BANC OF CALIFORNIA

Business Online
Quick Reference Guide

This guide provides brief instructions and where to get to additional information.

1. First Time Login
2. Security Token Software and Mobile App Setups
3. QuickBooks, Quicken, and Mint.com
4. Account Information, Transfers, Statements, Alerts
5. Wires
6. Bill Pay
7. Administration

1. First Time Login to Business Online

Do I Login to Business Online or Business Online Pro?

Clients are setup on Business Online (BOL) if they do NOT use any of the following products:

1. Wires (New clients with occasional wires can be setup on Business Online)
2. ACH
3. Remote Deposit Capture
4. Positive Pay
5. Lockbox

Clients with the above services are setup on Business Online Pro. Refer to the Business Online Pro Quick Reference Guide at www.bancofcal.com/upgrade.

Gather Information

To login, you need your Company ID, User ID and a Password. These will be provided to you by the Bank or your company administrator by email or secure email.
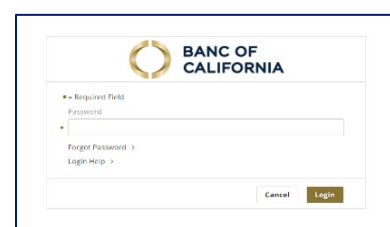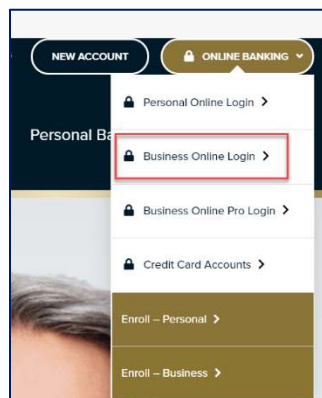
Company ID: Usually the first 5 alphanumeric characters of your company name and the last 4 digits of your Tax ID. We will provide it by email too.

1. User ID: Use your Classic Business Online Banking User ID.
2. Password: Use your Classic Business Online Banking Password. If you used a token to login to Classic BOB, your password is the serial number on the back of your token.
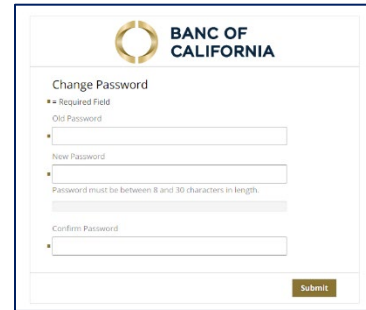
Login

Login from the home page, from www.bancofcal.com/upgrade with the Business Online link, or go directly to:

1. business.bancofcal.com/secure
2. Enter your case sensitive company ID with no extra spaces at the end
3. Enter your case sensitive user ID with no extra spaces at the end
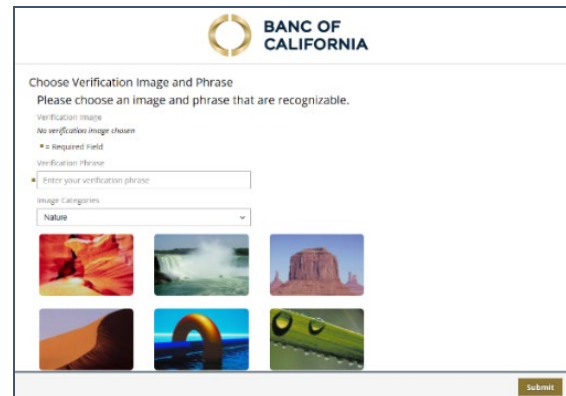4. Select the Login button

