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Online Banking and Mobile Banking App FAQ

Answers to many frequently asked questions about Pacific Crest's Online Banking and Mobile Banking App experience are included below. If you have further questions, feel free to contact us at any time.

clientservices@paccrest.com
(800) 335-4126 or (425) 670-9600

Q: If I am an existing Pacific Crest customer, are there any changes to the way I access my Online Banking?

A: We now offer two online banking platforms, with separate dedicated log-in portals for personal banking clients and business banking clients.

To log in to the appropriate portal, personal banking clients should look for the orange "Personal Banking" button at the top of every page on paccrest.com.

Business clients should look for the blue "Business Banking" button at the top of each page.

You'll only need to follow the account verification steps once, the first time you log in to the new system **from your web browser**.

Q: What do I need to do to start using the new personal online banking system?

A: Personal Banking Clients

Follow these directions to enter your security information to verify your account and set up a new password to complete the login process.

From a web browser, log in to your Personal Online Banking account with these steps:

- Log in with your current username and password
- Agree to Terms and Conditions
- Last four digits of your Social Security number or Tax Identification Number (TIN).
- ZIP Code
- Create a permanent password

Q: What do I need to do to start using the new business online banking system?

A: Business Banking Clients

Business accounts will be verified by your “Company ID,” which is a new and unique number that is required for accessing your accounts in the Business Online Banking system and Mobile Banking App. You will also need a temporary secure password. To obtain your Company ID and password, contact Pacific Crest Savings Bank client services by phone at (800) 335-4126, Monday through Friday; 8:30 a.m. – 4:30 p.m.

We recommend storing your Company ID in a secure place. Our portal offers the ability to “save” your credentials on the login screen for future use.

From a web browser, click on the blue “Business Banking Login” button at the top of the page and follow these steps:

- Login in with your Company ID – as provided to you by Pacific Crest.
- Current username and the temporary password provided to you by Pacific Crest.
- Agree to Terms and Conditions
- Create a permanent password

Q: Will I need to use my “Company ID” every time I log in to my Business Online Banking system or Mobile Banking App?

A: Yes. Business Banking clients will need to enter their Company ID each time they log in. We recommend storing your Company ID in a secure place. Our portal offers the ability to “save” your credentials on the login screen for future use.

Q: Will there be an outage period for the current Online Banking system?

A: No, we expect our current Online Banking and Mobile Banking systems and all associated features, including bill pay and transfers to be available throughout the conversion period.

However, for Business Banking clients, external transfer functionality will no longer be available. Please call Client Services at (800) 335-4126 to learn more.

Q: If I currently use Mobile Banking, will I have to download a new app?

A: Yes. Beginning on Wednesday, May 29, the existing Mobile Banking App will no longer work (please delete). Visit the Apple App store or the Google Play Store and search for “paccrest” to download the personal or business banking app. After you download the appropriate app, be sure to delete the old one.

- Q:** I see two different Paccrest Mobile Banking Apps in the store. Which one do I need to install?
- A:** **Personal banking** users will install the Pacific Crest Mobile Banking App with the **orange** image. **Business banking** users will install the Pacific Crest Mobile Banking App with the **blue** image.



- Q:** After the transition, can I download the new Mobile Banking App and access my accounts, or do I need to log in to Online Banking system from a web browser the first time?
- A:** You must initially access your account from a web browser. Both platforms will require you to verify your security information the first time you log in.
- Q:** On the app, do the Fingerprint, Touch ID, Face ID or PIN login allow me to bypass entering my username and password?
- A:** For Business clients, these features are not available at this time.

For Personal clients – yes. If you select the option to “save” your credentials using the Fingerprint, Touch ID, Face ID or PIN in settings. Tap the cog in the upper right corner, select settings and then Fingerprint, Touch ID, Face ID (depending on your device) and/or the PIN login.

Note: if you update your password, you should turn off these login bypass options to allow you to enter the new password on your next login. Then return to settings to activate this feature.

- Q:** Can I set up account alerts?
- A:** Yes. Pacific Crest has established several pre-set alerts for your protection. For example, you will now receive a text message alert any time your email address, password or phone number is changed. You can customize your alerts in account settings.
- Q:** Will users with current access to my business accounts have access to the new system?
- A:** Yes, users that are currently set up to access your business accounts will have access in the new system.
- Q:** Will my account numbers change?
- A:** No, this conversion will not impact your account numbers.

