![Pacific Western Bank logo] PACIFIC WESTERN BANK

EZCARD USER GUIDE

TABLE OF CONTENTS
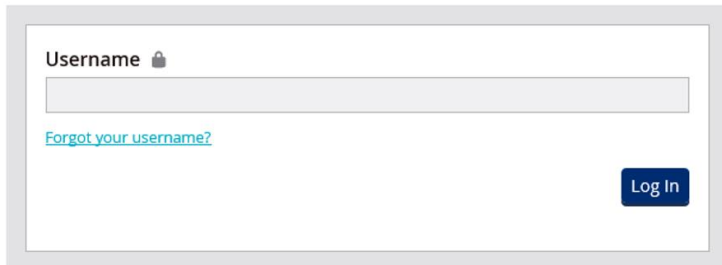
CLICK ON A TITLE BELOW TO JUMP TO A SPECIFIC SECTION.

GETTING STARTED

ENROLLING

1. To register for eZCard, go to **pacwest.com**. In the upper right-hand corner, hover over **SIGN IN** and select **Card Holders** from the drop-down menu.

2. Once you have been redirected to the **eZCard** site, click **Enroll Now**.
   NOTE: The card must be activated to complete enrollment.

Log In to Your Account

Username 🔒

[   ]

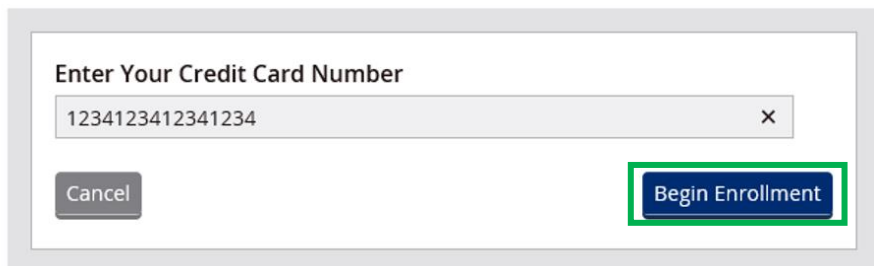Forgot your username?

[Log In]

Don't have an account? Register for online access so you can:

- Analyze your spending
- Review your statements
- Pay bills online

[Enroll Now]

3. Enter in your credit card number and click **Begin Enrollment**.

Begin Your Enrollment 🔒

Enter Your Credit Card Number

[1234123412341234   ✕]
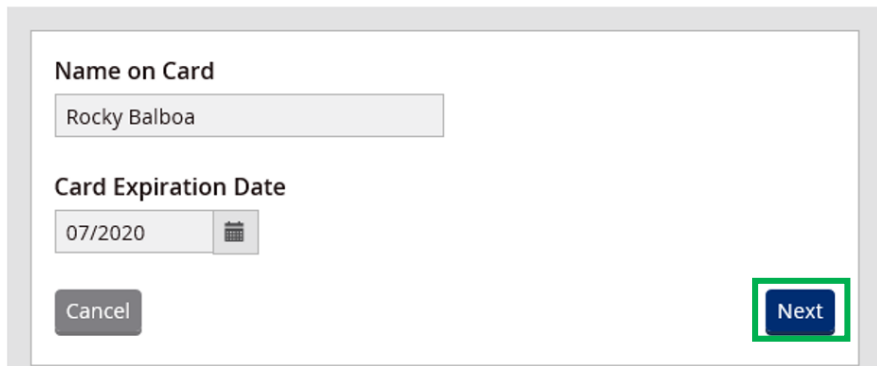
[Cancel]   [Begin Enrollment]

4. Enter in the **Name** on the Card and **Card Expiration Date** and click **Next**.

Step 1. Enter Account Details 🔒

Name on Card

[Rocky Balboa]

Card Expiration Date

[07/2020   📅]

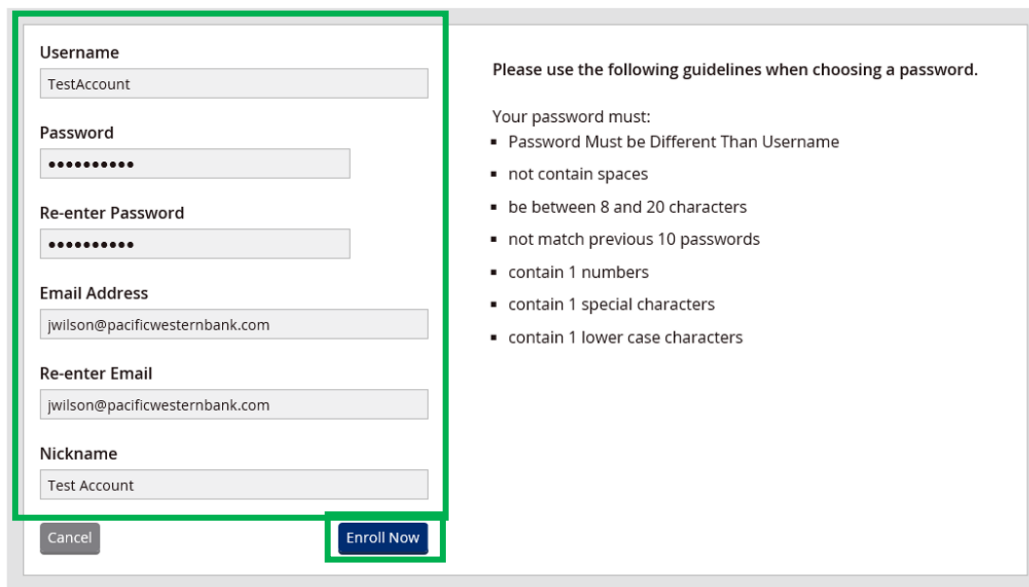[Cancel]   [Next]

Your information is safe with us!

5. Choose a **Username** and **Password**. Enter and re-enter your **Email Address.** Create a **Nickname** for your credit card. Once complete, click **Enroll Now**.

   NOTE: The username is case-sensitive. Passwords must be different from the username and cannot contain spaces. Passwords must be between 8 to 20 characters in length and must not match the previous ten passwords. Passwords must contain at least one number, one special character and one lower-case character.

6. Select four different **Security Questions** and provide an answer for each. Once completed, click **Finish**.

7. If we do not have an email address on file, you will be prompted to verify your email via a verification email such as the one below. Click on the link within the body of the email to complete verification. Once completed, your credit card account will be updated to include your email address.
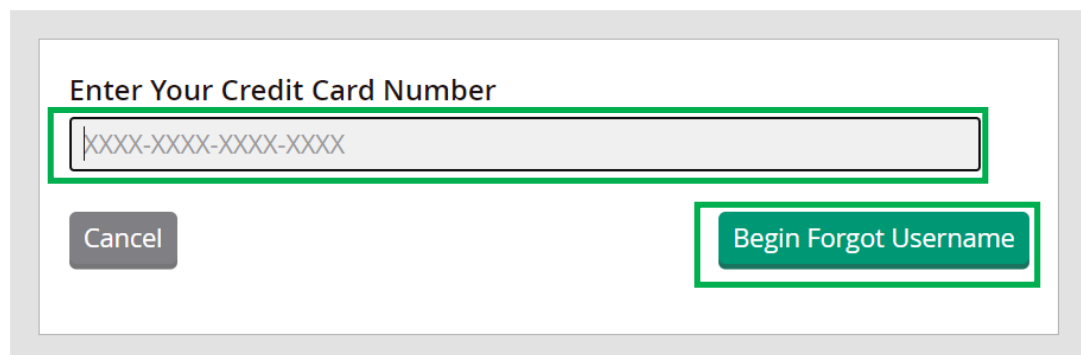
FORGOT USERNAME