5. **Did You Enter Your Company ID and User ID Correctly?** If this is your first time login, and you entered the correct information, you will be prompted to change your password. If not, your Company ID and User ID are incorrect. Close your browser and try again. If you have logged on before, you can use Forgot Password. Otherwise, contact us or your administrator for help.
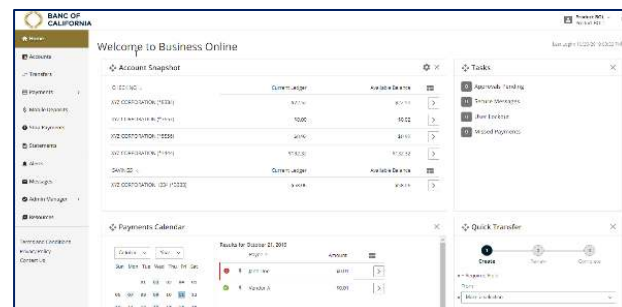
6. **Current Password:** If you're upgrading, enter your Classic Business Online Banking password or the serial number from the back of your token you use at login (with no spaces or dashes). If you are a new user, enter the temporary password provided to you by the Bank via secure email or the temporary password provided by your company administrator.

7. Your **New Password** Must Contain:
   a. 8 to 30 Digits
   b. 1 Lower Case Letter
   c. 1 Upper Case Letter
   d. 1 Number
   e. 1 Symbol

8. Setup Site Identification and enter a Verification Phrase. Click the submit button at the bottom of the page.

9. When complete, you will arrive at the Business Online Dashboard.

Questions? Call us at 855-351-2262 8:30 AM to 5:30 PM PT on business days.
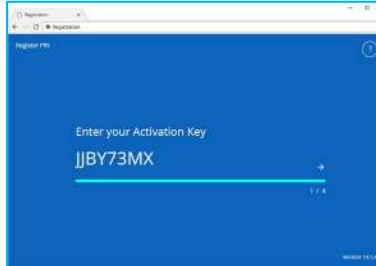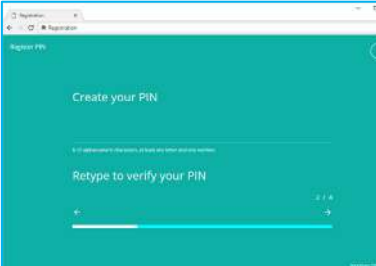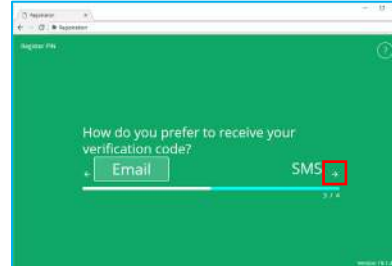
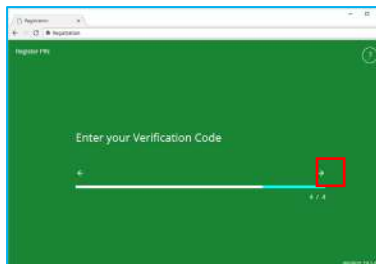# 2. Security Token Software and Mobile App Setups

You can choose among these software options to help secure your access to Business Online (or Business Online Pro). Users who enter or approve Wires or ACH Originations must use one of these options.

1. Select Security Software: Select from one or more of the following options and install the software on or before your upgrade date so that it is ready to activate and you can begin using it when you need it.

Software Type	Advantage	How You Use It	Get the Software
Secure Browser	Our recommended and highest PC security option, the secure browser doesn't require a separate token code. This makes logins and approvals faster.	1. Login with your Secure Browser and PIN 2. Approve transactions with your password 3. Allows different users to login using the same browser installation.	Find the Secure Browser download link on the Business Online or Business Online Pro login pages. Secure Browser
Mobile Token App	Take this portable token wherever you take your mobile or tablet device. It generates a token code to use in your standard browser session.	1. Login with your Internet Explorer, Chrome, Firefox, or Safari browser and password. 2. Enter your PIN on your Mobile Token App and get a 6 digit Passcode to approve transactions when prompted in your browser.	TOKEN Links: App Store Google Play Search: Banc of California Token
Mobile Banking App	Secure banking on your mobile phone or tablet, this app doesn't require a separate token, enables faster logins or approvals, and allows fingerprint and face recognition login.	1. Login with your Mobile App and PIN. 2. Approve transactions with your Mobile App PIN. 3. App dedicated to a single user, the phone owner.	BUSINESS Links: App Store Google Play Search: Banc of California Business

2. Install Software: Install your software, open it, and follow the prompts. On a PC, you will need administrative rights to install the software. The mobile and tablet apps are available on the Apple App Store® and in Google Play™.

