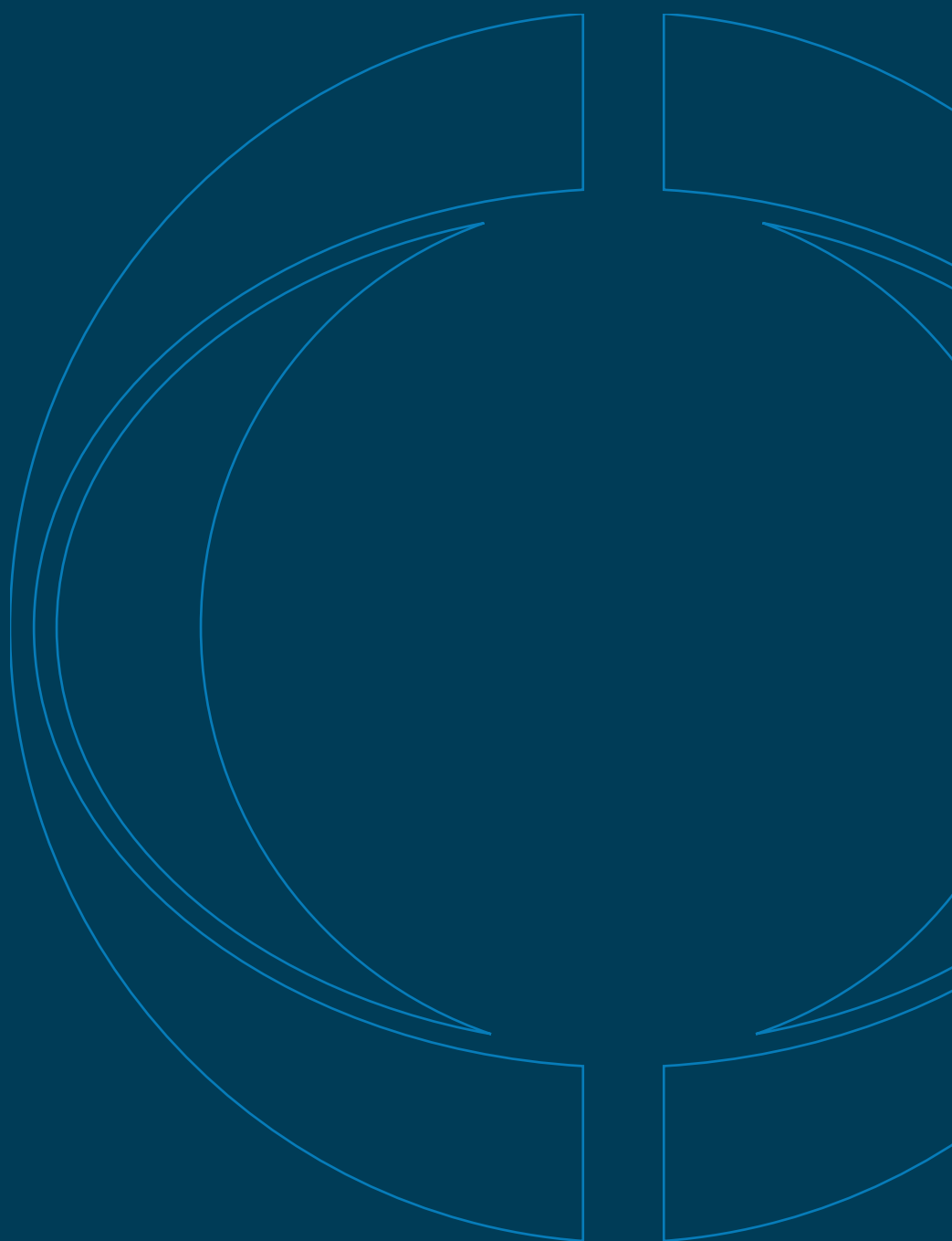


USER GUIDE:
FX PORTAL



FX Portal User Guide

TABLE OF CONTENT

Click on a title below to jump to a specific section.

INTRODUCTION	3
FX PORTAL ACCESS	3
USER ADMINISTRATION	5
Manage User	5
Add New User	7
Permissions	9
NOTIFICATIONS.....	11
Add Notification Preference	11
Edit Notification Preference	11
Delete Notification Preference	11
BENEFICIARY MANAGEMENT	12
Add Beneficiaries	12
Tips & recommended best practices	13
Edit or Delete Beneficiaries	15
Bulk Beneficiary Upload	17
Download Beneficiaries.....	19
FX PAYMENTS.....	20
Single Fx Payment.....	20
Dual Approval.....	24
Future Payment.....	25
Recurring Payment.....	26
Bulk Payment.....	27
Account Transfer	29
FX TRADES	30
Spot Trade	30
FX Forwards & Non-Deliverable Forwards	31
Split Payments.....	33
FX Window	35
FX SWAP.....	36
FX Drawdown.....	38
Instruct Trades.....	40
Authorize Trades	42
Confirm Trades.....	43

DUAL APPROVAL	44
Payments and Trades.....	44
ACCOUNT SUMMARY & STATEMENTS.....	45
DOCUMENTS	46
REPORTS	47
Add/Configure Report	47
View/Download Report.....	48
Manage Reports	49
SETTINGS	49
APPENDIX	50
General Information	50
Currencies	50
Payment & Trade Processing	50
GLOSSARY	51
Payments	51
FX Trades	51
Other Key Terms	51

INTRODUCTION

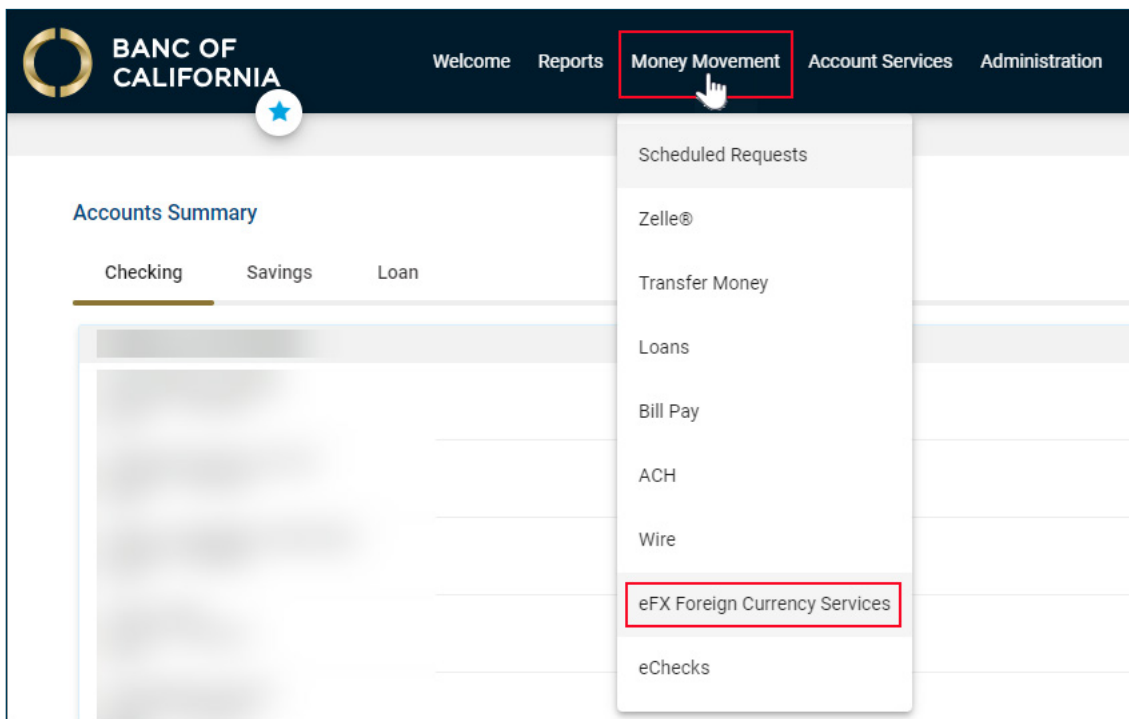
FX Portal is Banc of California's online FX management and international banking solution for companies to efficiently and effectively manage their global treasury needs. This easy-to-navigate trading and payments platform offers a modern user interface and intuitive online help tools that guide users 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**.

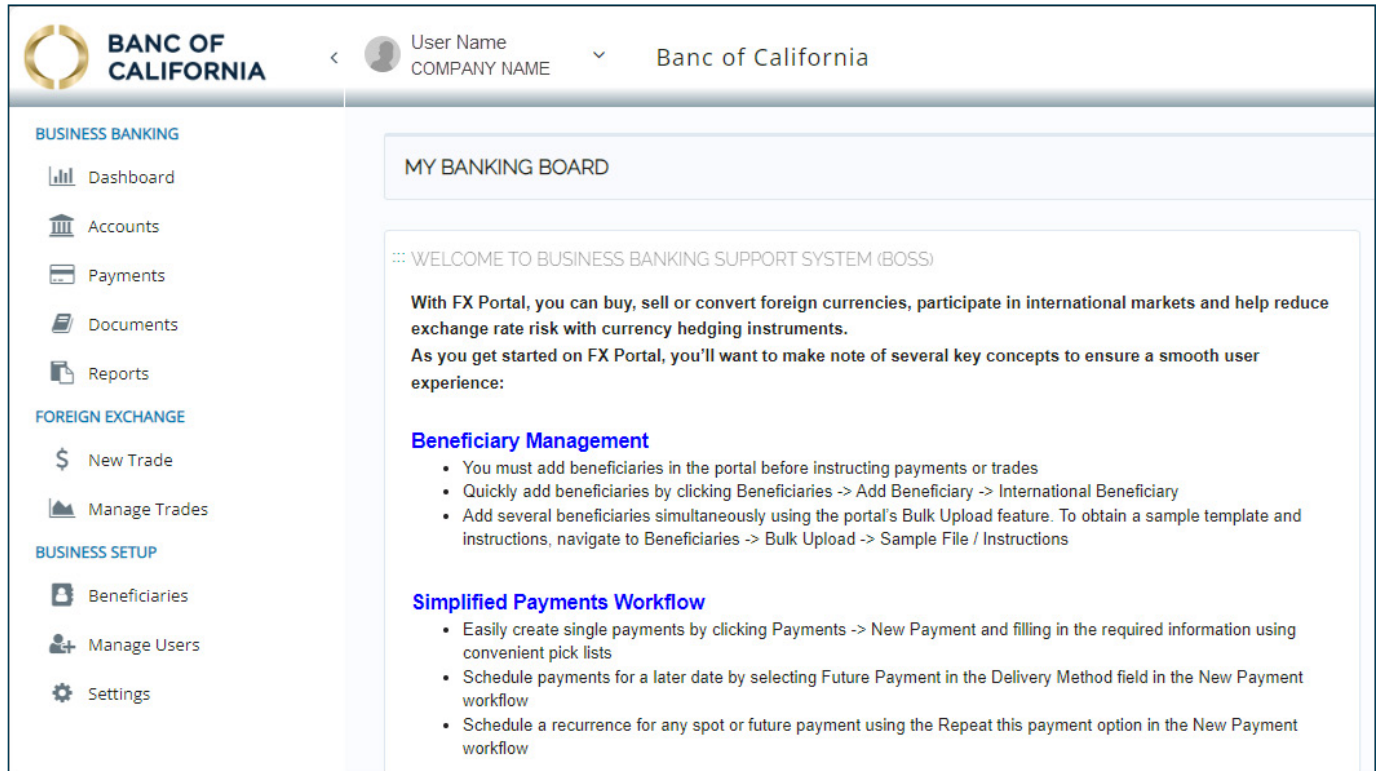


NOTE: if you do not see **eFX Foreign Currency Services** in the menu, reach out to your company's FX Portal Administrator to request access.

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.



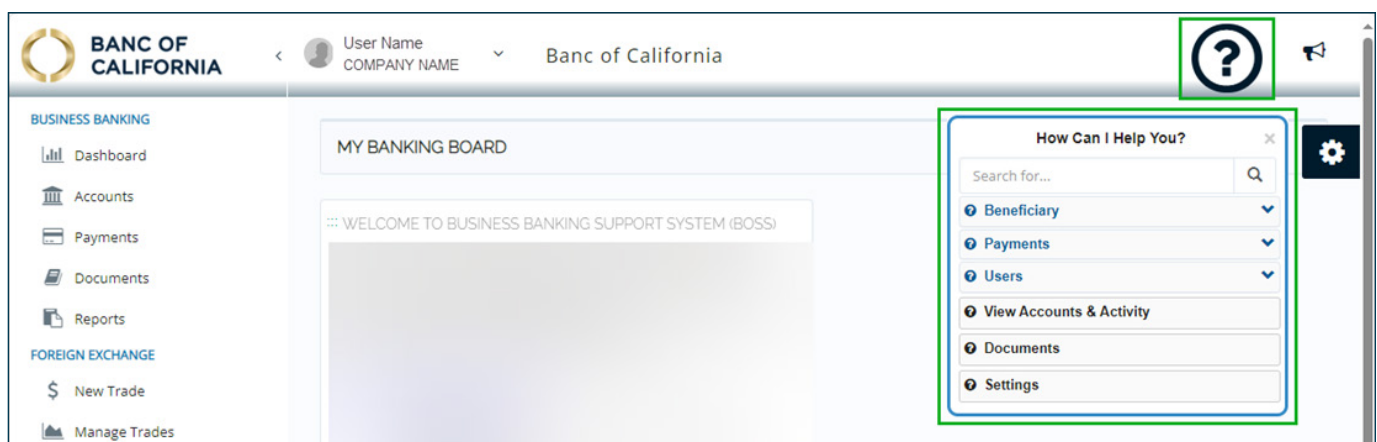
The screenshot shows the 'MY BANKING BOARD' dashboard. The left sidebar contains a menu with the following categories and items:

- BUSINESS BANKING**
 - Dashboard
 - Accounts
 - Payments
 - Documents
 - Reports
- FOREIGN EXCHANGE**
 - New Trade
 - Manage Trades
- BUSINESS SETUP**
 - Beneficiaries
 - Manage Users
 - Settings

The main content area is titled 'MY BANKING BOARD' and includes a welcome message: 'WELCOME TO BUSINESS BANKING SUPPORT SYSTEM (BOSS)'. It provides instructions on using the FX Portal and lists two key workflows:

- Beneficiary Management**
 - You must add beneficiaries in the portal before instructing payments or trades
 - Quickly add beneficiaries by clicking Beneficiaries -> Add Beneficiary -> International Beneficiary
 - Add several beneficiaries simultaneously using the portal's Bulk Upload feature. To obtain a sample template and instructions, navigate to Beneficiaries -> Bulk Upload -> Sample File / Instructions
- Simplified Payments Workflow**
 - Easily create single payments by clicking Payments -> New Payment and filling in the required information using convenient pick lists
 - Schedule payments for a later date by selecting Future Payment in the Delivery Method field in the New Payment workflow
 - Schedule a recurrence for any spot or future payment using the Repeat this payment option in the New Payment workflow

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.



