BANC OF CALIFORNIA

Business Online Pro
Quick Reference Guide

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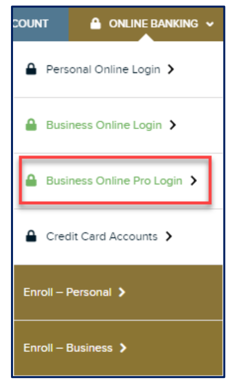
1. First Time Login to Business Online Pro

Do I Login to Business Online Pro or Business Online?

Clients transitioning from **Pacific Mercantile Bank** and clients who use any of the following products will use Business Online Pro (Business Online does not offer these features):

1. Wires including International USD and FX
2. ACH including Same Day
3. Remote Deposit Capture
4. Positive Pay
5. Lockbox



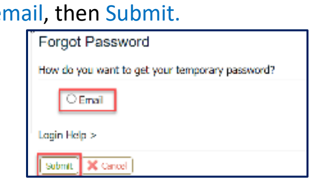
Gather Information

To login, a Company ID, User ID and a Password are needed.

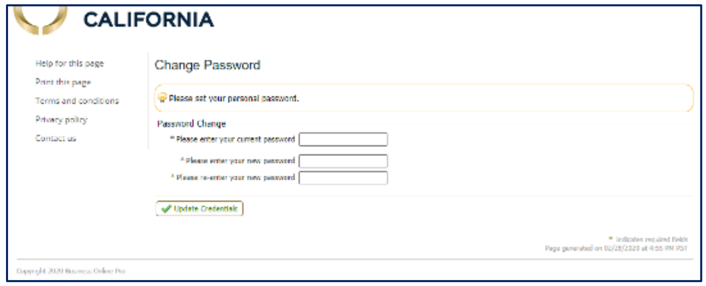
1. **Pacific Mercantile Bank Clients** will use the same Company ID and User ID (*with lower case letters*) used for login at www.pmbank.com. On the login page, select **Forgot Password**.
2. **All Other Clients** will be provided with their Company ID, User ID and Password by the Bank or your company administrator.

First Time Login

At www.bancofcal.com, select Online Banking, then Business Online Pro Login.

First Time Login if you are **NOT a first time Pacific Mercantile Bank** login client: A. Enter your case sensitive Company ID and User ID with no extra spaces at the end. B. Enter your Password, then select Login. 	Pacific Mercantile Bank First Time Login clients only, please select **Forgot Password** (not Login):  A. Enter your case sensitive Pacific Mercantile Bank Company ID and User ID, lower case letters only, with no extra spaces at the end. Click Submit.  B. Choose email, then Submit.  C. From your email, copy the temporary password. 

3. **If You Entered Your Credentials Correctly,** you will be prompted to change your password. If not, the Company ID, User ID or Password were probably not entered correctly. Close your browser and try again.

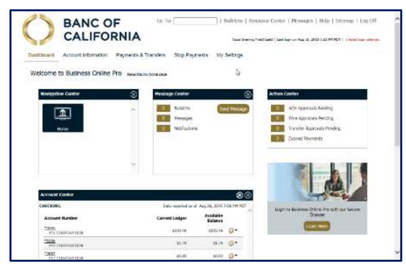


(For **Pacific Mercantile Clients**, since you must use forgot password for your first time login, you will be prompted to enter your temporary password, and the message will say: A temporary password has been sent to you. Please do not close your browser until you have entered the information below to reset your password.)

4. **Current or Temporary Password:** Enter the temporary password provided to you by the Bank, your company administrator, or in the Forgot Password Email.

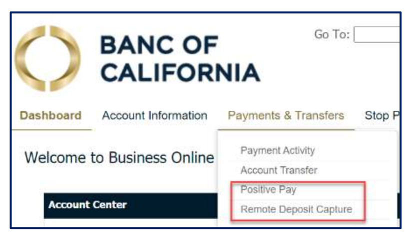
5. Your **New Password** Must Contain:
   a. 8 to 30 Digits
   b. 1 Lower Case Letter
   c. 1 Upper Case Letter
   d. 1 Number
   e. 1 Symbol

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



7. Using a standard browser, access to Bill Pay, Positive Pay, and Remote Deposit are under the Payments and Transfer Menu. For Lockbox, look under the Account Information Menu.

   Secure Browser users will see the links to Bill Pay, Positive Pay and Lockbox in the Access Center on the Dashboard.



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

2. Security Token Software and Mobile App Setups

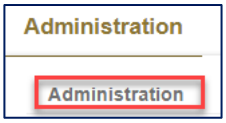
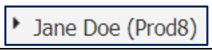
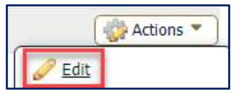
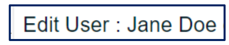
You can choose among several software options to help protect your access to Business Online Pro (or Business Online). Users who enter or approve Wires, ACH Originations or who administer other users must use one of these options.

1. Select Security Software: Select from one or more of the following options and install the software.

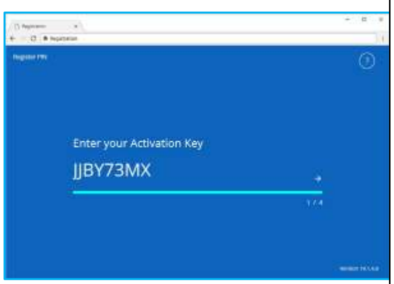
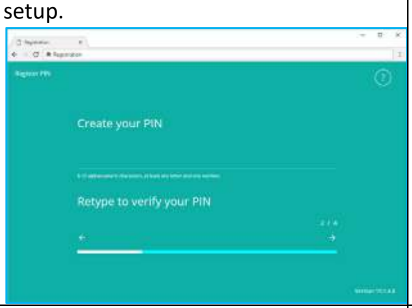
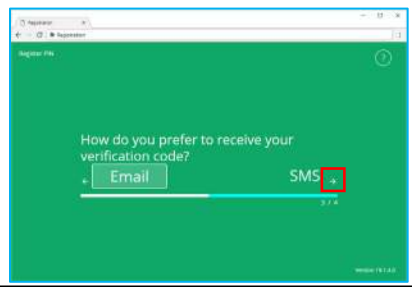
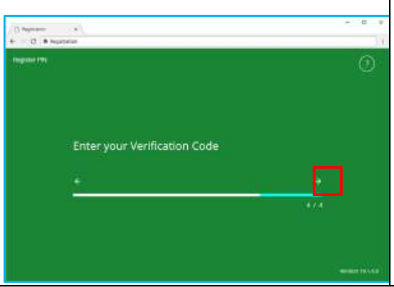
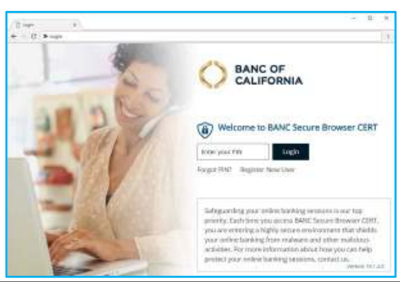
Software			
Secure Browser	Our recommended and highest PC security option, the secure browser doesn't require a separate token code. This makes logins and approvals faster.	1. Login with your secure browser and the PIN you setup for it. 2. Approve transactions with your password 3. Allows different users to login using the same browser installation.	Find the Download Secure Browser link on the login page. After installation, the icon will look like this:
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. Use your Mobile Token App passcode to approve transactions when prompted in your browser.	Links: 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. The App is dedicated to a single user, the phone owner.	Links: 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: Administrators at your company can look up and provide each user with their currently assigned 8 digit alpha numeric Software Activation Key. It can be used three times and it expires after 30 days. An admin can reset it for 30 more days. Here's how find it:

Any Company Administrator can look up a user's software activation key and securely provide it to them:

A. An Admin selects the Administration menu, then the Administration link. 	**B.** The Administration page shows a list of Names & User IDs. Find the user who is activating their software/token at the left of the list of users. 	**C.** To the right of that user, select the Actions pull-down, then select Edit. 	**D.** The page title should be Edit User for your target user. 	**E.** Down the Edit User page, find the User's current 8-digit alpha-numeric Software Activation Key. 

4. Setup Software: Select the software to open it. The following screens show the setup screens for the secure browser. The mobile banking and token app setup process is similar. The secure browser supports multiple User IDs. The mobile apps 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 email or SMS to receive your verification code (you may only have the email option). Then select the red arrow below. 
8. Enter Verification Code: It is sent to the email or mobile phone number saved on the user's online profile. Select the red arrow. 	9. Login with PIN: You'll arrive at the login page. Enter your new 6-12 digit case sensitive PIN. 	10. Select Business Online Pro: At the Secured App page, select Business Online Pro. Or choose Bill Pay, Positive Pay, Lockbox, or Remote Deposit Capture 

11. PIN Usage: The PIN you setup is assigned only to the Secure Browser, Mobile App, or Mobile Token App you are setting up. Each software you setup can use the same PIN or a different PIN.
12. Approvals: Wires, ACH originations, and Administrative changes to users 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 software PIN. With the Secure Browser, you approve transactions with your Business Online Pro password.

