

BUSINESS MOBILE USER GUIDE





Business Mobile User Guide

Logging In

In order to log in on Business Mobile, you will need to enter the same credentials you use to log in on Business Online: your **Company ID number** and **User ID**. If you would like to enable biometric login or have the app remember your User ID, you can switch on those features using the switches on the right-hand side of the screen. After entering your credentials, tap **Continue** at the top right to proceed with logging in.

	Continue	BANC OF CALIFORNIA	Continue
FDIC-Insured - Backed by the full faith and credit of the U.S.	Government	FDIC FDIC-Insured - Backed by the full faith and credit of the U.S	5. Government
Company ID			
User ID			
Remember Me	\bigcirc	Remember Me	
Enable Face ID	\bigcirc	Enable Face ID	
Mobile Privacy Mobile Privacy Policy	>	Please Note All users with registered Face ID on this devi will have access to account balance and information. Would you like to proceed? Cancel	ce
©2025 FIS Member FDIC		©2025 FIS Member FDIC	

NOTE: If this is your first time logging in with your Business Online credentials, you must do so through bancofcal.com, not the mobile app. For details on first-time login, please see our dedicated guide.



After entering your Company ID and User ID, you may be prompted to enter a one-time code as well as your password (or token passcode if applicable). Please select the number where you wish to receive your text with the one-time code, and then enter the code on the next screen.

NOTE: If you see a phone number listed that you do not recognize, you've likely mistyped letters or numbers in one of the ID fields. Please return to the login screen, confirm that you are entering the correct credentials and try again.

Cancel One-Time Code	Continue	Cancel		Continue
An extra layer of security is needed to continue. Select your phone number below to receive a code via text message.		One-Time Code		
+XXXXXXX9931		Password		Ŵ
My phone number is not listed	I	We've texted you a secu	urity code. Please enter the Resend Code	code above.
			From Messages 13657	
		1	2	3 def
		4 6н1	5 JKL	6 ^{мно}
		7 PQRS	8 TUV	9 wxyz
			0	⊗

Once you've completed this step, you will be presented with the Mobile App User Agreement. Read the agreement, then tap **Accept** in the top right corner to continue.

Home Page

Once logged in, you will see the Home Page. Here you can view accounts, balances, loan information and the Menu bar at the bottom of the screen. If you leave the Home Page and wish to return, you can tap the Home icon at the bottom left at any time to return.

Options for initiating Internal Transfers, Approvals, Check Deposit and More can be found on the bottom Menu bar. (Please note that the Business Mobile functionality for Transfers and Approvals is very similar to that of Business Online.)



To view account details and recent transactions from the Home Page, **tap on the account you wish to view**. By default, you will see the most recent 5 transactions, but you can view more and search transactions by tapping **View All** on the right.

	K Back Account
Welcome, HAILEY Last Login: 02/04/2025 - 06:22:09 PM ET	VB Testing Account - 0004 « \$28.47 » Available Balance
\bigcirc	LAST 5 TRANSACTIONS View All
	MISCELLANEOUS CREDIT \$1.00 02/05/2025 \$28.47
YOUR BUSINESS ACCOUNTS	MISCELLANEOUS CREDIT \$1.00 02/05/2025 \$27.47
Checking Savings Loan	MISCELLANEOUS CREDIT \$1.00 02/04/2025 \$26.47
CHECKING -\$19.41 Available Balance	MISCELLANEOUS DEBIT -\$1.00 02/03/2025 \$25.47
Test 12345 -\$1.00 ****2345 Available Balance	MISCELLANEOUS DEBIT -\$1.00 01/30/2025 \$26.47
VB Testing Account \$26.47 ***0004 Available Balance	ACCOUNT SUMMARY
	Current Balance \$28.47
Home Check Deposit More	Image: home Image: home <thome< th=""> Image: home I</thome<>

Approvals

Just like on Business Online, users with the required Approval entitlements are able to approve Transfers, Transactions, Templates, Scheduled Requests, User Admin changes and Files.



For example, if you are approving an ACH payment, you would open the Approvals menu, tap **Transactions** and then tap the transaction you wish to approve.



[←	Approvals
Transfers	>
Transactions	>
Templates	>
Scheduled Request	is >
Users	>
Files	>

< Back	Transactions	
PPD PAYMENT		
BUSINESS SAVI Americor	NGS -*9485	\$4,501.51 10/23/2024
SMALL BUSINE: *7670	SS CHECKING -	\$1.20 10/23/2024
SMALL BUSINE: *7670	SS CHECKING -	\$1.00 10/23/2024
SMALL BUSINES *7670 Test Template 1	SS CHECKING -	\$10.00 08/02/2024
SMALL BUSINES *7670	SS CHECKING -	\$1.06 03/29/2024
PPD COLLECTIO	DN	

You will then be able to see the transaction details, including the Enter/Approval History. To proceed with the approval, tap the **Transmit** button on the left. If you wish to delete a transaction rather than approving it, you can do so on this screen by tapping **Delete Request** on the right.

