

# Business Online Banking Transition Information

A Guide to Business eBanking



PACIFIC PREMIER BANK®

## IMPORTANT DATES AND ACTIVITIES

<p><b>October 1 – 18</b></p>	<p><b>Preview Bank and Account Services Validation</b></p> <ul style="list-style-type: none"> <li>• Pacific Premier Bank “Preview Bank” will be available for you to access Business eBanking (online banking) to review your company profile, user profile, and become acquainted with the system.</li> <li>• You will need to validate that all user entitlements and limits, token approvers, and templates for the Automated Clearing House (ACH) and wire transfers have been established correctly.</li> </ul> <p><b>Note:</b> You cannot see balances or initiate any transactions via the Preview Bank.</p>
<p><b>October 18 4:00 p.m. PT</b></p>	<ul style="list-style-type: none"> <li>• Cutoff time to schedule any ACH transactions that require an October 19 effective date.</li> <li>• Do <b>NOT</b> schedule ACH transactions with a future date past October 19.</li> </ul>
<p><b>October 19 1:00 p.m. PT</b></p>	<ul style="list-style-type: none"> <li>• Your current Grandpoint Bill Pay service becomes unavailable. Any previously scheduled bill payment for October 19 and thereafter will be sent.</li> </ul>
<p><b>October 19 4:00 p.m. PT</b></p>	<ul style="list-style-type: none"> <li>• Your current Grandpoint Mobile Banking service will become unavailable.</li> <li>• Complete all deposits before 4:00 p.m.</li> </ul>
<p><b>October 19 5:00 p.m. PT</b></p>	<ul style="list-style-type: none"> <li>• Your current Grandpoint Online Banking becomes unavailable and you will no longer have access to the applications.</li> </ul>
<p><b>October 20 – 21</b></p>	<ul style="list-style-type: none"> <li>• Conversion of all existing Grandpoint Online Banking services.</li> </ul>
<p><b>October 22</b></p>	<ul style="list-style-type: none"> <li>• Remote Deposit Capture will not immediately change; please continue to use the same desktop scanner. Beginning October 22, you will access the Remote Deposit Capture website directly at <a href="https://smartpay.profitstars.com/business">https://smartpay.profitstars.com/business</a>.</li> </ul>
<p><b>October 22 9:00 a.m. PT</b></p>	<ul style="list-style-type: none"> <li>• Your Business eBanking services will be available online, including ACH, ACH Positive Pay, Positive Pay, Wire Transfer, and Bill Payment.</li> <li>• It is recommended that you carefully review the accuracy of all your Business eBanking accounts, entitlements, limits, functionality, and information.</li> <li>• Set up any Alerts that you had in your previous Business Online Banking.</li> <li>• Set up any recurring transfers that did not convert from Grandpoint Online Banking.</li> <li>• Once you have accessed Business eBanking, download the Pacific Premier Business mobile app from the Apple App Store or Google Play. You can then delete the Grandpoint Bank app.</li> </ul>



### ONLINE SECURITY

Your online security is of the utmost importance. **Never provide your account information, password, or token number over the internet, phone, or via email. Pacific Premier Bank will never contact you and ask for your User ID, password, account number, or other confidential information.** If you receive an email, phone call, or pop-up window requesting confidential information, be aware this is **not** part of the Business eBanking login process and **immediately** call the Conversion Hotline at 855.816.5706 or contact your local branch. Please share this vital security information with your business online users.

## IMPORTANT CUTOFF TIMES

Service/Feature	Grandpoint	Pacific Premier, Effective October 22, 2018
<b>ACH Origination</b>	4:00 p.m. PT	4:00 p.m. PT
<b>ACH Positive Pay Decisions</b>	12:30 p.m. PT	12:00 p.m. PT
<b>Domestic Wires</b>	2:00 p.m. PT	2:30 p.m. PT (Extended)
<b>Foreign Currency Wires</b>	12:00 p.m. PT	1:00 p.m. PT (Extended)
<b>International USD Wires</b>	12:00 p.m. PT	2:30 p.m. PT (Extended)
<b>Mobile Deposit</b>	5:00 p.m. PT	4:00 p.m. PT
<b>Positive Pay Decisions (Exceptions available by 7:00 a.m.)</b>	12:30 p.m. PT	11:30 a.m. PT
<b>Remote Deposit Capture (CCX)</b>	5:00 p.m. PT	6:00 p.m. PT (Extended)

### IMPORTANT NEWS!

- **Your User ID will remain the same excluding any special characters (e.g., #, \$, @, %); however, you will receive a NEW Company ID and Temporary Password for your initial login.**
- Your role and entitlements as Business eBanking Administrator will remain the same.
- Existing User entitlements will remain the same.
- User limits for Wire Initiation, ACH Origination, Bill Pay, and Transfers will remain the same.  
**Note:** We do suggest that you verify the entitlements and limits when you sign in on Monday, October 22, 2018.
- Each authorized approver for ACH and Wire Approval and Transmission will be issued a new token along with instructions for activation.

