Client Resources

Online Banking Conversion Guide

Member FDIC.

A Message from Our President

At First Pacific Bank, we are always looking ahead investing in the tools, technology, and experiences that help you stay connected to your finances with confidence and ease.

This latest update to our Online Banking platform reflects that commitment. Whether you are managing your personal accounts or running a business, we want to ensure you have a seamless, secure, and modern experience every time you log in. These enhancements are driven by what matters most: your evolving needs and expectations.

We appreciate your continued trust and look forward to delivering an experience that helps you bank better—wherever you are.

Nathan Rogge
President and CEO
First Pacific Bank

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Contents

Important Dates and Times

- **Beginning Friday, June 13, 2025, at 5 p.m. PT** – Your legacy Online Banking and all other services will be unavailable through Monday morning.
- **Beginning Monday, June 16, 2025, at 8 a.m. PT** – Your new Online Banking will be available.

General Information (Retail & Business)

Q When do I start using the new Online Banking?

The new Online Banking will be available beginning June 16, 2025, at **8** a.m. PT.

Q What are the new login instructions?

Your existing login credentials have been converted, use your same user ID and password to begin the login process. After entering your information, you will be prompted to confirm your identity and create a new password.

Q Are there minimum browser requirements for the new Online Banking system?

Yes. You will need to use the most recent versions (last 2 released) of Google Chrome, Mozilla Firefox, Apple Safari or the last version of Microsoft Edge.

Q Will my current accounts be available on the new Online Banking?

You will continue to have access to your First Pacific Bank accounts that you have today.

Q Will my existing account nicknames transfer to the new Online Banking?

Yes, account nicknames will convert to the new system.

Q Will historical transactions be available on the new Online Banking?

Yes, 18 months of historical transaction data will be available.

Q Will historical eStatements be available on the new Online Banking?

Yes, your historical eStatements will be available on the new Online Banking. The system will display up to 12 months of historical eStatements.

Q Will recurring internal transfers convert on to the new Online Banking?

Yes, recurring internal transfers will convert on to the new Online Banking.

Note: We recommend that you document the recurring internal transfers from your current Online Banking to confirm on the new system.

Q Will future dated (scheduled) transactions convert to the new Online Banking?

No, transactions scheduled to occur after June 13 will not be converted.

Note: We recommend that you document the scheduled transactions from your current Online Banking to reschedule on the new system.

Q Will my existing stop payments transfer to the new Online Banking?

Your existing stop payments are saved in our core system. Any new and future stop payments will be viewable online.

Q How long will stop payments remain in effect in the new Online Banking?

Your existing stop payments will convert with their existing expiration dates. Any check stop payments placed in the new Online Banking will have a 12-month expiration date.

Q Will my existing notifications and alerts transfer to the new Online Banking?

No, existing notifications and alerts will not convert to the new Online Banking.

Note: After June 16, please re-establish your notifications and alerts in the new Online Banking.

Q Will my Bill Pay be impacted?

No. You can access the Bill Payment service by logging into Online Banking and selecting "Bill Payment" under the "Payments & Transfers" tab. All your existing activity, payees, and payment templates will be available.

Q Will I have access to the legacy Online Banking system after conversion?

Yes. After the conversion, the legacy Online Banking system will be available in **view-only mode** for 14 days to allow you to reference past information.

Q Who can I contact for help?

For questions, please contact your local branch or call us at 888.265.2837 between the hours of 9 a.m. to 5 p.m. Monday through Friday, excluding Holidays.

Mobile Banking

Q When will the legacy Mobile Banking app be unavailable?

The legacy Mobile Banking app will be unavailable beginning at 5 p.m. PT on June 13. The cutoff time for mobile deposits that day will be 5 p.m. PT.

Q **When can I use the new Mobile Banking app?**

Your new Mobile Banking app and services will be available at 8 a.m. PT on June 16.

Q **How do I access the new Mobile Banking app?**

Beginning on or after June 16 you will be able to log into the new Mobile Banking app using the same credentials as your Online Banking. See below details on obtaining the updated app:

iOS™:

The App will only require an update if automatic updates are not turned on, please visit your App store to update your FPB2GO App.

Android™:

Updates were not available for Android™, please delete your existing FPB2GO App and re-download.

Q **Can I deposit multiple checks at a time?**

No, this feature is not available. You will need to deposit one item at a time.

