Transition Guide to Business eBanking (BeB)

PACIFIC PREMIER BANK®

Take advantage of our special
Preview Period

September 14 – October 1, 2020

Get a sneak peek of your new online capabilities before the final transfer of your accounts and data on October 5.

Important actions to complete during the Preview Period:

– Review and update your company profile, personalize your user settings, and become thoroughly acquainted with the navigation of our system.

– Administrators will need to verify all user entitlements and limits, and make any necessary changes.

– Authorized users need to validate ACH and Wire templates have been established correctly.

– ACH and Wire approvers can activate their security token.

Note: You will not be able to see current balances or initiate transactions during the Preview Period. Changes you make during the Preview Period will be applied when you go live on the Pacific Premier platform on October 5.

Business eBanking tutorials are available at **opusbank.com/conversion**

When used in conjunction with our **Preview Period**, these tutorials will help simplify your transition to online services at Pacific Premier.

QUESTIONS?
Call our Conversion Hotline toll-free at 855.816.5706.
Extended hours from October 5 through November 1:
Monday to Friday, 7 a.m. to 9 p.m., and Saturday to Sunday, 7 a.m. to 7 p.m. PT.

Important Dates

All times are **Pacific Time**

September 14 to October 1

Your Business eBanking (BeB) Preview Period

Your online banking profile settings and data (e.g., templates, user entitlements, etc.) as of August 27, 2020 will be migrated to Pacific Premier Bank. Any changes made after August 27 will need to be recreated in Pacific Premier Business eBanking.

Thursday **October 1** **6 a.m. PT**	**Friday** **October 2** **5 p.m. PT**	**Saturday/Sunday** **October 3 – 4**	**Monday** **October 5** **9 a.m. PT**
Opus Bill Pay Services for Online and Mobile End	**Opus Bank Services End**	**Conversion Weekend**	**Welcome to Business eBanking (BeB) at Pacific Premier**
– New bill payments cannot be initiated until Monday at 9 a.m. PT using Pacific Premier services.	– Opus online and mobile banking services end at 5 p.m. PT.	– Online and mobile services remain unavailable during this period.	– New Pacific Premier accounts and services, including online banking, take effect.
– Any bill payments previously set up will be sent as scheduled.	– Opus Mobile Deposit ends at 5 p.m. PT, therefore all mobile deposits must be made before 5 p.m.	– Your Opus debit card will continue to work over this weekend, and through the card's expiration date.	– Access to your BeB services and your new suite of treasury management capabilities will begin at 9 a.m. PT.
	– Future-dated and recurring payments except bill payment will **NOT** transfer to Pacific Premier. You will need to reinitiate those transactions.	– If you transmit ACH transactions using the NACHA or other data format, we will provide instructions for required updates in order to process transactions.	– **Important:** Remote Deposit Capture (RDC) clients will receive separate information for the transition to Pacific Premier RDC.
	– You will **NOT** be able to schedule Opus Bank ACH transactions with a future date beyond October 5, 2020.		

There are important Setup Steps ☑ you must take before and after Conversion Weekend, depending on your current treasury management services.

Please see pages 5 – 7 for details about services that may pertain to you.

Initial Online Login Instructions

1. Go to PPBI.com. Below **Online Banking**, click **Select Account Type**, then select **Business eBanking** from the dropdown menu.

2. Enter your **Company ID** provided on the enclosed letter, along with your *existing* **User ID**, removing any special characters (e.g., #, $, @, %, etc.), and click **Continue**.

3. For security purposes, you may be prompted to complete the One-Time Security Code procedure. Select the method you want to receive the Security Code, click **Continue**, and then follow the instructions to complete the process. **Note:** The phone number on file with Opus Bank prior to August 27 will be used to send you this Security Code.

4. Enter your temporary password as described in the enclosed letter, then create your new permanent password. **Passwords must be at least eight characters long and contain at least three of the following categories: uppercase letter, lowercase letter, numeric character, and special character (e.g., #, $, @, %). Passwords are case sensitive.**

5. Click **Sign In** to continue to our Business eBanking (BeB) home page, then complete the remaining setup Preview Period tasks listed on pages 5 – 7. **Note:** ACH and Wire approvers will be prompted to activate their software token prior to being directed to the BeB home page. (For token users, instructions for downloading your app and using your token appear on the reverse side of the enclosed letter.)

6. Before October 2, these login steps will be used to access the **Preview Period** (see page 2). Beginning Monday, October 5 at 9 a.m. PT, use these same steps to access your live online banking services at Pacific Premier.

Need help?

