

To Our Valued Client,

We are excited to share that the proposed merger between California Bank of Commerce and Bank of Southern California, N.A. has been successfully completed.

Since the announcement, we have been working to unify and enhance our online banking systems and product offerings so we can provide you with the best banking experience and service.

Our banking systems will merge beginning Friday, September 20, 2024 and ending Monday, September 23, 2024. We understand that system changes affect you, so we have created this guide to assist you through the transition. Please review the enclosed guide for important dates, Frequently Asked Questions, service updates, and a checklist of how you can prepare for the system change.

We will stay in close communication with you during this process to make the transition as seamless as possible. You may also reach out to your Relationship Manager or our Treasury Services Team at (925) 444-2945 or cashmgmt@bankcbc.com. As a reminder, if communicating via email, please do not share account or sensitive information.

We appreciate your trust and loyalty, and we look forward to our continued relationship. Thank you for choosing us as your banking partner.

Sincerely,

California Bank of Commerce, N.A.

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Important Dates and Times

- **Thursday, September 19, at 5 p.m. PT-** Your legacy Bill Pay will be unavailable.
- **Friday, September 20, at 3 p.m. PT-** Your legacy Positive Pay will be unavailable.
- **Friday, September 20, at 4 p.m. PT-** Your legacy ACH Origination will be unavailable.
- **Friday, September 20, at 6 p.m. PT-** Your legacy Business Online Banking and all other services will be unavailable.
- **Beginning Monday, September 23, at 7 a.m. PT-** Your new California Bank of Commerce Business Online Banking will be available.

General Information

- **When do I start using the new Business Online Banking?**

The new Business Online Banking will be available beginning September 23 at 7 a.m. PT.

To give you additional time to familiarize yourself with the new system, California Bank of Commerce will also provide you with a Preview Period prior to the system conversion. The Preview Period will be from September 9-19. Please refer to the “Preview Period” section for additional information.

- **Will my current accounts be available on the new Business Online Banking?**

You will continue to have access to the deposit and loan accounts that you have in your legacy Business Online Banking.

NOTE: Loan, Certificate of Deposit, and FDIC Reich & Tang balances will not be available on the new Business Online Banking until Tuesday, September 24.

- **Will my account nicknames be available on the new Business Online Banking?**

Yes, account nicknames will transfer to the new system. However, we recommend that you review the nicknames for accuracy and update them, as needed.

- **Will the new Business Online Banking require a Secure Browser?**

No, California Bank of Commerce will no longer offer Secure Browser.

You will be able to log into your new Business Online Banking through a regular web browser. For security purposes, the system will prompt for an Out of Band Authentication (OOBA). This means that you will get a phone or text message code to the phone number on file. Once validated, you will be able to log into your new Business Online Banking.

You will also be prompted for OOBA when you process ACH or wire transactions on the new Business Online Banking.

Please verify your contact information in the legacy Business Online Banking by going to “My Settings” and “My Profile.” If you need to update your phone number, please contact us at (925) 444-2945.

- **Will historical transactions be available on the new Business Online Banking?**

Yes, 90 days of historical transactions will be available on the new Business Online Banking. Transactions will continue to accumulate in your online banking archive until there are 18 months of history available.

- **Will historical eStatements be available on the new Business Online Banking?**

Yes, it will take a few weeks for your historical eStatements to be available on the new Business Online Banking. The system will eventually display up to 24 months of historical eStatements.

Note: We recommend that you download your historical statements from your legacy Business Online Banking prior to 6 p.m. on September 20. After September 23, if you require any eStatements that are not yet available on the new Business Online Banking, please contact your Relationship Manager or call us at (925) 444-2945.

- **Will recurring internal transfers convert on to the new Business Online Banking?**

No, recurring internal transfers will not convert on to the new Business Online Banking.

Note: We recommend that you download the recurring internal transfers from your legacy Business Online Banking prior to 6 p.m. on September 20. After September 23, please re-establish your internal transfers onto the new Business Online Banking.

