# Online Banking User Guide

PACIFIC CONTINENTAL®
THE RIGHT BANK®

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# Getting Started

Welcome to Online Banking with Pacific Continental Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 877-231-2265.

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# Getting Started

## New User Enrollment

If you're new to Online Banking with Pacific Continental, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type www.therightbank.com into the address bar on your browser. Click on **Menu** in the main header, then select Online & Mobile Banking. From there, click on the + icon in the "Online Banking for Individuals" or the "Online Banking for Businesses" block then "Enroll in Online Banking" or "Enroll in Online Banking Plus" depending on the type of account you need.
2. This opens the Online Banking or Online Banking Plus new enrollment account verification screen. Enter all the required information. It will be verified by comparing this information to the current contact information in Pacific Continental Bank's system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call Pacific Continental's Client Support Team during our business hours, Monday - Friday from 7:00 AM - 6:00 PM PST, at 877-231-2265.
3. A new browser window will open congratulating you for having successfully enrolled in Online Banking or Online Banking Plus. Follow the **Click Here** link to be directed back to the Home Page.
4. Once you receive your welcome email, go to www.therightbank.com, enter your newly created Login ID and click Go. In the next screen, click the **"I am a first time user"** box, then click **Login**.
5. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone or text message that will enable Pacific Continental to reach you immediately with your one-time Secure Access Code.
6. When you receive your six-digit Secure Access Code, enter it on the access

> **Note**: If the contact information on file is inaccurate or out-of-date, you cannot proceed further. Please contact Pacific Continental Bank at **877-231-2265** to update your contact information.

code screen and click **Submit**. The Secure Access Code is valid for only 15 minutes. If it expires before you use it, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and instead select **"I already have a Secure Access Code."**

7. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to request a new Secure Access Code when you use that device in the future.

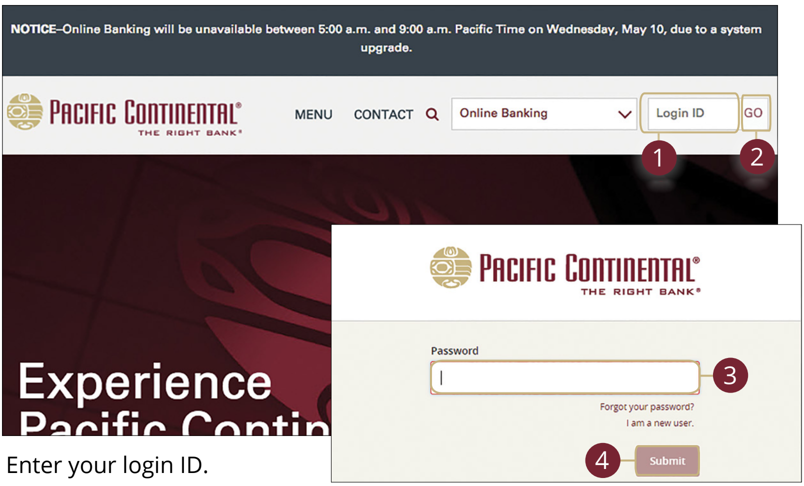
> **Note**: For additional security, we strongly suggest that you do not register your devices.

8. Review the "Welcome First Time User" screen, which presents the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking **I Accept**.
9. Your online profile will appear for your review. You can make any changes necessary. However, please note that changes to this screen do not change your contact information. You must call Pacific Continental Bank to make changes to your contact information - or submit an address change form once you are logged in. Once reviewed, click **Submit** then **OK** to continue.
10. Now you can create your password. For your protection, you will need to create a password that meets the stated security criteria. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
11. Congratulations! You are now logged in to Online Banking with Pacific Continental Bank.

# Getting Started

## Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).




1. Enter your login ID.
2. Click the **Go** button.
3. Enter your password.
4. Click the **Submit** button.

> **Note**: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 877-231-2265 for assistance.

### Logging Off

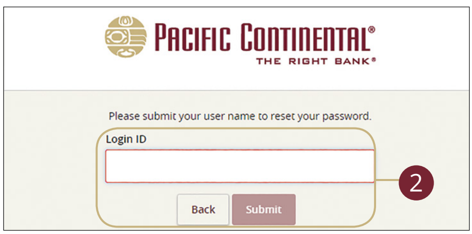
For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.


1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

# Getting Started

## Resetting a Forgotten Password

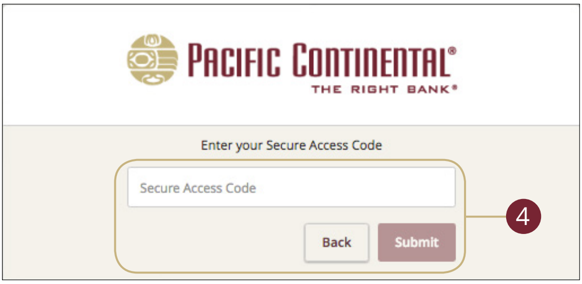
If you happen to forget your password, you can easily reestablish a new one from the Pacific Continental home page - no need to call us!

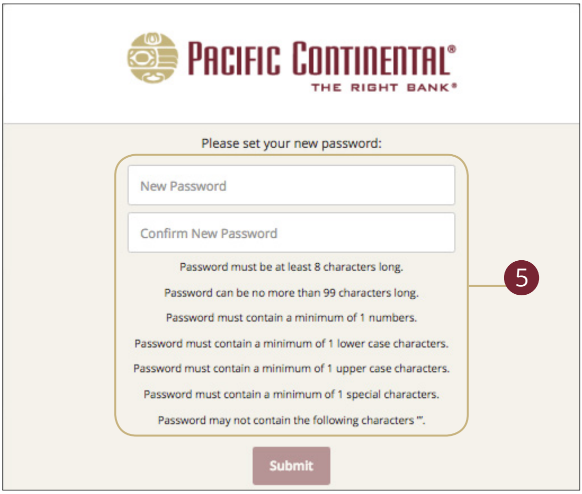





1. Check the box next to “Forgot Password?”
2. Enter your login ID and click the **Submit** button.
3. Choose the contact method that allows Pacific Continental to reach you immediately with a 6-digit Secure Access Code (SAC).

**Note**: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.



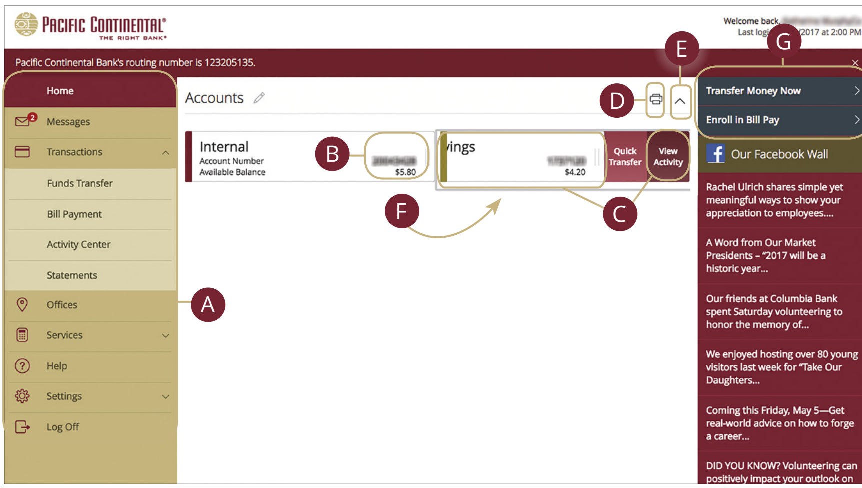




4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

# Home Page

## Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and Pacific Continental accounts, as well as your account summaries and more!




**Note**: The letters correspond to several available features on the home page.

**A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

**B.** Your Pacific Continental accounts are displayed in an account card with their balance.

**C.** If you click an account name, you are taken to the Account Details page. You can also click the right side of an account card and click the **View Activity** button for more details.

**D.** The icon allows you to print a summary of current available funds in your accounts.

**E.** You can expand or collapse account details by clicking the icon.

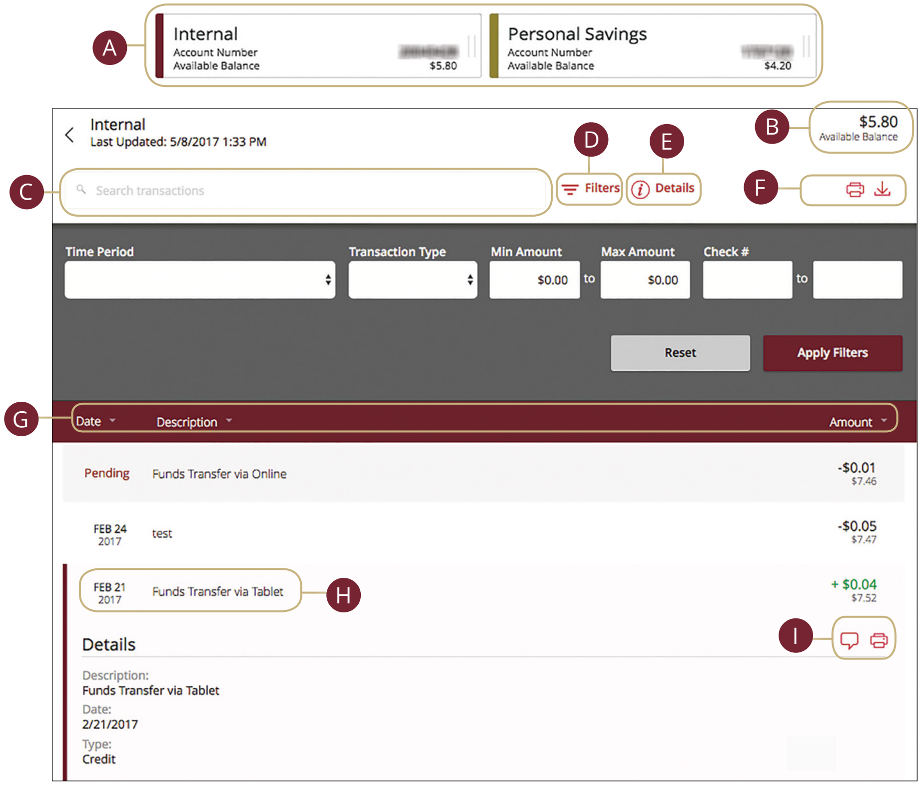
**F.** If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

**G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

# Home Page

## Account Details Overview

Selecting a Pacific Continental account on the home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.



**A.** On the home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.

**B.** The available balance of that account is displayed in the top right corner.

**C.** You can find transactions within that account using the search bar.

**D.** Transactions can be sorted by time, type, amount or check number. Click the **Filters** icon for more options.

**E.** More information about your transactions is available by clicking the **Details** icon.

**F.** You can print a list of transactions by clicking the icon or export your transactions into a different format by clicking the icon.

**G.** The icon indicates how the Date, Description and Amount columns are sorted.

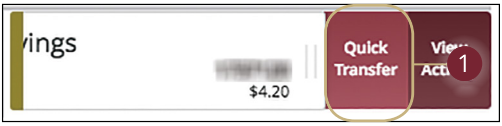
**H.** You can view more details about a transaction by clicking on it.

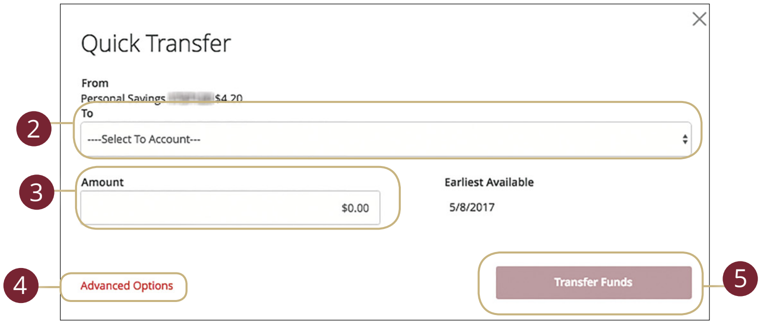
**I.** After clicking a transaction, the icon lets you send a secure message about that transaction. You can also print the transaction by clicking the icon.

# Home Page

## Quick Transfer

No need to run to a branch to move money from one account to another! If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.