External Transfers

Retail Clients

Q **Will my external transfers carry over to the new Online Banking system?**

No, any previously scheduled external transfers or linked external accounts will not carry over. You will need to re-establish your external transfer connections and reschedule any transfers once you log in to the new system.

Business Clients

Q **Will my external transfers carry over to the new Business Online Banking system?**

External transfer services will not be available for Business clients in the new system. If you need to move funds to or from accounts at other financial institutions, please contact us to discuss alternative solutions, such as Bill Pay, ACH or wire services.

Business Online Banking and Treasury Services

ACH Origination

ACH Batch History

Q Will my batch history be available in the new Business Online Banking?

Batch history reports will not be available. We recommend you print or download any information needed.

ACH Templates

Q Will my existing ACH Templates be available in the new Business Online Banking?

Your existing ACH Templates will be available in the new Business Online Banking. Additionally, batches you created recently will be available as templates for your reference. We encourage you to review your templates for accuracy.

ACH NACHA Files

Q Will I be able to upload ACH files on the new Business Online Banking?

Yes, you will have an upload file functionality.

The new system will have the functionality to upload via CSV or NACHA file format depending on access permissions. ***You may need to reconfigure your current CSV upload file*** to match the requirements of the new Business Online Banking. A template will be available within the new system for guidance.

Q Do I need to make any changes to my NACHA file?

No, you will not need to make any changes to your NACHA file.

ACH Processing

Q Can I process an ACH Batch on June 13th?

Yes, you can process any next day batches on June 13th up to the 4 p.m. cutoff. Any ACH batch scheduled for June 17th or later will not be processed and must be rescheduled in the new system.

Please note: *Any scheduled (future dated wires) will need to be re-submitted. Please take note of any future dated ACH batches to re-create them on the new system.*

Q Are there any changes to ACH processing and batch validation?

Yes. If you are an ACH originator you will be contacted separately to communicate changes securely.

Company Administration

As part of the conversion, we have identified the primary admin user within your company profile. The primary admin users will have access to all associated accounts and established service entitlements.

Your secondary users will convert to the new Business Online Banking system; however, the new system has more robust functionality and access permissions. We highly recommend that you review their access for accuracy.

QuickBooks/Quicken

Q I use QuickBooks and/or Quicken. Do I need to do anything on the legacy Business Online Banking or new system to prepare for the conversion?

Yes, there are important steps for you to take. Please refer to the QuickBooks/Quicken guides located here: Digital Banking Upgrade | First Pacific Bank

Business Mobile Banking

Q When will the legacy Mobile Banking app be unavailable?

The legacy Mobile Banking app will be unavailable beginning at 5 p.m. PT on June 13. The cutoff time

for mobile deposits that day will be 5 p.m. PT.

Q When can I use the new Mobile Banking app?

Your new Mobile Banking app and services will be available at 8 a.m. PT on June 16.

Q How do I access the new Mobile Banking app?

Beginning on or after June 16 you will be able to log into the new Mobile Banking app using the same credentials as your Business Online Banking. See below details on obtaining the updated app:

iOS™:

The App will only require an update if automatic updates are not turned on, please visit your App store to update your FPB2GO mobile app.

Android™:

Updates were not available for Android™, please delete your existing FPB2Go mobile app and re-download.

Q What functionalities does the new Business Mobile Banking app have?

The new Business Mobile Banking app provides a comprehensive suite of mobile banking services for business customers. With our new Business Mobile Banking app, you can check your balance, view account history, transfer funds, pay bills, receive alerts, make mobile deposits, and conduct wire transfers and ACH transactions. You can also easily approve wire, ACH transactions and Positive Pay check and/or ACH exception items.

Q What is the new Business Mobile Deposit cutoff time?

The cutoff remains the same, cutoff time for Mobile Deposits will be 5 p.m. PT.

Q Can secondary users use Mobile Banking?

Yes, all users are entitled with mobile banking access. If you are a company admin, you can restrict this setting for your users.

Q Can I deposit multiple checks at a time??

No, this feature is not available. You will need to deposit one item at a time.

Positive Pay

Q What are the new cutoff times for Positive Pay?

The cutoff time for both Check and ACH Positive Pay is 1 p.m. PT (next business day). All exception

items must be reviewed prior to the cutoff time.

Two (2) system-generated alerts will be sent to business users who have access to Positive Pay and have items pending decisions. Notifications are generated at 7 a.m. with a reminder at 11:30 a.m. PT, if items are still outstanding.