Q: Will this conversion have any impact on my Pacific Crest Savings Bank debit card?

A: No, this conversion will not affect your Pacific Crest debit card. You will continue to enjoy the ability to use your Pacific Crest Debit card anywhere that VISA payments are accepted.

Debit card holders now also have the ability to manage your debit card or to restrict its usage by turning it on or off through Online Banking or the Mobile Banking App.

Q: Will my account nicknames convert over to the new system?

A: Yes, any account nicknames you have created will show in the new system.

Q: Will I still have access to my previous transaction and statement history?

A: Yes, you will still have access to up to 24 months of transaction and statement history. To access older account history, contact us directly.

Q: Is the new Mobile Banking App supported on my phone/tablet?

A: Our new Mobile Banking App is compatible with iOS devices 10.3+ and 11.x, and Android phone devices version 4.4 and higher. Currently, our Mobile Banking App is not supported on Android tablets.

Q: Personal banking client, after initial set up, I want to reset my password. What do I do?

A: Go to settings in the upper right corner, select "Login Help" and then from the dropdown menu, select "Forgot Username" or "Forgot or Reset Password" and follow the prompts.

Personal banking note: If you have the Fingerprint, Touch ID, Face ID or PIN activated, you should turn them off before resetting your password. After entering the new password on your next login, you can activate them again.

You will need the following information to verify and reset your online account:

- Account number
- Account Type: Checking, Certificate of Deposit, etc. For Money Market, please select Checking.
- Last four digits of your Social Security number or Tax Identification Number (TIN).
- ZIP Code

Q: As the Business client administrator, I forgot my username/password. What do I do?

A: For security purposes, you will need to call us to reset your password. Please contact us during our normal business hours, Monday – Friday, 8:30 am – 4:30 pm, at (800) 335-4126. We cannot reset passwords over email.

Q: Business client - one of our users forgot their username/password. What do I do?

A: The account administrator can select "manage users," choose the user and then click on "reset password." Be sure to have the user's contact information and verification method completed (text or phone) so they receive the access code when they login to reset their credentials.

Q: Business client - will the templates I have set up for ACH and wire transfers in the current Online Banking system transfer to the new system?

A: Yes, the new system is designed to transfer any existing templates to the new system.

Q: What new features will I have access to with the new Business Mobile Banking App?

A: With our new Business Mobile Banking App, you will have mobile access to all online features, including funds transfers and account information, and the ability to manage ACH files and wire transfers on the go.

The Business Mobile Banking App also has a new Picture Pay feature (see below).

Q: How can I get help?

A: Please contact us by email at clientservices@paccrest.com or by phone at (800) 335-4126 between 8:30 a.m. – 4:30 p.m., Monday – Friday, with any questions.

Q: Can I receive training?

A: Of course! Our team is here to help. If you would like to arrange personalized training, please contact us at clientservices@paccrest.com or (800) 335-4126.

Bill Pay

Q: Will bill pay services be available at all times?

A: Yes. You will have full access to bill pay throughout the system conversion.

Q: What will happen to my scheduled bill pay payments with the new system?

A: Your scheduled bill pay payments will convert to the new system. This conversion will not disrupt your current payees or scheduled bill payments.

Q: Will my payees and their associated information transfer to the new system?

A: Yes, any payees you have set up will be available to you on the new system, along with their associated information.

Q: Will the bill pay system offer the same functionality?

A: Yes, the bill pay solution will continue to offer the same functionality that you rely on.

Picture Pay

Picture Pay feature is now available as a secondary bill payment option to make entering payment information easier. Simply point, shoot, and pay a bill.

Q: What is Picture Pay?

A: Picture Pay is a secondary bill payment option that enables you to pay a bill or invoice by simply taking a picture of it with your phone or tablet's camera. Picture Pay eliminates the need to manually load and add payees and associated information such as account number, address, etc. By taking a picture of the payee information, it is automatically loaded into the bill pay system.

Q: Will my current bill pay data be converted into Picture Pay?

A: No. Picture Pay is a secondary and separate bill pay option, which allows you to upload new payee information by simply taking a picture of the bill or invoice.

Q: Will my payment be sent by check or electronically via ACH (Automated Clearing House)?

A: The method of payment is dependent upon your payee's method of payment acceptance. If they are set up to accept payments electronically, then we will send.