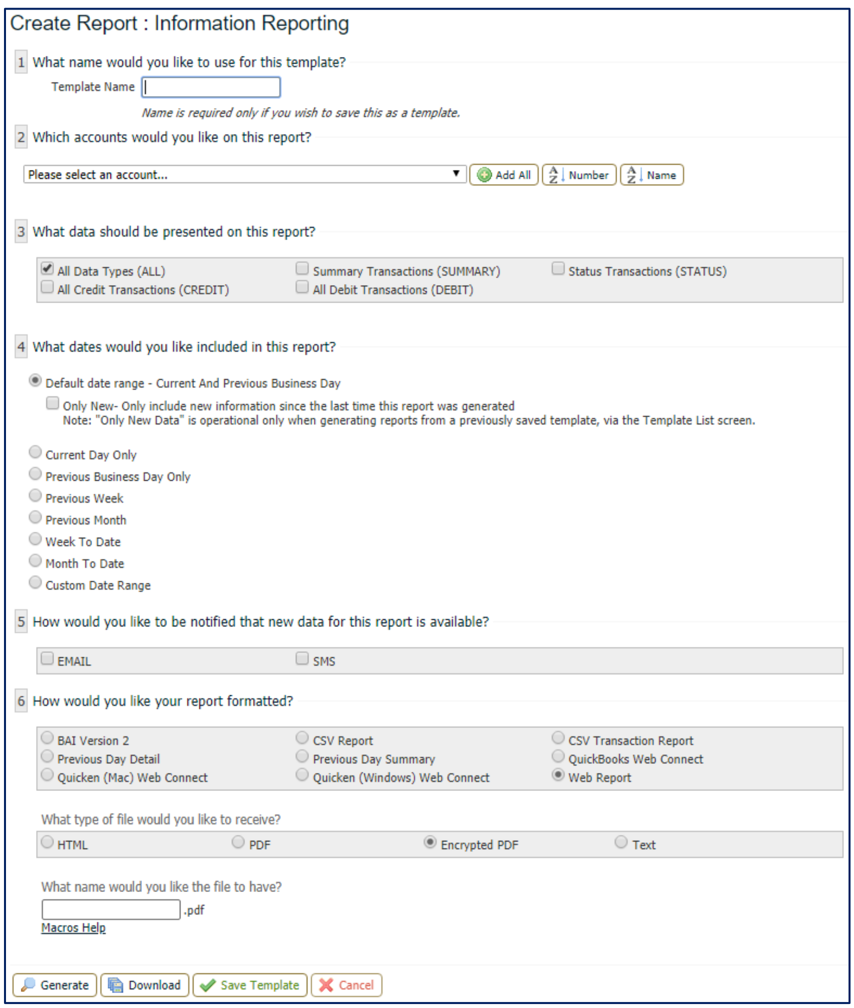
Questions? Call us at 855-351-2262 (BANC) from 8:30 AM to 5:30 PM PT on business days.

3. Information Reporting

Information Reporting lets you create reports detailing account activity and balances. Select Account Information then Information Reporting. In left menu, find transaction search, statements, notices, ACH reporting, and more.

You can customize reports and save them as templates for reuse.

1. Template Name: You can run an ad hoc report or save it as a template for later use.
2. Accounts: Select the accounts to include in your report output.
3. Data Types: Reports can include transactions by Debit, Credit, Summary Transactions or Status.
4. Date Range: Choose Current Day, Prior Day, or the Date Range that meets your reporting needs.
5. Notice: Choose if and how to receive an email or SMS Text once this report is ready.
6. Formats: BAI2, CSV/Excel, Prior Day Detail, Prior Day Summary, QuickBooks/QBO, Quicken/QFX, and Web page.
7. File Types: File output types are HTML, PDF, Encrypted PDF (requires report generator's report password to open – see User Profile) and Text.



4. Accounting Software: QuickBooks, Quicken, Mint, Xero, Yodlee, etc.

Introduction

You can download account data from Business Online Pro to QuickBooks, Quicken, and Mint.com by selecting the name of the data feed (Bank ID) and 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 Quicken or QuickBooks software.

Available data feed options:

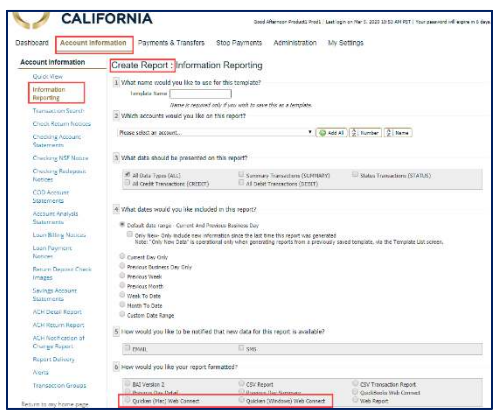
Data Feed Type	Business Online Pro (BOL Pro) Data Feed Name (Bank ID)
Web Connect for QuickBooks, Quicken	Banc of California Business WC
Direct Connect for QuickBooks	Banc of California Business QB DC
Online Services: QuickBooks.com, Mint.com, Xero.com, Yodlee.com	Banc of California Business Online Pro

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.

Quicken or QuickBooks Web Connect Setup



For Web Connect, login to Business Online Pro and download the data.

1. Login at business.bancofcal.com
2. Select Account Information > Information Reporting > Create Report and then choose a QuickBooks (QBO) or Quicken (OFX) 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 data feed / Bank ID is Banc of California Business WC (do not select Banc of California which is for personal clients).
5. For Quicken:
   a. Select Create a new account and name it. 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, select Create a new QuickBooks account.
   c. Confirm the prompt by clicking Continue. Repeat steps for each account.

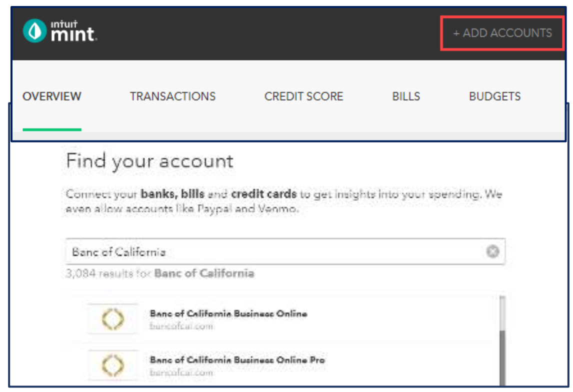
QuickBooks Direct Connect Setup

Please call us at 855-351-2262 8:30 AM to 5:30 PM PT on business days to setup this service. The data feed is called Banc of California Business QB DC.

Mint, Xero and Other Accounting Software

When you start using Business Online or Business Online Pro, you can setup the account in Mint, and setup a new data feed:

1. Login to QuickBooks.com Mint.com, Xero, etc.
2. Select Add Accounts or Add Bank Accounts.
3. Search for: Banc of California
4. Select: Banc of California Business Online Pro. Mint and Xero have this listing. If your software does not have the Business Online Pro listing, login to Business Online Pro, download data from Information Reporting as a Web Connect or CSV file, and import the file.
5. Continue and follow the prompts and provide the information requested which will include your Company ID, User ID, and Password.



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

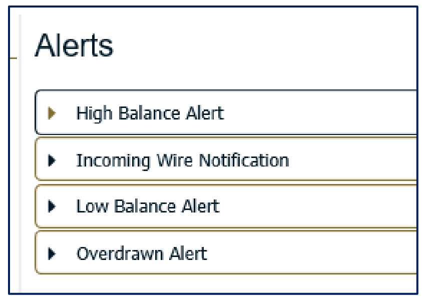
5. Alerts and Subscriptions

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.

We offer the following Alerts (also see Subscriptions below):

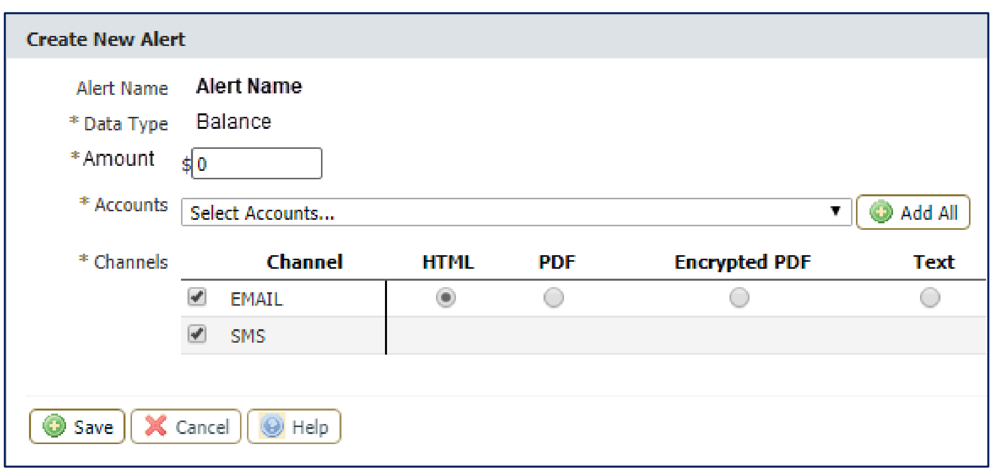
1. High Balance Alert
2. Low Balance Alert
3. Overdrawn Alert
4. Incoming Wire Notification



To set an alert, select the Create New Alert button.

