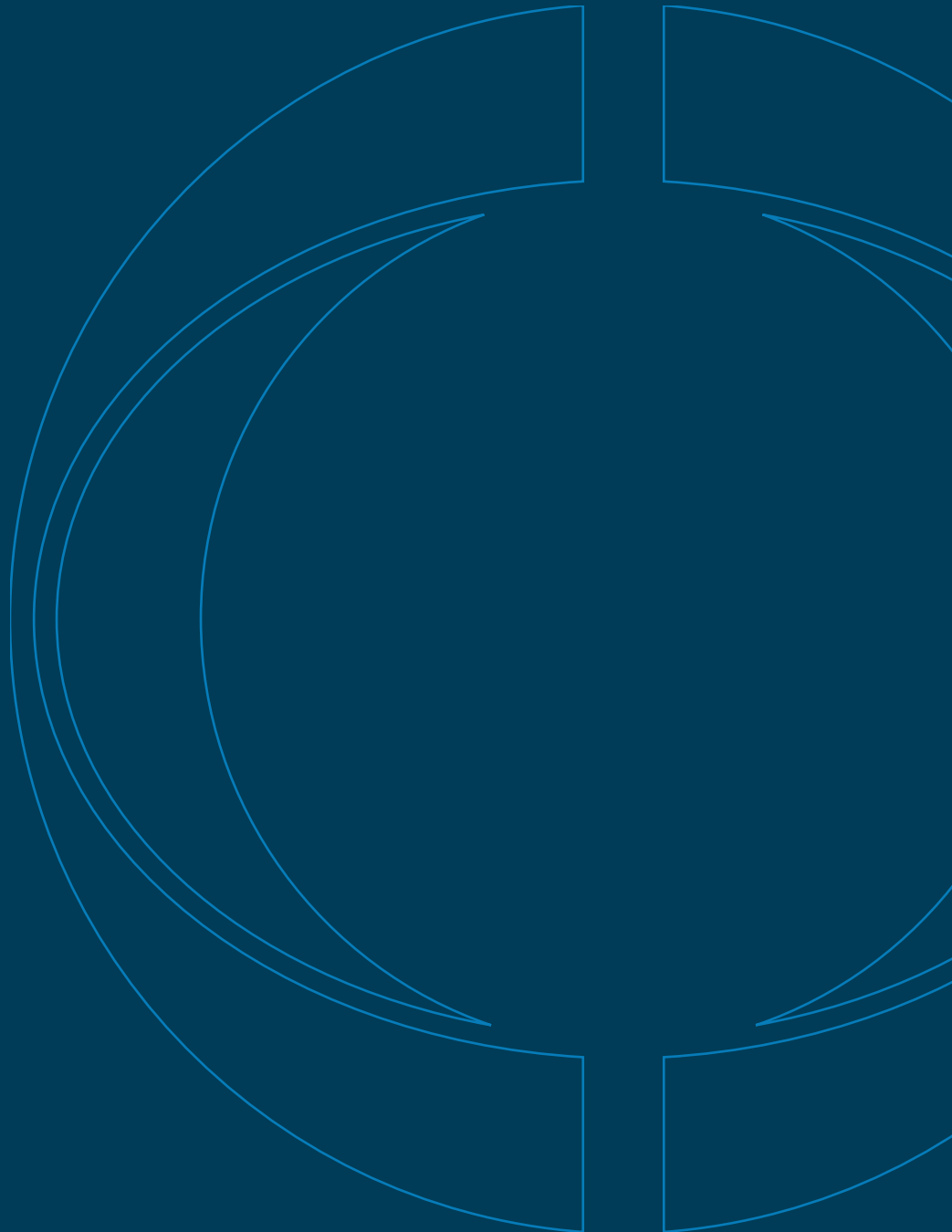


USER GUIDE:
FX PORTAL



FX Portal User Guide

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INTRODUCTION

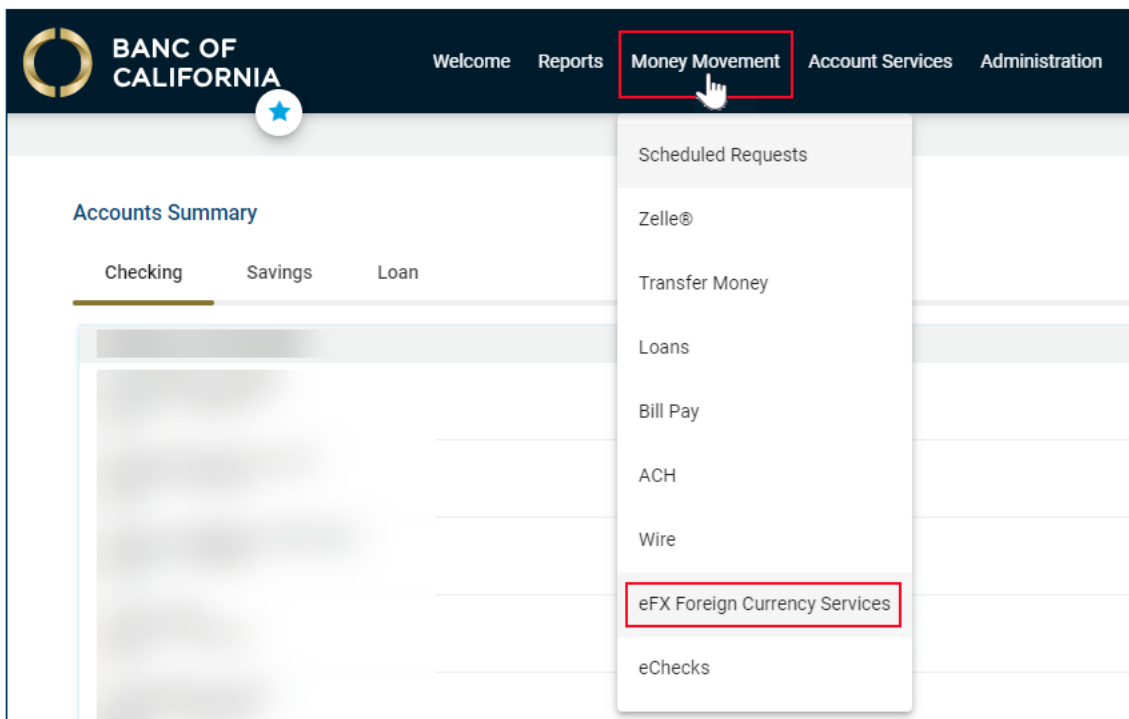
FX Portal is Banc of California's online FX management and international banking solution for companies to efficiently and effectively manage their global treasury needs. This easy-to-navigate trading and payments platform offers a modern user interface and intuitive online help tools that guide users through international payments, global treasury management and user administration. FX Portal provides you global access for handling all your international payment and trading needs.

FX Portal is compatible with all web browsers, and it can be used on PCs and Macs.

For additional support, Venture Banking clients can call 866-355-0468. Community Banking clients can call 877-770-2262.

FX PORTAL ACCESS

- 1 To access FX Portal, first log in to Online Banking at bancofcal.com.
- 2 Once logged in to Online Banking, hover over **Money Movement**. A drop-down menu will appear. Choose **eFX Foreign Currency Services**.

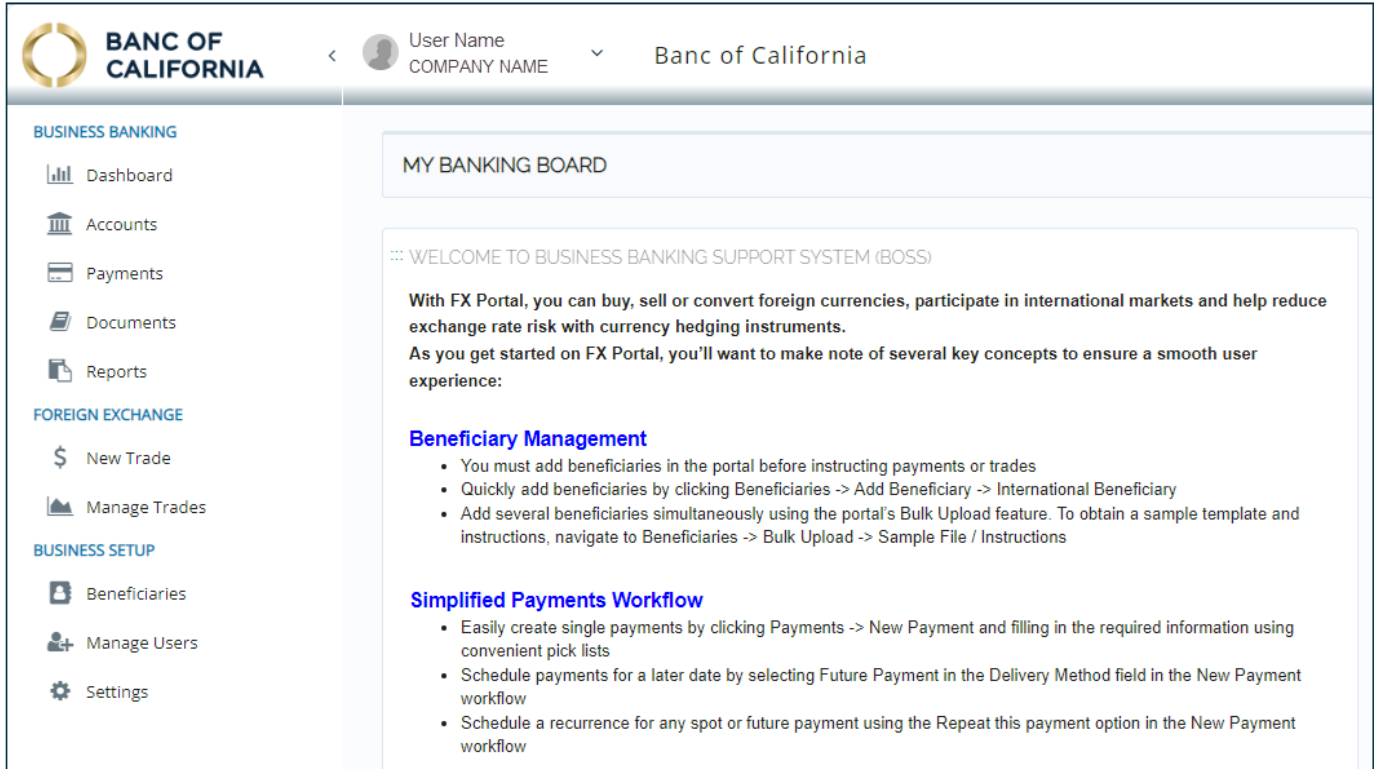


NOTE: if you do not see **eFX Foreign Currency Services** in the menu, reach out to your company's FX Portal Administrator to request access.

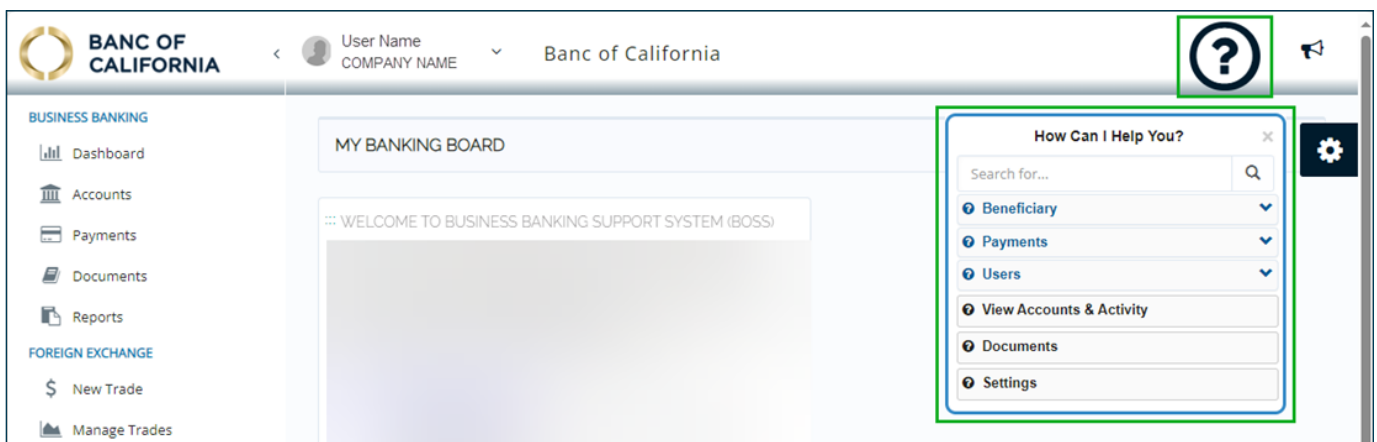
3 This will bring you to the main Dashboard of FX Portal, **My Banking Board**.

Menu options are on the screen's left-hand side.

From this Dashboard, you can set up users (Administrator function), add beneficiaries and send wires.



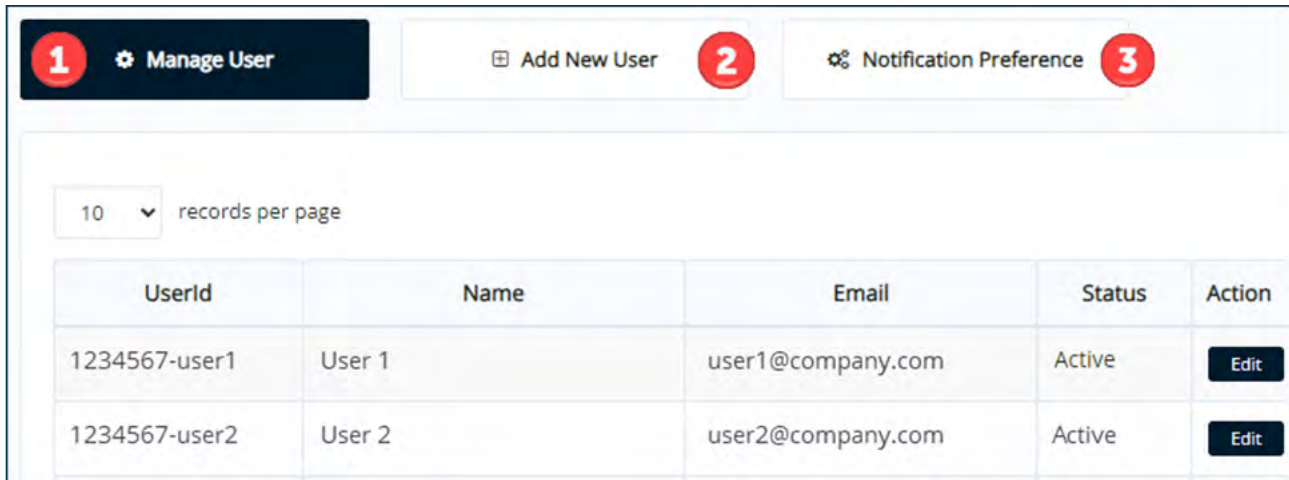
Click on the **Online Help Feature** to guide you step by step with all workflow functions. This function is always on the top right-hand corner of all screens, should you need assistance.



USER ADMINISTRATION

To enter a new user or modify an existing user, click **Manage Users** on your screen’s left side under **BUSINESS SETUP**. There are three options available:

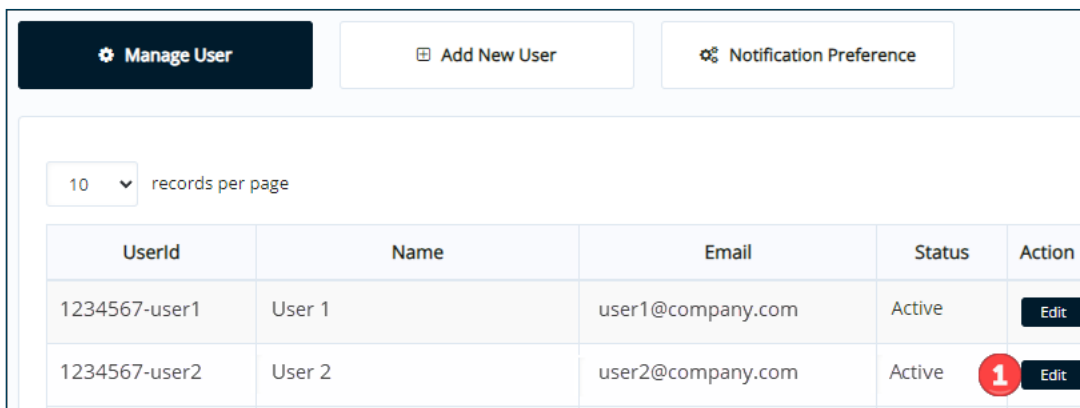
- 1 **Manage User** – Lists existing users and their entitlements.
- 2 **Add New User** – Add a new user with their details and security options.
- 3 **Notification Preference** – Modify the notification method for an existing user, or create a new notification method for new users.



UserId	Name	Email	Status	Action
1234567-user1	User 1	user1@company.com	Active	Edit
1234567-user2	User 2	user2@company.com	Active	Edit

Manage User

- 1 Click **Edit** to modify the user profile.



UserId	Name	Email	Status	Action
1234567-user1	User 1	user1@company.com	Active	Edit
1234567-user2	User 2	user2@company.com	Active	1 Edit

ADD/EDIT USER [Help Me. How](#)

Login Id:*

Language:*

PERSONAL DETAILS 2

First Name:* Last Name:*

Email:* Phone Number:*

Text Number:*

Address Same as Company Address

USER LIMIT 3

NOTE: User is unlimited if left blank or "0" is entered.

Payment Limit Per Transaction: Payment Limit Per Day:

PERMISSIONS 4

<p>PAYMENTS <input checked="checked" type="checkbox"/></p> <ul style="list-style-type: none"> <input type="checkbox"/> New Payment <input type="checkbox"/> Trade Bulk Upload <input type="checkbox"/> Pay in Future <input type="checkbox"/> Authorize Payment <input type="checkbox"/> Spot Payment 	<p>USER ADMINISTRATION <input checked="checked" type="checkbox"/></p> <ul style="list-style-type: none"> <input type="checkbox"/> Activate Notification Preference <input type="checkbox"/> Activate User <input type="checkbox"/> Add Notification Preference <input type="checkbox"/> Add User <input type="checkbox"/> Edit Notification Preference <input type="checkbox"/> Delete Notification Preference <input type="checkbox"/> Notification Preference <input type="checkbox"/> Suspend User <input type="checkbox"/> User Admin <input type="checkbox"/> User Permissions <input type="checkbox"/> Update User
<p>MANAGE FUNDING ACCOUNTS</p> <p>ALLOW ALL FUNDING ACCOUNTS <input checked="checked" type="checkbox"/></p> <ul style="list-style-type: none"> <input type="checkbox"/> ABC Parent Account 1 <input type="checkbox"/> ABC Parent Account 2 <input type="checkbox"/> ABC Subsidiary Account 1 <input type="checkbox"/> ABC Subsidiary Account 2 <input type="checkbox"/> ABC Subsidiary Account 3 	<p>Beneficiaries Management <input checked="checked" type="checkbox"/></p> <ul style="list-style-type: none"> <input type="checkbox"/> Add Beneficiary <input type="checkbox"/> Authorize Beneficiary <input type="checkbox"/> Delete Beneficiary <input type="checkbox"/> Update Beneficiary <input type="checkbox"/> Suspend Beneficiary <input type="checkbox"/> Bulk Beneficiary Upload
<p>MANAGE BENEFICIARY ACCOUNTS</p> <p>ALLOW ALL BENEFICIARY ACCOUNTS <input checked="checked" type="checkbox"/></p>	

5

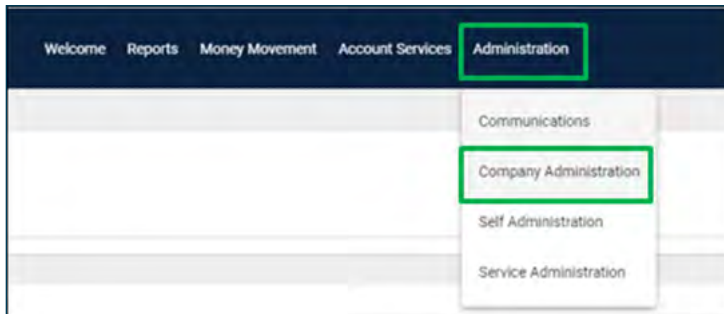
Add New User

To add a new user in FX Portal, that user must first have an existing user profile in Online Banking. If the new FX Portal user does not yet have an Online Banking user profile, follow all steps below.

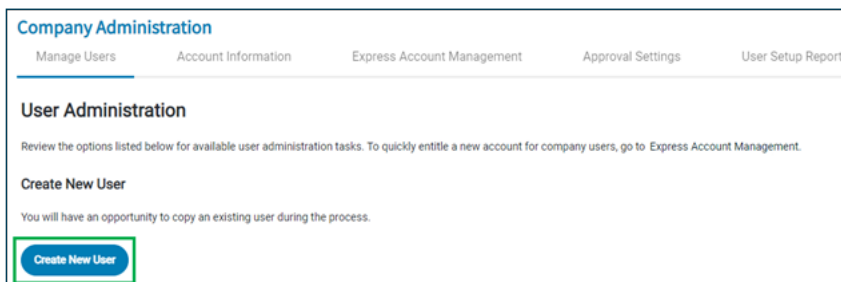
If the new FX Portal user already has an existing Online Banking user profile, please log in to Online Banking, select the intended user profile and proceed to step 6 below.

