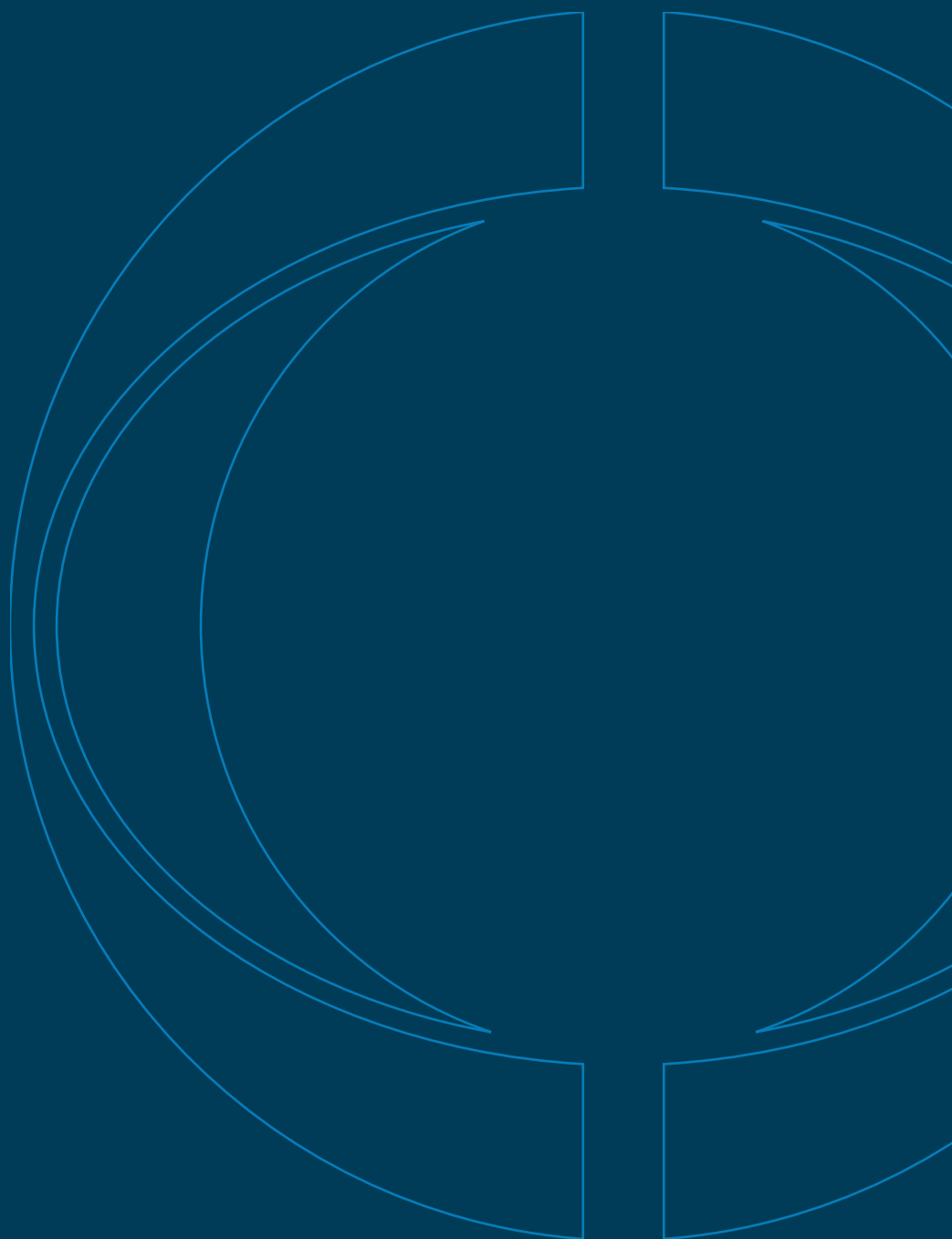


PERSONAL MOBILE BANKING APP
USER GUIDE



Personal Mobile Banking App User Guide

1. Download App

Search for “Banc of California” to find and download the app from the Apple App store or Google Play store. It’s named Banc of California | Personal

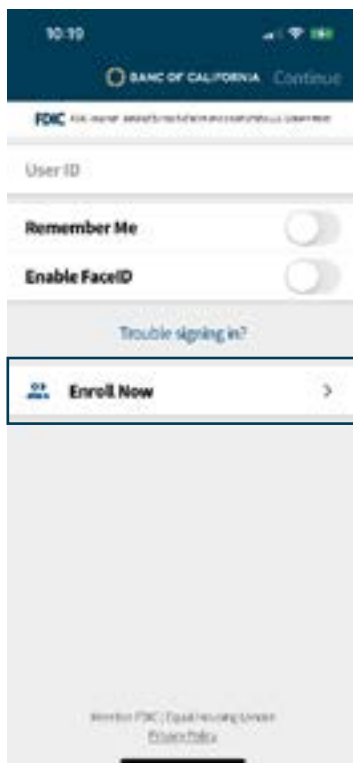


2. Enroll in Personal Online and Mobile Banking

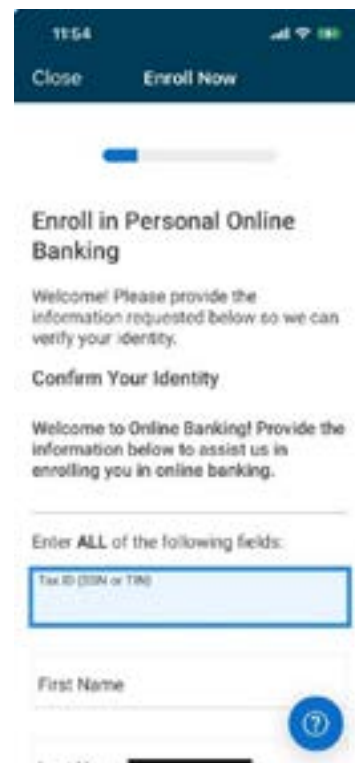
There’s no need to enroll if you already have a User ID and Password for Online or Mobile Banking.

If you have not yet enrolled, launch the app and select Enroll now.

A. Open the App and select **Enroll Now**.



B. Complete the enrollment form.



(Cont'd on next page)

3. Initial Log On

Log on with your User ID, Password and a security code we send to you via text.

