



Welcome To Enhanced Products and Services!

February 4, 2022

Dear Valued Customer:

We are getting closer to our upcoming system upgrade! As previously mentioned, Bank of Southern California is upgrading our core banking system to provide you with new banking technology!

The system conversion will occur over the weekend of March 5-7, 2022, and beginning March 7th, you will experience a new and improved online banking system!

We are excited about the upgrades and enhancements that will be coming to our core system, online banking, and cash management services! Our new system will allow us to gain efficiencies in our account opening and continue to position Bank of Southern California to offer you new products and services for years to come.

With the system upgrade, there are some changes that will affect the products and services we provide to you. We want you to be aware of these changes and temporary service limitations and ask that you thoroughly read the following pages as they apply to the products and services you utilize through the Bank. Understanding the changes will help ensure the transition to our new system causes you as little disruption as possible.

Above all else, we want you to know that you will continue to receive the same dedicated levels of attention, service, and knowledge about your unique needs that you have experienced at Bank of Southern California!

We are excited for the upcoming enhancements and are committed to continue providing you with the personalized banking solutions that you expect and deserve! If you have any questions, please contact your Relationship Banker, local branch, or call us at 844.BNK.SOCAL.

We will be converting your Online Banking information on Friday, March 4, 2022, starting at 3:00 pm PST. Your new enhanced Online Banking service will be available at 9:00 am PST on Monday, March 7, 2022.

Important Dates

Friday, February 11, 2022, at 5:00 PM PST – Any changes made within online banking such as adding a new sub-user after this time will not be converted to the new system. Please make note of your changes for use post system conversion.

Thursday, March 3, 2022, at 1:00 pm PST- Deadline for Bill Pay transactions using your current Online Banking system.

Friday, March 4, 2022, at 3:00 pm PST- Your current Online Banking and Mobile Banking services will become unavailable.

Monday, March 7, 2022, at 9:00 am PST- Your new Online Banking services will become available and accessible through the Bank of Southern California's website.

Business Online Banking

Please access the new Bank of Southern California Online Banking from www.banksocal.com to ensure that you are directed to the new site as the use of “favorites” or “bookmarks” within your browser may direct you to our old Online Banking site which will be disabled.

User ID and Passwords

To log into the new Business Online Banking system, please visit our homepage at www.BankSoCal.com.

In the upper right-hand corner, select Client Login and select Bank SoCal Business Online Banking.

The new Online Banking system will require a Company ID, User ID, and password. The Company ID is a 7-digit system-generated number that will be used each time you login. The Company ID will be provided to the company administrator via email the week of February 14, 2022.

You will continue to use your existing Online Banking ID (which will be referred to as “User ID” in the new Online Banking system).

NOTE: If your existing User ID has spaces or special characters, please remove them from your new User ID. If your existing User ID is your email address, please remove the domain name (e.g., BBanker@banksocal.com would be bbanker).

- We will not convert your current password to the new Online Banking system. **Your temporary password was included in a message attachment delivered on 02/07/2022 through online banking. Please log into online banking to access this information.**

After your initial login, you will be prompted to change your password. The new password requirements are below.

- 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 three times
- Cannot be the same as the associated user ID

Advanced Login Authentication

We will continue to offer increased security for your online transactions with our new Online Banking system. At first login, and any additional logins from an unrecognized device or IP address, the system will prompt you to request an authentication code that will be sent to a phone number on record or via SMS text.

Soft Tokens

If you currently use the DUO app as a Soft Token for logins or approvals, please be advised that the Soft Token will not convert and will not be available after March 4.

After March 4, the Bank will offer a Soft Token option for wire and ACH approvals. If you are interested in this this security option, please contact your Relationship Banker, or call us at 844.BNK.SOCAL.

Account Nicknames

Account nicknames in Online Banking will convert. We recommend that you verify the account nicknames on the new Online Banking system after March 7.