3. Software Activation Key: The Bank or your administrator, will send each user their own software activation key. It can be used three times and expires in 30 days. Company Admins can lookup and reset it. Just click Admin Manager, User, then select a User, select the Actions dropdown right of the user, then click Edit User.
4. Setup Software: Select the software to open it. The following screens show the setup screens for secure browser. The mobile app setup process is similar. The secure browser supports multiple User IDs. The mobile apps only support a single User ID.

5. Enter the 8-digit software activation key when prompted. It is NOT case sensitive.	6. Create your PIN: Create a 6-12 case sensitive alphanumeric PIN. This PIN is only for login to this specific software setup.	7. Get Verification Code: Select to receive your verification code by Email or SMS. Then select the red arrow below.
8. Enter Verification Code: It is a 6-digit number sent to the email or mobile phone number on your online profile. Select the red arrow.	9. Login with PIN: You'll arrive at the login page. Enter your new 6-12 digit PIN.	10. Select Business Online Pro: At the Secured App page, select Business Online Pro.

11. PIN Usage: The PIN is specific to logging on to your Secure Browser or Mobile App. Each version of software you setup can have a different PIN.
12. Approvals: Wires, ACH originations, and Administrative changes all require approval using either the Secure Browser, the Mobile Banking App, or the Mobile Token App. In the Apps, you approve transactions with your PIN. With the Secure Browser, you approve transactions with your Business Online Pro password.

Questions? Call us at 855-351-2262 (BANC) from 8:30 AM to 5:30 PM PT on business days.

3. QuickBooks, Quicken and Mint.com Connectivity

Introduction
You can download account data from Banc of California to QuickBooks, Quicken, and Mint.com by selecting the name of the data feed (Bank ID), and either entering your credentials to enable automatic download of your account data. Or login to download your data file to your PC, then double-click to import the data to your software.

This is a summary of the data connectivity we offer. If you are upgrading from Classic Business Online Banking (BOB) to Business Online (BOL), you will setup a new data feed. Here are the names of the data feeds. We recommend that you setup new accounts in your software for the new data feed to help avoid duplicating transactions in the existing account setup.

Data Feed Type	Classic Business Online Banking (BOB) Data Feed Name	Business Online (BOL) Data Feed Name
Web Connect for QuickBooks, Quicken or Mint.com	Banc of California	Banc of California Business WC
Direct Connect for QuickBooks	Banc of California Bus Direct	Requires Business Online Pro. Please call us.

The software will walk you through the setup, so you may not need further instructions.

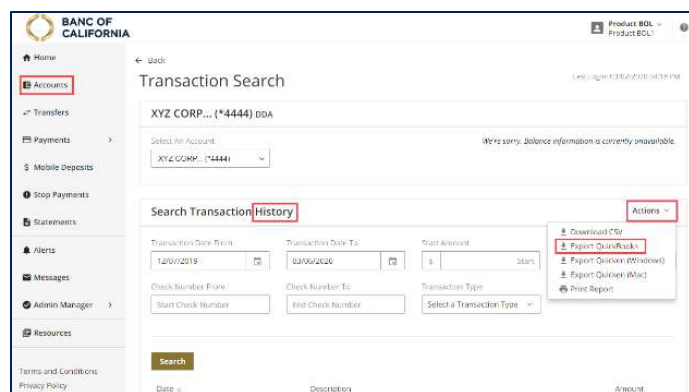## Preparing Your QuickBooks or Quicken Software
Perform the following steps in order. Select Help and do a Search if needed.
1. Backup your data file. Then download and install the latest software update.
2. For QuickBooks, switch to Single User Mode. Use Help and Search if needed.
3. For QuickBooks, select Bank Feeds Modes overview, scroll down, and follow the instructions. Use Help and Search for Banking Feed Modes if needed.
4. If you are switching from Classic Business Online Banking, download your latest data and match your downloaded transactions.