A. Open the App.

B. Enter your **User ID**.



C. Turn on **Remember Me** for the App to automatically populate your User ID at login.

D. Turn on **Face ID** if you want the app to let you login with Face ID.

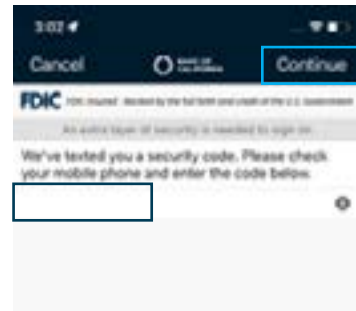
E. Select **Continue**.



F. Select the phone number to receive a text message with a security code and **Continue**.



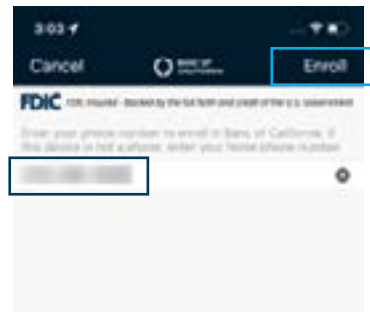
G. Enter the code you received and **Continue**.



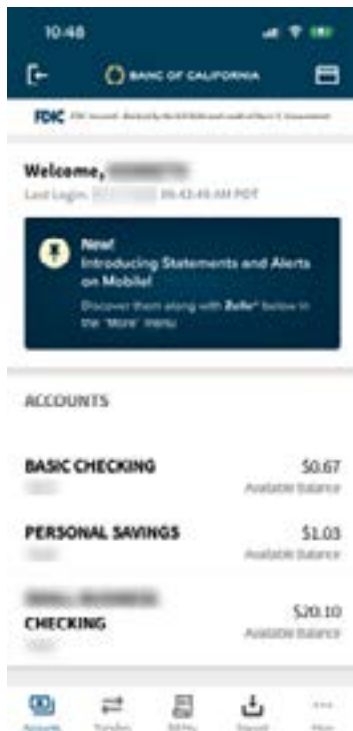
H. Enter your password and select **Continue**.



I. Enter your mobile number and **Enroll**.



J. View your accounts and balances.

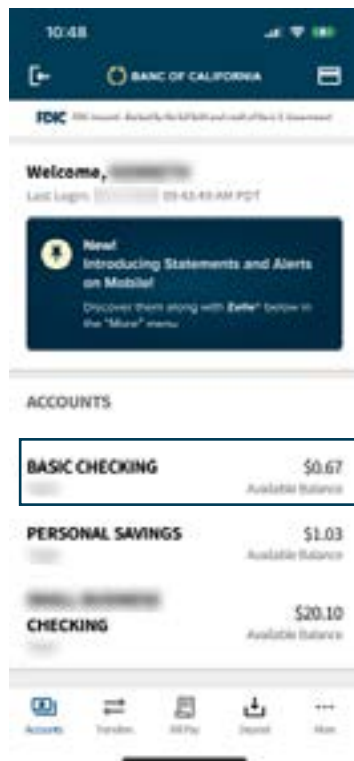


ACCOUNTS	
BASIC CHECKING	\$0.67 Available Balance
PERSONAL SAVINGS	\$1.03 Available Balance
CHECKING	\$70.10 Available Balance

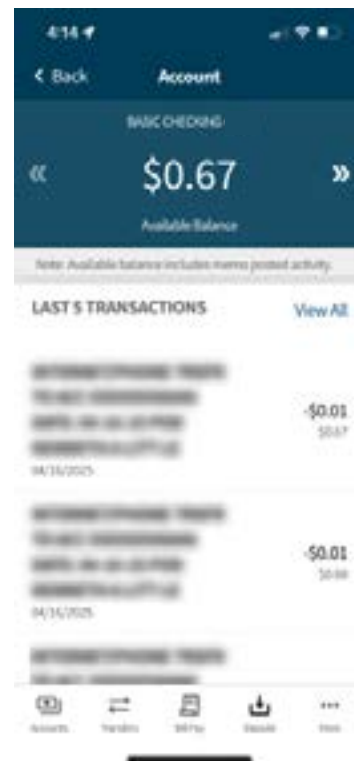
4. **Lookup Account Information**

View by account to see transaction dates, descriptions, balances and running balances.

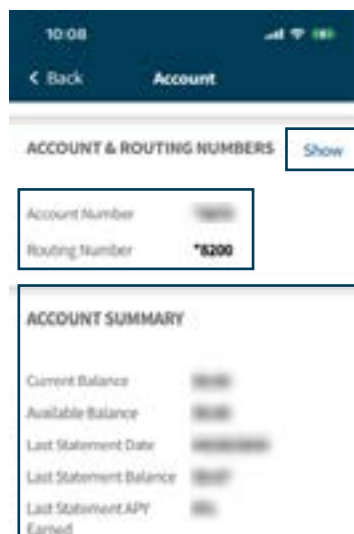
A. Select an Account



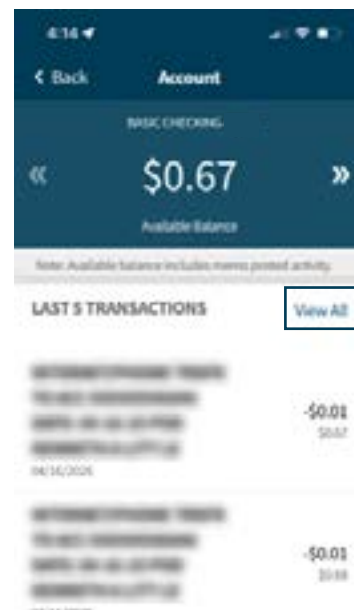
B. View the last 5 transactions and running balances.



