



# Business eBanking

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## Conversion Guide



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The Future of Online Banking is fast approaching!

The upgrade of your online banking to Commercial Bank of California's new Business eBanking system will take place after closing hours on Monday, April 17 at 5:00 p.m. Pacific Time, with the new system being fully operational on Wednesday, April 19 at 8:00am Pacific Time.

The new Business eBanking system offers a state-of-the-art online banking experience. Features of the new system include:

- Real time deposit and loan account information with extended transaction history
- Alerts and notifications
- New reporting features
- Bank statements, including images of checks and deposited items
- Real time internal funds transfers
- Loan payments and paydowns
- Wire transfers, both domestic and international
- State and Federal Tax Payments
- ACH Origination
- Stop payment requests for a single check or a range of checks
- Data export to popular accounting systems including Quickbooks and Quicken
- Payee Positive Pay
- ACH Positive Pay
- Access to your remote deposits with one login

Best of all, Business eBanking allows your business to take control of your online banking. The new Full Administration access will allow you to set up new users, reset passwords, assign access rights to individual employees or accounts, and set transaction limits for users without having to call the Bank or sign additional forms. Rest assured, however, that our team of electronic banking specialists will always be there to provide the professional, personalized support you have come to expect from Commercial Bank of California.

In the pages that follow, we will describe the timeline for the Business eBanking upgrade, some actions you will need to take to prepare for and initiate the new system, and some of the many benefits that you will enjoy once the upgrade is completed.

Our associates are working hard to ensure that the transition to Business eBanking is a smooth, effortless process for you and your business. Should you have questions or encounter any problems, please contact your Commercial Bank of California account officer.

## Important Information and Dates

### ***Pre-Conversion***

If you are currently enrolled in online banking, please log in to verify your personal information and update it as necessary. Please notify us, if changes are necessary to your phone number. This will ensure that your information is transitioned over to the new Business eBanking system.

### Online Banking

- Make a note of any pending or recurring internal transfers, Account Alerts and Account Nicknames. These will NOT transition and will need to be re-established.
- Download any checking, savings, or loan transaction history that you wish to retain for your records. 90 days of transaction activity will convert, but not the balances.
- If you have not logged into online banking since September 2016, please do so now to ensure that you remain listed as an active user so your accounts will be transitioned to the new Business eBanking system.

### Bill Payment

- Make a note of any Bill Pay payees, Bill Pay pending and recurring payments, payment memos and payee notes in order to verify after the transition to Business eBanking.
- Your recurring payments will convert, but duplicate recurring payments will NOT.
- If you have multiple funding accounts, please verify your default primary account. Please verify all secondary accounts are correct.

### ACH and Wire Transactions

- Make a note of all your ACH and Wire templates to verify the accuracy post conversion.

### ***Monday, April 17***

Your current online banking services will be available until 5:00 p.m. Pacific Time and will be placed in the “View Only” mode until Wednesday, April 19<sup>th</sup> at 8:00 a.m. Pacific Time.

***Please Note: Only account activities and transactions history will be available. No internal transfers, stop payments or Bill Payment will be available. Please contact your office of account for customer service.***

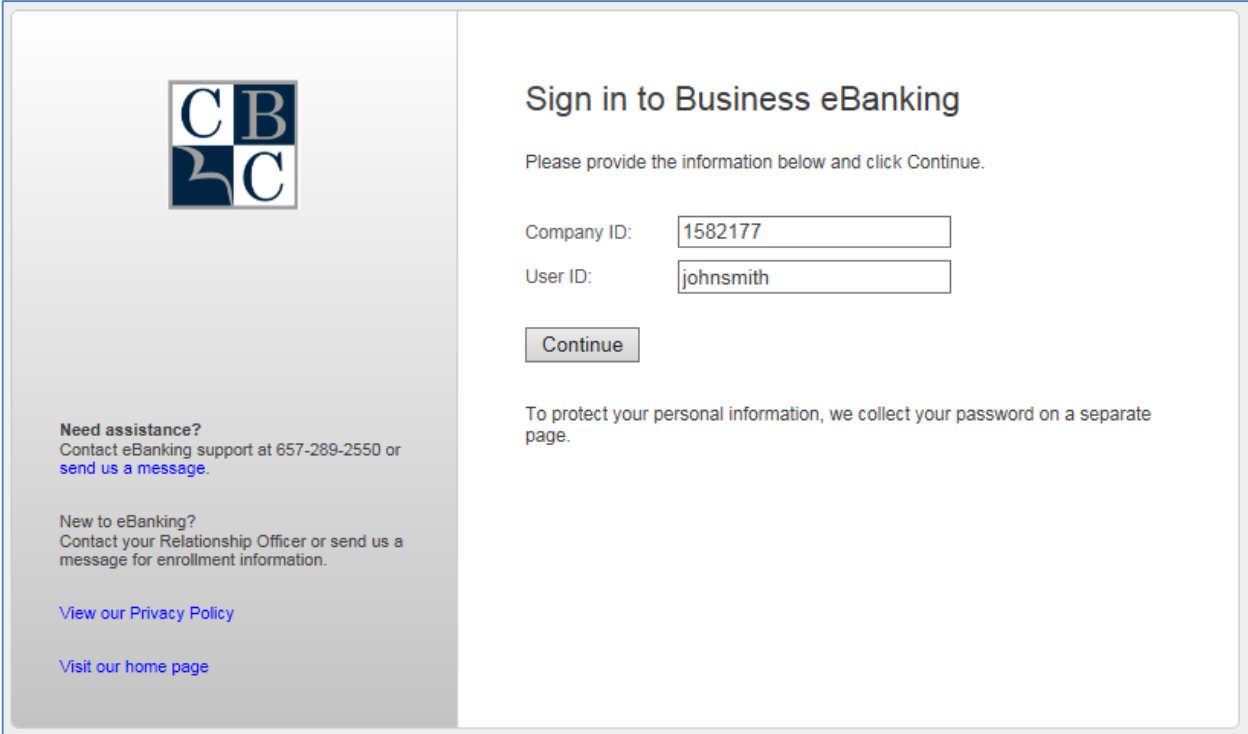
### ***Wednesday, April 19: Welcome to Business eBanking!***