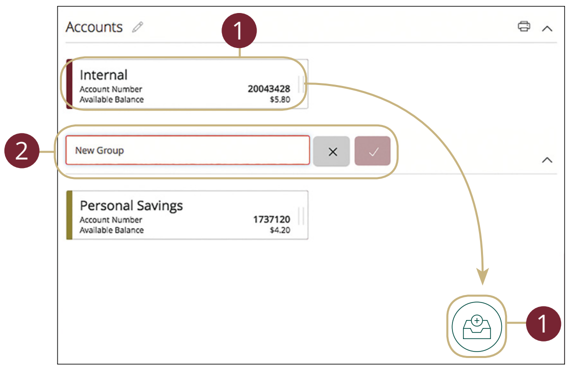




1. Choose an account to transfer funds from by clicking the right side of the account card then clicking the **Quick Transfer** button.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. Click the "Advanced Options" link to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

# Home Page

## Account Grouping

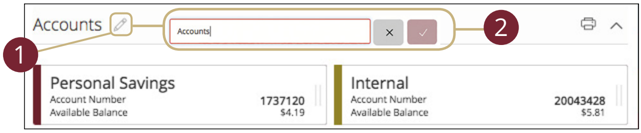
You can organize your internal and linked accounts into groups, so the home page appears how you want it in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the check mark when you are finished.

## Editing a Group Name

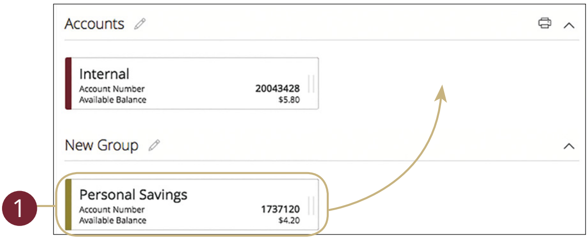
The names of existing groups can be edited in just two easy steps.

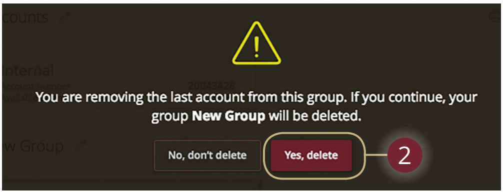



1. Click the icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

## Deleting a Group

After a group is made, you can reorganize the home page by deleting a group without removing those accounts from the home page.




1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

# Security

## Protecting Your Information

Here at Pacific Continental, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

### General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

### Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

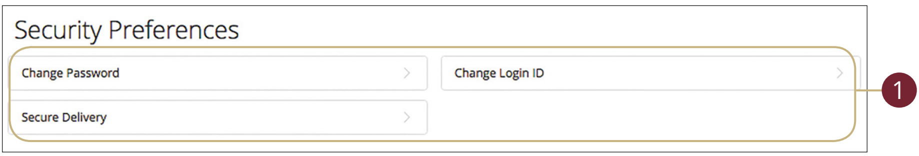
### Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 877-231-2265.

# Security

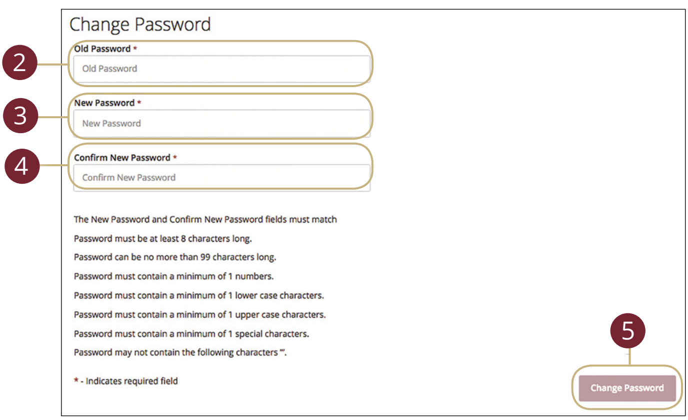
## Security Preferences

We take security very seriously at Pacific Continental. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your online banking experience.




### Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

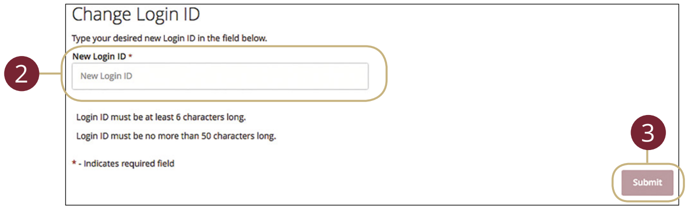



In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

## Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember that follows our required guidelines.

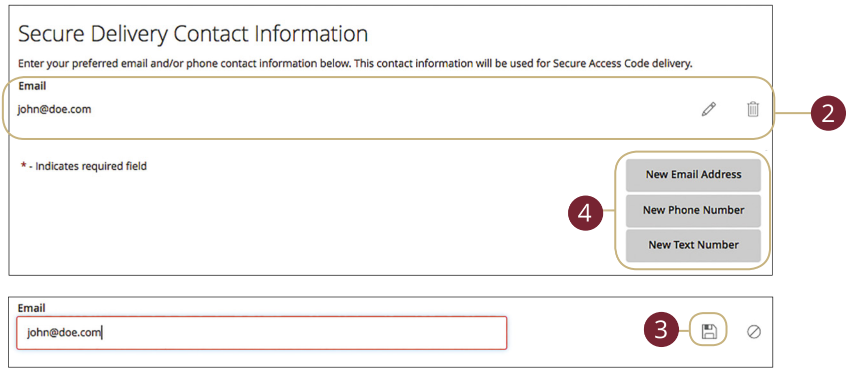



In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Submit** button when you are finished making changes.

## Secure Delivery

Pacific Continental verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.



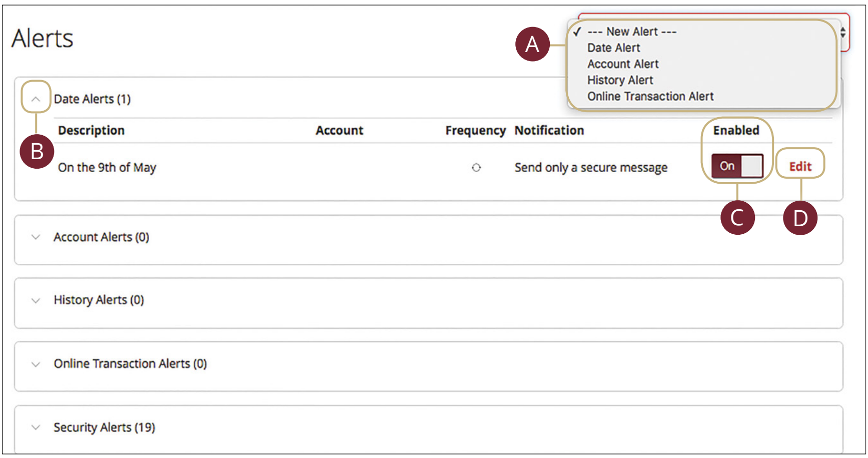

In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Makes changes to a secure delivery method by clicking the icon to make changes or the icon to delete a secure delivery method.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Phone Number** or **New Text Number** button at the bottom of the page.

# Security

## Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.




In the **Settings** tab, click **Alerts**.

**A.** The "New Alert" drop-down lets you create a date, account, history or transaction alert.

**B.** The ^ icon allows you to collapse or expand alert details for each category.

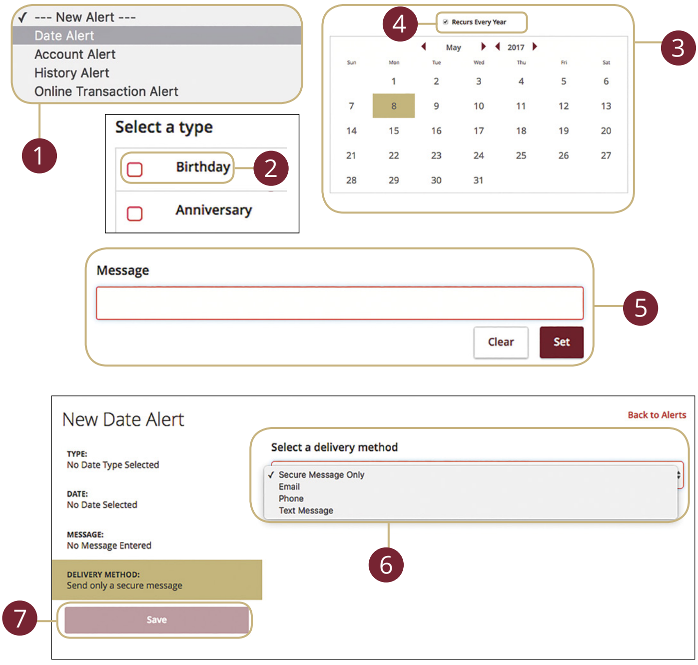
**C.** Toggling the "Enabled" switch turns an alert on or off without it being deleted.

**D.** The "Edit" link lets you make changes to existing alerts.

**Note**: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

## Date Alerts

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

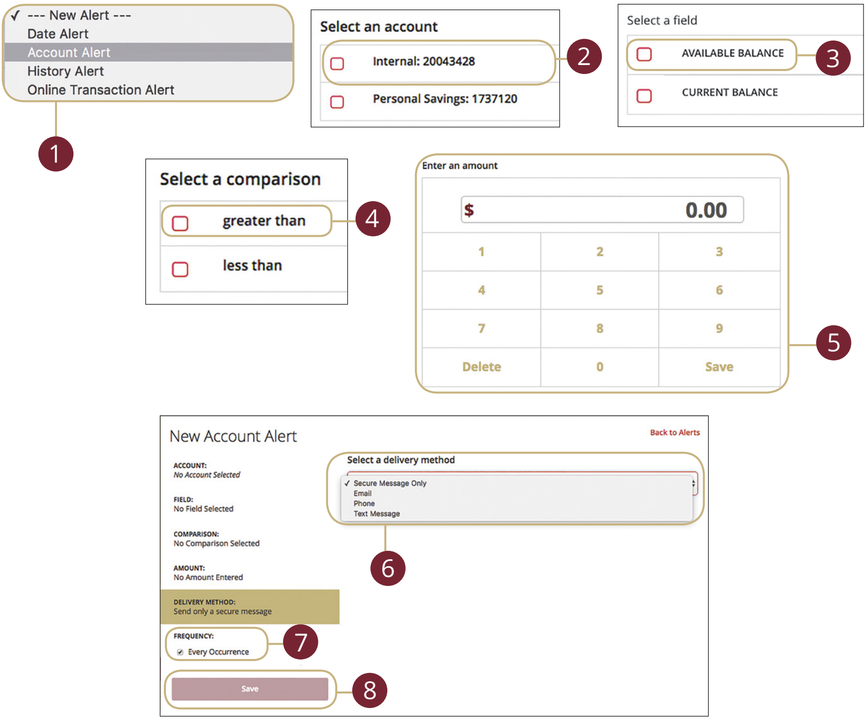



In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Date Alert.”
2. Check the box next to an alert type.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. Enter a message and click the **Set** button.
6. Select a delivery method from the drop-down.
7. Click the **Save** button when you are finished.

## Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.



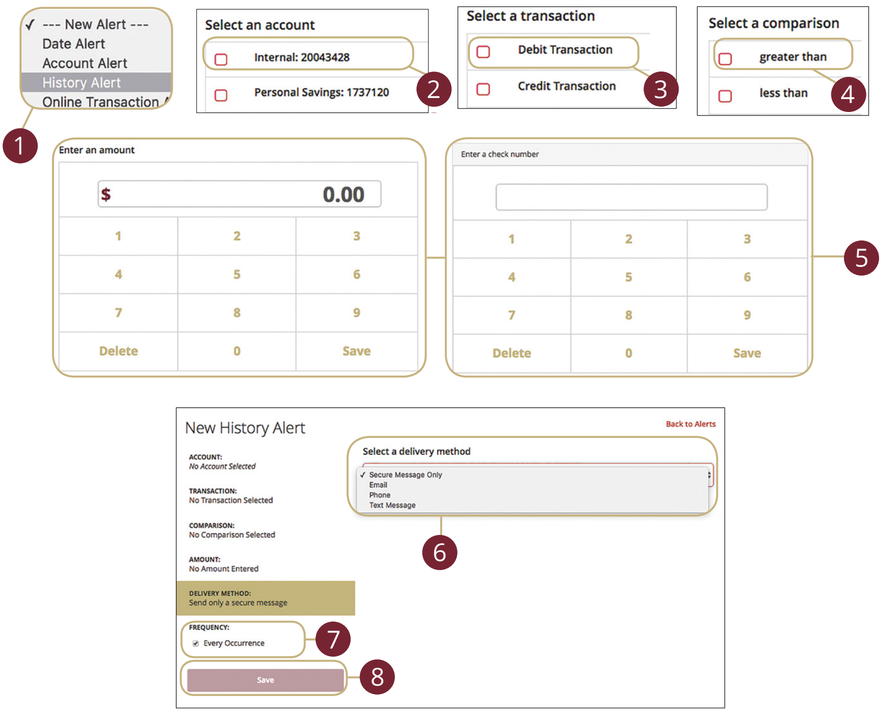

In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Check the box next to an account name.
3. Check a box to select a field.
4. Check a box to select a comparison.
5. Enter an amount and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
8. Click the **Save** button when you are finished.