C. Scroll down to view account information and select **Show** to view your full account number and routing number.

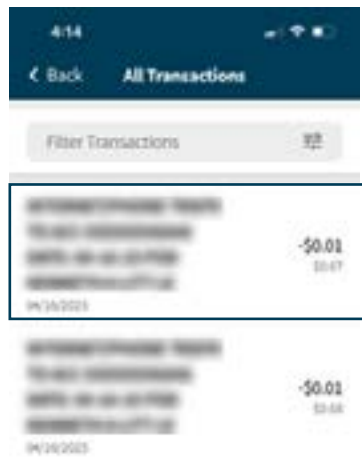


D. Scroll up and select **View All**.

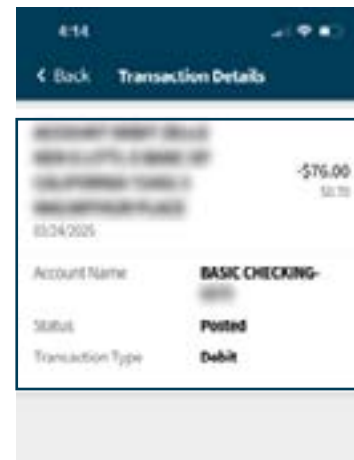


(Cont'd on next page)

E. See all Transactions. Select a Transaction.



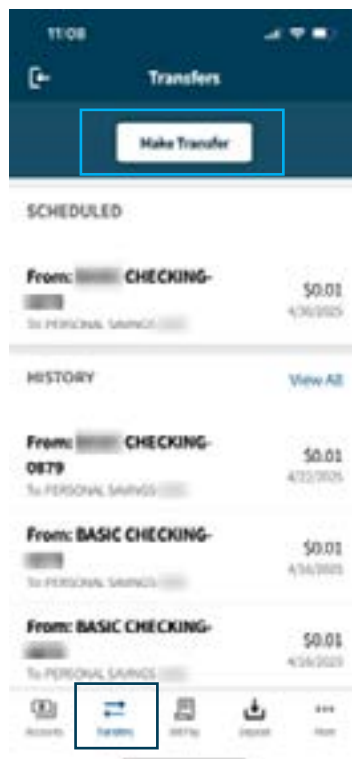
F. View details of the single transaction.



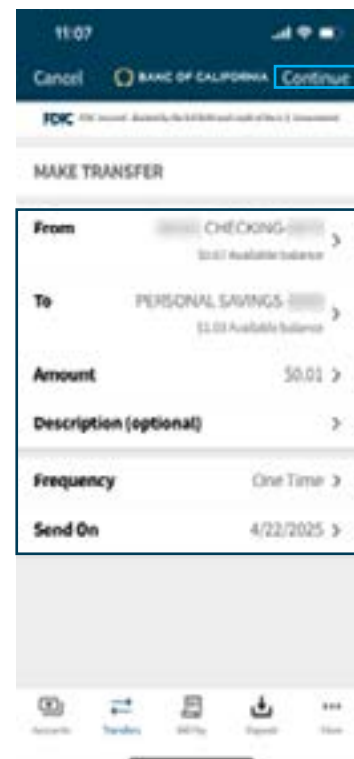
5. Transfers

Transfer Funds between Accounts.

A. Select Transfers in the bottom menu, then select **Make Transfer**.



B. Select the **“From”** account, **“To”** account, and enter the **Amount**, **Frequency**, and **“Send on”** date. Select **Continue**.

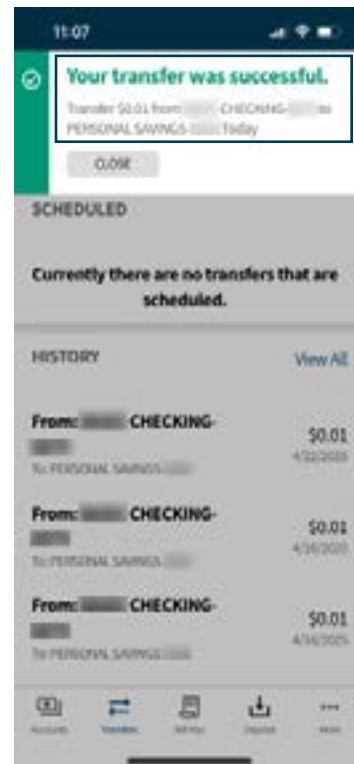


(Cont'd on next page)

C. Select Submit Transfer to complete the transfer.



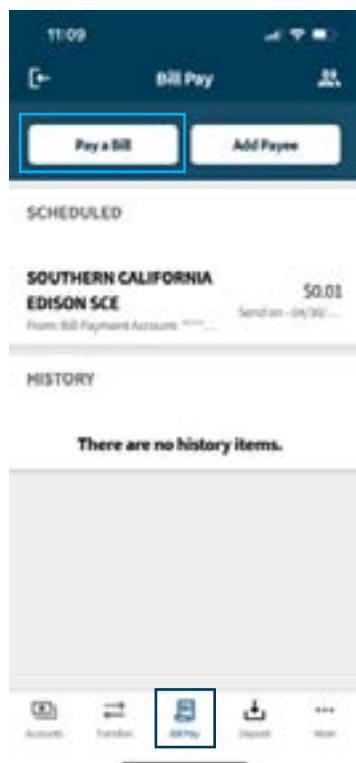
D. Confirm that your transfer was successful.



6. Bill Pay

View by account to see transaction dates, descriptions, balances and running balances.

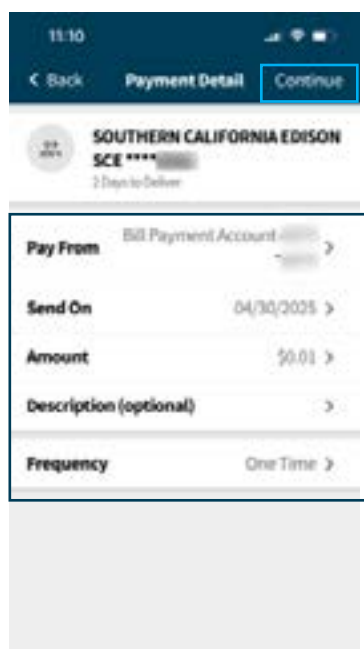
A. Select **Bill Pay** from the bottom menu. **Add Payee**, if needed. Or select **Pay a Bill**.



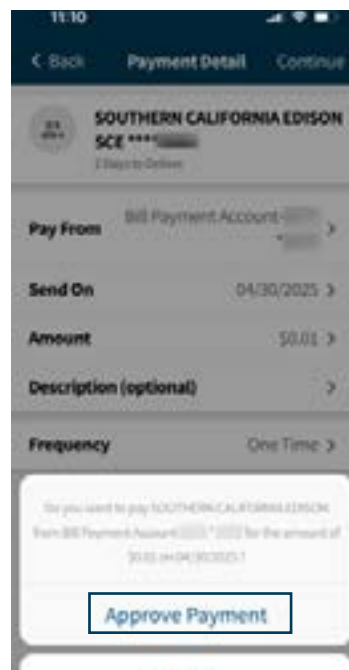
B. Select a payee. If you don't see the payee you want, select "+" to add a payee.