Make sure you have entered your Company ID and existing Opus Bank User ID correctly. IDs are case sensitive. If you need assistance, or have forgotten your User ID, we can help through our Conversion Hotline at 855.816.5706.
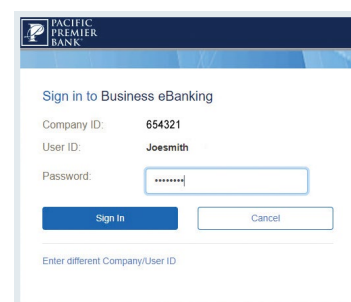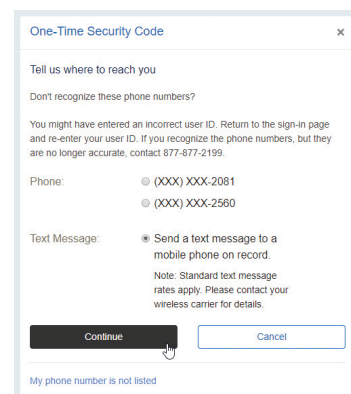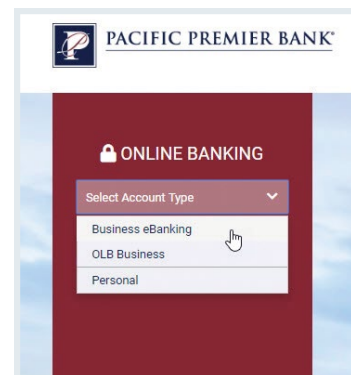
Important Transition Notes and Setup Steps ✓

All times are **Pacific Time**

Establishing Access

Online

☑ Log in during your special **Preview Period**, from September 14 through October 1. You can complete a number of the setup steps listed here, establish your settings, and more. Additional details about the Preview Period appear on page 2.

☑ Also during the Preview Period, be sure to confirm all of your company users and entitlements (e.g., accounts, limits, approvals, etc.) properly migrated over. Changes you make during this time will remain after conversion on October 5.

☑ On October 5, log into Business eBanking at **PPBI.com** to verify the successful conversion of your accounts and data to Pacific Premier.

Mobile

☑ Get mobile access beginning Monday, October 5. Simply download the Pacific Premier Bank Business mobile banking app, then log in using the same credentials you established for online banking access. (**Note:** You must establish your credentials online before logging into the mobile app.)

Making and Receiving Payments

ACH/Wire Services

☑ Be sure to use the **Preview Period** (see page 2) to review your ACH and Wire templates for accuracy on the Pacific Premier system.

☑ Templates established after August 27 will need to be recreated. **Note:** Templates without a funding account cannot be converted to Pacific Premier.

☑ On your current Opus Bank system, make note of any future-dated or recurring transactions with an effective date after October 1. These will need to be reestablished on the Pacific Premier system starting on Monday, October 5.

☑ Clients uploading a NACHA file will need to make format changes to comply with Pacific Premier's requirements. Additional information will be provided to these clients.

– ACH cutoff time is 4 p.m. PT for next-day, two-day, and future-dated payments.

– Wire cutoff time is 2:30 p.m. PT for same-day transactions.

– Wire transfers and ACH batches will require approval by an administrator or user with approval authority.

– Wire transfers and ACH batches can be made 60 days in advance.

– Changes in features include:

· ACH reversals should be initiated by phone.

· ACH/Wire recipient management is not available. Therefore, existing recipient information will be converted to Pacific Premier as templates.

· Confidential ACH batches are not available, but account restrictions can be created via user entitlements.

· ACH split payments are not available, but can be initiated in separate batches and streamlined through the use of templates. Call the Conversion Hotline for details and assistance.

– For foreign wires, if your wire beneficiary has not specified an intermediary bank, please use Wells Fargo Bank ABA 026005092. Do not leave the intermediary bank area blank.

Making and Receiving Payments *continued…*

Online Bill Payment

☑ Prior to October 1, review your recurring payments and payees for accuracy in Business eBanking (BeB) during the **Preview Period**.

☑ On October 5, confirm the successful transfer of this data (e.g., payee name and address) and review your user limits.

– Any future-dated bill payments and transfers you arrange with Opus Bank will be honored, including both one-time and recurring transactions.

– Funds for payments made by check will be charged to your checking account when the check has been processed by the payee and comes to Pacific Premier for payment.

– Changes in features include:
  · Depending on the Merchant, the debit to your account may occur on the day a payment is initiated.
  · Money Market accounts are not eligible for bill payment.

Remote Deposit Capture

– Remote Deposit Capture clients will receive separate information for transitioning to Pacific Premier RDC.

Managing Your Money

Book Transfers

– Business eBanking offers book or multiple transfers (from one account into many accounts, or from many accounts into one account).