Security: Alerts Overview

## History Alerts

If you're ever concerned about amount limits or items clearing your account, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

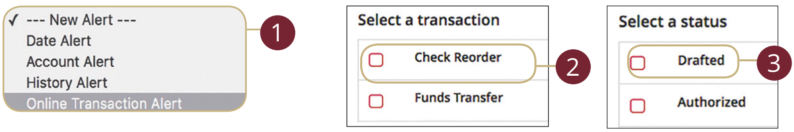


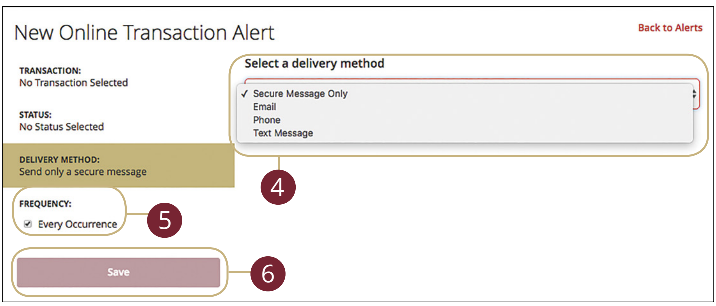

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Check the box next to an account name.
3. Select a transaction type by checking a box.
4. Check a box to select a comparison. These options vary depending on the chosen transaction type.
5. Enter an amount or check number and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

## Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Transaction Alerts, you can be notified when various transfers, payments or debits initiated in Online Banking post to your account.



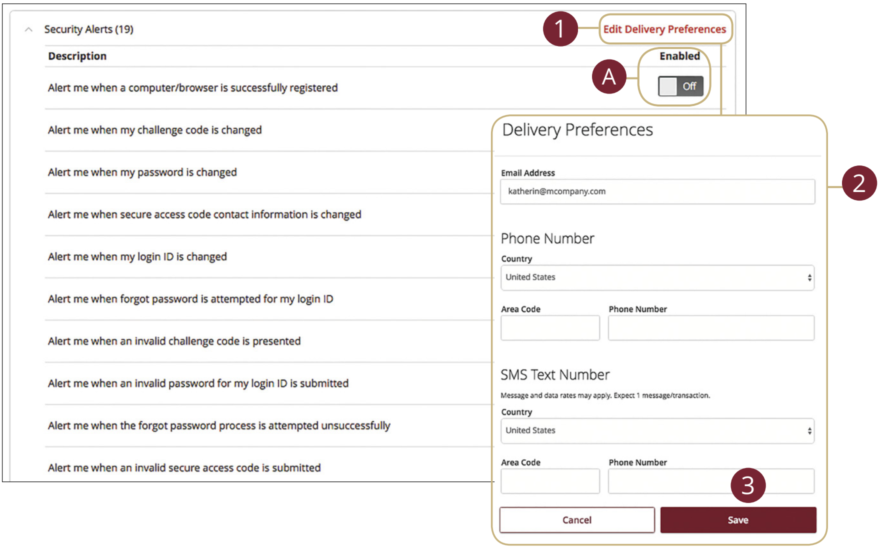

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Transaction Alert."
2. Check the box next to a transaction type.
3. Select a status by checking the appropriate box.
4. Select a delivery method using the drop-down.
5. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
6. Click the **Save** button when you are finished.

# Security

## Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.




In the **Settings** tab, click **Alerts** then **Security Alerts**.

**A.** You can turn an alert on or off by toggling the **Enabled** switch.

### Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

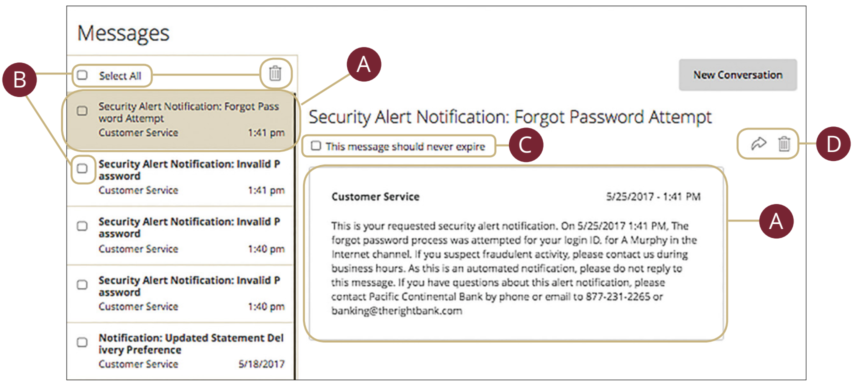
In the **Settings** tab, click **Alerts** then **Security Alerts**.

1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

# Security

## Secure Message Overview

If you have questions about your accounts or need to speak with someone at Pacific Continental, Secure Messages allows you to communicate directly with a Pacific Continental customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.




Click the **Messages** tab.

**A.** Click on a message to open it. Messages are displayed on the left side of the screen.

**B.** Delete multiple messages by checking the box next to the corresponding messages or check the box next to “Select All” and click the icon.

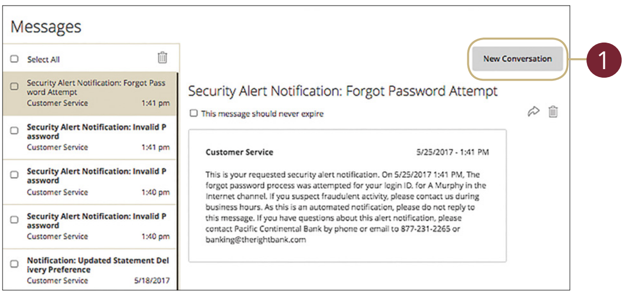
**C.** Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

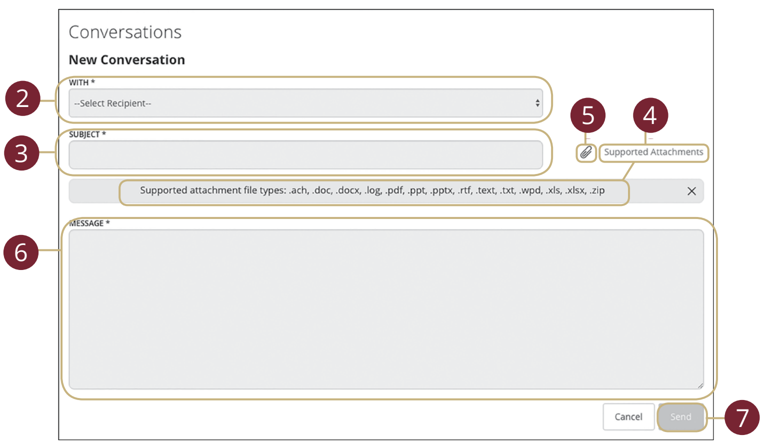
**D.** Delete an opened message by clicking the icon or reply by clicking the icon.

# Security

## Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.




Click the **Messages** tab.

1. Create a new message by clicking the **New Conversation** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Click the “Supported Attachments” link to see if your file is supported.
5. Attach a file by clicking the icon.
6. Enter your message.
7. Click the **Send** button when you are finished.

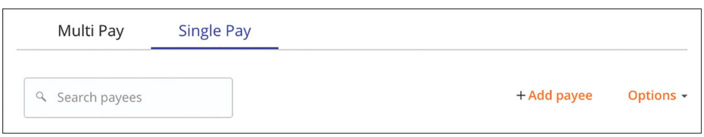
# Transactions

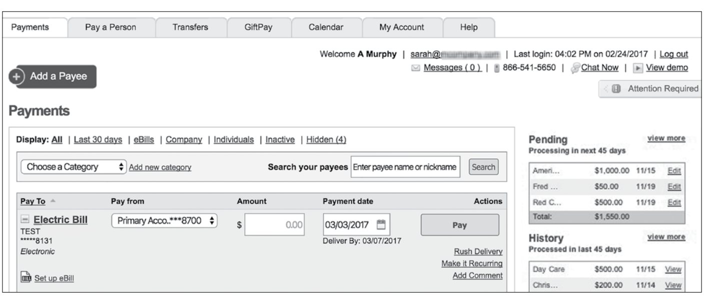
## Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Pacific Continental, there are various features that help you transfer funds in different ways.

- **Funds Transfer**:
  Moving money between your personal Pacific Continental accounts.


- **Bill Pay**:
  Move money to someone's external account or a company's account.

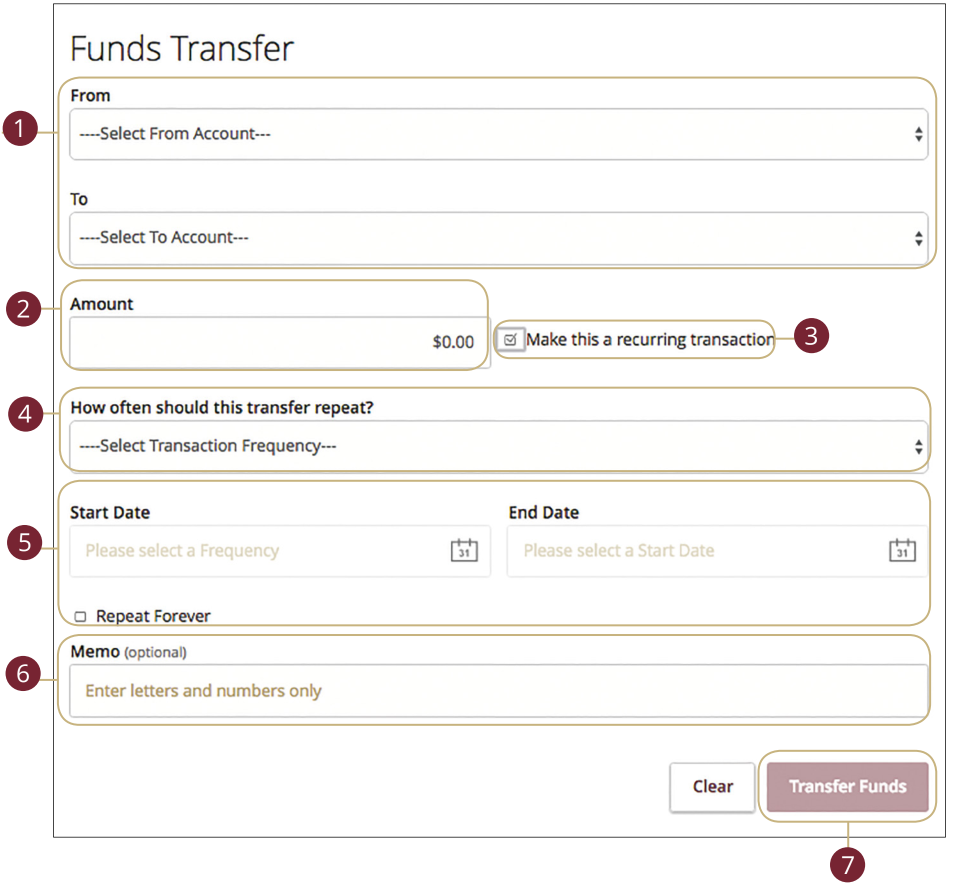


# Transactions

## Funds Transfer

When you need to make a one-time or recurring transfer between your personal Pacific Continental accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.



In the **Transactions** tab, click **Funds Transfer**.

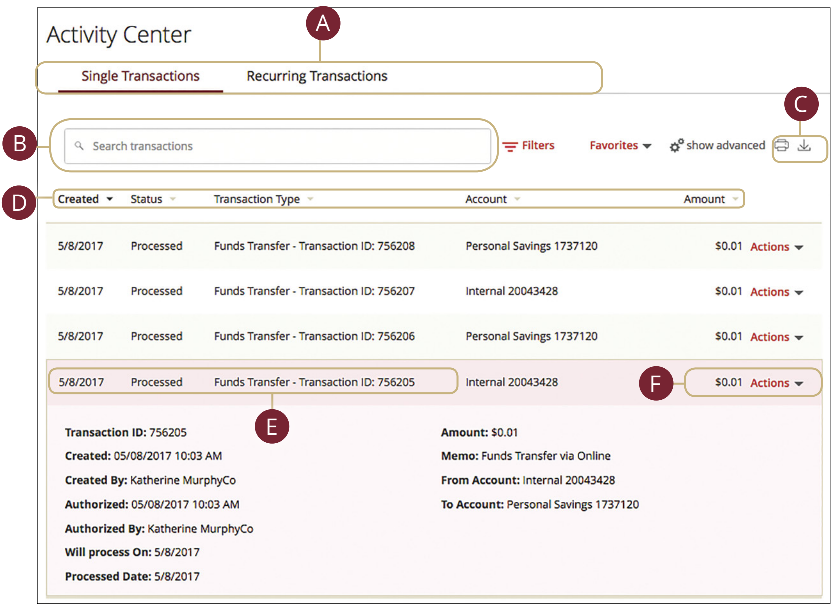
1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount and date to process the transaction.
3. Check the box next to “Make this a recurring transaction” to repeat the transfer.
4. Use the “Transfer Frequency” drop-down to specify how often the transfer should occur.
5. Enter a start and end date for this transaction or check the box next to “Repeat Forever.”
6. Enter a memo.
7. Click the **Approve** button when you are finished.