This screenshot shows the same 'MY BANKING BOARD' dashboard, but with the 'Online Help Feature' open in the top right corner. The help window is titled 'How Can I Help You?' and includes a search bar and a list of topics:

- Beneficiary
- Payments
- Users
- View Accounts & Activity
- Documents
- Settings

The help window is highlighted with a green border, and a green box also highlights the question mark icon in the top right corner of the dashboard header.

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.

1
Manage User

Add New User
2

Notification Preference
3

10 records per page

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.

Manage User
Add New User
Notification Preference

10 records per page

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:* 1234567-user1

Language:* English

PERSONAL DETAILS

First Name:* FirstName

Last Name:* LastName

Email:* user1@company.com

Phone Number:* +13105551111

Text Number:* +13105552222

Address Same as Company Address YES

USER LIMIT

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

Payment Limit Per Transaction: 0

Payment Limit Per Day: 0

PERMISSIONS

PAYMENTS

- New Payment
- Trade Bulk Upload
- Pay in Future
- Authorize Payment
- Spot Payment

USER ADMINISTRATION

- Activate Notification Preference
- Activate User
- Add Notification Preference
- Add User
- Edit Notification Preference
- Delete Notification Preference
- Notification Preference
- Suspend User
- User Admin
- User Permissions
- Update User

MANAGE FUNDING ACCOUNTS

- ALLOW ALL FUNDING ACCOUNTS
- ABC Parent Account 1
- ABC Parent Account 2
- ABC Subsidiary Account 1
- ABC Subsidiary Account 2
- ABC Subsidiary Account 3

BENEFICIARIES MANAGEMENT

- Add Beneficiary
- Authorize Beneficiary
- Delete Beneficiary
- Update Beneficiary
- Suspend Beneficiary
- Bulk Beneficiary Upload

MANAGE BENEFICIARY ACCOUNTS

- ALLOW ALL BENEFICIARY ACCOUNTS

Update User Suspend User Cancel

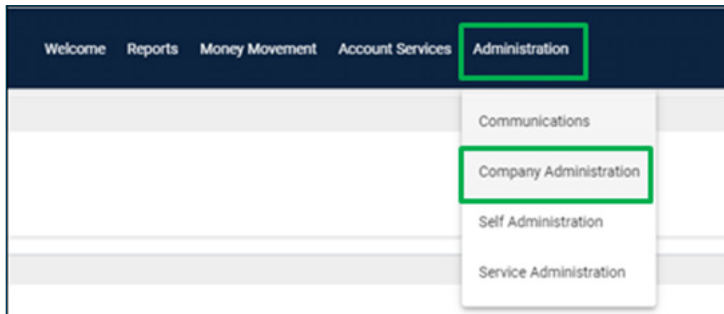
Add New User

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.

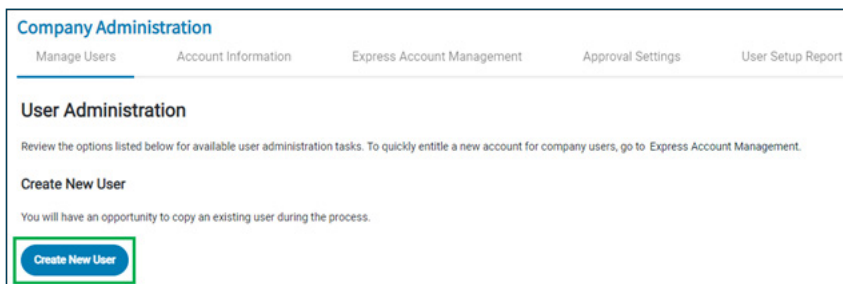
If the new FX Portal user already has an existing Online Banking user profile, please log in to Online Banking, select the intended user profile and proceed to step 6 below.

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

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

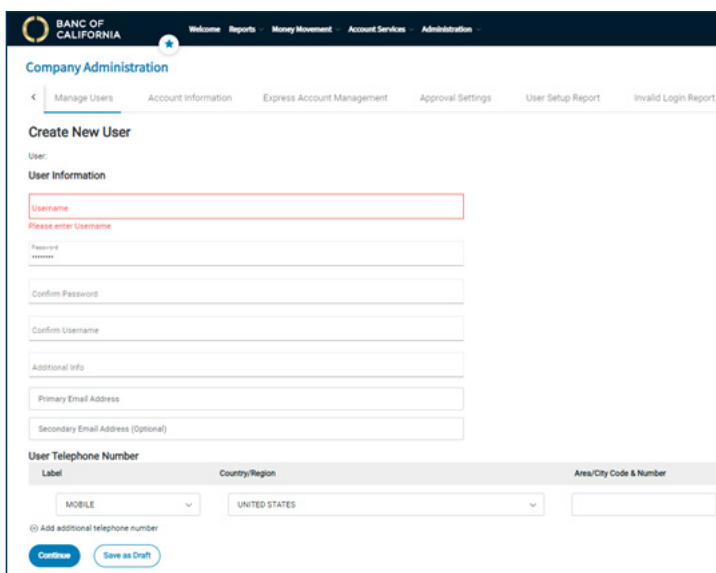


- 2 Click **Create New User**.

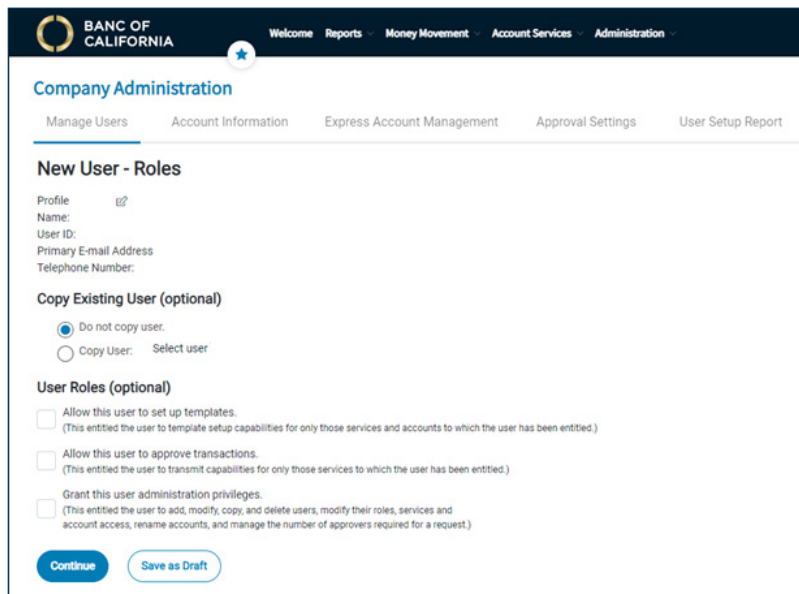


- 3 Fill in the required profile information. **NOTE:** The **User ID** should follow a first initial, last name format. For example, Jane Doe would have a User ID of jdoe. Please use only lowercase letters; the system is case-sensitive.

- 4 Click **Continue**.



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



Company Administration

Manage Users | Account Information | Express Account Management | Approval Settings | User Setup Report

New User - Roles

Profile:

Name:

User ID:

Primary E-mail Address

Telephone Number:

Copy Existing User (optional)

☒ Do not copy user.

☐ Copy User:



User Roles (optional)

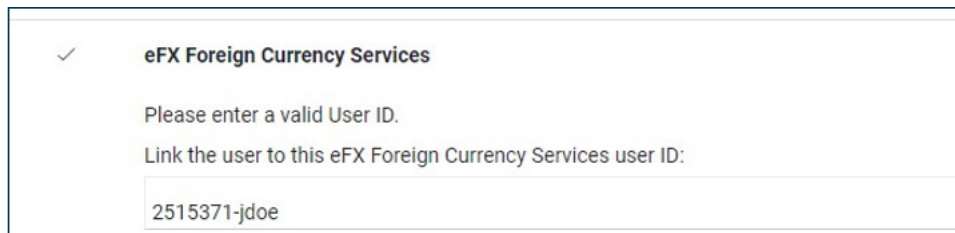
☐ Allow this user to set up templates.
(This entitled the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

☐ Allow this user to approve transactions.
(This entitled the user to transmit capabilities for only those services to which the user has been entitled.)

☐ Grant this user administration privileges.
(This entitled the user to add, modify, copy, and delete users, modify their roles, services and account access, rename accounts, and manage the number of approvers required for a request.)

Continue **Save as Draft**

- 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**.

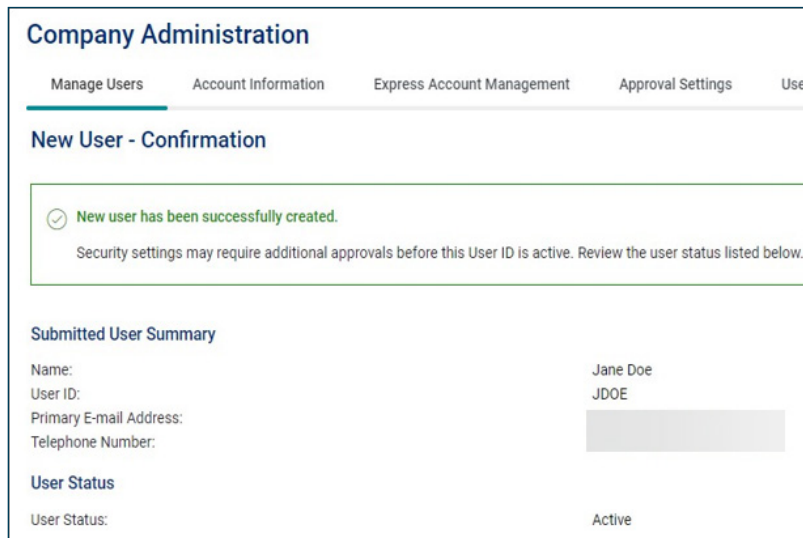


✓ **eFX Foreign Currency Services**

Please enter a valid User ID.

Link the user to this eFX Foreign Currency Services user ID:

- 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.



Company Administration

Manage Users | Account Information | Express Account Management | Approval Settings | User Setup Report

New User - Confirmation

New user has been successfully created.

Security settings may require additional approvals before this User ID is active. Review the user status listed below.

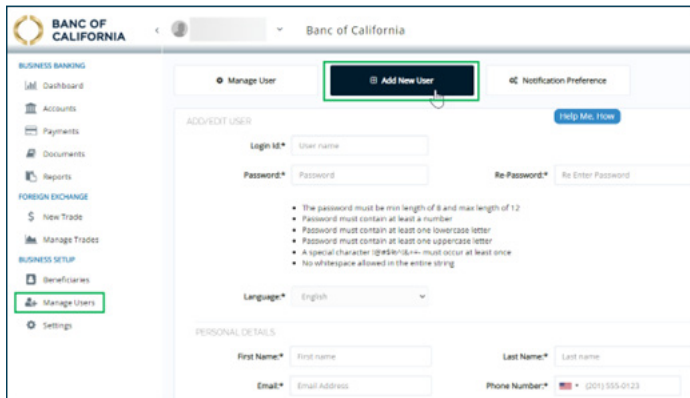
Submitted User Summary

Name:	Jane Doe
User ID:	JDOE
Primary E-mail Address:	<input type="text"/>
Telephone Number:	<input type="text"/>

User Status

User Status:	Active
--------------	--------

- 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

FOREIGN EXCHANGE TRADING

Trade Authorization

Instruct Trade

Access Historical Trades

Open Trades

Trade Awaiting eConfirmation

Trade Spot

PAYMENTS

Boss Recurring Payment

New Payment

Spot Payment

Trade Bulk Upload

Authorize Payment

Pay in Future

MANAGE FUNDING ACCOUNTS

ALLOW ALL FUNDING ACCOUNTS

ABC TEST ACCOUNT

ABC TEST ACCOUNT

ABC TEST ACCOUNT

USER ADMINISTRATION

Activate Notification Preference

Activate User

Add Notification Preference

Add User

Edit Notification Preference

Delete Notification Preference

Notification Preference

Suspend User

User Admin

User Permissions

Update User

Beneficiaries Management

Add Beneficiary

Authorize Beneficiary

Delete Beneficiary

Update Beneficiary

Suspend Beneficiary

Upload Bulk Beneficiary File

MANAGE BENEFICIARY ACCOUNTS

ALLOW ALL BENEFICIARY ACCOUNTS

BERGEON

CINDY JANE CASTRO

CINDY MICHELLE CASTRO

Add User

Suspend User

Cancel

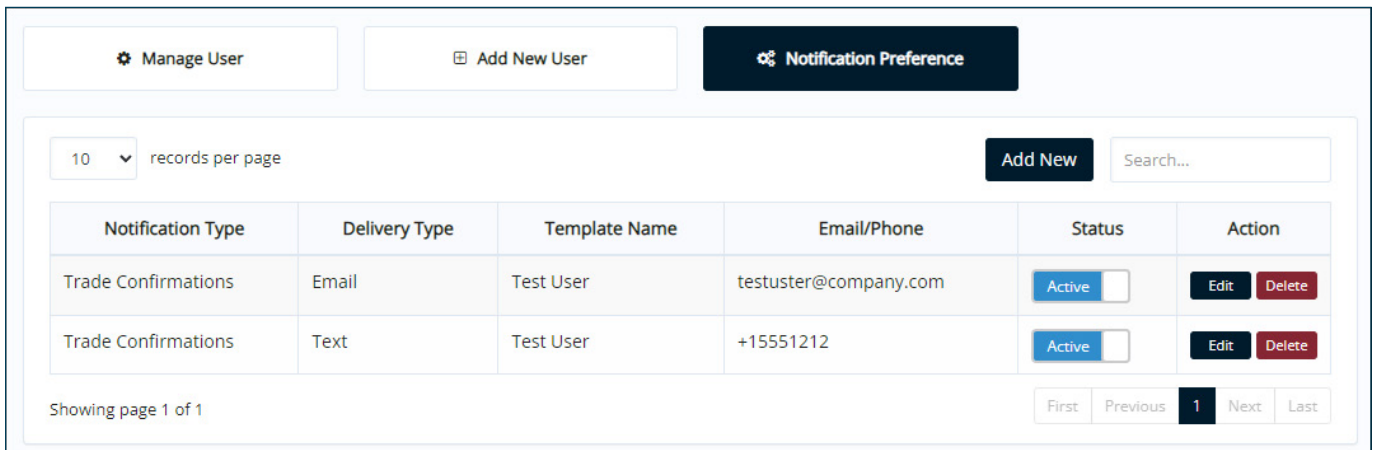
NOTIFICATIONS

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**.



