



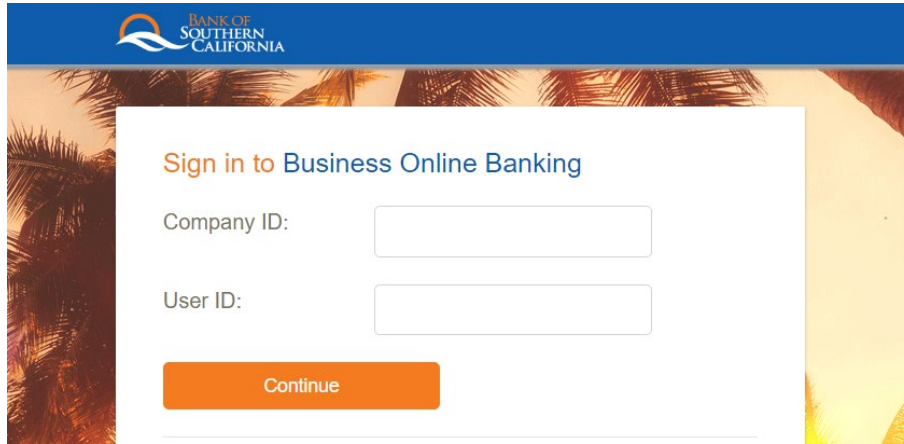
Business Online Banking User Guide

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Logging into Bank of Southern California Business Online Banking

1. Go to www.BankSoCal.com
2. On the upper-right hand corner, select Client Login and Bank SoCal Business Online Banking.
3. Sign into Business Online Banking.

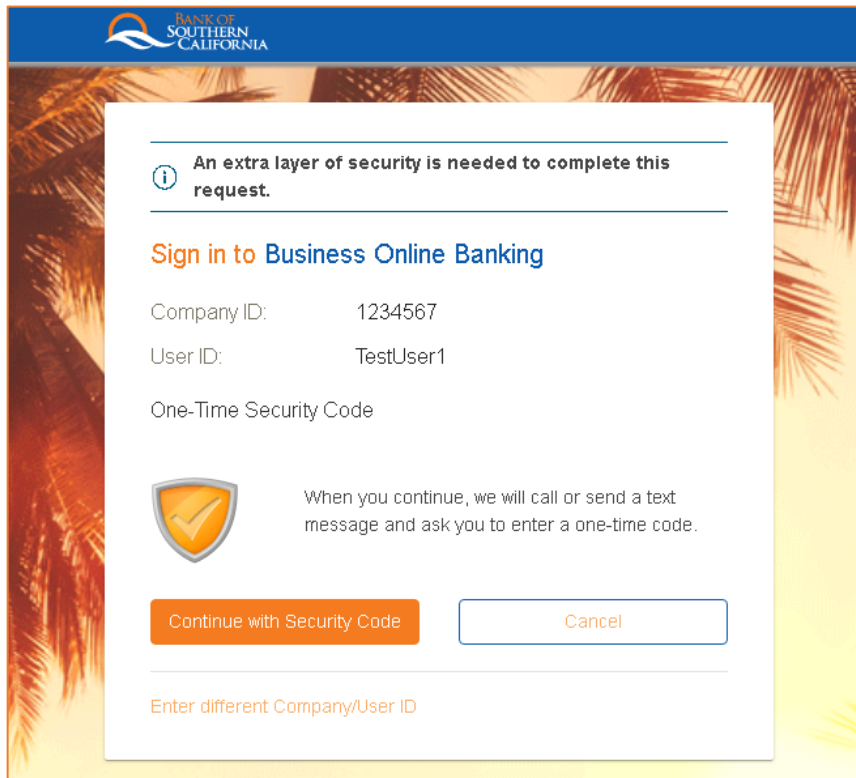


Enter your login credentials.

The credentials are comprised of a seven (7) digit COMPANY ID number and a USER ID.

Users within one company profile will use the same Company ID.

4. As an extra layer of security, the system will prompt you to complete a One-Time Security Code.



- a. Verify that your COMPANY ID and USER ID are correct.
- b. Click on *CONTINUE WITH SECURITY CODE*.
- c. Select a phone number and preferred contact method (phone call or SMS text message). Once selected, click *CONTINUE*.

! If you do not see your phone number listed, you may have entered incorrect log-in credentials. Click on **CANCEL**. Verify your login credentials and try again.