**Note**: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

# Transactions

## Activity Center Overview

All transactions initiated through Online Banking or through our Mobile Banking App appear in the Activity Center. All single and recurring transactions as well as deposited checks show in the Activity Center along with stop payments and check reorders.




In the **Transactions** tab, click **Activity Center**.

**A.** Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.

**B.** Use the search bar to find transactions within that account.

**C.** Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

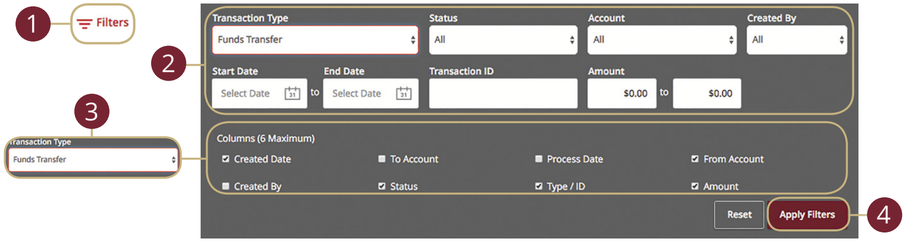
**D.** Click the ▽ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

**E.** Click on a transaction to view more details.

**F.** Select **Actions** to perform additional functions.

## Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

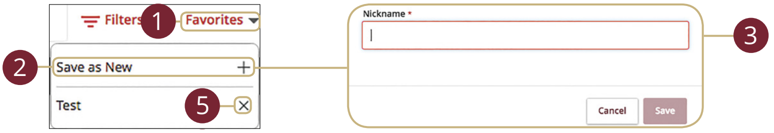



In the **Transactions** tab, click **Activity Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

## Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

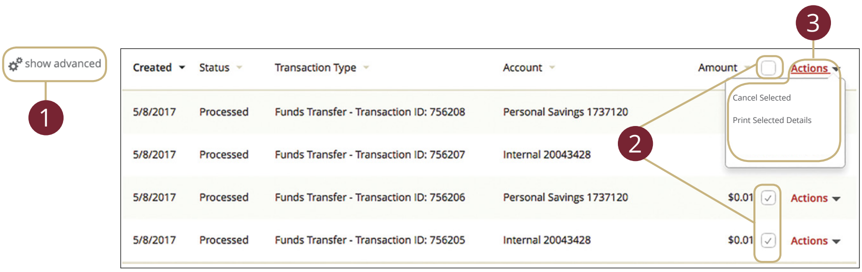


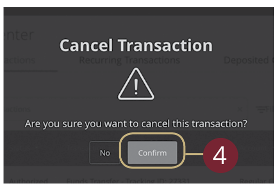

In the **Transactions** tab, click **Activity Center**.

1. Apply filters and click the "Favorites" link.
2. Click the **+** icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

## Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.




In the **Transactions** tab, click **Activity Center**.

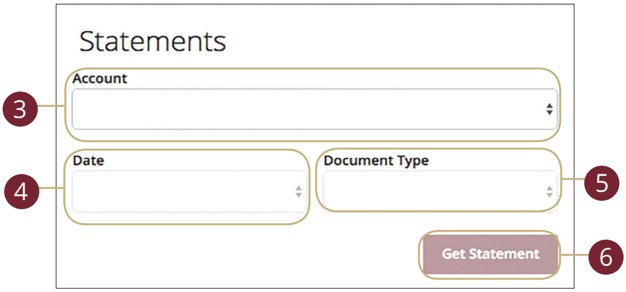
1. Click the **Show Advanced** icon. An additional column of check boxes appears next to the Amount column.
2. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
3. Click the “Actions” drop-down and click “Cancel Selected.”
4. Click the **Confirm** button when you are finished. The status then changes to “Cancelled” on the Activity Center page.

**Note**: If you cancel a recurring transaction in the Single Transaction tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.

# Transactions

## Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.




In the **Transactions** tab, click **Statements**.

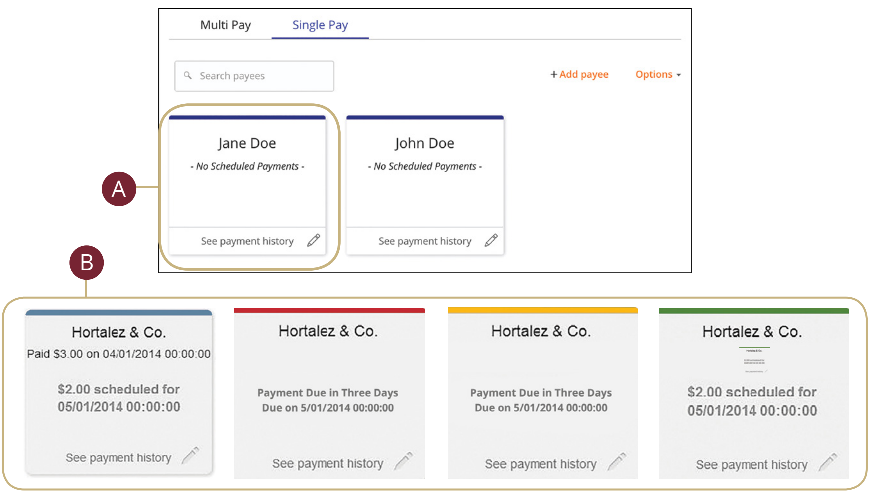
1. Choose an account to work with using the “Account” drop-down.
2. Choose a date for the statement using the “Date” drop-down.
3. Use the “Document Type” drop-down to select a file format.
4. Click the **Get Statement** button when you are finished.

# Integrated Bill Pay

## Bill Pay Overview

Sending payments to companies and individuals has never been easier! Bill Payment with Pacific Continental helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

**Note**: The first time that you click the Bill Pay tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled.




In the **Transactions** tab, click on **Bill Payment**.

**A.** After you create a payee, their name and payment information appears as a card.

**B.** The card colors can change, informing you of the status of your payments.

**Blue**: Paid

**Red**: Payment overdue

**Yellow**: Payment due in the next 3 days

**Green**: Scheduled payment


**C.** Click the “See payment history” link to see a graph of your previous payments to that payee.

**D.** Click the **Multi Pay** tab to pay multiple bills at once.

**E.** Click the “Add Payee” link to create a new payee.

**F.** The “Options” drop-down contains links for deleting a payee and visiting the Advanced Bill Pay site.

**G.** You can find payees using the search bar.

**H.** The  icon lets you make changes to existing payees.

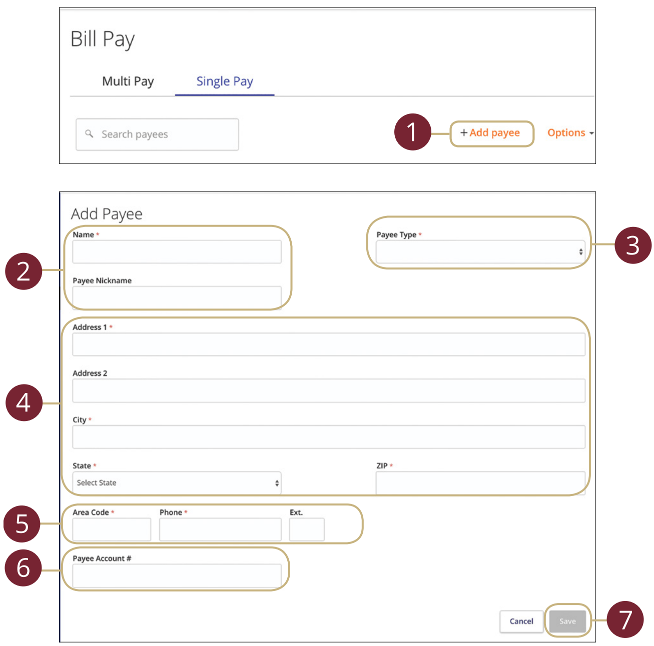
**I.** An additional sidebar on the right allows you to view all pending and processed payments. You can find payments using the search bar.

# Integrated Bill Pay

## Managing Payees

### Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay bills to regularly. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.

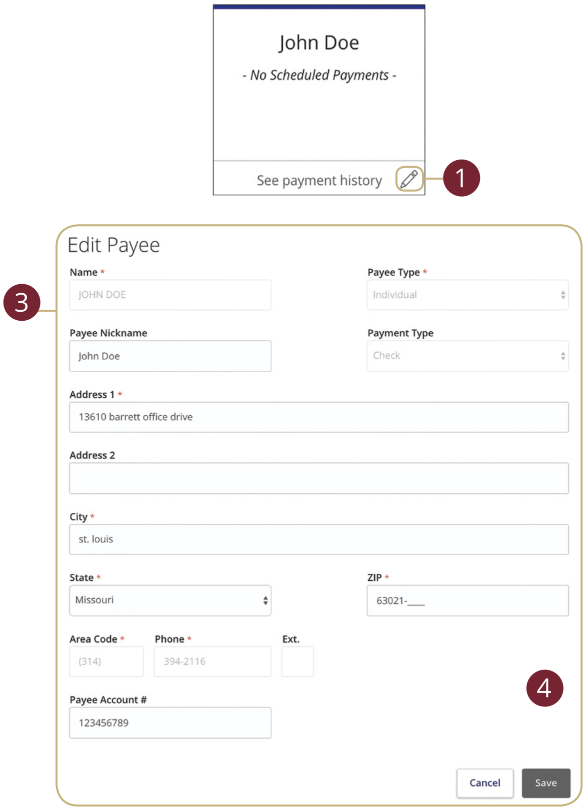



In the **Transactions** tab, click **Bill Payment**.

1. Click the "Add Payee" link.
2. Enter the new payee's name and add an optional nickname.
3. Choose the type of payee to create using the "Payee Type" drop-down.
4. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
5. Enter the payee's area code and phone number.
6. Enter the payee's account number.
7. Click the **Save** button when you are finished.

## Editing a Payee

You can make edits to existing payees on the Bill Payment page if their contact information or account number changes.

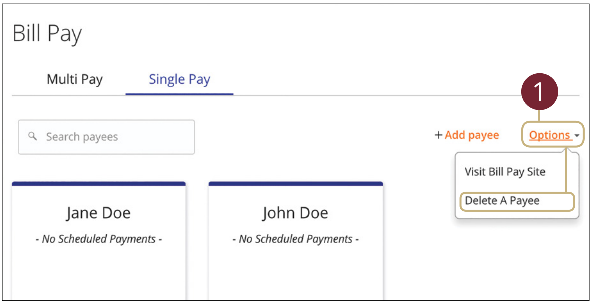


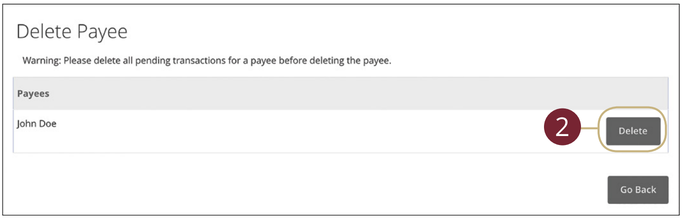

In the **Transactions** tab, click **Bill Payment**.

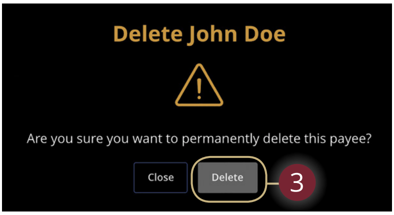
1. Locate a payee to edit and click the icon.
2. Enter the new information for the existing payee.
3. Click the **Save** button when you are finished making changes.

## Deleting a Payee

If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Payment page.



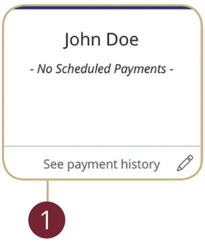

In the **Transactions** tab, click **Bill Payment**.