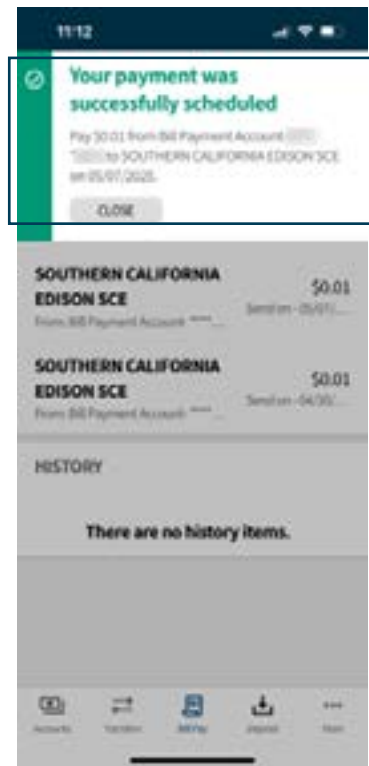
C. Select the **"Form"** account, **"Send on"** date, **Amount**, **Frequency**, and **Select Continue**.



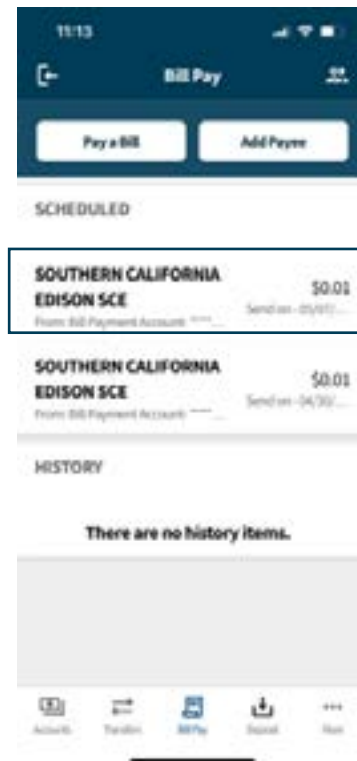
D. Select **Approve Payment** to schedule the payment.



E. Confirm that your payment is scheduled.



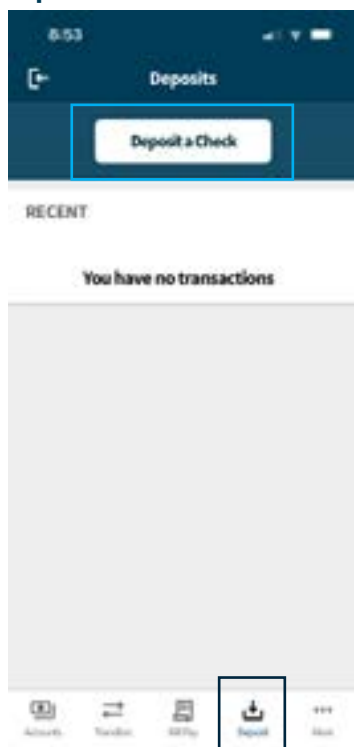
F. View the scheduled payment. Select the payment to edit or cancel it.



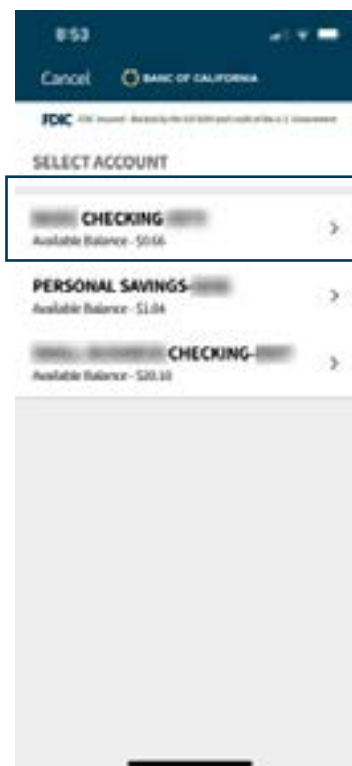
7. **Mobile Deposit**

View by account to see transaction dates, descriptions, balances and running balances.

A. Select Deposit at the bottom menu, then **Deposit a Check**.

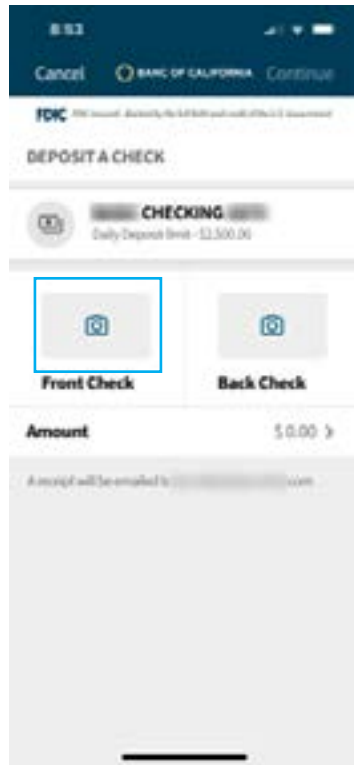


B. Select your preferred deposit account.



(Cont'd on next page)

C. Select **Front Check** to open your camera in the app.



D. Take a picture of the check on a dark background in a well-lit space, and within the white borders. Select the button to take a picture of the check.

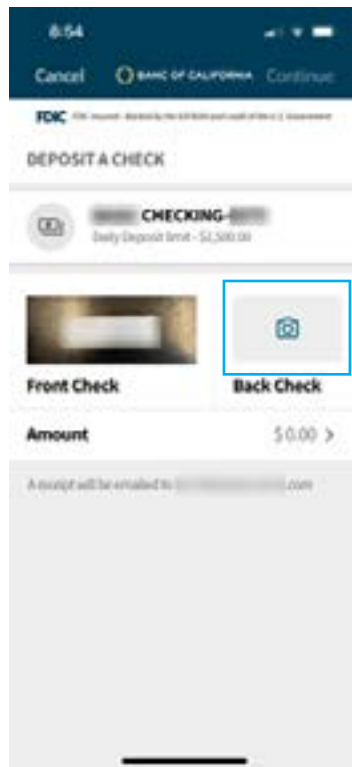


Tips for better mobile deposit image results:

1. Endorse the check within the endorsement area on the back of the check.
 - a. Use BLUE or BLACK ball point ink. Don't use gel pens with sparkles or markers and write: For Mobile Deposit Only to Banc of California. OR,
 - b. Use an endorsement stamp containing up to 4 lines. Stamp with BLACK ink.
2. Select Front Check to open the check viewer
3. Ensure the entire check image is within the white border, level, and in focus.
4. Use bright lighting and a plain, dark surface.
5. Take a picture of your check. Retake the picture if the image is blurry, not horizontal, etc.
6. Repeat these steps for the back side of the check.