Account Transfers

Internal account transfers will convert. This includes any recurring templates. However, we recommend that you save/print a copy of your existing transfers before Friday, March 4, and to confirm the established transfers after March 7.

External transfers allow you to transfer money between your Bank of Southern California accounts and accounts you own at other financial institutions. Your existing external transfers will not convert. We recommend that you save/print a copy of your existing external transfers before Friday, March 4. To setup a new external transfer template on the new Online Banking system, please call us at 844.BNK.SOCAL.

Transaction History and eStatements

After March 7, we will provide downloadable transactional history from January 1, 2021.

If you need transactional history prior to January 1, 2021, please download the transactional data prior to Friday, March 4.

eStatements

The Bank will continue to offer eStatements. However, all clients who would like access will need to re-enroll in eStatements.

Historical eStatements (up to 18 months) will be available to you in the new Online Banking system.

Quicken and QuickBooks Download

Download QuickBooks and Quicken transactions before Friday, March 4, 2022, at 3:00 pm.

After March 7, you will need to reconnect Quicken/QuickBooks.

User Entitlements

Administrators will be granted full access to the accounts in the new Online Banking system. Secondary users will not have any user-entitlements after March 7. Administrators will need to verify, approve, and further define and assign roles to users after March 7.

Bill Pay

Bill Payment will be unavailable during the conversion period, beginning Thursday, March 3, at 1:00 pm, until Monday, March 7, at 9:00am.

We recommend that you do not schedule any payments to be processed Friday, March 4, through Sunday, March 6. Payments scheduled for processing Thursday, March 3, will process as usual, but any payments scheduled for Friday, March 4, through Sunday, March 6, will not process until Monday, March 7.

eBills will automatically be cancelled on March 3 and will not convert to the new Online Banking system. You will need to re-enroll your eBills in the new Online Banking system after Monday, March 7. We recommend that you print/save a copy of your eBills before March 3.

Bill Payment history will not convert. If you would like your payment history saved, we recommend that you save/print the bill payment history before Thursday, March 3.

Bill Pay via ACH will no longer be available in the new Online Banking system. These Bill Pay items will need to be re-input into the Bill Pay system using the check payment option.

If you would like an alternative solution for processing payments via ACH, please contact your Relationship Manager or local branch to learn more about ACH Origination. You can also reach us at 844.BNK.SOCAL.

ACH Origination

ACH Origination will continue to be offered in the new Online Banking system.

Clients can continue to submit ACH transactions on the existing Online Banking system until 1:00 pm on Friday, March 4.

We recommend that you do not process ACH transactions with an effective date after March 4 on the existing Online Banking system. These transactions should be submitted on the new system after March 7.

NOTE: Any ACH files you submit with an effective date after March 4 on the existing Online Banking system will post to the receiving bank and beneficiary on the designated date, however your account's offset will be posted on March 4 regardless of the effective date.

ACH Cutoff Times

The Bank's ACH Cutoff Times will remain the same. Please see below for the cutoff times.

- Same Day ACH- 12:00 pm PST
- Next Day ACH- 4:00 pm PST

ACH Templates and Participant Information

ACH Templates that you have previously used will convert. However, we recommend that you save/print a copy of your templates before Friday, March 4.

The **ACH Participant** feature will not be available in the new Online Banking system and therefore will not be converted. If you currently use the Participant information in a template, the information will be converted within the template.

The Bank will upload your Participants into a "Participant Template" on the new Online Banking system. The templates will be assigned to one primary account but can be further assigned for all entities associated with the accounts within your online banking.

If you have an existing **ACH Batch** that you would like to save as a template, select the Batch within the existing Online Banking system and "Save as Template." Templates created before February 11 will convert into the new Online Banking system.

ACH Upload

The ACH Upload feature will continue to be offered through the new Online Banking system.

NOTE: Changes will need to be made to the Immediate Origin ID in your ACH file after Monday, March 7 to ensure it is processed successfully.

The **Immediate Origin ID** must be updated to reflect 22222223. This is found on Line 1, field number 4, field position 14 through 23.

