



Luther Burbank®

Savings

Token User Guide

Each authorized user at your company will be issued a token for use when logging in to Business Online. The following procedure outlines how to enable and use tokens to access the site. (Note that a token cannot be shared by multiple users and must be enabled on a computer prior to use with the mobile app.) If you have any questions about the procedure or wish to report any issues while using Business Online, email 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.

Enabling Your Token

Tokens may only be activated once per user. To activate your token:

- Visit lutherburbanksavings.com/log-in. Enter your username then click Log In.

Online Banking MORE INFO

PERSONAL BUSINESS

User Name

User Name

LOG IN

- Enter your password then click Submit. (If this is your first time logging in, a temporary password will be provided to you by Luther Burbank or your senior administrator.)

Password:

LOG IN

[Forgot Password/PIN](#)

[Click here if token is lost or damaged.](#)

- On the next screen, enter the following:
 - Current Password – Enter the temporary password provided to you by Luther Burbank or your senior administrator.
 - New Password – Enter a password of your choice with a minimum of eight (8) characters and containing at least one (1) number. Note that this field is case sensitive.
 - Confirm New Password – Re-enter the new password.

Change Password

Current Password:

New Password:

Confirm New Password:

SUBMIT

- On the next screen, enter the following:
 - Token Serial Number – Enter the number on the back of your token without any dashes or spaces.
 - One-Time Password – Enter the 8-digit number that appears on the display screen when the button on the front of the token is pressed.
 - PIN – Select a unique 4-digit PIN that you will remember. Note that it will be required at each log in and must not be shared with anyone.
 - Email Address – Enter your email address (if not already filled in).
 - Secret Question and Answer – Enter a question and answer that only you would know. If a generic question is already populated, simply delete and create a question and answer that is unique to you. (Note that the answer is case sensitive.)

Please fill out the following to enroll in multi-factor authentication.

Token Serial Number:

One Time Password:

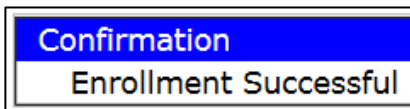
PIN:
 (PIN is required to be 4 digits in length.)

Email Address:

Secret Question:

Secret Answer:

- Click Submit. The confirmation page will appear upon successful set up.



Logging in Using Your Token

After you have set up your token, each time you log in you will be required to:

- Enter your username then click Log In.

Online Banking

User Name

- Enter your password:
 - Press the token button once to display the 8-digit number. (Note that this number will be unique each time you log in.)
 - The number will disappear after 36 seconds have passed. Simply press the button again to generate a new number.
 - After entering a complete and accurate 8-digit token number, enter your 4-digit PIN within the same field without any spaces. (Note: Your password is the combination of both of these values.)
 - Example: If the 8-digit number is “12345678” and your 4-digit PIN is “1234”, then “123456781234” should be typed into the Password field.

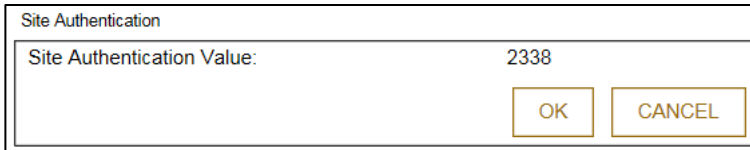
Password:

[Forgot Password/PIN](#)

[Click here if token is lost or damaged.](#)

Verify Authentication

After clicking Log In, a Site Authentication Value will appear on screen:



A dialog box titled "Site Authentication" with a white background and a black border. Inside, the text "Site Authentication Value:" is followed by the number "2338". Below this, there are two buttons: "OK" and "CANCEL", both with black outlines and white backgrounds.

- Press the token button one more time to generate a 4-digit number.
- Verify that the 4-digit number on the token matches the authentication code displayed on the Business Online screen. (Note: If the number does not match, do not proceed and immediately close out of the session.)
- Once verified, click OK to continue.

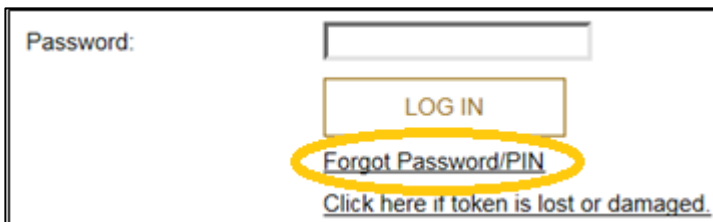
Using Your Token for Transactions

You will be required to enter the one-time password to initiate and/or approve some transaction types such as ACH and wires.

- When prompted for a one-time password while using Business Online for a transaction, press the button on the token and enter the 8-digit code as it appears. (Note: You do not need your 4-digit PIN when submitting or approving transactions.)

Lost Token

In the event that a token has been lost or stolen, you may use the lost/stolen link on the Log In page or contact Luther Burbank to have the token disabled and a new one issued to you immediately.



A screenshot of a login page. It features a "Password:" label, a text input field, a "LOG IN" button, and a link that says "Forgot Password/PIN" which is circled in yellow. Below the link is the text "Click here if token is lost or damaged."

Assigning and Deleting Tokens

Refer to the Business Online Guide for Administrators for information regarding assigning an old/previously used token to a new user.

- Once a token has been removed from an old/deleted user profile by Luther Burbank, it is eligible to be enabled for a new user.
- Do not throw away old tokens. Keep them instead in a secure place for possible future use.