Quicken or QuickBooks Web Connect Setup
For Web Connect, login to Business Online and download the data.
1. Login at business.bancofcal.com/secure
2. Select Accounts > History > Actions and then choose a QuickBooks or Quicken (Win or Mac) file format.
3. Download your file (it may be in your download folder), and double-click on the file.
4. If prompted for connectivity type, select Web Connect. The name of your new data feed / Bank ID is Banc of California Business WC (NOT Banc of California).

5. For Quicken:
    a. Select Create a new account and name it. (This prevents duplicating transactions on your existing Banc of California account in Quicken). Select the Import button.
    b. You will see a One Step Update Summary screen. Review it and select Close.
    c. Find the account in the accounts section and double click the account to open it.
6. For QuickBooks:
    a. Select the Import new transactions now radio button and click OK.
    b. In the Select Bank Account dialog box, we highly recommend you select Create a new QuickBooks account. (This prevents duplicating transactions on your existing Banc of California account in QuickBooks).
    c. Confirm the prompt by clicking Continue. Repeat steps for each account.
7. If you have a BOB data feed / Bank ID, you may wish to disconnect it.

QuickBooks Direct Connect Setup

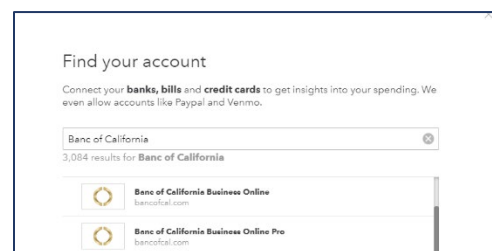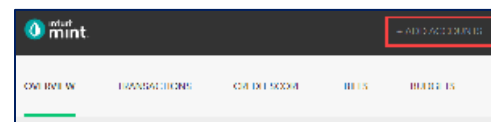This service will be available soon. The data feed will be Banc of California Business QB DC.

If you use BOB, call us to ensure connectivity after your upgrade. When it is available, you will need to connect to the data feed / Bank ID named Banc of California Business QB DC. We suggest that you create new accounts in QuickBooks or you may duplicate transactions on your existing accounts in QuickBooks.

Mint.com Changes Required

If you currently use Mint.com to download information from Classic Business Online Banking, you will be able to download information to Mint.com until your access is discontinued.

When you start using Business Online or Business Online, you will need to create new accounts in Mint, and setup a new data feed:

1. Login to Mint.com
2. Select Add Accounts at the top middle of the page.
3. Enter: Banc of California
4. Select: Banc of Cal Business Online
5. Continue and follow the prompts and provide the information requested which will include your Company ID, User ID, and Password.
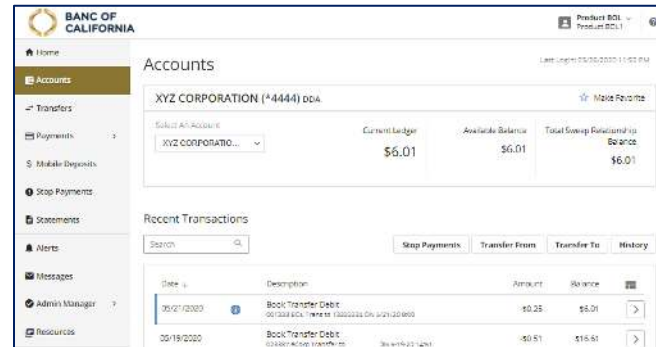6. You may wish to keep your old account setups in Mint.com.

Questions? Call us at 855-351-2262 8:30 AM to 5:30 PM PT on business days.

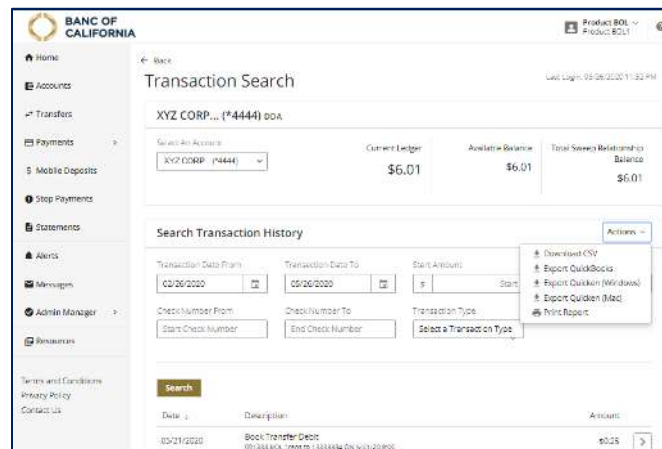# 4. Account Information, Transfers, Statements and Alerts

