



BANC OF
CALIFORNIA

TOGETHER WE WIN®

WIRE TRANSFERS

Execute high-value transactions.

Electronically send large dollar value transfers safely and efficiently.

When you need to make large transfers of money, we can help you do it in a secure, efficient way via the Fedwire® network.

Wire transfers are used by businesses, government agencies, consumers and others for high-value money transfers.

Your Banc of California Relationship Manager and Treasury Relationship Manager can help you easily set up and use wire transfers.*

Our online wire service offers an easy-to-use dashboard for initiating, importing, reviewing and deleting transfers, whether domestic or international.

To learn more, speak with your Treasury Relationship Manager or visit: bancofcal.com/payables

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To learn more and see our products and services in action, see our easy-to-follow online video tutorials at bancofcal.com/tutorials.

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BUSINESS EMAIL COMPROMISE (BEC)
More sophisticated scams require more comprehensive protection.

Business Email Compromise (BEC) is an increasingly common scam. It's a type of fraud where the scammer pretends to be your bank or another person who can send wire transfers. They trick you into giving them your bank account information so they can withdraw funds from your account.

This scam is identified as different kinds of BEC Fraud:

- CEO to CEO or other Payment Fraud:** This is a scam where the scammer pretends to be your bank or another person who can send wire transfers. They trick you into giving them your bank account information so they can withdraw funds from your account.
- Phishing:** This is a scam where the scammer pretends to be your bank or another person who can send wire transfers. They trick you into giving them your bank account information so they can withdraw funds from your account.
- Direct Deposit:** Direct deposit fraud occurs when an infected computer is used to change bank account numbers or routing numbers. This allows the scammer to intercept direct deposit payments and redirect them to a bank account that they control.
- Vendor Impersonation:** This is a scam where the scammer pretends to be your bank or another person who can send wire transfers. They trick you into giving them your bank account information so they can withdraw funds from your account.

If you fall victim to a business email compromise attack:

- Contact Banc of California Client Services immediately to report the scam.
- Contact your local Police Bureau or Investigation office to file a report.
- File a complaint, regardless of where lost, at [www.ICA.gov](http://www.ica.gov).
- For additional resources, contact your Relationship Manager or call 877.770.BANC (2262).

Learn about Business Email Compromise (BEC) and how to help guard against it.

Wire transactions are among the preferred targets of BEC and other fraudsters because the payment and final settlement occur in real time.

Download an article that explains how it works and how to guard against it at bancofcal.com.



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