To add a new user in **Online Banking**:

- 1 Log in, click on **Administration**, and then **Company Administration**.

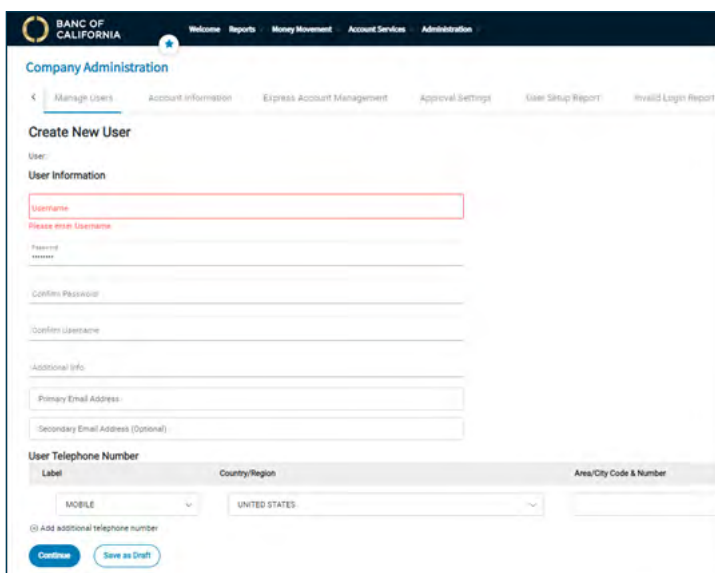


- 2 Click **Create New User**.

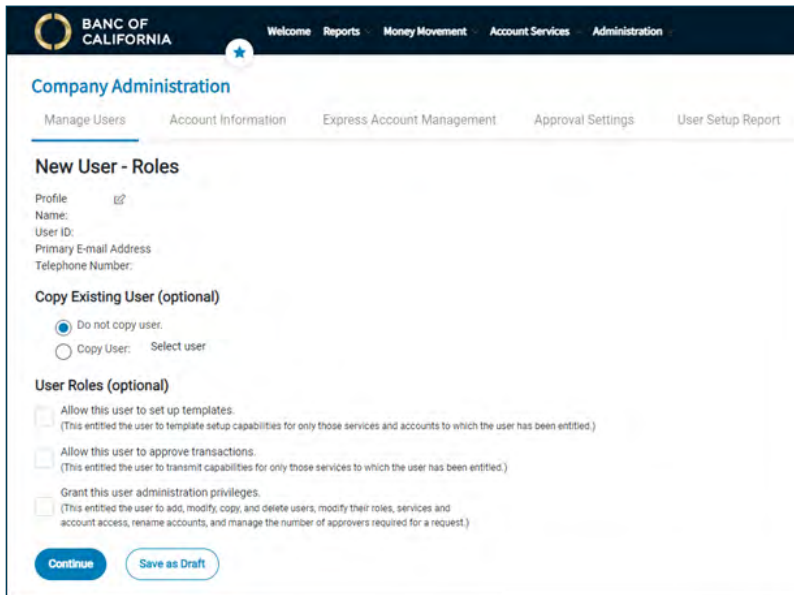




- 3 Fill in the required profile information. **NOTE:** The **User ID** should follow a first initial, last name format. For example, Jane Doe would have a User ID of jdoe. Please use only lowercase letters; the system is case-sensitive.

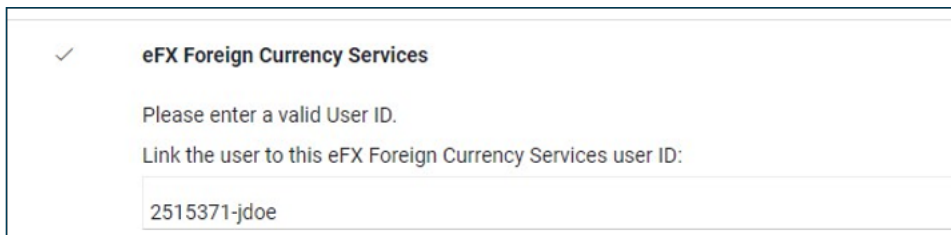
- 4 Click **Continue**.



- 5 Select User Roles (optional) and click **Continue**.

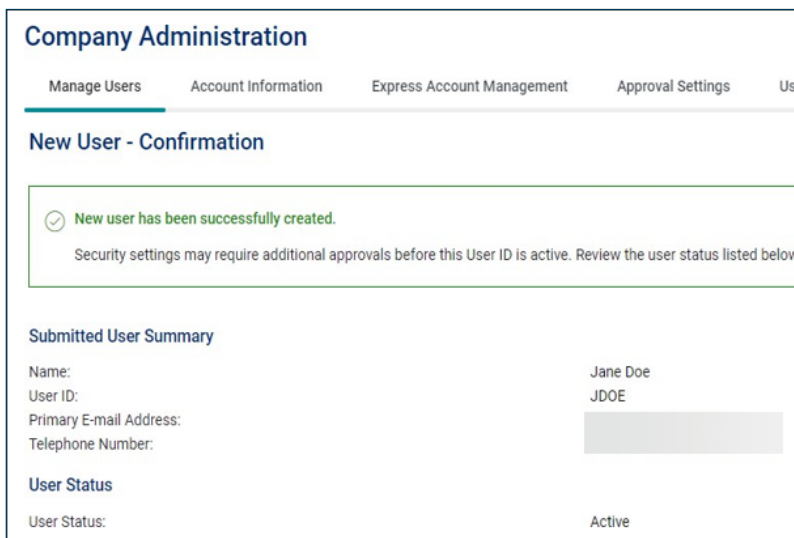


- 6 In the **Services & Accounts** screen, add **eFX Foreign Currency Services**. Click the  icon at the end of the line, then click the  icon. Fill in the user ID field by combining the company ID and user ID, (for example, 2515371-jdoe). Please use only lowercase letters; the system is case-sensitive. Scroll to the bottom of the screen, then click **Continue**.

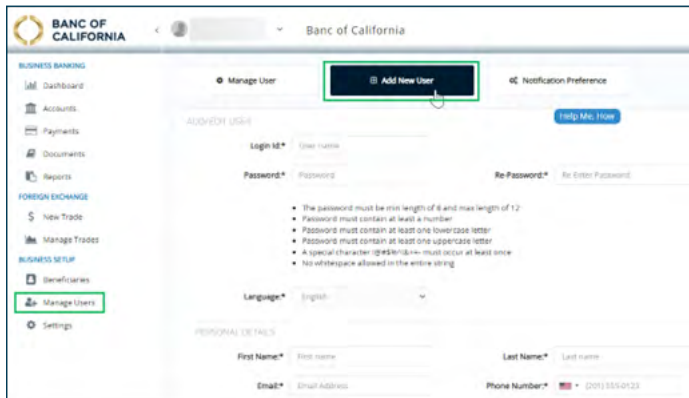


- 7 Click **Continue** on the **Limits** screen.

- 8 On the next screen, verify that the entered information is correct, and click **Create User**. A confirmation screen will appear.



- 9 Once the user is added in Online Banking, navigate to FX Portal, choose the Users workflow and click **Add New User**.



- 10 Fill in all required information, denoted by an asterisk (*).
- 11 Set user payment limits by transaction or daily amounts.
- 12 Set User Permissions for **Foreign Exchange Trading, User Administration, Payments** and **Beneficiaries Management** as well as **Funding** and **Beneficiary** account access.
- 13 Click **Add User** or **Cancel**. **NOTE:** All changes will be lost if you click **Cancel**.

Required Information:

Login ID: Login ID must match the User ID created in Online Banking.
 Language: Only available in English

Personal Details

First Name: Enter the user’s first name
 Last Name: Enter the user’s surname
 Email: Enter the email address the user will use for communications
 Phone Number: User’s phone number (click the flag to select a different country format)
 Text Number: Phone number at which the user will receive notifications
 Address1: Resident street address
 (You can apply your company’s address information to all address fields by choosing **Yes** in the Address Same as Company Address field.)
 Country: Resident country name
 State: Resident state name
 City: Resident city name

User Limits

Payment Limit per Transaction: Company approved dollar limit per transaction for the user; “0” indicates no limit.
 Payment Limit per Day: Company approved daily dollar limit; “0” indicates no limit.

Permissions

Customize permissions for each user across **Foreign Exchange Trading, User Administration, Payments** and **Beneficiary Management**, as well as access to **Funding Accounts** and **Beneficiary Accounts**.

Entitle workflow components individually by changing the individual component to blue. Leave red to block entitlement to individual components.

NOTE: The Authorize Payment and Trade Authorization permissions only apply when dual approval is in effect.

PERMISSIONS

<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> FOREIGN EXCHANGE TRADING ☑ </div> <ul style="list-style-type: none"> <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Trade Authorization ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Instruct Trade ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Access Historical Trades ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Open Trades ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Trade Awaiting eConfirmation ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Trade Spot ☑ 	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> USER ADMINISTRATION ☑ </div> <ul style="list-style-type: none"> <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Activate Notification Preference ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Activate User ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Add Notification Preference ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Add User ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Edit Notification Preference ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Delete Notification Preference ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Notification Preference ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Suspend User ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> User Admin ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> User Permissions ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Update User ☑
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> PAYMENTS ☑ </div> <ul style="list-style-type: none"> <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Boss Recurring Payment ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> New Payment ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Spot Payment ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Trade Bulk Upload ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Authorize Payment ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Pay in Future ☑ 	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Beneficiaries Management ☑ </div> <ul style="list-style-type: none"> <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Add Beneficiary ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Authorize Beneficiary ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Delete Beneficiary ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Update Beneficiary ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Suspend Beneficiary ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> Upload Bulk Beneficiary File ☑
<p style="margin: 0;">MANAGE FUNDING ACCOUNTS</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> ALLOW ALL FUNDING ACCOUNTS ☑ </div> <ul style="list-style-type: none"> <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> ABC TEST ACCOUNT ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> ABC TEST ACCOUNT ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> ABC TEST ACCOUNT ☑ 	<p style="margin: 0;">MANAGE BENEFICIARY ACCOUNTS</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> ALLOW ALL BENEFICIARY ACCOUNTS ☑ </div> <ul style="list-style-type: none"> <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> BERGEON ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> CINDY JANE CASTRO ☑ <li style="border: 1px solid #ccc; padding: 2px 5px; margin-bottom: 2px;"> CINDY MICHELLE CASTRO ☑

Add User
Suspend User
Cancel

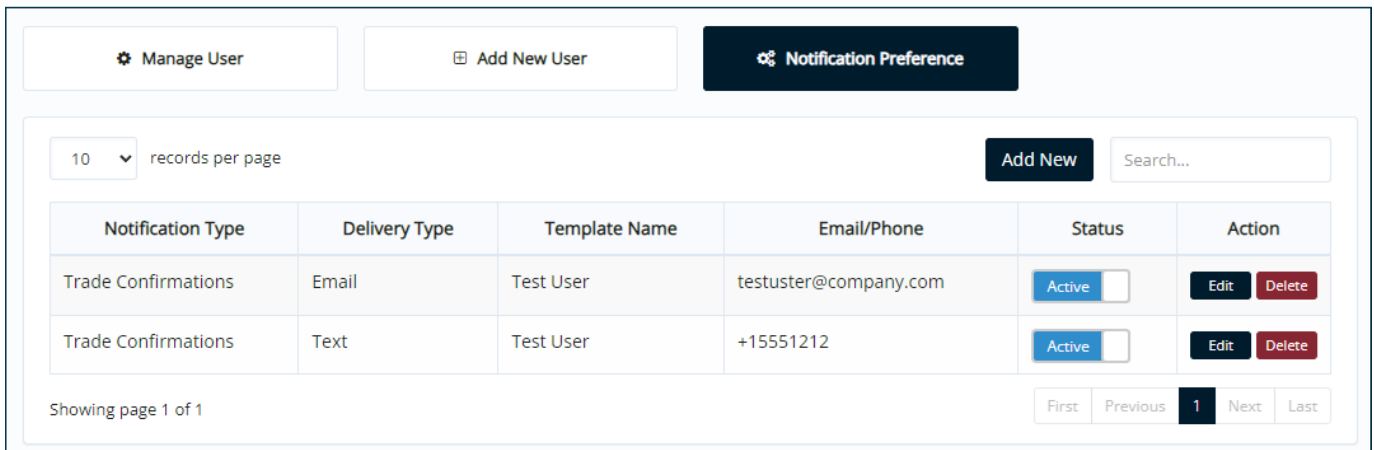
NOTIFICATIONS

To add, edit or delete notifications, navigate to the **Manage Users** workflow, and click **Notification Preference**.

Add Notification Preference

Follow these steps to add a new notification:

- 1 Click the **Add New** button.
- 2 Select the **Notification Type: Trade Confirmations, MCA Statements** or **MTM Reports**.
NOTE: Trade Confirmations include, but are not limited to, incoming international wires and transaction cancellations.
- 3 Select Delivery Type: **Email** or **Text**.
NOTE: You can set up email and text notifications for the same delivery type, although it must be done as two separate notifications.
- 4 Select a User. Click in the **User** field, and select from the drop-down menu or begin typing a user ID to search.
- 5 The **Name** and **Email/Phone** fields will populate once you select a **User**.
- 6 Click **Save Notification** or **Cancel**. **NOTE:** All changes will be lost if you click **Cancel**.



Notification Type	Delivery Type	Template Name	Email/Phone	Status	Action
Trade Confirmations	Email	Test User	testuster@company.com	Active <input type="checkbox"/>	Edit Delete
Trade Confirmations	Text	Test User	+15551212	Active <input type="checkbox"/>	Edit Delete

Edit Notification Preference

Quickly edit notification preferences from the **Notification Preference** workflow, following similar steps to **Add Notification Preference** above.

To edit a notification preference:

- 1 Navigate to the **Notification Preference** workflow, and click the **Edit** button for the desired notification.
- 2 Update the desired field(s).
- 3 Click **Update Notification** or **Cancel**. **NOTE:** All changes will be lost if you click **Cancel**.

Delete Notification Preference

Quickly delete notification preferences from the **Notification Preference** workflow, following the steps below.

To edit a notification preference:

- 1 Navigate to the **Notification Preference** workflow, and click the **Delete** button for the desired notification.
- 2 Click **Confirm Delete**.

BENEFICIARY MANAGEMENT

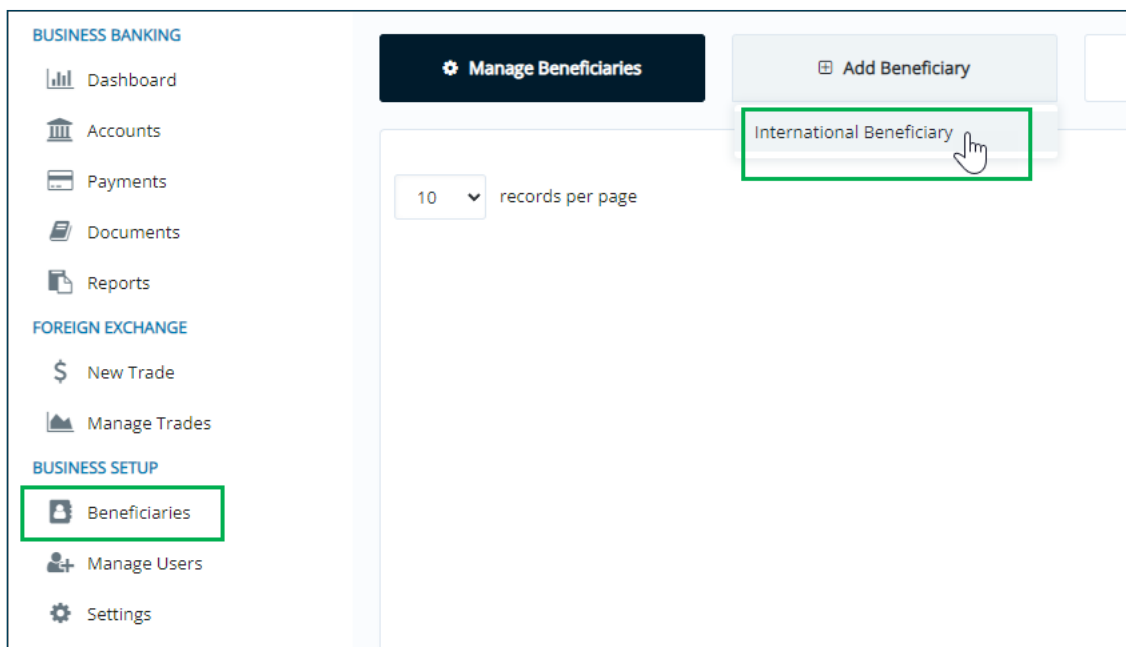
With FX Portal, you'll enjoy streamlined beneficiary management. Now that you've activated your users and set up your notification preferences, easily add individual beneficiaries, or upload multiple beneficiaries simultaneously for an efficient workflow.

NOTE: Beneficiaries must be added before initiating payments or instructing trades.

Add Beneficiaries

To add a beneficiary, navigate to the Beneficiaries workflow:

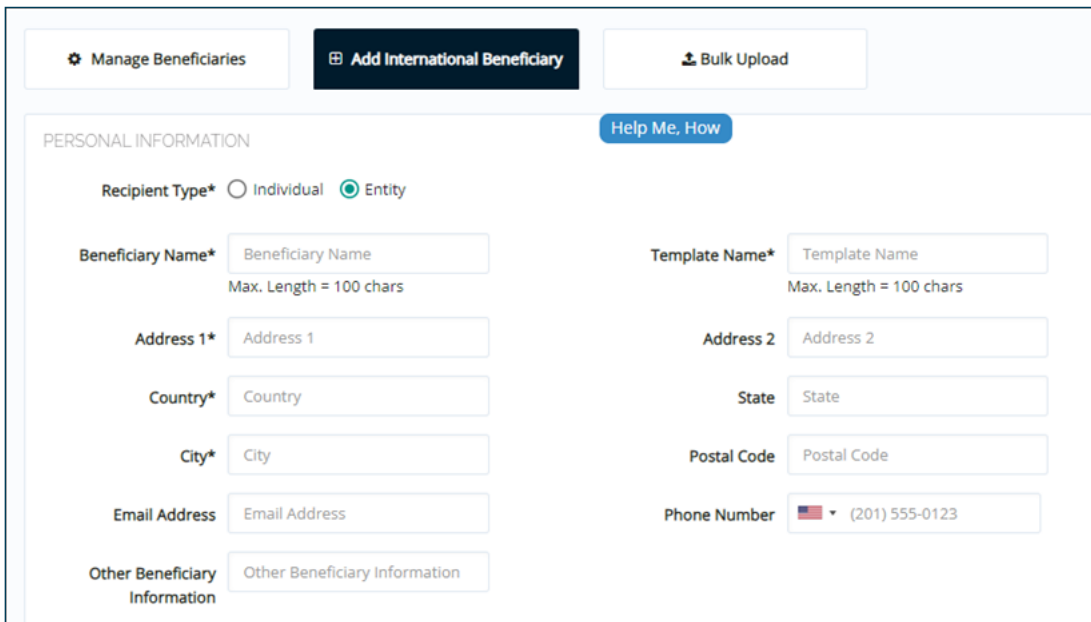
- 1 Click **Beneficiaries** from the Dashboard.
- 2 Click **Add Beneficiary**, and select **International Beneficiary**.



3 Begin with the **Personal Information** section, and fill out all required fields. Asterisks denote required fields.

Tips & recommended best practices

- **Recipient Type:** Choose Individual or Entity as needed.
- **Beneficiary Name:** Enter complete Beneficiary Name.
- **Template Name:** Repeat the Beneficiary Name, or create a shortened version for easy identification.
- Enter the beneficiary’s **complete** address details – street name and number, country, state, city, postal code, email address and phone number.



Manage Beneficiaries | Add International Beneficiary | Bulk Upload

PERSONAL INFORMATION Help Me, How

Recipient Type* Individual Entity

Beneficiary Name* Max. Length = 100 chars

Template Name* Max. Length = 100 chars

Address 1* Address 2

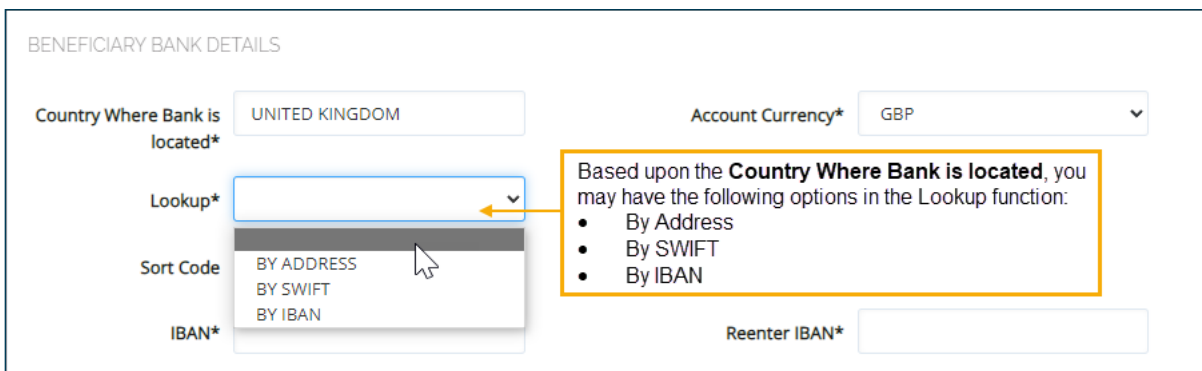
Country* State

City* Postal Code

Email Address Phone Number

Other Beneficiary Information

4 Begin entering **Bank Details**. Navigate between required fields, moving left to right, and then top to bottom. **NOTE:** Certain exotic currencies may require additional Regulatory Reporting Fields.