(Cont'd on next page)

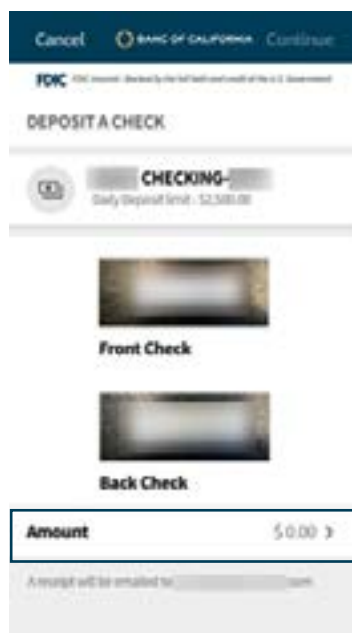
E. After the front of your check appears. Select **Back Check**.



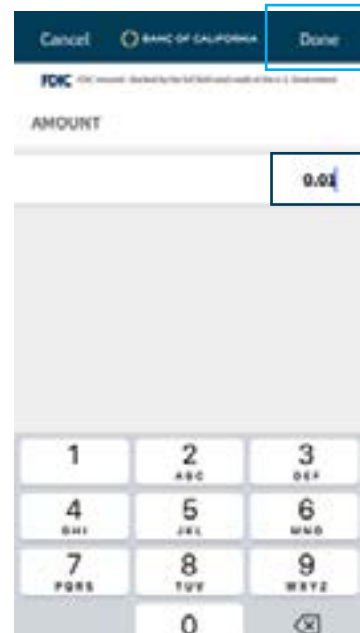
F. Ensure you have signed the check and write For Mobile Deposit Only to Banc of California. Select Continue. Then make sure all four corners of the check fit within the white frame. Select the camera button to take the picture of the back of the check.



G. Select **Amount**.

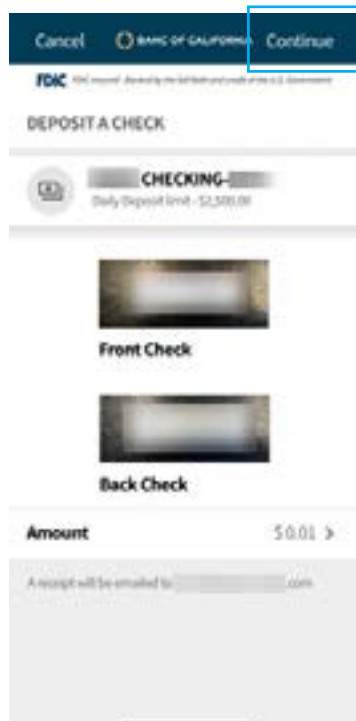


H. Enter the check Amount and select **Done**.

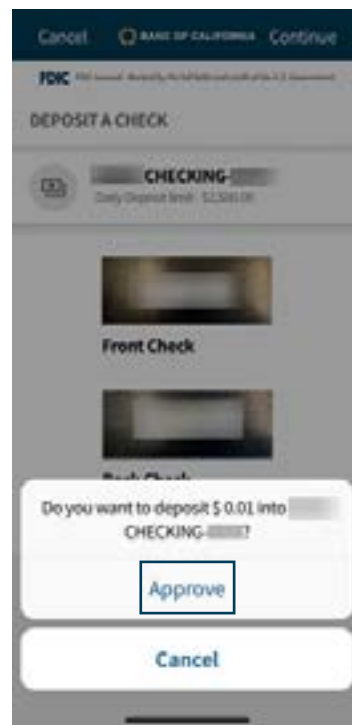


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I. Review the information for accuracy.
Select **Continue**.



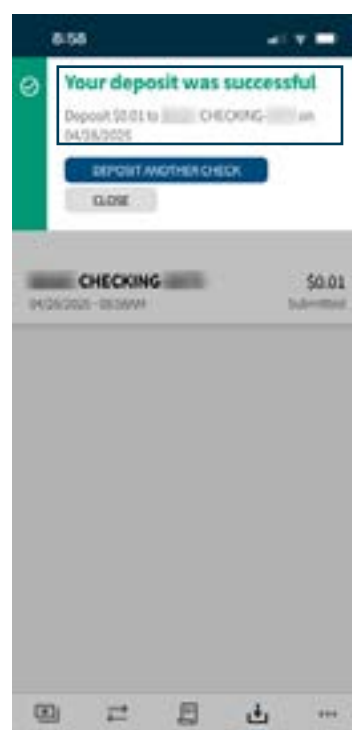
J. Select Approve to confirm your check deposit.



K. Please wait for the deposit to be completed.

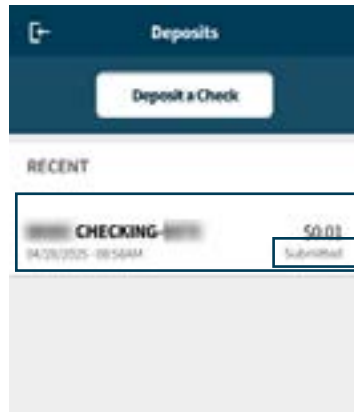


L. Your deposit will be confirmed if successful.

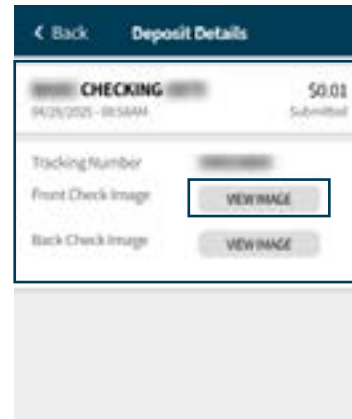


(Cont'd on next page)

M. From Deposits, you can view the check you just submitted and see the status. Select the item.



N. A details page will display. Select **View Image** for the front (or back) of your check.



O. View your check. Select **Close** to return to the prior page.



8. More Menu Items

The More Menu contains additional functions:

A. Login and Security:

- a. Username Change
- b. Password Change
- c. Quick Access toggle allows you to turn off Face ID
- d. Contact Info: allows you to add an email address.