Accounts

Select Accounts to:

1. Select an Account to View
2. View Balances, Recent Transactions, and the resulting Balance after each transaction.
3. Search Transactions
4. Select History to view additional search filters
5. View Transaction Details

Transaction Search

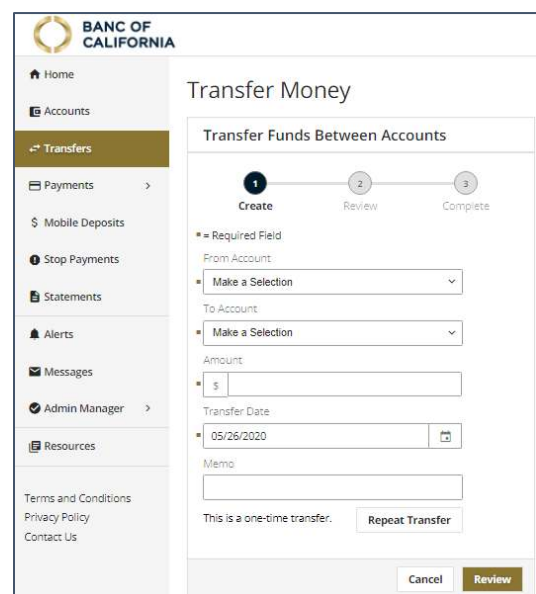Apply one or more filters, then select Search to quickly locate desired transactions. Select History to filter by:

1. Date From and Date To
2. Start Amount and End Amount
3. Check Number From and Check Number To
4. Transaction Type including Debit and Credit

Transfers

Select Transfers to create a transfer. You need 2 or more accounts eligible for transfers at the Bank. Select:

1. From Account and To Account
2. Amount
3. Transfer Date
4. Add a memo, as needed
5. Select Repeat Transfer to automatically make the transfer on a regular basis.

Transfer Activity

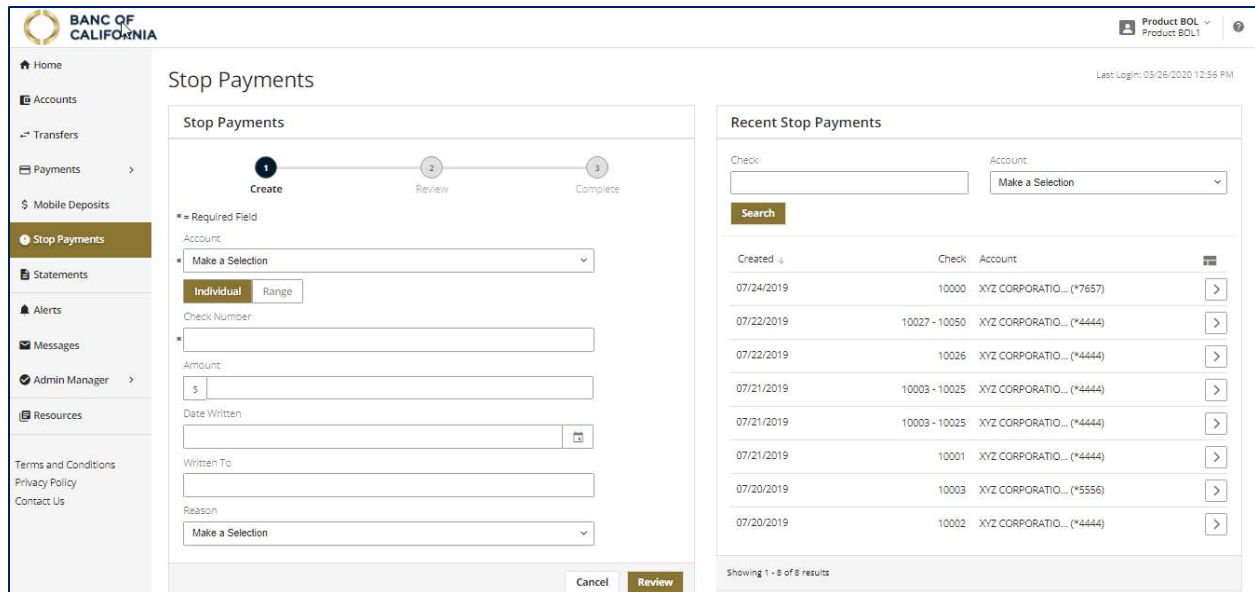At the right on the Transfers page, you can view transfer activity. Select:

