



**BANC OF
CALIFORNIA**

TOGETHER WE WIN®

RECEIVABLES SOLUTIONS

Manage receipts and handle cash effectively.



Receive credit faster, help increase efficiency, reduce costs, view payment details and mitigate risk.

Whether your receipts are electronic, hard currency or a combination of the two, the right combination of Treasury Management tools and services can help you optimize your operation's efficiency, cash flow and security.

Your Banc of California Relationship Manager and Treasury Relationship Manager will design a solution that works the way you need it to so your organization can work the way you want it to.

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

ACH Origination

Handle routine payments quickly and easily.

Remote Deposit Capture

Scan and post from your office, at any time.

Cash Vault Services

Reduce the inherent risk of loss in transit and storage of currency.

Lockbox Services

Make collections faster, simpler and safer.

Merchant Services

Process online and in-person payments safely and efficiently.

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

BUSINESS ONLINE AND BUSINESS ONLINE PRO

FREQUENTLY ASKED QUESTIONS

ACH ORIGATION

Execute debit transactions electronically for greater efficiency and faster clearance.

Automated Clearing House (ACH) is an electronic funds-transfer system that enables secure, efficient movement of money and information among all U.S. financial institutions.

REMOTE DEPOSIT CAPTURE

Save time, reduce expenses and speed up cash flow.

Scan checks right from your business office using a check scanner, and deposit them electronically. No need to make a trip to the bank.* It's easy. It's safe and secure. It enhances your operations. Mobile Check Deposit is also available for qualified accounts.

CASH VAULT SERVICES

Take the worry out of holding and moving currency to and from the bank.

If you're handling cash as part of your operations, our Cash Vault Services can help reduce the risk of keeping currency on-site. Bonded courier services can help reduce the risk of taking it to the bank or carrying it after withdrawal and enhance your employees' productivity.

LOCKBOX SERVICES

Convert collections into cash faster, decrease payment processing costs and reduce the risk of internal fraud.

Lockbox Services can help speed the conversion of collections into cash and mitigate your vulnerability to theft by employees or others. Checks are directed to a P.O. box where mail is collected several times each day. Copies of the checks and remittances, along with payment information, are available through Business Online Banking.

MERCHANT SERVICES

Use the latest in secure technology to process credit cards, debit cards, gift cards and checks through a single-source provider.

Merchant Services provide processing solutions that facilitate card-based payment transactions between consumers, merchants, banks and card associations. When merchant services by WorldPay® is paired with a Banc of California deposit account, you'll receive next day credit of purchase receipts.

Hardware

We offer a wide variety of terminals and will review your needs to identify the best choices for your business, including terminals for lease or purchase to accept secure credit, debit and gift cards, and wireless payment options.

Services

Through certifications with key Value-Added Resellers (VARs), Integrated Software Vendors (ISVs) and other strategic relationships, we'll get you the optimal payment gateway choice for your business.