Recurring Internal Transfers

☑ Beginning October 5, please reset any recurring transfers you previously had set up on Opus Bank's online banking platform.

Account Security

Check Positive Pay & Payee Positive Pay

☑ Use the Preview Period to ensure all users have the right access to make exception decisions.

– Any outstanding check issues as of 5 p.m. PT on October 2 will be converted to Pacific Premier.

– On October 5, start entering your check issues into BeB. We will contact you for any exceptions that may have occurred over conversion weekend.

– Beginning October 6, you will need to review and decision all exceptions in BeB. If a decision to pay an item has not been made by 11:30 a.m. PT, it will be returned.

NEW! Reverse Positive Pay

– We are pleased to offer this new service, which allows you to review prior-day checks for potential fraud.

– Please contact the Conversion Hotline at 855.816.5706 if you're interested in learning more.

ACH Positive Pay

☑ Use the **Preview Period** to ensure all users have the right access to make exception decisions.

– Any existing payment rules established before August 27 will be converted to Pacific Premier.

– On October 5, we will contact you with any exceptions that may have occurred over conversion weekend.

– Beginning October 6, you will need to review and decision all exceptions in BeB. If a decision to pay an item has not been made by 11:30 a.m. PT, it will be returned.

– Also on October 6, you can set up new payment rules in BeB only when an exception occurs.

Statements and Recordkeeping

NEW! Deposit Images

– Beginning October 5, images of your deposited and returned checks will be available with your online account activity reporting.

Electronic Statements

☑ You will be prompted to enroll the first time you access eStatements.

☑ Historical statements will be available in phases starting October 5. Print or save current statements if needed for immediate reference.

  – Beginning October 5, statements for the period prior to June 4, 2020 will be available.

  – More recent statements will be made available approximately 10 weeks after conversion.

  – Your Loan and Deposit account statements can easily be viewed or saved electronically. You will have online access to 36 months of deposit account statements.

  – Analysis statements are not available online.

Information Reporting

– 30 days of historical activity will be immediately available. Additional activity (up to 18 months) will become available in approximately one week.

– You will be able to search and save account information for reporting purposes.

– You will be able to view loan commitments, account information, and note information from within Business eBanking.

NEW! Quicken® and QuickBooks® Direct Connect / Web Connect

– You can arrange for direct downloads of your account data. Full instructions for accessing Quicken or QuickBooks Direct Connect or Web Connect will soon be available at PPBI.com/businesscenter. For additional details about these services, call our Conversion Hotline at 855.816.5706.

Service/Feature Cutoff Times

Service/Feature	Opus Bank	Pacific Premier
ACH Origination (next-day or future-dated transactions)	6 p.m. PT	**4 p.m. PT**
ACH Positive Pay Decisions	11:30 a.m. PT	**11:30 a.m. PT**
Domestic Wires	2:30 p.m. PT	**2:30 p.m. PT**
Foreign Currency Wires	1 p.m. PT	**1 p.m. PT**
International USD Wires	2:30 p.m. PT	**2:30 p.m. PT**
Mobile Deposit	5 p.m. PT	**4 p.m. PT**
Check Positive Pay Decisions (exceptions available by 7 a.m. PT)	11:30 a.m. PT	**11:30 a.m. PT**
Remote Deposit Capture	7 p.m. PT	**6 p.m. PT**

Thank you for banking with Pacific Premier!

Questions?

Call our Conversion Hotline toll-free at 855.816.5706.
Extended hours from October 5 through November 1:
Monday to Friday, 7 a.m. to 9 p.m., and
Saturday to Sunday, 7 a.m. to 7 p.m. PT.

Thank you

PACIFIC PREMIER BANK®

CONVERSION HOTLINE: 855.816.5706

Web: PPBI.com

©2020 Pacific Premier Bank

PPB109-BRO

Corporate Account Security Information

Growing Threats to Your Business—Are You Aware?

Corporate Identity Theft (Corporate Account Takeover) is the business equivalent of personal identity theft and occurs when criminal hackers use deceptive social engineering tactics to trick you into performing financial transactions or to install software, often referred to as malware, to control your computer devices, take control over your business email accounts (also known as Business Email Compromise or BEC), and steal your online business credentials. The criminals then use your stolen online business credentials or your business email accounts to initiate fraudulent banking activity.

Your devices can become infected with malware when you attempt to open an infected document attached to an email—or an infected website link within an email. Malware can also be downloaded to a device when you visit a legitimate site, especially a social networking site, and attempt to open a document, video, or photo posted there. Once the malware infects one device, it often has the ability to quickly and efficiently identify and infect other devices within an internal business network—often without detection.