1. Click **Forgot your username?** located under the **Username** field.
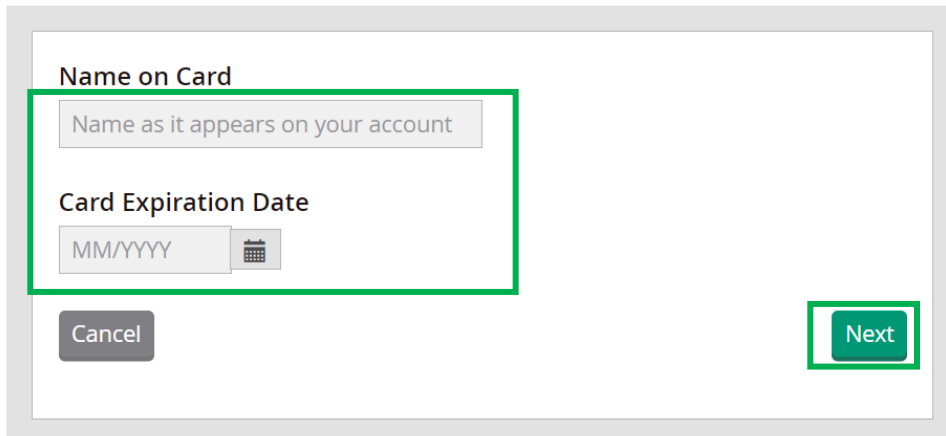
2. Enter in your credit card number and click **Begin Forgot Username**.

3. Enter in your **Name** as it appears on the card and your **Card Expiration Date** and click **Next**.

4. You will receive an email from **noreply@ezcardinfo.com** providing your username. Please check your Spam or Junk folders if you do not see this email in your inbox.
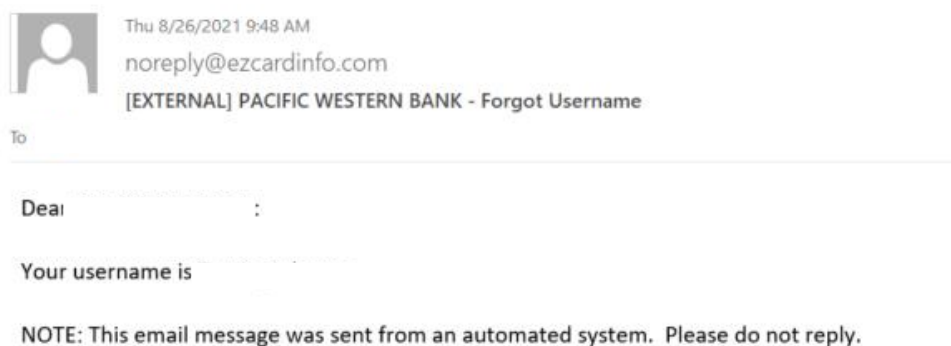
FORGOT PASSWORD

1. Enter in your **Username** and click **Log In**.

2. Click **Forgot your password?** located under the **Password** field.
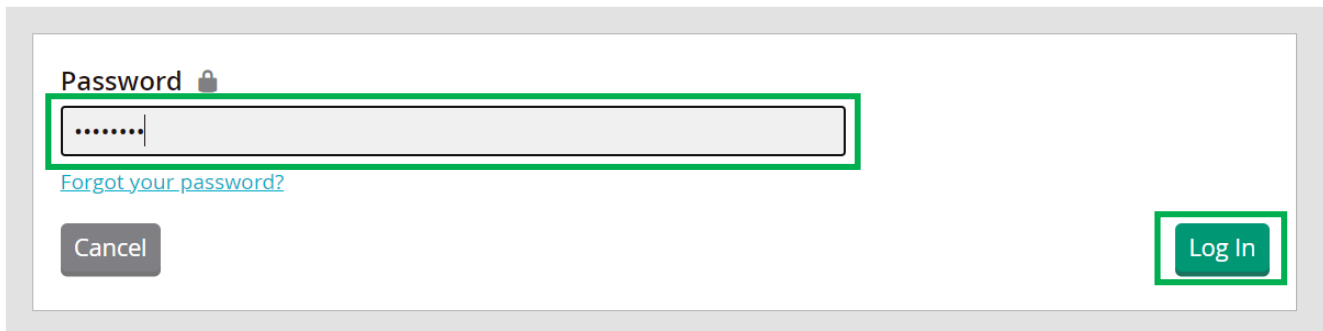
3. You will receive an email from **noreply@ezcardinfo.com** providing you with a **Temporary Password**. Enter the temporary password within the **Password** field and click **Log In**.

   NOTE: This temporary password will be valid for 10 days.

Thu 8/26/2021 10:37 AM

noreply@ezcardinfo.com

[EXTERNAL] PACIFIC WESTERN BANK - Temporary Password Sent

To
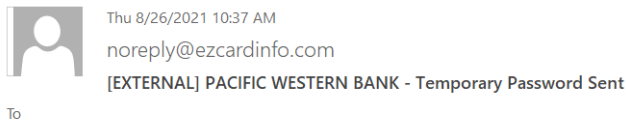
Dear   To access your account, please use this temporary password: f34@2qAE   This temporary password will expire in 10 days.

NOTE: This email was sent from an automated system. Please do not reply.

4. On the following page, enter the new password within the **New Password** and **Re-Enter Password** fields and click **Submit**.

   Note: Passwords must be different from the username and cannot contain spaces. Passwords must be between 8 to 20 characters in length and must not match the previous ten passwords. Passwords must contain at least one number, one special character and one lower-case character.

   Please use the following guidelines when choosing a password.
   Your password must:
   - Password Must be Different Than Username
   - not contain spaces
   - be between 8 and 20 characters
   - not match previous 10 passwords
   - contain 1 numbers
   - contain 1 special characters
   - contain 1 lower case characters

   New Password

   Re-enter Password

   Submit

HOME PAGE OVERVIEW

HOME   TRANSACTIONS   STATEMENTS   ACCOUNT SERVICES   ALERTS

Welcome, Test Account! ⊘

Current Balance ⬀	$0.00
Pending Balance	$0.00
Statement Balance ⬀	$0.00
Available Credit	$300.00
Current Credit Limit Amount	$300.00
Last Payment	$0.00
Total Minimum Due	$0.00
Payment Due Date	Aug 26, 2021
Last Login	Aug 26, 2021 7:47:52 AM

| Recent Transactions | Account Details | Spend Snapshot |

Recent Transactions ⊘

Search Transactions

— Pending Transactions (0)

— Transactions (0)

Go to Full Transaction History

Element	Decription
Transactions	Search Transactions & Spend Analyzer
Statements	View PDF Statements
Account Services	View Messages, Manage Profile and FAQ's
Alerts	Add or Manage Alerts
Account Details	View Account Details and Status
Spend Snapshot	View Spending in a Pie Chart

CREATING ALERTS

Creating **Alerts** will allow you to better monitor your credit card transaction activity and balances, ensure payment timeliness and set personalized reminders or notifications.