Each Alert will display the name of the alert and the data type that triggers the alert e.g. Balance. You will enter:

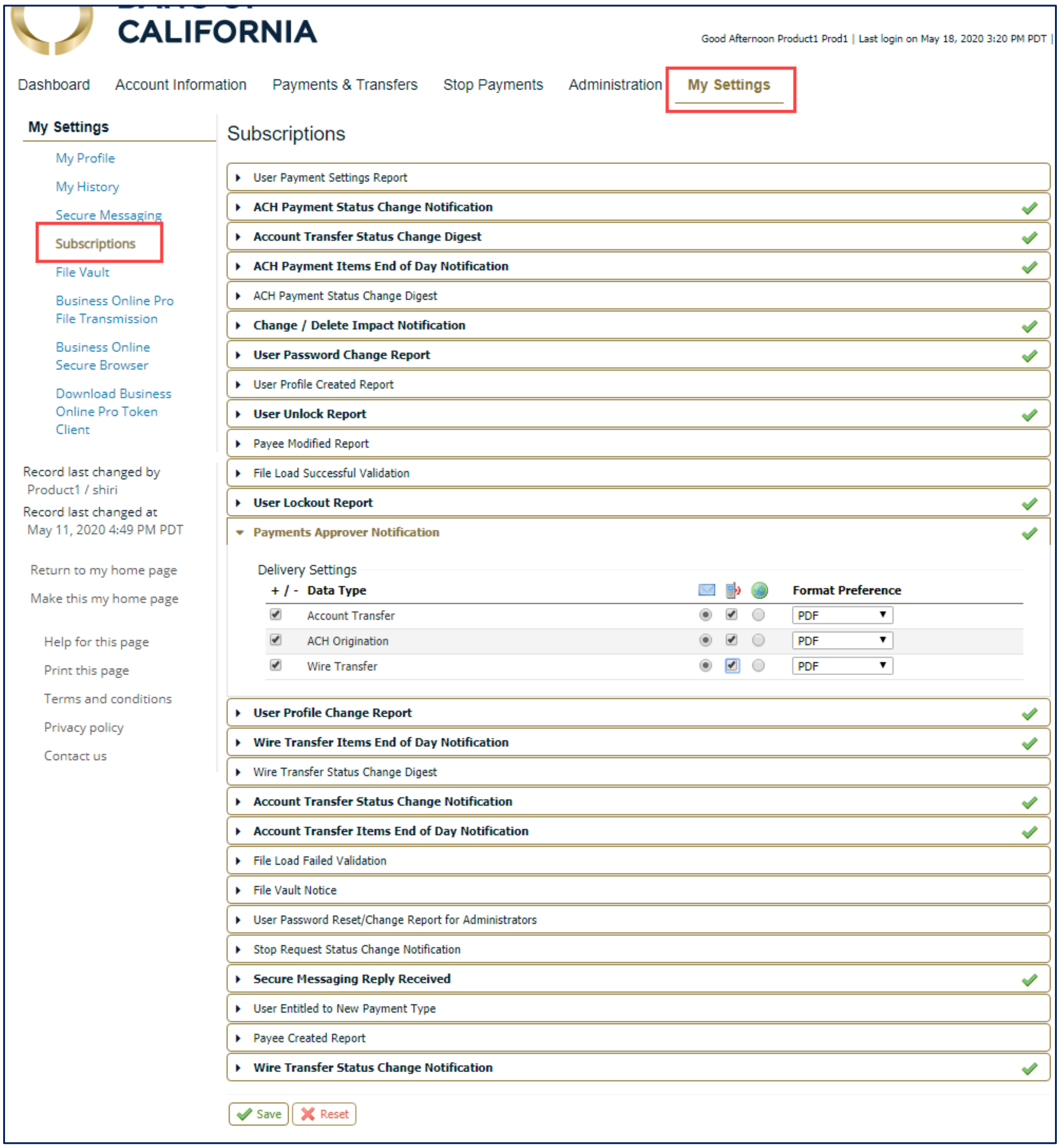
1. Amount: A threshold rule will display for the Amount, e.g. Less Than, More Than, etc. Enter the amount of the threshold.
2. Accounts: Displays the accounts eligible to receive the Alert message. Select the Add All to create the alert for all your accounts.
3. Channels: You can receive your alert via email as HTML, a PDF, an Encrypted PDF, or as text. Select SMS to receive the alert via SMS text to your mobile device.
4. Save: Select the Save button. Edit or Cancel your alerts as needed.



Subscriptions

Subscriptions are notifications or reports with information about events that you or your administrator select for you to receive via email or SMS text message. Find the Subscriptions link in the My Settings menu.

Please review the Subscriptions available below. This is where you could setup important email or SMS Text notices such as a Payments Approver Notification that can make you aware that a payment is pending approval. Report formats available include Text, HTML, PDF or Encrypted PDF.



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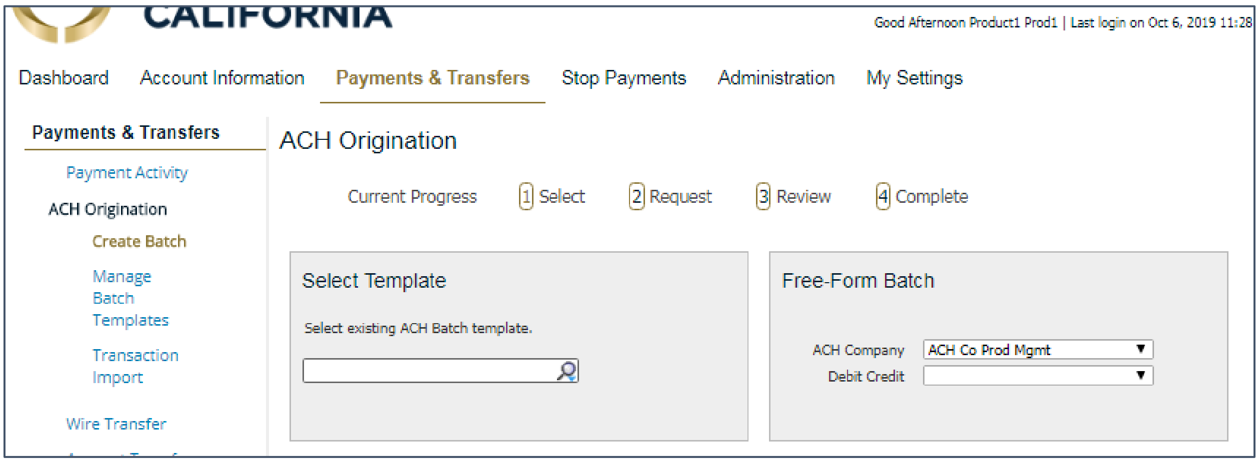
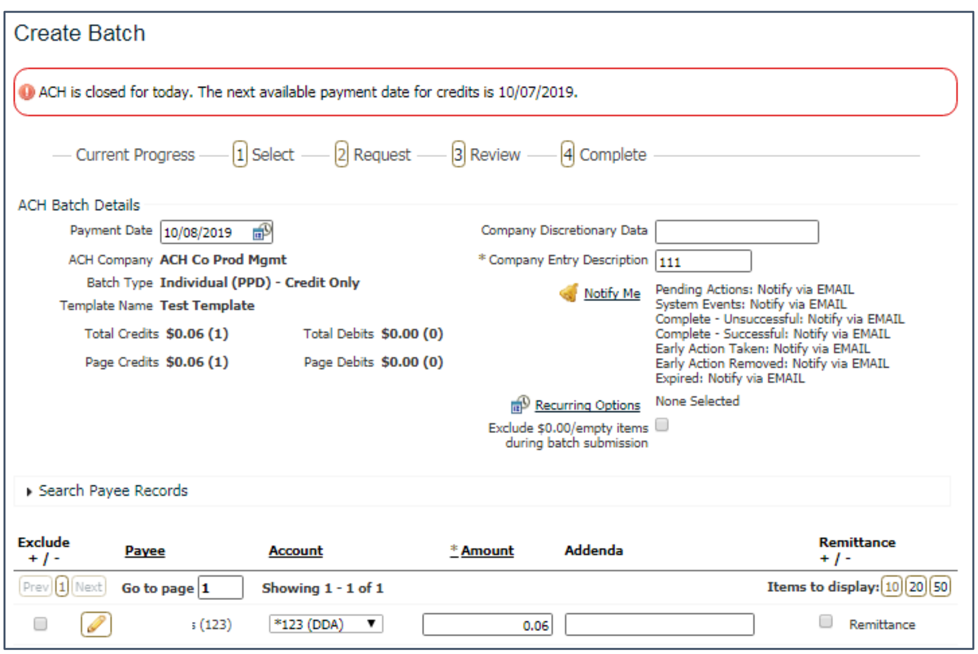
6. ACH Origination and Approval

Entitled users can create ACH batches in the Select Template section, in the Free Form Batch section, or by selecting Transaction Import in the left navigation. Templates can help you ensure accuracy and reduce entry time by reducing the need to re-enter ACH information. Transaction Import allows you to upload a file of payments created by e.g. your company's accounting software. Set the import type to active then upload (i.e. set NACHA to active, then upload).

