

# Online Services

## TIME SENSITIVE INFORMATION

Pacific Continental Bank's acquisition of Capital Pacific Bank

The conversion of Capital Pacific Bank's online services platform to Pacific Continental Bank's online services platform will begin at 5:00 p.m. on Friday, March 20, 2015. Starting at 8:00 a.m. on Monday, March 23, 2015, you will access online banking through PCB's platform at therightbank.com.

### **Please complete the following steps prior to March 20.\***

#### **1. All QuickBooks/Quicken data export files must be downloaded. The data from Capital Pacific's online platform will no longer be available after Friday, March 20.**

- After conversion, any and all transaction history that has not been downloaded will need to be *manually entered*.
- More detailed instructions are available at therightbank.com for QuickBooks/Quicken users.

#### **2. Print or save all wire, ACH and bill pay data.**

- We will make every effort to ensure a smooth transition of your information to the PCB online system. However, this step is required to ensure you can validate the data before you send your payments. Please note that any changes made to templates or new templates added after Friday, March 6, may not carry over and may need to be re-entered.

\*Bill pay access will **not** be available from March 16 to March 20, but scheduled bills will continue to be processed. Please make payment plans accordingly. Capital Pacific online services will not be available after 5:00 p.m. (PST) on Friday, March 20.

### **Follow the steps below to log in for the first time to PCB's online banking, on or after March 23, at therightbank.com.**

- Log in with your existing Capital Pacific user ID and choose the "first time user" option.
- Obtain secure access code and complete the browser registration.
- Review and accept disclosure(s) presented.
- Confirm personal information and create password.
- Go to Settings / Security Preferences and add additional phone and text targets for Secure Access Codes (SAC).

### **FOR CONSUMER AND/OR BUSINESS ACCOUNTS:**

#### **GENERAL CLIENT SERVICES**

| Services     | Pacific Continental Bank  |
|--------------|---|
| Passwords    | Clients are required to have an established password for over-the-phone bank assistance. We will work with you through the transition to establish passwords.   |
| Call Routing | Our client support teams at PCB answer incoming phone calls from clients. We will work to transition the numbers for the Capital Pacific Bank main office and Treasury departments to the client support teams in the weeks following the system merge. |

#### **ONLINE BANKING**

| Service                                   | Pacific Continental Bank  |
|---|---|
| General                                   | You will need to set up any alerts for account history, transactions or security. Your preferences will not carry over from Capital Pacific.  |
| Multi Factor Authentication (MFA) Process | You will register your browser by entering a Secure Access Code (SAC), which you will receive by phone or text message. You may also be able to receive the SAC by email until May 25, when that option will be removed for security reasons. |
| Recurring Transfers                       | You will need to set up any recurring transfers in Pacific Continental Bank's platform. Your recurring transfers will not carry over from Capital Pacific.  |

#### **ONLINE STATEMENTS AND NOTICES**

| Services         | Pacific Continental Bank   |
|------------------|--|
| Availability     | Most notices are not available in online banking at this time and will be mailed to you.   |
| Account Analysis | PCB is close to being able to deliver account analysis statements through online banking. If this is not available by the time we merge systems, you will receive those statements via mail. |

#### **BILL PAY**

| Service                 | Pacific Continental Bank   |
|-------------------------|--|
| Payment Methods         | Your account will be debited for each bill payment on the scheduled process date. Check payments will be written off the bill pay vendor's account rather than your account. |
| Dates                   | You will choose a "process date," not a due date. An estimated arrival date will also be available to assist in selecting a process date.                                    |
| Recurring Bill Payments | You will need to set up any recurring bill payments in Pacific Continental Bank's platform. Your recurring payments will not carry over from Capital Pacific.                |

### **FOR BUSINESS ACCOUNTS ONLY:**

#### **ONLINE BANKING PLUS**

| Service                | Pacific Continental Bank  |
|------------------------|---|
| User Management        | Users are managed by you via a designated administrator. PCB will work with you through this transition over the coming months and be available as needed thereafter. |
| Authentication Process | Clients use a text or phone code when logging in if the browser is unregistered. Clients use a code/token to verify outgoing ACH and wire transactions.               |
| Incoming Wires         | Incoming wire details will be available via an email alert. Please contact us to set up this alert.   |
| Positive Pay           | Positive Pay will not change significantly from how it currently works. The cutoff time for decisions is noon.  |