- d. Follow the instructions for either the phone call or the text message option to complete the **One-Time Security Code**.

- 5. **Enter your Password**, then click on **SIGN-IN**

Online Banking Services

eStatements

Setting up Online Viewing for eStatements and documents

Company administrators are responsible for setting up accounts for online delivery of statements and documents.

1. Click **Reports > Statements and Documents**.
2. Click the **View and maintain document** preferences link.
3. Click the **Delivery Preference** drop-down beside an account and then select one of the following:
 - a. Online: used for combined online statements for the primary account.
 - b. Online & Paper: enrolls the account for online statement/document delivery and continues the delivery of the paper statement.
 - c. Delivery Preference.
4. Click **Continue**.
5. If applicable, review the service agreement and click **I agree** to accept it.
6. Click **Save Preferences**.

Search recent eStatements and documents

1. Click Reports > Statements and Documents.
2. If more than two accounts are enrolled for online document viewing, select a **View** option:
 - a. Most recent documents for an account type: View the latest statements or documents for a specific account type (analysis, checking, credit card, certificate of deposit, loan, or savings). *This option does not appear if fewer than two accounts are enrolled.*
 - b. Documents for a specific account: View the statements/documents for a particular account.
 - c. If Documents for a specific account was selected:
 - i. Select a **Filter By Account** option: All accounts, Checking accounts, Credit card accounts, Savings accounts, or Recently used.

- ii. Select an **Account**.
 - d. If **Most recent documents for an account type** was selected:
 - iii. select an **Account Type**: Checking accounts, Credit card accounts, or Savings accounts.
- 3. If applicable, select a **Document Type**: Analysis statement, Statement, or Notice.
 - ! Some of the Document type options may not be available to all company users.
- 4. Click **Continue**.

Search for older eStatements and documents

1. Complete the *Search recent eStatement and Documents* task.
2. Click the **Search for older or specific documents** link.
3. Fill in or select a **Document cycle date** and then click **Search**.

Deposit Account Activity

To view your account’s transactional history, you can simply click on the specific account from your WELCOME screen. You can also look for specific dates, amounts, check numbers, or even customize a downloadable report.

1. Click **Reports > Deposit Reports**
2. Fill the information on the screen:
 - a. Output To: Select the file type that you want to download.
 - ! Chose **CSV File** to download and open on Microsoft Excel
 - b. Account: You can select one specific account for the report. (Optional)
 - c. Date: Select a specific date or date range.
 - ! You have 18 months of history available, and each report cannot exceed 3 months.
 - d. Transaction Types: You can select a specific account type. (Optional)
 - e. **Advanced Options**: You can use the advanced options to sort your report, to locate a specific check number, or to look for a specified amount.

Search Deposit Account Activity

Up to 18 months of data available.

Output To
Screen

To add, edit, or delete a custom file export format, go to [File Export](#).

Account

Date

Specific Date

Date Range

Previous Business Day

Since Last Download (Valid for QuickBooks @ download only)

Transaction Types
All Transactions

Show Advanced Options

Search

Stop Payments

1. Click **Account Services > Stop Payments**
2. Complete the Stop Payment form:
 - a. Select Account
 - b. Enter a Reason (optional)
 - c. Select to enter a Single Check or a Range of Checks
 - d. Click **Continue**
3. On the following page, Verify the Stop Payment information and click on **Submit Request** to finalize the verification.

The screenshot shows a web form titled "Stop Payment" with two tabs: "Stop Check Payments" (active) and "Existing Stops". Below the tabs is a sub-header "Stop Check Payment". The form contains the following fields and options:

- Account: A dropdown menu.
- Reason (Optional): A text input field.
- Single Check: A radio button that is selected.
- Check Number: A text input field.
- Date on Check: A date picker field.
- Payee (Optional): A text input field.
- Amount (Optional): A text input field.
- Range of Checks: An unselected radio button.
- Continue: An orange button at the bottom.

Money Movement

Schedule an Internal Transfer

1. Click **Money Movement > Transfer Money > Transfer**
2. If applicable, click **Internal**.
3. Complete the following fields:
 - a. From Account: The account that is debited. The account balance will appear beneath the account information.
 - b. To Account: The account that is credited.
 - c. Amount: The amount of money to transfer (up to the approved limit).
 - d. Description (Optional): A description of the transfer (up to 35 alphanumeric characters).
 - e. Frequency: E.g., Today Only, One-Time, Weekly, Monthly, etc.