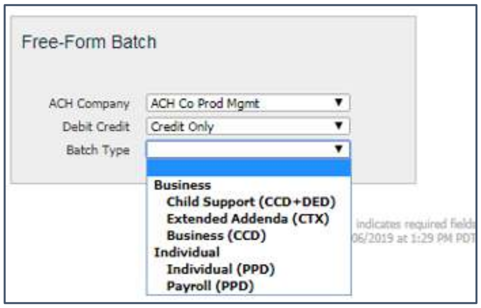


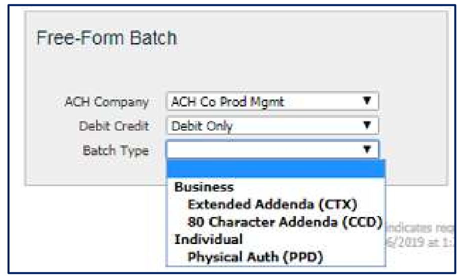
ACH Entry

Select Template: Enter a portion of the template name, and your available templates will display. To create a new template, select Manage Batch Templates in the left navigation. When a template is selected, the template displays and allows you to enter certain fields not locked by the template. You will enter the Payment Date, Company Entry Description (helps to identify the batch), select an Account you setup for the payee, the Amount, and any Addenda or Remittance data.

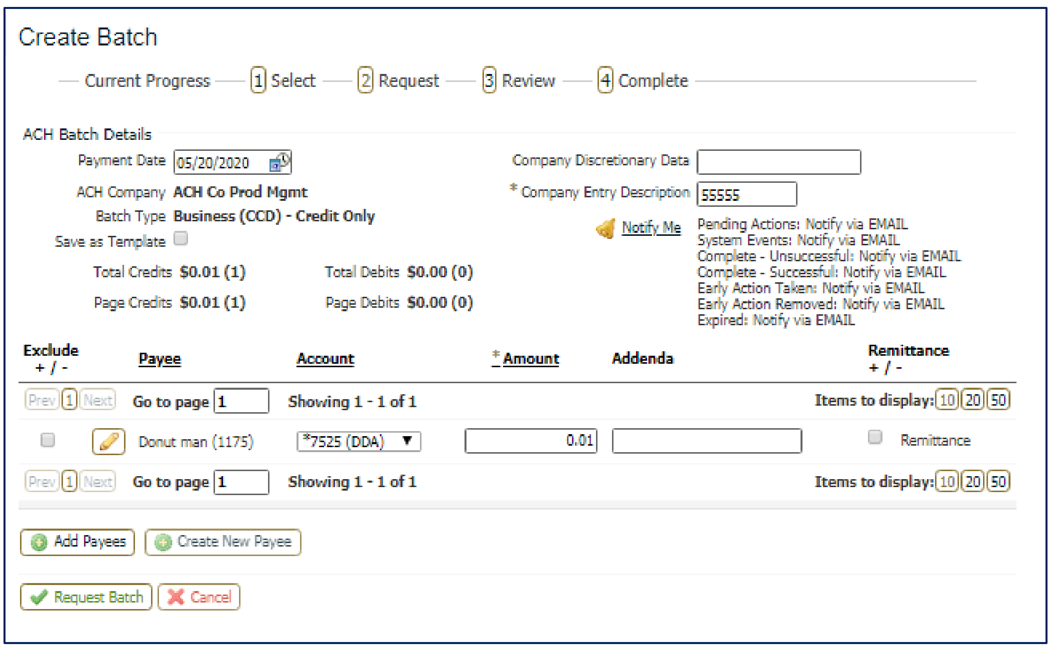


Free Form Batch: To create a free form batch, select the ACH Company, then select Debit or Credit, then select batch type:





Once the batch type is selected, you can enter the required information. The Payment Date, the Company Entry Description (helps to identify the batch), and choose Save as Template if it would be helpful for you to use this template again. Type the name of each Payee, and select from the list of matching payees that will display. Select the payee's Account you wish to credit or debit. Enter the Amount, and provide any Addenda or Remittance data needed.



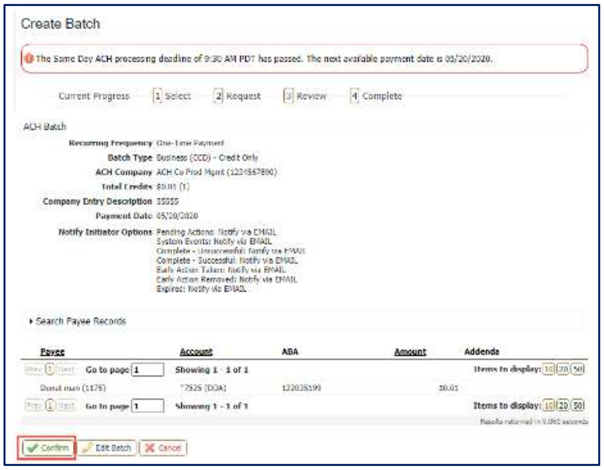
Create Payee: Select the Create New Payee button at the lower left if you need to add a payee for your Free Form ACH batch. You will be prompted to provide the Payee Name, a Payee ID (e.g. a nickname, employee ID#), Payee Type (Individual or Business), Account Name, Beneficiary ID Type (usually account number), Account Number, Bank ID (usually ABA number), Bank Name, and Account Type. Select Save Account then the option to Save the payee. To Edit a Payee, select the yellow pencil. The red X next to a payee lets you Delete that payment from the batch.

Select Request Batch when you have entered all the necessary information.

Create Your ACH Batch

Your batch will display. You can select Edit Batch, Cancel or Confirm. Take the following steps to complete the entry of your ACH Batch.

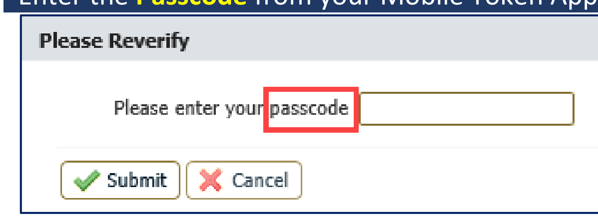
1. Review the information entered for accuracy, especially the payee / beneficiary information.

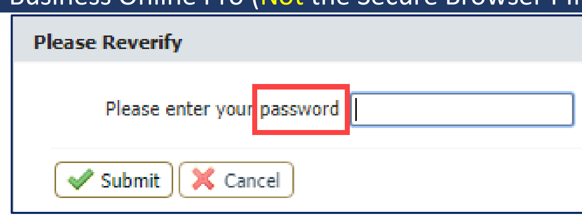


2. When ready, select Confirm.

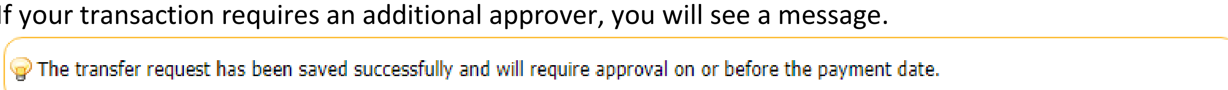
3. You will be prompted to Re-verify your transaction. See below. If you are using a standard browser, approve it with the **passcode** number provided in the Mobile App Token software. If you are using the Secure Browser, you will be asked for your Business Online Pro **password** (not the Secure Browser PIN that you used to Login).

Internet Explorer, Chrome, Safari, etc. browser: Enter the **Passcode** from your Mobile Token App	**Secure Browser:** Enter Your **Password** for Business Online Pro (Not the Secure Browser PIN)





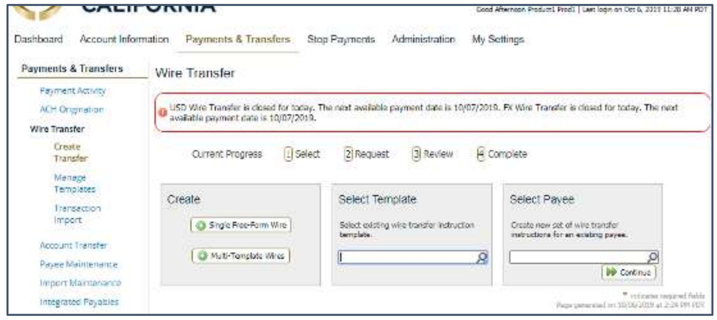
4. If your transaction requires an additional approver, you will see a message.



This means **approval is required** by another user. Please refer to the **Wire and ACH Transaction Approval** section of this document. Select Payment Activity, then view the Current Activity or Future Payments links in the left navigation to find the status of your payment.

