

ONE PACIFICCOAST BANK

BUSINESSVIEW® BANKER takes your online banking and Cash Management capabilities to another level. This remote deposit tool enables you to make deposits to your One PacificCoast Bank checking account from the convenience of your own office. Using a certified scanner purchased from One PacificCoast Bank along with the core BusinessView service, you scan your checks for deposit to your account. Once the scanned deposits have completed your required review and approval process, the check images are securely transmitted electronically for processing. The scanned deposit items are then available to save as digital images on your own computer. With BusinessView Banker, you can:

- Save transportation time and costs by eliminating a trip to the bank to make your deposit.
- Reduce deposit preparation time, check research time, and check storage through the use of stored digital images of your deposited checks.
- Make your deposits at times other than regular banking hours.

BUSINESSVIEW ADMINISTRATION gives you the control to manage your own users, granting permissions for specific account activities, as well as assigning limits and approval requirements. Authorized administrator(s) within your organization are able to maintain the access rights of each user “on demand,” eliminating the need to contact the bank and fill out additional paperwork.

BUSINESSVIEW SECURITY includes Multi-Factor Authentication (MFA), in addition to the use of 128-bit SSL (Secure Sockets Layer) encryption, currently the strongest encryption level commercially available. BusinessView Multi-Factor Authentication provides three types of security at time of user login:

- User authentication via password.
- User-to-system authentication via characteristics of the computer(s) registered by the user for BusinessView access.
- System-to-user authentication via image and text personally selected by the user for BusinessView access.

Through the use of these independent sets of authenticating controls, you can be comfortable that your account information is protected from fraudulent access and that you are accessing the official One PacificCoast Bank BusinessView site.

HARDWARE/SOFTWARE REQUIREMENTS

- Browser: Microsoft Internet Explorer, v7.0 or v8.0, Apple Safari, v4.04 or 5.01 (running on Macintosh only) (No Remote Deposit); Mozilla Firefox, 3.6.6 (Running on Windows only) (No Remote Deposit); 128-bit encryption
- Graphics Capability: VGA; Color Palette: 16-bit
- Screen Resolution: 1024 x 768 pixels recommended (800 x 600 minimum)
- ISP Connection: Broadband recommended (56.6 Kbps minimum)

For BusinessView Banker Remote Deposit capability, these additional requirements apply:

- Operating System: Microsoft Windows, any supported version
- Web Browser: Internet Explorer, any supported 32-bit version
- ISP Connection: Broadband
- Memory: 1Gb+ recommended (512 Mb minimum)
- Processor: Intel Pentium IV – 1Ghz minimum
- USB 2.0 port



ONE PACIFICCOAST BANK
BUSINESSVIEW®

For more information about the BusinessView suite of online Cash Management Services, please ask a One PacificCoast Banker.

BusinessView® is a registered trademark of One PacificCoast Bank.



Welcome to beneficial banking™

BUSINESSVIEW ONLINE SERVICES

BUSINESSVIEW® offers business and nonprofit customers a robust suite of online Cash Management services designed to meet the needs of growing businesses and organizations. You can build your own product, starting with the basics and adding services over time as your needs expand. The BusinessView platform also provides the gateway to our time-saving remote deposit tool, BusinessView Banker.

INFORMATION REPORTING provides easy access to account information needed to make daily cash decisions. With BusinessView you can:

- View current and historical account balances and transaction activity for your One PacificCoast Bank accounts.
- Choose from a variety of file formats to export your deposit account transaction data for use in other applications.
- View images of checks paid against your One PacificCoast Bank deposit accounts.
- Save time by defining frequently used report criteria as your own 'favorite' reports.

INTERNAL TRANSFERS between your One PacificCoast Bank accounts can either be performed as one-time transfers or scheduled as recurring transfers, according to a frequency you define. Payments to your One PacificCoast Bank commercial loan accounts can also be made through this service.

STOP PAYMENTS allow you to place online stop payment requests for checks issued on your One PacificCoast Bank checking account(s).

CUSTOMER ALERTS

- Users may create their own alert conditions to receive email notifications.
- Security alerts can also be set for notification whenever an application password is modified, transaction password is modified, a new user is added, an existing user is modified or deleted, or user limits are modified.

ACH (Automated Clearing House) lets you take advantage of the increased speed and efficiency of electronic transactions. Origination of ACH transactions is performed either manually or by importing files generated from other applications directly into BusinessView. With ACH, you can:

- Disburse various types of payments, including payroll, expenses, dividends, and retirement benefits.
- ACH Scheduling allows you to create recurring schedules that will automatically create a series of transaction ACH batches, according to a schedule you specify, up to 21 days in the future.
- Collect regularly occurring receivables, such as membership dues, rent payments, insurance premiums, and mortgage-installment payments, with pre-authorized automatic withdrawals from your customers' accounts.
- Make Federal and state tax payments using pre-formatted tax templates.
- Restrict user access by assigning daily and transactional limits, account entitlements, and approval requirements.
- View reports of daily ACH origination activity.

WIRE TRANSFER provides online initiation of domestic wire transfer requests. The use of repetitive wire transfer templates eliminates manual re-entry of frequently used instructions. You define the wire templates you wish to use, as well as the users authorized to access them. With BusinessView Wire Transfer, you can:

- Initiate wire transfer requests for same day or future-dated processing.
- Stay advised of outstanding wire transfer requests pending approval and submission to the bank.
- Restrict user access by assigning daily and transactional limits, account entitlements, and approval requirements.
- View reports of outgoing wire transfer details, including reference numbers of executed wires.

POSITIVE PAY offers improved internal audit controls used for check fraud protection. With Positive Pay, you provide us daily files of checks issued, which are used to match against checks presented to identify discrepancies or suspect checks. We deliver the exception items to you early each morning, allowing you to view the front and back images of the checks and make online payment/return decisions prior to the established cut-off time.

BUSINESS BILL PAY

- Make payments to any business, person or entity anywhere within the United States.
- Receive bills electronically from payees that have the ability to present electronic bills. Reporting options allow you to view scheduled payments, payments in process, payments made in the past, or those cancelled by the user.
- Export options available in a variety of file formats.

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Oakland. Portland. Seattle. Ilwaco.