- **Will my existing stop payments transfer to the new Business Online Banking?**

Yes, your existing stop payments will convert to the new Business Online Banking.

- **How long will stop payments remain in effect in the new Business Online Banking?**

Your existing stop payments will convert with their existing expiration dates. Any stop payments placed in the new Business Online Banking will have a 6-month expiration date.

- **Will my existing notifications and alerts transfer to the new Business Online Banking?**

No, existing notifications and alerts will not convert on to the new Business Online Banking.

Note: We recommend that you download the notifications and alerts that you have set up in your legacy Business Online Banking prior to 6 p.m. on September 20. After September 23, please re-establish your notifications and alerts in the new Business Online Banking.

ACH Origination

ACH Templates and Payee Information

- **Will my existing ACH Templates and Payee information be available in the new Business Online Banking?**

Your existing ACH Templates will be available on the new Business Online Banking. We encourage you to review your templates during the Preview Period for accuracy.

Please note that the ACH Payee Management function will not be available in the new Business Online Banking. To ensure that you have the payee information for future use, ACH Payees will be converted and consolidated into three (3) “templates.”

1. “PAYEES – INDIVIDUAL”
2. “PAYEES - BUSINESS”
3. “PAYEES - GOVT”

These “templates” should be used for informational purposes only. If you need to send an ACH transaction to one of these Payees, please create a new template using the saved information.

ACH NACHA Files

- **Will I be able to upload ACH files on the new Business Online Banking?**

Yes, the ACH Upload feature will continue to be offered through the new Business Online Banking.

Please note that only NACHA files can be uploaded. You will not be able to upload CSV files for ACH transactions in the new Business Online Banking.

- **Do I need to make any changes to my NACHA file?**

Yes, you will need to update two (2) fields in your NACHA file.

1. The Immediate Origin ID must be updated to reflect 22222223. This is found on Line 1, Field Number 4, Field Position 14 through 23.
2. The Routing Number must be updated to reflect California Bank of Commerce’s new routing number 122243402.

We recommend that you consult with your ACH software provider to make these changes to be effective on September 23. Please continue to use your existing NACHA files on the legacy Business Online Banking.

Administration Access

We are excited to share that the new Business Online Banking will now provide your company with administration access. This means that designated administrators will have the ability to manage users, establish user entitlements, require additional secondary approvals, and customize controls based on your business needs.

As part of the conversion, we have identified the primary users within your company profile. The primary users will have access to all associated accounts and established service entitlements.

Your secondary users (username and contact information) will convert to the new Business Online Banking system; however, their service and account entitlements will not convert. During the Preview Period, administrators should review their secondary users and determine the appropriate entitlements, accounts, and limits.

Bill Pay and eBills

- **Will my bill payment history convert?**

Yes, your bill payment history will convert into the new Business Online Banking.

- **Will my recurring or future-dated bill payments convert?**

Yes, your recurring and future-dated bill payments will convert into the new Business Online Banking. We recommend that you review your payments for accuracy.

- **Will I need to re-establish my eBills?**

Yes, eBills will automatically be cancelled on the legacy Business Online Banking on September 19 and will not convert to the new Business Online Banking. You will need to re-establish your eBills on the new Business Online Banking on or after September 23.

- **Are there any changes to the Bill Pay system?**

The new Business Online Banking Bill Pay will be similar to your current system. Bill pay checks will be issued as a Direct Check, meaning they will be issued with your account number on the checks. Checks will post into your account after they clear. The bill payment check numbers on the new Business Online Banking will start at 9000.

The primary difference with the new Bill Payment system is payments are scheduled based on the *Schedule Date* (send date) and not *Due Date* (delivery date). The date of your converted templates will be adjusted to account for this change.

We recommend that you review your recurring and future-dated payments for accuracy.

- **What is my new Bill Pay limit?**

The default limit for Bill Pay is \$25,000/transaction and \$50,000/daily.

