

# NCONTINUITY CASE STUDY

## Montecito Bank & Trust

### **Montecito Bank & Trust**

**Size:** \$2.3 billion

**Location:** Santa Barbara, CA

**Customer Since:** 2017

**Primary Examiner:** FDIC

### **Challenges:**

- Overly complicated BCP solution

### **Results:**

- Ability to home in on key business continuity processes
- Less oversight needed
- Fewer meetings
- Cost savings
- Real-time plan status

## The Challenge

Montecito Bank & Trust (MB&T) was deep into its business continuity planning in 2018 when it realized it had a problem: the solution it had just didn't fit.

"The system we were using was just overly complicated," says Chief Risk Officer James Jefferson of the \$2.3 billion-asset bank. "It felt like it was built for larger and more complicated organizations and was not very customizable."

While the bank loved that its old system could send out emergency alerts and communications, it contained too much information and features that weren't relevant for the bank. MB&T needed a right-sized, but still powerful, solution.

## The Solution

MB&T found the business continuity planning solution it needed in Ncontinuity, a flexible, scalable, and secure online business continuity management solution that provides a playbook for crisis situations that's accessible to everyone on your team.

At the time, Ncontinuity was in its infancy and MB&T had a must-have list of features, including the need to send out emergency alerts and communications. "We worked with the development team to go through the features that we had in our existing tool and talk through what we needed from Ncontinuity," says Jefferson. "Ncontracts put in our contract that the enhancement would be built and available within a year and it was."

Today Ncontinuity offers Montecito Bank & Trust two-way communication during both table-top exercises and real events, allowing the bank to notify personnel through voice, text, and email communication.

It also empowers MB&T to build, update, and test business continuity plans, allowing the bank to measure and document results for assured compliance—both within the organization and in third-party vendor relationships. Prebuilt and configurable business impact analysis and remediation strategies simplify the process while extensive reporting and dashboards provide built-in post event or test analysis.

Meanwhile, automated reminders and calendar functions remind everyone to keep the plan up to date.



Ncontinuity is customizable enough that, as a smaller organization, we were able to use it to focus more on the things that we care about and make sure we were giving plan owners what they really needed for their critical processes and workarounds.

— James Jefferson, Chief Risk Officer, Montecito Bank & Trust

## The Results

**Ability to hone in on key business continuity processes.** “Ncontinuity is customizable enough that, as a smaller organization, we were able to use it to focus more on the things that we care about and make sure we were giving plan owners what they really needed for their critical processes and workarounds.”

**Less oversight needed.** Automated reminders are set to ensure plan owners review their plan on a pre-planned schedule. “We don’t even have to worry about it from our end other than just going in, pulling the report, and making sure they are doing it.”

**Fewer meetings.** “Being able to go direct to plan owner in Ncontinuity and direct them to a survey questionnaire that is automatically updated in the software is so much easier and better for us than the way we were doing that before manually where we’d set up a meeting.”

**Cost savings.** “By Ncontracts enhancing the communications tool, the bank could stop using the old tool, which resulted in a good cost savings for us. Pricewise, Ncontracts is definitely much more competitive.”

**Real-time plan status.** “Responses go into the tool easily and quickly, which lets us see those changes in real time instead of having to update something manually and work on it later.”