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

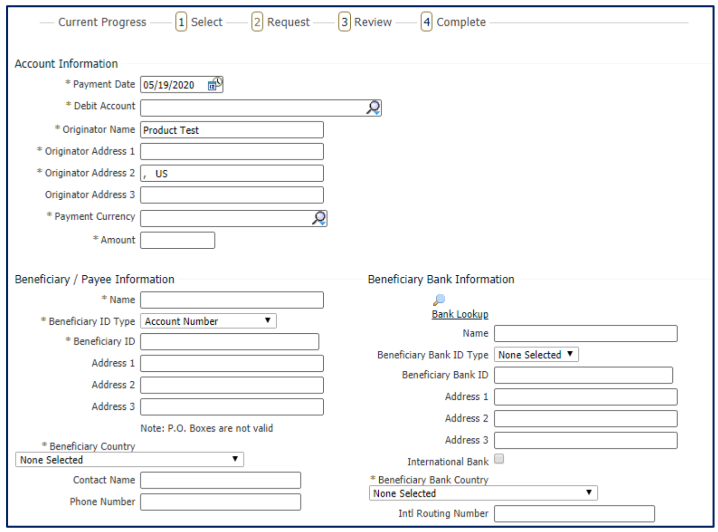
7. Wire Origination and Approval



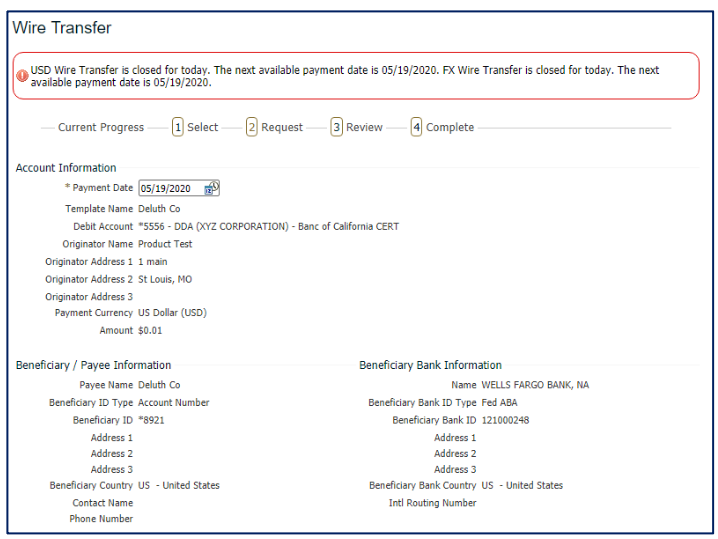
Wires may be initiated as a free form entry, from an existing repetitive or semi-repetitive template, or from an existing payee who will be the wire beneficiary.

Wire Entry Options:

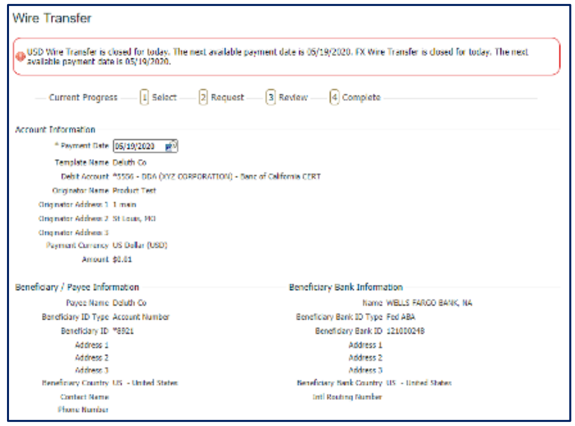
1. Free Form: In the Create box, select the Single Free-Form Wire button. Enter the information in the required (*) fields and any additional fields needed to route the transaction.



2. Select Template: To view your templates, place your cursor in the Select Template field, and a dropdown will appear. Select the Template you wish to use. Note that Templates are available if you have saved a Free Form wire as a Template, if you selected Manage Templates to create a template, or if someone else has saved a wire template for your company. There are two types of templates. For a Repetitive Template, most fields are predefined. Semi-Repetitive Templates let you lock some fields and keep other fields open for data entry. Other fields which were not saved with the template but that are necessary to complete the wire will be blank, allowing you to input values. The above example is for a Repetitive Template and most of the fields cannot be changed.



3. Select Payee: To view your payees, enter the payee name and your existing payees will appear. When you send a wire by selecting a Payee, all the beneficiary information available for the selected payee will be populated. You can customize the date, account, originator information, currency and the amount.



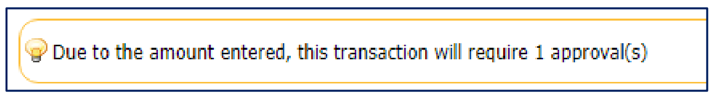
Complete the Entry of Your Wire:

Take the following steps to complete the entry of your wire.

1. Review the information entered for accuracy, especially the payee / beneficiary information.

2. When you are ready, select Request Transfer at the bottom of the page.

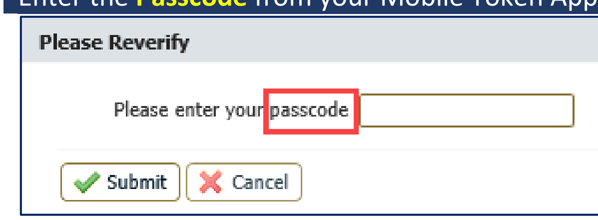
3. If your Wire requires an additional approver, you will see this message.

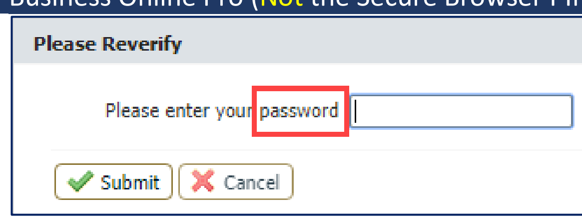


4. When you are ready, select Confirm.

5. You will be prompted to Re-verify your transaction. See below. If you are using a standard browser, approve it with the **passcode** number available from the Mobile App Token software (or the PC Token). If you are using the Secure Browser, you will be asked for your Business Online Pro **password** (not the Secure Browser PIN that you used to Login).

Internet Explorer, Chrome, Safari, etc. browser: Enter the **Passcode** from your Mobile Token App	**Secure Browser:** Enter Your **Password** for Business Online Pro (Not the Secure Browser PIN)





Be sure to notify your wire approver to take action, if needed. See the section titled, **Wire and ACH Transaction Approval**. To check your wire status, go to Payment Activity and view the Current Activity or Future Payments links in the left navigation.

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

8. Foreign Currency and International US Dollar Wires

Foreign Currency (FX) and International US Dollar wires always require specific additional information that is not required for domestic US Dollar wires. Like domestic wires, they can be entered as a Free-Form wire, can be saved as templates and payees for future use, and must be approved.

Entering Foreign Currency Wires and International US Dollar Wires:

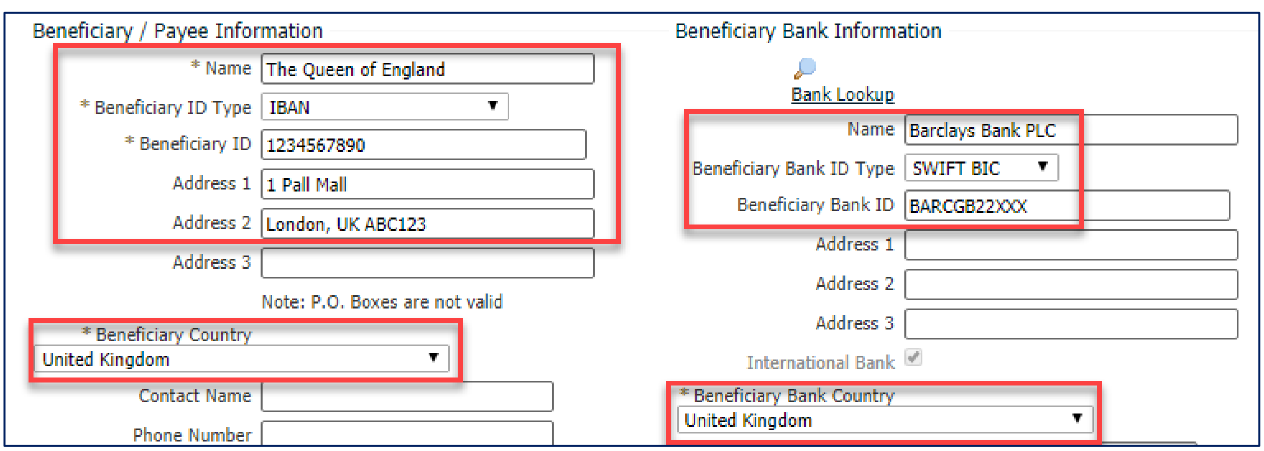
Ensure your Foreign Currency wire can be approved by **12:30 PM Pacific Time (PT)**. The cutoff time for US Dollar International / SWIFT wires and domestic wires is 3:30 PM PT. The following steps are an example of entering a single Free-Form Foreign Currency or International US Dollar wire.

1. Select Payments & Transfers and in Create Transfer, select Single Free-Form Wire.

2. On the Wire Transfer page in the Account Information Section, enter the required fields denoted with an asterisk (*) including the Payment Currency which can be US Dollars.

