

# WE ARE THE BANC FOR **INTERNATIONAL BANKING**

Banking across borders  
made simple



## **Banc of California offers a full array of products and services to meet your global banking needs.**

### **Multi-Currency Accounts (MCAs)**

MCAs provide you with the flexibility to maintain an FDIC-insured operating account denominated in foreign currency, enabling your company to receive and send foreign exchange wires and maintain balances in foreign currency. Opening an MCA also eliminates the lengthy and usually costly expense of establishing a relationship with a foreign bank. MCAs are non-interest-bearing accounts.

### **Foreign Exchange (FX)**

You can efficiently conduct international business in many foreign currencies via our variety of valuable services. Our FX Portal platform offers online execution FX payments, with saved beneficiary templates and reporting. Our experienced team can assist with comprehensive consultation for more complex risk management solutions.

### **Trade Finance**

Manage risks and costs by leveraging our experience and global relationships. We provide payment risk mitigation through export letters of credit and documentary collections, creative solutions for your unique trade needs and enhanced vendor relationships with import letters of credit and documentary collections.

### **Letters of Credit**

- **Standby:** Used for numerous purposes, including bid and performance bonds, advance payment/payment guarantees, lease agreements, workers' compensation, open account sales, tender offers and loan collateral.
- **Import:** Issued on your company's behalf and provides assurance that your goods will be shipped as you intended – before you pay.
- **Export:** Provides you with a high level of assurance that you will be paid for goods and services provided to a buyer.

# COLLECTION AND DISBURSEMENT SERVICES

## Documentary Collections

- **Import:** When your company is dealing with a known and trusted supplier, this service offers a quick and easy way to reduce risk.
- **Export:** This service will enable you to cost-effectively and simply facilitate payment from your buyers. You maintain control over the delivery of your goods until payment or a promise of payment has been received from your buyer.

## Documentary Guarantees

By working with our dedicated partner banks, we can have a guarantee issued for those times foreign countries require it.

## Banker's Acceptances

Whether through the terms of a letter of credit or based on a trade transaction alone, we can provide financing terms to cover your trade transaction.

## Correspondent Banking

Banc of California's partnerships with the world's leading financial institutions allow you to facilitate international trade via our direct SWIFT relationships and extensive correspondent network.

We can help process your cross-border trade-related transactions and payments through our correspondent banking services.

To learn more about our products and services, please visit our website: [bancofcal.com](https://bancofcal.com)