



Business Online Banking Preview Period Overview

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Preview Period- What to Expect

The Online Banking Preview Period is a period prior to the conversion date where you, our client, can access the new system, get familiar with the navigation and system features, configure personal settings, and verify that the user access levels are correct according to your needs.

To streamline this process, please follow the steps throughout this Preview Period Overview document. Any changes that are made during this time will carry over and be set up for you on **Monday, April 25, 2022, the date the new system will go live**. Completing these steps in advance of the live date will make navigating the new system easier for both you and your users.

Client Support

If you have any questions, please reach out to your Relationship Banker, local branch or call the Treasury Services Department at (844) BNK-SOCAL. You may also contact us by email at TreasuryTeam@banksocal.com.

Important Dates

Our Preview Period will begin on Wednesday, April 13, 2022, at 9:00am, and it will end on Thursday, April 21, 2022, at 5:00pm.

The current bill pay system will not be accessible as of Thursday, April 21, 2022, at 3:00pm.

The current business online banking system will not be accessible as of Friday, April 22, 2022, at 3:00pm.

The new Business Online Banking system will be available on Monday, April 25, 2022, at 9:00am.

Administration and User Access Setup

Login

During the Preview Period, each user will have the capability to access our Business Online Banking system. To access, please visit banksocal.com and select Client Login- **Business Online Banking Preview**.

If you currently access the online banking system using a “favorites” or “bookmarks” link, please remember to update the information with the new Online Banking URL on Monday, April 25, 2022.

The following steps to be completed during Preview Period are as follows:

- Login with the Business Company ID, User ID, and Starter Password assigned to the user. Administrators should have received an email with login information. If you did not receive that email, please contact your local branch or our Treasury Services team.

- Out-of-Band Authentication (OOBA) will be turned off during the Preview Period and turned on effective Monday, April 25, 2022. You will be prompted to verify your contact information the first time that you sign on to the system.
- Change your password. Password requirements include:
 - Must be at least 8 characters in length but no more than 12
 - Must include at least one uppercase letter, one lowercase letter, and a number
 - Cannot include a character that repeats more than 3 times
 - Cannot be the same as the associated user ID

Administration

The Bank recommends that the Administrator perform the following administrative maintenance during the Preview Period:

- Review / create / update all company users and their service entitlements, account entitlements, and limits (Administration tab / Company Administration / Manage Users)
- All users will need to be given the proper entitlements. User information will be converted, but the entitlements will not. This is done to ensure that access rights are given out exactly as you deem necessary for your company. Go to your current online banking system and print out the sub-user access levels so you can duplicate your current settings in the new system.
- Review / update user phone numbers (Administration tab / Company Administration / Manage Users – select User ID and navigate to Edit Contact Information).
- Review Account Numbers and change Account Descriptions, if desired (Administration tab / Company Administration / Account information). NOTE: Only users with an administrative role can view the full account number in the “Manage Account Information” section. All non-admin users do not have access to the full account number.
- Set Company Approval Requirements and Limits (Administration tab / Company Administration / Approval Settings)
- Familiarize yourself with the various business roles and capabilities of each:
 - Allow this user to set up templates - entitles the user to template set-up capabilities for only those services and accounts to which the user has been entitled.
 - Allow this user to approve transactions – entitles the user to transmit capabilities for only those services to which the user has been entitled.
 - Grant the user administration privileges – allows the user to add, modify, copy, and delete users; modify their roles, services, and account access; rename accounts; and modify the number of approvers required for requests.

All Users Verification List

The Bank recommends all users perform the following maintenance during the Preview Period:

- Review and update phone numbers and email addresses (Administration tab / Self Administration / Personal Preferences).
- Set up any desired Alerts (Administration tab / Communications / Manage Alerts).
- Verify services / account access and report any discrepancies to the Company Administrator.
- Verify ACH templates (if applicable).
- Familiarize oneself with the system by navigating through the various tabs and drop-down menus.