1. To set an **Alert,** select **Alerts** from your **Home** page and click **Add New Alert**.
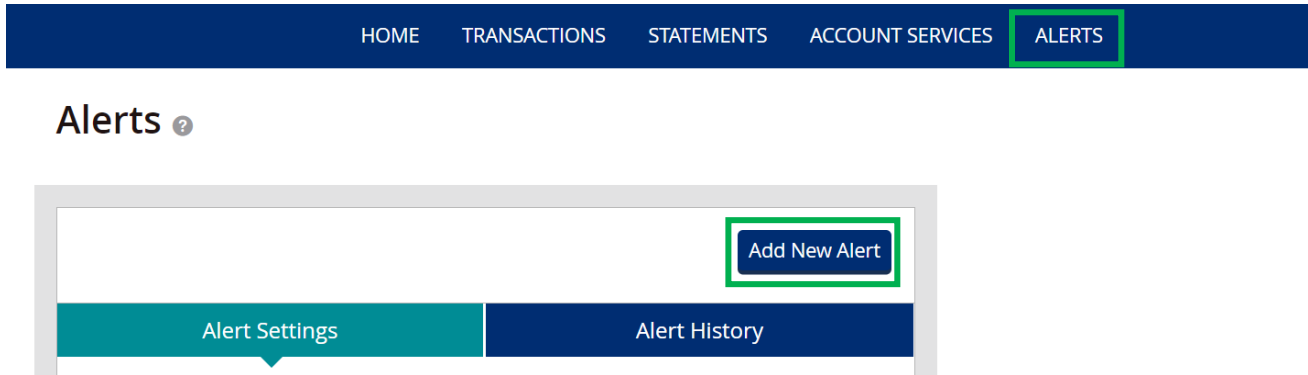
2. The **Add New Alert** section will display on the right-hand side of your screen. Click the **Alert me when** drop-down box to select your **Alert** type.
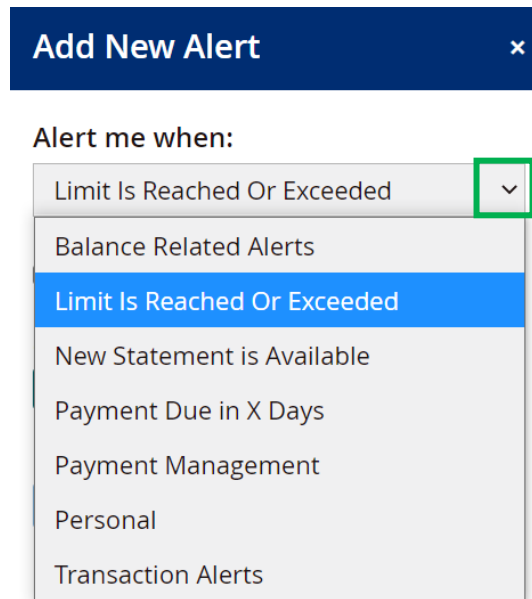
3. Once the **Alert** type is selected, complete additional questions if applicable, confirm the email on file and click **Save Alert**.
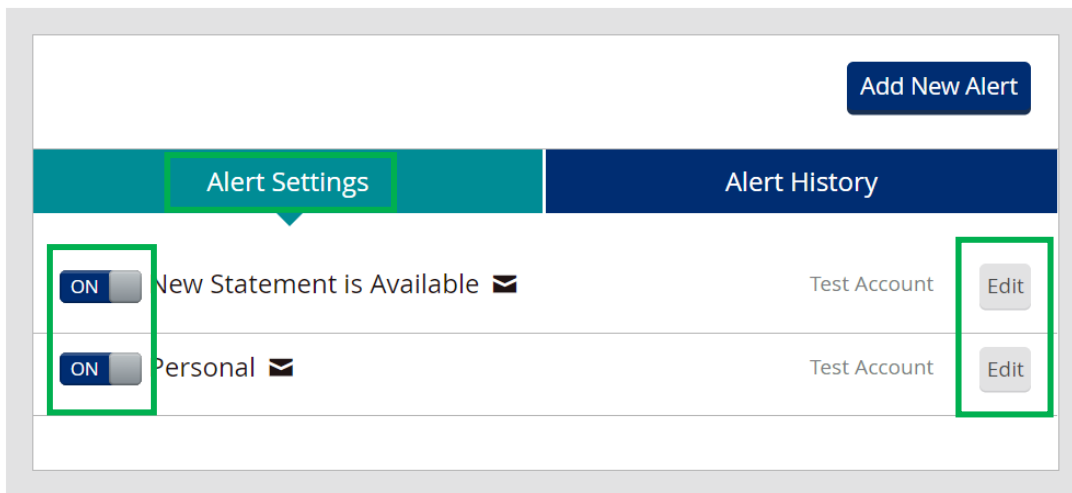
4. As **Alerts** are created, they will appear within your **Alert Settings** section. You can view active **Alerts**, edit alerts and turn **Alerts** on or off.

ONLINE ACCOUNT SERVICES

CHANGE PASSWORD

1. To change your existing password, go to **Account Services** and select **Change Password**.

2. On the following screen, enter in your **Current Password**, **New Password** and confirm using the **Re-Enter Password** field. Once completed, click **Submit**.

3. Once submitted, you will be redirected to your **Account Services** screen. You will receive an email confirmation of the changes made.

Wed 9/8/2021 11:40 AM
noreply@ezcardinfo.com
[EXTERNAL] PACIFIC WESTERN BANK - Password Change
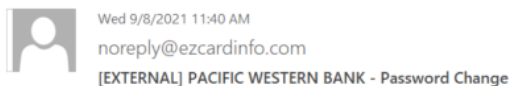
For your MasterCard ending in 7719

Dear S

We have received a request to change your password.

If you did not make this request or have any questions, please contact our service Department.

we are dedicated to providing accurate, friendly and reputable service to our card members.

** THIS IS A SYSTEM-GENERATED E-MAIL. PLEASE DO NOT REPLY.

UPDATE CONTACT INFORMATION

1. To update your Account Nickname, Address, Phone Number and Email Address, go to **Account Services** and select **Contact Information** from the **My Profile** section.

2. The **Account Nickname** is updated by clicking **Edit** located to the right of your **User Nickname**.

Name on Account

Cardholder Name
STEVEN JOHNSON

User Nickname
Test Account   Edit

3. Enter in the new **User Nickname** and click **Save**.

4. **Contact Information** can be updated by clicking **Edit Information** located at the bottom of your Contact Information section.

Contact Information

Mobile Phone   **Day Phone**

Evening Phone   **Other Phone**

Primary Address

Statement Address
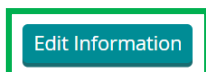
Edit Information

5. Use the radio buttons to select what information you would like to update: **Change Address**, **Change Phone** or **Change Address and Phone**.

Contact Information

○ Change Address

○ Change Phone

○ Change Address and Phone

6. Once an option is selected, additional Address and/or Phone Number fields will expand so you can make necessary changes. Once entered, click **Save Information**.

NOTE: The **Primary Address** affects your **Billing Address**. The **Statement Address** will be used when you want your statements mailed to an address other than your Primary/Billing address on file. To enter in a foreign address, toggle **Foreign Address** ON.

Primary Address

Address

    Address Line 1

Address Line 2

    Address Line 2

City

    City

State   Postal Code

    State   Postal Code

Foreign Address   Country

                                           Country

Statement Address

Address

    Address Line 1

Address Line 2

    Address Line 2

City

    City

State   Postal Code

    State   Postal Code

Foreign Address   Country

                                           Country

Save Information   Cancel

7. **Email Addresses** are used to send cardholders notifications such as Fraud Detection, Alerts or Announcements. To add an **Email Address**, click **Add New Email** located under the **Notification Preference** section.

Notification Preferences

Email Address

jwilson@pacwest.com   Confirmed

[Add New Email]

8. Enter the **Email Address** and click **Add.**

[name@example.com   Add]

ADD NEW CARDHOLDER ACCOUNT

If you would like to request a new or secondary card, you may submit your request with your assigned Administrators directly or online through **Add New Cardholder Account** located within your **Account Services** section.

NOTE: This type of request needs to be approved by your Admin, and we will reach out to the assigned Administrators for approval before processing.

1. Go to **Account Services** and select **Add New Cardholder Account.**

2. On the following page, complete all fields and click **Send Request.**

Name of Cardholder	New Cardholder Permissions
Name of Cardholder	☐ Cash Advance Access
	☐ PIN Access
Street Address 1	**Requested Credit Limit**
Street Address 1	Requested Credit Limit
	(ex: $10,000)
Street Address 2	**% of Line to Access for Cash**
Street Address 2	Line to Access for (%
City	**Comments**
City	Comments
State	
State	
Postal Code	
Postal Code	
Country Code	
Country Code	

[Send Request]

3. The following screen will advise your request has been submitted. Click, **Return to Account Settings**.

> Your request has been submitted.
>
> Return to Account Settings

ADD PIN ACCESS

Currently, all cards issued have PIN access. You may utilize this section to remove PIN access or request a PIN reminder to be sent to you. PIN mailers cannot be rushed; mailing requires 7-10 business days. If the existing PIN is known, you may change it by contacting 800.297.3408.