1. The tab Recent Transfers to see the transfers that have been completed.
2. The tab Upcoming Transfers to see the transfers scheduled.
3. Select the arrow to view the transfer details and to make edits to upcoming transfers.

Recent Transfers	Upcoming Transfers			🖶 Print	⬇ Export
Transfer Date ↑		Transfer From	Transfer To	Amount	
08/20/2019 ↻	🕐	XYZ CORPORATIO...	XYZ CORPORATIC	$0.01	>
08/22/2019 ↻	🕐	XYZ CORPORATIO...	XYZ CORPORATIC	$0.01	>
08/23/2019 ↻	🕐	XYZ CORPORATIO...	XYZ CORPORATIC	$0.01	>
09/20/2019 ↻	🕐	XYZ CORPORATIO...	XYZ CORPORATIC	$0.01	>
09/25/2019 ↻	🕐	XYZ CORPORATIO...	XYZ CORPORATIC	$0.01	>

Showing 1 - 5 of 5 results

Stop Payments

You can stop individual check payments or a range of checks by selecting Individual or Range, then entering the Account, the Check Number, and additional information. To view your Recent Stops, select the arrow at the right of the stop.

Statements

To view a statement, select the Statement (document) type from the dropdown, the number of months In the Past, and the Account. Select Search, then select the arrow at the right to view the statement. We offer Account Statements, Analysis Statements, Loan Billing Notices, Check Return Notices, Checking Redeposit Notices, Return Deposit Check Images, and Non-Sufficient Funds Notices.

Alerts

Alerts are notifications that include information that users setup so they receive a notification when an event occurs that meets selected parameters. They are found in the Account Information menu in the dropdown toward the bottom, or in the right hand menu of the Account Information section.

Alerts are available for:
1. Overdraft
2. Balance Thresholds
3. Transaction Success or Failure
4. Transaction Requires Approval
5. Wire Deadline is Nearing
6. New Payee Created
7. Payee Modified
8. Password change
9. User at Company is Locked Out
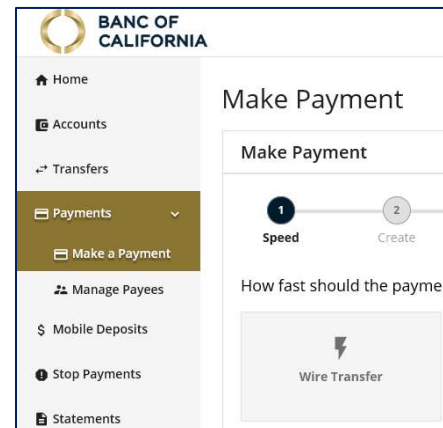10. New user created
11. New user modified

Questions? Call us at 855-351-2262 8:30 AM to 5:30 PM PT on business days.

5. Wire Payments

Make a Wire Payment

Select Payments in the Navigation then, Make a Payment. To send a wire, your company must have requested Wire Transfers. Enter the following:

1. Payee Name
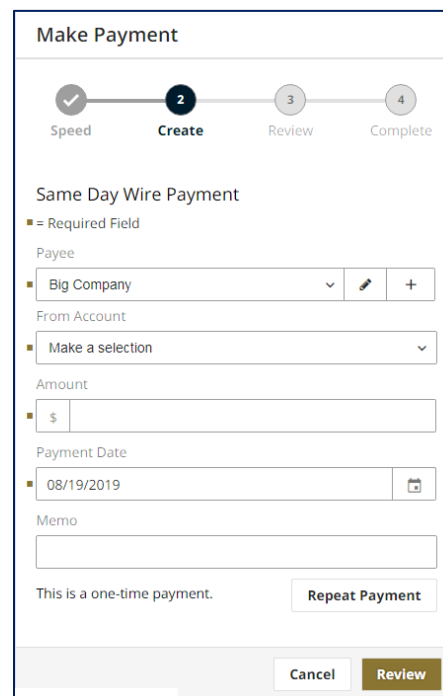2. From Account
3. Amount
4. Date

Use the Pencil to edit an existing payee or the + sign to add a new payee. To add a payee, you must provide the Payee's:

1. Payee Name
2. Address
3. Payee Account Number
4. Payee Bank Routing Number

Be careful to provide the correct information. You can save the payee for use in the future.

Recent and Upcoming Wire Payments

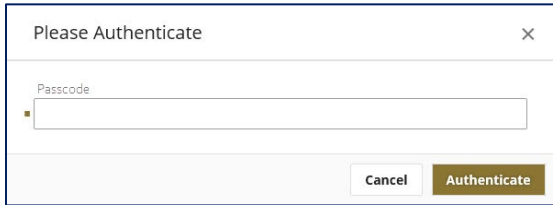At the right on the Wire page, you can view your upcoming and recent wire activity. Select:
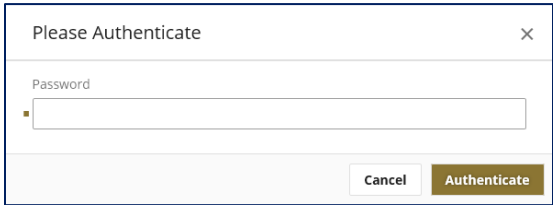
1. The tab Recent Payments shows the Wires that have been completed.
2. The tab Upcoming Payments shows the Wires scheduled.
3. Select the arrow at the right to view the wire details and to make edits to upcoming wire payments.
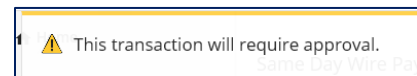
Wire Approval

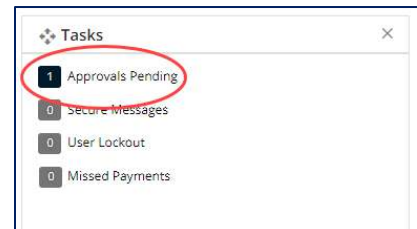Approvals are required for your wire to be processed.

1. In a standard browser, you login to Business Online with your password and approve transactions with the Passcode displayed on your Mobile Token App. With the Secure Browser, you login with the PIN you setup for it, and you approve transactions with your Business Online password.

2. You will be prompted to approve the transaction.

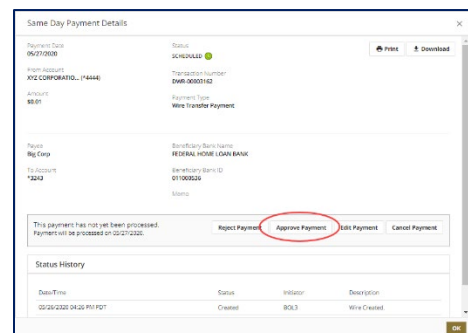| Internet Explorer, Chrome, Firefox, and Safari users must open their Mobile Token App and enter the **PASSCODE** that displays to approve the wire.	Secure Browser enter their **PASSWORD** for Business Online to approve (not their PIN they use to login to the secure browser).
Please Authenticate ✕ Passcode ▪ _____ Cancel **Authenticate**	Please Authenticate ✕ Password ▪ _____ Cancel **Authenticate**

3. If a second approver is required, this message will display.

⚠ This transaction will require approval.

4. To approve the transaction, a second user with approval authority must sign on and approve the transaction, as you did in step 2 above. On the Home page, in the Tasks section, there will be a number of Approvals Pending. Select that link and find the Wire Payments to approve.

