



# Commercial Center Secure Browser Guide



## Welcome!

Online security is critical, especially when it comes to your company's financial information. Commercial Center is accessed through a Secure Browser with full encryption, making it immune to malware attacks and eliminating the need for a hardware token. Additionally, the Secure Browser allows you and your employees to access all enrolled MB&T cash management services, including Bill Pay and Positive Pay, through a single, secure access point without having to re-authenticate.

If you need additional support, please contact our Service Center and one of our associates will be happy to assist you.

### Service Center

Monday – Friday • 8:00 am – 6:00 pm

**(800) 348-0146, option 3**

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# Installing Commercial Center Secure Browser



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

## Downloading Commercial Center Secure Browser

### New Users

You will receive a link to download the Commercial Center Secure Browser via an email from MB&T. Click the link to download the application. This may take a few minutes. If prompted, install or give permission to install.

### Existing Users

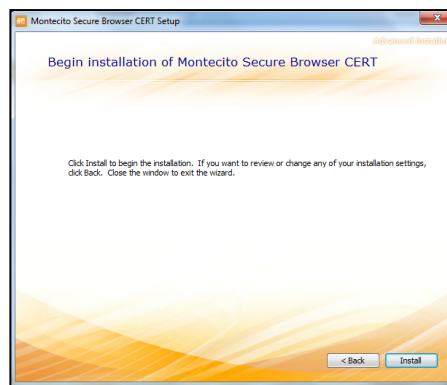
When there is new version to the Secure Browser, an **'Update Available'** notification will be in the bottom right after the browser is launched or you can go to **My Settings > Commercial Center Secure Browser** to download the latest version. This may take a few minutes. Depending on the browser, if prompted, install or give permission to install.



Note: If after downloading, you're not prompted to install, check your Downloads folder. Open and install the **montecito\_browser**.

## Begin the Installation

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

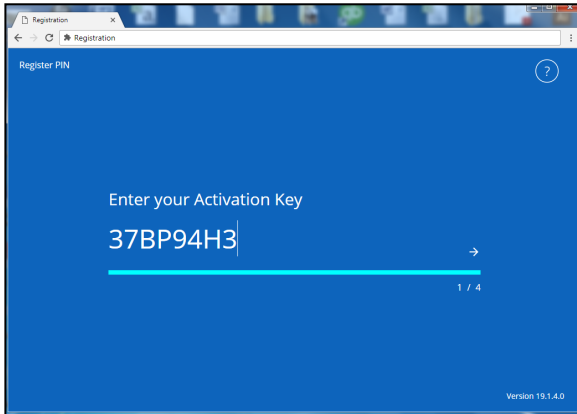


2. An install progress bar will appear. Once the installation is complete, the Secure Browser will launch automatically.

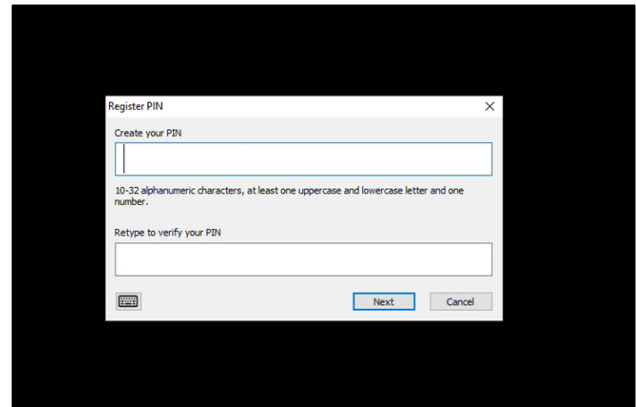
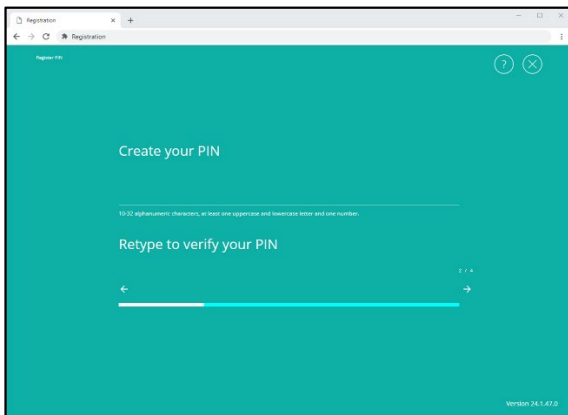
# Activating Secure Browser

If you are a new **Company Administrator** your **Activation Key** will be provided by the Bank in the same email you received the Secure Browser install application link.