B. Notifications and Alerts:

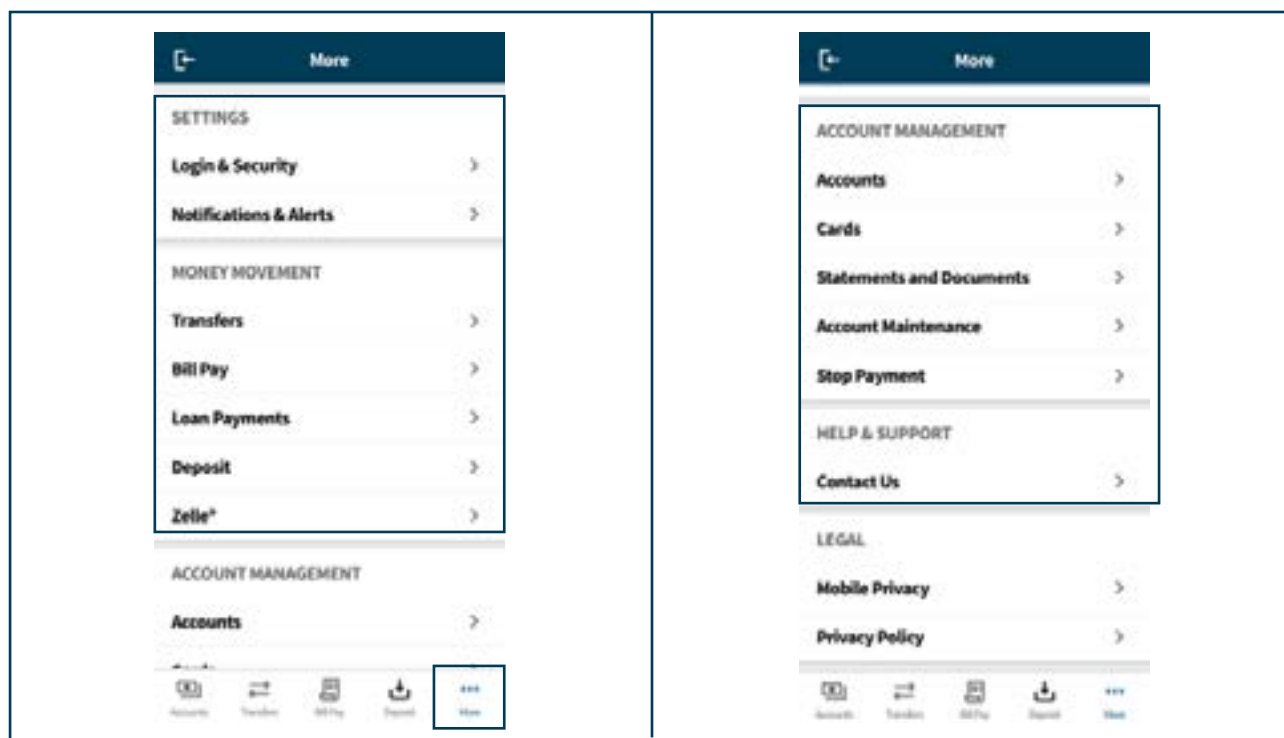
- a. Alerts management offers lets you setup and change any balance and service alerts for your accounts and your email address to receive alerts.
- b. Secure Messages lets you send us a note and securely receive responses from us.

C. Money Movement:

- a. Transfers – Links to Transfers
- b. Bill Pay – Links to Bill Pay
- c. Loan Payments – Schedule payments to loans
- d. Deposits – Links to Deposits
- e. Zelle® – Send or Request Money with Zelle (See details in section below)

D. Account Management

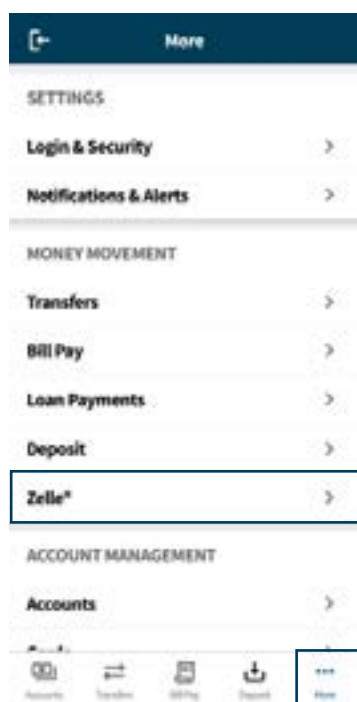
- a. Accounts – Links to account overview
- b. Cards – Offers Debit Card spending controls, management, and ability to freeze a card.
- c. Statements and Documents – Setup and view online statements and other notices
(See details in section below)
- d. Account Maintenance – Hide or Show accounts or create account nicknames.
- e. Stop Payment – Stop a check written on your account including checks mailed through Bill Pay.



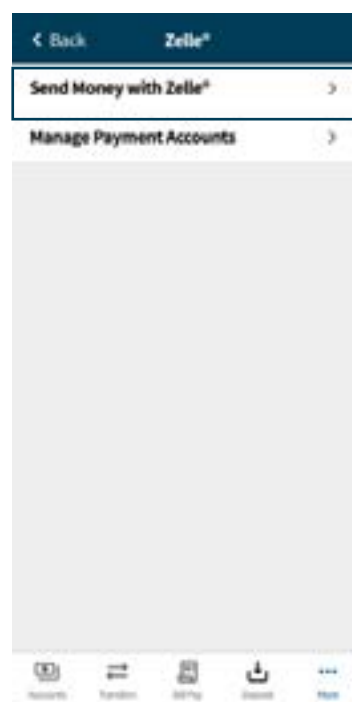
9. **More Menu > Zelle®**

Find Zelle in the More menu to enroll or to Send Money.