10 records per page

Add New Search...

Notification Type	Delivery Type	Template Name	Email/Phone	Status	Action
Trade Confirmations	Email	Test User	testuster@company.com	Active	Edit Delete
Trade Confirmations	Text	Test User	+15551212	Active	Edit Delete

Showing page 1 of 1

First Previous 1 Next Last

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

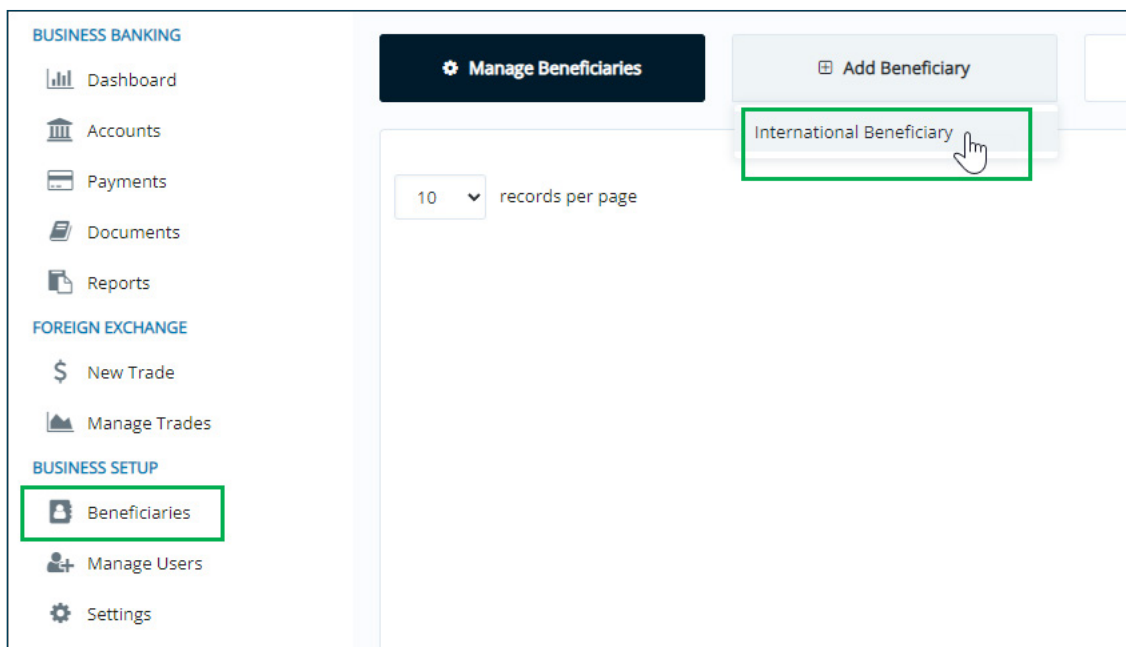
With FX Portal, you'll enjoy streamlined beneficiary management. Now that you've activated your users and set up your notification preferences, easily add individual beneficiaries, or upload multiple beneficiaries simultaneously for an efficient workflow.

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

Add Beneficiaries

To add a beneficiary, navigate to the Beneficiaries workflow:

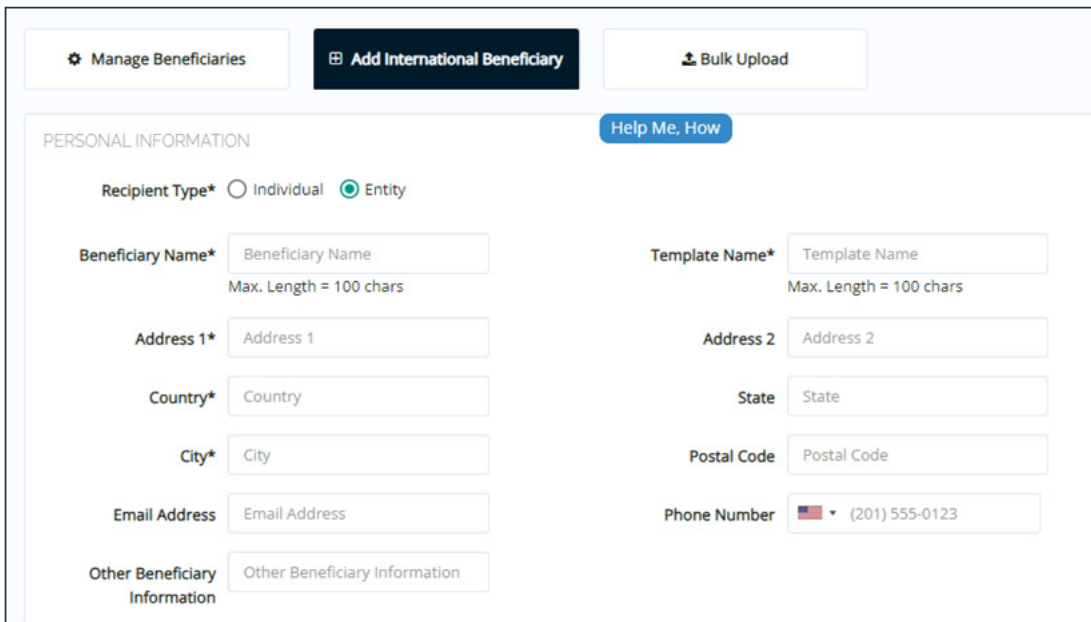
- 1 Click **Beneficiaries** from the Dashboard.
- 2 Click **Add Beneficiary**, and select **International Beneficiary**.



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

Tips & recommended best practices

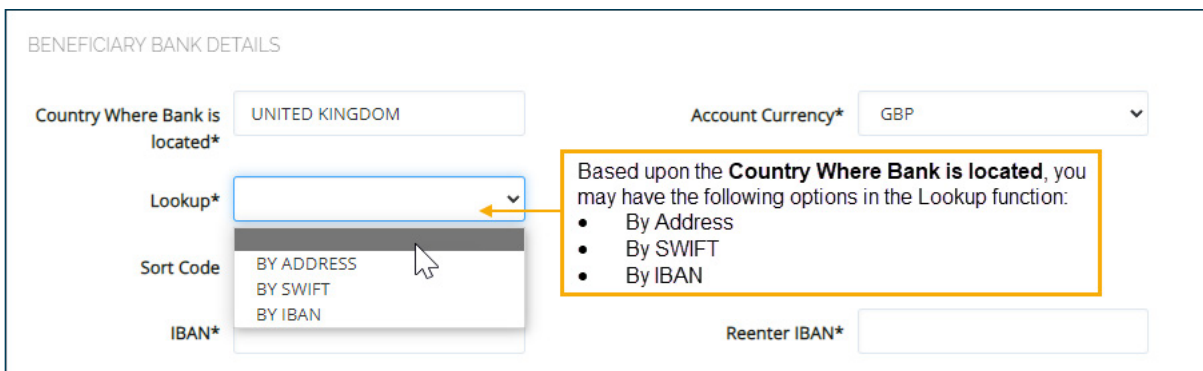
- **Recipient Type:** Choose Individual or Entity as needed.
- **Beneficiary Name:** Enter complete Beneficiary Name.
- **Template Name:** Repeat the Beneficiary Name, or create a shortened version for easy identification.
- Enter the beneficiary's **complete** address details – street name and number,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



The screenshot shows the 'Add International Beneficiary' form. At the top, there are three buttons: 'Manage Beneficiaries', 'Add International Beneficiary' (highlighted), and 'Bulk Upload'. Below the buttons is the 'PERSONAL INFORMATION' section with a 'Help Me, How' button. The form includes the following fields:

- Recipient Type*:** Radio buttons for 'Individual' and 'Entity' (selected).
- Beneficiary Name*:** Text input field with a 'Max. Length = 100 chars' note.
- Template Name*:** Text input field with a 'Max. Length = 100 chars' note.
- Address 1*:** Text input field.
- Address 2:** Text input field.
- Country*:** Text input field.
- State:** Text input field.
- City*:** Text input field.
- Postal Code:** Text input field.
- Email Address:** Text input field.
- Phone Number:** Text input field with a dropdown for country code (USA) and a pre-filled number '(201) 555-0123'.
- Other Beneficiary Information:** Text input field.

- 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.



The screenshot shows the 'BENEFICIARY BANK DETAILS' section of the form. It includes the following fields:

- Country Where Bank is located*:** Text input field with 'UNITED KINGDOM' entered.
- Account Currency*:** Text input field with 'GBP' entered and a dropdown arrow.
- Lookup*:** Text input field with a dropdown arrow. A callout box points to this field with the text: '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:** Text input field with a dropdown arrow showing options: 'BY ADDRESS', 'BY SWIFT', and 'BY IBAN'.
- IBAN*:** Text input field.
- Reenter IBAN*:** Text input field.

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.

<div> Manage Beneficiaries Add Beneficiary Bulk Upload </div>							
<div> 25 records per page </div>						<div> Export to Excel Export to CSV </div>	
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.

<div> Manage Beneficiaries Edit International Beneficiary Bulk Upload </div>	
<div> PERSONAL INFORMATION <div>Help Me, How</div> </div>	
Recipient Type* <div> <input type="radio"/> Individual <input checked="" type="radio"/> Entity </div>	
Beneficiary Name* <div> Montreal Manufacturers Max. Length = 100 chars </div>	Template Name* <div> Montreal Manufacturers Max. Length = 100 chars </div>
Address 1* <div> 123 Main Street </div>	Address 2 <div> Address 2 </div>
Country* <div> CANADA </div>	State <div> Quebec </div>
City* <div> Montreal </div>	Postal Code <div> Postal Code </div>
Email Address <div> </div>	Phone Number <div>  </div>
Other Beneficiary Information <div> Other Beneficiary Information </div>	

BENEFICIARY BANK DETAILS

Country Where Bank is located*

CANADA

Account Currency*

CAD

Lookup*

Swift/ Bic*

CIBCCATTXX

Bank Name : CANADIAN IMPERIAL BANK OF COMMERCE

Bank Address : CIBC SQUARE

Bank City : TORONTO

Bank Zip : M5G 2M8

Bank Swift : CIBCCATTXX

Transit No

Account Number*

12345678901

Reenter Account Number*

12345678901

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:

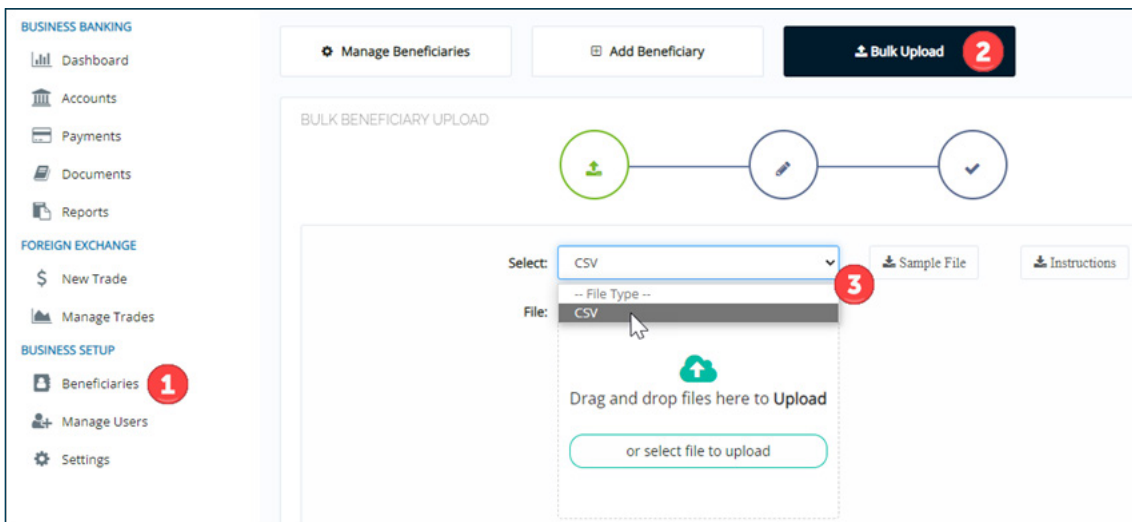
If **Require dual approval for new Beneficiary:*** is set to **YES**, this applies to both adding and editing beneficiaries. It does not apply to deleting or suspending beneficiaries.

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.

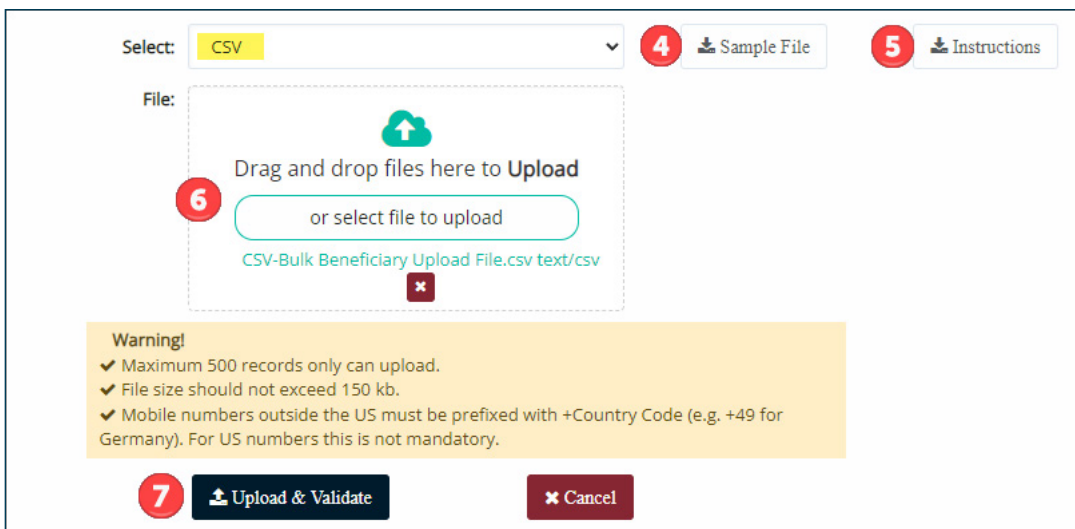
To complete a bulk beneficiary upload, navigate to the **Beneficiaries** workflow:

- 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.



Warning!

- ✓ Maximum 500 records only can upload.
- ✓ File size should not exceed 150 kb.
- ✓ Mobile numbers outside the US must be prefixed with +Country Code (e.g. +49 for Germany). For US numbers this is not mandatory.

- 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

First Previous 1 Next Last

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.