BENEFICIARY BANK DETAILS

Country Where Bank is located* Account Currency*

Lookup* Based upon the **Country Where Bank is located**, you may have the following options in the Lookup function:

- By Address
- By SWIFT
- By IBAN

Sort Code

IBAN* Reenter IBAN*

Lookup by address

BENEFICIARY BANK DETAILS

Country Where Bank is located*

Lookup*

Bank Name*

Bank City*

Bank Branch*

Swift/ Bic*

Sort Code

IBAN*

Lookup by IBAN

BENEFICIARY BANK DETAILS

Country Where Bank is located*

Lookup*

Enter IBAN*

Sort Code

Lookup by SWIFT

BENEFICIARY BANK DETAILS

Country Where Bank is located*

Lookup*

Swift/ Bic*

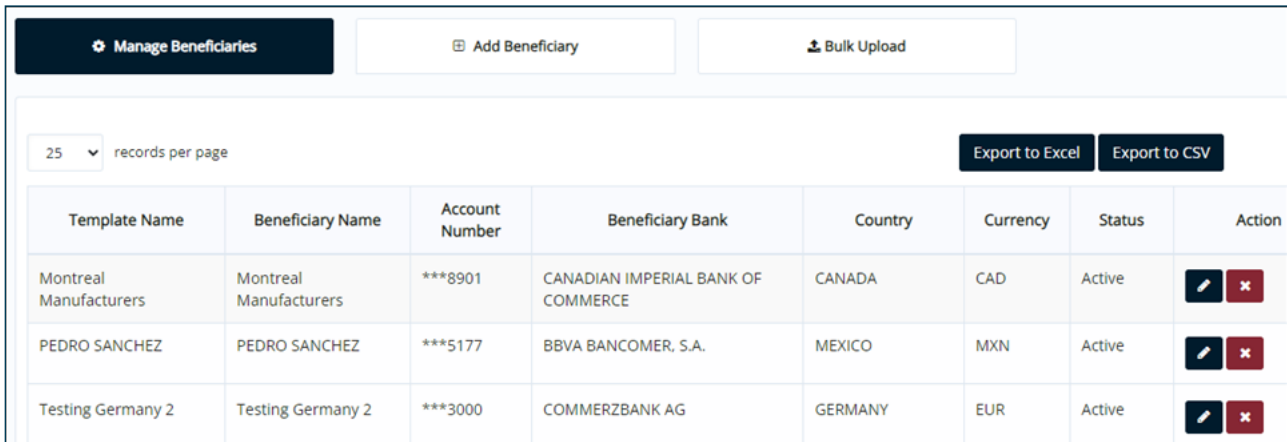
Sort Code







IBAN*



- 5** After entering the required receiving bank information, select **Add Beneficiary** to save Beneficiary details. Click **Cancel** to delete all data entered. **NOTE:** All changes will be lost if you click **Cancel**.

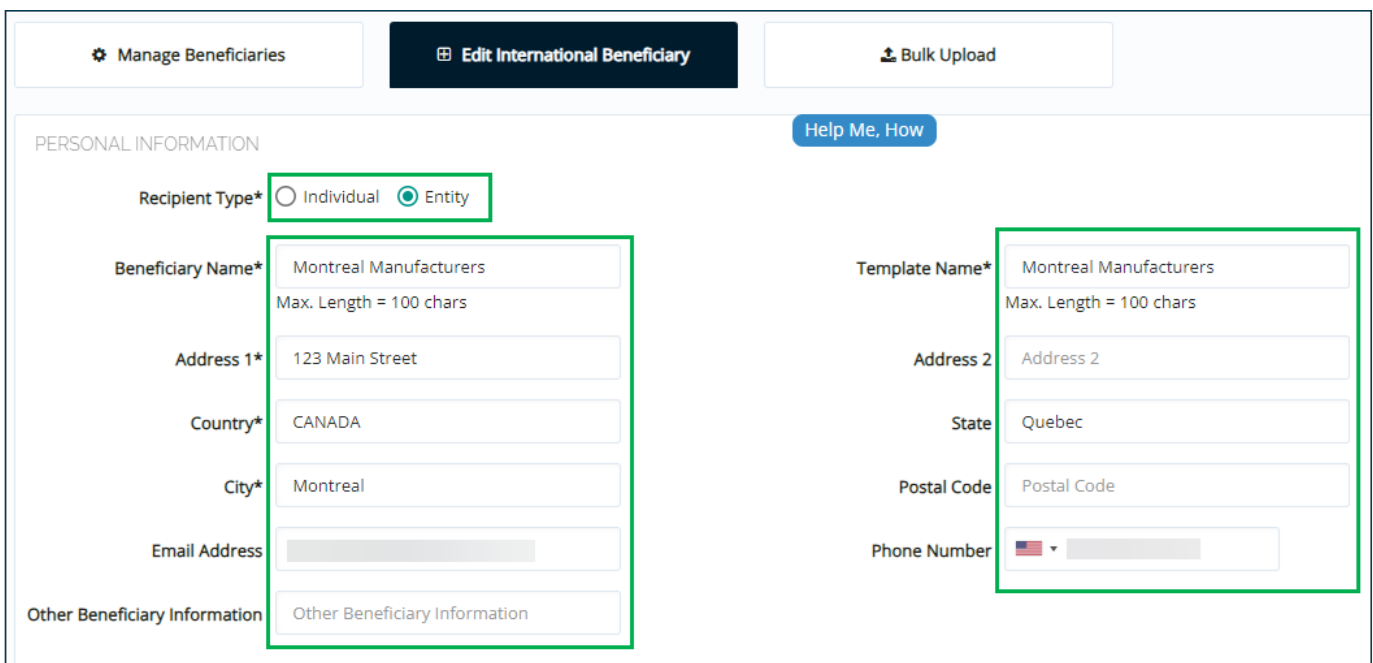
Edit or Delete Beneficiaries

- 1 To edit or delete a beneficiary, navigate to the Beneficiaries workflow. The list of beneficiaries will be displayed with action buttons to edit or delete the beneficiary.



Template Name	Beneficiary Name	Account Number	Beneficiary Bank	Country	Currency	Status	Action
Montreal Manufacturers	Montreal Manufacturers	***8901	CANADIAN IMPERIAL BANK OF COMMERCE	CANADA	CAD	Active	 
PEDRO SANCHEZ	PEDRO SANCHEZ	***5177	BBVA BANCOMER, S.A.	MEXICO	MXN	Active	 
Testing Germany 2	Testing Germany 2	***3000	COMMERZBANK AG	GERMANY	EUR	Active	 

- 2 Select  to edit Beneficiary details or  to delete the Beneficiary.
- 3 Click **Edit International Beneficiary**, and update the beneficiary information highlighted in green boxes below.



PERSONAL INFORMATION Help Me, How

Recipient Type* Individual Entity

Beneficiary Name* Montreal Manufacturers
Max. Length = 100 chars

Address 1* 123 Main Street

Country* CANADA

City* Montreal

Email Address


Other Beneficiary Information Other Beneficiary Information

Template Name* Montreal Manufacturers
Max. Length = 100 chars

Address 2 Address 2

State Quebec

Postal Code Postal Code

Phone Number 

BENEFICIARY BANK DETAILS

Country Where Bank is located*

Account Currency*

Lookup*

Swift/ Bic*

Bank Name : CANADIAN IMPERIAL BANK OF COMMERCE
 Bank Address : CIBC SQUARE
 Bank City : TORONTO
 Bank Zip : M5G 2M8
 Bank Swift : CIBCCATTXXX

Transit No

Account Number*

Reenter Account Number*

BIC data used with permission of S.W.I.F.T. SCRL Database rights reserved 2016

REGULATORY REPORTING FIELDS

No regulatory reporting fields are required.

Certain currencies may require additional **Regulatory Reporting Fields**.

Intermediary Bank Details (Optional)

- 4** Select **Save Beneficiary** when edits are complete. Select **Suspend Payee** to suspend the beneficiary temporarily. Click **Cancel** to exit without saving changes.

Save Beneficiary
Suspend Payee
Cancel

NOTE:

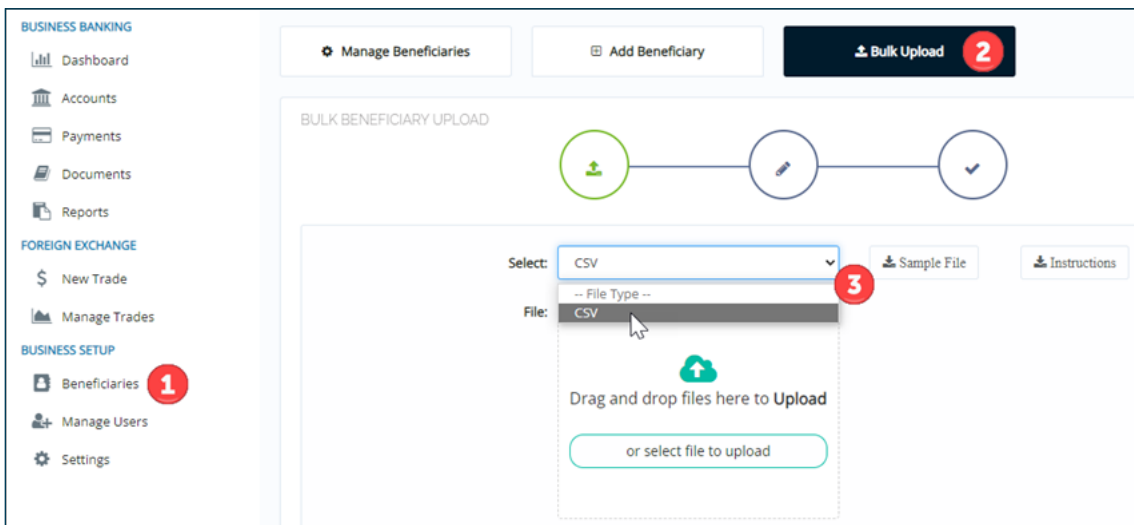
If **Require dual approval for new Beneficiary:*** is set to **YES**, this applies to both adding and editing beneficiaries. It does not apply to deleting or suspending beneficiaries.

Bulk Beneficiary Upload

Quickly and efficiently add multiple beneficiaries simultaneously using FX Portal's **Bulk Upload** feature. Download the portal's convenient bulk upload Sample File template, or create your own. In addition to the bulk upload template, the portal provides helpful and downloadable instructions to guide you as you execute bulk beneficiary uploads.

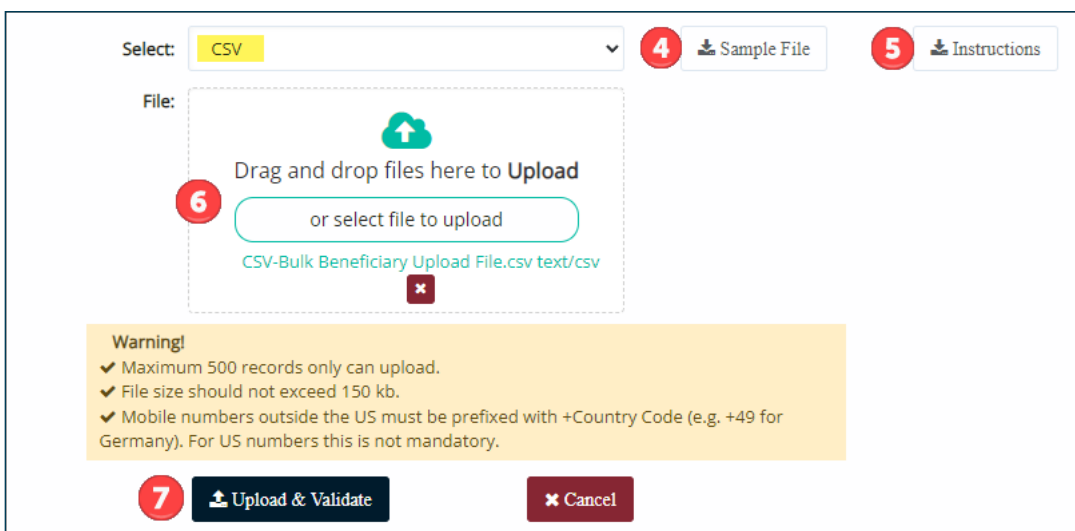
To complete a bulk beneficiary upload, navigate to the **Beneficiaries** workflow:

- 1 Click **Beneficiaries** from the Dashboard.
- 2 Click **Bulk Upload**.
- 3 In the --File Type-- field, select **CSV**.



- 4 Click **Sample File** to download a bulk beneficiary upload template (optional).
- 5 Click **Instructions** to download bulk beneficiary upload instructions (optional).
- 6 Drag and drop a CSV file to upload or click to select a CSV file to upload.
- 7 Select **Upload & Validate** to upload your file, or select **Cancel** to exit the upload screen.

NOTE: All changes will be lost if you click Cancel.



- 8 After selecting **Upload & Validate**, view your results on the next screen. Verify that all entries were validated.
- 9 If needed, you can edit or delete specific line items.
- 10 Click **Submit** if all entries are validated; click **Upload Corrected File** if you need to make any corrections; click **Abort** to end the transaction. **NOTE:** All changes will be lost if you click **Abort**.

8	Status	Category	Template Name	Beneficiary Name	Account Number	Beneficiary Bank	Currency	Action
	Validated	International	Test Beneficiary CAD 1	TEST BENE1	123456789123	CANADA	CAD	
	Error	International	Test Beneficiary JPY 2	TEST BENE2	4.56456E+14	JAPAN	JPY	9

Showing page 1 of 1

Warning!

- ✓ Only validated beneficiaries will be added.
- ✓ Beneficiaries with errors will be ignored.
- ✓ Duplicate beneficiaries will be added again if you don't delete them.
- ✓ Mobile numbers outside the US must be prefixed with +Country Code (e.g. +49 for Germany). For US numbers this is not mandatory.

First Previous **1** Next Last

Submit Upload Corrected File Abort

BENEFICIARY BANK DETAILS

Country Where Bank is located* Account Currency*

Bank Name* Swift/ Bic*

Bank City*

Bank Branch* Account Number*

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Please give a valid account Number

edit / correct the field, then click Update

Update Back

10 records per page Ready to submit Bulk Beneficiary Upload

Status	Category	Template Name	Beneficiary Name	Account Number	Beneficiary Bank	Currency	Action
Validated	International	Test Beneficiary CAD 1	TEST BENE1	123456789123	CANADA	CAD	
Validated	International	Test Beneficiary JPY 2	TEST BENE2	456456456456	JAPAN	JPY	

- 11 If you click **Submit**, you will see a message like this:

Result: 2 out of 2 beneficiaries were saved successfully.

- 12 Depending on your settings, the newly uploaded beneficiaries will have Pending status until approved.

Download Beneficiaries

Easily download your list of beneficiaries into an Excel or CSV file from the Manage Beneficiaries workflow.

+ Manage Beneficiaries

+ Add Beneficiary

↓ Bulk Upload

25 records per page

Export to Excel

Export to CSV

Template Name	Beneficiary Name	Account Number	Beneficiary Bank	Country	Currency	Status	Action
Montreal Manufacturers	Montreal Manufacturers	***8901	CANADIAN IMPERIAL BANK OF COMMERCE	CANADA	CAD	Active	<div style="display: flex; gap: 5px;"> <div style="background-color: #1a3d4d; color: white; padding: 2px 5px; border-radius: 3px;">✎</div> <div style="background-color: #c00000; color: white; padding: 2px 5px; border-radius: 3px;">✕</div> </div>
PEDRO SANCHEZ	PEDRO SANCHEZ	***5177	BBVA BANCOMER, S.A.	MEXICO	MXN	Active	<div style="display: flex; gap: 5px;"> <div style="background-color: #1a3d4d; color: white; padding: 2px 5px; border-radius: 3px;">✎</div> <div style="background-color: #c00000; color: white; padding: 2px 5px; border-radius: 3px;">✕</div> </div>
Testing Germany 2	Testing Germany 2	***3000	COMMERZBANK AG	GERMANY	EUR	Active	<div style="display: flex; gap: 5px;"> <div style="background-color: #1a3d4d; color: white; padding: 2px 5px; border-radius: 3px;">✎</div> <div style="background-color: #c00000; color: white; padding: 2px 5px; border-radius: 3px;">✕</div> </div>

FX PAYMENTS

FX Portal provides you the functionality to execute a variety of payment types, such as **Same Day, Next Day, Standard/Spot** and **Future**. For definitions of each payment type, please see the [Glossary](#). Continue reading to learn how to execute each payment type in FX Portal.

Single FX Payment

NOTE: Beneficiaries must be added in FX Portal before a payment is initiated.

To create a single FX payment:

- 1 Navigate to the **Payments** workflow in the menu under BUSINESS BANKING.
- 2 Select the **New Payment** tab.
- 3 Select the **From Account**. Choose any available funding account. Once you select your account, the available balance will appear to the right.
- 4 Select the **To Account**. Choose any active international beneficiary. The beneficiary address and beneficiary bank will appear to the right.
- 5 Select the **Delivery Method: Same Day Payment, Next Day Payment, Standard/Spot Payment, Future Payment**. The expected delivery date will appear to the right.
- 6 Enter **Purpose of Payment**. A best practice is to include the number of the invoice being paid in this field.
- 7 Select **Charge Type: OUR, BEN, SHA**.

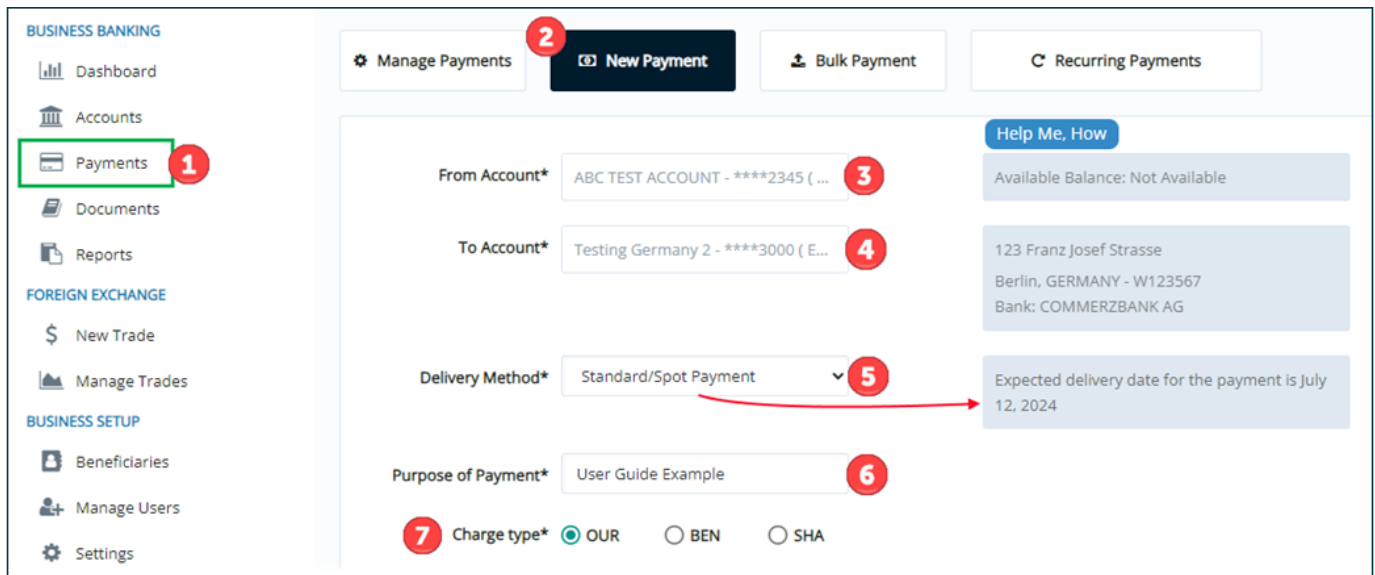
NOTE:

OUR = Sender bears all transaction fees.

BEN = Beneficiary pays all transaction fees.

