# Business Online Banking
**User Guide**

Treasury Management

CALIFORNIA BANK OF COMMERCE

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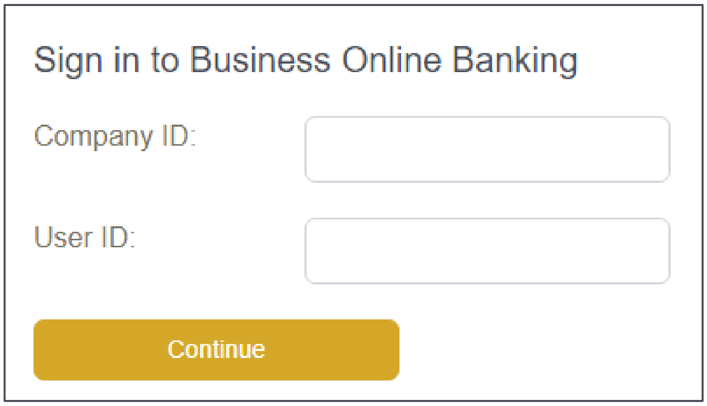
## Logging into California Bank of Commerce Business Online Banking

1. Go to [www.californiabankofcommerce.com](www.californiabankofcommerce.com)
2. On the upper-right hand corner, select Client Login and Business Online Banking.
3. Sign in to Business Online Banking.

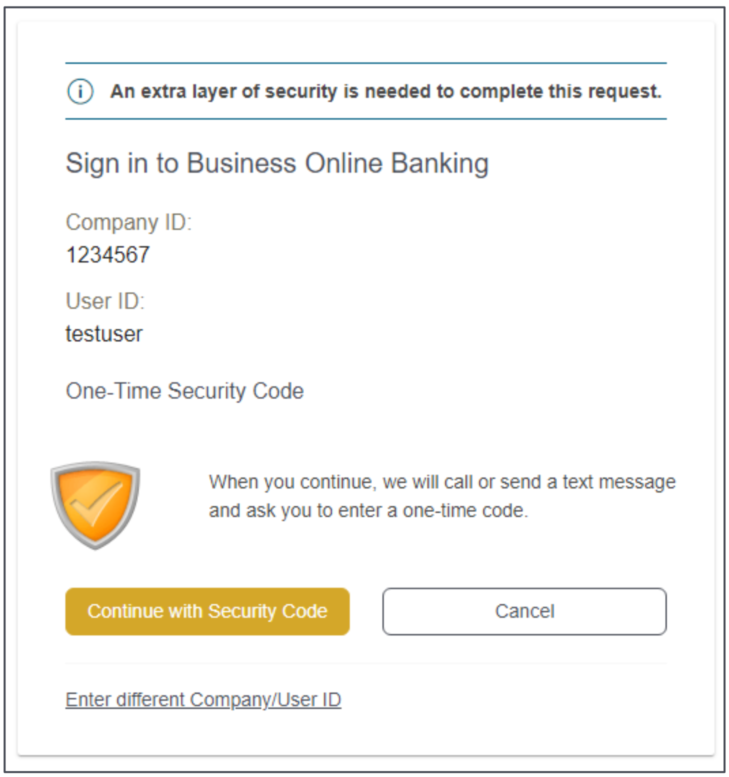



! Enter your login credentials.