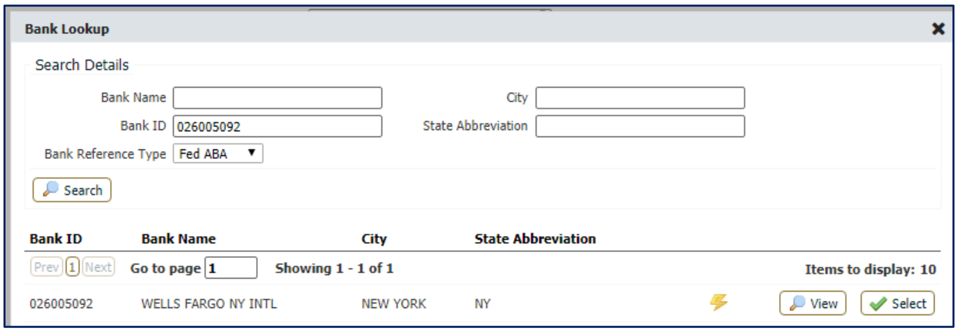
3. In the Beneficiary / Payee Information section: Enter the Name, select ID Type as Account number or IBAN. Then enter the Account Number or IBAN (Int'l Bank Account Number).

4. Under Beneficiary Bank Information:
   a. For Beneficiary Bank ID Type – Select SWIFT BIC.
   b. Verify your SWIFT code. The Bank Lookup link/function does not verify SWIFT codes.
   c. Enter the 8 or 11 character SWIFT code. If your SWIFT code is rejected when you submit the payment, contact the payee to verify it. Please note that some banks require a 3 digit branch code after the 8 character code which makes the code 11 characters long. The Main

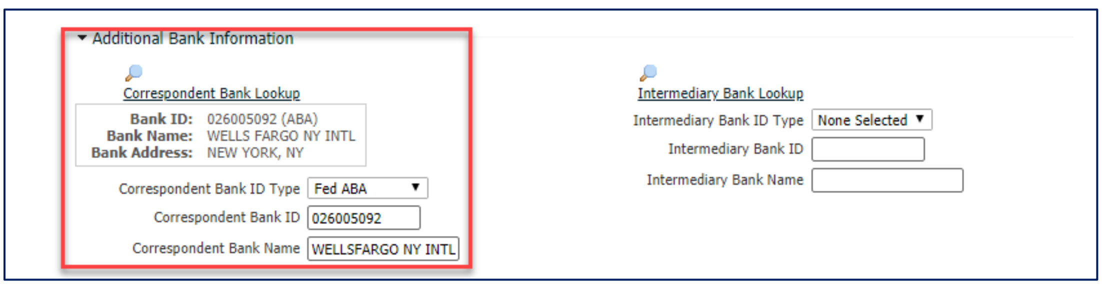


Office branch code is typically XXX, and you can usually add it to the end of an 8 character code. See this Barclay's example where the SWIFT code is BARCG822XXX.

5. **Correspondent Bank:** You can select Additional Bank Information, Correspondent Bank Lookup and enter a **correspondent** bank.
    a. Choose the Select button. If you do not have a correspondent bank, skip to section 5c below.

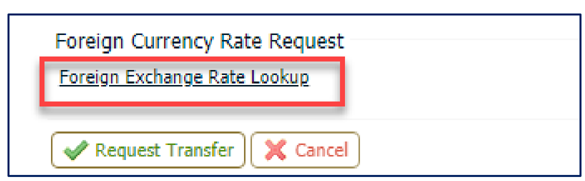


    b. You will see your correspondent bank information you entered.

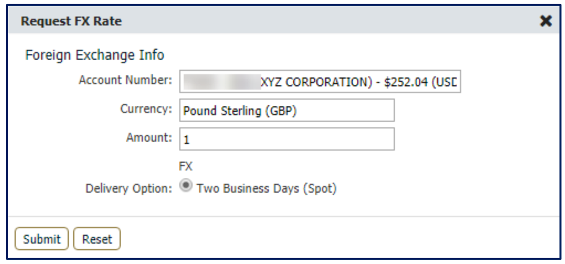


    c. If you submit an international USD or foreign currency wire and leave the Correspondent Bank information completely blank, Banc of California will add Fed ABA 026005092 for Wells Fargo NY Int'l as the correspondent bank so the payment is properly routed. This additional correspondent bank information will only display on your wire when you view it in Payment History. It will not display in Current or Future Payments.

6. **Foreign Currency Wires:** Once your wire payment information is correct and you are ready to complete all of the steps needed to confirm, approve the wire, select Foreign Exchange Rate Lookup at the bottom of the page.



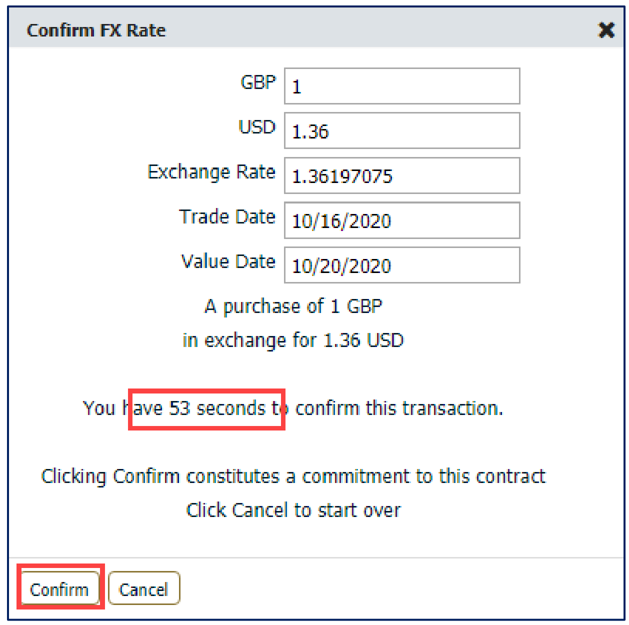
a. On the Request FX Rate page, select Submit



b. On the Confirm FX Rate page, you will be presented with a Foreign Currency contract (FX contract). Complete a Foreign Currency contract only if you are ready to complete the wire.

c. If you agree, select Confirm. Your funds will be debited immediately, before the wire is approved. This FX contract cannot be re-used for another FX wire. The deadline for FX wires is 12:30 PM Pacific Time.

d. If, for any reason, you do not end up approving this wire, please select Messages and Create message and cancel the contract or call 855-351-2262 to so that we can re-credit the funds to your account.

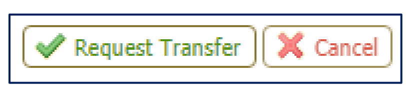


Complete Wire Entry:

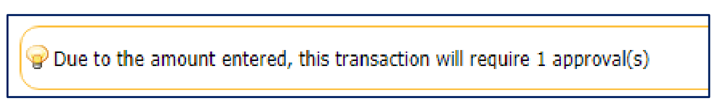
Take the following steps to complete the entry of your wire.

6. Review the information entered for accuracy, especially the payee / beneficiary information.

7. When you are ready, select Request Transfer at the bottom of the page.



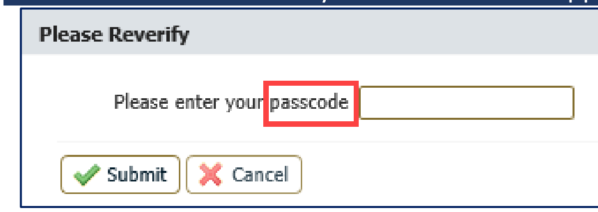
8. If your Wire requires an additional approver, as determined by your Company settings, you will see this message.

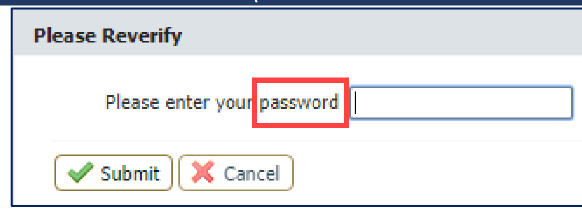


9. When you are ready, select Confirm.

You will be prompted to Re-verify your transaction. See below. If you are using a standard browser, approve it with the **passcode** number provided in the Mobile App Token software. If you are using the Secure Browser, you will be asked for your Business Online Pro **password** (the password you use to login through a standard browser like IE, Chrome, Safari).

Internet Explorer, Chrome, Safari, etc. browser: Enter the **Passcode** from your Mobile Token App	**Secure Browser:** Enter Your **Password** for Business Online Pro (Not the Secure Browser PIN)





Be sure to notify any required wire approver to take action prior to submission deadlines. See the next section on Wire Approval. To check your wire status, go to Payment Activity and view the Current Activity or Future Payments links in the left navigation and view the status of your wire.

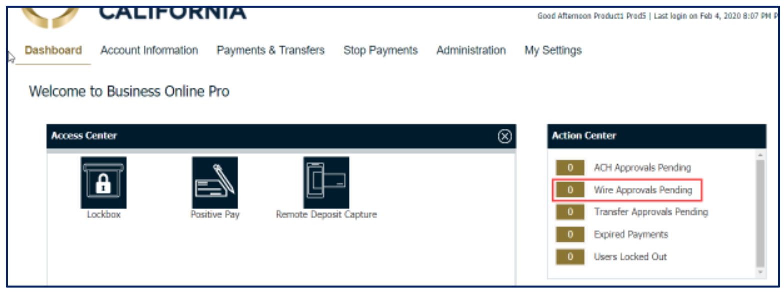
Questions? Call us at 855-351-2262 (BANC) from 8:30 AM to 5:30 PM PT on business days.