Submit
 Upload Corrected File
 Abort

BENEFICIARY BANK DETAILS

Country Where Bank is located*

Bank Name*

Bank City*

Bank Branch*

Account Currency*

Swift/ Bic*

Zengin

Account Number*

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Please give a valid account Number

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	 
PEDRO SANCHEZ	PEDRO SANCHEZ	***5177	BBVA BANCOMER, S.A.	MEXICO	MXN	Active	 
Testing Germany 2	Testing Germany 2	***3000	COMMERZBANK AG	GERMANY	EUR	Active	 

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.

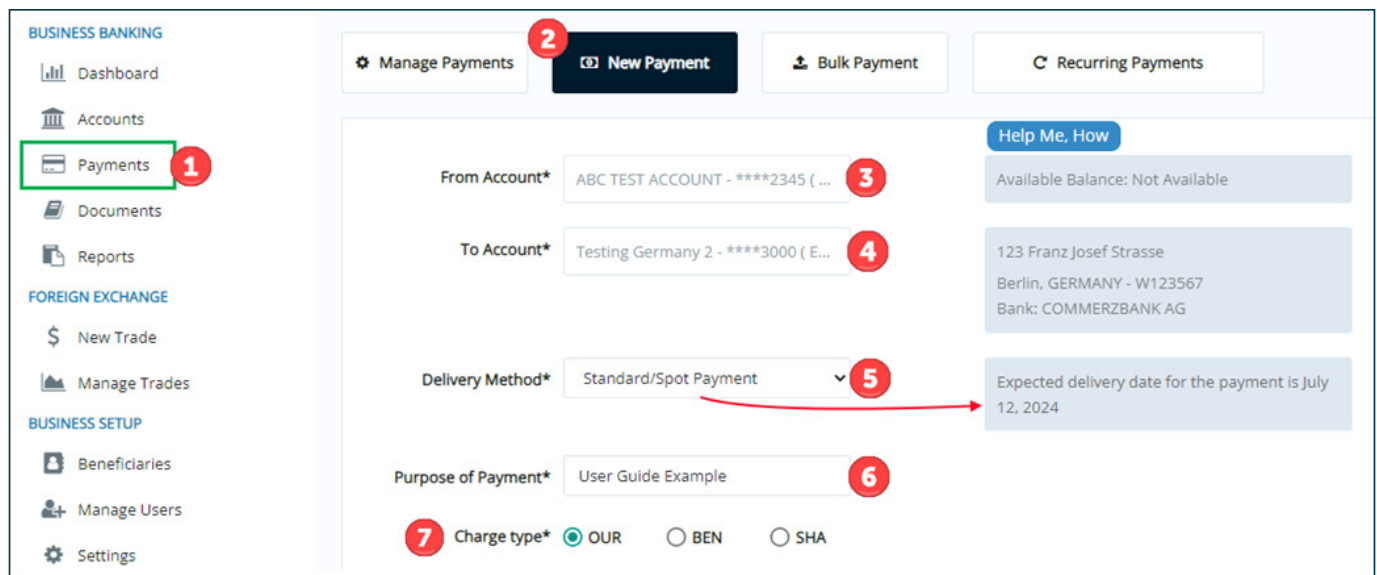
NOTE:

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.



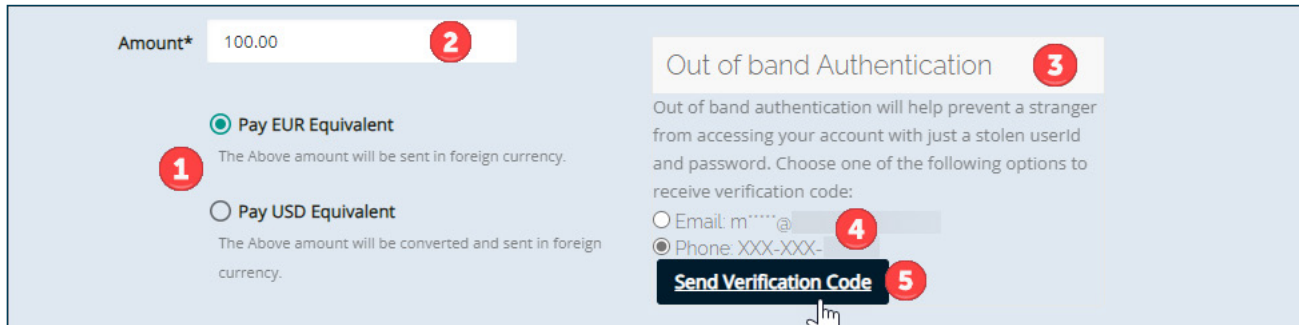
The screenshot shows the 'New Payment' workflow in the FX Portal. The interface includes a left sidebar with navigation options under 'BUSINESS BANKING', 'FOREIGN EXCHANGE', and 'BUSINESS SETUP'. The main content area has tabs for 'Manage Payments', 'New Payment' (selected), 'Bulk Payment', and 'Recurring Payments'. The 'New Payment' form contains the following fields and options:

- From Account***: A dropdown menu showing 'ABC TEST ACCOUNT - ****2345 (...)'.
- To Account***: A dropdown menu showing 'Testing Germany 2 - ****3000 (E...'.
- Delivery Method***: A dropdown menu showing 'Standard/Spot Payment'.
- Purpose of Payment***: A text input field containing 'User Guide Example'.
- Charge type***: Radio buttons for 'OUR' (selected), 'BEN', and 'SHA'.

On the right side of the form, there is a 'Help Me, How' button and a section for beneficiary information. The 'Available Balance' is shown as 'Not Available'. The beneficiary address is '123 Franz Josef Strasse, Berlin, GERMANY - W123567, Bank: COMMERZBANK AG'. The '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

1 ☒ **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.

2

3 Out of band Authentication

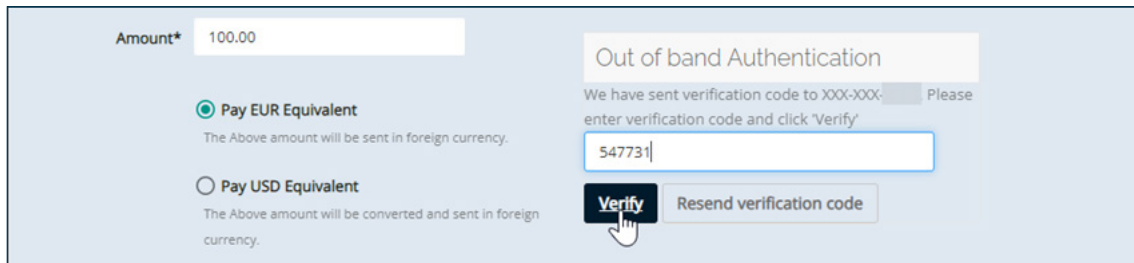
Out of band authentication will help prevent a stranger from accessing your account with just a stolen user id and password. Choose one of the following options to receive verification code:

☐ Email: m*****@ **4**

☒ Phone: XXX-XXX- **4**

5 **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.

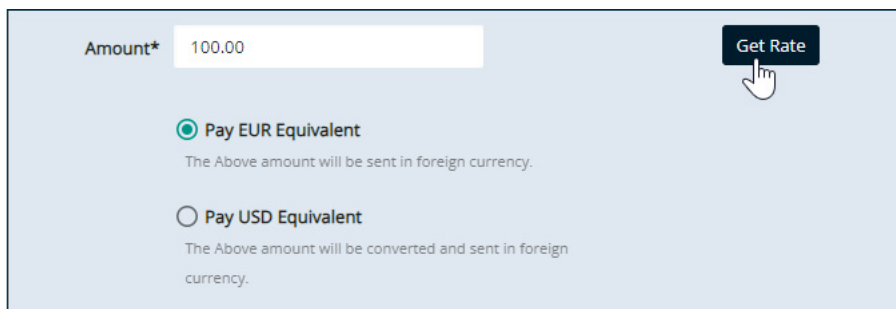
Out of band Authentication

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.



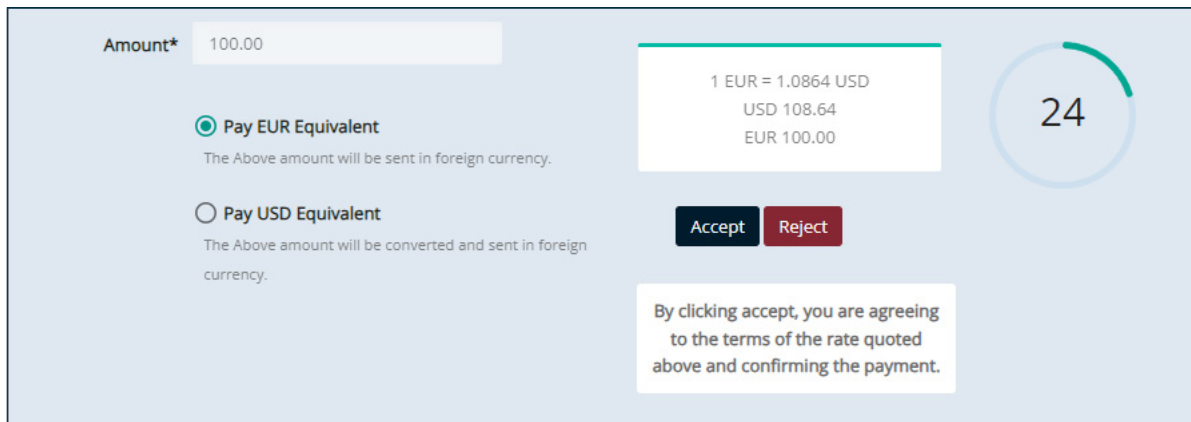
Amount* 100.00

☒ **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.

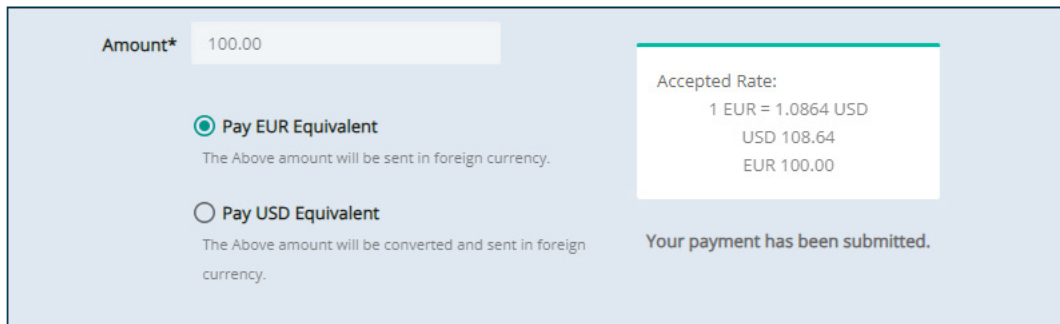
1 EUR = 1.0864 USD
USD 108.64
EUR 100.00

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

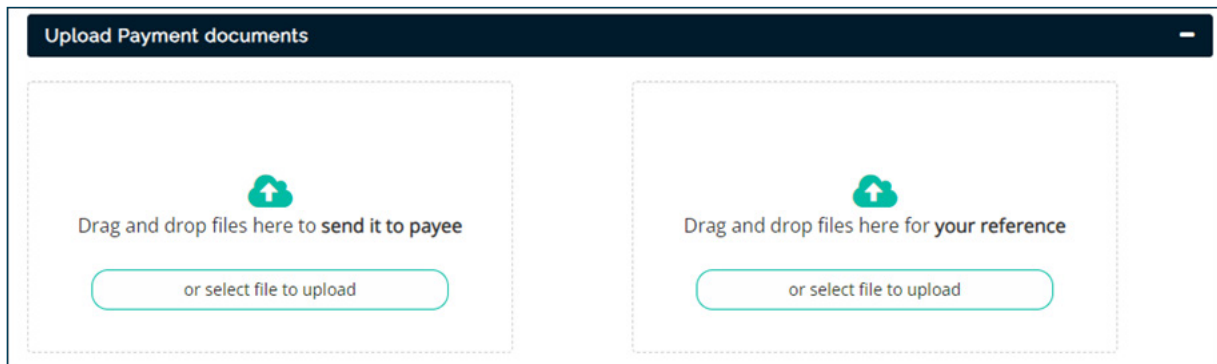
☒ **Pay EUR Equivalent**
The Above amount will be sent in foreign currency.

☐ **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

beneficiary1@democompany.com

Mobile

(310) 555-5555

Message

Ref. payment for invoice no. 54227

Save Payment

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

Manage Payments

New Payment

Bulk Payment

Recurring Payments

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

Manage Payments

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.

<div> <div>Manage Payments</div> <div>New Payment</div> <div>Bulk Payment</div> <div>Recurring Payments</div> </div>										
<div>PENDING APPROVAL</div> <div>5 records per page</div> <div></div>										
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.

Back to Manage Payments

New Payment

Bulk Payment

Recurring Payments

From Account*

ABC TEST ACCOUNT - ****2345 (USD)

Available Balance: Not Available

To Account*

Testing Germany 2 - ****3000 (EUR)

123 Franz Josef Strasse
Berlin, GERMANY - W123567
Bank: COMMERZBANK AG

Delivery Method*

Standard/Spot Payment

Expected delivery date for the payment is July 12, 2024

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.

Accepted Rate:

1 EUR = 1.0864 USD
 USD 108.64
 EUR 100.00

Your payment has been submitted.

Audit

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

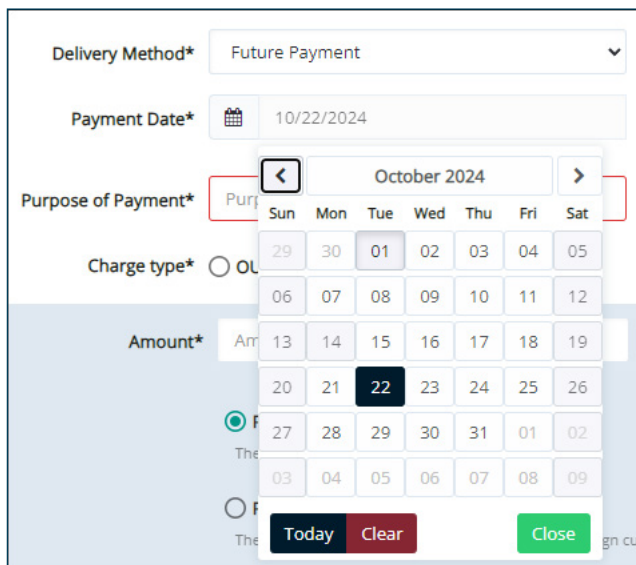
Future Payment

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 for creating a future payment. The 'Delivery Method*' is set to 'Future Payment'. The 'Payment Date*' is set to '10/22/2024'. A calendar is open, showing 'October 2024'. The date '22' is selected. The 'Purpose of Payment*' field is partially visible. The 'Charge type*' has radio buttons for 'OUR' and 'BEN'. The 'Amount*' field is visible at the bottom. The calendar has 'Today' and 'Clear' buttons at the bottom left and a 'Close' button at the bottom right.