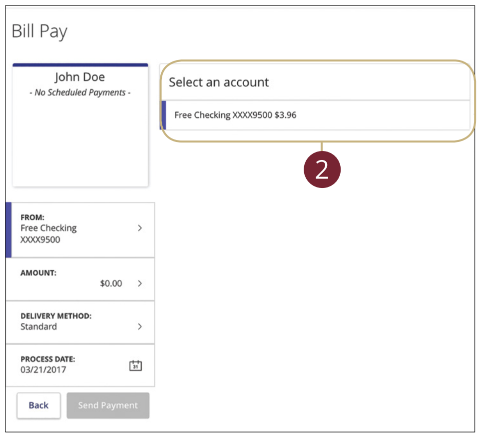
1. Use the “Options” drop-down and choose “Delete a Payee.”
2. Click the **Delete** button next to the payee you want to remove.
3. A confirmation screen appears. Click the **Delete** button to permanently remove that payee.

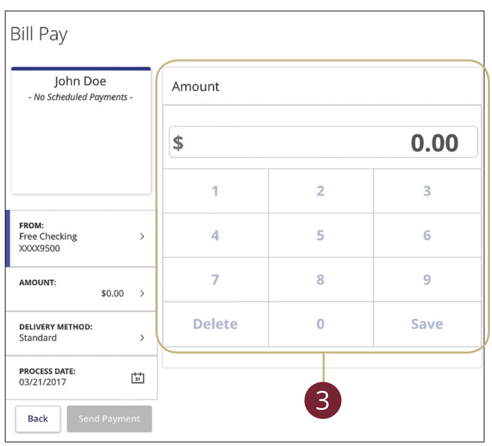
# Integrated Bill Pay

## Making a Manual Payment

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.



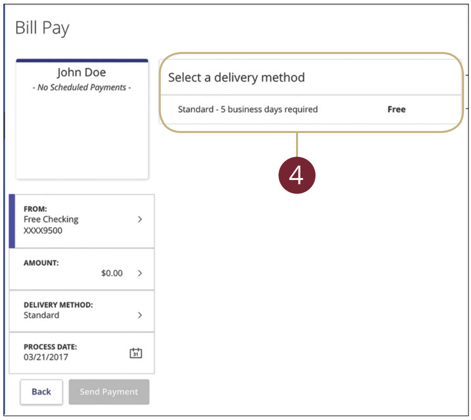



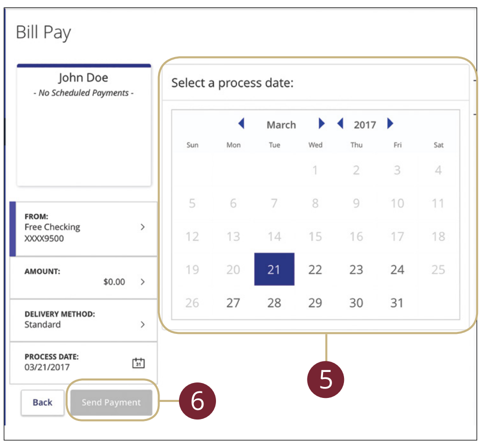

In the **Transactions** tab, click **Bill Payment**.

**1.** Select a payee.

**2.** Select the account from which to take funds.

**3.** Enter the amount and click the **Save** button.




**4.** Select a delivery method.

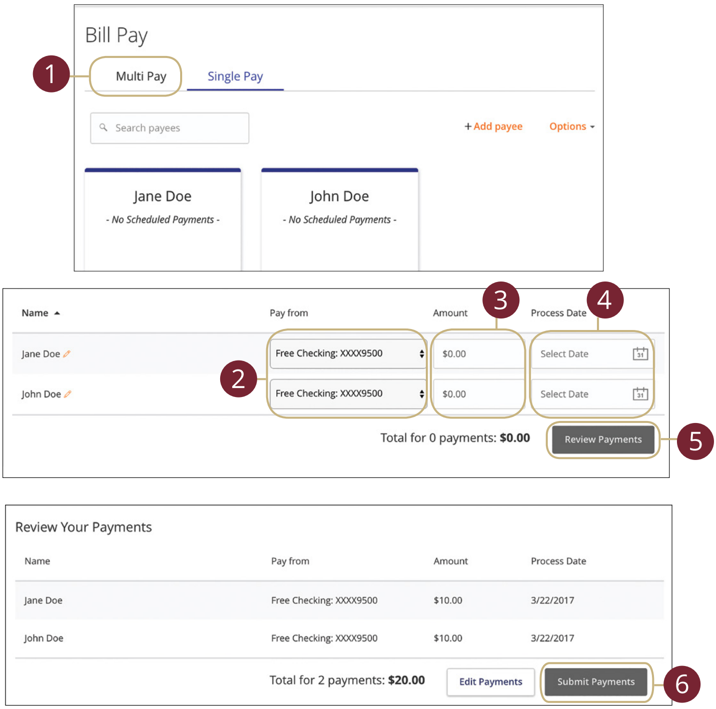
**5.** Choose the date to pay the bill using the calendar.

**6.** Click the **Send Payment** button when you are finished.

# Integrated Bill Pay

## Paying Multiple Bills

You can schedule different payments for multiple payees at the same time, so you can pay all your bills at one time!



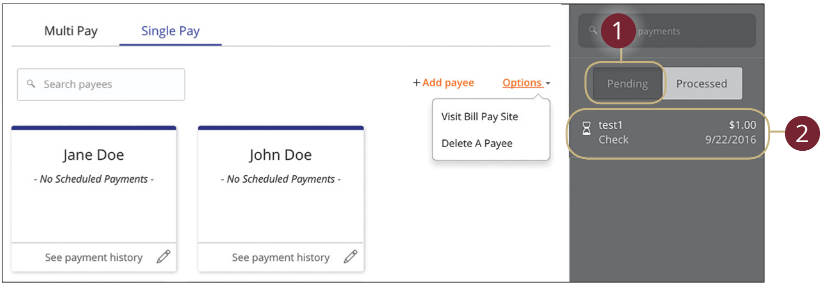

In the **Transactions** tab, click **Bill Payment**.

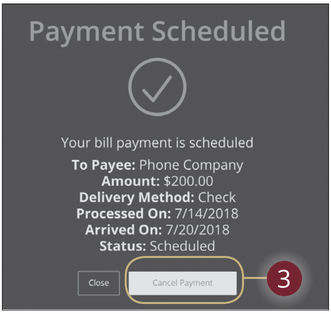
1. Use the "Advanced" drop-down and choose "Pay Multiple Bills."
2. Choose the accounts funds will be taken from using the "Pay From" drop-downs.
3. Enter amounts for each bill.
4. Select the dates to pay bills using the calendar.
5. Click the **Review Payments** button.
6. Review your payment information and click the **Submit Payments** button when you are finished.

# Integrated Bill Pay

## Canceling Pending Transactions

You can delete a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed in the right sidebar for your convenience.




In the **Transactions** tab, click **Bill Payment**.

1. Click the **Pending** button in the sidebar to see a list of unprocessed payments.
2. Cancel a payment by clicking the appropriate pending transaction.
3. Click the **Cancel Payment** button on the Payment Scheduled page.
4. A confirmation message appears. Click the **Close** button when you are finished.

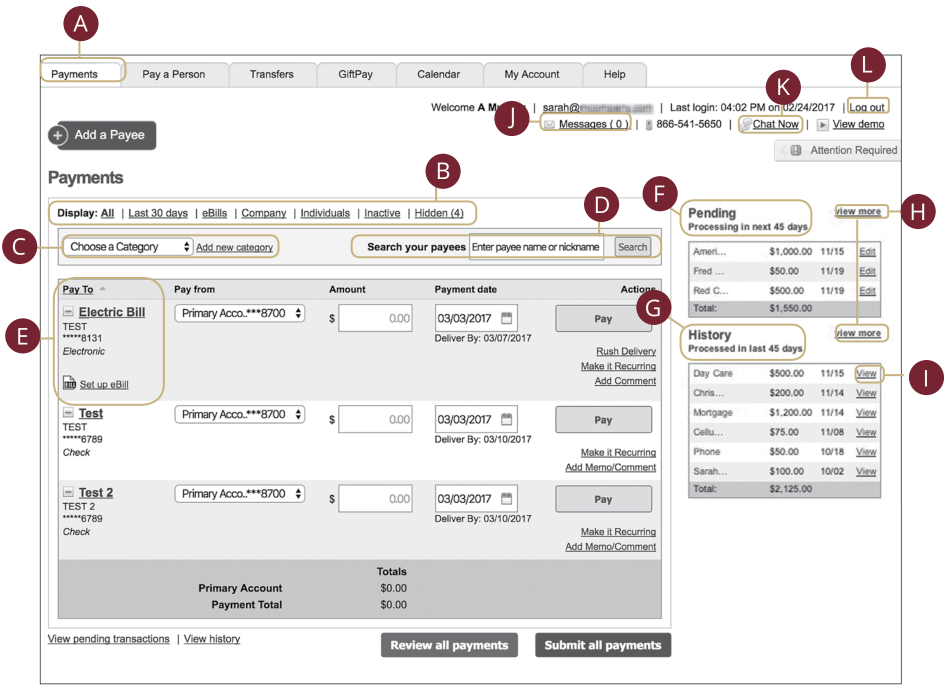
**Note**: Scheduled pending payments also appear under the Status column in green.

# Advanced Bill Pay

## Payments Overview

Advanced Bill Pay with Pacific Continental allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Advanced Bill Payment** tab, you will be asked to choose an account to use within Advanced Bill Pay and to accept the terms and conditions.



In the **Transactions** tab, click on **Bill Payment**. Using the "Options" drop-down, select **Visit Advanced Bill Pay Site**.

**A.** The navigation bar appears in every view on the top of the screen. You can navigate to the payments features under the **Payments** tab.

**B.** Use the Display tabs to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

**C.** Use the "Choose a Category" drop-down to filter your future payments. To set up a category see page 51.

**D.** Use the search bar to locate payees.

**E.** View all of your payees on the left side of your screen.

**F.** View your pending transactions in the right side panel under Pending.

**G.** You can view your transaction history in the right side panel under History.

**H.** Click the "View More" link to view more details of your pending transactions or your transaction history.

**I.** Click the "View" link next to a transaction to see more details.

**J.** Send or view Secure Messages by clicking the "Messages" link.

**K.** Chat with a client service representative by clicking the "Live Chat" link.*

**L.** Log out of Advanced Bill Pay by clicking the "Log Out" link.

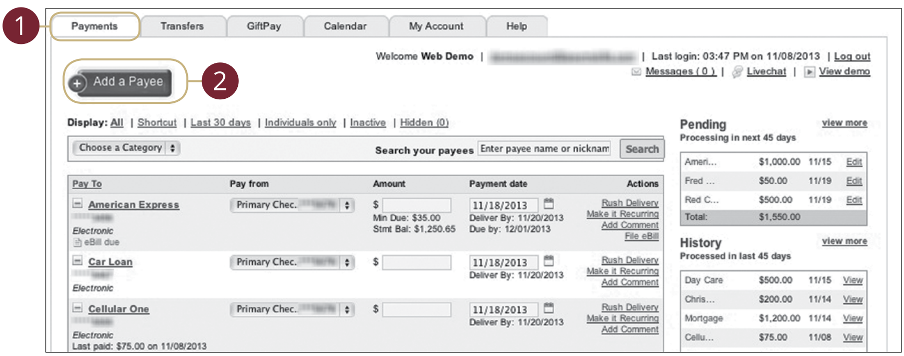
**Note**: Quick Bill Pay will allow you to view, setup payees and make payments without leaving Online Banking. Full Bill Pay has additional features and will display the whole Bill Pay system.

*Live chat is not operated by Pacific Continental Bank. Representatives are with our bill pay vendor.

# Advanced Bill Pay

## Create a Payee

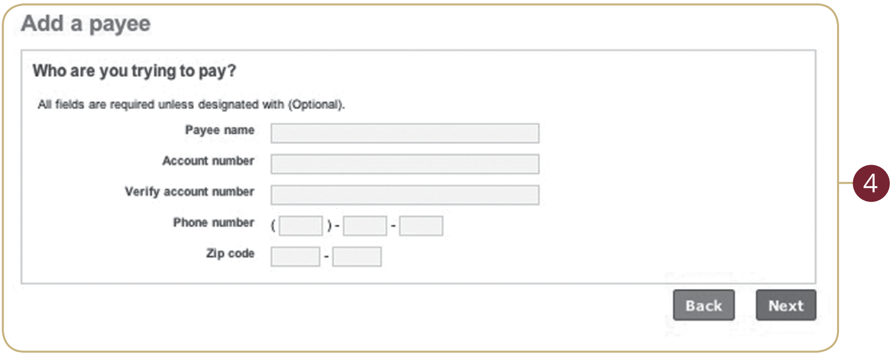
The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would normally send a written check to, such as a department store, a cable TV provider, or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.

