



# Luther Burbank<sup>®</sup>

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## *Savings*

### Business Online User Guide

Once your business banking account has been set up, you may be eligible to take advantage of online banking services. The following procedure outlines how to access, navigate and complete transactions using Business Online. If you have any questions about this procedure or wish to report any issues while using Business Online, email [onlineaccounthelp@lbsavings.com](mailto:onlineaccounthelp@lbsavings.com) or call 888.578.4495, Monday – Friday, 9am to 5pm (PT). If emailing, please do not include any sensitive information such as an account number, PIN, password or Online ID.

#### Accessing Business Online

- Visit [lutherburbanksavings.com/log-in](http://lutherburbanksavings.com/log-in). Under the Business tab, enter your user name and click Log In.
  - If this is the first time you are logging in and you have a token:
    - Enter the temporary password provided to you by Luther Burbank during the set up process.
    - Set up your security questions (choose a security question and answer that only you will know).
    - Register your token (refer to the Security Token User Guide for instructions).
    - Review the Terms & Conditions. Click Accept or click Decline to be redirected to the home page.
      - Note: If you do not accept the Terms & Conditions, you will not be able to access online banking services.
  - If this is this first time you are logging in and you have not received a token:
    - Enter the temporary password provided to you by Luther Burbank during the set up process. You will be prompted to reset your password.
    - Set up your security questions (choose a security question and answer that only you will know).
    - Review the Terms & Conditions. Click Accept or click Decline to be redirected to the home page.
      - Note: If you do not accept the Terms & Conditions, you will not be able to access online banking services.
    - Once you receive your token, you will be required to register it and then use it in place of your password. (Refer to the Token User Guide for instructions).
  - If this is not the first time you are logging in:
    - Answer your chosen security question.
      - You may bypass this step in the future by selecting This is a Personal Computer to register your computer.
    - Log in using your token. (Refer to the Token User Guide for instructions.)
- Once logged in, you will be directed to the Business Online home page where you can review account balances, pending approvals and alerts, per your access settings. Additionally, you will have access to the Transfer Funds widget, which can be used to complete internal, ACH or wire transfers.

#### Accessing Account Information

- From the Accounts menu, you may select an account listed to view information such as floats, holds, available balance and transaction history.
- Use the Switch Accounts widget at the top right to select a different account.
- Select Details to review account details such as interest paid and balance history.
- Access a check image by selecting a transaction with a check. A pop up window will appear with an image of the check for review.
  - Scroll between transactions containing check images by clicking the arrows at the bottom of the pop up window.
  - To view multiple checks in the batch, click View Entire Deposit.
  - When finished, click the X at the top right of the pop up window to exit.
- Use the Search Transactions widget to search for and export transactions.
  - Enter the transaction information then click View Transactions Export to export the file to a preferred format.

## Requesting or Reviewing Stopped Payments

- At the top of the account page, go to Stop Payments then select the appropriate option:
  - Stop Payments Issue
    - Add a new stop payment request by entering the Item (Check) Number, Amount, Payee and Reason, then click Next.
    - Verify the information on the screen then click Submit.
  - Stop Payment Search
    - Search for a previously submitted stop payment request by entering the Item Date, Number and Amount Range, then click Submit.
    - A list of stop payments requested will appear based on the criteria listed. Expired requests will display with an expiration date.
  - Stop Payment Menu
    - Select the menu to view both the Stop Payments Issue and Stop Payment Search options on the same page.

## Viewing Electronic Statements

- From the account page, select eStatements Documents to access electronic statements.

## Completing an ACH Transfer

- From the home page, use the Transfer Funds widget or navigate to Management Tools>ACH Manager and a pop up window will appear. (Refer to the ACH User Guide for instructions.)

## Completing a Wire Transfer

- From the home page, use the Transfer Funds widget or navigate to Management Tools>Wire Manager and a pop up window will appear. (Refer to the Wire User Guide for instructions.)

## Completing an Internal Transfer

- From the home page, use the Transfer Funds widget or navigate to Management Tools>Transfer List and select the appropriate template set by your senior administrator.
  - For a single transfer:
    - Enter the Amount and select the appropriate accounts for the From and To fields. Enter the Handling Instructions then click Submit.
  - For multiple transfers:
    - Click Batch Transfer Mode, enter the transfer information then click Add Transfer. Repeat until all transfers have been listed.
    - To remove a transfer from the batch, click Remove.
    - When finished, click Submit All. A confirmation number will appear for each transaction.

## Paying Bills

- Navigate to Management Tools>Bill Payments, and a new browser window will open. (Refer to the Bill Pay User Guide for instructions.)

## Depositing Checks Using Remote Deposit Capture

- Navigate to Account Services>Remote Deposit Capture and a new browser window will open. (Refer to the Remote Deposit Capture User Guide for instructions.)

## Changing PINs

- Navigate to Account Services>Change PIN then enter the old PIN.
- Enter a new PIN where prompted then enter it again to confirm. Click Submit.
- A confirmation email will be sent to you to confirm a successful change of PIN.
- Note: Contact Luther Burbank immediately if you receive a confirmation email but did not change your PIN.

## Changing Security Questions/Responses

- Navigate to Account Services>Change Security Data to update your security questions/responses then click Submit.
- A confirmation email will be sent to you to confirm a successful change of your security questions/responses.
- Note: Contact Luther Burbank immediately if you receive a confirmation email but did not change your security questions/responses.

### **Setting up Alerts**

- Navigate to Account Services>eAlerts and a pop up window will appear.
- Click Luther Burbank Alerts>Setup New Alert to select the alert type then click Next.
- Enter when the alerts should be sent and select the alert method (online, email or mobile).
- Click Finish to view a summary of the request.
- To complete set up, click Done.
- Note: You may go back to view, modify or delete the alert at any time.

### **Applying for Other Luther Burbank Accounts**

- Use the Quick Launch widget on the home page to view products and apply online for additional accounts.
  - For Business Products, click New Business Account Application.
  - For Personal Products, click Open a Personal Account.
- Note: Separate online banking access is required for personal and business banking accounts.