4. If applicable, select/type the start date of the recurring transfer in the **Next Send On** or **Send On** field. For the **Custom** frequency, additional dates can be added by clicking the **Add Additional Dates** link.
5. If applicable, select an **End On** option.
6. If applicable, select one of the **Processing Options**:
 - a. Use the next processing date if a scheduled request falls on a non-processing date
 - b. Use the previous processing date if a scheduled request falls on a non-processing date
7. Click **Continue**.
8. Verify the information and then click one of the following options:
 - a. Submit for approval: Approve the transaction later or allow other users in the company to approve it.
 - b. Approve: Approve the transaction now.
 - c. Transmit: Approve and send the transaction.

NOTE: Your approval settings may differ based on your company setup and user entitlements.

Transfers

Transfer History

Schedule a Transfer

From Account
Checking 1 - Checking - *6789 - Accessible \$21,489.96

(Balance as of: 07/14/2020 11:15:32 AM (ET) Not a guarantee of available funds.)

To Account
Checking 2 - Checking - *7987

(Balance as of: 07/14/2020 11:15:32 AM (ET) Not a guarantee of available funds.)

Amount
\$10.00 USD

Description (Optional)
Sample

How often do you want to send?

Frequency
One time

Next Send On

Date
07/16/2020

Continue

Bill Pay

Adding a New Payee

1. Click **Money Movement > Bill Pay**
2. Click on **Add Payee**
3. Type the name of the person or business you want to pay
 - a. If the business is already connected to our Bill Pay network, simply click on their name in the drop-menu that will appear as you are typing the name.
4. Click on **Add**

- a. If the Business is in the Bill Pay network:
 - i. Enter a *Nickname* for the payee or payment. (Optional)
 - ii. Enter the respective **account number** for this business/payee.
! *Do not enter your Bank of Southern California account here. You will be allowed to select a BSC debiting account at a later time.*
 - iii. Select a category for this payee. (Optional)
 - iv. Click **Confirm**.

Please note that this type of payment will be sent electronically.

- b. If the Person or Business is not in the Bill Pay network:
 - i. Enter a *Nickname* for the payee or payment. (Optional)
 - ii. If applicable, enter the respective **account number** for this business/payee.
! *Do not enter your Bank of Southern California account here. You will be allowed to select a BSC debiting account at a later time.*
 - iii. Enter the Address, ZIP code, City, and State for this payee.
 - iv. Enter the Phone number for this payee. (Optional)
 - v. Select a category for this payee. (Optional)
 - vi. Click **Confirm**.

Please note that this type of payment will be sent in the form of a physical check.

Make a Payment

1. Complete the *Adding a New Payee* task
2. Under the Make Payments tab, find your payee.
 - a. Type in the **Amount** of the payment.
 - b. Type in the **Send On** date.
! If this is a check payment, please note that *Deliver by* date, underneath the **Send On** date.

- c. Click on **Confirm all payments**.

The screenshot shows the 'Make Payments' section of a banking interface. It features a table with the following data:

Pay To	Coming Due ↓	Last Scheduled	\$ Amount	Send On
John Doe ▾			199.99	02/04/22 Deliver by: 02/10 (Check)

Below the table, there is a summary: Total: \$199.99, Pay from: Test Account, ...9999. At the bottom right, there are two buttons: 'Clear' and 'Confirm all payments'.

! Any payee with **amount** field left blank will not process a payment.

- d. A new window will pop-up for you to verify any/all payments that you are processing. Once you have verified the payment(s), click **Confirm**.

The screenshot shows a 'Preview: Make Payment' window. It contains a table with the following data:

Pay To	\$ Amount	Send On	Deliver by	Type
John Doe	199.99	02/04/22	02/10/22	Check

Below the table, it says: Pay 199.99 from Test Account, ...9999. There is a message: 'We may use a secure, single-use bank card to make this payment. By completing this transaction, you hereby authorize us to process a one-time electronic debit from the account you provided, for each payment listed. The funds will be used to pay your bill(s) per your instructions given. If you have any questions regarding your payment or wish to revoke this authorization prior to the payment being processed, please contact Customer Service. Once processed, payment(s) cannot be canceled or modified. Payments made after the cutoff on a business day will be processed the next business day. We recommend that you print/save a copy of this authorization for your records. Click Confirm to complete or Cancel to terminate the payment process.' At the bottom right, there are two buttons: 'Cancel' and 'Confirm'.