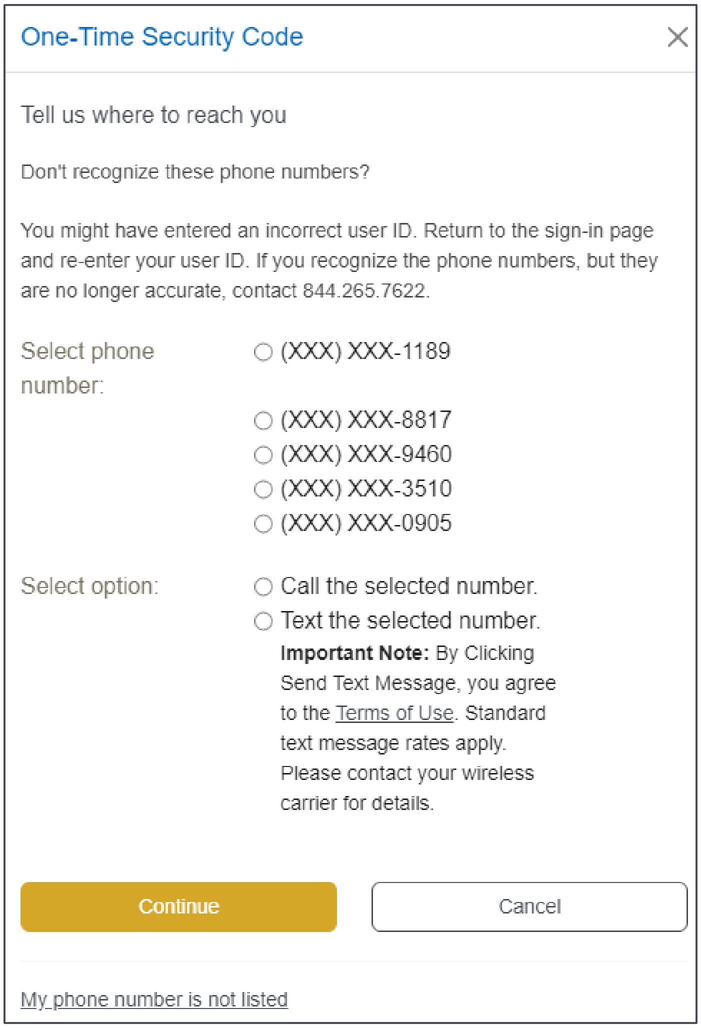
The credentials are comprised of a seven (7) digit COMPANY ID number and a USER ID.

Users within one company profile will use the same

4. As an extra layer of security, the system will prompt you to complete a One-Time Security Code.




   a. Verify that your COMPANY ID and USER ID are correct.
   b. Click on *CONTINUE WITH SECURITY CODE*.
   c. Select a phone number and preferred contact method (phone call or SMS text message). Once selected, click *CONTINUE*.




! If you do not see your phone number listed, you may have entered incorrect log-in credentials. Click on *CANCEL*. Verify your login credentials and try again.

   d. Follow the instructions for either the phone call or the text message option to complete the One-Time Security Code.

5. Enter your Password, then click on *SIGN-IN*

## Online Banking Services

### Setting up and accessing eStatements

Company administrators are responsible for setting up accounts for online delivery of statements and documents.

1. Click **Reports** > **View eStatements**.
2. If it is your first time accessing your eStatements, you will be prompted to review the eStatement terms and conditions. Input the Confirmation Code at the bottom of the terms and conditions and select **Continue** to proceed.