1. Go to **Account Services** and select **Add PIN Access.**

2. Select a radio button to **Add PIN Access** or **Remove PIN Access** and click **Send Request**.
   - To request a **PIN Reminder**, select **Add PIN Access** and ensure to include a **Comment** stating **PIN Reminder**.

> **Subject**
>
> Add or Remove PIN Request
>
> We will respond to your message by e-mail or telephone within 48 hours or less. To report your card lost or stolen for immediate assistance, please contact Customer Service at 800-820-8450.
>
> **Account**
>
> MasterCard Cards ending in
>
> **Name**
>
> **Email Address**
>
> **Phone Number**
>
> ● Add PIN Access
> ○ Remove Pin Access
>
> **Comments:**
>
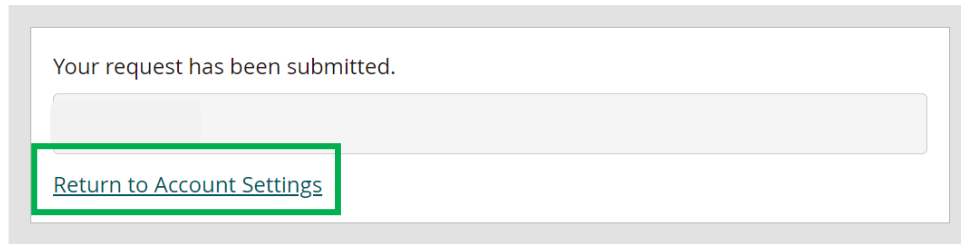> Cancel   Send Request

3. The following screen will advise your request has been submitted. Click, **Return to Account Settings.**

Your request has been submitted.

Return to Account Settings

CREDIT LIMIT INCREASE

If you would like to request a **Credit Limit Increase**, you may submit your request with your assigned Administrators directly or online through **Credit Limit Increase** located within your **Account Services** section.

NOTE: Since this type of request needs to be approved by your Admin, we will reach out to the assigned Administrators for approval before processing.

1. Go to **Account Services** and select **Credit Limit Increase.**
2. Enter in the **Requested Credit Limit** and click **Send Request**.

Subject

Credit Limit Increase

We will respond to your message by e-mail or telephone within 48 hours or less. To report your card lost or stolen for immediate assistance, please contact Customer Service at 800-820-8450.

Account

MasterCard Cards ending in

Name

Email Address

Phone Number

Annual Income

$

Monthly Housing

$

Requested Credit Limit

$

Message

Cancel   Send Request

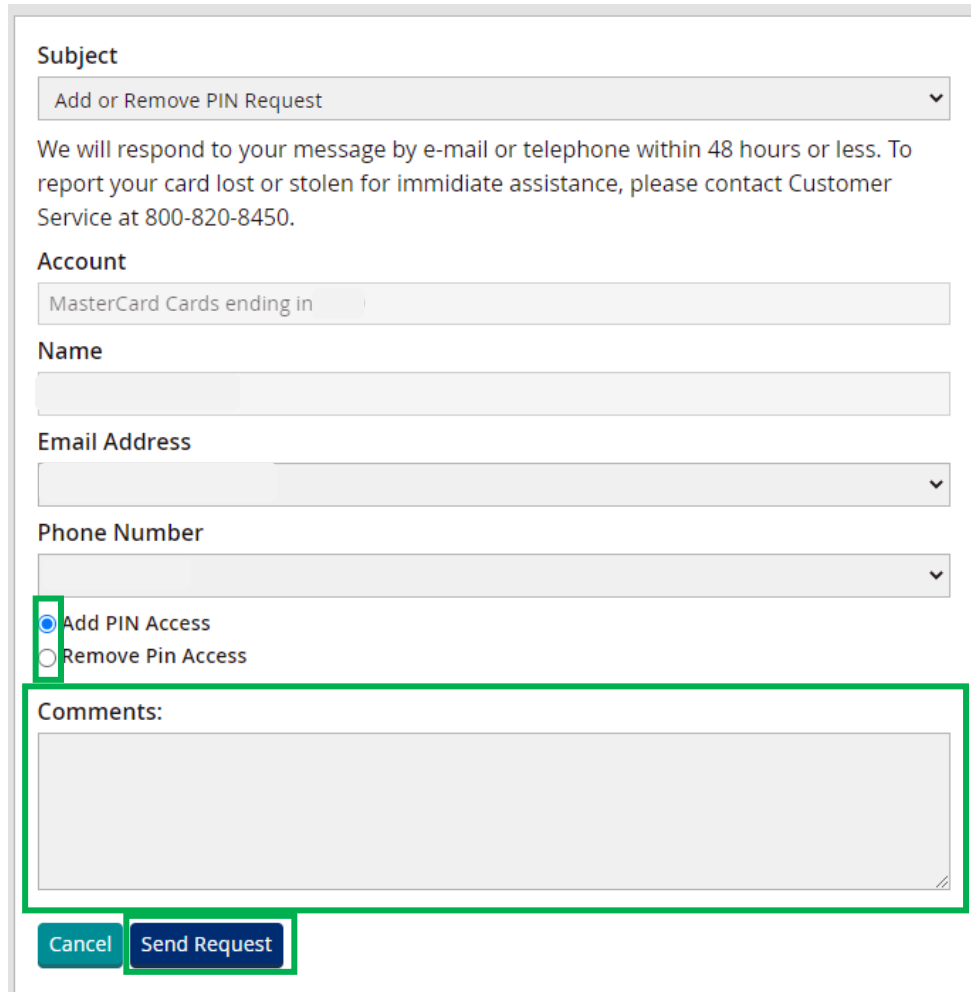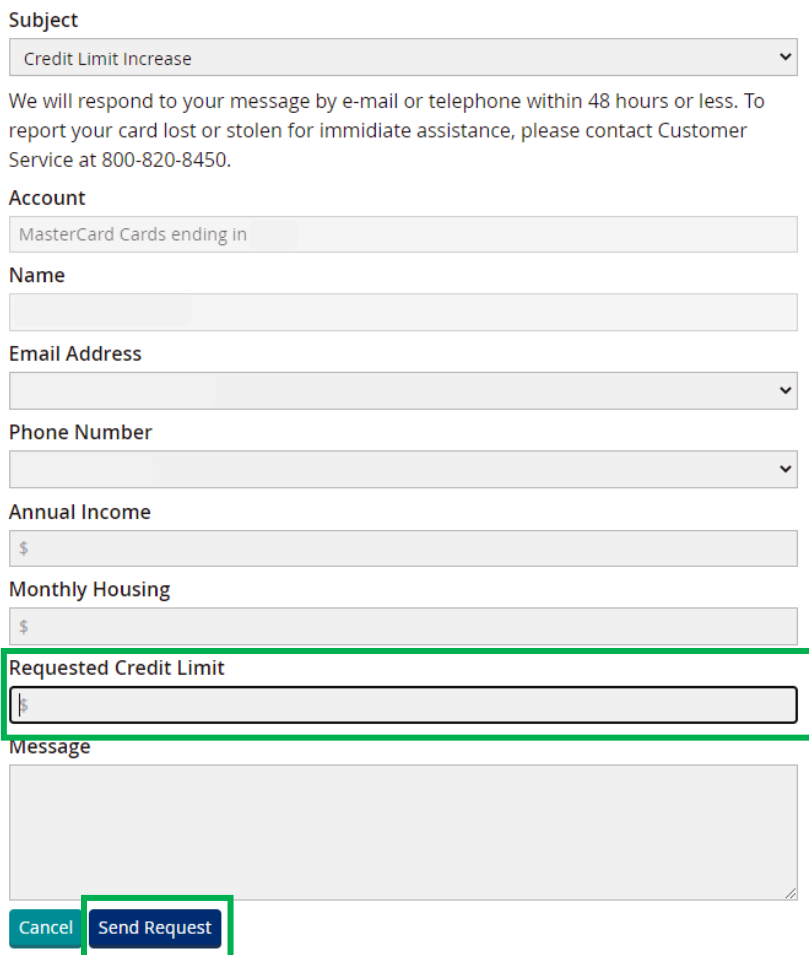3. The following screen will advise your request has been submitted. Click, **Return to Account Settings**.