File Management Systems

- **I use QuickBooks Online or QuickBooks Desktop. What do I need to do on legacy Business Online Banking to prepare for the conversion?**

On September 20 before 6 p.m., complete the following steps:

1. Complete a final transaction download.
2. Complete the last transaction update before the change to get all your transaction history up to date.
3. Accept all new transactions into the appropriate registers.

- **What do I need to do on the new Business Online Banking after September 23rd?**

On September 23rd, disconnect the connection from the legacy California Bank of Commerce Business Online Banking. You must start using the new Business Online Banking on and after this date.

To re-connect your accounts, please refer to the QuickBooks guides located at:

<https://www.californiabankofcommerce.com/business-account-resource-center/>.

Integrated Payables

If you are currently using Integrated Payables, one of our Treasury Services Specialists will contact you prior to September 23 to establish connection settings and establish your parameters in the new system. The existing connection settings will not be converted to the new system.

Mobile Banking

- **When will the legacy Mobile Banking app be unavailable?**

The legacy Mobile Banking app will be unavailable beginning at 6 p.m. PT on September 20. The cutoff time for mobile deposits that day will be 5 p.m. PT.

- **When can I use the new Mobile Banking app?**

Your new Mobile Banking app and services will be available at 7 a.m. PT on September 23.

- **How do I access the new Mobile Banking app?**

Log into your new Business Online Banking on or after September 23. Then download the new app from your iPhone™ or Android™ mobile app store. You will be able to log into the new Mobile Banking app using the same credentials as your Business Online Banking.

Remember to delete your legacy “CBC Everywhere Banking” app.

Note: Users must have the Mobile Banking entitlement entitled on Business Online Banking to access the new Mobile Banking app.

- **What functionalities does the new Mobile Banking app have?**

The new Business Mobile Banking app provides a comprehensive suite of mobile banking services for business customers. With our new Business Mobile Banking app, you can check your balance, view account history, transfer funds, pay bills, receive alerts, make mobile deposits, and conduct wire transfers and ACH transactions using templates. You can also easily approve wire and ACH transactions.

- **What is the new Business Mobile Deposit cutoff time?**

The cutoff time for Mobile Deposits will be 5 p.m. PT.

Lockbox

Good news! Your lockbox service address and location for sending payments will remain unchanged. The service and processing of payments will be uninterrupted.

Positive Pay

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

- **What are the new cutoff times for Positive Pay?**

The cutoff time for both Check and ACH Positive Pay will remain 12 p.m. PT (next business day). All exception items must be reviewed prior to the cutoff time.

Two (2) system-generated alerts will be sent to business users who have access to Positive Pay and have items pending decisions. Notifications are generated at 6 a.m. and 11 a.m. PT.

- **Will there be any changes to the Positive Pay process?**

Yes, for security purposes, exception items (check and ACH) that have not been decided by the 12 p.m. PT cutoff time will be returned.

- **Will exception Positive Pay items be available for review on the new Business Online Banking beginning September 22?**

On September 23, a bank representative will contact you to verify any exception items that may require decisioning.

Beginning September 24, exception Positive Pay items will be available on your new Business Online Banking for review and decisioning.

ACH Positive Pay

- **Will my existing ACH Positive Pay rules be available in the new Business Online Banking?**

Yes, we will transfer your existing ACH Positive Pay rules into the new Business Online Banking. However, we recommend that you verify the information to ensure accuracy.

- **How can I make new ACH rules or manage my existing rules?**

When an exception ACH item presents on your new Business Online Banking for review, you will be able to create a new rule for the payee. ACH rules can be made for specific ACH IDs and dollar amount/threshold.

If you need to make changes to an existing rule, please email cashmgmt@bankcbc.com. As a reminder, if communicating via email, please do not share account or sensitive information.

Check Positive Pay

- **For Check Positive Pay, will my outstanding checks be available in the new Business Online Banking?**

Yes, we will transfer your existing outstanding checks into the new Business Online Banking.