9. Wire and ACH Transaction Approval

Security token software (either the Secure Browser or the Mobile Token App) and a second user are often needed to Approve Wires and ACH transactions.

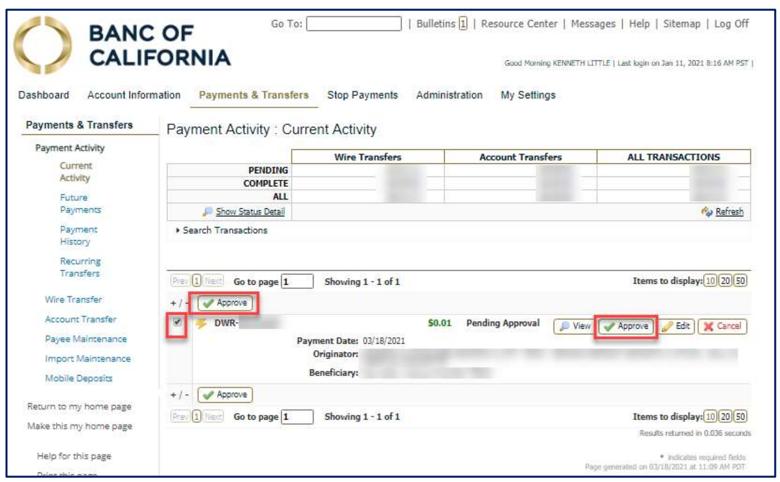
Approval:
Depending on your company security setup, Wires and ACH transactions may need to be Approved or they will not be sent. After a transaction is successfully Approved, make sure the status is Delivered, Completed or Processed.

Find Wires or ACH Approvals Pending: The number of pending transactions will display in your Action Center when you sign on to Business Online Pro. Click the items with 1 or more pending transactions to approve.



Payment Activity: The link will take you to the Payments & Transfers section in Current Activity. You can also select Payments & Transfers and on the Current Activity page, scroll down the page to see your transactions. (For future dated items, select Future Payments and find your transaction on the calendar)

Approve: Select Approve for transactions individually or select the checkbox to the right of each transaction and select the Approve button for the entire section. If you entered the transaction, you will not have an option to approve it. Another user must approve it.



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

10. Remote Deposit Capture and Check Scanner Setup

Our Remote Deposit Capture service allows you to deposit checks using your check scanner equipment. You will need administrative access on your PC to install the Banc of California scanner driver software on your PC. Remote deposit works well with the Secure Browser, Chrome, and Safari; you may also find it works well with other browsers.

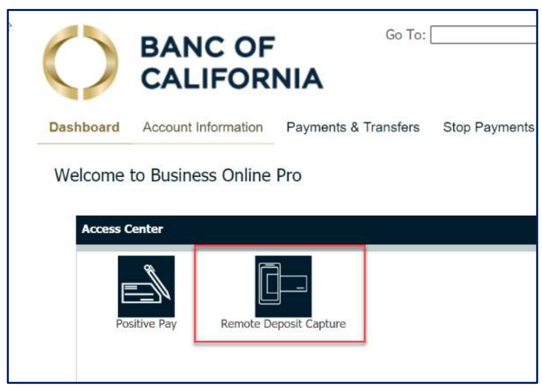
Scanner Driver – Remove Old Driver, and Install New Driver:
If you made deposits with your scanner at your prior Bank (including Pacific Mercantile Bank), uninstall the old scanner driver first. Then install the new Banc of California scanner driver.

1. To start, save your work, and close other programs. Disconnect the scanner from your PC. You will need to reboot, when you have completed this process.

2. Find old driver software: On a windows PC, go to the Control Panel, Programs and Features. Or copy and paste this path in Windows Explorer: Control Panel\All Control Panel Items\Programs and Features. On a Mac, use the File Finder.

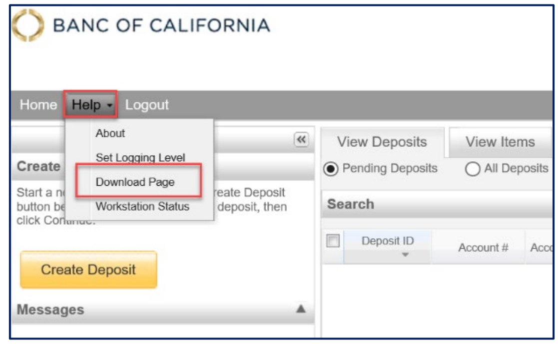
3. Uninstall scanner driver software: Locate your scanner driver e.g. WebScan, right click it, then select Uninstall. You will need Administrator access on your PC.

4. Login to Business Online Pro.
   a. Using the Secure Browser, on the Dashboard, find the Access Center, and the link to Remote Deposit Capture.

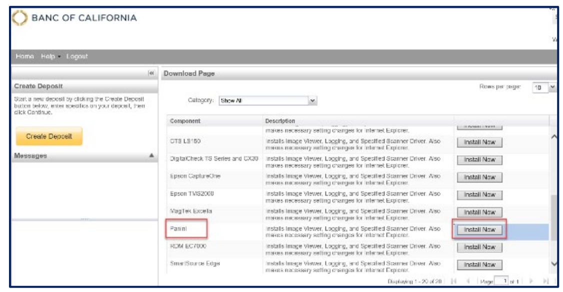


   b. Using a standard browser such as Chrome or Safari, select Payments & Transfers, then Remote Deposit Capture.

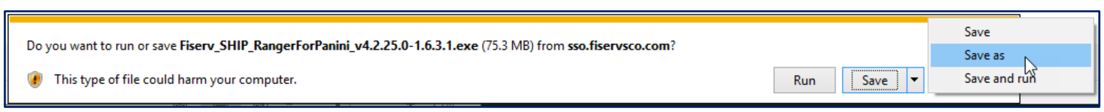
5. Arrive at the Remote Deposit Capture home page. Select Help, then Download Page.



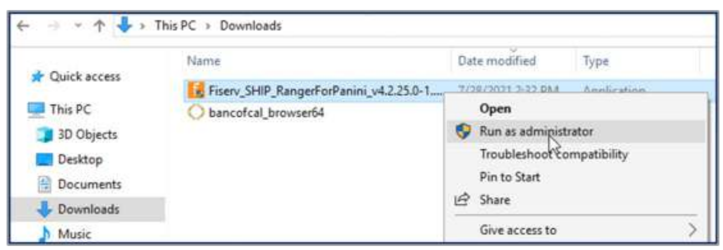
6. Find your equipment type in the component column, and select Install Now (in this example, the component or scanner is Panini).



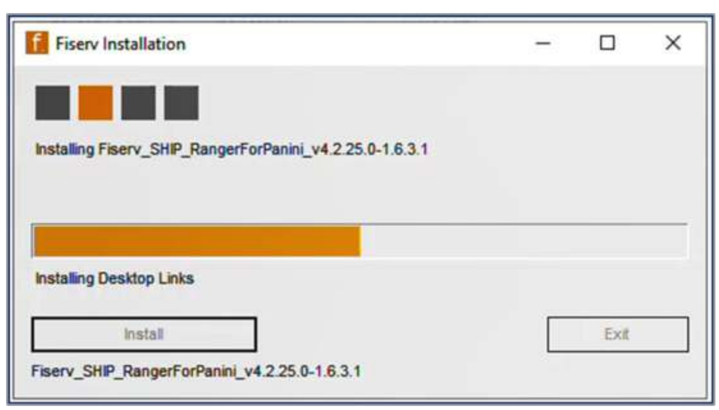
7. Click Save As so you will be able to Run as Administrator on your PC.



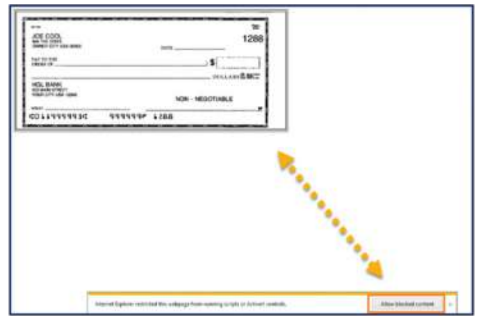
8. Once the file is downloaded, go to the location where you saved it and right click the file. The title will start with "Fiserv_SHIP…." Right click the file and select Run as Administrator.



9. Follow the prompts to install the software. This may take a long time.



10. Select Allow Blocked Content, when prompted, and close the page. A restart prompt will display.



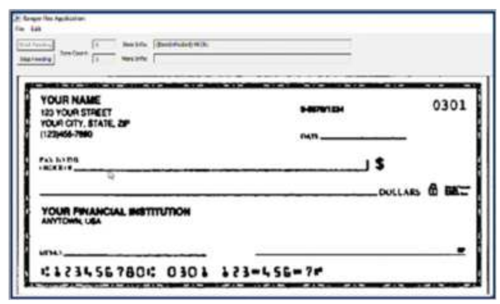
11. Restart the PC.