Your request has been submitted.
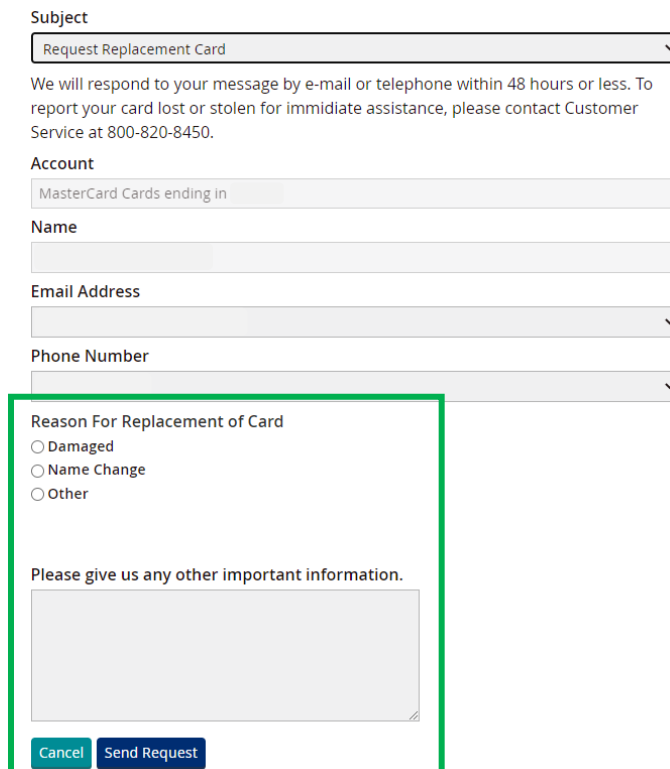
Return to Account Settings

CARD REPLACEMENT

In the event you need a card replacement (same card number) due to a damaged card or name change, you may submit your request:

- With your assigned Administrators
- By phone: 800.350.3557 option 6 > option 2
- Online through **Request Card Replacement** located within your **Account Services** section

NOTE: We do *not* need Administrator approval for this type of request unless you request the card to be mailed to an address other than what is on file.

<p style="text-align:center">This service is not intended for lost or stolen cards.
For lost or stolen cards, please contact 844.316.1958 for immediate assistance.</p>

1. Go to **Account Services** and select **Request Replacement Card**.

2. Select a radio button to replace for **Damaged** or **Name Change** and click **Send Request**. Please utilize the Comments box to include additional information.

Subject

Request Replacement Card

We will respond to your message by e-mail or telephone within 48 hours or less. To report your card lost or stolen for immediate assistance, please contact Customer Service at 800-820-8450.

Account

MasterCard Cards ending in

Name

Email Address

Phone Number

Reason For Replacement of Card
○ Damaged
○ Name Change
○ Other

Please give us any other important information.

Cancel   Send Request

3. The following screen will advise your request has been submitted. Click, **Return to Account Settings.**

Your request has been submitted.
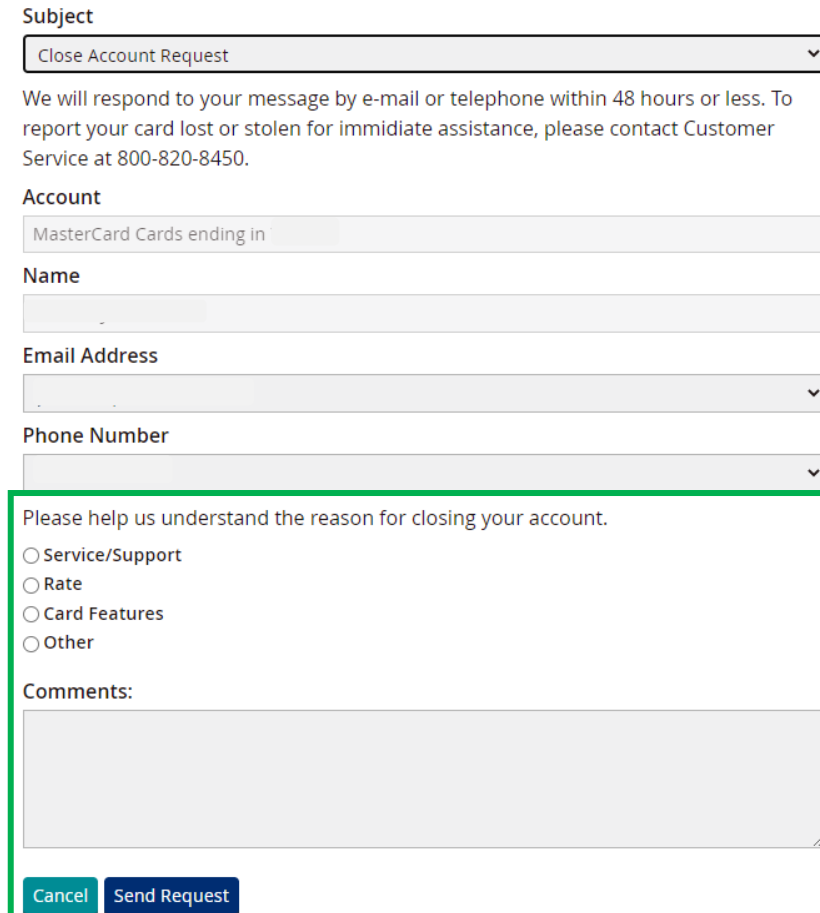
Return to Account Settings

CLOSE AN ACCOUNT

In the event you need to close your card, you may submit your request:

- With your assigned Administrators
- By phone: 800.350.3557 option 6 > option 2
- Online through **Close Account** located within your **Account Services** section.

NOTE: We do *not* need Administrator approval for this type of request.

This service is not intended for lost or stolen cards.
For lost or stolen cards, please contact 844.316.1958 for immediate assistance.

1. Go to **Account Services** and select **Close Account.**

2. Select a radio button to describe the reason for closure and click **Send Request**. Please utilize the Comments box to include additional information.

Subject

Close Account Request

We will respond to your message by e-mail or telephone within 48 hours or less. To report your card lost or stolen for immidiate assistance, please contact Customer Service at 800-820-8450.

Account

MasterCard Cards ending in

Name

Email Address

Phone Number

Please help us understand the reason for closing your account.

○ Service/Support
○ Rate
○ Card Features
○ Other

Comments:

Cancel   Send Request

3. The following screen will advise your request has been submitted. Click, **Return to Account Settings**.

> Your request has been submitted.
>
> Return to Account Settings

FILE A DISPUTE

If you do not recognize a transaction, did not receive an item, or believe that a transaction does not belong to your account, the transaction may be disputed by filing a transaction dispute claim.

NOTE: A Transaction Dispute claim or status of a Transaction Dispute claim can also be filed or inquired via phone at 800.600.5249.

IMPORTANT! All dispute claims must be received within 60 days of the statement closing date. For company billed programs, do not file a claim under the billing account. You must file the claim under the specific cardholder account. Filing a claim under the billing account will result in a delay and require you to fix your claim submission.