SHA = Shared costs; each party is responsible for the transaction fees charged by its own bank.*

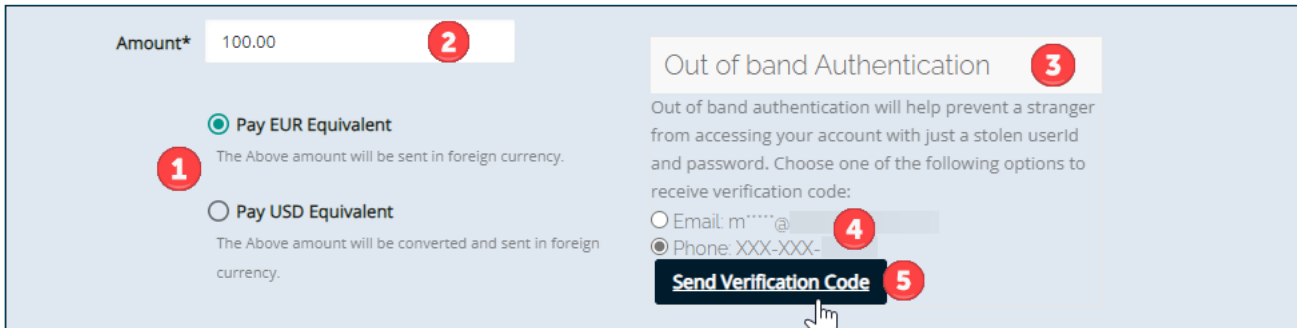
*Banc of California does not charge for outgoing wires sent from within its FX Portal.



The screenshot shows the 'New Payment' form in the FX Portal. The interface includes a left-hand navigation menu under 'BUSINESS BANKING' with 'Payments' highlighted (1). The main form area has four tabs: 'Manage Payments', 'New Payment' (2), 'Bulk Payment', and 'Recurring Payments'. The form fields are: 'From Account*' (3) with value 'ABC TEST ACCOUNT - ****2345 (...)', 'To Account*' (4) with value 'Testing Germany 2 - ****3000 (E...', 'Delivery Method*' (5) set to 'Standard/Spot Payment', and 'Purpose of Payment*' (6) with value 'User Guide Example'. Below these is the 'Charge type*' (7) section with radio buttons for 'OUR' (selected), 'BEN', and 'SHA'. On the right, a 'Help Me, How' button is visible, along with an 'Available Balance: Not Available' message and beneficiary details for '123 Franz Josef Strasse, Berlin, GERMANY - W123567, Bank: COMMERZBANK AG'. A note states 'Expected delivery date for the payment is July 12, 2024'.

One-Time Security Code

- 1 Choose **Pay [FX] Equivalent** or **Pay USD Equivalent**.
- 2 Enter the amount and hit tab or click out of the box.
- 3 An Out of band Authentication box will appear.
- 4 Choose to authenticate via email or text.
- 5 Click **Send Verification Code**.



Amount* 100.00

Pay EUR Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

Out of band Authentication

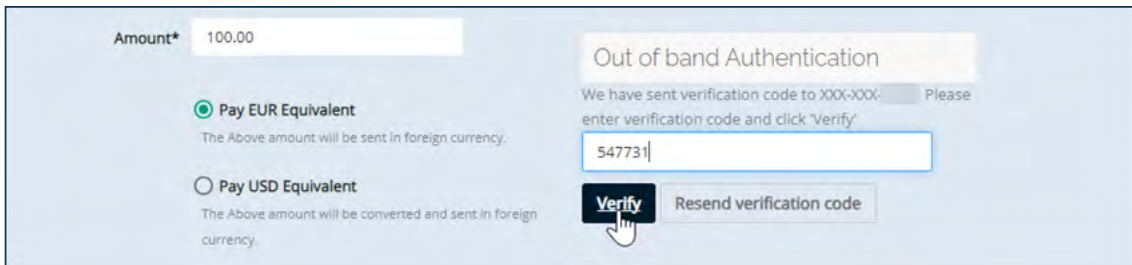
Out of band authentication will help prevent a stranger from accessing your account with just a stolen user id and password. Choose one of the following options to receive verification code:

Email: m*****@

Phone: XXX-XXX-

Send Verification Code

Once you receive your verification code, enter it in, and click **Verify**.



Amount* 100.00

Pay EUR Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

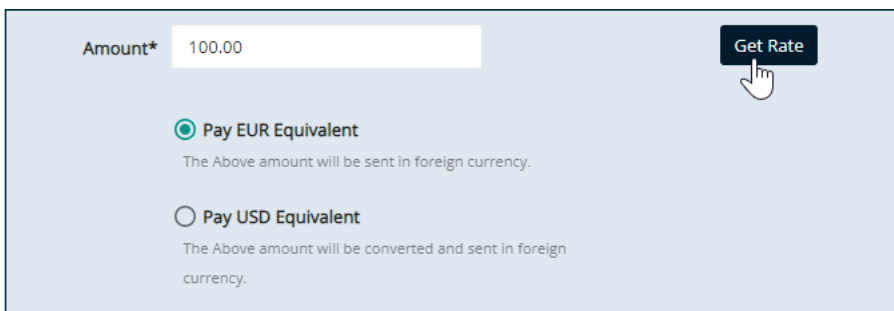
Out of band Authentication

We have sent verification code to XXX-XXX- Please enter verification code and click 'Verify'

547731

Verify Resend verification code

- 6 Click **Get Rate**. Then a “Retrieving rate” message will appear.



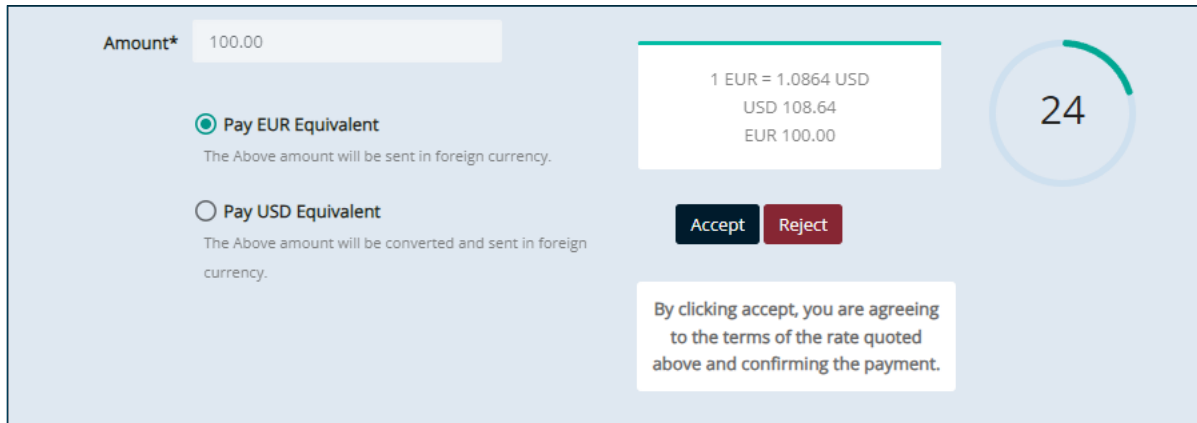
Amount* 100.00

Pay EUR Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

Get Rate

- 7 The exchange rate and conversion details will appear. You will have 30 seconds to **Accept** or **Reject** the offered rate.



Amount* 100.00

Pay EUR Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

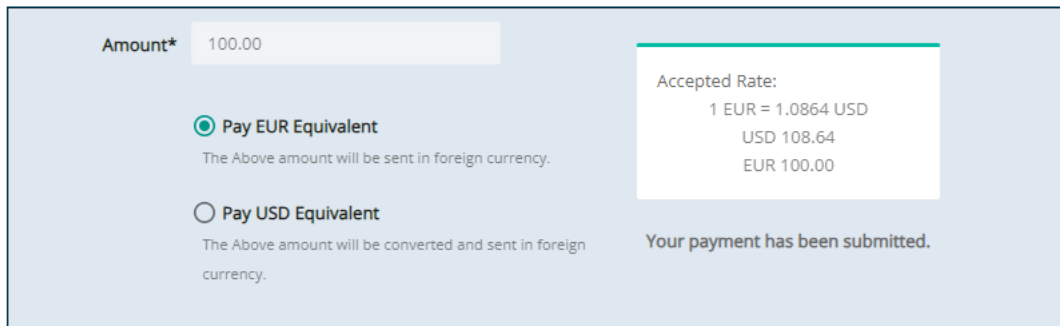
1 EUR = 1.0864 USD
USD 108.64
EUR 100.00

24

Accept Reject

By clicking accept, you are agreeing to the terms of the rate quoted above and confirming the payment.

- 8 If you **Accept**, the Rate and Amounts will be displayed.



Amount* 100.00

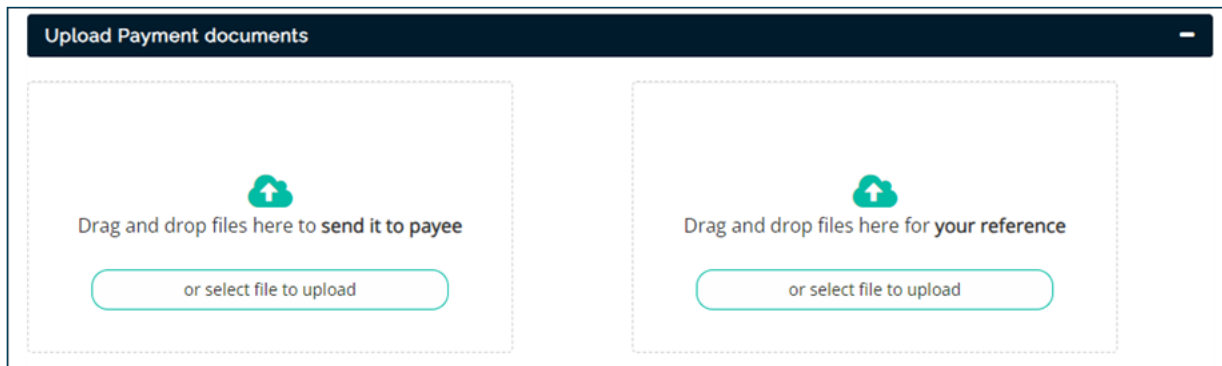
Pay EUR Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

Accepted Rate:
1 EUR = 1.0864 USD
USD 108.64
EUR 100.00

Your payment has been submitted.

- 9 Click **Upload Payment Documents** to include any additional documentation with the payment (optional). You can include a payment document for the beneficiary. You can also include a payment document for internal purposes.



Upload Payment documents

Drag and drop files here to send it to payee
or select file to upload

Drag and drop files here for your reference
or select file to upload

- 10 Click **Message to Recipient** to enter a message for the beneficiary. It is a best practice to include the number of the invoice being paid in the **Message** field.

11 Click **Confirm Payment**.

Message To Recipient -

Email Address

Mobile 🇺🇸 ▼

Message

12 The system will book the payment successfully, and a confirmation message will generate.

Payment Confirmation:

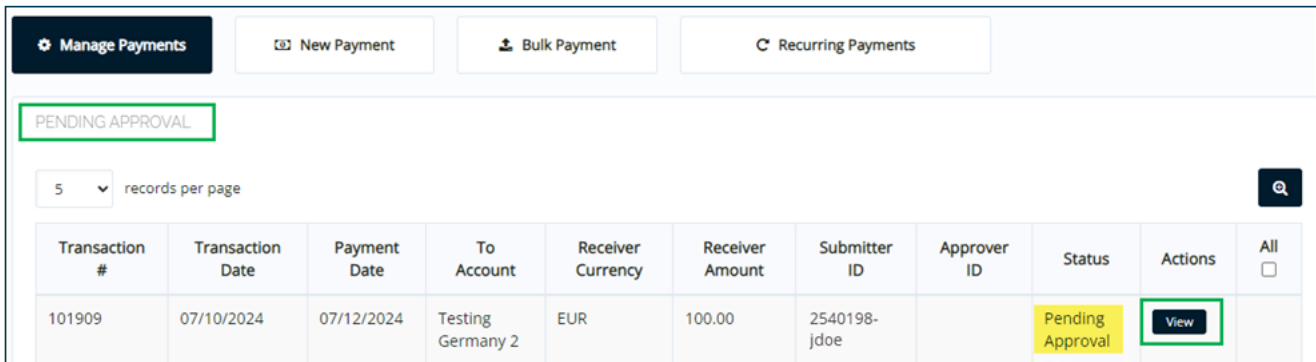
Transaction Number	:	101909
From Account	:	ABC TEST ACCOUNT
To Account	:	Testing Germany 2
Amount	:	EUR 100.00
Payment Date	:	07/12/2024
Purpose of Payment	:	User Guide Example
Recipient Email	:	beneficiary1@democompany.com
Recipient Phone	:	+13105555555
Message to recipient	:	Ref. payment for invoice no. 54227

Dual Approval

Once the **Single FX Payment** is booked, the initiating user must notify the second user that a payment is ready for approval. **The system does NOT send an automated notice to the approver.** The second approver must log in to FX Portal and select **Payments** in the Dashboard. For more information regarding dual approval for payments and trades, please refer to **Dual Approval** on page 44.

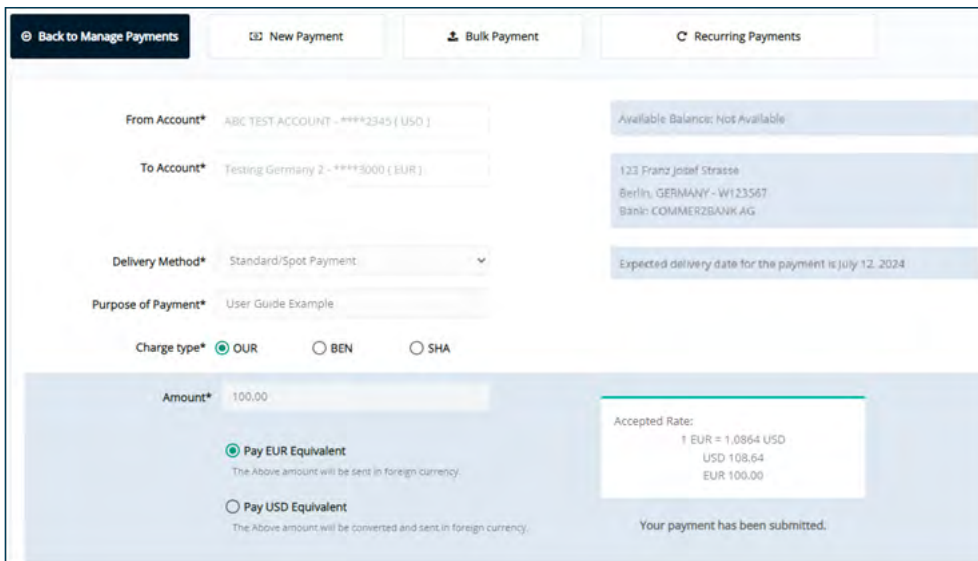
Upon navigating to the **Payments** workflow:

- 1 Scroll to the **Pending Approval** section.
- 2 Under the **Actions** column, click **View** to move to the approval page.



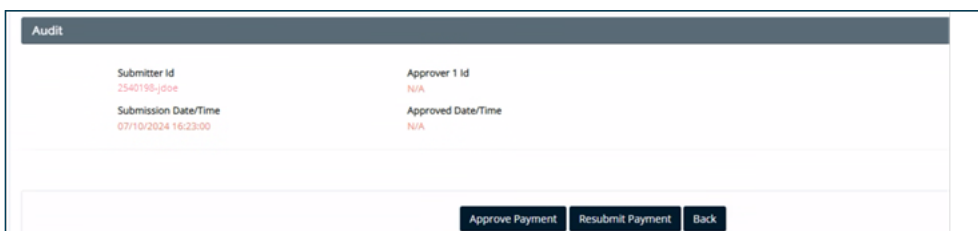
Transaction #	Transaction Date	Payment Date	To Account	Receiver Currency	Receiver Amount	Submitter ID	Approver ID	Status	Actions	All
101909	07/10/2024	07/12/2024	Testing Germany 2	EUR	100.00	2540198-jdoe		Pending Approval	View	<input type="checkbox"/>

- 3 Review all details and select **Approve Payment** if all information is correct.



From Account* ABC TEST ACCOUNT - ****2345 (USD)
To Account* Testing Germany 2 - ****3000 (EUR)
Delivery Method* Standard/Spot Payment
Purpose of Payment* User Guide Example
Charge type* OUR BEN SHA
Amount* 100.00
 Pay EUR Equivalent
The Above amount will be sent in foreign currency.
 Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

Available Balance: Not Available
 123 Franz Josef Strasse
 Berlin, GERMANY - W123567
 Bank: COMMERZBANK AG
 Expected delivery date for the payment is July 12, 2024
 Accepted Rate:
 1 EUR = 1.0864 USD
 USD 108.64
 EUR 100.00
 Your payment has been submitted.



Audit	
Submitter Id 2540198-jdoe	Approver 1 Id N/A
Submission Date/Time 07/10/2024 16:23:00	Approved Date/Time N/A

[Approve Payment](#) [Resubmit Payment](#) [Back](#)

After the payment is approved, the status changes to **Booked**, and the payment moves to **Recent Payments**.

RECENT PAYMENTS									
5 records per page									
Transaction #	Transaction Date	Payment Date	To Account	Receiver Currency	Receiver Amount	Submitter ID	Approver ID	Status	Action
101909	07/10/2024	07/12/2024	Testing Germany 2	EUR	100.00	2540198-jdoe	2540198-admin	Booked	View

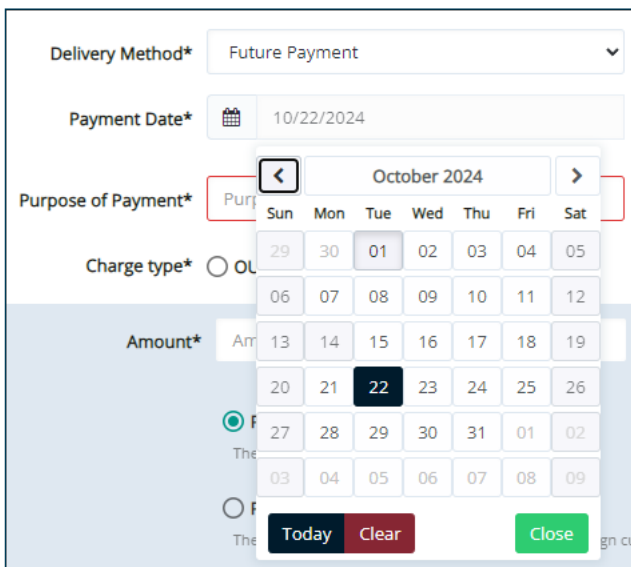
Future Payment

FX Portal allows you to set up future payments for optimal payment timing flexibility and workflow efficiency.

To schedule a future payment, follow steps 1-5 from **Single FX Payment** above, choosing **Future Payment** in Step 5.

To complete a **Future Payment**:

- 1 The **Payment Date** field will appear. Click in the field to select the desired date.



The screenshot shows a form with the following fields and values:

- Delivery Method***: Future Payment
- Payment Date***: 10/22/2024
- Purpose of Payment***: (field is highlighted with a red box)
- Charge type***: OUR
- Amount***: (field is highlighted with a blue box)

A date picker calendar is open, showing October 2024. The date 10/22/2024 is selected. The calendar has navigation arrows and a 'Close' button.

- 2 Enter **Purpose of Payment**.
- 3 Select **Charge Type**: OUR / BEN / SHA.
- 4 Choose **Pay [FX] Equivalent** or **Pay USD Equivalent**.
- 5 Enter the **Amount**.

NOTE: If you submit a future dated payment, the exchange rate will be automatically applied by the Bank two days prior to settlement.

Delivery Method* Future Payment ▼

Payment Date* 10/22/2024 Expected delivery date for the payment is October 22, 2024

Purpose of Payment* Ref. invoice W54428

Charge type* OUR BEN SHA

Amount* 100.00

Pay CAD Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

If you submit a future dated payment the exchange rate will be automatically applied by the bank two days prior to settlement.

- 6** Repeat the steps from **Single FX Payment** above to upload payment documents, or to send a message to the recipient.
- 7** Repeat steps from **Single FX Payment** above to receive a verification code.
- 8** Click **Save Payment**.

Repeat this payment +

Upload Payment documents +

Message To Recipient +

Save Payment
Cancel

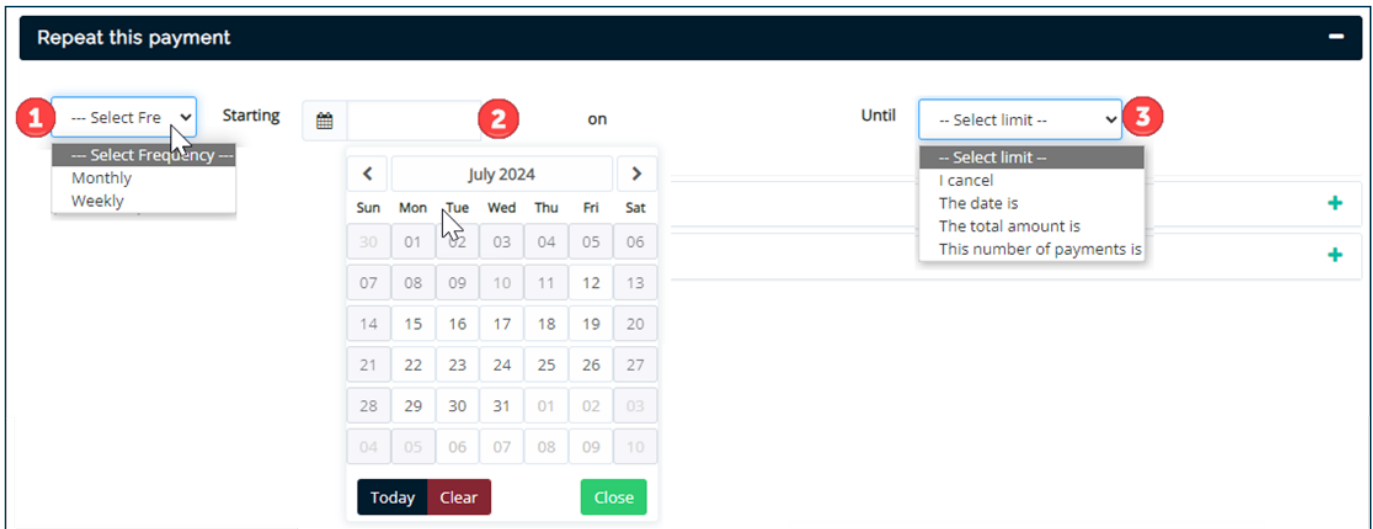
Recurring Payment

Easily schedule recurring international payments with FX Portal's **Recurring Payments** feature.