A. Select **More** menu at the bottom and select Zelle.

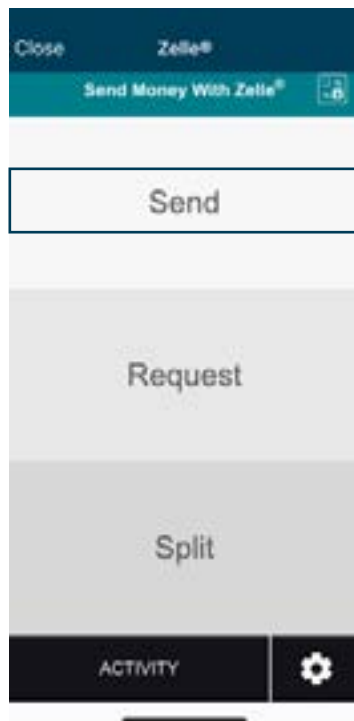


B. Select **Send Money with Zelle.**



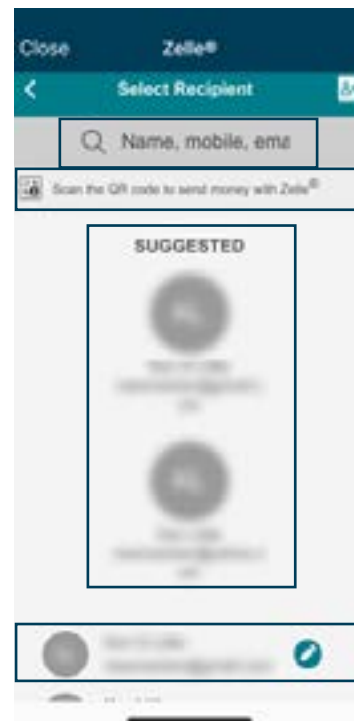
(Cont'd on next page)

C. Select **Send** to send money.

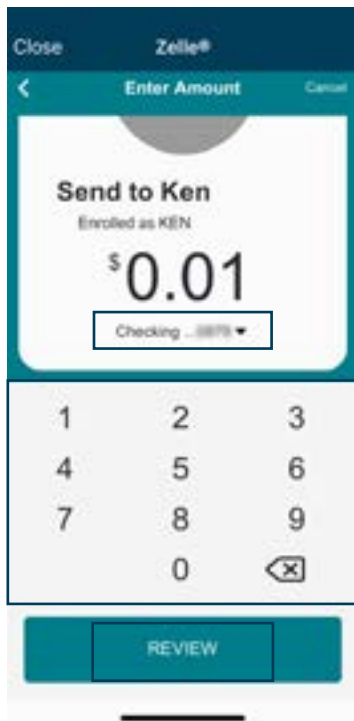


D. You can add your contacts from your address book or add a recipient. To select your recipient:

- Search by name, mobile number, or email.
- Scan a Recipient's QR code.
- Select from your suggested recipients.
- Select from your recipient list.



E. Select a “from account,” enter the amount on the screen keypad, and select **Review**.



Close Zelle®

< Enter Amount Cancel

Send to Ken
Enrolled as KEN

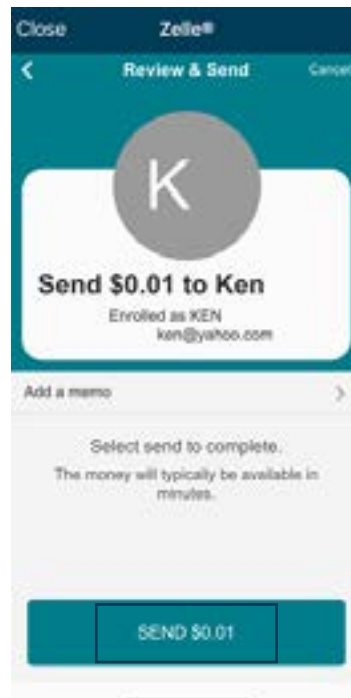
\$0.01

Checking BFTS ▼

1 2 3
4 5 6
7 8 9
0 ✕

REVIEW

F. Review the payment. Be sure the Payee name and the recipient’s mobile phone number or email is correct. Select **Send**.



Close Zelle®

< Review & Send Cancel

K

Send \$0.01 to Ken
Enrolled as KEN
ken@yahoo.com

Add a memo >

Select send to complete.
The money will typically be available in minutes.

SEND \$0.01

(Cont'd on next page)

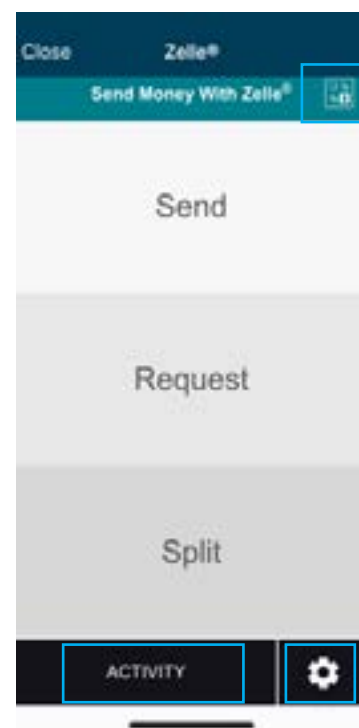
G. Payment Sent Confirmation. Select **All Done**.



H. The **QR code icon** lets you Scan a recipient's Zelle QR code so you can Send Money to them. Switch to the My Code tab to let someone scan your code so they can Send Funds to you with Zelle.

I. **Activity** shows your Zelle activity.

J. The **Gear icon** offers the option to change the email or mobile number to use with Zelle or switch the primary account you use with Zelle.



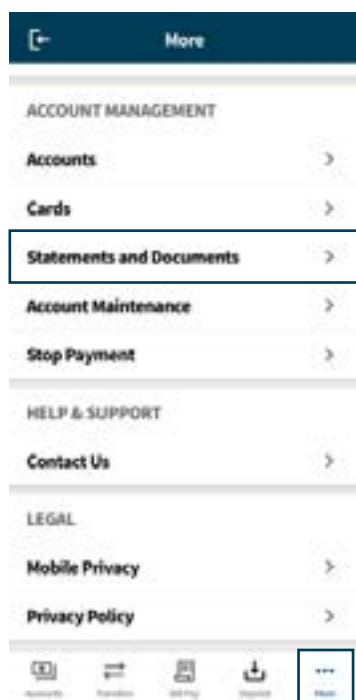
(Cont'd on next page)