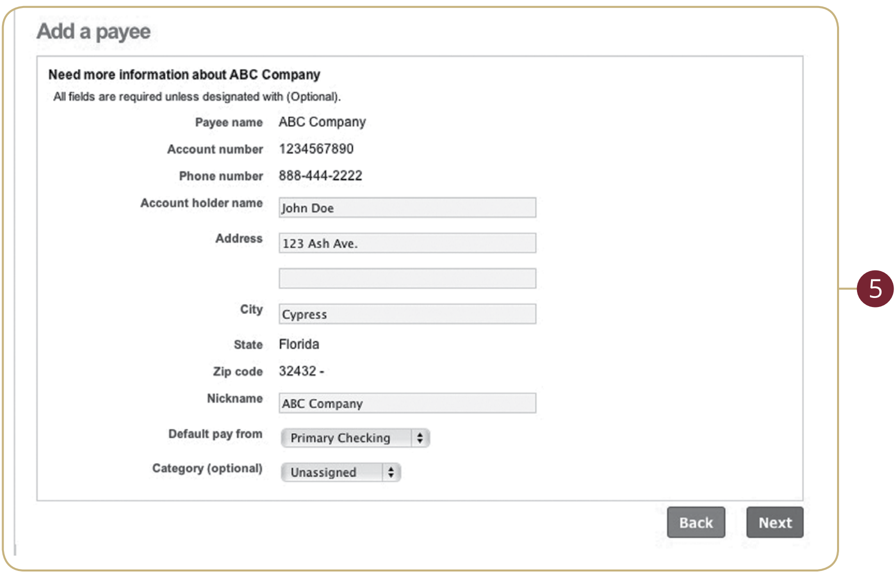




In the **Transactions** tab, click on **Bill Payment**. Using the “Options” drop-down, select **Visit Advanced Bill Pay Site**.

1. Click on the **Payments** tab.
2. Click on the **Add a Payee** button.
3. Select whether the payee is a company, individual, or a bank or credit union, and then click the **Next** button.



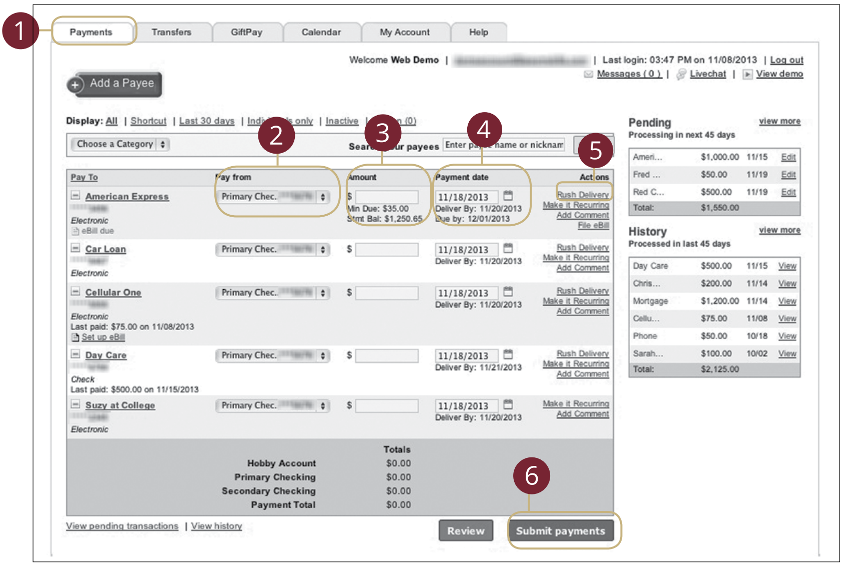

**4.** Fill out the payee's required information, and then click **Next**.

**5.** Enter the mailing information for your payee, and then click **Next**. Your payee has now been created and added to your payee list.

# Advanced Bill Pay

## Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



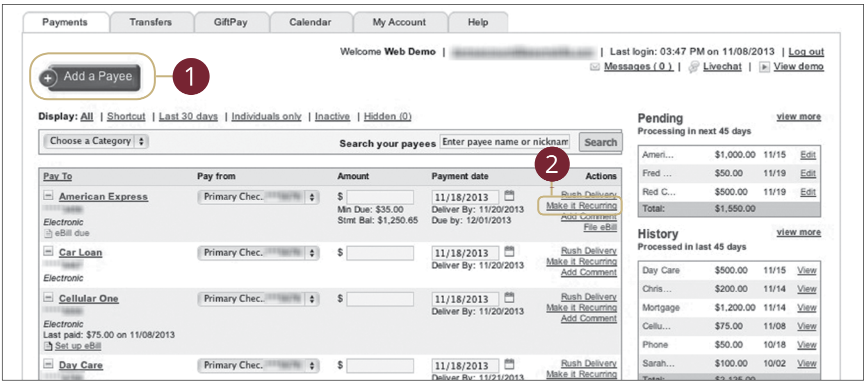

In the **Transactions** tab, click on **Bill Payment**. Using the “Options” drop-down, select **Visit Advanced Bill Pay Site**.

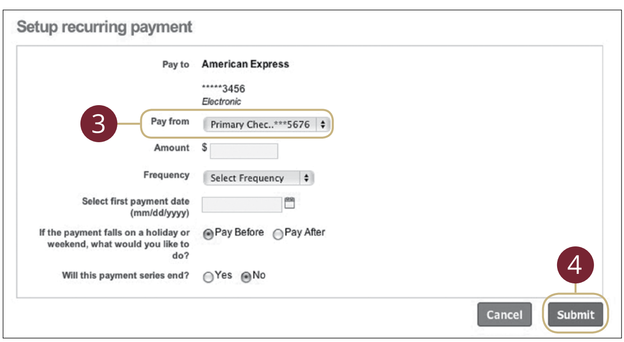
1. Click on the **Payments** tab.
2. Using the “Pay From” drop-down, select the account from which funds are taken.
3. Enter the amount in the provided column.
4. Enter the desired payment date using the calendar feature.
5. By clicking Rush Delivery, you can schedule faster processing. Standard fees may apply.
6. Carefully review your payment, click the **Submit Payments** button when you are finished.

# Advanced Bill Pay

## Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



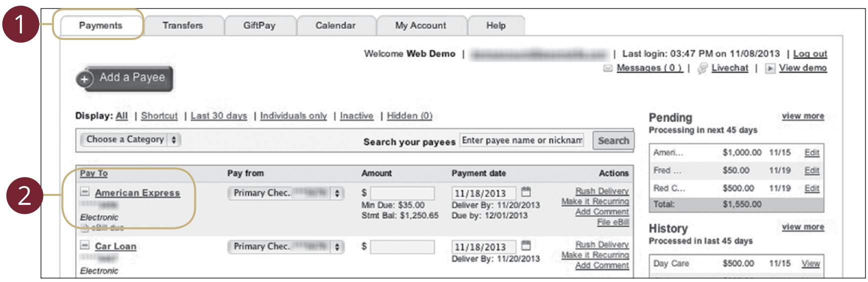

In the **Transactions** tab, click on **Bill Payment**. Using the “Options” drop-down, select **Visit Advanced Bill Pay Site**.

1. Click on the **Payments** tab.
2. Find the payee you wish to set up recurring payments for; click the “Make it Recurring” link.
3. Using the “Pay From” drop-down, select the account from which funds are taken, enter the amount, frequency, payment date and other payment preferences.
4. Click the **Submit** button when you are finished.

# Advanced Bill Pay

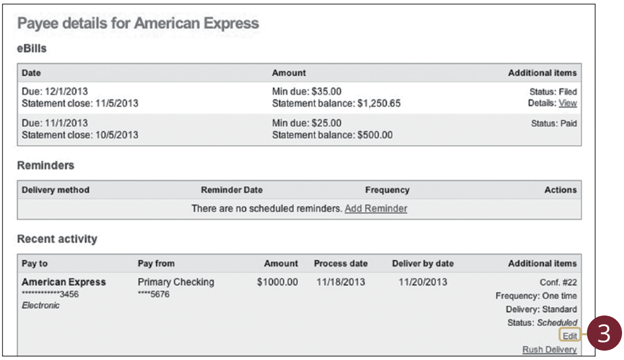
## Edit or Cancel Payments

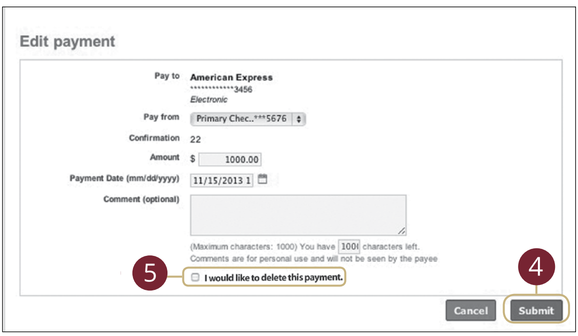
You can change or cancel a payment even after it’s scheduled. This convenient feature gives you the freedom to change the way you make your payments.




In the **Transactions** tab, click on **Bill Payment**. Using the “Options” drop-down, select **Visit Advanced Bill Pay Site**.

1. Click on the **Payments** tab.
2. Click on a payee to edit or cancel payments.




**3.** Click the “Edit” link.

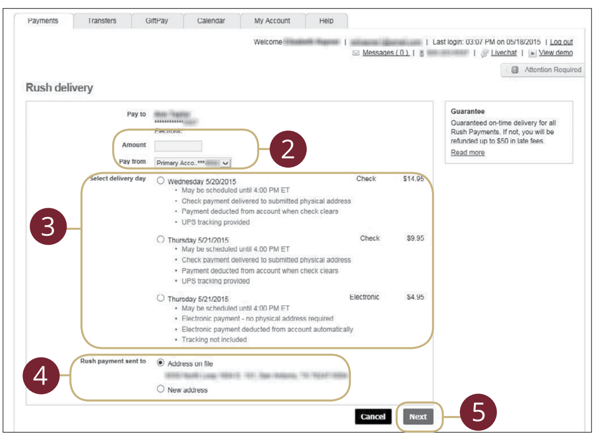
**4.** Make the needed changes; click the **Submit** button when finished.

**5.** Click the box next to “I would like to stop this payment” to cancel a payment.

# Advanced Bill Pay

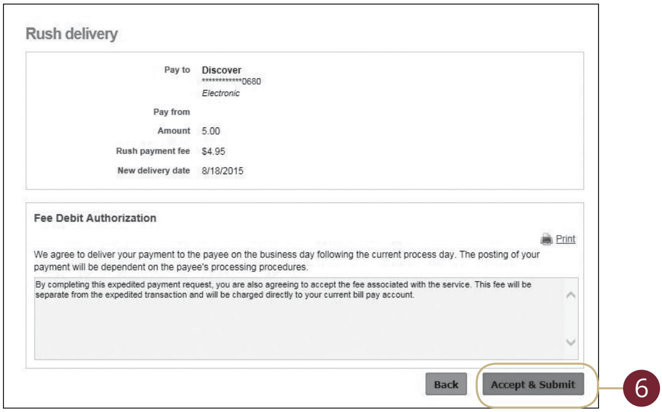
## Rush Delivery

A Rush Delivery option is available if you need a payment to process faster than the standard rate. A standard fee may occur. Please see our Fee Schedule for details.


In the **Transactions** tab, click on **Bill Payment**. Using the “Options” drop-down, select **Visit Advanced Bill Pay Site**.

1. Click on the **Payments** tab.
2. Click on the “Rush Delivery” link.
3. Choose the amount to pay and use the drop-down to choose the account you would like to pay from.
4. You will see options for delivery dates with the appropriate charges. Select a date.
5. Enter or select an address.

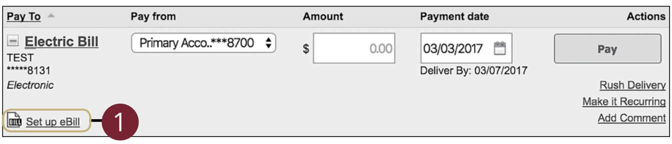


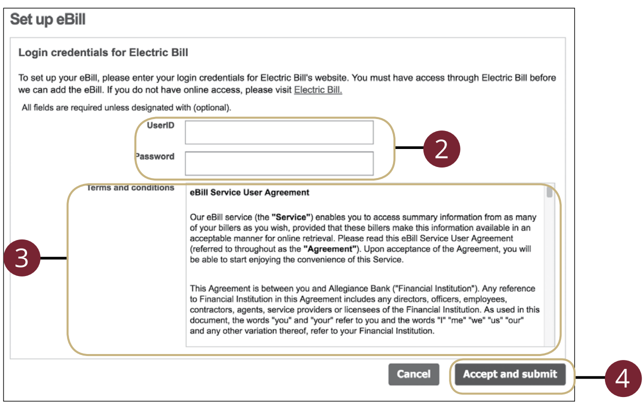

6. Click the **Next** button.
7. Review your payment information and the Fee Debit Authorization. Click the **Accept & Submit** button when you are finished.