1. When reviewing **Transactions,** you may click on the drop-down arrow for additional transaction information.

─ Saved Searches ❓	Search Transactions
	─ Transactions (249)
─ Filters ❓	SEP 16, 2021 — WIX.COM 956469927 — $4.99 — COMPUTER RELATED
Time Period	SEP 12, 2021 — STAPLES DIRECT — $35.26 — WORK RELATED
All History →	SEP 03, 2021 — VERTAFORE SIRCON — $381.00 — COMPUTER RELATED
Categories	SEP 03, 2021 — Amazon web services — $39.85 — LEGAL AND PROFESSIONAL
No Category Filter Set →	SEP 01, 2021 — BLUE SHIELD CALIFORNIA — $1,784.69 — INSURANCE
Amount	AUG 30, 2021 — WIX.COM PREMIUM-PLAN — $25.00 — COMPUTER RELATED
All Amounts →	
Order By	
Date ↓ →	

2. If you've determined that an item was not authorized or needs to be disputed, click on **Dispute this Charge** located in the additional information section.

SEP 12, 2021	$35.26
STAPLES DIRECT	WORK RELATED

Post Date: Sep 12, 2021
Transaction Date: Sep 10, 2021
City/St: 800-3333330 , MA
Zip: 01702
Category: Work Related
Transaction Code: 05
Reason Code: 00

Transaction Type: Purchase
Original Amount: $35.26
Original Currency: USD
MCC: 5111
MCC Description: Stationery Office Supp Prntng And Wr
Merchant ID: 105002099080000
Originating Account #: -5311
Edit | Dispute This Charge

DISPUTE HISTORY

To view dispute history, go to **Account Services** and select **Dispute History**. Dispute History will display all Disputes submitted within the last 90 days.

DISABLE ONLINE ACCESS

When a credit card is closed permanently, the online access to eZCard is disabled. However, if the profile needs to be disabled before that, you may disable your profile by going to **Account Services** and selecting **Disable Online Access**. To confirm you would like to **Disable** your online access, enter your **Password** and click **Submit**.

To confirm that you would like to disable your online access, please enter your password.

Password 🔒

[   ]

Submit

STATEMENTS

VIEW STATEMENTS

1. To view PDF statements go to **Statements** and select **View Statements**. All your available PDF statements will display, up to 24 months.

2. Click **View Statement PDFs** to view.

   NOTE: A statement will not generate if the statement period had no balance due or no transactions processed.

   You must accept pop-ups for this site to view statements. If you need additional history not located within eZCard, please contact us directly at creditcards@pacwest.com **for additional assistance.**

3. The following page will display how many statements you have available to view. Click on the **Statements** link located under **Documents** to populate your PDFs.

4. Use the **Date** links located on the right-hand side of your screen to select different statements.

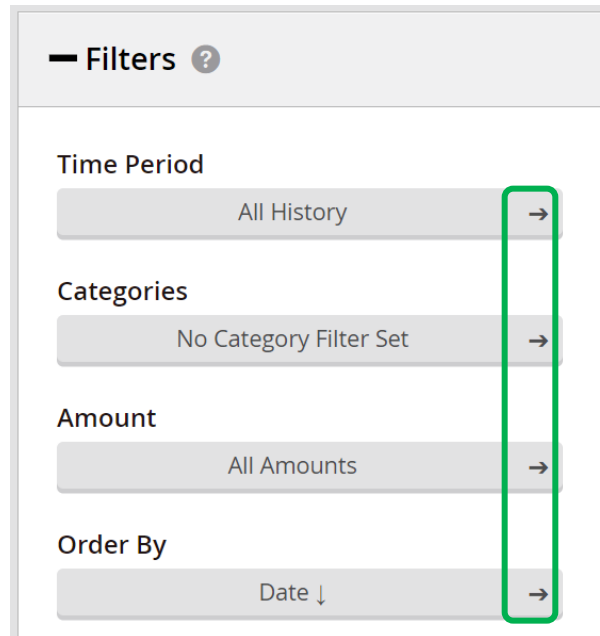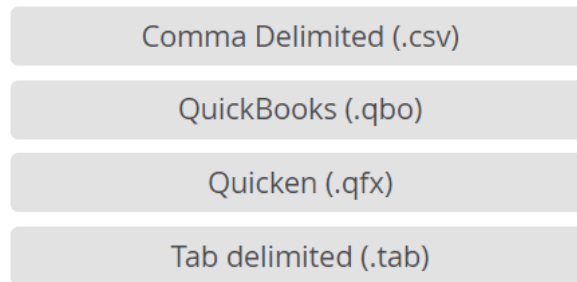**EXPORTING**

Through eZCard, you can export transactions to CSV, QuickBooks, Quicken and Tab files.

1. Go to **Transactions** and select **Search Transactions.**

2. Modify your search filters.

3. Choose your **Export Format** located on the right-hand side of your screen upon clicking **Choose Format**. The download begins immediately.
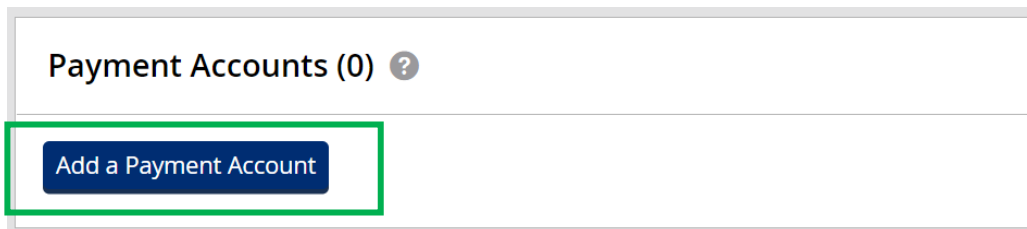

PAYMENTS

Currently, the Payments feature is only available to Individually Billed programs. From the **Payments** section, you may **Manage Payment Accounts**, **Make a Payment** or set up **Recurring Payments**.

MANAGE PAYMENT ACCOUNTS

Before you can process a one-time payment, you must add a **Payment Account. Manage Payment Accounts** allows you to set up multiple checking or saving accounts to be used as **Payment Accounts** to pay your bill online. You can create an unlimited number of **Payment Accounts**. Once a **Payment Account** is created, it can be used immediately to make an online payment.

1. To create a **Payment Account**, go to **Payments** and select **Manage Payment Accounts**.
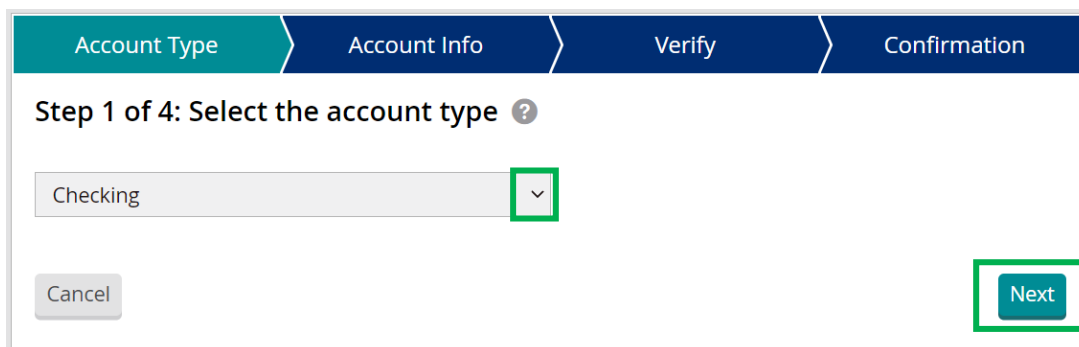
2. Click **Add a Payment Account.**