### Search recent eStatements

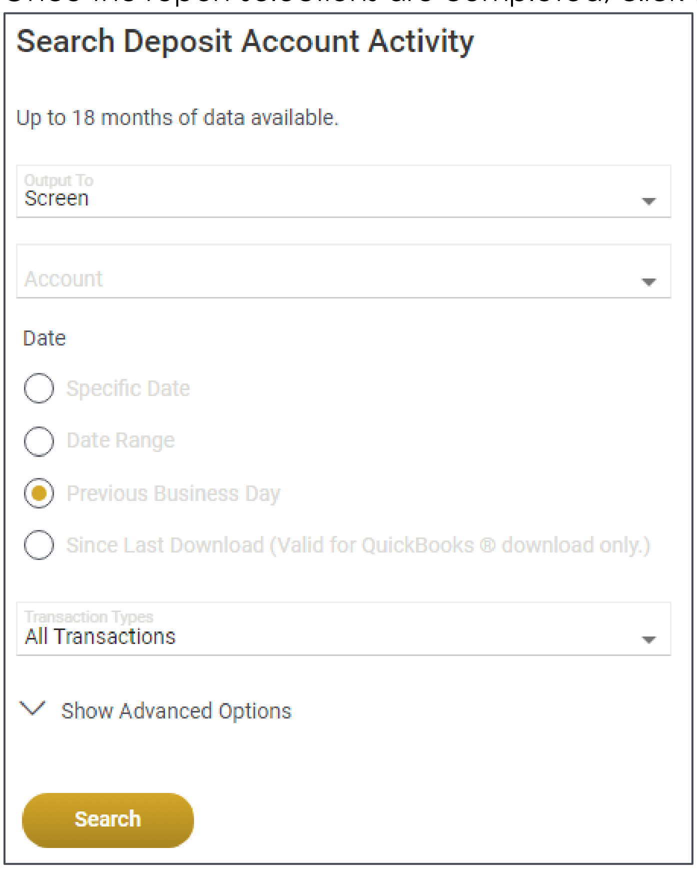
1. Click **Reports** > **View eStatements**.

2. Documents can be searched by Document Type, Account Number, and Description.
3. Select the document type hyperlink to open the most recent statement. Historical statements can be accessed by selecting the corresponding statement date from the list on the right-hand side.

## Deposit Account Activity

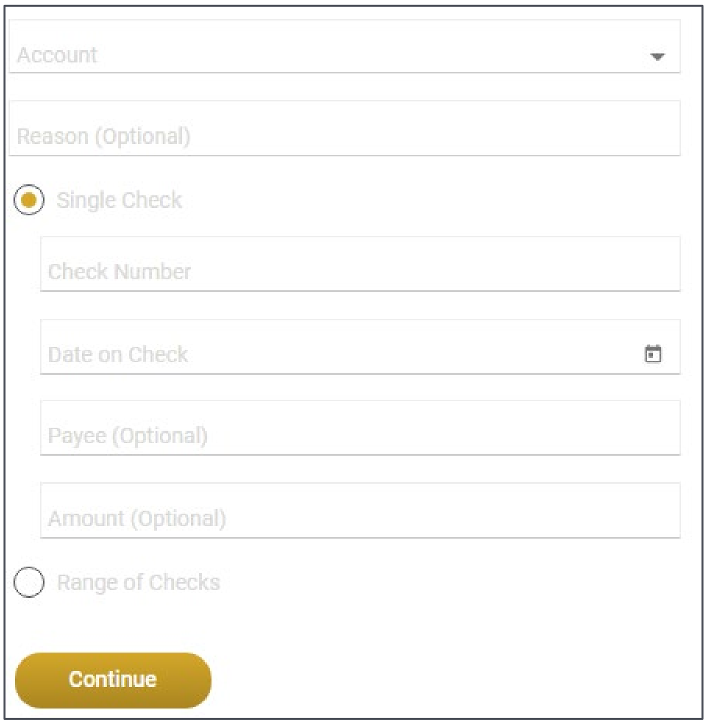
To view your account's transactional history, you can simply click on the specific account from your WELCOME screen. You can also look for specific dates, amounts, check numbers, or even customize a downloadable report.

1. Click **Reports** > **Deposit Reports**
2. Fill the information on the screen:
   a. Output To: Select the file type that you want to download.
      ! Chose **CSV File** to download and open on Microsoft Excel
   b. Account: You can select one specific account for the report. (Optional)
   c. Date: Select a specific date or date range.
      ! You have 18 months of history available, and each report cannot exceed 3 months.
   d. Transaction Types: You can select a specific account type. (Optional)
   e. **Advanced Options:** You can use the advanced options to sort your report, to locate a specific check number, or to look for a specified amount.
3. Once the report selections are completed, click on **Search** at the bottom of the page.