### BUSINESS eBANKING TRAINING

BeB training tutorials will be available online closer to Conversion at:

- [www.GrandpointBank.com/conversion](http://www.GrandpointBank.com/conversion)
- [www.BankofTucson.com/conversion](http://www.BankofTucson.com/conversion)
- [www.RegentsBank.com/conversion](http://www.RegentsBank.com/conversion)
- [www.BiltmoreBankAZ.com/conversion](http://www.BiltmoreBankAZ.com/conversion)



### CONVERSION ASSISTANCE

Beginning Monday, October 22, 2018, to obtain the most current information about your accounts and assistance with your questions:



- **Call our Conversion Hotline toll-free at 855.816.5706, which will operate under extended hours beginning Monday, October 22, 2018 through November 18, 2018: Monday–Friday, 7:00 a.m. – 9:00 p.m. PT, and Saturday & Sunday, 7:00 a.m. – 7:00 p.m. PT**  
After November 18, normal business hours will be in effect:  
**Monday–Friday, 8:00 a.m. – 6:00 p.m. PT, and Saturday, 9:00 a.m. – 1:00 p.m. PT**
- Call or visit any of our branches during normal business hours. Visit [www.PPBI.com/locations](http://www.PPBI.com/locations) for contact information.
- Contact your Pacific Premier Relationship Manager.

## PACIFIC PREMIER SERVICES AND FEATURES – TRANSITION INFORMATION

Service/Feature	Important Information and Actions Required
<b>ACH Origination &amp; ACH Templates</b>	<ul style="list-style-type: none"> <li>The last effective date through Grandpoint's Online Banking is <b>October 19, 2018</b>. Transactions with an effective date of <b>October 22, 2018</b> or later should be originated through Pacific Premier's Business eBanking (BeB).</li> <li><b>Action 1:</b> Review your templates in your current Grandpoint Business Online Banking to ensure they include a funding account number. Templates will not convert without a funding account number indicated.</li> <li><b>Action 2:</b> Review your templates for accuracy during the Preview Bank beginning Monday, October 1, 2018.</li> <li><b>Note:</b> Business eBanking does not allow restriction of template viewing at the user level.</li> </ul>
<b>ACH Origination Split Payments</b>	<ul style="list-style-type: none"> <li>Business eBanking does not currently offer this feature. Payments can be initiated in separate batches as individual payments.</li> </ul>
<b>Bill Payment</b>	<ul style="list-style-type: none"> <li>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 Bank for payment.</li> <li>New Service: Expedited Bill Payment (fees may apply).</li> <li><b>Action 1:</b> Review your recurring payments for accuracy.</li> <li><b>Action 2:</b> Review your payees for accuracy.</li> <li><b>Action 3:</b> Review BeB user limits on Monday, October 22, 2018.</li> <li><b>Action 4:</b> Re-establish any eBills that you had set with your vendors.</li> </ul>
<b>Book Transfers</b>	<ul style="list-style-type: none"> <li>Business eBanking offers book or multiple transfers (from one account into many accounts, or from many accounts into one account).</li> </ul>
<b>NEW! Deposit Images</b>	<ul style="list-style-type: none"> <li>Check images – front and back</li> <li>Return deposited check images</li> </ul>
<b>EDI Notifications</b>	<ul style="list-style-type: none"> <li>Additional information will be provided closer to Conversion weekend regarding your password for EDI notifications.</li> </ul>
<b>Electronic Loan &amp; Deposit Account Statements</b>	<ul style="list-style-type: none"> <li>Business eBanking offers Loan and Deposit account statements that can easily be viewed or saved electronically. Retention of deposit account statement is 36 months.</li> </ul>
<b>NEW! Enhanced Loan Reporting</b>	<ul style="list-style-type: none"> <li>The ability to view loan commitment, account information, and note information from within Business eBanking.</li> </ul>
<b>Positive Pay</b>	<p><b>Action:</b> Beginning October 22, 2018, your branch will contact you with exceptions from Friday's processing. Please decision all Positive Pay items before 11:30 a.m. PT. If a decision to pay an item has not been made by 11:30 a.m., it will be returned. Default settings may be changed upon request.</p>
<b>NEW! Payee Positive Pay</b>	<ul style="list-style-type: none"> <li>We are pleased to offer this new service. If this is a service that you are interested in for your company, please contact the Conversion Hotline at 855.816.5706.</li> </ul>
<b>NEW! Quicken® and QuickBooks® Available Through Web Connect &amp; Direct Connect</b>	<ul style="list-style-type: none"> <li>Additional information will be provided closer to Conversion weekend, scheduled for October 19 – 21, 2018, on the Grandpoint Bank website at <a href="http://www.GrandpointBank.com/conversion">www.GrandpointBank.com/conversion</a> and on the Pacific Premier Bank website at <a href="http://www.PPBI.com/businesscenter">www.PPBI.com/businesscenter</a>.</li> <li>If you are interested in QuickBooks Direct Connect, please call the Conversion Hotline at 855.816.5706.</li> </ul>
<b>Recurring Internal Transfers</b>	<p><b>Action:</b> On or after October 22, 2018, please reset any recurring transfers you previously had set up on Grandpoint's Online Banking.</p>
<b>Remote Deposit Capture (CCX)</b>	<p><b>Action:</b> Beginning October 22, 2018, access Remote Deposit Capture directly through the website: <a href="https://smartpay.profitstars.com/business">https://smartpay.profitstars.com/business</a>. Processing procedure is the same.</p>
<b>Returned Deposited Items – Special Handling</b>	<ul style="list-style-type: none"> <li>Deposited items being returned for the first time in the amount of \$500 or less may be automatically re-cleared one time (if eligible), unless we have written instructions from the customer to do otherwise.</li> </ul>
<b>Security Tokens</b>	<ul style="list-style-type: none"> <li>Each authorized approver will be issued a new token along with instructions for activation.</li> </ul>
<b>Wire Transfer and Transfer Templates</b>	<ul style="list-style-type: none"> <li>Business eBanking offers wire reporting with a higher level of detailed information.</li> <li>On foreign wires, if your wire beneficiary has not specified an Intermediary Bank, then use Wells Fargo Bank ABA 026005092. Do not leave that area blank.</li> <li><b>Action:</b> Review for accuracy during the Preview Bank beginning Monday, October 1, 2018 through Thursday, October 18, 2018.</li> </ul>