If you have any questions, please contact the Treasury Services Department at 844.BNK.SOCAL. You may also need to consult with your ACH software provider to make these changes.

Wire

Clients can continue to submit online wire transfer requests on the existing Online Banking system until 1:00 pm on Friday, March 4. Please do not submit any wires with an effective date after March 4 on the existing Online Banking system. You will need to submit wires with an effective date of March 7 or after, into the new Online Banking system.

The new Online Banking System will continue to allow domestic and international USD Wires. Beginning March 7, the system will also allow the processing of foreign international wires. If you are interested in this service, please contact your Relationship Manager, or call us at 844.BNK.SOCAL.

Wire Cutoff Times

The Bank's Wire Cutoff Times have been extended. Please see below for the new cutoff times.

- Domestic USD Wire Transfers- 2:30 pm PST
- International USD Wire Transfers- 2:30 pm PST
- Foreign Currency Wire Transfers- 1:00 pm PST

Wire Templates

Wire Templates that you have previously used will convert. One-time wires will not convert. We recommend that you save/print a copy of your templates before Friday, March 4.

Positive Pay

Positive Pay for both Check and ACH will continue to be offered in the new Online Banking system.

NOTE: For security purposes, we have updated our Bank's Positive Pay default settings. Any exception items (check and ACH) that do not have a decision made by the cutoff time will be returned.

Positive Pay (Check and ACH) Cutoff Times

The Bank has consolidated our Positive Pay (Check and ACH) Cutoff Times.

- The new cutoff time for both Check and ACH Positive Pay is 12:00 pm PST (Next Business Day).

All exception items (check and ACH) need to be reviewed prior to the cutoff time.

Check Positive Pay

The last day to upload Check Positive Pay files in the existing Online Banking system will be Friday, March 4 at 3:00 pm. Customers will be able to upload the Positive Pay files into the new online Banking system on Monday, March 7 after 9:00 am PST.

Positive Pay items, both issued and paid, will not convert, but Bank staff will export a list of the outstanding items from the current system and import them into the new system for you during conversion weekend. While Bank staff will do their utmost to ensure all information entered is correct, it is your responsibility to verify this information and correct or report any errors when the system becomes available on Monday, March 7. As such, we recommend you print a Paid/Issued Report prior to the system becoming unavailable, Friday, March 4.

You will also need to re-establish your import format setup on the new Online Banking system on Monday, March 7.

ACH Positive Pay

ACH Positive Pay rules will not convert, but Bank staff will export these items from the current system and import them into the new system for you during conversion weekend. While Bank staff will do their utmost to ensure all information entered is correct, it is your responsibility to verify this information and correct or report any errors when the system becomes available on Monday, March 7. As such, we recommend you print a copy of your existing ACH rules prior to the system becoming unavailable, Friday, March 4, at 3:00pm.

Mobile Banking

The Bank will continue to offer Mobile Banking services in the new Online Banking system. The current BSC Mobile Business app will not be available after Friday, March 4 after 3:00 pm.

After you enroll in the new Online Banking system, you can also enjoy on-the-go access to your accounts with our Mobile Banking service. You can perform virtually all the tasks available with Online Banking using your mobile device.

To access the new Mobile Banking system after Monday, March 7, download the BSC Mobile Business app on your mobile device.

- iPhone users: Search **Bank SoCal- Business** in your App Store
- Android users: Search **Bank SoCal- Business** in your Google Play store

Mobile Deposit

The Bank will continue to offer Mobile Deposit services in the new Mobile Banking app. The cutoff time for Mobile Deposits is 5:00 pm PST.

Other Treasury Services

Remote Deposit Capture

Remote Deposit Capture will not be affected with the conversion. Please continue to access your RDC through the bank's website www.banksocal.com.

Lockbox

Lockbox will not be affected with the conversion. Please continue to access the Lockbox service through the bank's website www.banksocal.com.