Tasks   ✕
1 Approvals Pending
0 Secure Messages
0 User Lockout
0 Missed Payments

5. Select the wire and review the details. Select Approve Payment to complete approval of the wire.

Questions? Call us at 855-351-2262 8:30 AM to 5:30 PM PT on business days.

6. Online Bill Pay

Bill Pay will display if your company has been provided with the service and the User is authorized to make bill payments. Online Bill Pay will be available in Business Online in August 2020.

To make an Online Bill Payment, select:

1. Payments

2. Make a Payment, then select

3. Standard Bill Pay

4. Select Launch Bill Pay

5. Your Online Bill Pay service will open in a new window.

Questions? Call us at 855-351-2262 8:30 AM to 5:30 PM PT on business days.
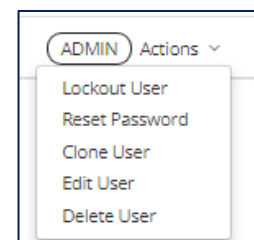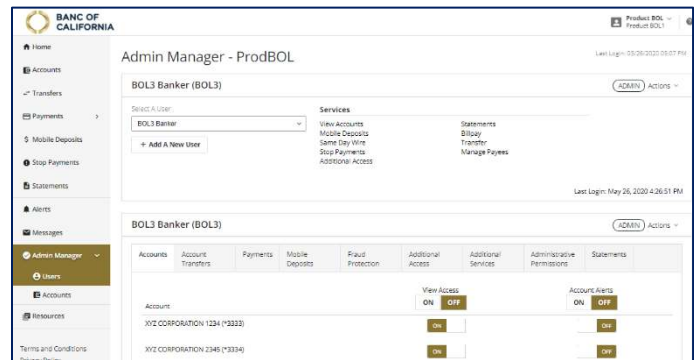
7. Administration Manager

The Admin Manager link is available to clients who have requested administrative access and users who are designated as administrators. Administrators can manage access to accounts, services and capabilities they have access to manage.

Administrators can select Add a New User and:
1. Setup the new user's login credentials
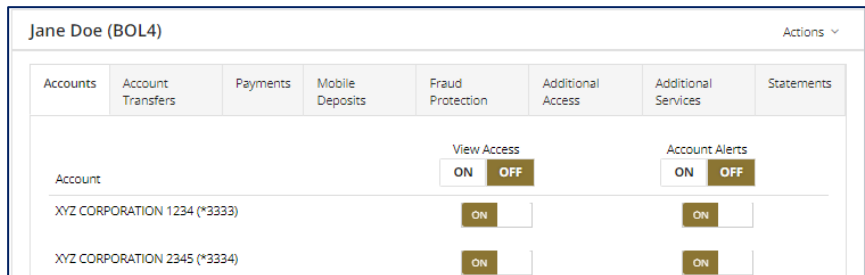2. Setup their contact information
3. Designate as an Administrator or not

For an existing user, select the Actions link to:
1. Unlock User
2. Reset Password
3. Clone a User – creates a new user starting with the profile of an existing user
4. Edit or Delete User

After selecting a user, midway down the page, an Administrator can edit the Accounts and Services the user has access to:
1. Accounts tab: Turn on or off the ability to View an account or receive or Alerts on an account.
2. Account Transfers: Manage access to debit or credit accounts, and whether transactions require approval.
3. Payments: Manage access to accounts for sending a wire, daily wire limits, whether the wire requires approval, and whether the user can approve a wire. Permits ability to manage Payees. Allows access to online Bill Pay and which accounts the user can pay from.
4. Mobile Deposits: User access to mobile deposit and accounts to make deposits to.
5. Fraud Protection: User access to stop checks and accounts to make deposits to.
6. Additional Access: User access Business Online or Bill Pay
7. Additional Services: User access to the mobile banking apps.
8. Administrative Permissions: Manage user access to Administrative services and payments.
9. Statements: User access to accounts and various documents including Account Statements, Analysis Statements, Loan Billing Notices, Check Return Notices, Checking Redeposit Notices, Return Deposit Check Images, and Non-Sufficient Funds Notices.

Questions? Call us at 855-351-2262 8:30 AM to 5:30 PM PT on business days.