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# Online Services CONTINUED

## ACH SERVICES

| Service  | Pacific Continental Bank   |
|--|--|
| <b>Cutoff Time for Next-Day Effective Date</b> | 2:30 p.m. and 5:00 p.m. (PST)  |
| <b>Returns and Notices of Change (NOC)</b>     | Returns and NOCs are delivered electronically via the ACH Notification option in Online Banking Plus. You will receive an email alert when one is available to view.   |
| <b>Creating Transactions</b>                   | We will make every effort to ensure that your ACH information carries over to the PCB system.<br><b>Two important items to note:</b> <ul style="list-style-type: none"> <li>• <b>Please be sure to print or save a copy of all ACH templates in order to verify the information carried across correctly.</b></li> <li>• <b>Any changes made to your templates after Friday, March 6, may not carry over and may need to be re-entered.</b></li> </ul> |
| <b>Approving Transactions</b>                  | A Secure Access Code (SAC) – text or phone call – or token code is required to approve transactions.   |
| <b>Risk and Fraud Analytics</b>                | We use a Risk and Fraud Analytics (RFA) module in online banking to analyze outgoing ACH activity for anomalous behavior. Phone calls are used to verify stopped transactions. We will begin to use this process to verify transactions beginning on or around May 20. However, we may verify some ACH transactions with you before that time for security reasons.  |
| <b>Recurring ACH Transactions</b>              | You will need to set up any recurring ACH transactions in Pacific Continental Bank's platform. Your recurring ACH transactions will not carry over from Capital Pacific.   |

## ONLINE WIRES

| Services   | Pacific Continental Bank   |
|--|--|
| <b>Wire Cutoff Time – Domestic Wires</b>         | 2:00 p.m. (PST)  |
| <b>Wire Cutoff Time – Foreign Wires</b>          | 1:30 p.m. (PST) for all foreign online wires whether in US dollars or a foreign currency.  |
| <b>Wire Templates</b>                            | We will make every effort to ensure that your wire information carries over to the PCB system.<br><b>Two important items to note:</b> <ul style="list-style-type: none"> <li>• <b>Please be sure to print or save a copy of all wire templates in order to verify the information carried across correctly.</b></li> <li>• <b>Any changes made to your templates after Friday, March 6, may not carry over and may need to be re-entered.</b></li> </ul> |
| <b>Approving Transactions</b>                    | A Secure Access Code (SAC) – text or phone call – or token code is required to approve transactions.   |
| <b>Risk and Fraud Analytics</b>                  | We use a Risk and Fraud Analytics (RFA) module in online banking to analyze outgoing wire activity for anomalous behavior. Phone calls are used to verify stopped transactions. We will begin to use this process to verify transactions beginning on or around May 20. However, we may verify some wire transactions with you before that time for security reasons.  |
| <b>Recurring Wires</b>                           | You will need to set up any recurring wires in Pacific Continental Bank's platform. Your recurring wires will not carry over from Capital Pacific.   |
| <b>International Wires in Foreign Currencies</b> | If you send international wires in foreign currencies, the template will default to US dollars and will need to be updated to the correct foreign currency.  |

## REMOTE DEPOSIT

| Services                          | Pacific Continental Bank  |
|-----------------------------------|---|
| <b>Cutoff for Same Day Credit</b> | 6:00 p.m. (PST)   |
| <b>Over-Limit Deposits</b>        | You will not be able to make deposits that exceed your daily limits. If you need to request a temporary change to your limit, you will need to contact PCB during business hours at 877-231-2265. Visit <a href="http://therightbank.com">therightbank.com</a> for a full listing of PCB hours. |
| <b>Access in Online Banking</b>   | Clients can access remote deposit directly through a separate link or from inside of online banking. If you would like to change the way you access remote deposit after the system conversion, please contact us at 877-231-2265.  |

## Contact Us

Please let us know how we can assist you. You can connect with us by phone at 877-231-2265, by email at [banking@therightbank.com](mailto:banking@therightbank.com) or by visiting our website at [therightbank.com](http://therightbank.com).