- 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

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

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

Today Clear Close

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

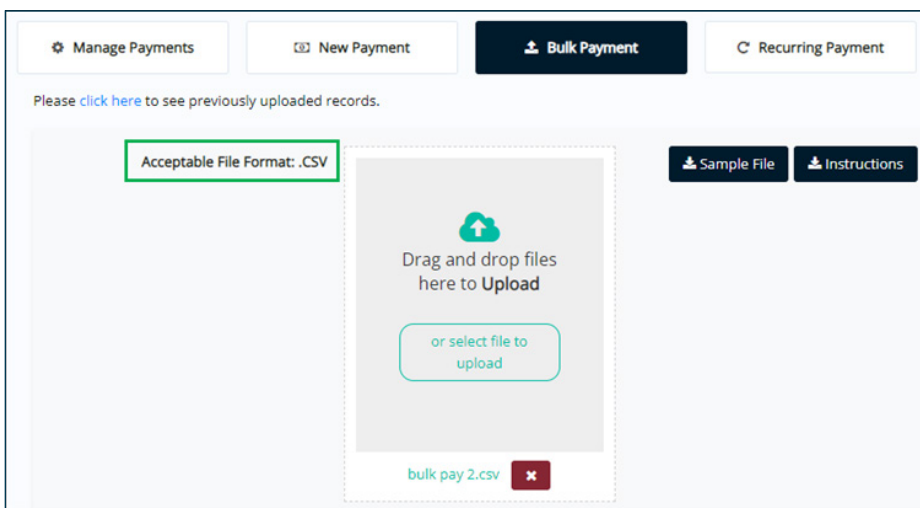
Quickly and efficiently make multiple payments simultaneously using the **Bulk Payment** feature.

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.

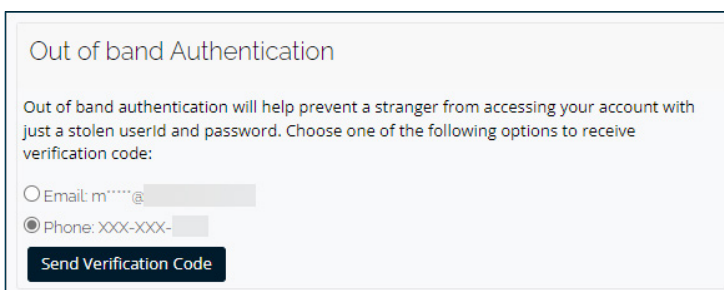
Expand Repeat this Payment:

- 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.

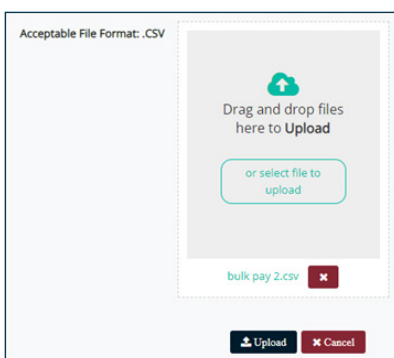
- 4 When creating your bulk payment upload file, please note:
 - **Delivery Method and Wire Currency must match the parent FX trade.**
 - Fill in all required fields, denoted by an asterisk: **Delivery Method, Wire Currency, Wire Amount, Funding Account, Purpose of Payment.**
 - The parent FX trade must 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:

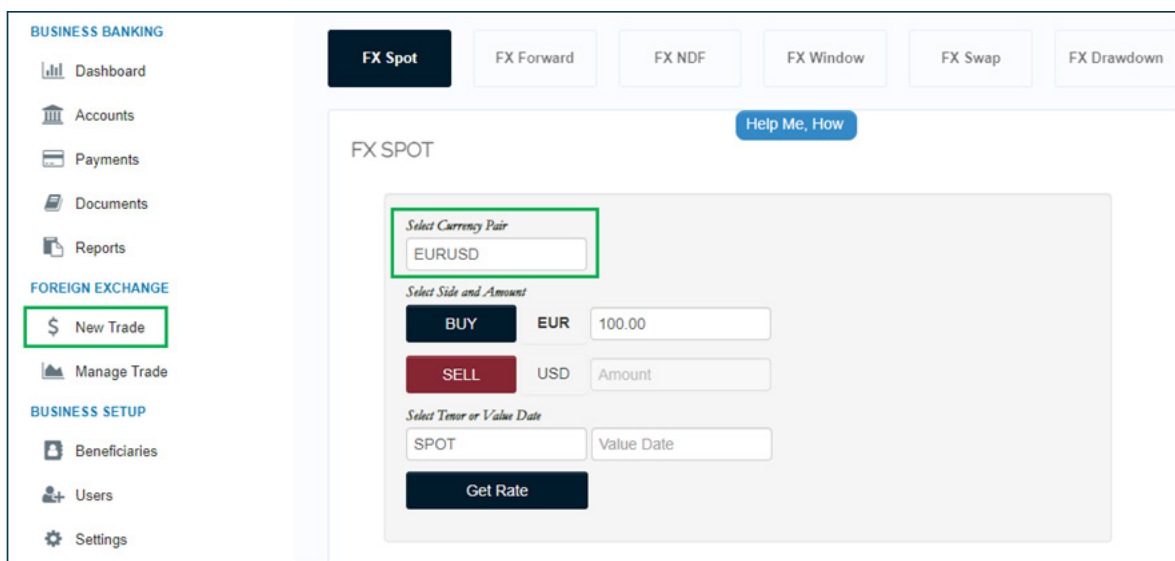
- 1 Navigate to the **Payments** workflow, and click **Account Transfer**.
- 2 Select the account from which you'll transfer the funds.
- 3 Select the account to which you'll transfer funds.
- 4 Select the **Delivery Method**.
- 5 The **Transfer Date** will populate automatically.
- 6 Type in the desired **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

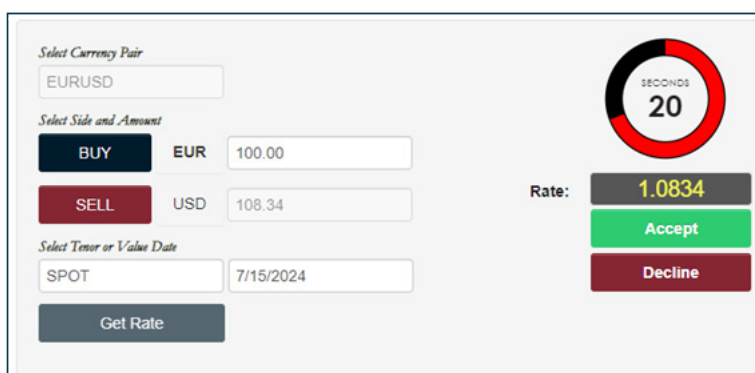
FX Portal supports several FX trade configurations across a variety of tenors to best suit your FX risk management needs. Choose from **Spots**, **Forwards**, **Non-Deliverable Forwards (NDF)**, **Windows**, **Swaps** and **Drawdowns**. For definitions of each type of trade, please refer to the [Glossary](#).

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

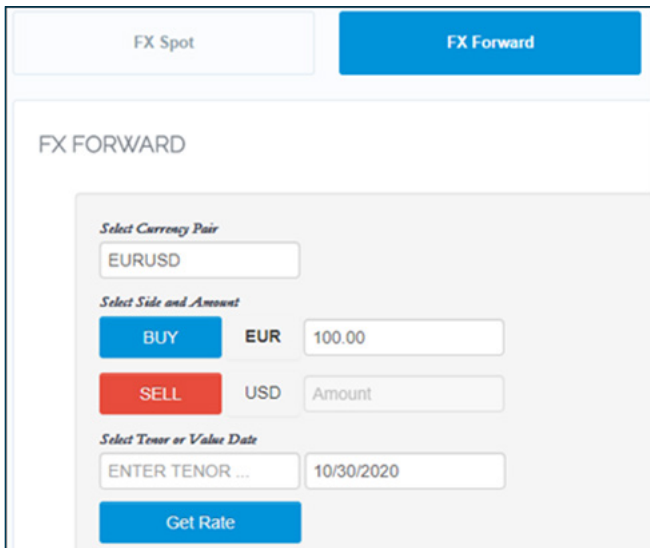
FX Forward trades are foreign currency contracts with an exchange rate that is locked in for a future date or time frame. Only clients with a foreign exchange guidance line or collateralized line will be eligible to request **FX Forwards**.

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

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

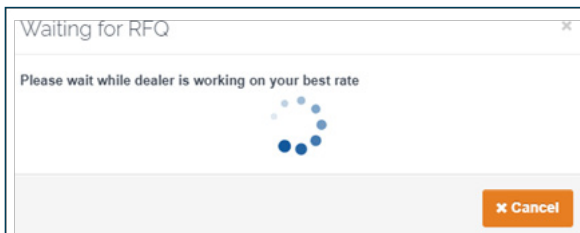
- 1 Click **FX Forward**.
- 2 Select your currency pair.
- 3 Select your **BUY** or **SELL** currency. Click either button to toggle.
 - If USD is part of the currency pair, the system defaults to the non-USD currency as the **BUY** currency.
 - If neither currency is USD, the base currency is the default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

6 Click **Get Rate**.



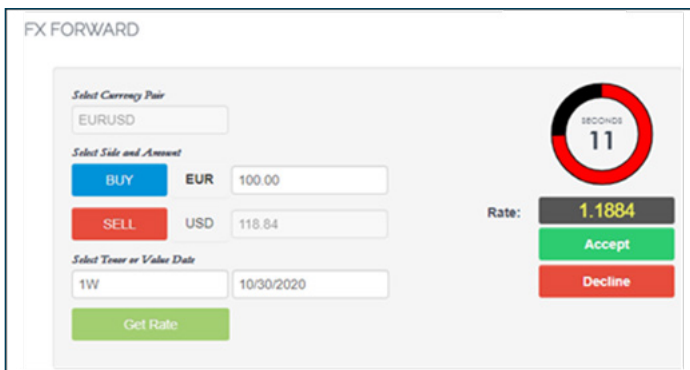
The screenshot shows the 'FX FORWARD' section of a trading interface. At the top, there are two tabs: 'FX Spot' and 'FX Forward', with 'FX Forward' being the active tab. Below the tabs, the title 'FX FORWARD' is displayed. The main area contains three sections: 'Select Currency Pair' with a dropdown menu showing 'EURUSD'; 'Select Side and Amount' with a 'BUY' button (blue) and a 'SELL' button (red), and input fields for 'EUR 100.00' and 'USD Amount'; and 'Select Tenor or Value Date' with a dropdown menu showing 'ENTER TENOR ...' and a date field showing '10/30/2020'. At the bottom of this section is a blue 'Get Rate' button.

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' pop-up dialog. It has a title bar with a close button (X). The main text says 'Please wait while dealer is working on your best rate'. Below the text is a loading spinner consisting of several blue dots. At the bottom right is an orange 'Cancel' button with a close icon (X).

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



The screenshot shows the 'FX FORWARD' section of the trading interface after a quote has been received. The 'Get Rate' button is now green. The 'Rate' field displays '1.1884'. To the right of the form is a circular timer showing '11' seconds remaining. Below the timer are two buttons: 'Accept' (green) and 'Decline' (red). The 'Select Side and Amount' section now shows 'EUR 100.00' and 'USD 118.84'. The 'Select Tenor or Value Date' section shows '1W' and '10/30/2020'.

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

Confirmation

Your trade is confirmed. Trade details:
Trade No. : 8599
You are Buying : 100.00 EUR
You are Selling : 118.84 USD
Contract Rate : 1.1884
Trade Date : 10/21/2020
Value Date : 10/30/2020 (1W)

Instruct Close

- 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:

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

BUSINESS BANKING

Dashboard
Accounts
Payments
Documents
Reports

FOREIGN EXCHANGE

New Trade
Manage Trade

BUSINESS SETUP

Open
Awaiting Instructions
Awaiting Authorization
Awaiting Confirmation
Historical
Position Blotter
Manage Settlements

Trades Awaiting Instruction
Download

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

1 - 1 / (1)
10

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

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

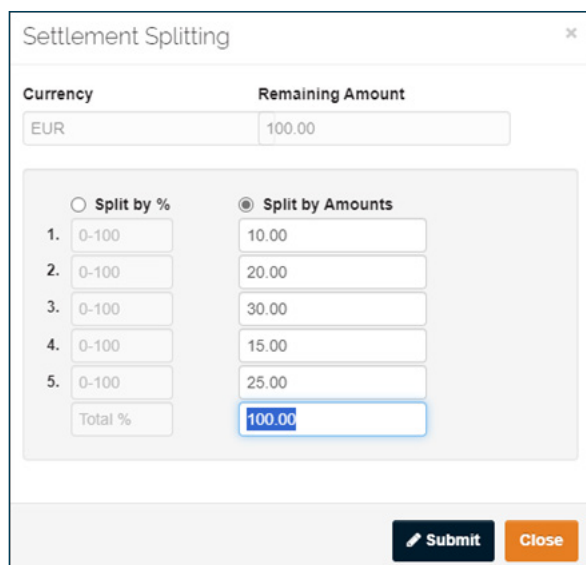
- 4 The **Settlement Splitting** pop-up will appear. Split your trade by percentage or amounts.

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.

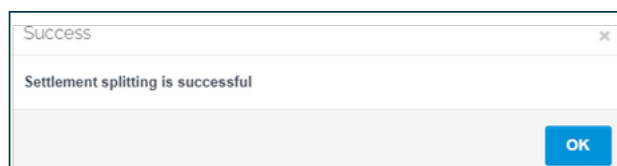
- 5 Click **Submit**.