If you don't know your **Activation Key**, contact your **Company Administrator** or our **Service Center** at **(800) 348-0146** and the code will be provided to you.



1. Enter your **Activation Key**.



2. Create a **PIN** that you will use to log into Commercial Center.

The requirements are:

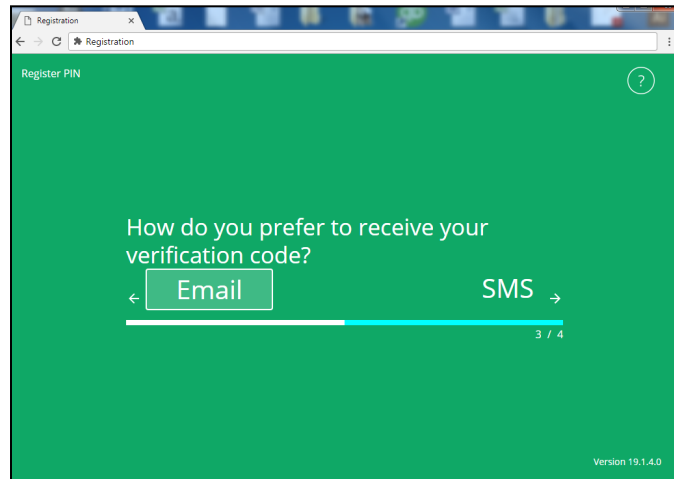
- 10-32 characters in length
- Must include mixed-case letters
- Must include at least one number

3. Enter your PIN in **Create your PIN** field and re-enter in **Retype to verify your PIN** field.

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



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

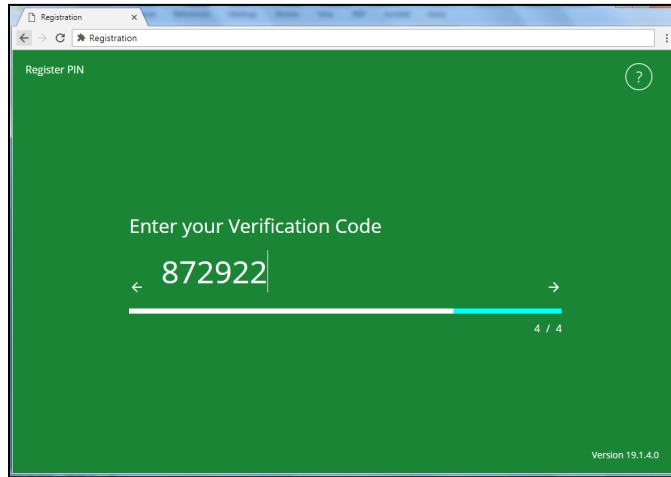


5. Your **Verification Code** will be delivered to you by the method you designated. If sent by email, the email will come from **online@montecito.bank**. If sent by text, it will come from **99453**.

Example:

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

6. Enter the **Verification Code** and click the right arrow to move forward.



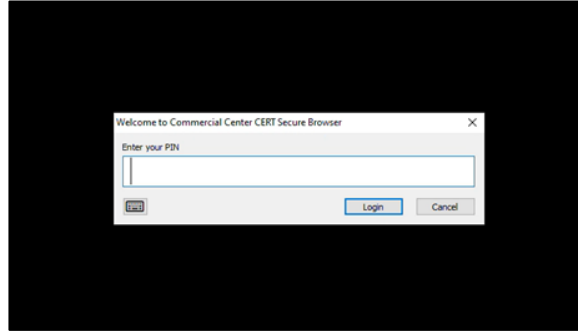
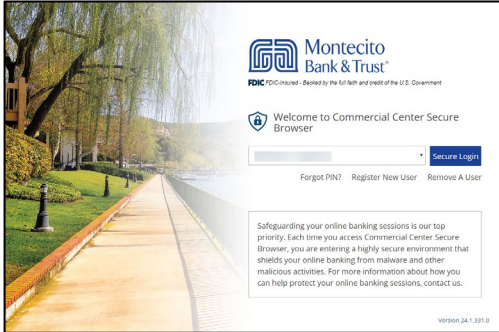
If you do not receive a Verification Code after 3 minutes, please call our **Service Center** at **(800) 348-0146** and the code will be provided to you.