Remote Deposit Capture (RDC)

- **Will the RDC system be changing?**

Yes, we will be converting our RDC customers prior to the Business Online Banking conversion. If you currently use RDC, your primary user should have received a separate email with instructions to schedule training and installation of drivers with our RDC provider. If you need to schedule any additional trainings, please send an email to cashmgmt@bankcbc.com

Note: The current RDC system will not be available after 6 p.m. PT on September 20. Please schedule your training and have the new drivers installed as soon as possible to avoid disruption in service.

- **How do I access the new RDC system?**

After you have completed your training and downloaded the new drivers, please access the new RDC system through our bank website www.californiabankofcommerce.com. On the upper right-hand side, select Client Login and Remote Deposit Capture.

- **Will there be any functionality changes in the new RDC system?**

The main functionalities in RDC will remain the same. However, the new RDC system will allow administrators access to manage their secondary users and their entitlements.

- **I made a deposit through RDC- when will the deposit be available?**

Deposits made before the cutoff time (5 p.m. PT) will post to your account at end-of-day and be available on the next business day. Funds may be delayed if a hold is placed on the deposit.

Deposits will not be memo posted to your account on the day of deposit.

Secure File Transfer Protocol (SFTP)

If you are currently sending or receiving any files via SFTP to/from California Bank of Commerce, one of our Treasury Services Specialists will contact you prior to September 23 to establish connection settings in the new system. The existing connection settings will not be converted to the new system.

Wires

- **Will I be able to process online wires on September 20?**

Yes, you will be able to continue submitting online wires on the legacy Business Online Banking system until 2:30 p.m. PT.

Note: Please DO NOT submit any wires with an effective date of after September 20 on the legacy Business Online Banking. These wires will not be processed and must be re-entered on the new Business Online Banking.

- **Will my existing wire templates and payees be available on the new system?**

Domestic and International USD wire templates will be available on the new system. We encourage you to review your templates during Preview Period to ensure they are correct.

Payees and International FX wire templates will not convert as the functionality is currently not available in the new Business Online Banking.

Note: If you would like to retain your wire payee information, we recommend that you download the information that you have set up in your legacy Business Online Banking prior to 6 p.m. on September 20. After September 23, please re-establish your wire payees as wire templates in the new Business Online Banking.

- **How will I process International FX wires after September 23?**

Please contact your Relationship Manager or local branch to schedule International FX wires.

- **What are the new wire cutoff times?**

The new California Bank of Commerce's wire cutoff times are below.

- Domestic USD Wire Transfers- 2:30 p.m. PT
- International USD Wire Transfers- 2:30 p.m. PT
- Foreign Currency Wire Transfers- 1 pm PT

Digital Escrow Services

Good news! Your access to the Digital Escrow Services will be unaffected during this system conversion.

FDIC Insurance Products (Intrafi and Reich & Tang)

- **I currently have an Intrafi or Reich & Tang (R&T) account- will there be any changes to my account?**

No, your account will not be affected. R&T accounts will continue to transfer to and from your designated account based on the established target balance.

- **Will I be able to view my R&T account on the new Business Online Banking?**

Yes, your R&T account will be available on the new Business Online Banking. Please note that R&T balances will not be available in Business Online Banking until Tuesday, September 24.

- **How can I verify my R&T balances on September 23?**

You will be able to continue viewing your R&T account information through R&T's online portal. If you do not have access to the portal or require assistance logging in, please send an email to cashmgmt@bankcbc.com. As a reminder, if communicating via email, please do not share account or sensitive information.

Preview Period

- **What is Preview Period?**

The Business Online Banking Preview Period is a period before our system conversion for you to access the system, familiarize yourself with the navigation system features, and set up user settings.

Preview Period will be available from September 9 to September 19.

- **When will I receive my new Business Online Banking user ID and login information?**

Login information will be provided to Administrators and users in early September. The new Business Online Banking will require all users to login with a Company ID, User ID, and temporary Password.