Q Will there be any changes to the Positive Pay process?

Yes, for security purposes, exception items (check and ACH) that have ***not*** been decisioned by 1 p.m.

PT cutoff time ***will be returned***. To update your preferences, please contact us.

Q Will exception Positive Pay items be available for review on the new Business Online Banking beginning June 16?

Yes, beginning June 16, exception Positive Pay items will be available on your new Business Online Banking for review and decisioning.

ACH Positive Pay

Q Will my existing ACH Positive Pay rules be available in the new Business Online Banking?

Yes, we will transfer your existing ACH Positive Pay rules into the new Business Online Banking. However, we recommend that you verify the information to ensure accuracy.

Q How can I make new ACH rules or manage my existing rules?

When an exception ACH item is presented on your new Business Online Banking for review, you will be able to create a new rule for the payee. ACH rules can be made for specific ACH IDs and dollar amount/threshold.

Through positive pay advanced options, you will be able to manage your rules any time.

Check Positive Pay

Q For Check Positive Pay, will my outstanding issued checks be available in the new Business Online Banking?

Yes, we will transfer your existing outstanding issued checks into the new Business Online Banking. However, we recommend that you verify the information to ensure accuracy.

Remote Deposit Capture (RDC)

Q Will the RDC system be changing?

No, there will be no changes to Remote Deposit Capture.

Wires

Q Will I be able to process online wires on June 13th?

Yes, you will be able to continue submitting online wires on the legacy Business Online Banking system until the regular cutoff of 2:00 p.m. PT for Domestic and USD International wire requests, and 1:00 p.m. PT for FX International wire requests.

Note: Any scheduled (future dated wires) will need to be re-submitted. Please take note of any future-dated wires to re-create them on the new system.

Q Will my existing wire templates be available on the new system?

No. Domestic and International USD wire templates will not be available on the new system. We encourage you to print or download your templates or historical transfers from the legacy system prior to June 13th.

Q How will I process International FX wires after June 13th?

International FX wires can be processed through your local branch as usual. However, with the new system we will now have this function available through Business Online Banking. If you are interested in this service, please reach out to your Relationship Manager.

Q Are there new wire cutoff times?

No, wire cutoff times remain the same. Please see *System Cutoff Times* section.

Business Online Training

Q How can I attend a training session for the new Business Online Banking services?

We will be hosting Business Online Banking training demos to cover basic online functions such as viewing balances, transaction history, performing account transfers, Bill Payment, and more. To participate in these training demos, please contact your local branch or Relationship Manager.

In-depth training for outgoing Wire Transfer initiation and ACH transaction origination as well as Positive Pay will be offered separately to users of those services upon request.

System Cutoff Times

Service	Cutoff Time
ACH Origination	
• Same Day	11:30 a.m. PT
• Standard / Next Day	4:00 p.m. PT
Positive Pay (ACH and Check) ****New default decision: Return***	1:00 p.m. PT
Wire Origination	
• Domestic and International USD	2:00 p.m. PT
• International FX	1:00 p.m. PT
Remote Deposit Capture	5:00 p.m. PT
Mobile Deposit	5:00 p.m. PT

Conversion Checklist

Please note that not all action items in the checklist below may be applicable to you. This checklist is provided as a reference tool only and may not capture every update or impact related to the conversion. We strongly encourage you to review the full conversion guide to ensure you understand all changes that may affect you or your business.

Pre-Conversion: *Before* June 13, 2025

✓ Action Item	Quick Navigation Tips
☐ Verify contact info is up to date	Preferences > Change Security Contact
☐ Download ACH batch and wire history	Activity > Reports
☐ Download list of recurring/scheduled transfers	Transfers > Scheduled
☐ Complete QuickBooks transaction download	Please refer to guides for instruction
☐ Attend Business Online Banking Training Demo	Contact Branch or Relationship Manager

Post-Conversion: Starting June 16, 2025

✓ Action Item	Quick Navigation Tips
☐ Log into new Online Banking	First Pacific Bank Login
☐ Update/Download new mobile app	Visit your App store, see guide for details
☐ Review & re-establish alerts	Settings > Alerts
☐ Review/Re-establish recurring transfers	Transfers & Payments > Online Activity
☐ Reconnect QuickBooks	Please refer to guides for instruction
☐ Update profile name	Settings > User Profile Info
☐ Review/Update ACH & Wire templates	Business Banking > Payments > Templates