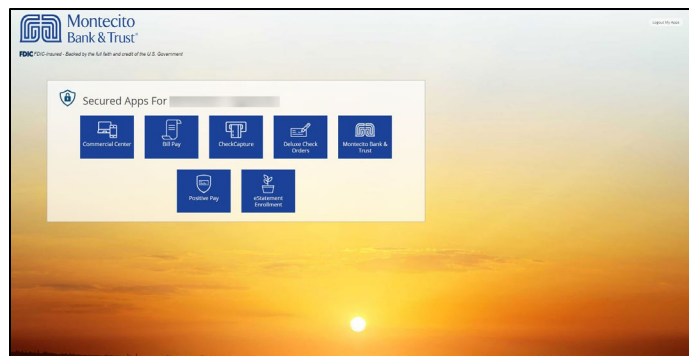
**Note:** If you receive an error after completing this step, the installation is likely being blocked by a firewall. Please contact your company's IT support.

# Logging into Commercial Center

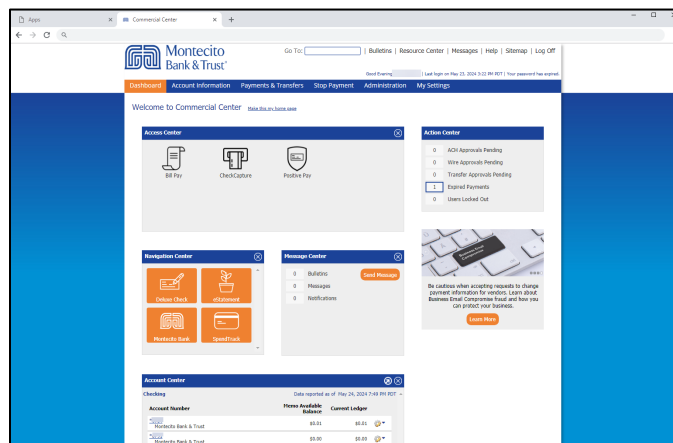
1. Launch the **Secure Browser** application from your Desktop.
2. Enter the **PIN** created during set-up and click **Login**.



3. The tiles that are displayed are the cash management services you have access to through the Secure Browser. Click on the **Commercial Center** icon to launch Commercial Center.



4. Congratulations, and welcome to Commercial Center!





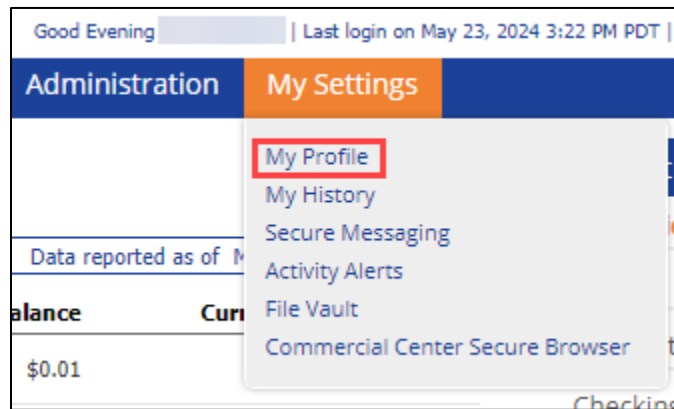
## First Time Log-In Steps

If you are logging in to Commercial Center for the first time, you **MUST** complete the following steps.

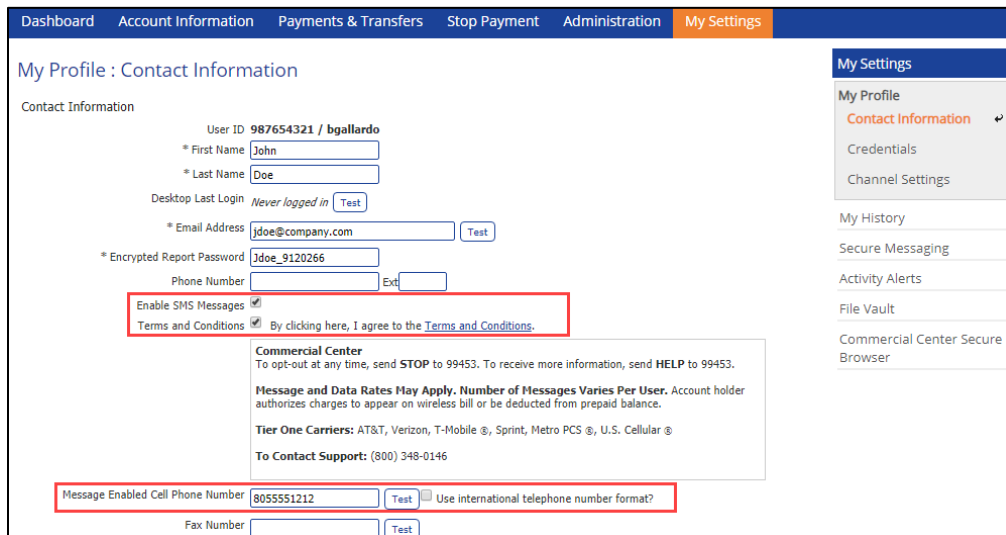
It is important that you set up SMS text capabilities (text messaging) and create a verification **PIN** to receive a One Time Passcode (OTP) and perform functions such as approving transactions within Commercial Center.