K Back De	tails		
SMALL BUSINESS CHECKI *7670	NG - \$1.06 03/29/2024		
ACH Name/ACH ID	1234567890/ Test Ca		
Number of credit/destination accounts	1		
Description	Test 12345		
Effective date	04/01/2024 07:00:00 AM		
Entered by user ID	JBROWN		
APPROVAL HISTORY INFORMATION 1 of 2 received			
Enter request 03/29/2024 01:42:50 PM	JBROWN		
Approve Request 03/29/2024 01:44:53 PM	NLEWIS		
Transmit	Delete Request		



After tapping **Transmit** you will be prompted, as you would on Business Online, for a one-time code or token code. If you are receiving a one-time code, tap the phone number you wish to be reached at and ensure the check mark appears before tapping **Continue** at the top right corner.

Cancel	One-Time Code	Continue	
9931		\checkmark	
An extra layer of security is needed to continue. Tell us where to reach you?			
My phone number is not listed			

On the next screen, enter the code and complete the transaction approval. You will receive a confirmation on screen once the transaction approval has been completed.

Mobile Deposit

To access the mobile deposit feature, tap **Check Deposit** in the bottom menu bar: (Please note that users must be entitled for the "Mobile RDC" service in order to access this functionality.)



Tap **Deposit a Check** at the top of the screen to start making the mobile deposit.





A notice will display stating information about funds availability, cutoff times and check retention. After reviewing the notice, tap **Continue** at the top right corner.

Next, choose which account to Deposit To, then tap **Continue** at the top right corner.

Cancel	Deposit a Check	Continue	Cancel	Deposit a Check	Continue
Deposit To		>	Deposit To	SMALL BUSINESS CHECKI	NG *7670 >

Remember to endorse your check and write "For Mobile Deposit at Banc of California only." Next, you will take pictures of the front and back of the check by tapping the camera icon.

Please see Banc of California's best practices for capturing high-quality deposit images:

- Ensure the entire check image is fully in frame and all check information is visible.
- Care should be taken to ensure that the check image is not askew.
- The endorsement orientation should be on the right side of the picture.
- Lighting conditions should be bright with the image in focus.
 - For best results, place the check on a plain, dark or contrasting surface.
- Endorsements are added using BLUE or BLACK ball point ink.
- Gel pens with sparkles, markers and highlighters should NOT be used.
- Endorsement stamps are added with BLACK ink.
 - For best results, endorsement stamps should be 3 to 4 lines and contained within the endorsement area.
- Ensure the routing number is a valid U.S. routing number.





Your device's camera will launch within the Business Mobile app. Follow the instructions on screen. Tap the white shutter button on the right to take the photo.



If the check is fully in frame and in focus, tap the green check mark to submit the image. If not, you can retake the photo by tapping the **Retake** arrow button below.



Repeat these steps for capturing the back of the check. Remember to position the check so the endorsement is at the right side of the image for best capture results.







After both sides of the check have been captured, enter the amount of the check you are depositing.



(Cont'd on next page)



Review the deposit account and amount before tapping **Approve**.

< Back	Deposit a Check	Continue			
SMA	SMALL BUSINESS CHECKING *7670				
ITEM #1					
Front Check	Back C	heck			
Amount		\$10.00 >			
Approve Deposit					
Do you want to deposit \$10.00 into SMALL BUSINESS CHECKING *7670?					
Approve					
Cancel					
	antanara regimentana na na	northern and			

Once the deposit has been submitted you will see a confirmation. Users will also receive email alerts on the status of their mobile deposit(s).

More Menu

Even more features can be accessed by tapping the **More** button at the bottom right of the menu bar.



Some of these features can be accessed from the main menu, but a few features can only be found here in this screen, such as **Bill Pay** and **Statements and Documents**.



[+	More	
MONEY MOVEMENT		
Transfers		>
Bill pay		>
Check Deposit		>
Zelle [®] Coming Soo	n!	>
ACCOUNT MANAGEME	INT	
Accounts		>
Statements and Docu	ments	>
ACCOUNT SERVICES		
Approvals		>
Settings		>
App Info		>

Both the **Bill Pay** and **Statements and Documents** experience on the mobile app are very similar to Business Online. Please see our dedicated **Bill Pay** and **Statements & Alerts** user guides for additional information and steps for enrolling in Online Statements.