# Advanced Bill Pay

## eBills

Within Advanced Bill Pay, major credit card companies, automotive finance companies and utility companies have been loaded into the system. Only billers that are preset in the system will have the potential to be set up as an eBill. When you set up an eBill, you continue to receive paper bills from your biller. In order to stop receiving them, you must contact the company.

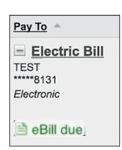



In the **Transactions** tab, click on **Bill Payment**. Using the “Options” drop-down, select **Visit Advanced Bill Pay Site**.

1. Click the “Set up eBill” link under the bill for which you would like to set eBills.
2. Enter your user ID and password for the biller’s website.
3. Read the eBills Service Agreement.
4. Click the **Accept and Submit** button when you are finished.

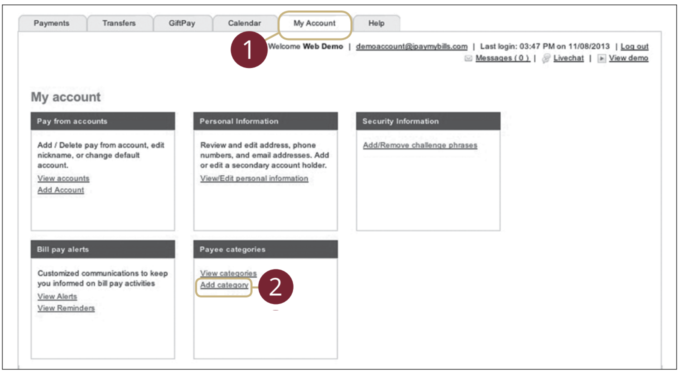
**Note**: When your eBill is available, it shows up in green under the payee’s name, or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.

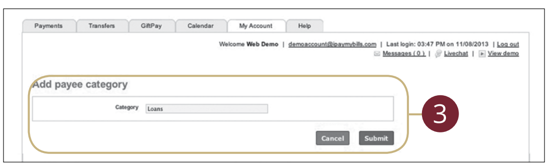


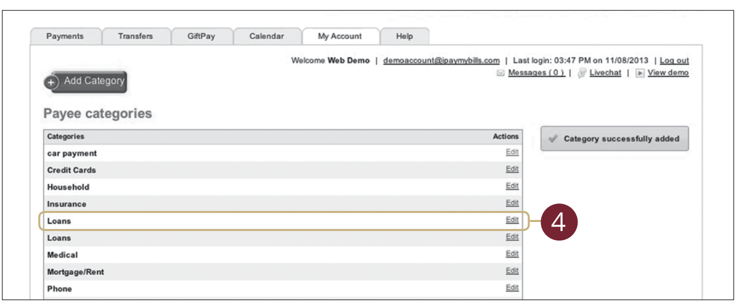
# Advanced Bill Pay

## Categories

You can assign your payees into Categories to better organize your transactions.




In the **Transactions** tab, click on **Bill Payment**. Using the “Options” drop-down, select **Visit Advanced Bill Pay Site**.

**1.** Click on the **My Account** tab.

**2.** Click the **Add Category** link.

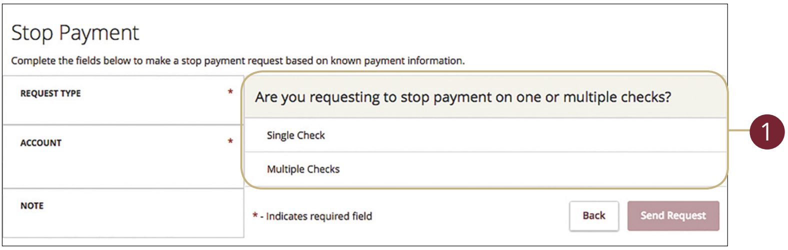
**3.** Name your category in the new window and when you are finished, click **Submit**.

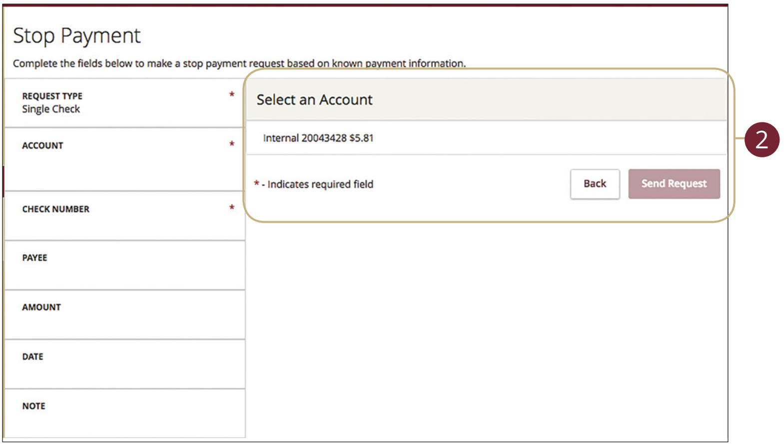
**4.** Your category will now appear on the right side of the screen.

# Services

## Stop Payment Request

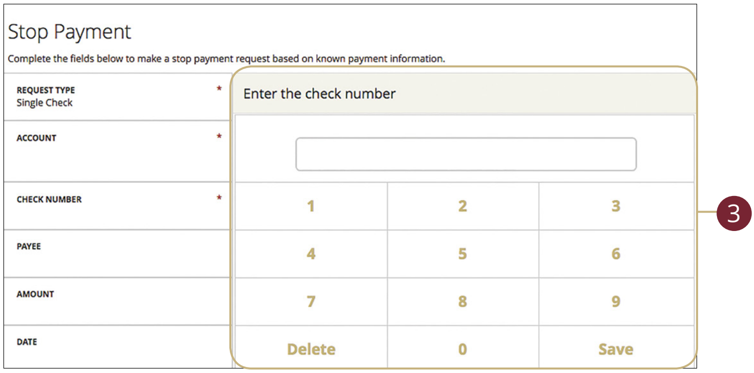
If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us at 877-231-2265 or visit www.therightbank.com.

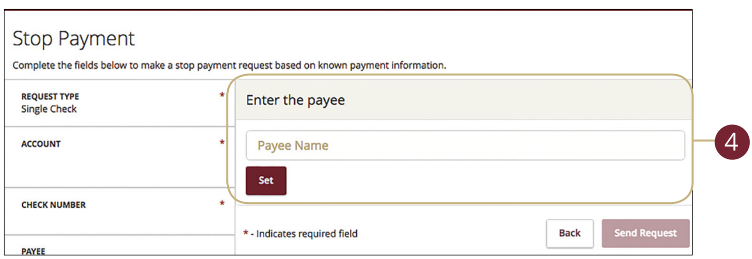


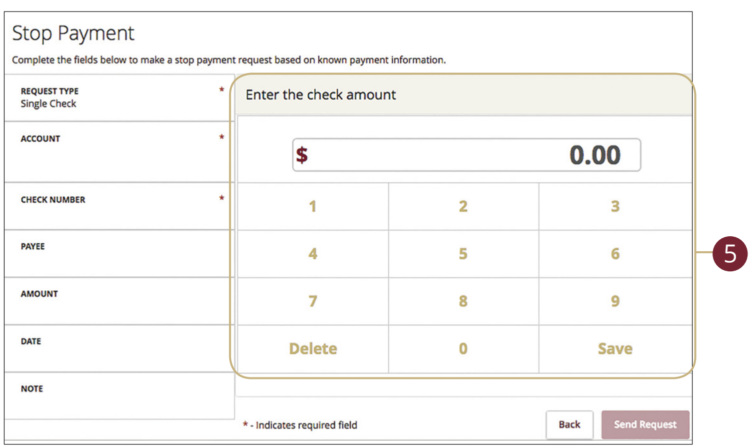




In the **Services** tab, click **Stop Payment**.

1. Choose either "Single Check" or "Multiple Checks."
2. Select the appropriate account.



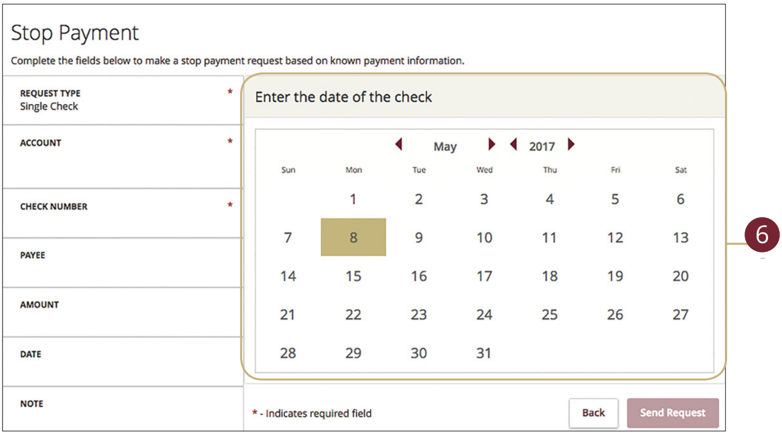



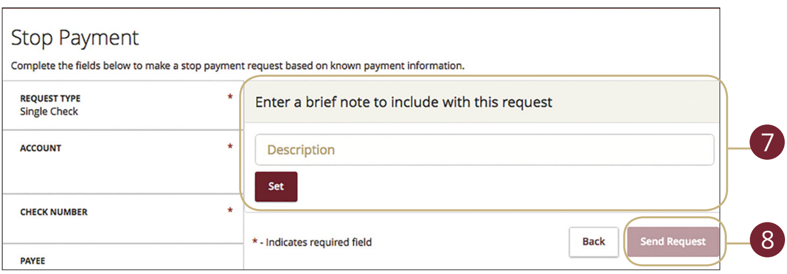




**3.** Enter the check number and click the **Save** button.

**4.** Enter the payee and click the **Set** button.

**5.** Enter the amount and click the **Save** button.




**6.** Enter the date of the check using the calendar.

**7.** Enter a description under “Note” and click the **Set** button.

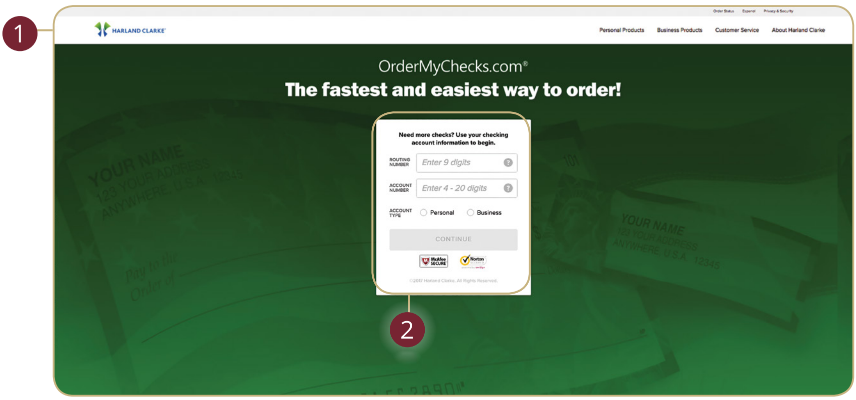
**8.** Click the **Send Request** button when you are finished.

**Note**: You can view the approval status of a stop payment in the Activity Center.

# Services

## Reordering Checks

If you've previously ordered checks through Pacific Continental, you can conveniently reorder checks online at any time by signing into our trusted vendor's website.




In the **Services** tab, click on **Check Reorder**.

**1.** Enter the requested information and click the **Continue** button.

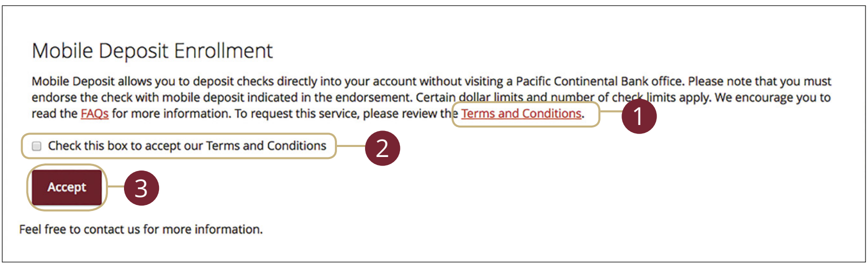
**2.** Complete your order on our vendor's website.

**Note**: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

# Services

## Mobile Deposit Enrollment

Along with our Mobile Banking App, Online Banking with Pacific Continental gives you the tools you need to tackle your finances how you want—from a branch, desktop or even your tablet or smartphone. Once enrolled in Mobile Deposit, you can make check deposits anywhere, anytime from your phone or device.