Services and Features- What to Expect

Service Feature Availability – Summary

It is important to note the following system limitations during the Preview Period:

- Account balances will NOT be available until **Monday, April 25, 2022**.
- Loan and CD account data will NOT be available until **Tuesday, April 26, 2022**.
- Account Transaction History will NOT be available until **Monday, April 25, 2022**.
- Do NOT set up scheduled transactions until **Monday, April 25, 2022**.
- Do NOT set up Positive Pay outstanding issues until **Monday, April 25, 2022**.
- Bill Pay, eStatement, and Mobile Banking through the new system will not be available until **Monday, April 25, 2022**.

The Preview Period reflects data as of April 1, 2022. Therefore, any new or changed templates, users, or services, that have occurred after April 1, 2022, must be updated in the new system during the Preview Period. For example, if you have added a new user on or after April 4, 2022, you will need to add that user into the new Business Online Banking system.

Account Reporting

Users will be able to verify accounts loaded into Business Online Banking during the Preview Period. Account transaction history will be available beginning Monday, April 25, 2022.

eStatements

As a reminder, eStatements are not available during the Preview Period. Clients not currently receiving eStatements will be able to enroll beginning on Monday, April 25, 2022.

Bill Pay

The Bank's new Bill Pay service is not available during the Preview Period. Bill Pay will be available beginning Monday, April 25, 2022.

Stop Payments

Users will be able to see the Stop Payment option in the menu. While users can create a new stop payment during the Preview Period, the transaction WILL NOT BE PROCESSED. Therefore, do not process any stop payment requests until Monday, April 25, 2022.

Wire Transfer Service

All users that are involved in the wire process will be able to view the Wire Service option in the menu.

While users that have been authorized to create and schedule a transaction can do so during the Preview Period, if a transaction is attempted during the Preview Period, transactions will be received by the Bank but WILL NOT BE PROCESSED.

It is recommended that users add and update templates (as necessary).

ACH Service

ACH templates and batches that you have previously used will be converted to the new Business Online Banking system.

All users that are involved in the ACH process will be able to view the ACH option in the menu, as well as verify any template information.

While users that have been authorized to create and schedule a transaction can do so during the Preview Period, if a transaction is attempted during the Preview Period, transactions will be received by the Bank but WILL NOT BE PROCESSED. It is recommended that users review, add, update, and delete templates (as necessary). ACH transactions will begin processing on Monday, April 25, 2022.

ACH File Upload

If the user has access to upload ACH files, this option will appear in the user's menu, but data will not be available. It is important not to upload files to the system until Monday, April 25, 2022.

NOTE: After Monday, April 25, changes will need to be made to the Immediate Destination ID and Immediate Origin ID in your ACH file to ensure your file is processed successfully.

- The **Immediate Destination ID** must be updated to **122243402**.
- The corresponding bank name will be **BANK SOCAL**.
- The **Immediate Origin ID** must be updated to **222222223**.
- The corresponding name will be **FIS BEB**.
- NACHA files should be updated to reflect unbalanced files. The offset/settlement account will be managed by the Bank.

Positive Pay

If the user has access to Positive Pay, please verify your Import File Layout Definitions and review accounts entitled to Positive Pay. Please do not add issue items in Preview Period. We will be loading your existing issued items from the current system that will be made available to you on Monday, April 25, 2022. You may begin loading any new outstanding issued items on or after Monday, April 25, 2022.

Mobile Banking

The Bank's Mobile Banking app will be available for download in your app store on Monday, April 25, 2022. Please note that the Company Administrator must give the user the entitlement to have the mobile banking functionality. Users will need to log into Business Online Banking prior to accessing the mobile banking app.

On Monday, April 25, 2022, download the new Mobile Business app by searching **Bank SoCal-Business** in your app store.

QuickBooks Web Connect and Direct Connect Services

The Bank will be set up with QuickBooks as of Monday, April 25, 2022.

Additional Services

All clients are being transitioned to the new Online Banking system with the same products and services as currently contracted with our existing online banking system. If you see a product or service listed in this Preview Period Overview that you do not have today, but are interested in obtaining, please contact your Relationship Banker, local branch, or contact the Treasury Services Department at 844.BNK.SOCAL.

Questions?

For additional information regarding the conversion, please visit our dedicated website at www.banksocal.com/conversion. You can also contact your Relationship Banker, local branch or call the Treasury Services Department at (844) BNK-SOCAL or email us at TreasuryTeam@banksocal.com.

We thank you again for the opportunity to serve you!