Your new Online Banking will be available at 8:00 a.m. Pacific Time. Go to [www.cbcal.com](http://www.cbcal.com) and click on the Login/ Business eBanking tab to log in to the new Business eBanking system.

## Logging In to Business eBanking

There are a few steps you will need to follow before you can begin enjoying Business eBanking:

- 1) Go to the Commercial Bank of California homepage at [www.cbcal.com](http://www.cbcal.com). Select Login at the top left hand corner and access the Business eBanking link.
- 2) Enter your Company ID that will be provided to you prior to conversion by your account officer.



**CB**

**Sign in to Business eBanking**

Please provide the information below and click Continue.

Company ID:

User ID:

To protect your personal information, we collect your password on a separate page.

**Need assistance?**  
Contact eBanking support at 657-289-2550 or [send us a message](#).

New to eBanking?  
Contact your Relationship Officer or send us a message for enrollment information.

[View our Privacy Policy](#)

[Visit our home page](#)

- 3) Enter your User ID, consisting of your current User ID minus any special characters. For example, if your current User ID is "Steve#123" enter "Steve123".
- 4) Enter your temporary password, consisting of starter BeB1 and the first four characters of your User ID (in uppercase). For example, if your current User ID is "Steve#123" your temporary password is "BeB1STEV".

- 5) For the first time log in, complete the One-Time Security Code Authentication.
- a) Select Continue with Security Code.

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## Sign in to Business eBanking

An extra layer of security is needed to complete this request.

### One-Time Security Code

 When you continue, we will call or send a text message and ask you to enter a one-time code.

[Continue with Security Code](#)

[Cancel](#)

- 6) Select how you wish to receive the security code: to a telephone number we have on file for you, or by text to your mobile phone.

## One-Time Security Code

### Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Phone:  (XXX) XXX-6031

Text Message:  Send a text message to a mobile phone on record.  
*Note: Standard text message rates apply. Please contact your wireless carrier for details.*

[Continue](#) [Cancel](#)

[My phone number is not listed](#)

a) *Phone option*- You will receive a phone call prompting you to enter the code provided.

## One-Time Security Code

**Enter the security code**

Please wait for your phone call. We are now calling (XXX) XXX-6031. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed.

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One-time security code: **58235**

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[I didn't receive a phone call](#)

b) *Text Message option*- You will receive a text with the One-Time Security Code.

i) Please note that you will need to enter the mobile phone number on file and select Send Text Message.

## One-Time Security Code

**Enter your mobile phone number**

Please enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

**Important:** By clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

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Country/region:  ▼

Mobile phone number:

*(Area/city code and local number)*

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- ii) Once the text code is received, enter the number into the field provided. Select Submit.

## One-Time Security Code

**Enter the security code**


We have sent a text message with a one-time security code to (XXX) XXX-6031. Once you receive the message, enter the security code and click Submit.

Please note that text messages can take a few minutes to be received.

One-time security code:

[I didn't receive a text message](#)

- 7) Once completed, you will be prompted to reset the temporary password. The password requirements are listed for convenience.