- **What should I do during Preview Period?**

If you are the company's Primary Administrator, we recommend you complete the following administrative maintenance during the Preview Period.

- ✓ Administrators should log in between Monday, September 9th, and Thursday, September 19th 12 p.m. PT.
- ✓ Review, create, and update all secondary users and their service entitlements, account entitlements, and limits.
 - *Administration tab → Company Administration → Manage Users*
- ✓ Review and update user phone numbers. This will be important for OOBA verification.
 - *Administration tab → Company Administration → Manage Users → Select User ID and navigate to Edit Contact Information*
- ✓ Review Account Numbers and update Account Descriptions, if needed.
 - *Administration → Company Administration → Manage account information*
- ✓ Review all converted wire and ACH templates and make adjustments, as needed.
- ✓ Administrators should review the wire and ACH limits for all non-administrative users.
- ✓ Familiarize yourself with how to navigate wires, ACH, and user administration.

- **What functionalities will not be available during Preview Period?**

Not all system functionalities will be available during Preview Period.

- ✓ Account balances will NOT be available. It will display as "No Data Available."
- ✓ Account history will NOT be available.
- ✓ Bill Pay, Mobile and eStatement services are NOT available during Preview Period.
- ✓ Do not set up Positive Pay outstanding issues during Preview Period.
- ✓ Transfer services are not available. Do not set up payments, transfers or wires during Preview Period.

- **I am logged into the new Business Online Banking and have questions- who can I call?**

We understand that this is a big change, and we are here to help!

We have easy access guides available on our website at:

<https://www.californiabankofcommerce.com/business-account-resource-center/>.

You can also call our Treasury Team at (925) 444-2945 or email us at cashmgmt@bankcbc.com. As a reminder, if communicating via email, please do not share account or sensitive information.

System Cutoff Times

Service	Cutoff Time
ACH Origination	
<ul style="list-style-type: none"> • Same Day 	12:00 p.m. PT
<ul style="list-style-type: none"> • Standard / Next Day 	4:30 p.m. PT
Positive Pay (ACH and Check)	12:00 p.m. PT
Wire Origination	
<ul style="list-style-type: none"> • Domestic and International USD 	2:30 p.m. PT
<ul style="list-style-type: none"> • International FX (manual) 	1:00 p.m. PT
Remote Deposit Capture	5:00 p.m. PT
Mobile Deposit	5:00 p.m. PT

Checklist

What should I do to prepare for the conversion?

- ✓ Verify your contact information in the legacy Business Online Banking by going to “My Settings” and “My Profile.” If you need to update your phone number, please contact us at (925) 444-2945.
- ✓ Download your historical statements. Historical statements will not be available immediately after system conversion.
- ✓ Download a list of your recurring internal transfers. These will need to be re-established in the new system.
- ✓ Download your existing notifications and alerts. These will need to be re-established in the new system.
- ✓ Download your existing wire payee information if it is not currently associated with a wire template. These will need to be re-established in the new system.
- ✓ Update the Immediate Origin ID (222222223) and Routing Number (122243402) on your NACHA file.
- ✓ If you use QuickBooks, complete a file transaction download prior to 6 p.m. PT on September 20.
- ✓ If you have an R&T account, please confirm that you can access the R&T online portal.
- ✓ Review the user access guides to familiarize yourself with the new system. User guides can be found at <https://www.californiabankofcommerce.com/business-account-resource-center/>.

What should I do once I have access to the new Business Online Banking?

- ✓ During Preview Period, administrators should:
 - ✓ Log into the new Business Online Banking with their new Company ID, User ID, and password.
 - ✓ Assign accounts and service entitlements to their secondary users.
 - ✓ Review and update user phone numbers, as needed. This will be important for Out-of-Band Authentication (OOBA).
 - ✓ Review Account Numbers and update Account Descriptions, if needed.
 - ✓ Review all converted wires and ACH templates for accuracy.
 - ✓ Familiarize yourself with the new system.