## Stop Payments

1. Click **Account Services** > **Stop Payments**
2. Complete the Stop Payment form:
    a. Select Account
    b. Enter a Reason (optional)
    c. Select to enter a Single Check or a Range of Checks
    d. Click **Continue**
3. On the following page, Verify the Stop Payment information and click on **Submit Request** to finalize the verification.



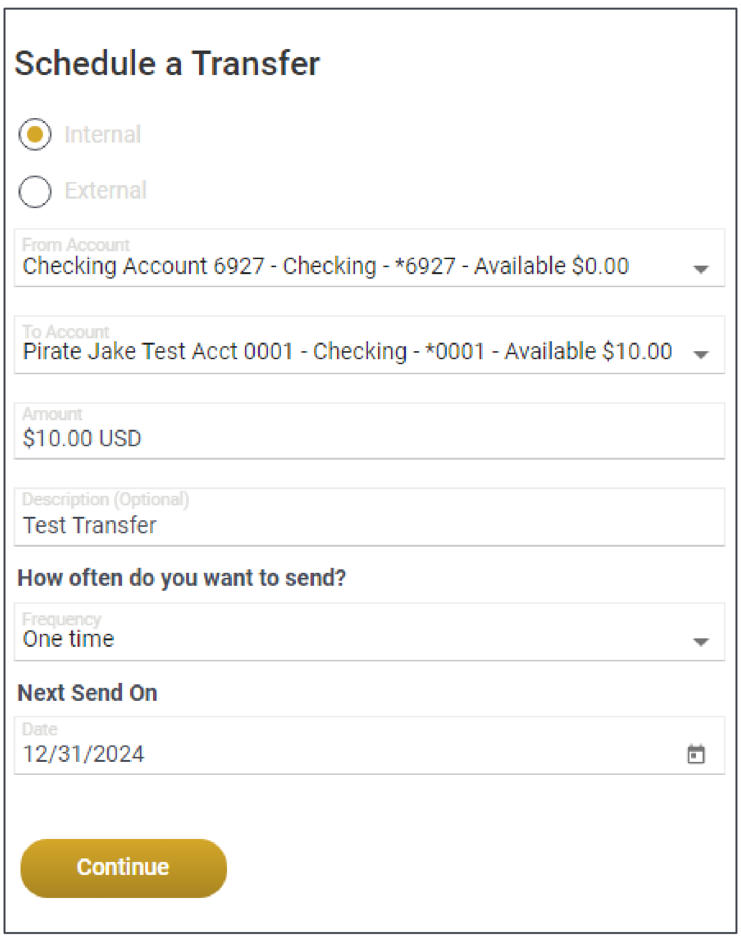

# Money Movement

## Schedule an Internal Transfer

1. Click **Money Movement > Transfer Money > Transfer**
2. If applicable, click **Internal.**
3. Complete the following fields:
    a. From Account: The account that is debited. The account balance will appear beneath the account information.
    b. To Account: The account that is credited.
    c. Amount: The amount of money to transfer (up to the approved limit).
    d. Description (Optional): A description of the transfer (up to 35 alphanumeric characters).
    e. Frequency: E.g., Today Only, One-Time, Weekly, Monthly, etc.

4. If applicable, select/type the start date of the recurring transfer in the **Next Send On** or **Send On** field. For the **Custom** frequency, additional dates can be added by clicking the **Add Additional Dates** link.
5. If applicable, select an **End On** option.
6. If applicable, select one of the **Processing Options:**
    a. Use the next processing date if a scheduled request falls on a non-processing date
    b. Use the previous processing date if a scheduled request falls on a non-processing date
7. Click **Continue**.
8. Verify the information and then click one of the following options:
    a. Submit for approval: Approve the transaction later or allow other users in the company to approve it.
    b. Approve: Approve the transaction now.
    c. Transmit: Approve and send the transaction.