## INITIAL LOGIN TO YOUR NEW BUSINESS eBANKING SERVICES

Follow these instructions to access your new Business eBanking services:

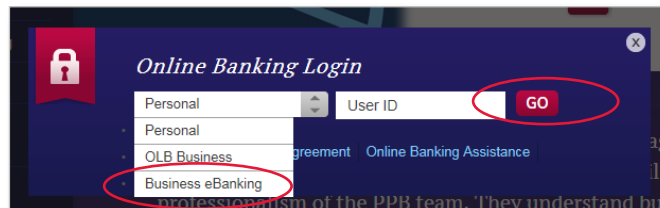
- Monday, October 1, 2018 through Thursday, October 18, 2018 – “Preview Bank” access will be available
- Monday, October 22, 2018 – “LIVE” Business eBanking access will be available

1. Go to the Pacific Premier Bank website at [www.PPBI.com](http://www.PPBI.com), click on the **Online Banking** button.



2. Select **Business eBanking** from the select login type dropdown and click **GO**.

At the Sign-In screen, input your new **Company ID** and current **User ID** excluding any special characters (e.g., #, \$, @, %), and then click **Continue**. You may be prompted to complete the extra layer of security step; click the **Continue with Security Code** button. Please note, your new Company ID will be provided to you via mail.



Sign in to Business eBanking

Please provide the information below and click Continue.

Company ID:

User ID:

Login Screen

Sign in to Business eBanking

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

**One-Time Security Code**

Security Layer Prompt

3. Complete the **One-Time Security Code** step by selecting either **Phone** or **Text Message** and then clicking **Continue** for your security code to be sent to you.

**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-2001

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.*

## INITIAL LOGIN TO YOUR NEW BUSINESS eBANKING SERVICES (continued)

4. If you select **Phone**, you will be called at the provided number and prompted to enter the Security Code into your phone. If you select **Text Message**, the mobile phone number will be validated against our records and then you will be prompted to key in the Security Code on the computer. Then simply click the **Phone Call Completed** or **Text Message Completed** button.

**One-Time Security Code**

**Enter the security code**

Please wait for your phone call. We are now calling (XXX) XXX-2001. 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.

One-time security code: 20416

Phone Call Completed Cancel

5. Next, you will enter your temporary password – 1BeB and the first 4 digits of your User ID (all uppercase without special characters). For example – 1BeBABCD. You will then be prompted to change your temporary password to a new password. Your new password must be at least **eight** characters long and must include three of the following: upper case letter, lower case letter, numeric characters, or special characters (e.g., #, \$, @, %). Passwords are case sensitive. Beginning Monday, October 22, 2018, your Business eBanking services become available to view current balances, see new activity, and initiate new transactions including ACH and Wires.

### Troubleshooting: Logging Into Business eBanking

If you are an Administrator and have forgotten your Company ID, User ID, or Password, call our toll-free Conversion Hotline at 855.816.5706. If you are a User, contact your Administrator to be reset.