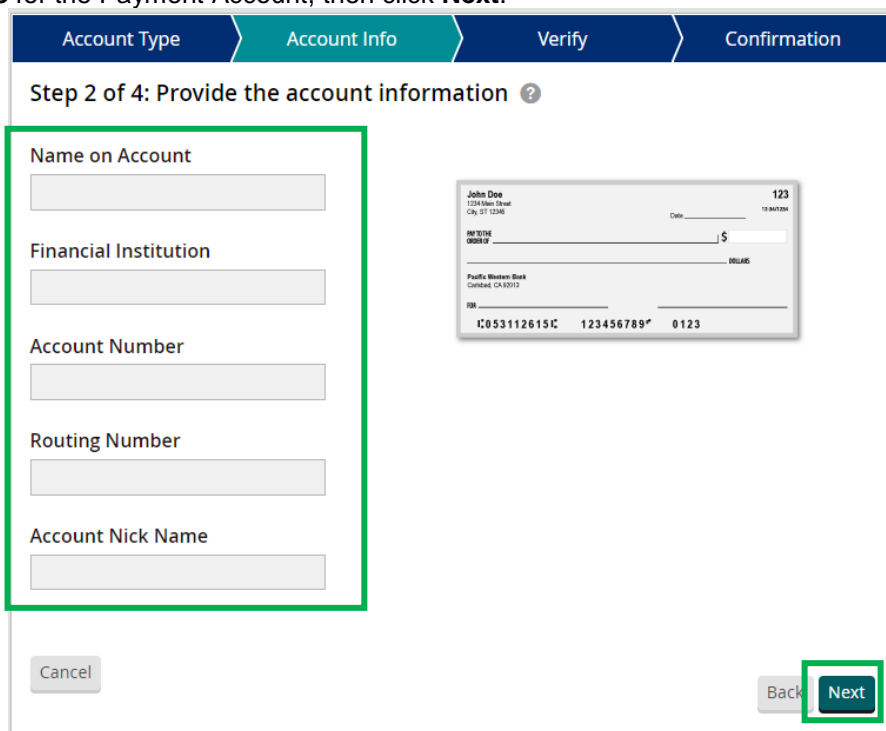3. Select the **Account Type** from the drop-down box and click **Next.**

4. Provide all account information, including **Name on Account**, **Financial Institution Name**, **Account Number**, **Routing Number.**

   After entering the Account Number and Routing Number, a pop-up page will display, asking you to **Confirm the Account Number** and **Routing Number** by re-entering it. Once entered, click **Verify.**

   Create a **Nickname** for the Payment Account, then click **Next.**
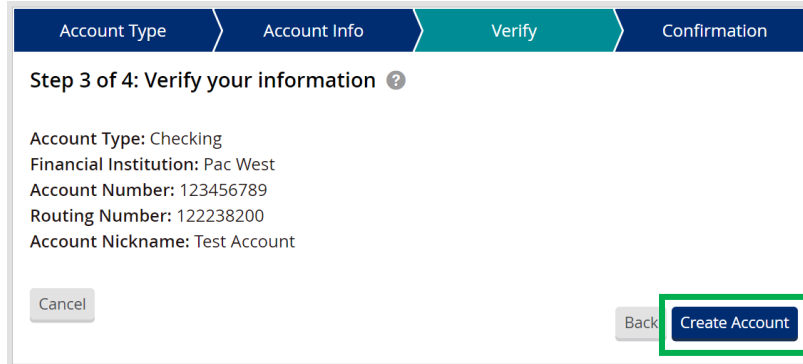
5. The following page will have you **Verify your Information**. Once reviewed, if everything is correct, click **Create Account**.

| Account Type | Account Info | Verify | Confirmation |

Step 3 of 4: Verify your information ⑦

Account Type: Checking
Financial Institution: Pac West
Account Number: 123456789
Routing Number: 122238200
Account Nickname: Test Account

Cancel   Back   **Create Account**

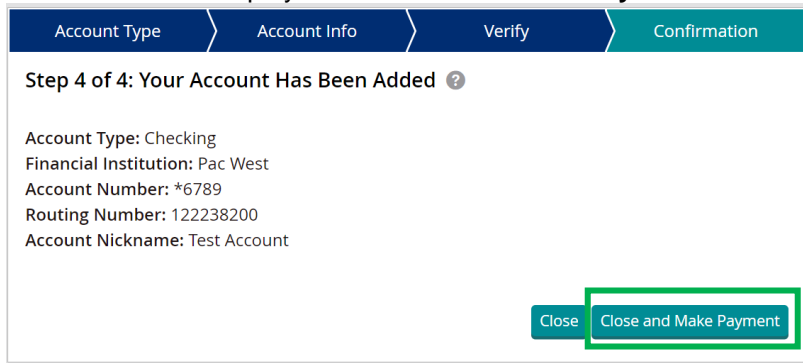6. Confirmation of the **Added Account** will display. Click **Close and Make Payment** to continue.

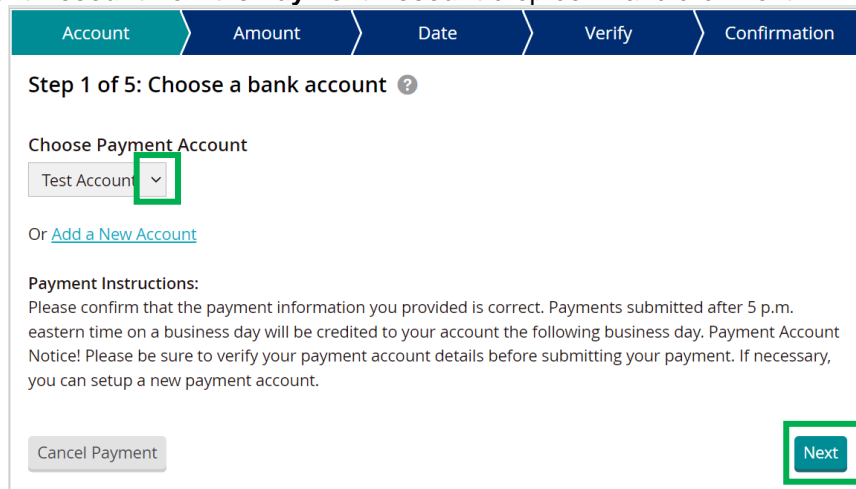| Account Type | Account Info | Verify | Confirmation |

Step 4 of 4: Your Account Has Been Added ⑦

Account Type: Checking
Financial Institution: Pac West
Account Number: *6789
Routing Number: 122238200
Account Nickname: Test Account

Close   **Close and Make Payment**

MAKE A PAYMENT

The one-time payment feature allows individually billed program cardholders to schedule one or more online payments for a current or future payment date up to the current balance. Anything greater will need to be processed by the credit card team if the payment is debiting a Pacific Western Bank account which must contain your administrator's approval. Once the payment is made, the payment amount is automatically deducted from the designated account. Additional questions can be addressed at 800.350.3557 option 6 > option 2 or at **creditcards@pacwest.com**

1. To make a payment, go to **Payments** and select **Make a Payment**.

2. Choose your **Payment Account** from the **Payment Account** drop-down and click **Next**.

| Account | Amount | Date | Verify | Confirmation |

Step 1 of 5: Choose a bank account ⑦

Choose Payment Account

Test Account ▼

Or Add a New Account

Payment Instructions:
Please confirm that the payment information you provided is correct. Payments submitted after 5 p.m. eastern time on a business day will be credited to your account the following business day. Payment Account Notice! Please be sure to verify your payment account details before submitting your payment. If necessary, you can setup a new payment account.

Cancel Payment   **Next**

3. Select the appropriate payment radio button for your payment choice of **Minimum**, **Current Balance**, **Statement Balance**, **Last Payment** or **Other** Amount. If **Other** is selected, enter in the amount you wish to pay. Click **Next**.