### Setting Up SMS Text Capabilities

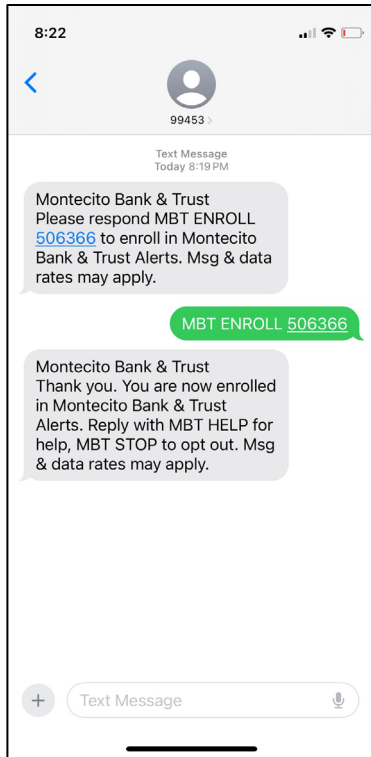
1. Once logged in to Commercial Center, use the navigation bar to select **My Settings**, then **My Profile**.



2. Confirm that your contact information is correct.

A screenshot of the 'My Profile : Contact Information' page. The page title is 'My Profile : Contact Information'. The 'Contact Information' section includes fields for 'User ID' (987654321 / bgallardo), 'First Name' (John), 'Last Name' (Doe), 'Desktop Last Login' (Never logged in), 'Email Address' (jdoe@company.com), 'Encrypted Report Password' (jdoe\_9120266), and 'Phone Number'. There are checkboxes for 'Enable SMS Messages' and 'Terms and Conditions', both of which are checked and highlighted with a red box. Below these is a 'Commercial Center' notice and a 'Message Enabled Cell Phone Number' field containing '8055551212', also highlighted with a red box. A 'Test' button is next to the phone number field. The right sidebar shows a 'My Settings' menu with 'Contact Information' selected.

3. Select the check boxes for **Enable SMS Messages** and **Terms and Conditions**.
4. Enter your mobile device number in **Message Enabled Cell Phone Number**.
5. Click **Save**.



After saving, you will receive a text message from **94453**.

6. Respond to the text with **'MBT ENROLL'** plus your unique **6-digit code** to enroll.
7. You will receive a message confirming your enrollment.

## Setting Up Your Transaction Verification PIN

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



On the **My Profile** screen:

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

My Profile : Credentials

My Settings

My Profile

Contact Information

**Credentials**

Channel Settings

My History

Secure Messaging

Activity Alerts

File Vault

Commercial Center Secure Browser

Record has never been changed

Record created on Jun 15, 2023 10:23 AM PDT

User last logged in at May 24, 2024 8:44:50 PM PDT

Return to my home page

Password Change

\* Please enter your current password

\* Please enter your new password

\* Please re-enter your new password

Secret Questions

\* Question #1 What is your favorite song?

\* Answer To Question #1

\* Question #2 What is the name of the first school you attended?

\* Answer To Question #2

\* Question #3 What is your favorite place to visit?

\* Answer To Question #3

Reverification Out-of-Band

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

Enter PIN

Confirm PIN

2. Complete the **Secret Question** section.
3. Create a 10 character **PIN**.
4. **Confirm** your **PIN**.

Your PIN must be at least 10 characters, contain one uppercase and lowercase letter and one number.



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

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

Reverification Preference

**Out-of-band Authentication**  
Requires entry of PIN to receive a one-time passcode via Email or SMS (delivery channel based on current user subscription settings).

In-band Authentication

For additional support, please contact:

**Service Center**

(800) 348-0146, option 3 or [online@montecito.bank](mailto:online@montecito.bank)