To schedule a recurring payment, repeat steps for a **Single FX Payment** above. To complete your recurring payment:

Expand **Repeat this Payment**:

- 1** Click **Select Frequency**, and choose your payment frequency: Weekly or Monthly.
- 2** Choose the start date.
- 3** Select the duration of your recurring payment until: **I cancel**, **The date is**, **The total amount is** or **This number of payments is**.



Repeat this payment

1 --- Select Fre **▼** Starting  **2** on Until **3** -- Select limit -- **▼**

--- Select Frequency ---
 Monthly
 Weekly

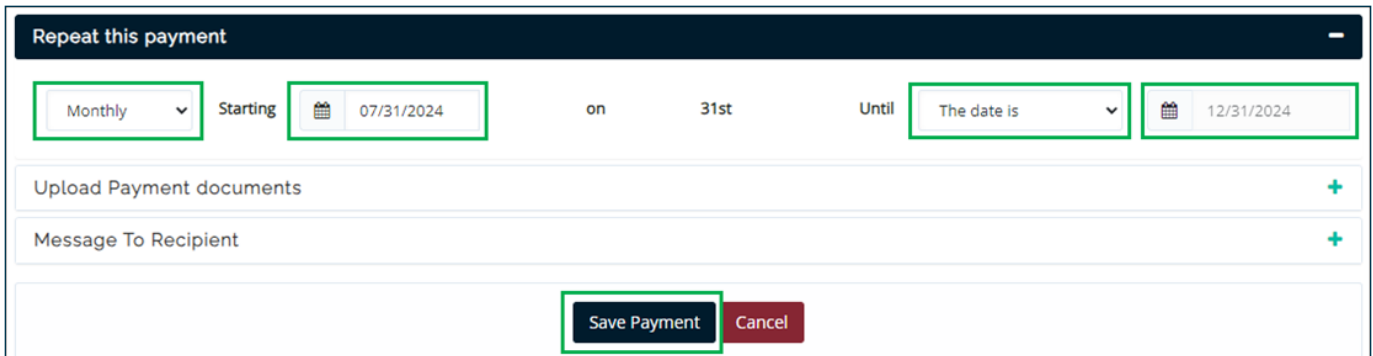
July 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	01	02	03
04	05	06	07	08	09	10



Today Clear Close

-- Select limit --
 I cancel
 The date is
 The total amount is
 This number of payments is

- 4 Upload any payment documents, if needed.
- 5 Click **Save Payment**.



Repeat this payment

Monthly **▼** Starting  07/31/2024 on 31st Until The date is **▼**  12/31/2024

Upload Payment documents **+**

Message To Recipient **+**

Save Payment Cancel

Bulk Payment

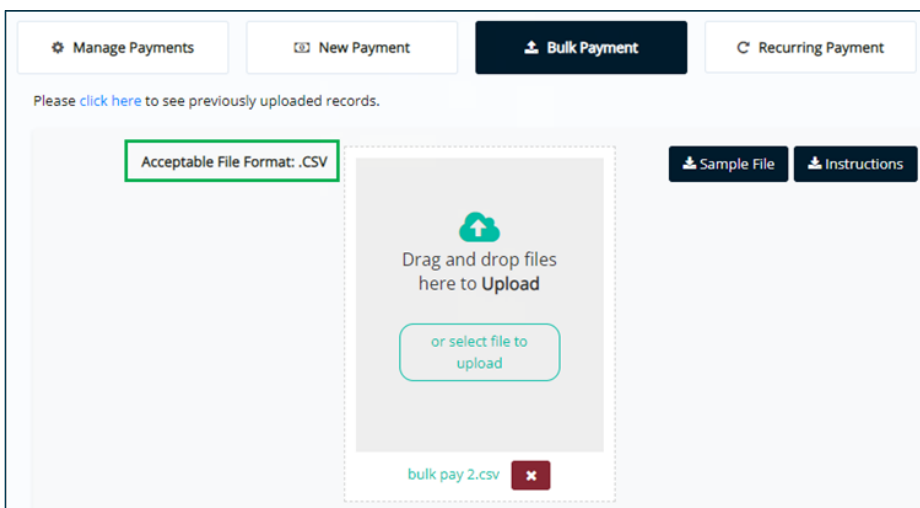
Quickly and efficiently make multiple payments simultaneously using the **Bulk Payment** feature.

To create a bulk payment, you must first create a parent FX trade in the **New Trade** workflow under **FOREIGN EXCHANGE**. For instructions on how to create a parent FX trade, please see Spot Trade. Once you've created a parent FX trade, navigate to the **Payments** workflow.

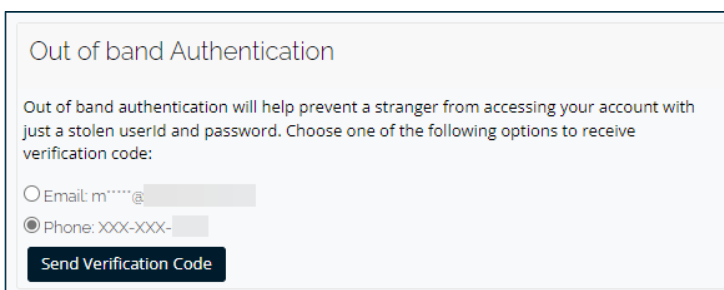
Expand Repeat this Payment:

- 1 Click **Bulk Payment**.
- 2 Click **File Type**, and select **CSV**.
- 3 Click **Sample File** to download a CSV bulk payment template. You can use this template to create a bulk payment, or use your own file.

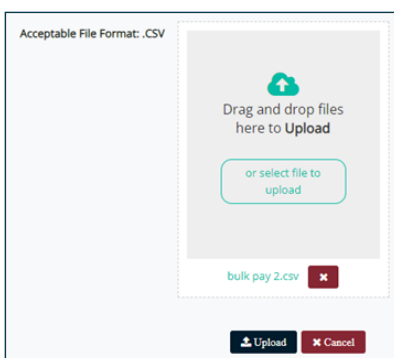
- 4 When creating your bulk payment upload file, please note:
 - **Delivery Method and Wire Currency must match the parent FX trade.**
 - Fill in all required fields, denoted by an asterisk: **Delivery Method, Wire Currency, Wire Amount, Funding Account, Purpose of Payment.**
 - The parent FX trade must be for the total of all the amounts in the **Wire Amount** column. For example, if you're trying to make six EUR 200 payments, the parent FX trade must be for EUR 1200.
 - Fill in the **FX Trade No** column with the trade number from your parent FX trade.
 - Save and close your file.
- 5 Click **Instructions** to download instructions for creating a bulk payment.
- 6 Drag and drop a CSV file to upload, or click to select a CSV file to upload.







- 7 Complete the authentication.



- 8 Click **Upload**.



9 Click **Validate**.

Template Name	Delivery Method	FX Trade No	Funding Account	Wire Amount	Wire Currency	Funding Amount	Funding Currency	Status	Action
Beneficiary4_Template	Standard/Spot	47695	DDA account	20,000.00	CAD		USD	New	 
Beneficiary6_Template	Standard/Spot	47695	ABC TEST ACCOUNT	1,000.00	CAD		USD	New	 

Total number of records 2

« Previous **1** Next »

Clear All
Validate

10 Ensure that all payments are validated, and click **Submit**.

11 If any of the payments show as an error, click the blue **Edit** button to view the error and make corrections. You have the option of deleting the erroneous payment by clicking the red delete button. Once you've made all corrections or deletions, click **Submit** to complete the bulk payment.

Account Transfer

Use the **Account Transfer** workflow to transfer funds between your accounts. Freely transfer funds between DDAs and MCAs or between MCAs. You are not able to transfer funds between DDAs on FX Portal.

To transfer funds:

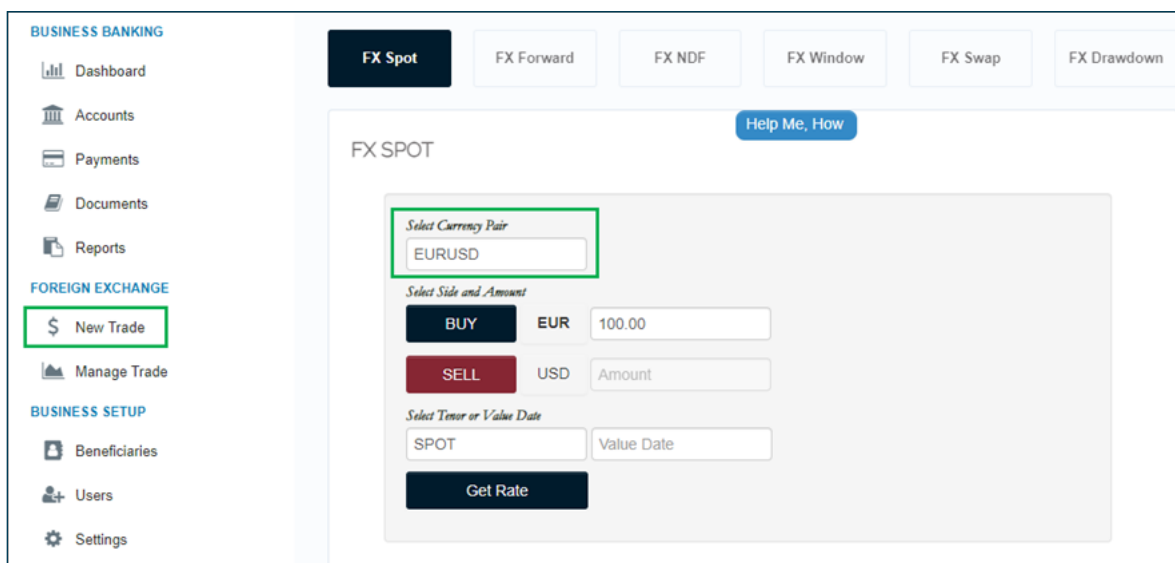
- 1** Navigate to the **Payments** workflow, and click **Account Transfer**.
- 2** Select the account from which you'll transfer the funds.
- 3** Select the account to which you'll transfer funds.
- 4** Select the **Delivery Method**.
- 5** The **Transfer Date** will populate automatically.
- 6** Type in the desired **Amount**.
- 7** Tab or click out of the **Amount** field to bring up an **Out of band Authentication**.
- 8** Complete the authentication.
- 9** Click **Get Rate**.
- 10** Click **Accept** or **Reject**.
- 11** If you clicked **Accept** in step 10, click **Confirm Transfer**.

FX TRADES

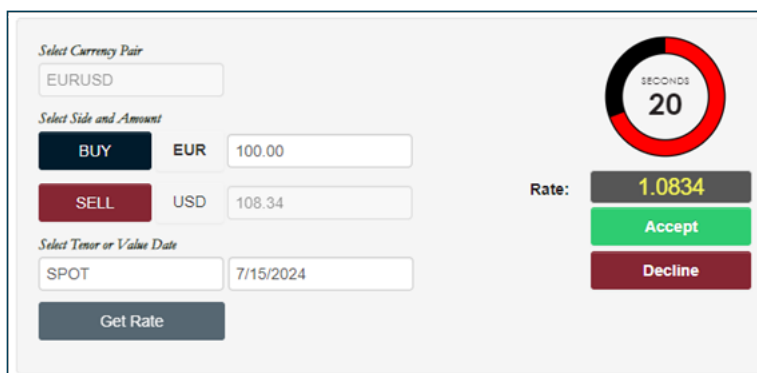
FX Portal supports several FX trade configurations across a variety of tenors to best suit your FX risk management needs. Choose from **Spots**, **Forwards**, **Non-Deliverable Forwards (NDF)**, **Windows**, **Swaps** and **Drawdowns**. For definitions of each type of trade, please refer to the [Glossary](#).

Spot Trade

- 1 From the Dashboard, under **FOREIGN EXCHANGE**, select **New Trade**.
- 2 Enter **Currency Pair** (begin typing currency symbol to search).
- 3 Enter the amount to **BUY** or **SELL**. Click either button to toggle between the two.
 - If the currency pair includes USD, the **BUY** currency will default to the non-USD currency.
 - If both currencies are non-USD, the **BUY** currency will default to the base currency.
- 4 Select your **Tenor** or **Value Date**.
 - Click into the **CC** field, and begin typing a standard tenor to see a drop-down menu, and choose the desired tenor.
 - Click in the **Value Date** field to get a pop-up calendar, and then click on the desired date.
- 5 Click **Get Rate**.



- 6 The offered rate will appear to the right. You'll have 30 seconds to click **Accept** or **Reject**.



- 7 You will receive a confirmation with your trade number, amounts, rate and relevant dates.
- 8 You can click **Instruct** to add a beneficiary now, or click **Close** and add the beneficiary later.

Confirmation ✕

Your trade is confirmed. Trade details:

Trade No. : **101911**

You are Buying : 100.00 EUR

You are Selling : 108.34 USD

Contract Rate : 1.0834

Trade Date : 7/11/2024

Value Date : 7/15/2024 (SPOT)

✎ Instruct
✕ Close

- 9 If you click **Instruct** in step 8, you'll be taken to the **Manage Settlements** workflow to instruct your trade. Please see [Instruct Trades](#) to learn more about instructing trades.

Open	Awaiting Instructions	Awaiting Authorization	Awaiting Confirmation	Historical	Position Blotter	Manage Settlements	
Open Settlements							
Trade #	CCY	Amount	Type	Settlement Date	Settlement Account	Status	Action
101911	USD	108.34	Bank Receives	07/11/2024		Awaiting Instruction	Instruct / Split
101911	EUR	100.00	Bank Pays	07/15/2024		Awaiting Instruction	Instruct / Split

FX Forwards & Non-Deliverable Forwards

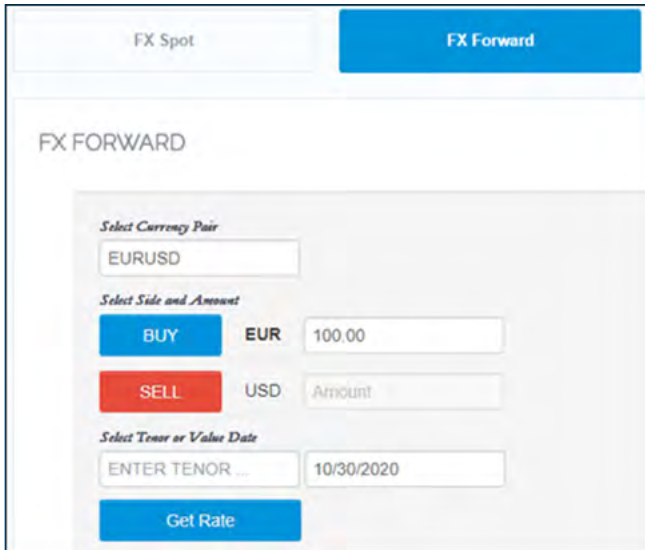
FX Forward trades are foreign currency contracts with an exchange rate that is locked in for a future date or time frame. Only clients with a foreign exchange guidance line or collateralized line will be eligible to request **FX Forwards**.

Note: **FX Forwards** differ from [Future Payments](#).

To initiate an **FX Forward** trade, navigate to the **New Trade** workflow:

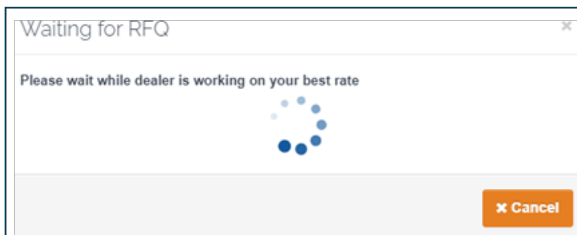
- 1 Click **FX Forward**.
- 2 Select your currency pair.
- 3 Select your **BUY** or **SELL** currency. Click either button to toggle.
 - If USD is part of the currency pair, the system defaults to the non-USD currency as the **BUY** currency.
 - If neither currency is USD, the base currency is the default **BUY** currency.
- 4 Enter the **Amount**.
- 5 Select **Tenor** or **Value Date**.

6 Click **Get Rate**.



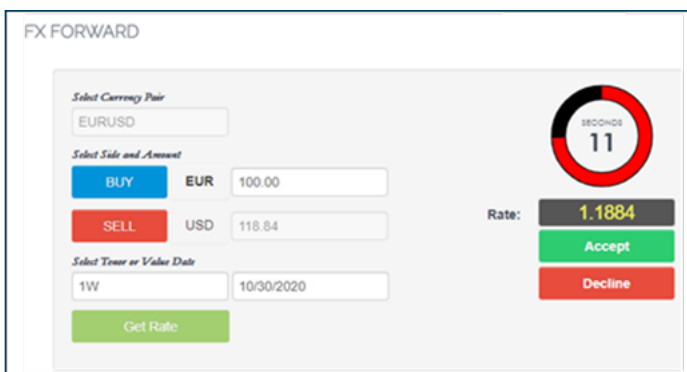
The screenshot shows the 'FX FORWARD' interface. At the top, there are two tabs: 'FX Spot' and 'FX Forward', with 'FX Forward' being the active tab. Below the tabs, the text 'FX FORWARD' is displayed. The main area contains three sections: 'Select Currency Pair' with a dropdown menu showing 'EURUSD'; 'Select Side and Amount' with a 'BUY' button, 'EUR' currency, and '100.00' amount, and a 'SELL' button, 'USD' currency, and 'Amount' input field; and 'Select Tenor or Value Date' with an 'ENTER TENOR ...' dropdown and '10/30/2020' date. A blue 'Get Rate' button is located at the bottom.

A **Waiting for RFQ** pop-up will appear. Please wait while our trading desk prepares the quote. This could take several minutes.



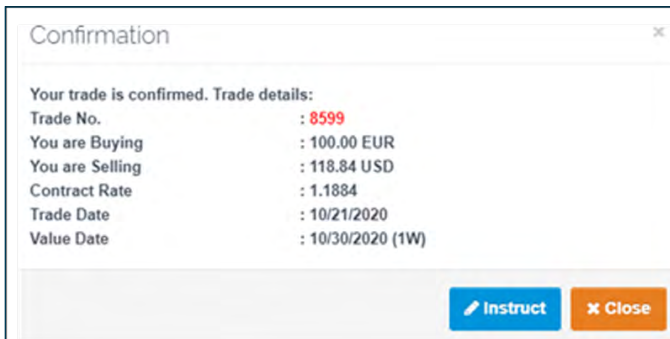
The screenshot shows a 'Waiting for RFQ' dialog box. The title bar says 'Waiting for RFQ'. The main text reads 'Please wait while dealer is working on your best rate'. There is a loading spinner icon consisting of several blue dots in a circle. At the bottom right, there is an orange 'Cancel' button.

7 Once the trade is priced, you will have 15 seconds to **Approve** or **Decline**.



The screenshot shows the 'FX FORWARD' interface after a quote is received. The 'Get Rate' button is now green. The 'Rate' is displayed as '1.1884'. A circular timer shows '11' seconds remaining. The 'Accept' button is green, and the 'Decline' button is red. The 'FX FORWARD' title is at the top left of the interface.

8 If you click **Accept**, you will see a confirmation message.



9 Click **Instruct** to attach a beneficiary to your trade, following the steps outlined below in **Instruct Trades**. Click **Close** if you'd like to instruct your trade at a later time.

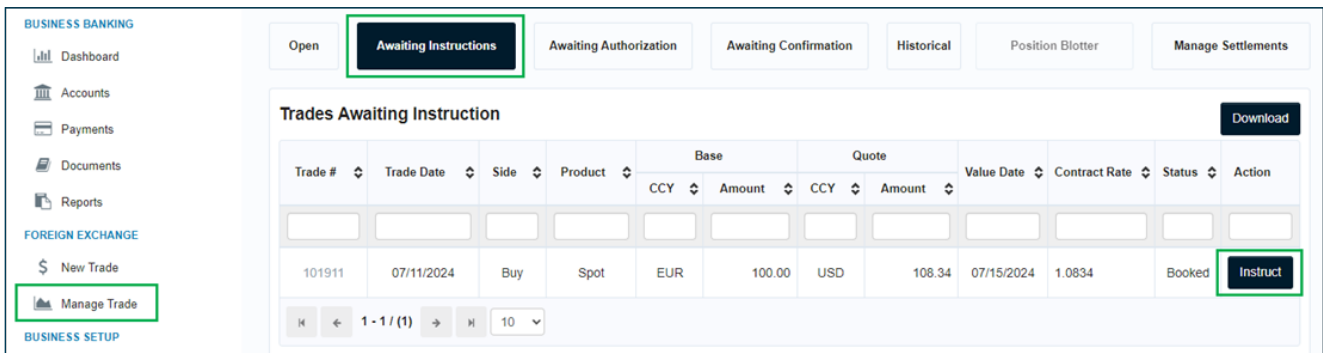
10 Mark-to-Market (MTM) reports for Forwards will be available in the **Documents** workflow. To obtain the MTM reports by email, set up a [Notification Preference](#). NDF settlement notices will be generated on the day of fixing. You can retrieve your settlement notice in the [Documents](#) workflow.

