



PAYABLES SOLUTIONS

Make payments more quickly, easily and safely.



Streamline payments, increase controls, help lower costs, manage payment terms and help reduce fraud.

Leverage advanced technology

Technology enables greater speed, efficiency and security, and Banc of California offers a comprehensive suite of electronic payment services to help you realize those benefits.

Simplify transactions

We offer the ideal services for recurring and large payments. We can enable you to execute payments in one step on a system that's integrated with your operations and accounting programs.

Expand your options

Our business and commercial credit card solutions are designed to support a wide range of organizational needs. We work with you to identify the program that best aligns with your company's goals, spending requirements and growth plans.

Whatever your needs, your Relationship Manager and Treasury Relationship Manager will develop an optimal solution to help meet them.

ACH ORIGATION

Make routine payments quickly and easily.

WIRE TRANSFERS

Execute high-value transactions with same-day crediting.

INTEGRATED PAYABLES

Execute a single payment file from your own accounting or ERP system.

BUSINESS CREDIT CARDS

Build your business and enjoy the rewards.

COMMERCIAL CARDS

Maximize your flexibility, help lower your costs and mitigate risk.

To learn more, speak with your Treasury Relationship Manager or visit bancofcal.com/payables

CHOOSE FROM A WIDE RANGE OF SERVICES TO CONFIGURE AN OPTIMAL PAYABLES SOLUTION

ACH ORIGINATION

Execute outstanding credit transactions electronically for greater efficiency.

Automated Clearing House (ACH) is an electronic funds transfer system that enables secure, efficient movement of high-volume, low-value payments and information among all U.S. financial institutions.

WIRE TRANSFERS

Electronically post large transfers for same-day credit.

When you need to make high-volume, low-value transfers of money, we can help you do it safely and efficiently via the Fedwire® network.

INTEGRATED PAYABLES

Send payment instructions, and receive transactional and balance information, without logging in to online banking.

Integrated Payables allows you to conduct your banking tasks on your own system, so (where applicable) you don't have to re-engineer your processes to fit our rules. It saves time and makes it easier to automate your processes. We offer multiple payment file formats to process ACH, wires and account transfers via Secure File Transmission.

BUSINESS CREDIT CARDS

Flexible payment solutions for everyday business expenses.

Simplify business spending with cash-back rewards,¹ customizable cardholder controls and the flexibility of virtual and physical cards that help improve visibility and control over everyday expenses.

COMMERCIAL CARDS

Improve visibility and control across your organization's spending.

Gain greater visibility into company spending with enhanced controls, streamlined reporting, and flexible payment solutions designed to help simplify purchasing, payments, and expense management.

Our business credit cards and commercial cards include protection features designed to help safeguard your business and support secure transactions.

¹ Companies or cardholders earn at least 1% for every \$1 in net purchases made on their credit card account. All accounts are subject to approval and applicable fees, terms, and conditions. See banker for details. Banc of California is an equal opportunity lender. This is not a commitment to lend. All offers of credit are subject to credit approval.