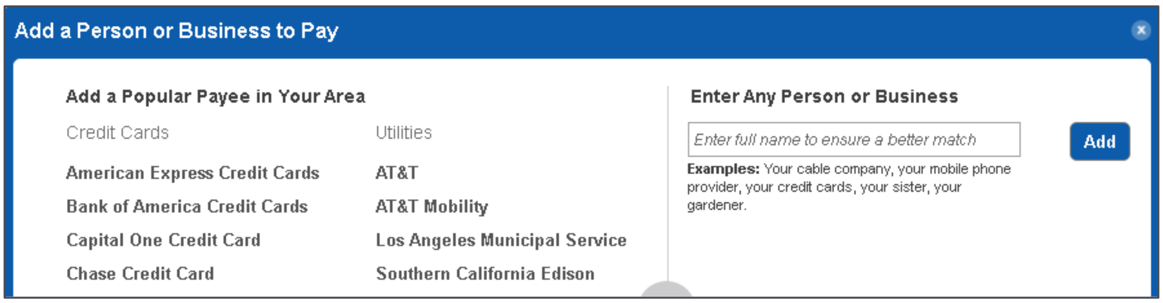
    NOTE: Your approval settings may differ based on your company setup and user entitlements.



## Bill Pay

### Adding a New Payee

1. Click **Money Movement** > **Bill Pay**
2. Click on **Add Payee**
3. Type the name of the person or business you want to pay
    a. If the business is already connected to our Bill Pay network, simply click on their name in the drop-menu that will appear as you are typing the name.
4. Click on **Add**




a. If the Business is in the Bill Pay network:
    - Enter a *Nickname* for the payee or payment. (Optional)
    - Enter the respective **account number** for this business/payee.
      **!** *Do not enter your Bank of Southern California account here. You will be allowed to select* a BSC debiting account at a later time.
    - Select a category for this payee. (Optional)
    - Click **Confirm.**

    Please note that this type of payment will be sent electronically.

b. If the Person or Business is not in the Bill Pay network:
    - Enter a *Nickname* for the payee or payment. (Optional)
    - If applicable, enter the respective **account number** for this business/payee.
      **!** *Do not enter your Bank of Southern California account here. You will be allowed to select* a BSC debiting account at a later time.
    - Enter the Address, ZIP code, City, and State for this payee.
    - Enter the Phone number for this payee. (Optional)
    - Select a category for this payee. (Optional)
    - Click **Confirm.**

    Please note that this type of payment will be sent in the form of a physical check.

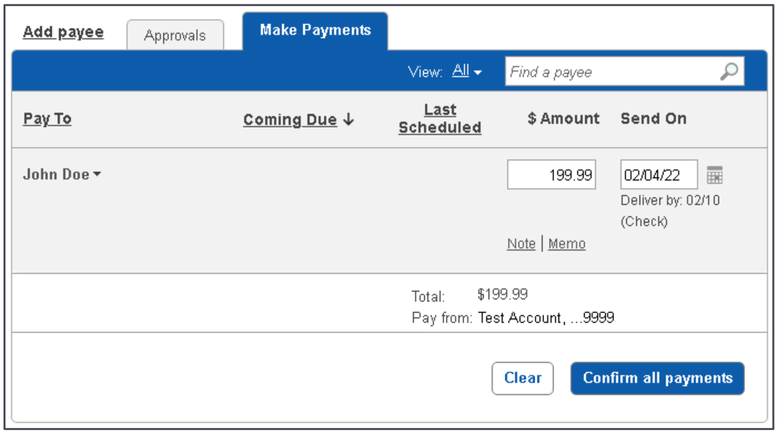
### Make a Payment

1. Complete the *Adding a New Payee* task
2. Under the Make Payments tab, find your payee.
    a. Type in the **Amount** of the payment.

b. Type in the **Send On** date.

**!** If this is a check payment, please note that *Deliver by* date, underneath the **Send On** date.

c. Click on **Confirm all payments.**




**!** Any payee with **amount** field left blank will not process a payment.

d. A new window will pop-up for you to verify any/all payments that you are processing. Once you have verified the payment(s), click **Confirm.**