12. When the PC has rebooted, plug in the scanner.

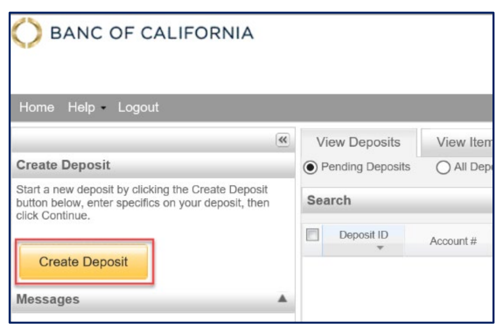
13. We recommend you test the scanner with the RangerFlex application. In Windows, select the magnifying glass, search for Rangerflex (a test program that loads with your scanner software driver), and open the program. On a Mac, use the Finder.

14. This Silver Bullet screen confirms the connection to the scanner.

15. Click Start Feeding when ready. If the test is not successful, check that you have completed all the preceding steps.



16. Once the test is successful, login, open Remote Deposit Capture, and select the yellow Create Deposit button.



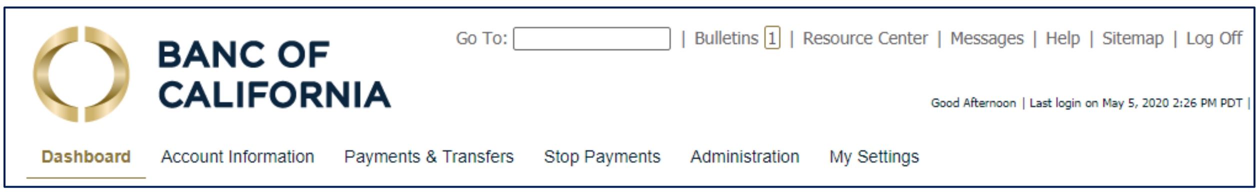
Questions? Call us at 855-351-2262 (BANC) from 8:30 AM to 5:30 PM PT on business days.

11. Menus, Site Map, and Features

Global Menu

This menu offers access to functions based upon your company's product set and the service provided to you as a user. Depending on your user access, links may include: Dashboard, Account Information, Payments & Transfers, Stop Payments, Administration and My Settings.

See the links at the very top of the page. Go To lets you search by topic. The Resource Center provides you with informational links or documents. Messages allows you to send or receive information or documents from the Bank. Help has topics specific to each page. The Sitemap details everything you have access to in in the service. Log Off when you're done.



Features Available in the Menus

DASHBOARD

- Account Center – Displays Accounts, Balances, and links to Account Details, Search, Transfers, and Export Report
- Action Center – Displays important items like approvals pending for ACH, Wires, and Transfers, Expired transaction, and Users Locked out.
- Access Center – Links to Lockbox, Positive Pay, Remote Deposit Capture and Bill Pay.
- Message Center – Links for you to send a message to our Service Center,

ACCOUNT INFORMATION

- Quick View – Shows account balances and allows you to link to account details. The link leads to the most recent 250 transactions – quick view of your account.
- Information Reporting and ACH Reporting allow you to create reports in multiple formats, dates, receive notices when reports are ready, and save report templates.

Information Reporting	ACH Return Report
ACH Detail Report	ACH Notification of Change Report

- Transaction Search – Search for transactions by account number, check, date, amount, debit or credit. Up to 2 years of transaction information is available.
- These documents can be viewed by account number and date.

Check Return Notices	COD Account Statements	Return Deposit Check Images
Checking Account Statements	Account Analysis Statements	Savings Account Statements
Checking NSF Notice	Loan Billing Notices	
Checking Redeposit Notices	Loan Payment Notices	

- Report Delivery – Enables you to have reports delivered by Email, SFTP Pickup, and to specify timing and frequency. Covers Information Reporting and the 3 ACH Reports.
- Alerts – Sign up to receive alerts for high or low account balances, overdrafts, incoming wires, etc.
- Transaction Groups – Allows you to create groups of transactions by transaction Type Code.

PAYMENTS & TRANSFERS

Payment Activity

- Current Activity – Provides an overview of originated transactions: Wires, ACH, and Transfers. Lookup payments or transfers by type, number, name, amount, status, entry method, file name, payee, and recurring status. Lists pending and expired transactions which can be viewed, edited, and canceled.
- Future Payments – Provides a calendar view of scheduled and recurring transactions and links to transactions and details. Filter by transaction type, entry method, recurring status, instruction type or Import File name.
- Payment History – Lookup payments or transfers by type, process or payment date, number, name, amount, status, entry method, recurring status and import file name. Print or Export transactions.
- Recurring Transfers – Search recurring transfers by type (ACH, Wires, Account Transfers), Name, Amount and Status.

ACH Origination

- Create Batch – Select an existing batch template or create a free form debit or credit batch.
- Manage Batch Templates – Create a Template or search for templates.
- Transaction Import – Import an ACH origination file by importing the file data. Select set to active next to the file type first, then select upload.

Wire Transfer

- Create Transfer – Create a single free form or multi-template wire, or select a template, or select a payee to initiate a wire.
- Manage Templates – Create a Template or search for templates.
- Transaction Import – Import a Wire origination file by creating a file map to import the file data.

Account Transfer

- Create Transfer – Create a transfer between your accounts at the Bank and set recurring rules.
- Transaction Import – Import a transfer origination file by creating a file map to import the file data.

More Payment and Transfer Functions

- Payee Maintenance – Add a payee including their account information to use for Wires or ACH.
- Import Maintenance – Import a Wire and ACH origination file by creating a file map to import data.
- Integrated Payables – Create a file map to import Wire, ACH, and Transfer transaction data.
- ACH Tax Payments – ACH tax payment capabilities to make free form or template payments.
- ACH Tax Template Maintenance – Create a Template or search for templates.
- Mobile Deposits – Search by transaction number, account, date, user, and status.

STOP PAYMENTS

- Request Stop Payment – Enter stops by account, check number, check number range, etc.
- Stop Payment Activity – Search for a stop payment orders, review them, and edit them.

ADMINISTRATION

Administration

Functions are only available to administrators for the service capabilities that the company has established. Contact your banker or relationship manager to add this useful service if you don't have it.

> Company Details

- Accounts – View Account List, Search / Filter Accounts, and edit Account Description
- Services - View List of Services
- Payments – Edit payments settings including ACH, Wire, Transfers, SFTP, Integrated Payables, and Mobile Deposits. Administrators can manage dollar and transaction limits, accounts available to the service, FX for wires, wire template fields, etc.
- Actions – Includes Add User; FTP Pickup and Delivery Settings e.g. SFTP Keys, SSL Certs, etc.

> Users

Lists Users at company

- User Names (click on carrot)
    - User Details – Shows key user info
    - Services – Lists all services available to the user
        - Yellow Pencil – Edit Service Preferences
        - Green Briefcase – Edit Accounts for the Service
        - Red X – Removes service for that User
- Actions Button Dropdown Selections:
    - Edit User – Edit name, Admin Designation, Enable Date, Email, Phone, SMS, SMS notification times, View and Reset Software Activation Key
    - Reset Password – Send temporary password to User's Email or Mobile Number
    - Services – Displays services available to user. Select checkbox to add or remove service.
    - Payments
        - Manage this User's access to ACH, Wires, Account Transfers, Integrated Payables, Payee Maintenance, Import Maintenance, Stop Payments, and Mobile Deposits.
        - User Access Controls Can be Added of Limited.
        - Options include: Types of transactions e.g. Debits and/or Credits, Payment File Import Options, Ability to Add Payees, Set Template Restrictions, Transaction Limits, Approval Requirements, ACH SEC Codes, Template Maintenance Capabilities, File Import Map Maintenance, Batch Approval, ACH Company Settings, Activity Audit, Account Access, Wire FX, etc.
    - Resend – Review User Activities, View Reports, Send Report Info
    - Clone User – Creates a new user by copying another existing user at the company.
    - Copy Service – Copies the services available to another user to this user.
    - Delete User – Removes user from the system.
    - Deactivate User – Disables user access. Preserves User on reports. Permits reactivation.
    - Subscriptions – Setup and manage subscriptions which are notifications for features that you are subscribed to such as outgoing wires, ACH, etc. See section 6 on Alerts and Subscriptions.

Audit Service

- Search – Search for actions performed by users at the company. Search is available by date and time range; company, user, account, and service maintenance; login activity; and transactions.
- Result Display – Displays all actions matching the search with details on each item including user, item changed, and login and session details.

MY SETTINGS

Functions are available to administrators when designated by the company.

- My Profile – Edit name, Admin Designation, Enable Date, Email, Phone, SMS, SMS notification window, View and Reset Software Activation Key
- My History – Allows you to review your recent activity
- Secure Messaging – Send or receive messages and documents to or from the Bank.
- Subscriptions – Enables you to receive reports and notices of those reports when an event occurs.
- File Vault – Download or Post documents to exchange them with the Bank, within your company, or to store for yourself within your user access.
- Business Online Pro File Transmission – Downloads this software. But clients can use the SFTP transmission software of their choice.
- Business Online Secure Browser – Downloads this software, same as the link on the login page.
- Download Business Online Pro Token Client – Downloads this software, same as the link on the login page.

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