Account	Amount	Date	Verify	Confirmation

Step 2 of 5: Choose a payment amount ❓

○ Minimum Due:	$100.00
○ Current Balance:	$4,160.46
○ Statement Balance:	$229.91
○ Last Payment:	$0.00
● Other Amount:	4175.00

Pending Payments $0.00
Remaining Balance   ($14.54)
Memo: _____

Cancel Payment   Back   Next

4. Select the **Payment Date** of your choice and click **Next**.

Account	Amount	Date	Verify	Confirmation

Step 3 of 5: Choose a payment date ❓

09/27/2021   📅

Payment Due Date: **Sep 27, 2021**

Today's Payment: **Sep 27, 2021**

Send alert via:

jwilson@pacwest.com ✓

Cancel Payment   Back   Next

5. Verify the payment information you have selected is correct. If so, click **Make a Payment**.

| Account | Amount | Date | Verify | Confirmation |

Verify Information and Make Payment ⑦

Account: XXXX-XXXX-XXXX-6064

Pay From: Test Account

Payment Amount: $4,500.00

Pay on: Mar 30, 2022

Regulation E Disclosure Statement:
By clicking on the "Make a Payment" button, you hereby authorize a debit to your Checking account in the amount of $4,500.00 as payment to your Credit Card account number XXXX-XXXX-XXXX-6064. The debit will appear on your Test Account account statement as a Payment. Be sure to click "Make a Payment" button. If you forget, your Checking account will not be debited and your payment will not be applied to your credit card balance.

Authorization and Sign Statement:
I hereby electronically consent to and authorize by this writing an electronic funds transfer in the amount of $4,500.00 from the foregoing account in payment to my Credit Card account number XXXX-XXXX-XXXX-6064. By clicking on the "Make Payment" button I subscribe my electronic signature to the funds transfer authorization.

Cancel Payment   Back   **Make A Payment**

6. The following page will advise the payment has been submitted. Click **Close**.

| Account | Amount | Date | Verify | Confirmation |

Your Payment has been Submitted ⑦
Please confirm that the payment information you provided is correct. Payments submitted after 5 p.m. eastern time on a business day will be credited to your account the following business day.

Confirmation #:BH3748047659

Account: XXXX-XXXX-XXXX-6064

Pay From: Test Account

Payment Amount:$4,245.86

Pay on: Mar 30, 2022

Memo:

Close

NOTE: Once payment has been processed, it may be canceled before 5 p.m. ET by going to Payments and selecting Payment Summary, and clicking Cancel.

Once the payment has been canceled, it will change from Pending to Canceled.

RECURRING PAYMENTS

Cardholders under individually billed programs have the option to set up a Recurring Payment Plan. To do so, follow the below.

1. Go to **Payments** and select **Manage Recurring Payments**.

2. Choose your payment account from the **Payment Account** drop-down and click **Next**.

PACIFIC WESTERN BANK

3. Select the appropriate radio button for your recurring payment choice of **Minimum**, **Statement Balance** or **Fixed Amount**. Click **Next**.
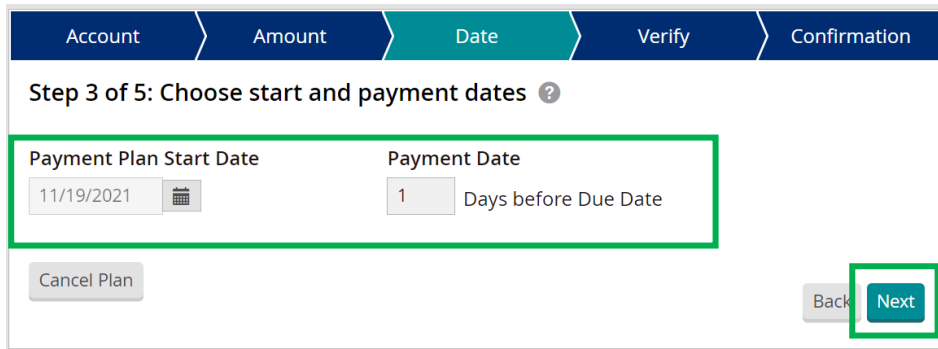
| Account | Amount | Date | Verify | Confirmation |

Step 2 of 5: Select the amount to be paid each month ?

○ Minimum Due: $100.00
● Statement Balance: $229.91
○ Fixed Amount:

Cancel Plan   Back   Next

4. Select when you would like your recurring payments to **Start** and how many days before the **Due Date** it should be processed monthly. Click **Next**.
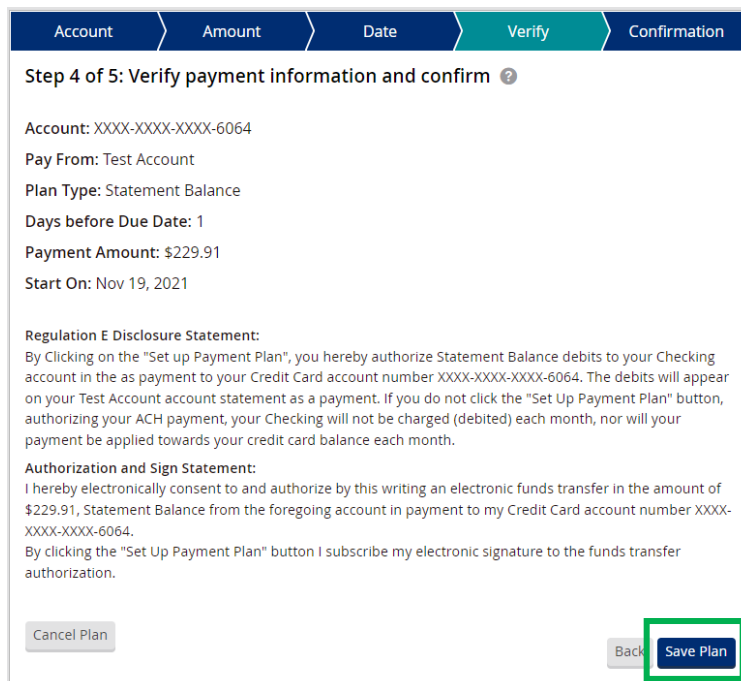
| Account | Amount | Date | Verify | Confirmation |

Step 3 of 5: Choose start and payment dates ?

Payment Plan Start Date   Payment Date
11/19/2021 📅   1   Days before Due Date

Cancel Plan   Back   Next

5. Verify the recurring payment information you have selected is correct. If so, click **Save Plan**.

| Account | Amount | Date | Verify | Confirmation |

Step 4 of 5: Verify payment information and confirm ?

Account: XXXX-XXXX-XXXX-6064
Pay From: Test Account
Plan Type: Statement Balance
Days before Due Date: 1
Payment Amount: $229.91
Start On: Nov 19, 2021

Regulation E Disclosure Statement:
By Clicking on the "Set up Payment Plan", you hereby authorize Statement Balance debits to your Checking account in the as payment to your Credit Card account number XXXX-XXXX-XXXX-6064. The debits will appear on your Test Account account statement as a payment. If you do not click the "Set Up Payment Plan" button, authorizing your ACH payment, your Checking will not be charged (debited) each month, nor will your payment be applied towards your credit card balance each month.

Authorization and Sign Statement:
I hereby electronically consent to and authorize by this writing an electronic funds transfer in the amount of $229.91, Statement Balance from the foregoing account in payment to my Credit Card account number XXXX-XXXX-XXXX-6064.
By clicking the "Set Up Payment Plan" button I subscribe my electronic signature to the funds transfer authorization.

Cancel Plan   Back   Save Plan

6. The following page will advise that your recurring payment has been added. Click **Close**.

NOTE: Only one recurring payment plan can be set up at a time. If you would like to cancel your recurring plan or create a different plan, go to **Payments** and select **Manage Recurring Payments**.