Split Payments

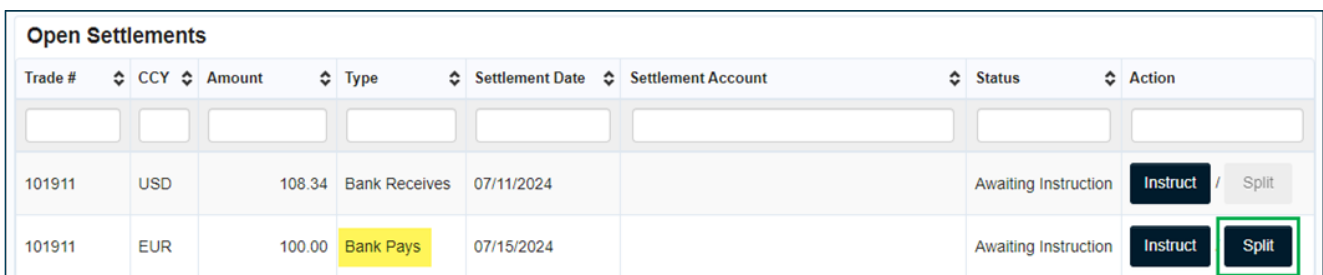
FX Portal allows you to simultaneously pay multiple beneficiaries by creating a parent trade, and attaching multiple instructions to that trade. To create a parent trade, follow the steps in [Spot Trade](#) or [FX Forwards and Non-Deliverable Forwards](#).

To turn the parent trade into a split payment, navigate to the **Manage Trade** workflow:

- 1 Click **Awaiting Instructions** to locate your trade. You can also find the trade in **Manage Settlements**.
- 2 Click **Instruct**.



3 Locate the **Bank Pays** line of your trade, and click **Split**.



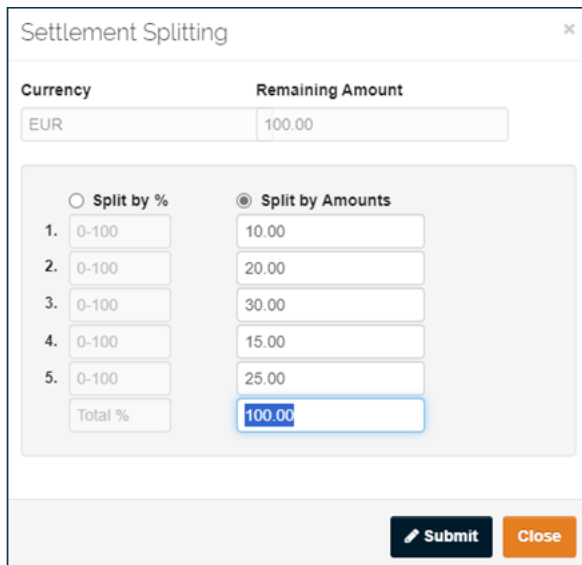
4 The **Settlement Splitting** pop-up will appear. Split your trade by percentage or amounts.

Split by % must equal 100%.

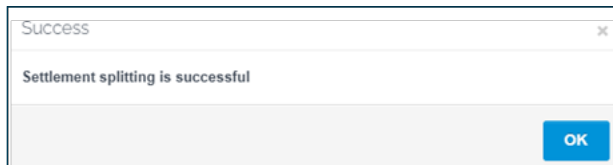
Split by Amounts must equal the total amount of the trade.

You can split an individual trade among five beneficiaries. If you need more than five split amounts, enter the first four amounts, then the remainder in the fifth line. You can then return to the remainder amount, and split that amount five ways.

5 Click **Submit**.



6 You'll receive a pop-up message indicating you successfully split your trade.



7 You'll be taken to the **Manage Settlements** workflow, where you'll be able to instruct your split trades. If needed, you can further split each part another five ways by clicking **Split** on the appropriate line. To instruct your trade partitions and choose a funding account, click **Instruct**.

NOTE: Each partition of your trade will receive a new trade number.

Trade #	CCY	Amount	Type	Settlement Date	Settlement Account	Status	Action
8014	EUR	100.00	Bank Pays	10/26/2020		Awaiting Instruction	Instruct Split
8014	USD	100.00	Bank Receives	10/26/2020		Awaiting Instruction	Instruct Split
8013	EUR	100.00	Bank Pays	10/26/2020		Awaiting Instruction	Instruct Split
8013	USD	100.00	Bank Receives	10/26/2020		Awaiting Instruction	Instruct Split
8012	EUR	100.00	Bank Pays	10/26/2020		Awaiting Instruction	Instruct Split
8012	USD	100.00	Bank Receives	10/26/2020		Awaiting Instruction	Instruct Split

- 8 Follow the process outlined in [Instruct Trades](#) on page 40 to finish instructing your trade partitions, and create split payments.
- 9 Once you've finished instructing, your trade partitions will appear in the **Awaiting Authorization** workflow. Follow the process outlined in [Authorize Trades](#) below to authorize your trade partitions/split payments.

FX Window

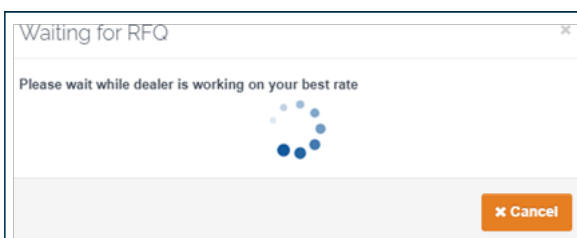
Use **FX Window Forwards** to lock in exchange rates for a range of dates (Window).

To set up an FX Window Forward, navigate to the **New Trade** workflow::

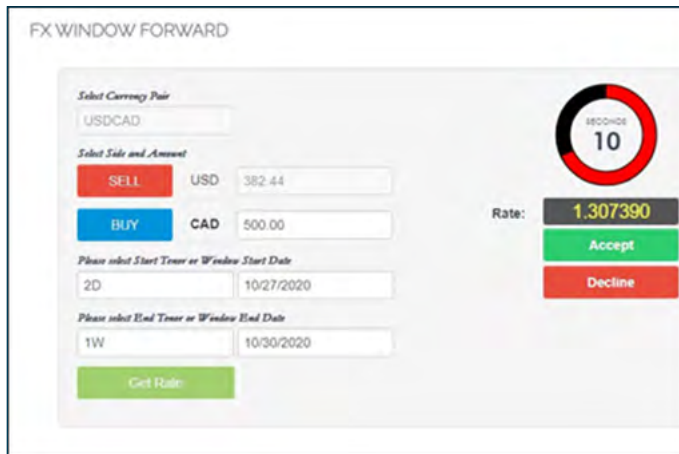
- 1 Click **FX Window**.
- 2 Select your currency pair.
- 3 Select your **BUY** or **SELL** currency. Click either button to toggle.
 - If USD is part of the currency pair, the system defaults to the non-USD currency as the **BUY** currency.
 - If neither currency is USD, the base currency is the default **BUY** currency.
- 4 Enter the **Amount**.
- 5 Select your **Start Tenor** or **Window Start Date**.
- 6 Select your **End Tenor** or **Window End Date**.
- 7 Click **Get Rate**.



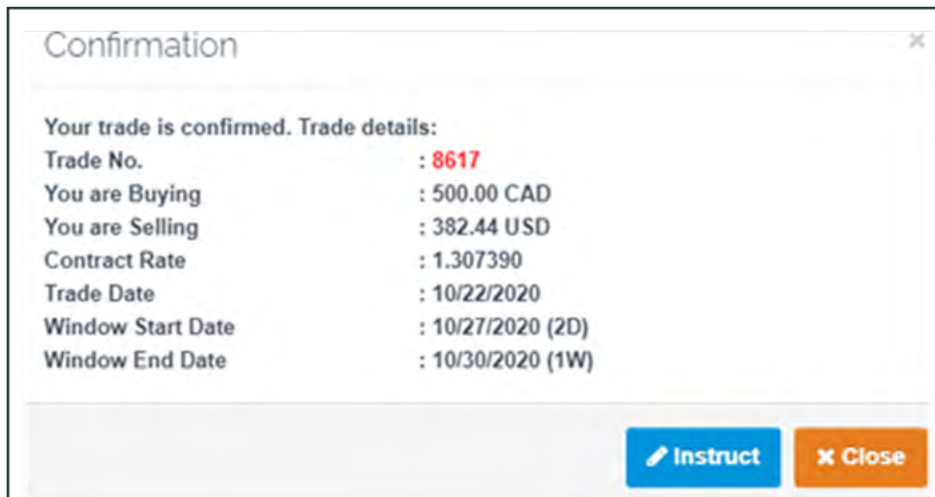
- 8 A **Waiting for RFQ** pop-up will appear. Please wait while our trading desk prepares the quote. This could take several minutes.



- 9 Once the trade is priced, you will have 15 seconds to **Accept** or **Decline**.



- 10 If you click **Accept**, you'll receive a Confirmation with trade details.



- 11 Click **Instruct** to instruct your **Window Forward** trade or **Close** to attach instructions later.

- 12 To attach instructions, follow the steps outlined in [Instruct Trades](#) on page 40.

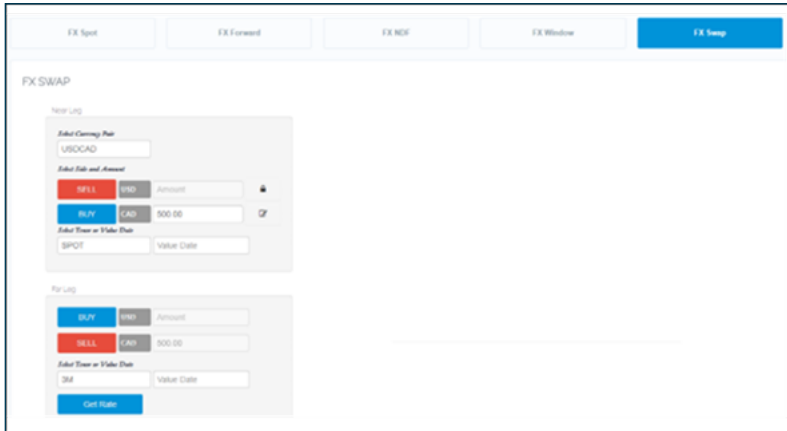
FX SWAP

Foreign currency swaps can be used to limit your exposure to anticipated fluctuations in exchange rates by enabling you to buy and sell currencies, or sell and buy, for different value dates. A swap may be used to proactively adjust the maturity dates on existing forward contracts.

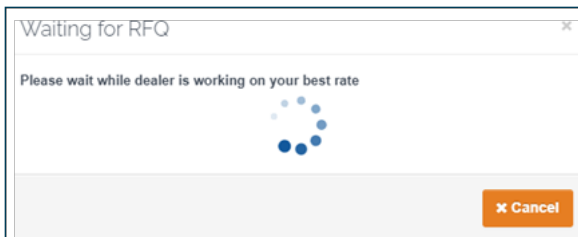
To set up an **FX Swap**, navigate to the **New Trade** workflow:

- 1 Click **FX Swap**.
- 2 Select your currency pair.
- 3 In the **Near Leg** section, select your currency to **BUY** or **SELL**. Click either button to toggle.
- 4 Enter the **Amount**.
- 5 Select **Tenor** or **Value Date** for the **Near Leg**.

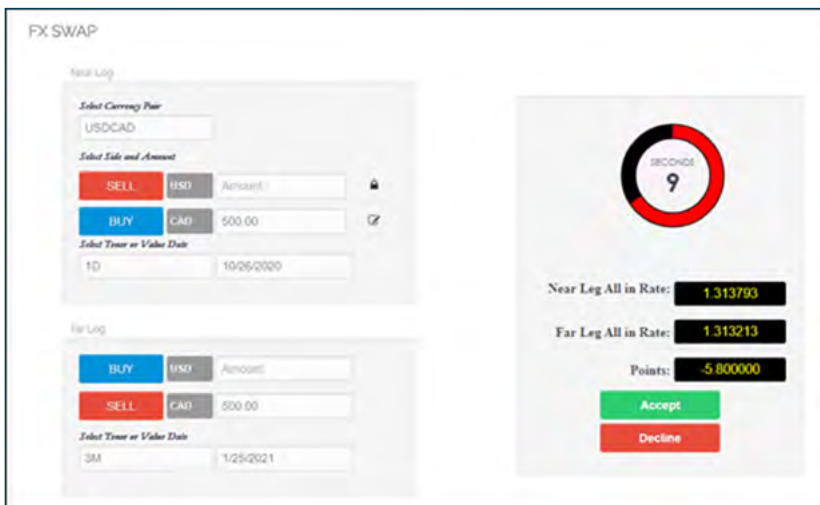
- 6 In the **Far Leg** section, the **BUY** and **SELL** currencies and Amount will populate.
- 7 Select **Tenor** or **Value Date** for the **Far Leg**.
- 8 Click **Get Rate**.



- 9 A **Waiting for RFQ** pop-up will appear. Please wait while our trading desk prepares the quote. This could take several minutes.



- 10 Once the trade is priced, you'll have 15 seconds to **Accept** or **Decline**.



- 11 If you click **Accept**, you'll receive a Confirmation with trade details.

Confirmation

Your trade is confirmed. Trade details :

Trade No. : **8624**
 Trade Date : 10/22/2020

Near Leg :
 You are Buying : 500.00 CAD
 You are Selling : 380.58 USD
 Contract Rate : 1.313793
 Value Date : 10/26/2020 (1D)

Far Leg :
 You are Buying : 380.75 USD
 You are Selling : 500.00 CAD
 Contract Rate : 1.313213
 Value Date : 1/25/2021 (3M)

✎ Instruct
✕ Close

- 12 Click **Instruct** to instruct your **Swap**, or **Close** to attach instructions later.
- 13 To attach instructions, follow the steps outlined in [Instruct Trades](#) on page 40.

FX Drawdown

The **FX Drawdown** feature allows you to draw down all or a portion of an **FX Window**.

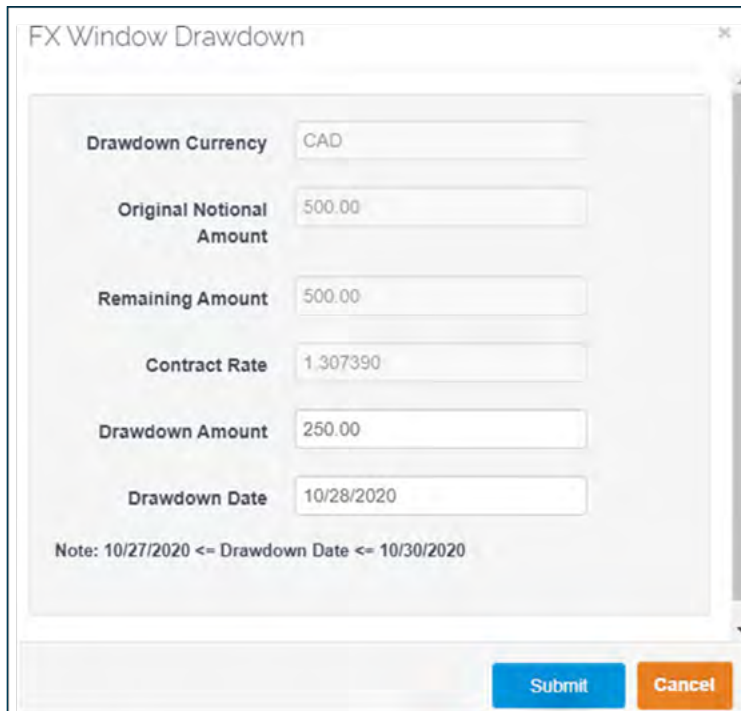
To execute an **FX Drawdown**, first create an [FX Window](#), following the steps outlined in the FX Window section. Once you've created the **FX Window**, navigate to the New Trade workflow:

- 1 Click **FX Drawdown**.
- 2 **Select** the **Window** from which you'd like to draw.

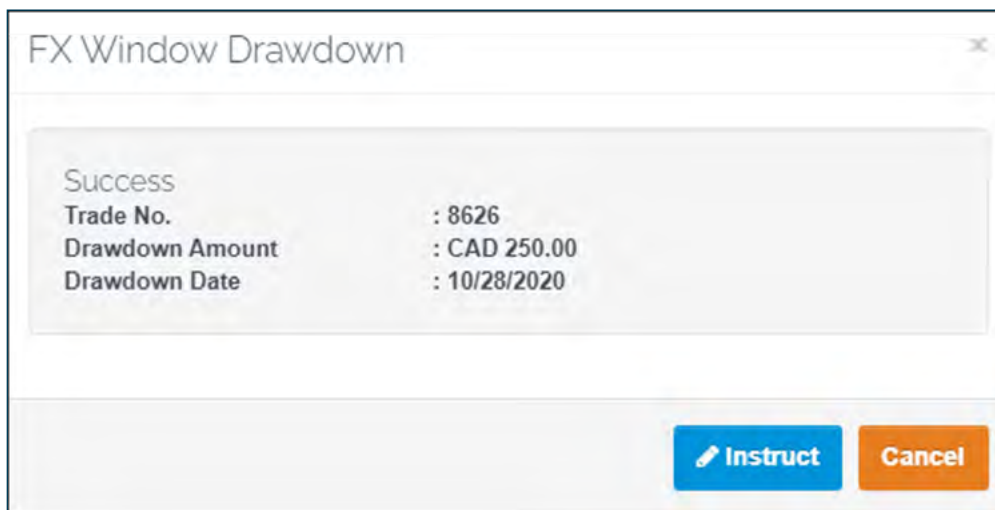
Trade	Trade Date	Side	Base Ccy	Base Amt	Quote Ccy	Quote Amt	Value Date	Contract Rate	Action
8617	10/22/2020	Sell	USD	382.44	CAD	500.00	10/20/2020	1.307390	Select

- 3 An **FX Window Drawdown** pop-up will appear.
- 4 Enter the **Drawdown Amount** and **Drawdown Date**. The amount needs to be less than or equal to the Remaining Amount. The drawdown date needs to occur within the window range.

5 Click **Submit** or **Cancel**.



6 If you click **Submit**, a success message will appear. Click **Instruct** to attach a beneficiary, or **Cancel** to attach a beneficiary later.

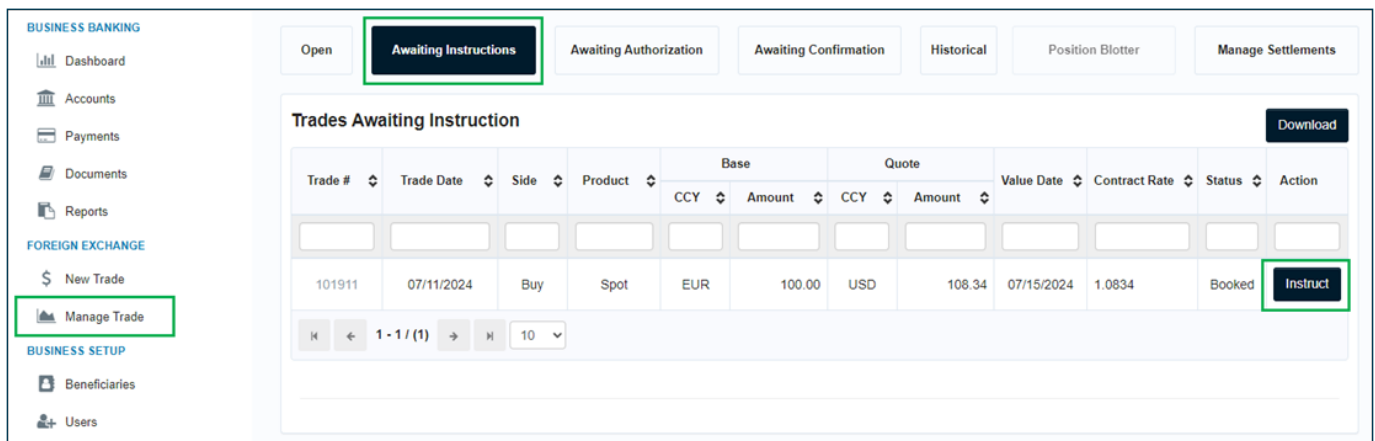


7 To Instruct your drawdown, follow the steps outlined in [Instruct Trades](#) on page 40.

Instruct Trades

To instruct a trade you've already booked:

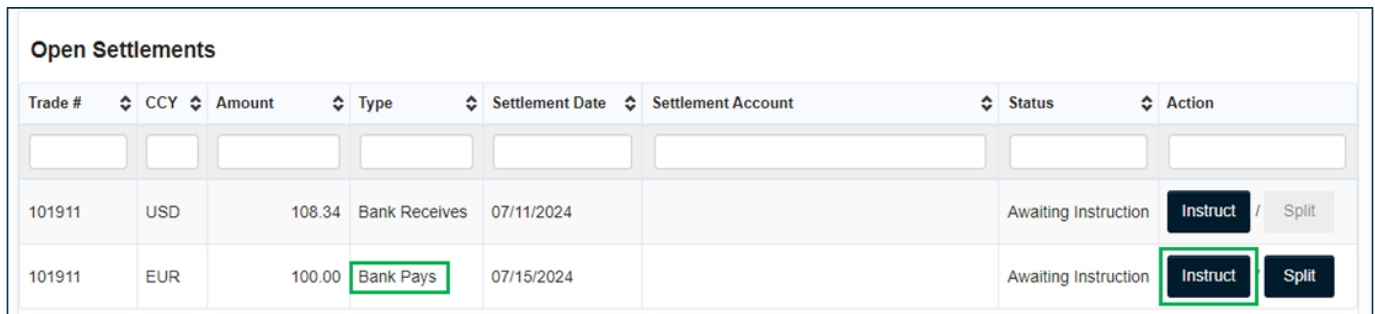
- 1 Navigate to the **Manage Trade** workflow under **FOREIGN EXCHANGE**.
- 2 Click **Awaiting Instructions**.
- 3 Click **Instruct** at the end of the line you'd like to instruct.