The 'Settlement Splitting' pop-up form shows the following details:

- Currency:** EUR
- Remaining Amount:** 100.00
- Split Method:** ☒ Split by Amounts (Selected)
- Split by %:** ☐ Split by %
- Split by Amounts:**
 - 1. 0-100: 10.00
 - 2. 0-100: 20.00
 - 3. 0-100: 30.00
 - 4. 0-100: 15.00
 - 5. 0-100: 25.00
 - Total %:** 100.00
- Buttons:** Submit, Close

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



The 'Success' pop-up message displays:

- Message:** Settlement splitting is successful
- Button:** OK

- 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
<input type="checkbox"/>							
<input type="checkbox"/> 8614	EUR	300.00	Bank Pays	10/26/2025		Awaiting Instruction	Instruct Split
<input type="checkbox"/> 8614	USD	395.00	Bank Receives	10/23/2025		Awaiting Instruction	Instruct Split
<input type="checkbox"/> 8613	EUR	300.00	Bank Pays	10/26/2025		Awaiting Instruction	Instruct Split
<input type="checkbox"/> 8613	USD	395.00	Bank Receives	10/23/2025		Awaiting Instruction	Instruct Split
<input type="checkbox"/> 8612	EUR	300.00	Bank Pays	10/26/2025		Awaiting Instruction	Instruct Split
<input type="checkbox"/> 8612	USD	395.00	Bank Receives	10/23/2025		Awaiting Instruction	Instruct Split

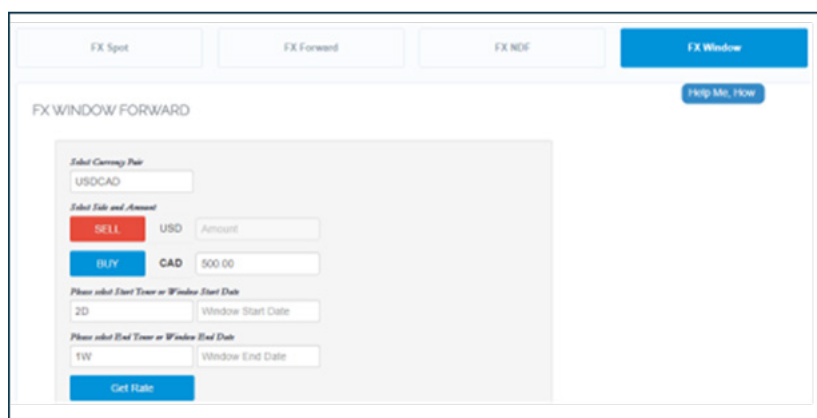
- 8 Follow the process outlined in [Instruct Trades](#) on page 40 to finish instructing your trade partitions, and create split payments.
- 9 Once you've finished instructing, your trade partitions will appear in the **Awaiting Authorization** workflow. Follow the process outlined in [Authorize Trades](#)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

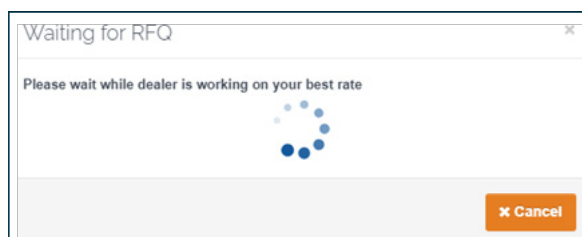
To set up an FX Window Forward, navigate to the **New Trade** workflow::

- 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**.



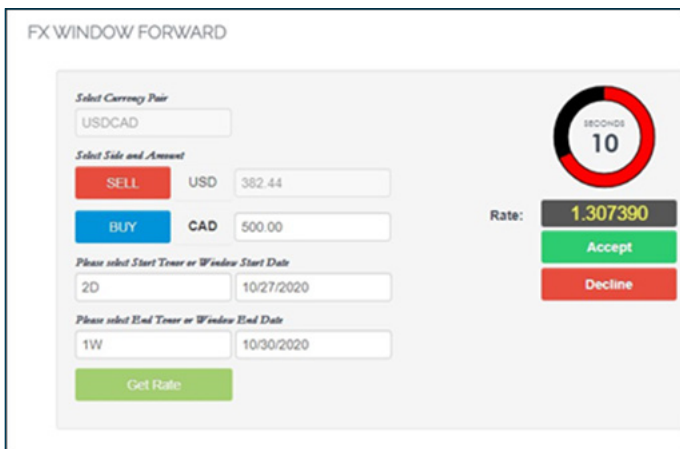
The screenshot shows the 'FX Window Forward' form. At the top, there are tabs for 'FX Spot', 'FX Forward', 'FX NDF', and 'FX Window', with 'FX Window' being the active tab. Below the tabs is a 'Help Me, How' button. The main form area is titled 'FX WINDOW FORWARD'. It contains several sections: 'Select Currency Pair' with a dropdown menu showing 'USDCAD'; 'Select Side and Amount' with 'SELL' and 'BUY' buttons (BUY is selected), a currency dropdown showing 'CAD', and an 'Amount' field with '500.00'; 'Please select Start Tenor or Window Start Date' with a '2D' dropdown and a 'Window Start Date' field; and 'Please select End Tenor or Window End Date' with a '1W' dropdown and a 'Window End Date' field. At the bottom of the form is a 'Get Rate' button.

- 8 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' pop-up dialog box. It has a title bar with a close button. The main text says 'Please wait while dealer is working on your best rate'. Below the text is a loading spinner consisting of several blue dots. At the bottom right of the dialog is an orange 'Cancel' button.

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



FX WINDOW FORWARD

Select Currency Pair
USDCAD

Select Side and Amount
SELL USD 382.44
BUY CAD 500.00

Rate: **1.307390**

Please select Start Tenor or Window Start Date
2D 10/27/2020

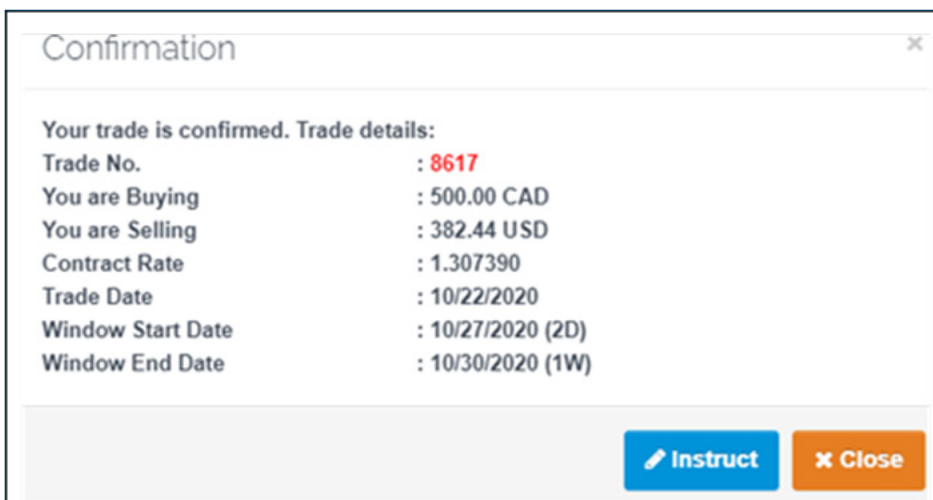
Please select End Tenor or Window End Date
1W 10/30/2020

Get Rate

10 SECONDS

Accept
Decline

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



Confirmation

Your trade is confirmed. Trade details:

Trade No.	: 8617
You are Buying	: 500.00 CAD
You are Selling	: 382.44 USD
Contract Rate	: 1.307390
Trade Date	: 10/22/2020
Window Start Date	: 10/27/2020 (2D)
Window End Date	: 10/30/2020 (1W)

Instruct **Close**

- 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.

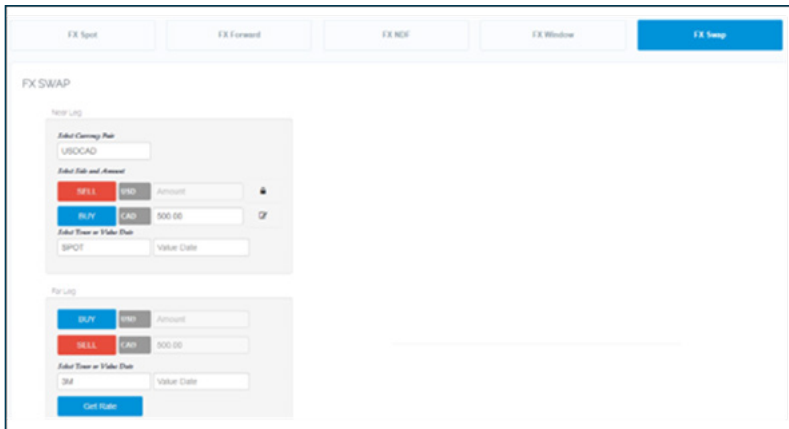
FX SWAP

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.

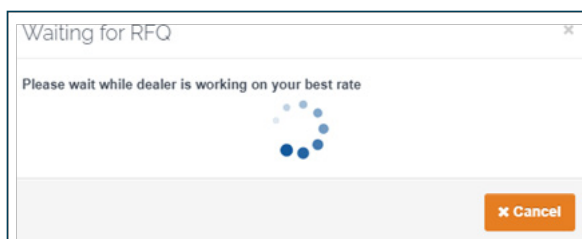
To set up an **FX Swap**, navigate to the **New Trade** workflow:

- 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**.

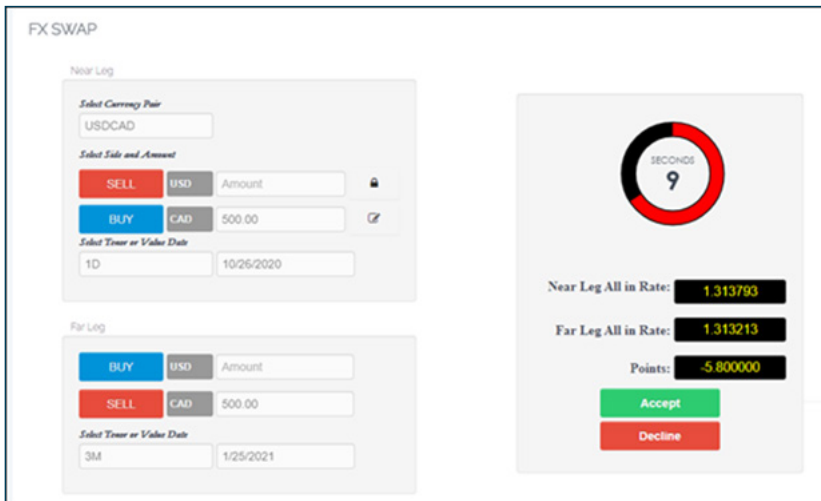
- 6 In the **Far Leg** section, the **BUY** and **SELL** currencies and Amount will populate.
- 7 Select **Tenor** or **Value Date** for the **Far Leg**.
- 8 Click **Get Rate**.



- 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.

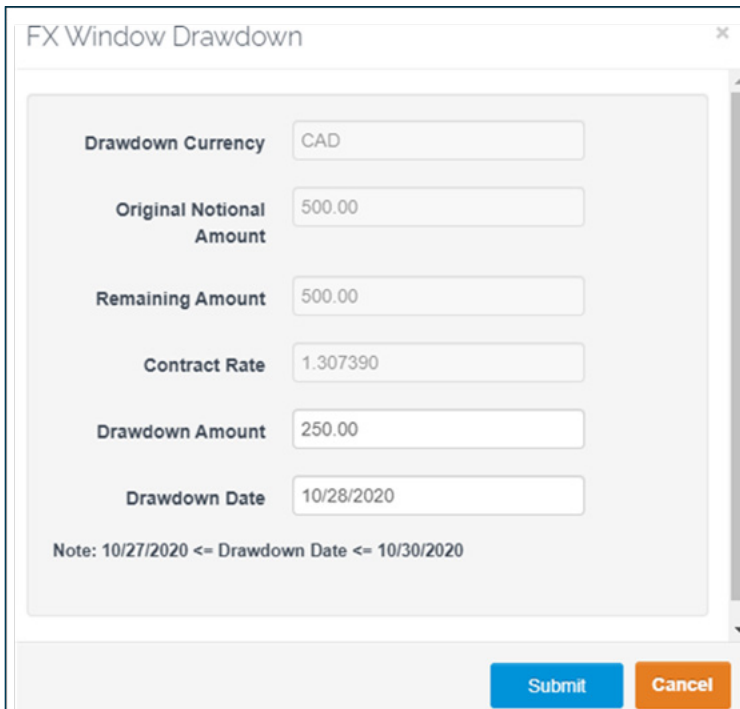
FX Spot
FX Forward
FX NDF
FX Window
FX Swap
FX Drawdown

FX DRAWDOWNS

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	10/30/2020	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**.



FX Window Drawdown

Drawdown Currency: CAD

Original Notional Amount: 500.00

Remaining Amount: 500.00

Contract Rate: 1.307390

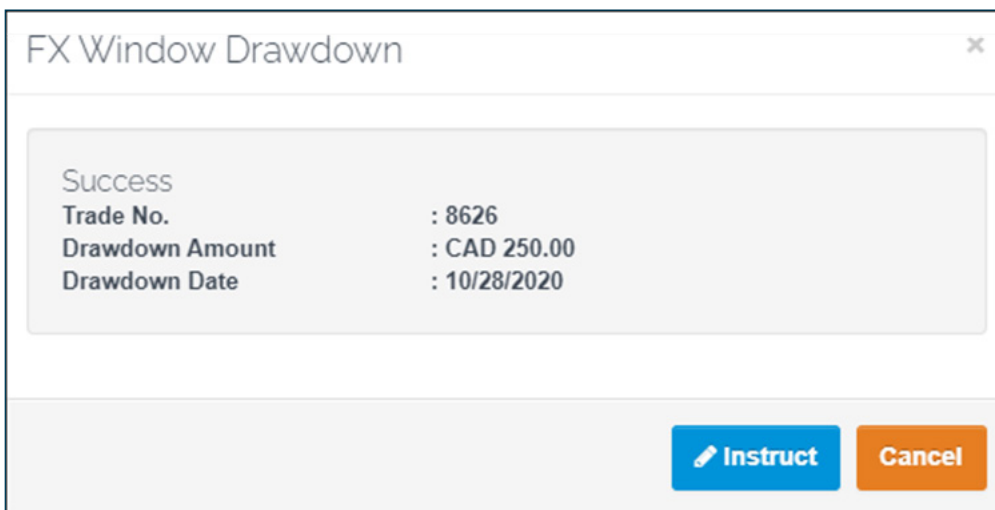
Drawdown Amount: 250.00

Drawdown Date: 10/28/2020

Note: 10/27/2020 <= Drawdown Date <= 10/30/2020

Submit **Cancel**

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



FX Window Drawdown

Success

Trade No. : 8626

Drawdown Amount : CAD 250.00

Drawdown Date : 10/28/2020

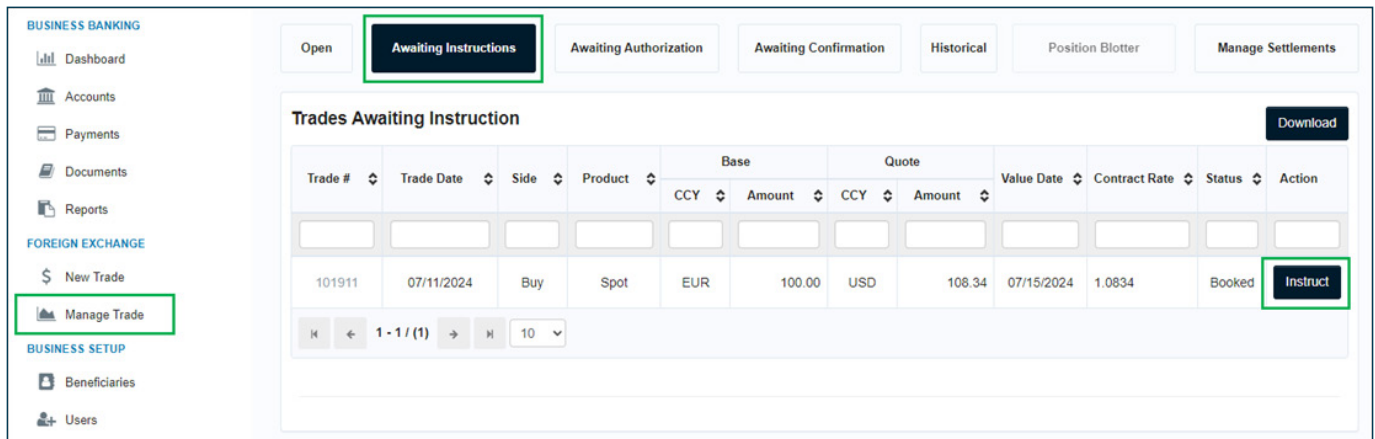
Instruct **Cancel**

- 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:

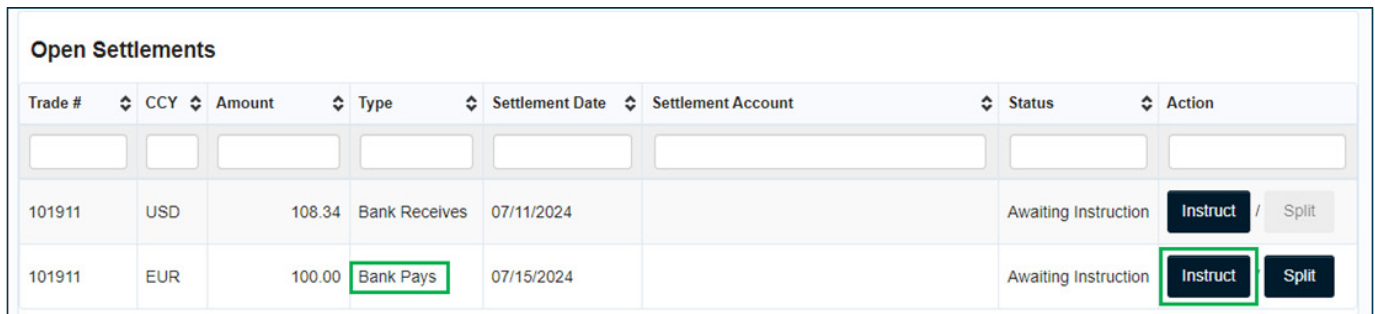
- 1 Navigate to the **Manage Trade** workflow under **FOREIGN EXCHANGE**.
- 2 Click **Awaiting Instructions**.
- 3 Click **Instruct** at the end of the line you'd like to instruct.



The screenshot shows the 'Manage Trade' workflow under 'FOREIGN EXCHANGE'. The 'Awaiting Instructions' tab is selected. A table titled 'Trades Awaiting Instruction' displays the following data:

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

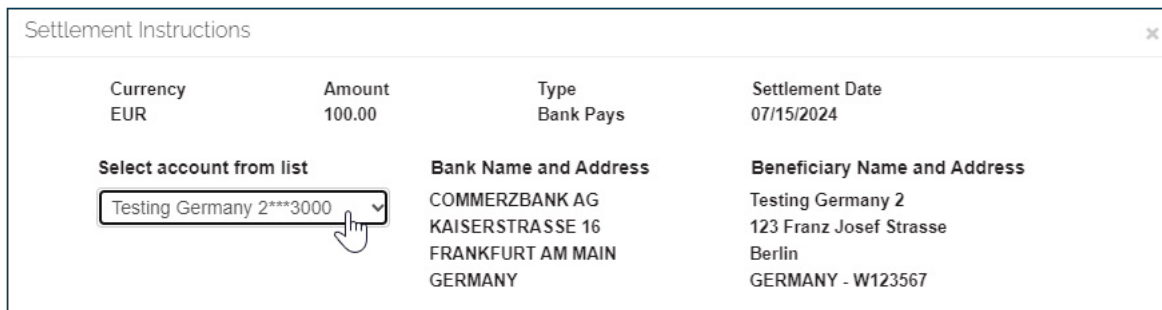
- 4 Click **Instruct** in the line with **Bank Pays** in the Type column to select a beneficiary.



The screenshot shows the 'Open Settlements' table with the following data:

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.



The screenshot shows the 'Settlement Instructions' pop-up screen with the following details:

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

Below the table, there are three sections:

- Select account from list:** A dropdown menu showing '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 ×

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 Split
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 ×

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

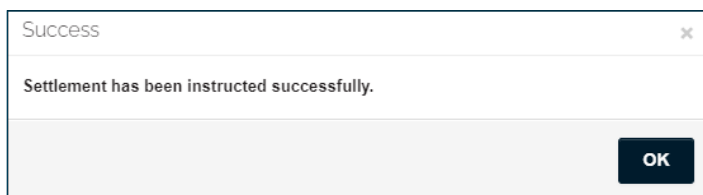
Select account from list

Select One ▼

Select One
 ABC TEST ACCOUNT***2345
 ABC TEST ACCOUNT***1313
 ABC TEST ACCOUNT***2397

Instruct Cancel

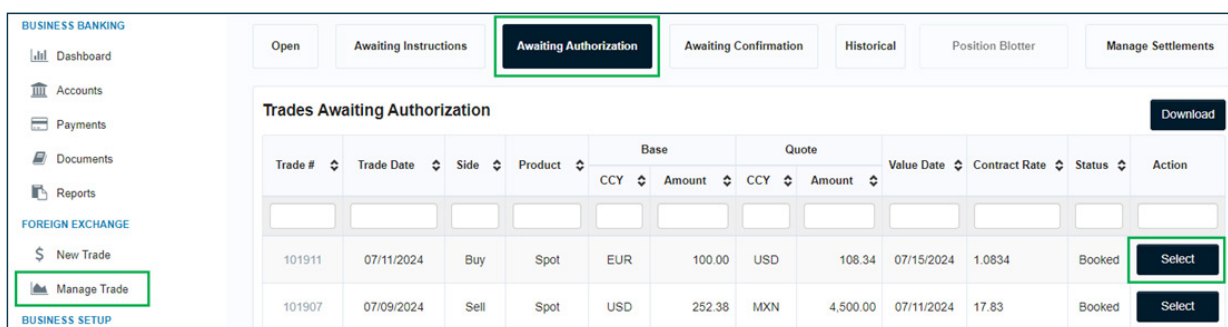
- 15 You'll see a message confirming successful instruction of trade. Click **OK**.



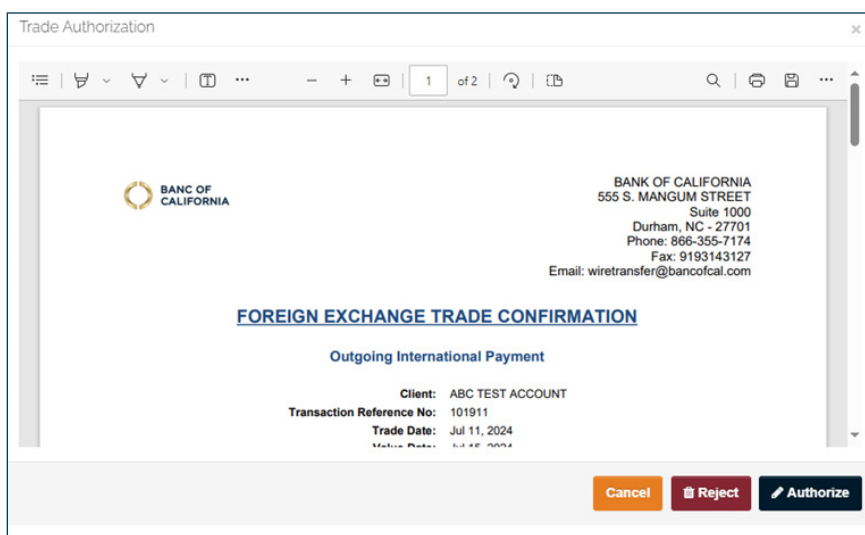
Authorize Trades

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

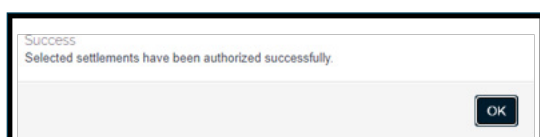
- 1 Click **Awaiting Authorization**.
- 2 Click **Select** for the trade you want to authorize.



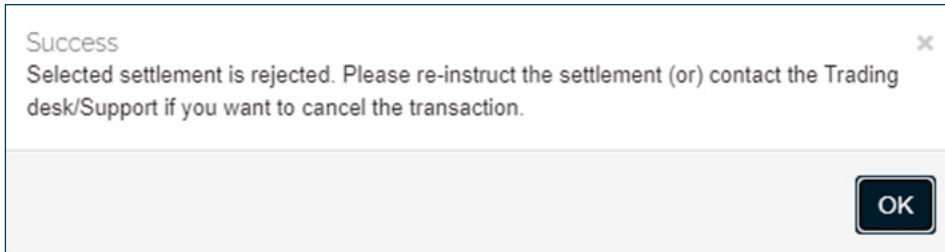
- 3 A **Trade Authorization** screen will appear. You will be able to view your FX trade confirmation document in this window.
- 4 Click **Cancel**, **Reject** or **Authorize**.



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



- 6 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**.



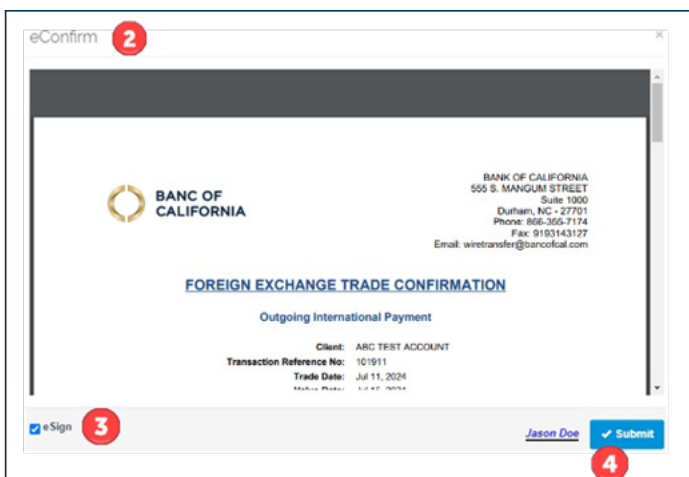
Confirm Trades

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

- 1 Click **eConfirm**.

Awaiting Confirmation											Download
Trade #	Trade Date	Side	Product	Base		Quote		Value Date	Contract Rate	Status	Action
				CCY	Amount	CCY	Amount				
8501	10/19/2020	Sell	Spot	USD	1,108.85	CHF	1,000.00	10/21/2020	0.9020	Booked	eConfirm
8524	10/19/2020	Buy	Payment	AUD	100.00	USD	71.85	10/20/2020	0.7185	Booked	eConfirm

- 2 An **eConfirm** window will appear; review your trade confirmation document. You can find your UETR at the bottom of the document.
- 3 Click **eSign**, and your name will appear at the bottom right of the screen.
- 4 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

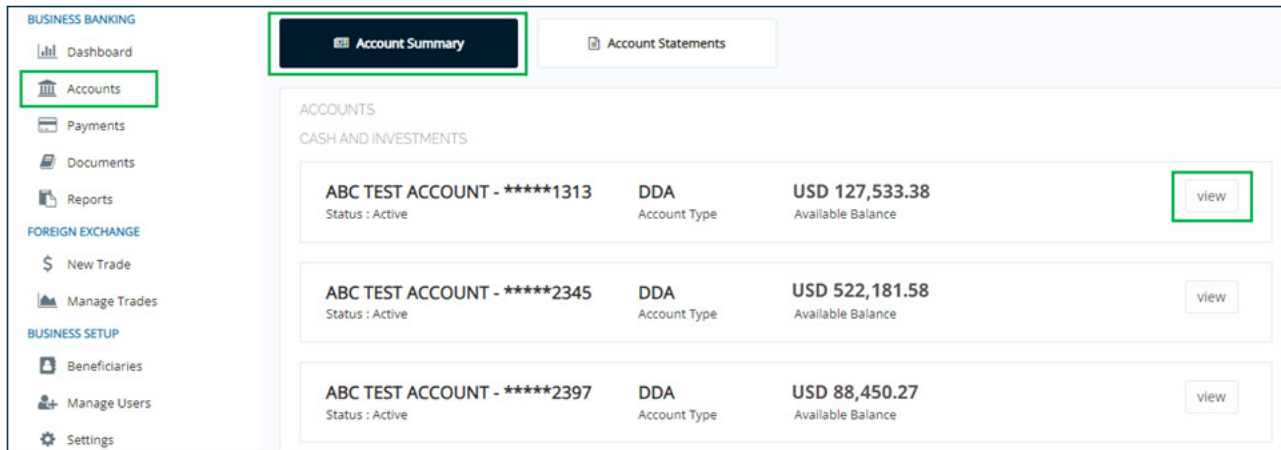
Important considerations:

- 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. Note: the payment approval limit may be customized for the 2nd approver. (e.g. 1 approval on transactions up to \$50,000, 2 approvals on transactions over \$50,000)
- 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

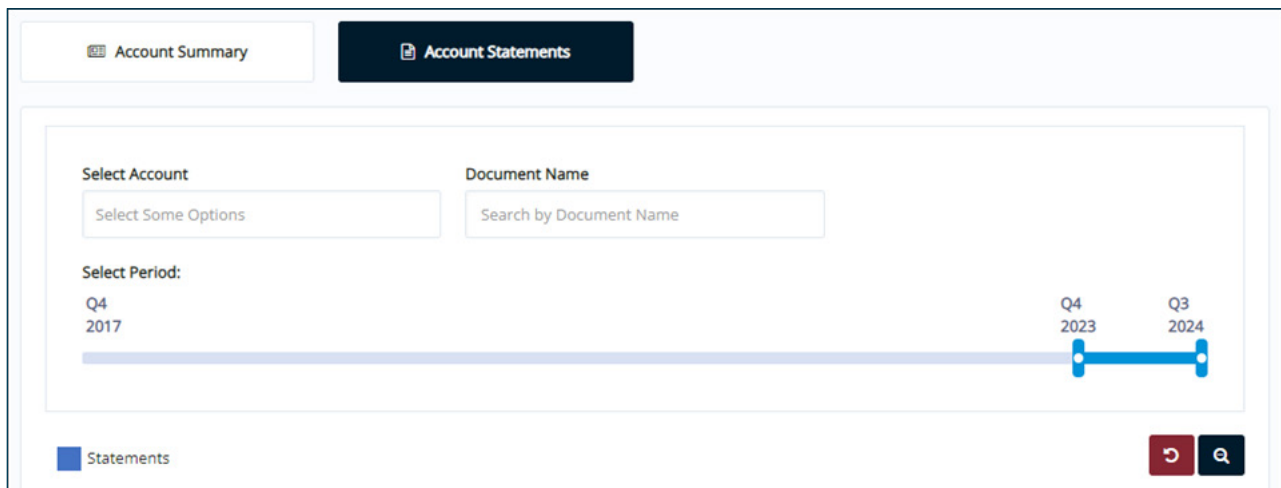
To view account balances and statements:

- 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.



