

PWB Business Credit Card Payments FAQs

When do credit card payments post?

Payments received by 2:00 p.m. PT will post and be available the next business day. Payments received after 2:00 p.m. PT will post in two business days, e.g. (payment made after 2:00 p.m. PT on 7/26/2021 will post and be available 7/28/2021).

If I make a payment on Friday before the 2:00 p.m. PT cutoff time, is that payment available the next day on Saturday?

Yes, if a payment is made on a Friday before 2:00 p.m. PT, it will be available on Saturday. If the payment is made after 2:00 p.m. PT on Friday, it will post on Monday or the following business day.

On a company billed program, can I make a payment on a cardholder account?

Yes, a Memo Payment can be made to an individual cardholder. When a cardholder is selected, the payment will provide additional availability next business day, versus needing to process a temporary increase or waiting for your statement cycle; however, the payment will roll up to the billing account.

If I make a payment on the billing account, does it free up cardholder availability for usage?

Payments made on the billing account will increase the billing account availability, allowing for additional usage for cardholders that are still within their monthly spend limit.

Can I set up recurring payments?

Yes, company billed programs can set up a Recurring Payment Plan to pay the Minimum Payment, Account Balance, Statement Balance, Fixed Monthly, Fixed Weekly or Fixed Bi-Weekly payments to start on a date of your choice and X number of days before your due date. Only one recurring payment plan may be on file at a time. This feature is currently not available for individually billed programs.

Can I request immediate credit for a payment made in eZBusiness?

Yes, a temporary increase can be applied. The eZBusiness Administrator will need to contact our Treasury Management Services (TMS) Card Services team. Proof of payment will be required.

By phone:

800.350.3557 Option #6, Option #2

Monday – Thursday, 8:00 a.m. – 5:00 p.m. PT

Friday, 8:00 a.m. – 6:00 p.m. PT

Or e-mail:

creditcards@pacwest.com

Based on business hours, requests sent after 4:00 p.m. PT may not be addressed until the following business day.

Can I make a payment above the statement balance amount?

Yes, eZBusiness will allow you to make a payment of up to 10% more than the statement balance. Anything greater will need to be processed manually by the TMS Card Services team. Manual payments can only be debited from a PWB account. Once the payment is made, the payment amount is automatically deducted from the designated account.

On a company billed program, can I increase the cardholder spend above the company/billing account limit?

Yes, an eZBusiness Administrator may contact the TMS Card Services team to temporarily or permanently increase the cardholder spend limit above the company/billing account limit. This option is used when a company makes frequent payments to pay down the balance and increase availability. This allows the cardholder to continue using the card up to their monthly spend limit.

On a company billed program, when does the cardholder monthly spend limit reset?

The cardholder monthly spend limit resets on the 1st of every month.

Can I make a payment in eZBusiness once I have closed the card program?

No, once the card program has been closed, you will need to make a payment by one of the three options listed below:

- Contact the TMS Card Services team and request to make a manual payment. Manual payments can only be debited from a PWB account.
- Set up an ACH pay by phone payment by calling 844.316.1958.
- Mail overnight payments to: FIS Card North America, 270 Remington Blvd Ste. B, Bolingbrook, IL 60440-3593. *(Please include a payment coupon or credit card number with the payment to prevent any processing delays.)*

Once I make a payment, can I later decide to cancel it?

Yes, if you made a payment in eZBusiness, you can cancel the payment in eZBusiness until 2:00 p.m. PT the day of the payment. If you processed a manual payment with our TMS Card Services team, you have until 2:00 p.m. PT to contact them and request they cancel the payment. If you have an automatic payment set up, you must request it to be canceled three business days before the autopay effective date.