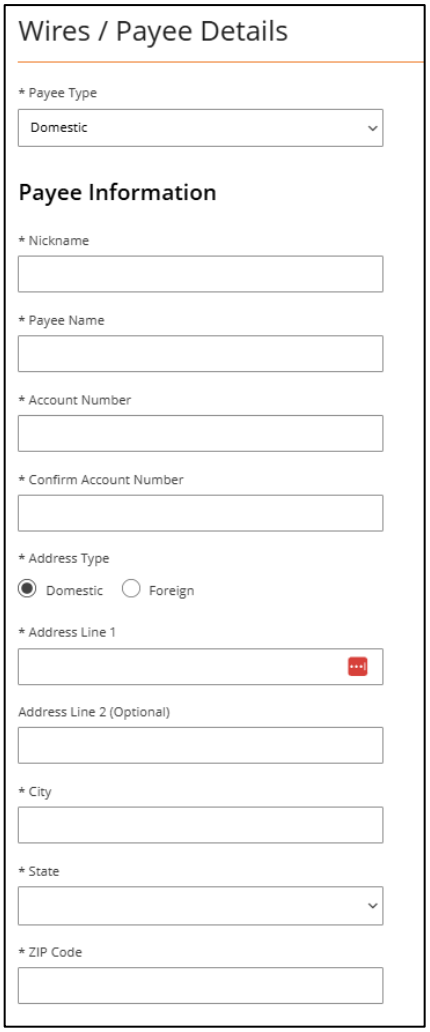
Once multiple **Wire Payees** are created, you have the efficient option of sending more than one wire at a time using the Multiple Wire function.

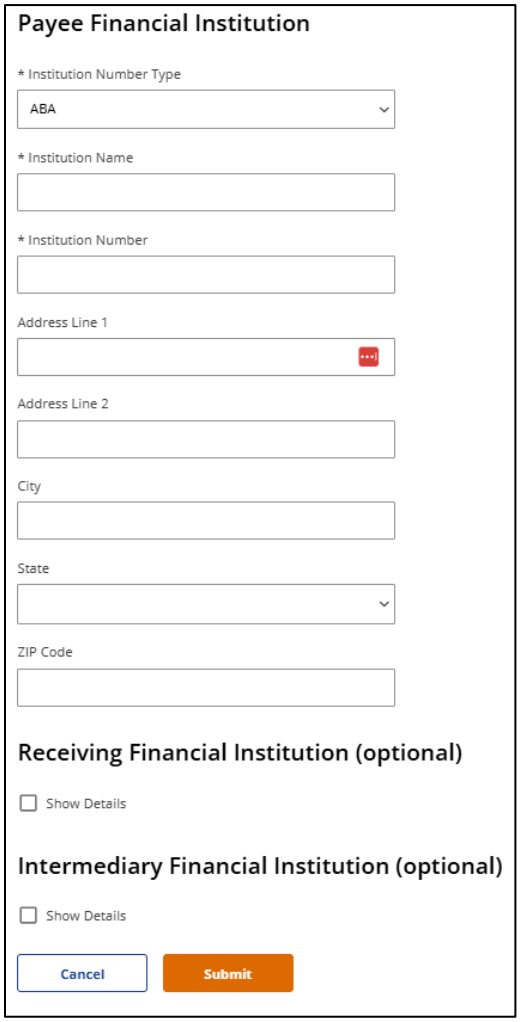
Click on **Wires** from the navigation bar and select **Multiple Wire Transfer**. Complete the form and click **Submit**.



One Time Wire

One-time wire is a simple way to send a wire transfer. However, created payees cannot be used and none of the information entered is saved.





1. Enter the **Payee Details** such as Domestic or International, Name, Nickname, Address, Routing Number, Account number, etc.
2. Enter **Payee Financial Institution** information such as ABA/BIC, Institution Name, Address, City, State and Zip.
3. Click **Submit** to send the wire.

Foreign Currency Wires: MB&T processes foreign wires through Pacific Coast Bankers Bank and will prefill Intermediary Bank details when 'Foreign' is selected. *Do not remove this information unless your recipient has provided different correspondent bank details.*