ACCOUNTS			
CASH AND INVESTMENTS			
ABC TEST ACCOUNT - *****1313 Status : Active	DDA Account Type	USD 127,533.38 Available Balance	view
ABC TEST ACCOUNT - *****2345 Status : Active	DDA Account Type	USD 522,181.58 Available Balance	view
ABC TEST ACCOUNT - *****2397 Status : Active	DDA Account Type	USD 88,450.27 Available Balance	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.



Account Summary
Account Statements

Select Account
Select Some Options

Document Name
Search by Document Name

Select Period:
Q4 2017

Q4 2023
Q3 2024

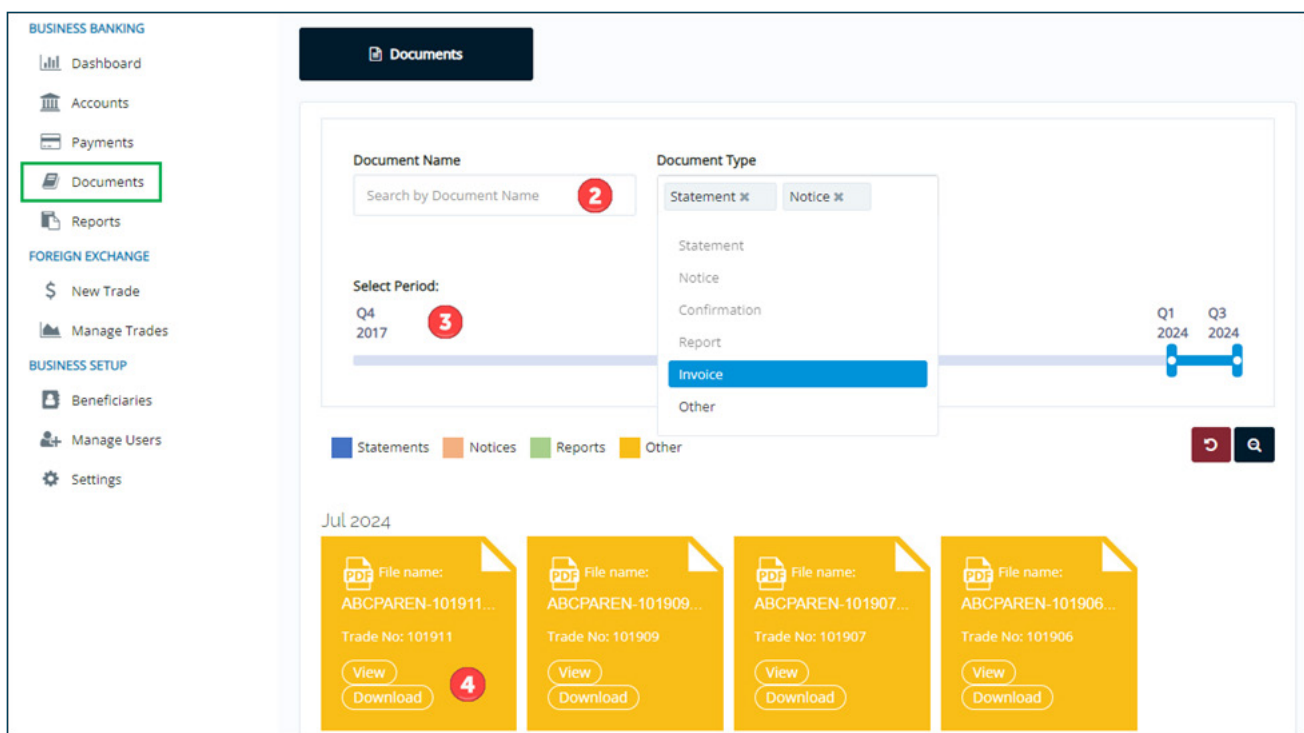
Statements

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.



BUSINESS BANKING

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

FOREIGN EXCHANGE

- New Trade
- Manage Trades

BUSINESS SETUP

- Beneficiaries
- Manage Users
- Settings

Documents

Document Name: Search by Document Name

Document Type: Statement, Notice, Statement, Notice, Confirmation, Report, **Invoice**, Other

Select Period: Q4 2017

Q1 2024 Q3 2024

Statements Notices Reports Other

Jul 2024

File name:	Trade No:	View	Download
ABCPAREN-101911...	101911	View	Download
ABCPAREN-101909...	101909	View	Download
ABCPAREN-101907...	101907	View	Download
ABCPAREN-101906...	101906	View	Download

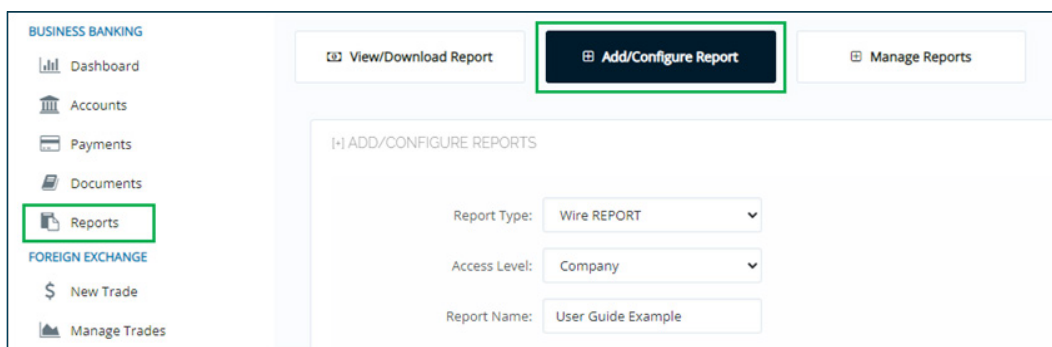
REPORTS

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

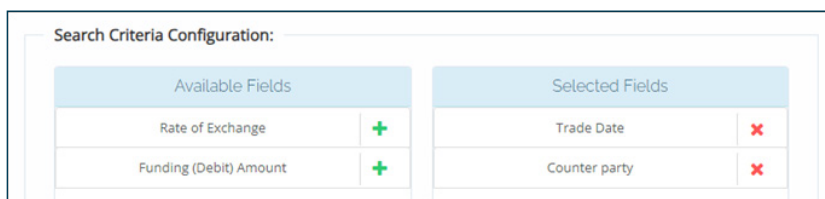
Add/Configure Report

To add or configure a custom report:

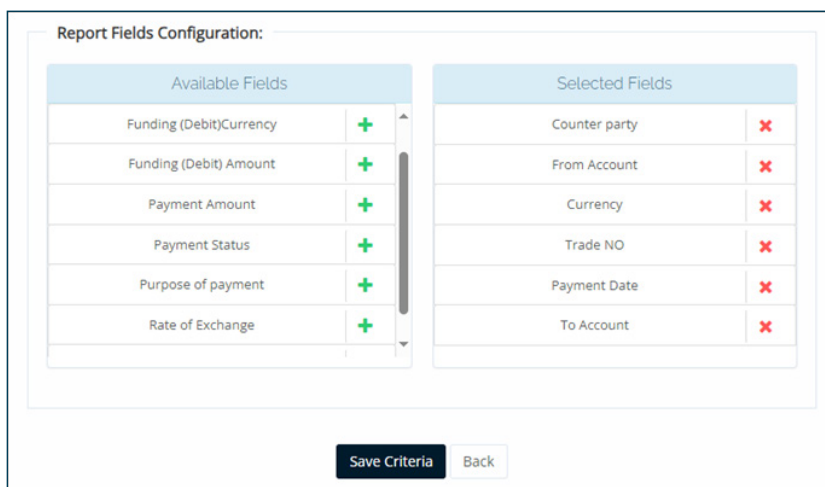
- 1 Click **Reports** under **BUSINESS BANKING**.
- 2 Click **Add/Configure Report**.
- 3 In the **Report Type** field, select **Wire REPORT**, **Bene REPORT**, or **Trade REPORT**.
- 4 In the **Access Level** field, select **Company** or **User**.
- 5 Name your report.



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



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

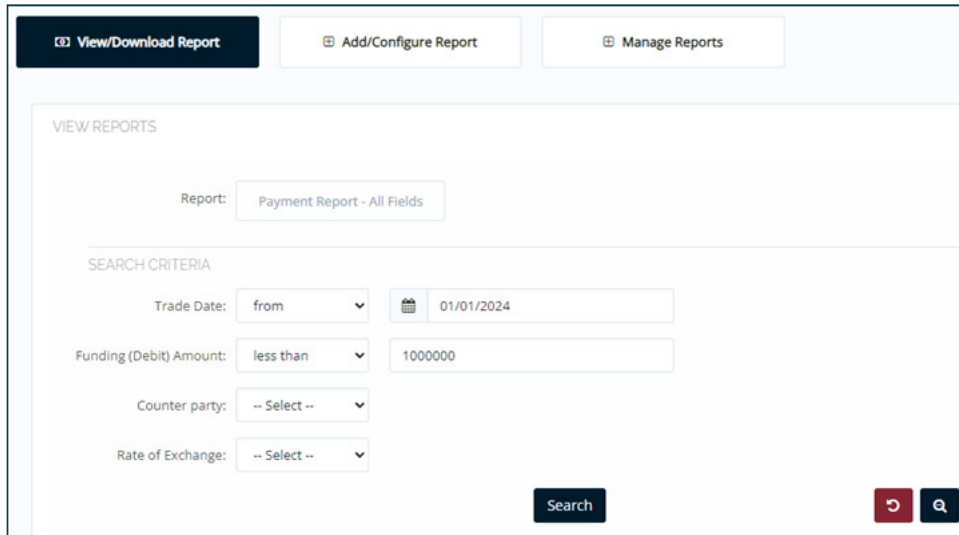


View/Download Report

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**.



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

SEARCH RESULT

10 records per page

[Export to Excel](#) [Export to CSV](#)

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

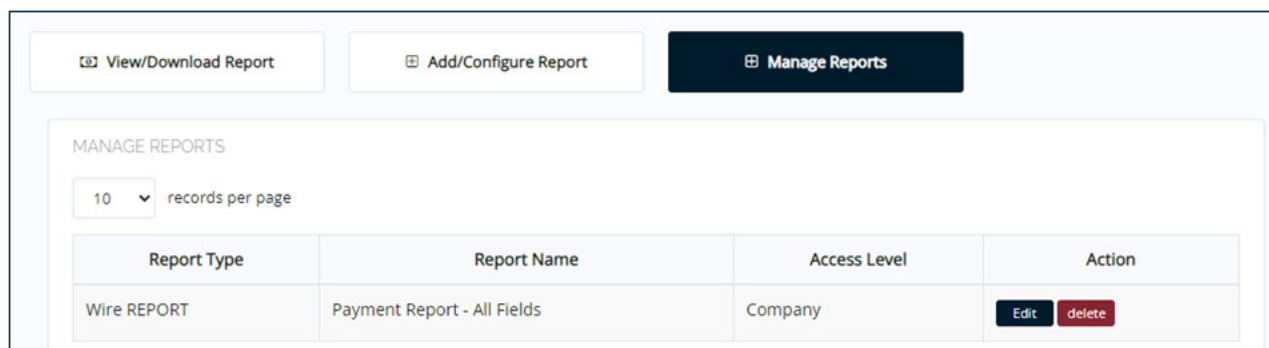
Showing page 1 of 1

First Previous **1** Next 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' workflow. At the top, there are three buttons: 'View/Download Report', 'Add/Configure Report', and 'Manage Reports' (which is highlighted). Below these buttons is a section titled 'MANAGE REPORTS'. It includes a dropdown menu set to '10 records per page'. Below the dropdown is a table with the following data:

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

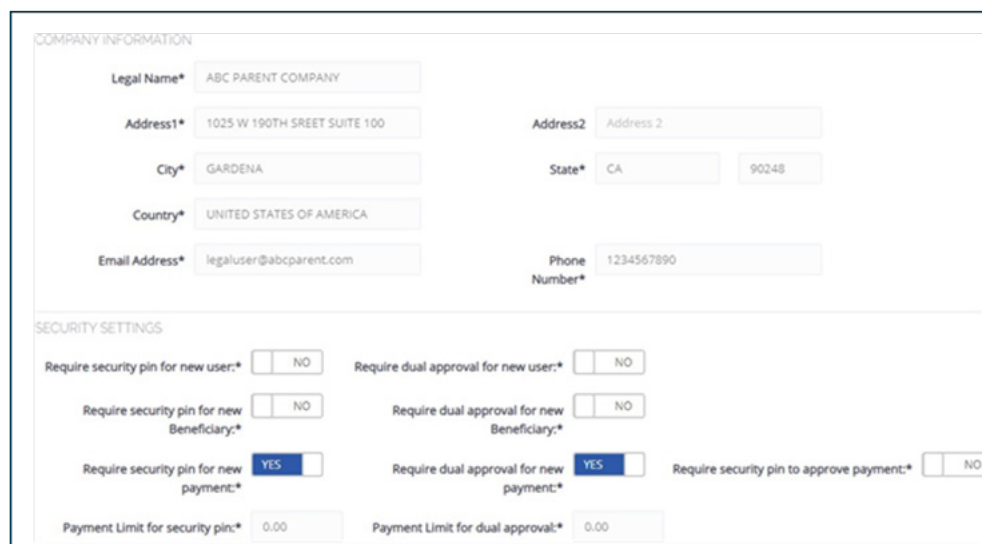
SETTINGS

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' 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
- 90248
- Country*: UNITED STATES OF AMERICA
- Email Address*: legaluser@abcparent.com
- Phone Number*: 1234567890

The 'SECURITY SETTINGS' section includes several toggle switches and input fields:

- 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.	¥
BRL CAD	₣	\$
COP MXN USD	Kč	Rp
S/.	kr	₹
PEN	AED CHF CZK DKK NOK SEK	CNY AUD HKD IDR INR
	€	NZD SGD TWD
	£	¥
	Ft	₩
	₪	₱
	ILS	฿
	zł	
	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.