What You Can Do to Protect Yourself and Your Company

Although Pacific Premier Bank uses technologies such as two-factor authentication and encryption methods that help mitigate the risk of fraudulent banking activity, these technologies cannot protect against malware that attack your devices. There are additional controls you should consider implementing to further mitigate the risk of Corporate Account Takeover and fraud.

- Never provide your account information, password, one-time security codes, or token number over the phone, text, or email. We will **never** ask you to enter personal or account information via email, text, or to download an attachment from email, nor ask you for your password, one-time security codes, tokens, or other security credentials via email, text, or phone.

- Initiate ACH and wire transfer payments under dual control, with a transaction originator and a separate transaction authorizer.

- Always verify new wire or ACH instructions using a trusted communication channel. Criminal hackers can pose as a known entity looking to redirect funds to a compromised bank account.

- Employ best practices to secure computer systems. If possible, carry out all online banking activities from a stand-alone, hardened, and completely locked-down computer system from which email and web browsing is not possible. When finished, turn it off or disconnect it from the internet.

- Be suspicious of emails and phone calls claiming to be from a financial institution, government department, or other agency requesting account information, account verification, or banking access credentials such as usernames, passwords, one-time security codes, token codes, and similar information. Opening file attachments or web links in suspicious emails could expose your entire network to malware.

- Install a dedicated, actively managed firewall, especially if your business has a dedicated connection to the internet. A firewall limits the potential for unauthorized access to a network and computers.

- Create strong passwords with at least 12 characters that include a combination of mixed case letters, numbers, and special characters. Use a unique password for each financial institution site that is accessed and change that password regularly. Avoid using dictionary words in your passwords.

- Educate employees on good cybersecurity practices, including how to avoid malware infections on business computers.

- Never access bank, brokerage, or other financial services information using public Wi-Fi at airports, hotels, cafes, libraries, etc. Unauthorized software may have been installed to trap account numbers and sign-on information, leaving you vulnerable to possible fraud. Vulnerabilities in Wi-Fi systems allow an attacker within range of a victim Wi-Fi spot to read information that was previously assumed to be safely encrypted.

- Install commercial antivirus and desktop firewall software on all computer systems. Free software may not provide protection against the latest threats when compared to an industry-standard product. Ensure computers are patched regularly, particularly operating systems, web browsers, and key applications with security patches. It may be possible to sign up for automatic updates for operating systems, browsers, and many applications.

PACIFIC PREMIER BANK®

What We Do to Help Mitigate Your Risk

POSITIVE PAY

Pacific Premier Bank offers Positive Pay to help you detect and prevent check fraud.

- Save time by using this automated online tool to review and decision any check that doesn't match your Check Issued list.
- Conveniently upload your Check Issue information through our secure online portal.
- Gain greater control of your cash flow by proactively monitoring all checks that clear your business accounts.

OUT OF BAND AUTHENTICATION

Out of Band provides greater protection from fraudulent access to user account information.

- First-time users logging into their online banking account will be prompted to confirm their identity through the Online Banking Advanced Login Authentication solution, also known as Out of Band.
- Allows users to authenticate using their username and two additional methods—their password and a one-time security code.

MULTI-AUTHENTICATION

Pacific Premier's Business eBanking portal provides a highly secure environment to access your business checking accounts called Multi-Authentication.

- Provides an added layer of security to ensure users have their own unique credentials to access bank information.
- Users are required to log into the online system using the following three items:
    1. Company ID
    2. User ID
    3. Password

DUAL CONTROL ENVIRONMENT

Pacific Premier strongly recommends that our customers operate in a Dual Control environment when initiating ACH and Wire Transfers, as well as Self-Administration tasks. Business eBanking provides our customers with the ability to entitle users with specific privileges such as Initiators and Approvers.

SECURITY TOKENS—OVERVIEW

Online Banking Security Token functionality provides an additional level of encryption security, user validation, and identification.

- During the initiation of Wire Transfers and ACH Batches, the inclusion of RSA SecureID® functionality creates an additional layer of security.
- Approving a Wire Transfer or ACH Transaction requires an eight-digit PIN and a randomly generated token security code (PIN+security code=passcode). The system validates the PIN and security code during the process. If the user does not enter the correct security code or PIN, the system will refuse the attempt.

SUSPICIOUS ACTIVITY

Report unauthorized transactions on your account immediately. You may report the activity in person at any of our branch locations or by calling **877.877.2199**. If you are a victim of internet fraud you should file a complaint at the Internet Crime Complaint Center by visiting **www.ic3.gov**, a partnership between the National White Collar Crime Center and the FBI.

All of us here at Pacific Premier encourage you to reach out to one of our bankers for more information about corporate account security.

Phone: 877.877.2199   **Web:** PPBI.com/cybersecurity

PACIFIC PREMIER BANK®