

TREASURY MANAGEMENT SERVICES **PRODUCT GUIDE**

BUSINESS ONLINE BANKING SERVICES

Reports

- Deposit account reporting
 - Outputs: BAI2, CSV, PDF, QIF, Quicken/QB
- Loan reporting
- Returned check reporting
- Investment reporting for money market funds and Insured Cash Sweep
- Online statements
- Incoming wire reporting
- ACH returned item reporting
- ACH notice of change reporting
- EDI reporting
- QuickBooks web connect and direct connect options
- Encrypted emailed transaction reports
- Early check presentment reports

Account Services

- Stop payments
 - Add/Delete
- Mobile banking
- Mobile deposit
- Remote deposit
- Digital invoicing and payment acceptance
- Image Cash Letter processing

Transfers & Payments

- Internal transfers
- Multiple account transfers
- Loan payments
- ACH origination
 - Debits/credits
 - Same-day ACH
 - PPD, CCD, CTX
 - International ACH
- Wire transfers
 - Domestic
 - USD INTL
 - FX/INTL
- Business Bill Pay
- eChecks
- Zelle for Small Business

Administration

- Communications
 - Mail and alerts
 - Contact us via secure message
- Company admin
 - Manage users
 - Manage account information
 - Manage approval settings
 - Invalid login report
 - User setup report
 - Express account management
 - Manage SEC codes – ACH files
- Self-administration
 - Change password
 - Manage contact preferences
 - Manage favorites
 - View user activity report

To learn more, speak with your Treasury Relationship Manager or visit:
bancofcal.com/treasury-management

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ADDITIONAL SERVICES

Automated File Delivery/SFTP

- BAI2 files
- ACH origination and return files
- Positive Pay Check Issue files
- EDI files

Connectivity Solutions

- API banking
 - Balances
 - Internal transfers
 - Stop payment
 - Transactions
 - API Developer Portal
- QuickBooks reporting
- Asyst reporting
- NetSuite payments, reporting, transfers
- Vantaca payments, reporting, transfers
- Xero reporting

Lockbox Services

- Remittance/check processing
- Enhanced reporting options
- eLockbox

Company Cards

- Business Credit Cards
- Commercial Charge Cards
- Virtual Cards
- Debit Cards

Accounts Payable as a Service

- Offered in partnership

Integrated Payables

- Enhanced payment options via wire, ACH and check
- Invoice/payment processing
- AP software integration
- Virtual cards

Liquidity & Investments

- Target balancing
- Money market accounts
- Money market fund sweeps
- Insured cash sweep
- Asset management
- Certificates of deposit

Merchant Services

- Multiple offerings available to best suit your business's needs

International Banking Services

- Correspondent banking
- Foreign currency accounts
- Foreign exchange
- Trade finance
- Letters of credit
- Documentary collections
- Documentary guarantees
- Banker's acceptances

Telephone Banking

- Access account balances
- Internal transfers
- Activate debit card/change PIN

SWIFT Services

- MT103 - Outgoing Wire Request
- MT940, MT942 - Deposit Account Reporting

Fraud Services

- Positive Pay
- Reverse Positive Pay
- ACH Positive Pay

Cash Vault

- Smart Safes
- Transport

Payroll

- Offered in partnership

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