## Reset Password

**Your current password has expired and must be changed.** Please provide the information below and click Submit.

New password:

**Password requirements: 0 of 6 requirements met**

Your password:

- Must be 8 to 12 characters long.
- Must include at least three of the following: lower case letter, upper case letter, number, special character.
- Cannot include spaces.
- Cannot include a character that repeats more than 3 times.
- Can include the following characters: ! @ # \$ % ^ & \* ( ) \_ + = \ / ? ; : . } { - [ ]
- Is case sensitive.

Confirm new password:

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- 8) The system will confirm if the password has been successfully changed. Select Continue.
- 9) The final step asks you to personalize your homepage, also known as your Dashboard. This feature is always customizable and may be changed at any time in the future.

## Dashboard Setup Tool

The dashboard provides quick and easy access to information. You can customize your panels directly on the dashboard at any time.

### Available Dashboard Panels (★ = new panels)

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<input type="checkbox"/> Balance Snapshot	Compare and analyze account balances over time.
<input type="checkbox"/> Balance Trends	Graph and compare account balance history for trends or fluctuation.
<input type="checkbox"/> Issues & Issue Files Approval	Approve positive pay issues.
<input type="checkbox"/> Next Scheduled Requests	A list of upcoming transactions to aid in forecasting cash position.
<input type="checkbox"/> Templates Approval	Approve new and changed templates.
<input type="checkbox"/> User Profiles Approval	Approve new or changed user profiles.

### Current Dashboard Panels

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✓ Calendar	A calendar view of upcoming transactions and custom alerts.
✓ Exceptions Decision	Make decisions on and approve positive pay exceptions.
✓ Important Account Balances	The latest balance for key accounts.
✓ Recent Transactions	Specific types of transactions for up to 30 days.
✓ Shortcuts	Create links to frequently used pages.
✓ Transfers & Payments Approval	Approve transactions and files.

10) Select Continue to Dashboard and your dashboard should now be visible. This completes your first successful login to Business eBanking.

11) If desired, add the new Business eBanking site to your Web Browser favorites.

The screenshot displays the Commercial Bank Business eBanking dashboard. At the top, there is a navigation menu with options like 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. A welcome message reads 'Welcome John. Today is April 02, 2017.' and indicates the last login was on April 02, 2017 at 01:11 PM ET. The dashboard is organized into several panels:

- Recent Alerts & Messages:** Shows a notification for 'Password Changed' on 04/02 with links to 'Manage Alerts' and 'Received Mail and Alerts'.
- Shortcuts:** Includes sections for 'Favorites' (no favorites listed) and 'Saved Reports' (no saved reports listed).
- Balance Trends:** A panel for account balance trends, currently showing 'You do not have any accounts selected for display in this information panel.'
- Calendar:** A calendar view for April 2017, with the 2nd of April highlighted.
- Transfers & Payments Approval:** Shows 'There are no requests waiting for your approval.'
- Important Account Balances:** Two panels for 'Loan Accounts' (JS Loan, 2016) showing 'Data not yet available'.
- Next Scheduled Requests:** Shows 'There are no scheduled requests.'

## **Business eBanking - Important User Actions**

### ***Post-Conversion***

#### **Account Access and Account Activity**

Verify account access and services. Your balance and account activity will be displayed in Business eBanking beginning on Wednesday, April 19 for checking and savings accounts, and Thursday, April 20 for loan and certificate of deposit accounts.

#### **Account Transfers**

Re-establish any pending and recurring internal transfers.

#### **Business Bill Pay**

Your payee list will transition to the new Business eBanking system, but we recommend that you verify the payee information the first time you pay a bill to each payee.

#### **Account Alerts and Nicknames**

Re-establish your Account Alerts and edit account nicknames post conversion.

#### **eStatements**

You will be prompted to accept Terms and Conditions prior to accessing the eStatements. Checking, savings, and loan statements will all be available online on the new Business eBanking system. Checking statements will include check and deposit images.

#### **Quickbooks Users**

Please visit our website [www.cbcal.com](http://www.cbcal.com) and access the login page for a link to Quickbooks Users Conversion Instructions. Please note that Quickbooks may not be available for about 3-5 days after the conversion.

**Irvine Headquarters Office**  
19752 MacArthur Boulevard  
Irvine CA 92612  
(714) 431-7000

**Brea Regional Office**  
One Pointe Drive, Suite 100  
Brea CA 92821  
(714) 482-2200

**Costa Mesa Regional Office**  
575 Anton Boulevard, Suite 140  
Costa Mesa CA 92626  
(714) 437-7500

**Fairfax Regional Office**  
145 South Fairfax Avenue  
Los Angeles CA 90036  
(323) 655-6001

**Santa Monica Regional Office**  
805 Wilshire Boulevard  
Santa Monica CA 90401  
(310) 873-5150

**Sherman Oaks Regional Office**  
14724 Ventura Boulevard, Suite 100  
Sherman Oaks CA 91403  
(818) 386-9234



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