Trades Awaiting Instruction

Trade #	Trade Date	Side	Product	Base		Quote		Value Date	Contract Rate	Status	Action
				CCY	Amount	CCY	Amount				
101911	07/11/2024	Buy	Spot	EUR	100.00	USD	108.34	07/15/2024	1.0834	Booked	Instruct

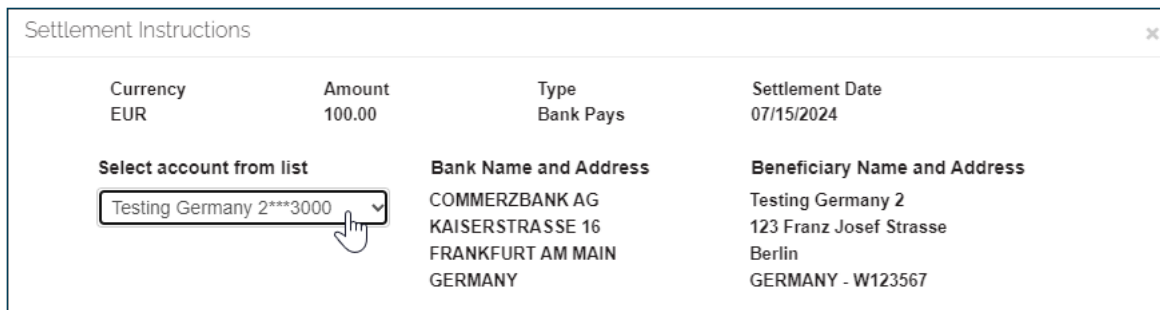
- 4 Click **Instruct** in the line with **Bank Pays** in the Type column to select a beneficiary.



Open Settlements

Trade #	CCY	Amount	Type	Settlement Date	Settlement Account	Status	Action
101911	USD	108.34	Bank Receives	07/11/2024		Awaiting Instruction	Instruct / Split
101911	EUR	100.00	Bank Pays	07/15/2024		Awaiting Instruction	Instruct / Split

- 5 When you choose to instruct the beneficiary, you'll see a pop-up screen. Click on **Select account from list** to choose your beneficiary.



Settlement Instructions

Currency	Amount	Type	Settlement Date
EUR	100.00	Bank Pays	07/15/2024

Select account from list
Testing Germany 2****3000

Bank Name and Address
COMMERZBANK AG
KAISERSTRASSE 16
FRANKFURT AM MAIN
GERMANY

Beneficiary Name and Address
Testing Germany 2
123 Franz Josef Strasse
Berlin
GERMANY - W123567

- 6 Click the appropriate radio button to assign charges under **Details of Charges**.
- 7 Fill in your **Purpose of Payment**.
- 8 Next, choose to email and/or text payment details to the beneficiary and/or yourself.

9 Attach documents, if desired.

10 Click **Instruct**.

Details of Charges:
 Ours Beneficiary Shared

Purpose of payment

Email payment details to Beneficiary Email payment details to me

Send text updates to Beneficiary Send text updates to me

Attach invoice/other documents

Instruct
Cancel

11 You'll see a message confirming successful instruction of trade. Click **OK**.

Success x

Settlement has been instructed successfully.

OK

12 Click **Instruct** on the next line to choose a funding account, where the status shows "Awaiting Instruction."

Trade #	CCY	Amount	Type	Settlement Date	Settlement Account	Status	Action
101911	USD	108.34	Bank Receives	07/11/2024		Awaiting Instruction	Instruct
101911	EUR	100.00	Bank Pays	07/15/2024	Testing Germany 2	Pending Authorization	Instruct / Split

13 Click on the **Select account from list** to select the funding account.

14 Click **Instruct**.

Settlement Instructions x

Currency	Amount	Type	Settlement Date
USD	108.34	Bank Receives	07/11/2024

Select account from list

Select One v

Select One

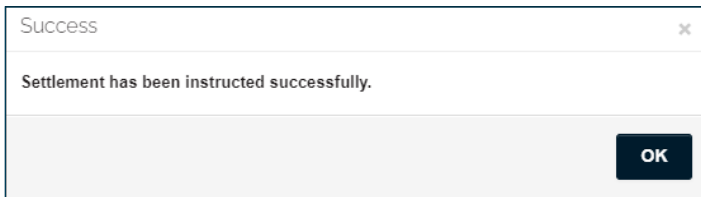
ABC TEST ACCOUNT***2345

ABC TEST ACCOUNT***1313

ABC TEST ACCOUNT***2397

Instruct
Cancel

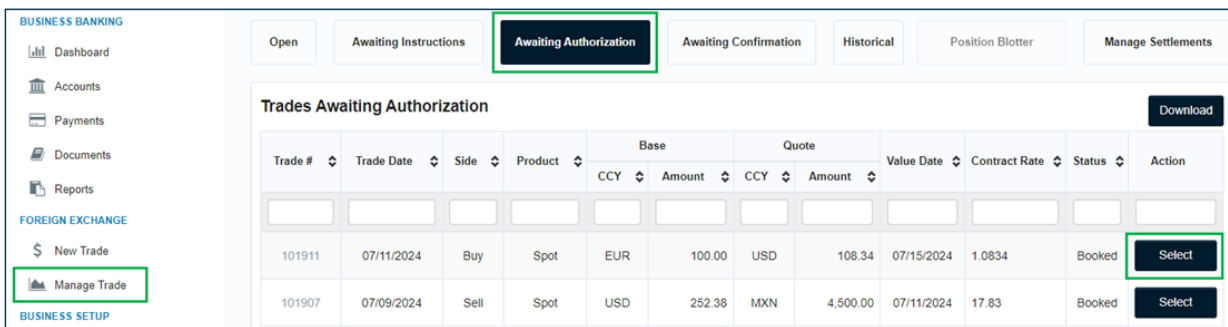
15 You'll see a message confirming successful instruction of trade. Click **OK**.



Authorize Trades

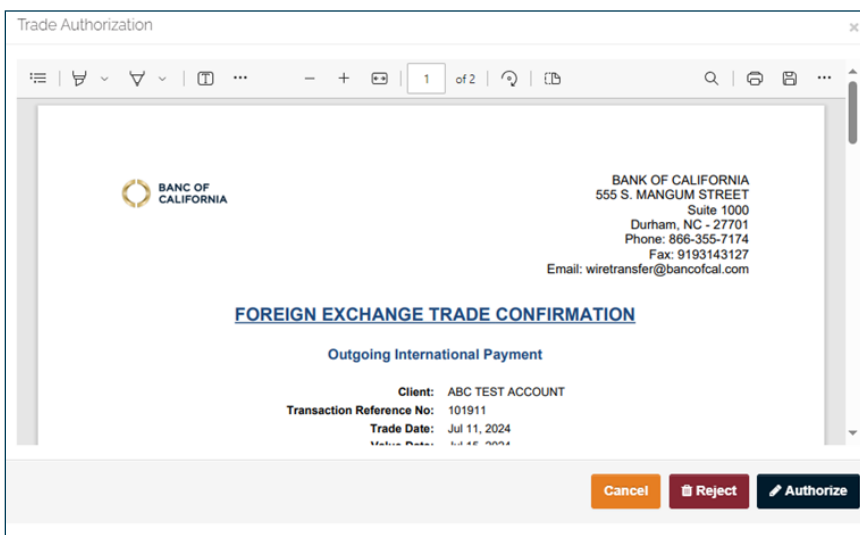
To authorize an instructed trade, navigate to the **Manage Trades** workflow:

- 1 Click **Awaiting Authorization**.
- 2 Click **Select** for the trade you want to authorize.

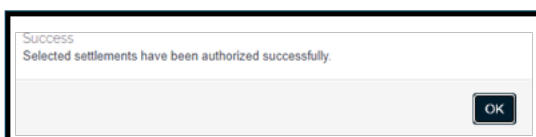


3 A **Trade Authorization** screen will appear. You will be able to view your FX trade confirmation document in this window.

4 Click **Cancel**, **Reject** or **Authorize**.



5 If you clicked **Authorize** in Step 4, a success message will appear. Click **OK**.



- If you need to cancel an erroneous or unneeded trade, click **Reject**, and contact your Client Services Officer to cancel the transaction. **Reject** may also be selected if/when the wrong SSI has been attached. The trade will need to be instructed again, and once instructed, will be routed to **Authorize**.



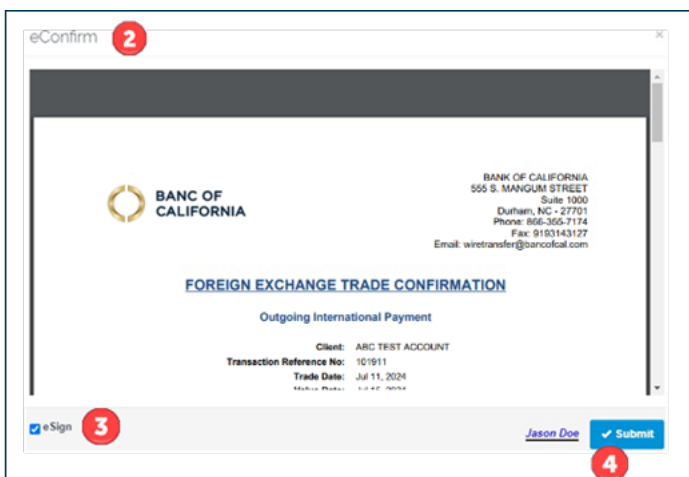
Confirm Trades

To **eConfirm** your trade, navigate to the **Manage Trade** workflow, and click **Awaiting Confirmation**.

- Click **eConfirm**.

Awaiting Confirmation											Download
Trade #	Trade Date	Side	Product	Base		Quote		Value Date	Contract Rate	Status	Action
				CCY	Amount	CCY	Amount				
8881	10/19/2020	Sell	Spot	USD	1,100.00	CHF	1,000.00	10/21/2020	0.9000	Booked	eConfirm
8824	10/19/2020	Buy	Payment	AUD	100.00	USD	71.85	10/20/2020	0.7185	Booked	eConfirm

- An **eConfirm** window will appear; review your trade confirmation document. You can find your UETR at the bottom of the document.
- Click **eSign**, and your name will appear at the bottom right of the screen.
- Click **Submit**.



DUAL APPROVAL

Payments and Trades

Dual approval for payments and trades is in effect when two conditions are met:

- 1 **Require dual approval for new payments:*** is set to **YES**
- 2 **Payment Limit for dual approval:*** is exceeded

If either condition is not met, single approval is in effect.

Dual Approval YES / NO	Dual Approval Payment Limit	# of Approvers	User Action	Result
NO	NA	NA	User creates \$1,000 payment	User auto approves payment when clicking Confirm Payment button
YES	\$0.00	1	User creates \$1,000 payment	Payment creator CANNOT Approve Payment Different user with Authorize Payment entitlement must approve
YES	\$0.00	2	User creates \$1,000 payment	Payment creator CANNOT Approve Payment 2 different users with Authorize Payment entitlement must approve; status shows as Partially Approved until fully approved
YES	\$500	1 or 2	User creates \$400 payment	User auto approves payment when clicking Confirm Payment button Payment <\$500; dual approval not invoked
YES	\$500	1	User creates \$501 payment	Payment creator CANNOT Approve Payment Different user with Authorize Payment entitlement must approve
YES	\$500	2	User creates \$501 payment	Payment creator CANNOT Approve Payment 2 different users with Authorize Payment entitlement must approve; status shows as Partially Approved until fully approved

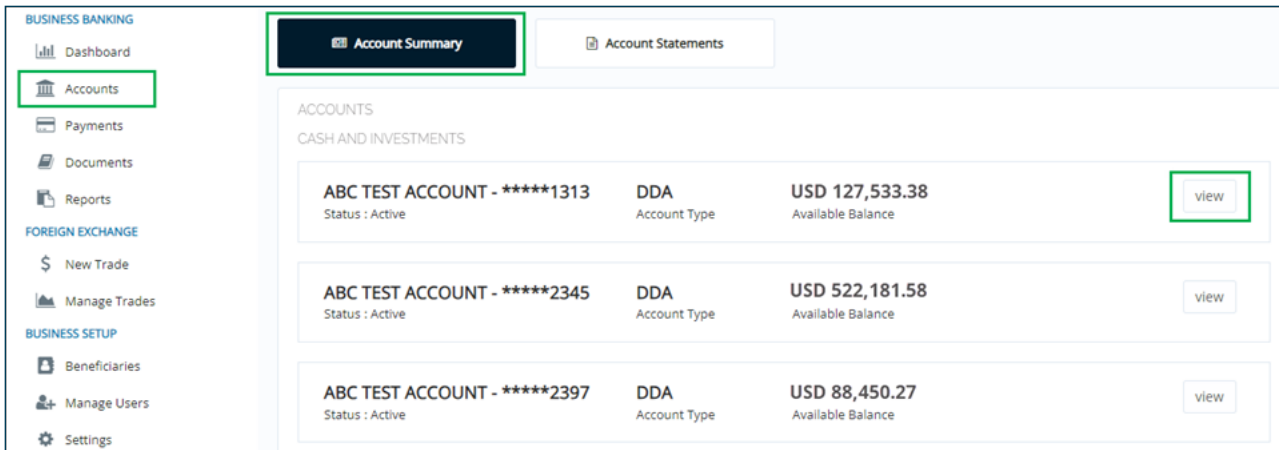
Important considerations:

- Dual approval payment limits above are at the company level and are illustrative
- Payment amounts above are illustrative
- If **Payment Limit for dual approval:*** = 0.00 and **Require dual approval for new payments:*** is set to **YES**, then dual approval is in effect for all transactions
- Authorize Payment and Trade Authorization user permissions only apply when dual approval is in effect
- If dual approval is required, and the # of approvers is set to 1: one user initiates transaction, a different user approves
- If dual approval is required, and the # of approvers is set to 2: one user initiates transaction; two different users approve
- To verify your # of approvers setting, please contact your dedicated Client Services Officer
- If dual approval is not required, any entitled user can create a transaction and auto authorize in one step
- User limits only apply when creating transactions
- Any entitled user can approve a transaction, regardless of user limits

ACCOUNT SUMMARY & STATEMENTS

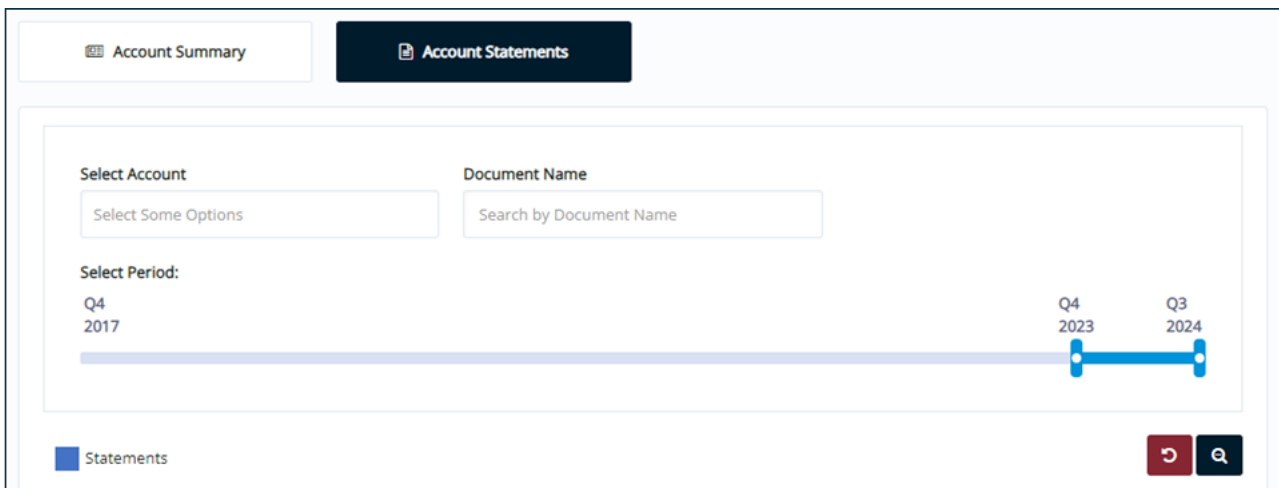
To view account balances and statements:

- 1 Click **Accounts** under **BUSINESS BANKING**.
- 2 Click **Account Summary** to view balances.
- 3 Click **View** on a specific account to see account activity. Incoming international wire payment activity is included in this view.



Account Name	Account Type	Available Balance	Action
ABC TEST ACCOUNT - *****1313 Status : Active	DDA	USD 127,533.38	view
ABC TEST ACCOUNT - *****2345 Status : Active	DDA	USD 522,181.58	view
ABC TEST ACCOUNT - *****2397 Status : Active	DDA	USD 88,450.27	view

- 4 Click **Account Statements** to view statements.
NOTE: Monthly account statements will be available even if no transactions occurred during a month.
- 5 Search in the **Select Account** or **Document Name** to find specific statements.
- 6 Adjust the timeline to search all statements over a particular time period.

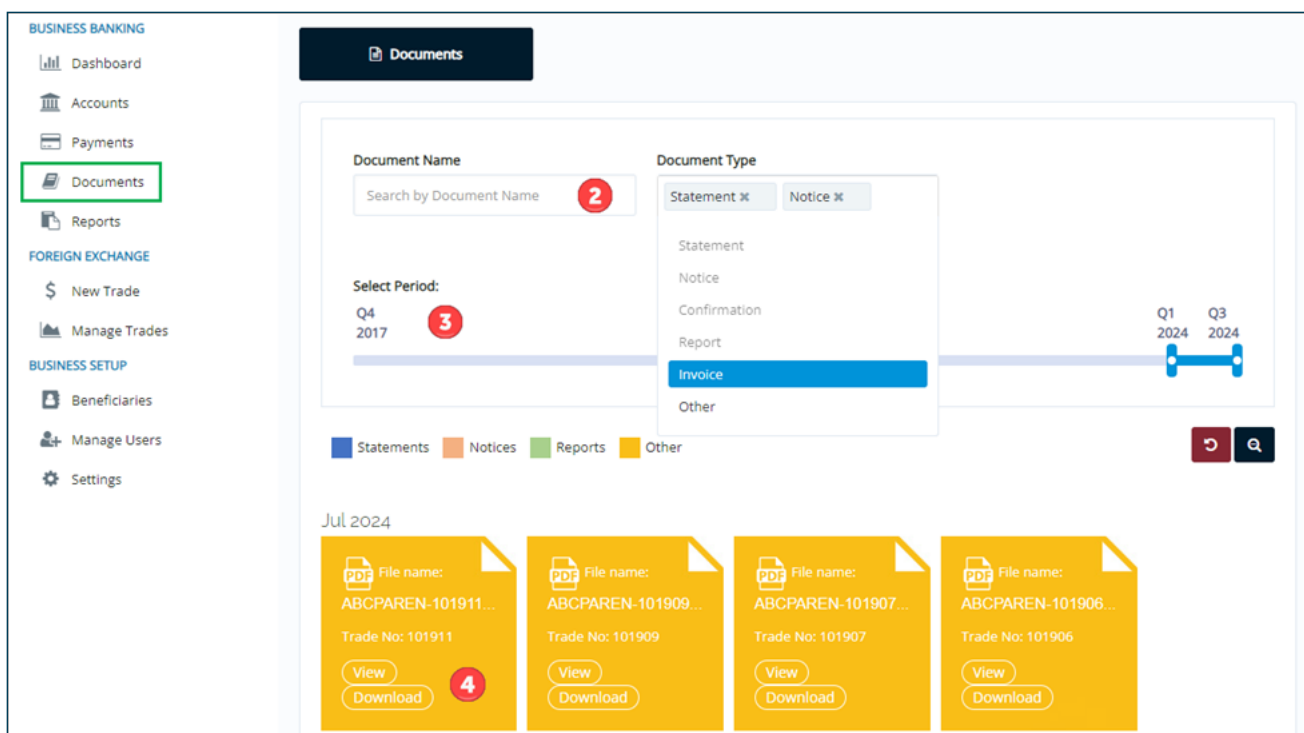


DOCUMENTS

Use the **Documents** workflow to view all FX Portal generated documents for your FX activity.