If your User ID is not accepted, go back to the beginning process steps and try again.

**Sign in to Business eBanking**

Please provide the information below and click Continue.

Company ID: 1690003

User ID: UserID

Continue

**Note:** If you do not recognize the last four digits of the numbers that appear on the One-Time Security Code screen, a Company ID or User ID was entered incorrectly. Please cancel and try to log in again. If you cannot sign into the system, call the Conversion Hotline at 855.816.5706.

**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-2001

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

**Sign in to Business eBanking**

Please provide the information below and click Continue.

Company ID: 1690003

User ID: UserID

Continue

## BUSINESS eBANKING (BeB) CONVERSION FAQ

### 1. Q: When will my Business eBanking service be available?

A: You will have a "Preview Bank" available beginning October 1, 2018 through October 18, 2018. The "LIVE" Business eBanking service with transactions, balances, etc., will be available Monday, October 22, 2018 at 9:00 a.m. PT.

### 2. Q: How will I access my Business eBanking?

A: Go to [www.PPBI.com](http://www.PPBI.com), click on the red **Online Banking** button, and select **Business eBanking** from the dropdown menu. You will then be prompted through the login steps. Your current User ID will remain the same, excluding any special characters (e.g., #, \$, @, %). You will be issued a new Company ID and Temporary Password.

### 3. Q: How will I access my Bill Payment service?

A: You can access your Bill Payment service by logging into Business eBanking and selecting **Bill Payment** under the **Transfers and Payments** tab. All existing activity, payees, and payment templates will be available on October 22, 2018.

### 4. Q: How will I access my Remote Deposit Capture service?

A: Beginning October 22, 2018, you can access Remote Deposit Capture directly through the website: <https://smartpay.profitstars.com/business>. Your processing procedure should remain the same.

### 5. Q: Will electronic statements continue to be available through Business eBanking?

A: Yes, you will continue to receive electronic statements in Business eBanking. If you would like to discontinue paper statements with Pacific Premier Bank, please contact your local branch or call the Conversion Hotline at 855.816.5706.

### 6. Q: Will all my previous Online Banking information be available in my new Pacific Premier Business eBanking service?

A: On October 22, up to 90 days of banking activity will be available in your new Business eBanking service. Up to 18 months of activity will be added and available to you throughout the following week. Your eStatements will be available within three weeks after the Conversion.

### 7. Q: How can I be sure information will be migrated correctly?

A: Every effort is being made to accurately migrate your Online Banking profile. We strongly encourage you to take advantage of the Business eBanking "Preview Bank," beginning October 1, 2018 through October 18, 2018. When you log in during the "Preview Bank," you should review your ACH and Wire Transfer templates. If you are the Administrator, review your additional user setups for access and limits. When you log in on Monday, October 22, you should review your Bill Payment payees, recurring payments, and other information. **If you notice any discrepancies, please immediately contact the Conversion Hotline at 855.816.5706.**

### 8. Q: I initiate Wire Transfers and ACH transactions. Do I need to do anything differently?

A: Yes, a security token will be required to approve and transmit ACH transactions and wire transfers through your new Business eBanking service. Your new token and setup instructions will be sent to you prior to Conversion. If you do not receive your new token by October 5, 2018, please contact the Conversion Hotline at 855.816.5706.

### 9. Q: How can I attend a training session for my new Business eBanking services?

A: Online Banking Tutorials will be available on the Grandpoint Bank website closer to Conversion weekend at [www.GrandpointBank.com/conversion](http://www.GrandpointBank.com/conversion) and on the Pacific Premier Bank website at [www.PPBI.com/conversion](http://www.PPBI.com/conversion).

### 10. Q: I normally import my banking information into QuickBooks®. Will I still be able to use this service?

A: Yes. Pacific Premier Bank is pleased to offer our clients Direct Connect and Web Connect for Quicken® and QuickBooks®. Additional information will be provided closer to the Conversion weekend of October 19 – 21, 2018. If you would like to activate Direct Connect, contact our Conversion Hotline at 855.816.5706.

### 11. Q: Will I be charged a fee for Business eBanking services?

A: Service fees may apply for certain services. For additional information, refer to the Business Banking Products and Services Information, Business Banking Fee Schedule, Analysis Business Plan Fees, International Services Fees, Treasury Management Services Fees, Disclosure Information and Agreement, and Treasury Management Services Agreement. To request a copy, please contact your local branch or call the Conversion Hotline at 855.816.5706.

### 12. Q: Where can I get more information on other products and services offered by Pacific Premier Bank?

A: Please contact your local branch, visit our website at [www.PPBI.com](http://www.PPBI.com), or call our Conversion Hotline at 855.816.5706.

**Thank you for your continued business.**



**Phone:** 855.816.5706 **Web:** PPBI.com