10. **More Menu > Statements and Documents**

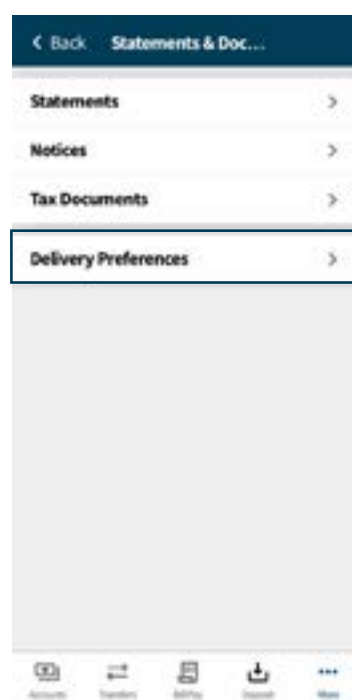
You can set your online or paper delivery settings in Mobile Banking, just as you can in Online Banking for:

- Online Statements and Account Notices
- Tax Documents

A. Select the **More** menu at the bottom and scroll down to find **Statements and Documents**.

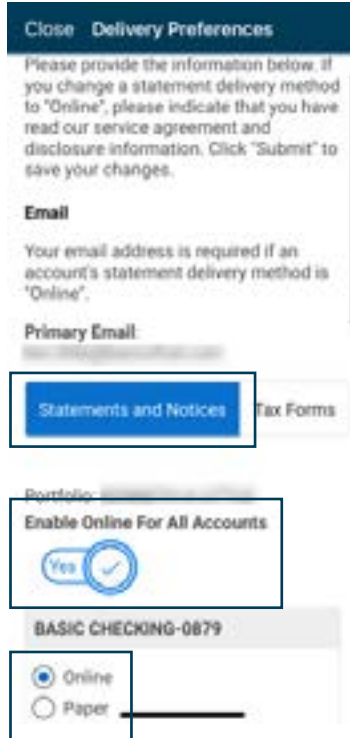


B. Select **Delivery Preferences** to view or change how you receive documents.



(Cont'd on next page)

C. On Delivery Preferences, with **Statements and Notices** selected, switch the “**Enable Online For All Accounts**” button to Yes or No. Or select Online or Paper delivery for each Account.



Close Delivery Preferences

Please provide the information below. If you change a statement delivery method to "Online", please indicate that you have read our service agreement and disclosure information. Click "Submit" to save your changes.

Email

Your email address is required if an account's statement delivery method is "Online".

Primary Email:

Statements and Notices Tax Forms

Portfolio:

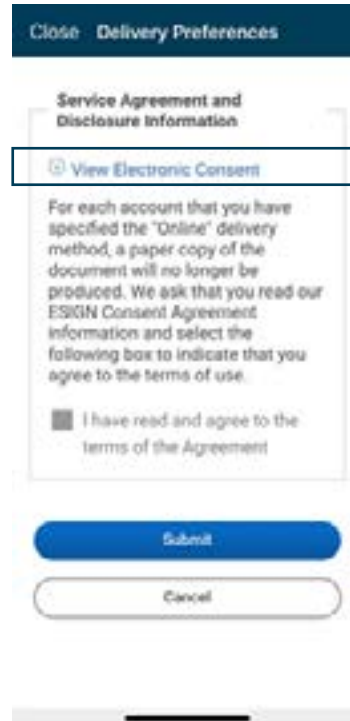
Enable Online For All Accounts

Yes ☒ No ☐

BASIC CHECKING-0879

☒ Online ☐ Paper

D. Scroll down and Select **View Electronic Consent**.



Close Delivery Preferences

Service Agreement and Disclosure Information

[View Electronic Consent](#)

For each account that you have specified the "Online" delivery method, a paper copy of the document will no longer be produced. We ask that you read our ESIGN Consent Agreement information and select the following box to indicate that you agree to the terms of use.

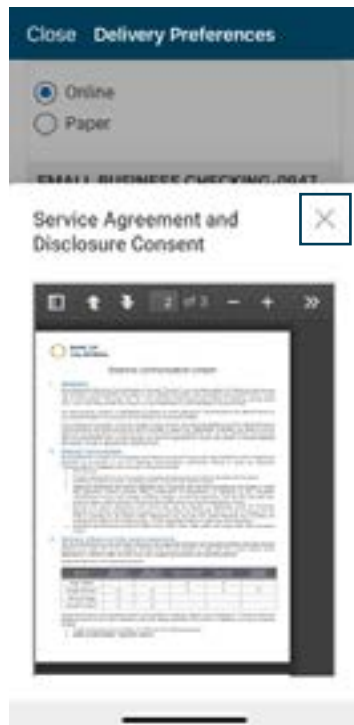
☐ I have read and agree to the terms of the Agreement

Submit

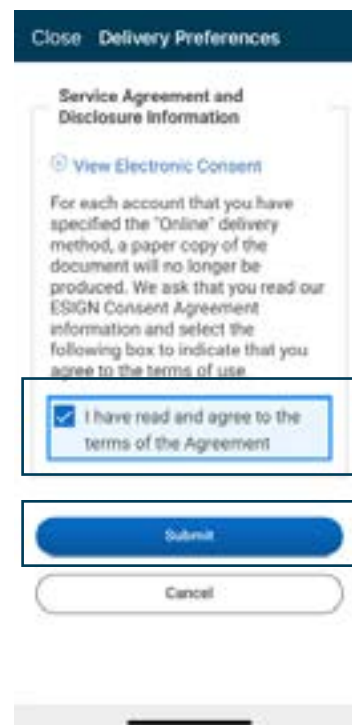
Cancel

(Cont'd on next page)

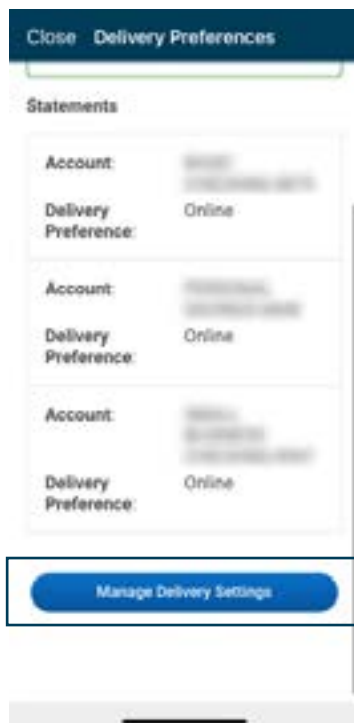
E. View the Consent. Select **X** when you're done.



F. Select the agreement checkbox if you agree and **Submit** your changes.



G. Scroll down to see your statement delivery settings. Select **Manage Delivery Settings** to return to Delivery Preferences.



H. On Delivery Preferences, Select **Tax Forms**. Repeat the steps to change your Tax Form Delivery settings.

