



## **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.

We offer a wide range of business and corporate credit cards so you can have the ideal card for every purpose.

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



To learn more and see our products and services in action, see our easy-to-follow online video tutorials at [bancofcal.com/tutorials](https://bancofcal.com/tutorials).

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### **ACH ORIGINATION**

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.

### **CORPORATE CREDIT CARDS**

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

# 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 low volume high 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<sup>1-8</sup>

**Reach your goals faster with a card that works as hard as you do.**

Choose the card that gives you the ideal combination of competitive rates and attractive rewards:

To learn more, speak with your Treasury Relationship Manager or visit: [bancofcal.com/payables](http://bancofcal.com/payables)

## Mastercard® Business Platinum Card<sup>4,5,8</sup>

Extended Intro Rate

## Mastercard® Business Cash Card<sup>3,4,5,6,8</sup>

Up to 3% Cash Back

## Mastercard® Business Real Rewards Card<sup>2,3,4,5,8</sup>

1.5X Unlimited Rewards

## Mastercard® Business Rewards PLUS Card<sup>2,3,4,5,7,8</sup>

Up to 3X Unlimited Rewards

ALL CARDS INCLUDE PROTECTION FEATURES:

- Emergency card replacement
- Travel and emergency assistance
- Extended warranty on purchases
- 24/7 live U.S.-based customer service

## Corporate Credit Cards<sup>9</sup>

**Simplify and control your purchasing so you can stay focused on growing your business.**

Choose the payment card options that meet your needs:

### Corporate Purchasing Card<sup>9</sup>

Purchasing Cards simplify your payment process and help you achieve greater control over purchasing and cash reconciliation.

### Corporate Travel & Expense Card<sup>9</sup>

Our Corporate T&E Card makes trips easier to plan and less expensive, and includes comprehensive insurance coverage, seamless integration and insights into spending behavior.

### Corporate Virtual Card<sup>9</sup>

Our Virtual Card provides a safe and efficient way to make one-time or recurring payments, instantly issuing a unique, single-use account number with a specific amount, expiration date and merchant category.

<sup>1</sup>The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

<sup>2</sup>Real Rewards: You will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle. Points expire five years from the end of the quarter in which they are earned.

<sup>3</sup>Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only within seven business days or as a statement credit to your credit card account within one to two billing cycles. First-purchase bonus points will be applied 6-8 weeks after first purchase and are not awarded for balance transfers or cash advances. First-use bonus points are awarded only on the Authorized Officer purchases. If you're approved for a new Business Rewards PLUS, one-time bonus points will be awarded after eligible net purchases totaling \$2,000 or more are made to your account within three months from account opening. Please allow 6-8 weeks after you have met the spend requirement for your bonus points to be credited to your account.

<sup>4</sup>Elan Financial Services provides Zero Fraud Liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

<sup>5</sup>Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the Auto Rental Coverage is right for you.

<sup>6</sup>Cash Rewards: "Cash Back Rewards" are the rewards you earn under the program. Cash Back code is not eligible. You will earn 1 Reward Point ("Point") for each dollar of eligible Net Purchases charged to your Account during each billing cycle. You will also earn 2 additional Points (for a total of 3 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in the merchant category code as office supplies or cellular phone, landline, internet and cable TV services. In addition, you will earn 1 additional Point (for a total of 2 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in any of the following merchant category codes: automated fuel dispensers and service stations or restaurants. The number of additional Points earned on office supply store purchases, cellular phone, landline, internet and cable TV services, automated fuel dispensers, and service stations or restaurants is unlimited. Points expire five years from the end of the quarter in which they are earned.

<sup>7</sup>Rewards PLUS: Points expire five years from the end of the quarter in which they are earned. You will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases made with your Account. You may earn additional Points for purchases at merchants that are classified as: airlines, cellular phone services, or hotels (each, a "Category"). You will earn an additional 1.5 Reward Points (for a total of 3 Reward Points) for each dollar of Net Purchases in the one Category that has the highest total Net Purchases charged to your Account (the "Highest Category") during each billing cycle.

<sup>8</sup>Certain limitations and restrictions may apply. For further details, refer to your Guide to Benefits, which will be provided to you with your Card. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. © 2020 Banc of California, N.A., all rights reserved. Member FDIC.

<sup>9</sup>Certain restrictions and setup fees apply. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated, used pursuant to a license. All third-party trademarks referenced herein are the property of their respective owners. Cards are provided by WEX. WEX is a registered trademark of WEX, Inc. WEX is not an affiliate of Banc of California, N.A.

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TOGETHER WE WIN™

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