In the **Services** tab, select **Mobile Deposit Enrollment**

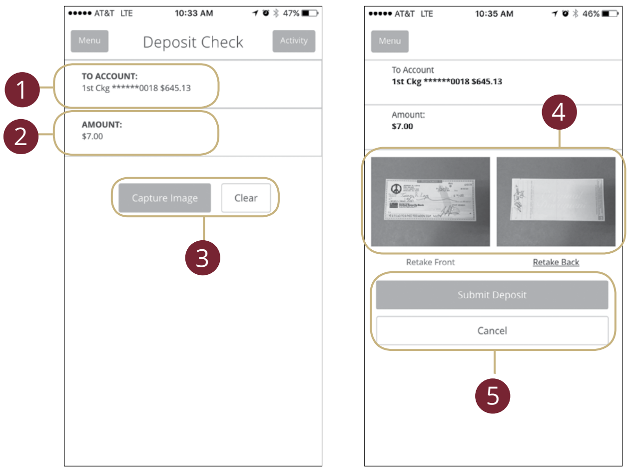
1. Click the "Terms and Conditions" link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

**Note**: Once you enroll, you must log out of the app or Online Banking, then log back in to the app in order to access Mobile Deposit.

# Services

## Mobile Deposits

With our mobile app on your Android or iOS device, you can deposit checks into your Online Banking account by taking a photo of a check.




**Note**: This feature is only available when using our mobile app on your device.

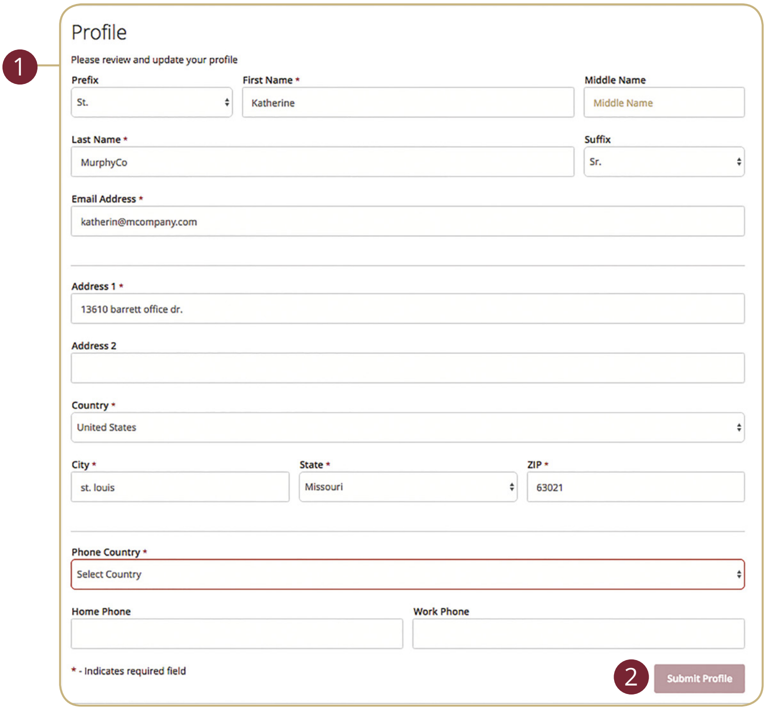
Log into our Pacific Continental Mobile Banking App.
In the **Transactions** tab, select **Deposit Checks**.

1. Choose the account to which you would like the check deposited.
2. Input the dollar amount of the check.
3. Sign the back of the check, then tap the **Capture Image** button to take an image of both the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

# Settings

## Profile

It is important to maintain current contact information on your account, and you can always update your profile overview and settings. Updating your Online Banking profile, however, does not update your customer contact information at Pacific Continental.



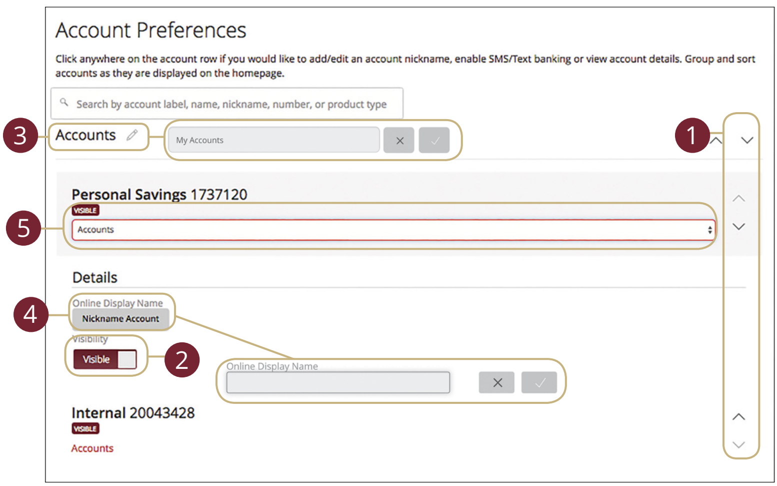

In the **Settings** tab, click **Profile**.

1. Update your contact information in the spaces provided.
2. Click the **Submit Profile** button when you are finished making changes.

# Settings

## Account Preferences

The home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



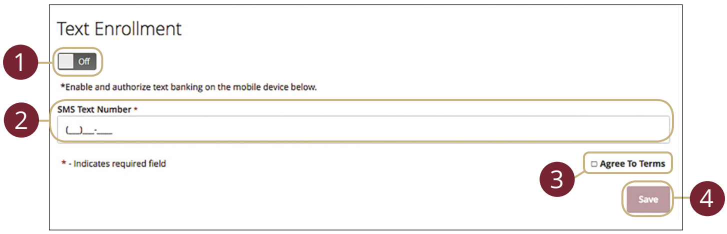

In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order in which your accounts appear.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the "Account" drop-down to change the group in which that account is located.

# Settings

## Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.




In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.

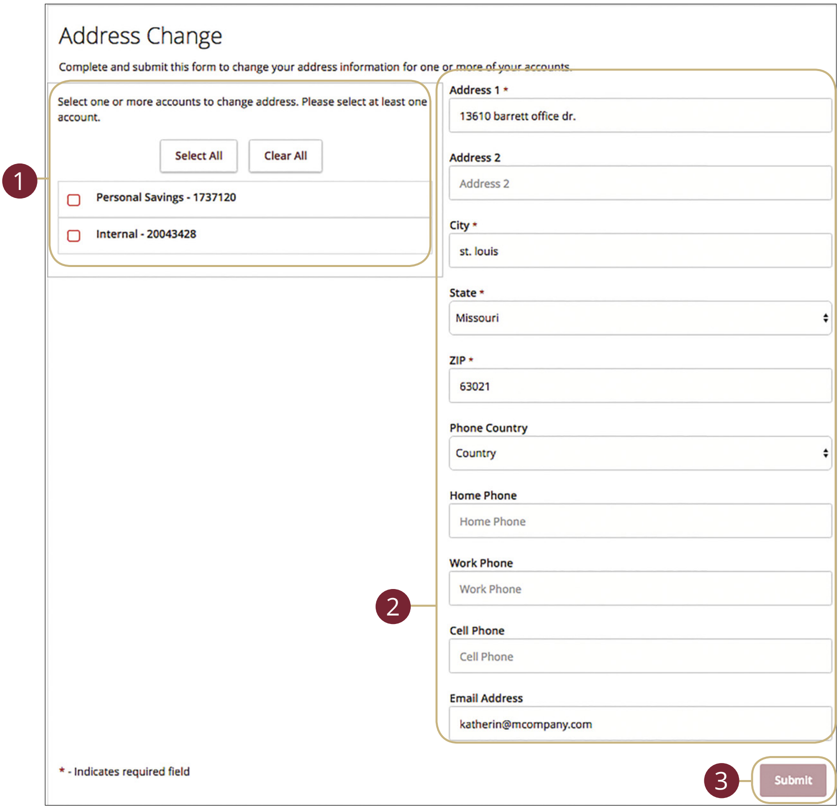
**Note**: To view your account in Text Banking, visit Account Preferences and click enable.

| **Commands for Text Banking** | |
|---|---|
| **Text Command Options to #226563** | **for the Following Information:** |
| BAL or BAL <account nickname> | Request account balance |
| HIST <account nickname> | Request account history |
| XFER <from account nickname> <to account nickname> <amount> | Transfer funds between accounts |
| LIST | Receive a list of keywords |
| HELP | Receive a list of contact points for information on text banking |
| STOP | Stop all text messages to the mobile device (for text banking and SMS alerts/notifications) |
| START | Enable message send/receive for text banking |

# Settings

## Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to Pacific Continental for one or all accounts. Once it is approved, the address change takes effect immediately.



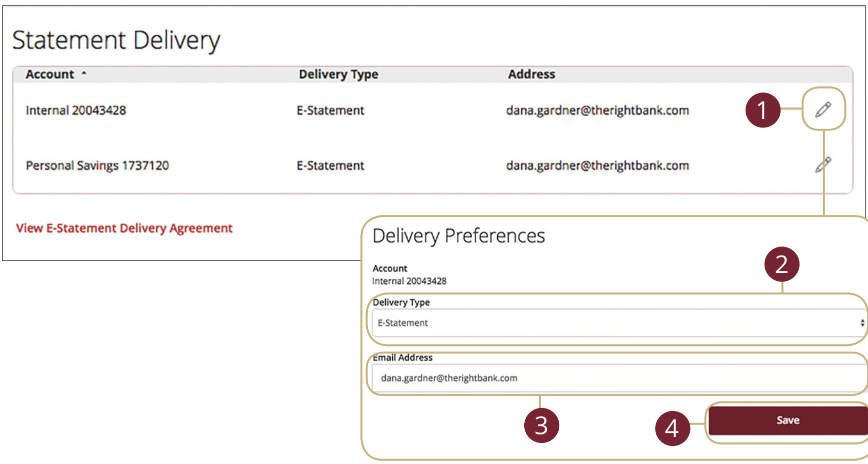

In the **Settings** tab, click **Address Change**.

1. Choose the accounts that need the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

# Settings

## Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while Online Statements are sent in PDFs through email.



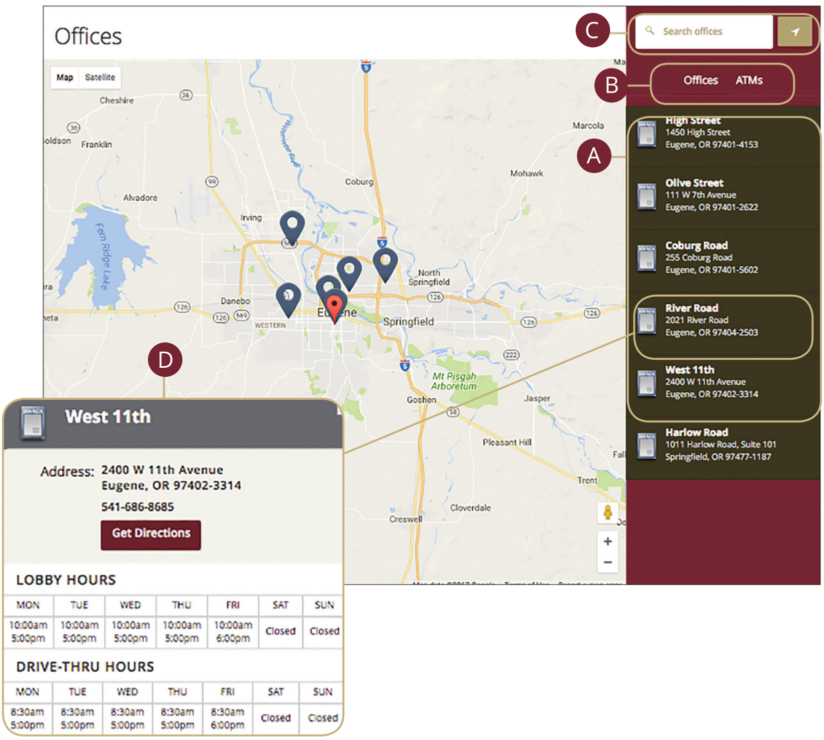

In the **Settings** tab, click **Statement Delivery**.

1. Edit or add a delivery destination by clicking the icon at the end of the account line.
2. Use the drop-down to choose your **Delivery Type**.
3. Add or change your email address.
4. Click the **Save** button when you are finished.

# Settings

## Offices and ATMs

If you need to locate a Pacific Continental office or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of offices appears.




Click on the **Offices** tab.

**A.** Details about offices or ATMs are displayed on the right-hand side.

**B.** You can locate a Pacific Continental office or an ATM by clicking the appropriate button.

**C.** The search bar allows you to find specific Pacific Continental offices.

**D.** Pacific Continental locations or ATMs are marked along with your location. Click an office for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

## Connect with us.


**TOLL-FREE** 877-231-2265

**EMAIL** banking@therightbank.com

**WEBSITE** therightbank.com

**SOCIAL**


PACIFIC CONTINENTAL®

THE RIGHT BANK®



January 2016