

Montecito Bank & Trust

Transition to Digital Document Management

Montecito Bank & Trust is a Santa Barbara-based, privately held community bank serving California's Central Coast with assets totaling \$2.08 billion.

Montecito Bank & Trust historically relied on paper-based processes to manage loan documentation and internal records. Recognizing the limitations of paper—particularly in efficiency, accessibility, and disaster preparedness — the Bank evaluated several imaging platforms before selecting **CogniVision** as its digital imaging solution. The decision was driven by CogniVision's intuitive user interface and its ability to replicate the familiar experience of working with paper files but in a digital environment. Management believed this approach would enable a smooth transition from paper to digital workflows with minimal training and rapid staff adoption. The implementation was carried out in phases.

Phase One began with the Residential Lending department, followed by Commercial Lending, Consumer Lending, and SBA operations. Though the Bank was already a **Fiserv Director** user, leadership proposed that CogniVision would serve as the primary system of record for loan files due to its simplicity, flexibility, access and ease of use. ImageScan assisted with converting all the legacy paper files to CogniVision.

Phase Two focused on establishing CogniVision for use by the Human Resources department and the Wealth division. The existing HR and Wealth files were imaged by ImageScan and new files are now imaged by HR and Wealth division personnel.

In **Phase Three**, CogniVision evolved to become the Bank's official system of record for loan files. CogniVision was fully deployed and ImageScan developed a custom integration to import data from **Baker Hill**, enabling a more streamlined workflow between loan origination and document management systems.



*“CogniVision has transformed our commercial lending operations. Its ease of use has significantly reduced loan file review times by **40%** and increased departmental productivity by **20%**.”*

Abdiel Garcia,
SVP/Chief Lending Office,
Montecito Bank & Trust

Key Benefits

- Visual, intuitive UX
- Faster loan processing
- Improved productivity
- Enhanced customer service
- Enterprise platform



Fiserv Integration

- Premier
- Director Online
- Director On Prem
- Communicator Open

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Looking to the future... CogniVision will begin integrating with **Fiserv Director Online**, allowing it to function as an enterprise-wide **document viewer** across multiple systems. Additional plans include deeper integration with Baker Hill using its custom API.

The benefits have been significant. During events such as the **US-101 mudslide** and the **COVID-19 pandemic**, CogniVision enabled uninterrupted remote work and ensured business continuity. CogniVision has significantly transformed **commercial lending** operations with a reduction in loan review times as well as an improvement in productivity. The platform has also improved **compliance and audit** readiness, reducing loan preparation time for regulatory examinations by approximately 50% and allowing for remote access to specific file components by auditors. **Relationship Managers** can now instantly retrieve documents and respond to customer inquiries without delays while they are still on the phone.

Overall, CogniVision has become a **critical component** of Montecito Bank & Trust's digital transformation and journey to operational efficiency.

**Client Engagement | Commercial Banking | Trust & Wealth
Private Banking | Audit & Compliance | Corporate Legal**

Banking Solutions