



# Montecito Bank & Trust

Reinventing banking services with security in mind



Montecito Bank & Trust (MB&T) is the regional bank of Central California that you wish had branches in your neighborhood. From easily accessible bank associates to a progressive outlook on technology and a highly respected wealth management division, they've got it all. Locally owned and managed, with \$1.2 billion in assets, MB&T keeps a laser focus on its customers. As the bank sees it, one does not have to choose between a personal relationship with their bank and enhanced online security.

## Building customer trust with innovative technology

Paul Abramson, Director of Technology at MB&T, found himself in the midst of a complex regulatory discussion that would transition the bank's website from <https://www.montecito.com> to a new domain <https://montecito.bank>. The .bank extension would incorporate the latest security requirements to reduce phishing, spoofing, and internet scams. In addition, Abramson recognized the risks a potential security attack could pose to a bank's website. He needed a vendor to help him meet the industry regulations for the domain change as well as bulletproof the site from sophisticated cyber security threats.

"We evaluated the usual players and sifted through numerous vendor proposals" says Abramson. "The value propositions of Cloudflare were outstanding. It offered competitive price bundled with everything we needed in one simple service (DNSSEC, SSL certificates, DDoS security, WAF, CDN), and quickly accommodated our customization requirements."



*"Cloudflare enables us to push the technology frontier and do cool things quickly and easily. It's a real competitive advantage."*

**Paul Abramson**

SVP/Director of Technology,  
Montecito Bank & Trust

### KEY RESULTS

- 100% clean traffic
- 70% bandwidth savings
- 50% decrease in page load times
- Meet industry regulations for .bank TLD
- Built-in and automated DNSSEC management

To obtain the coveted .bank top level domain (TLD), MB&T had to implement the DNS with Security Extensions (DNSSEC). "Cloudflare made DNSSEC as easy as it could possibly be" says Abramson. "DNSSEC enhanced the security and trust of the domain and helped us get the .bank extension. Now even our non-technical audience recognizes that montecito.bank is a trusted, verified, and more secure location on the Internet to conduct business."



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