To retrieve documents:

- 1 Click **Documents** under **BUSINESS BANKING**.
- 2 Search for documents using either the **Document Name** or **Document Type** fields. Document Types are **Notice, Confirmation, Report, Invoice** or **Other**. Confirmation documents will include UETRs once a UETR has been assigned to the transaction. Incoming international wire payment information and cancellation notices are available via Confirmation documents.
- 3 Adjust the timeline to search all documents by time period.
- 4 Click **View** or **Download** to access your document.



The screenshot displays the 'Documents' section of the Bank of California portal. On the left, a navigation menu includes 'BUSINESS BANKING' (Dashboard, Accounts, Payments, Documents, Reports), 'FOREIGN EXCHANGE' (New Trade, Manage Trades), and 'BUSINESS SETUP' (Beneficiaries, Manage Users, Settings). The 'Documents' page features a search bar for 'Document Name' (marked with a red '2') and a 'Document Type' dropdown menu with options: Statement, Notice, Confirmation, Report, Invoice (highlighted in blue), and Other. A 'Select Period' section shows a timeline from Q4 2017 to Q3 2024, with a red '3' indicating the current selection. Below the filters, a legend identifies document types: Statements (blue), Notices (orange), Reports (green), and Other (yellow). The results section, titled 'Jul 2024', shows four document cards. Each card displays a PDF icon, a file name (e.g., 'ABCPAREN-101911...'), a trade number, and 'View' and 'Download' buttons. A red '4' is placed over the 'Download' button of the first card.

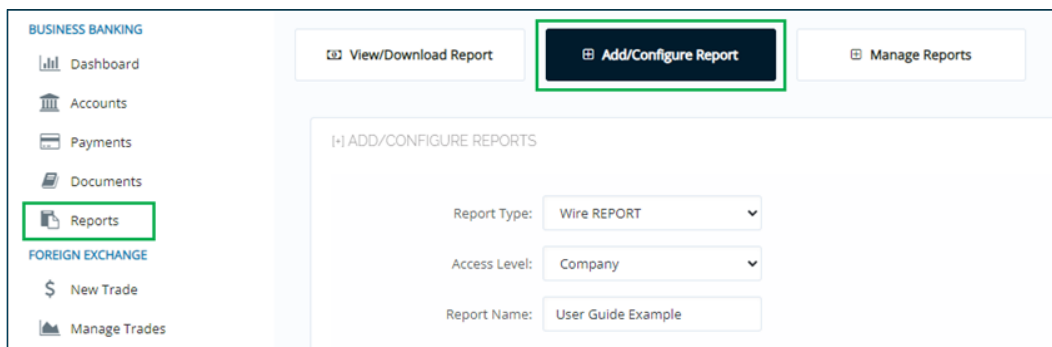
REPORTS

Use the **Reports** feature to run customizable and downloadable reports to access your FX activity in your preferred way.

Add/Configure Report

To add or configure a custom report:

- 1 Click **Reports** under **BUSINESS BANKING**.
- 2 Click **Add/Configure Report**.
- 3 In the **Report Type** field, select **Wire REPORT**.
- 4 In the **Access Level** field, select **Company** or **User**.
- 5 Name your report.



BUSINESS BANKING

- Dashboard
- Accounts
- Payments
- Documents
- Reports**

FOREIGN EXCHANGE

- New Trade
- Manage Trades

View/Download Report | **Add/Configure Report** | Manage Reports

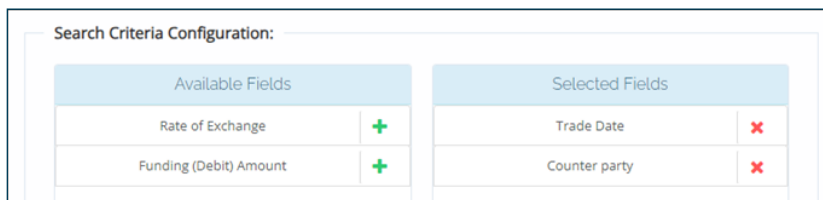
ADD/CONFIGURE REPORTS

Report Type: Wire REPORT

Access Level: Company

Report Name: User Guide Example

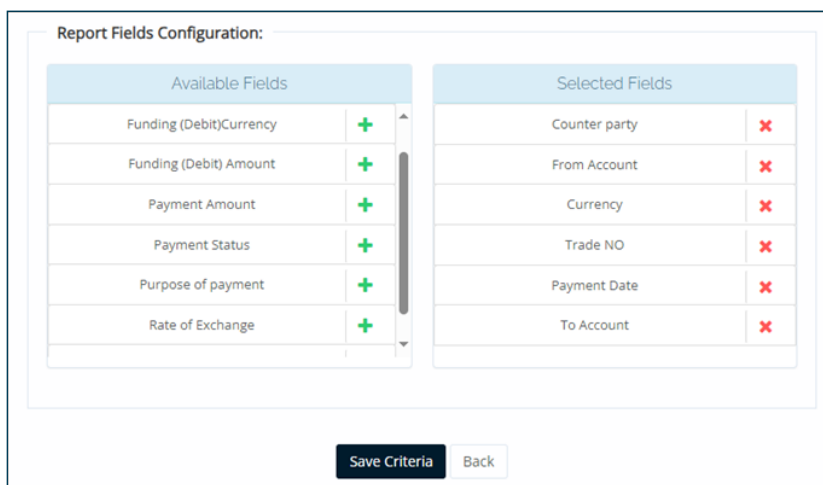
- 6 Click the **+** to select from the **Available Fields** under **Search Criteria Configuration** to make your report searchable.



Search Criteria Configuration:

Available Fields	Selected Fields
Rate of Exchange +	Trade Date -
Funding (Debit) Amount +	Counter party -

- 7 Click the **+** to select from the **Available Fields** under **Report Field Configuration** to include fields in your report.
- 8 Click **Save Criteria**.



Report Fields Configuration:

Available Fields	Selected Fields
Funding (Debit) Currency +	Counter party -
Funding (Debit) Amount +	From Account -
Payment Amount +	Currency -
Payment Status +	Trade NO -
Purpose of payment +	Payment Date -
Rate of Exchange +	To Account -

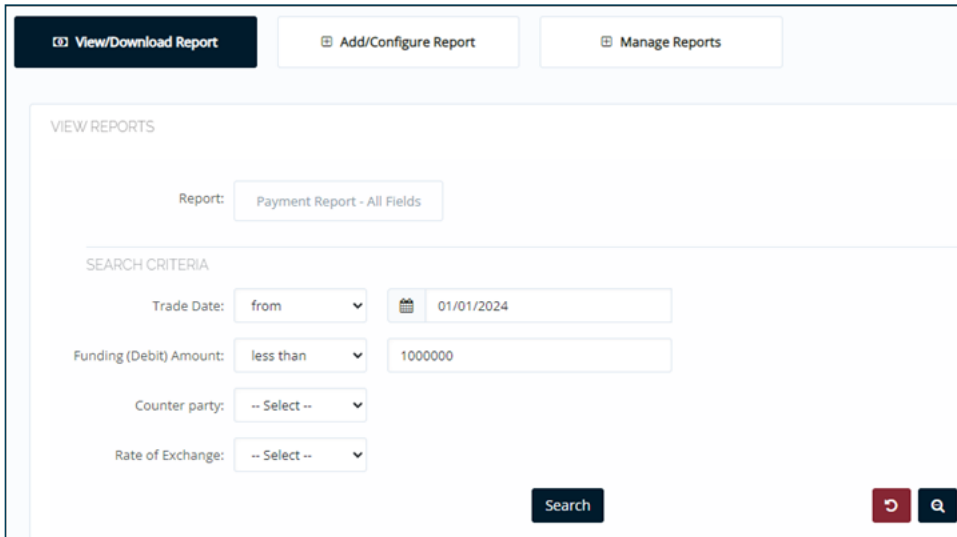
Save Criteria Back

View/Download Report

Once you've created a report, you can quickly view or download it.

To view or download a report, navigate to the **Reports** workflow:

- 1 Click in the **Report** field, and select the report you'd like to view or download.
- 2 Enter your search criteria.
- 3 Click **Search**.

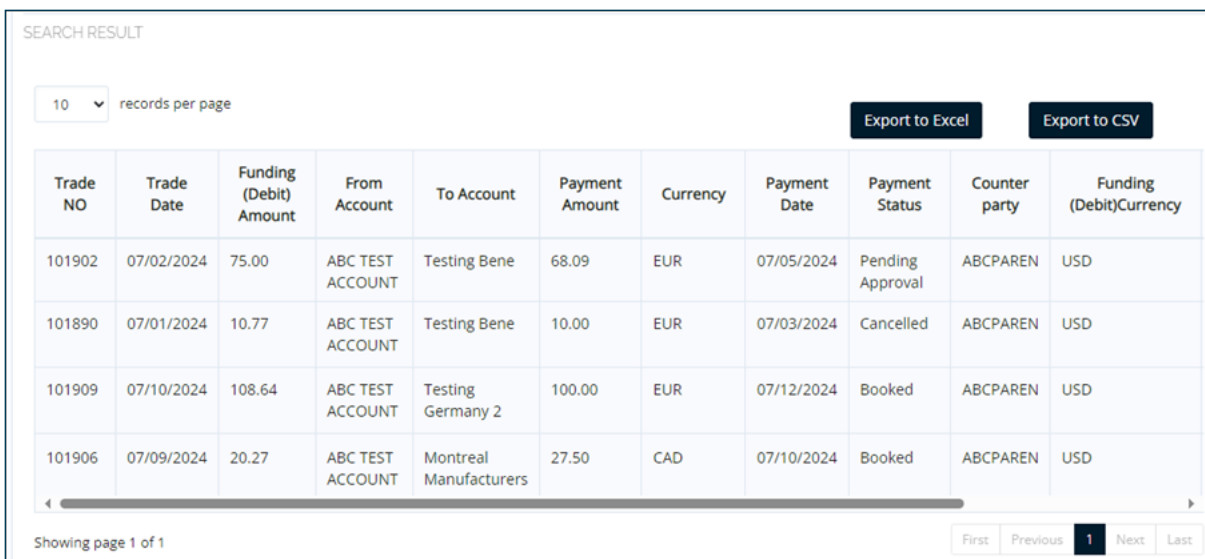


The screenshot shows the 'View/Download Report' workflow. At the top, there are three buttons: 'View/Download Report' (selected), 'Add/Configure Report', and 'Manage Reports'. Below this is a 'VIEW REPORTS' section with a 'Report:' dropdown set to 'Payment Report - All Fields'. Underneath is a 'SEARCH CRITERIA' section with the following fields:

- Trade Date: from (dropdown), 01/01/2024 (calendar icon)
- Funding (Debit) Amount: less than (dropdown), 1000000 (input field)
- Counter party: -- Select -- (dropdown)
- Rate of Exchange: -- Select -- (dropdown)

At the bottom right of the search criteria section, there is a 'Search' button, a refresh icon, and a search icon.

- 4 Your search results will replace the search criteria.
- 5 To download the results, click **Export to Excel** or **Export to CSV**.



The screenshot shows the 'SEARCH RESULT' section. At the top left, there is a dropdown for '10 records per page'. At the top right, there are two buttons: 'Export to Excel' and 'Export to CSV'. Below this is a table with the following columns and data:

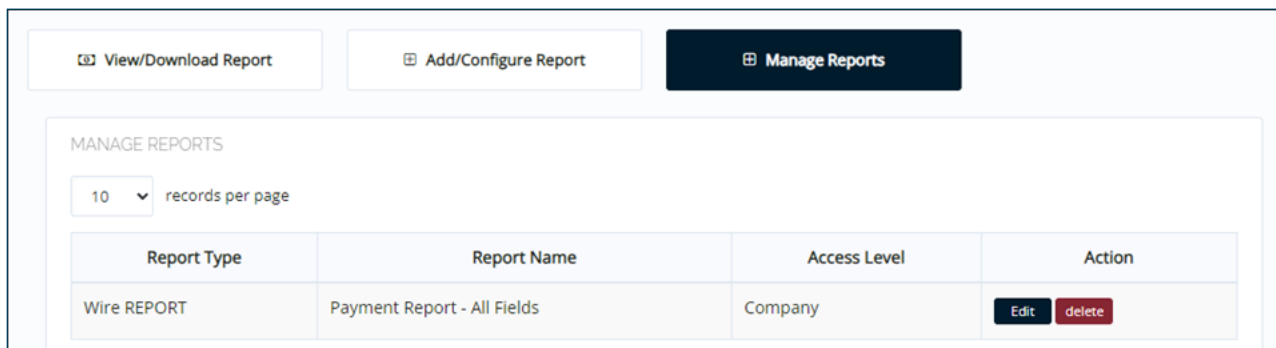
Trade NO	Trade Date	Funding (Debit) Amount	From Account	To Account	Payment Amount	Currency	Payment Date	Payment Status	Counter party	Funding (Debit)Currency
101902	07/02/2024	75.00	ABC TEST ACCOUNT	Testing Bene	68.09	EUR	07/05/2024	Pending Approval	ABCPAREN	USD
101890	07/01/2024	10.77	ABC TEST ACCOUNT	Testing Bene	10.00	EUR	07/03/2024	Cancelled	ABCPAREN	USD
101909	07/10/2024	108.64	ABC TEST ACCOUNT	Testing Germany 2	100.00	EUR	07/12/2024	Booked	ABCPAREN	USD
101906	07/09/2024	20.27	ABC TEST ACCOUNT	Montreal Manufacturers	27.50	CAD	07/10/2024	Booked	ABCPAREN	USD

At the bottom left, it says 'Showing page 1 of 1'. At the bottom right, there is a pagination control with buttons for 'First', 'Previous', '1' (selected), 'Next', and 'Last'.

Manage Reports

To manage your reports, navigate to the **Reports** workflow:

- 1 Click **Manage Reports**.
- 2 Locate the appropriate report, and click **Edit** or **Delete**.
- 3 Clicking **Edit** will take you back to the **Add/Configure Report** workflow, where you can change your report.



The screenshot shows the 'MANAGE REPORTS' section of the interface. At the top, there are three buttons: 'View/Download Report', 'Add/Configure Report', and 'Manage Reports' (which is highlighted in dark blue). Below the buttons is a dropdown menu set to '10 records per page'. The main content is a table with the following data:

Report Type	Report Name	Access Level	Action
Wire REPORT	Payment Report - All Fields	Company	Edit delete

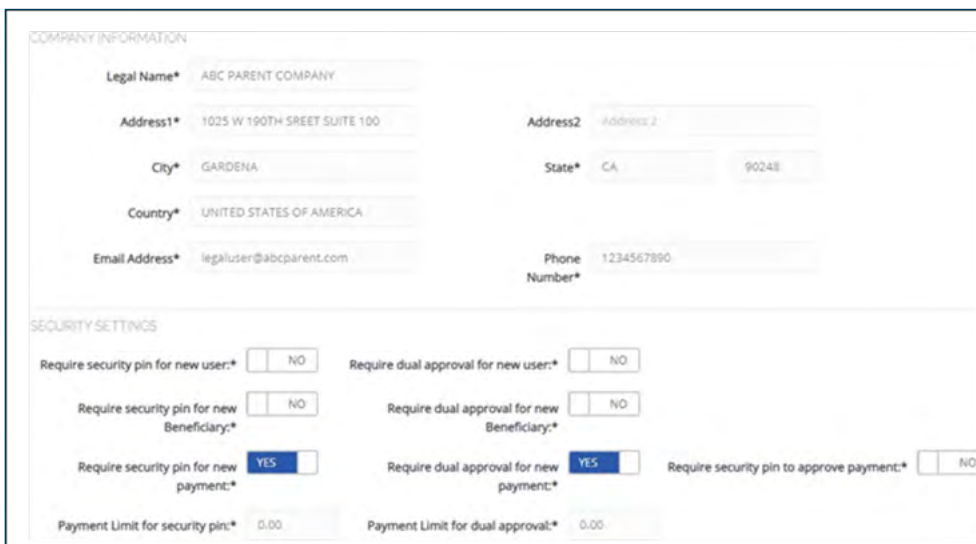
SETTINGS

To view your company settings on FX Portal, click **Settings** under **BUSINESS SETUP**.

Here, you can review your **Company Information**, such as **Name**, **Address**, **Email** and **Phone Number**.

Also, you can review your **Security Settings**, such as requiring PINs or dual approval for adding new users, adding new beneficiaries, creating a new trade, as well as payment limits.

To change your settings, contact your Client Services Officer, and request an FX enrollment form.



The screenshot shows the 'COMPANY INFORMATION' and 'SECURITY SETTINGS' sections of the form. The 'COMPANY INFORMATION' section includes fields for:

- Legal Name*: ABC PARENT COMPANY
- Address1*: 1025 W 190TH SREET SUITE 100
- Address2: Address 2
- City*: GARDENA
- State*: CA
- Country*: UNITED STATES OF AMERICA
- Email Address*: legaluser@abcparent.com
- Phone Number*: 1234567890

The 'SECURITY SETTINGS' section includes several toggle options and payment limits:

- Require security pin for new user*: NO
- Require dual approval for new user*: NO
- Require security pin for new Beneficiary*: NO
- Require dual approval for new Beneficiary*: NO
- Require security pin for new payment*: YES
- Require dual approval for new payment*: YES
- Require security pin to approve payment*: NO
- Payment Limit for security pin*: 0.00
- Payment Limit for dual approval*: 0.00

APPENDIX

General Information

- **Inactivity:** The portal will log users out after 6 minutes of inactivity. An on-screen pop-up warning will appear after 5 minutes of inactivity.
- **FX Portal availability on bank holidays:** Beneficiary Management, User Administration and Account Information will be available. Pricing for new FX payments and trades will be unavailable.
- **Incoming wire information:** Users can obtain incoming international wire information via Online Banking (for international wires received into a DDA) or FX Portal (for international wires received into an MCA).

Online Banking: Click on **Reports** menu, then **Deposit Reports** or **Incoming Wires**.

FX Portal: (1) Click **Accounts** and click **View** for the wire receiving account; or (2) click **Documents**, and select **Confirmation** in the **Document Type** field. The **Confirmations** will appear in yellow. Click **View** or **Download** for the **Confirmation** to access the wire information.

Currencies

Choose from an array of international currencies to meet your international payment needs.

Americas	EMEA	APAC
\$	د.ا.ه. F Kč kr	¥ \$ Rp ₹
BRL CAD COP MXN USD	AED CHF CZK DKK NOK SEK	CNY AUD HKD IDR INR NZD SGD TWD
S/.	€ £ Ft ₪	¥ ₩ ₱ ฿
PEN	EUR GBP HUF ILS	JPY KRW PHP THB
	zł ₺ R	
	PLN TRY ZAR	

Payment & Trade Processing

- Payments and trades requested **before 4:30 p.m. ET** on a business day will be processed **that day**.
- Payments and trades requested **after 4:30 p.m. ET** on a business day will be processed **the next business day**.
- Spot transactions not fully approved by **4:30 p.m. ET on the day initiated** will be canceled.
- Future dated payments and forward contracts need to be fully approved 2 business days (1 business day for CAD and MXN) prior to the settlement date.
- Payments are released throughout the day during business hours on business days.

GLOSSARY

Payments

- **Standard/Spot:** Payments booked two business days prior to settlement; one business day prior for CAD & MXN
- **Future Payment:** Payment(s) with future settlement date(s); Banc of California applies the exchange rate two days before the settlement date.

FX Trades

- **Spot Trade:** The trade settles two business days after it is booked.
 - Exceptions: CAD & MXN settle one day after the trade is booked.
- **FX Forward Trade:** Enables you to lock in an exchange rate to settle on a future date.
- **FX Window (FX Window Forward):** Enables you to lock in exchange rates within a range of dates (window period). Please see FX Drawdown as this function permits you to draw down all or a portion of a window forward contract for payment.
- **FX NDF (non-deliverable forward):** Enables you to lock in an exchange rate for currencies that are not freely tradeable, such as Brazil, China, etc.
- **FX Swap:** Enables you to buy & sell, or sell & buy a currency for different value dates. Ex: buy GBP spot, and sell GBP in 3 months.
- **FX Drawdown:** This function permits you to draw down all or a portion of an outstanding window forward. Please see FX Window above.

Other Key Terms

- **Beneficiary:** Payment Recipient
- **Booked:** A booked payment is a payment that has been approved. A booked trade is a trade with an accepted exchange rate.
- **Canceled:** A payment that has been canceled by the initiator, approver or Banc of California.
- **Delivery Date/Settlement Date/Value Date:** The date on which the beneficiary's bank account is credited. For example, spot payments typically have a value date two days in the future.
- **Instruct:** Assign a beneficiary to a payment or trade.
- **Partially Approved:** A payment that has been approved by at least one, but fewer than the required number of approvers. For example, a payment requiring two separate approvers that has only been approved by one will show as Partially Approved. Applies only to payments where dual approval is in effect.
- **Partially Authorized:** Similar to Partially Approved, but applies to trades for which the number of approvers is greater than one, and dual approval is in effect.
- **Pending Approval:** A payment that has been instructed and has an accepted exchange rate, but has not been approved is Pending Approval.
- **Rejected by Trader:** A trade that has been priced, but rejected.
- **Tenor:** The time period until a payment or trade is settled/the beneficiary's bank account is credited. For example, a commonly used tenor is three months.