



ONLINE BANKING SecureNow Set-up



pbofca.com



Introduction

The protection of your personal information is very important to us. We are excited to announce an added login security feature that helps guard your personal information by adding another layer of identity verification to online financial interactions.

If you require assistance with accessing online banking, or have questions about your account, please contact our support team at onlinebanking@pbofca.com or call (949) 732-4050.

1. How does the new SecureNow security feature work?

The additional layer of protection confirms not only your credentials, but also the device you are using to log in. If the system detects a new device or a login from a new location, you may be asked to verify your identity with a one-time passcode (OTP) sent to your phone by text message or phone call. You will be asked to enter the one-time passcode to complete the login process. This feature will replace the current process of answering security questions, and applies to both browser and app login.

2. How do I set up this new feature?

The feature requires a simple setup process and can be completed by logging into www.pbofca.com through a web browser, or through the Partners Bank of California Personal Mobile Banking App. Detailed instructions for each set-up process are included in this guide.

3. How does this feature change my login?

Your username and password will remain the same. The one-time passcode replaces the current procedure of answering security questions. Examples of the new login screens related to this feature are included in this guide.

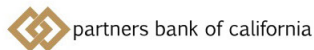
4. Who do I contact if I have questions?

If you require assistance with setting up SecureNow, please contact our support team at onlinebanking@pbofca.com or call (949) 732-4050.

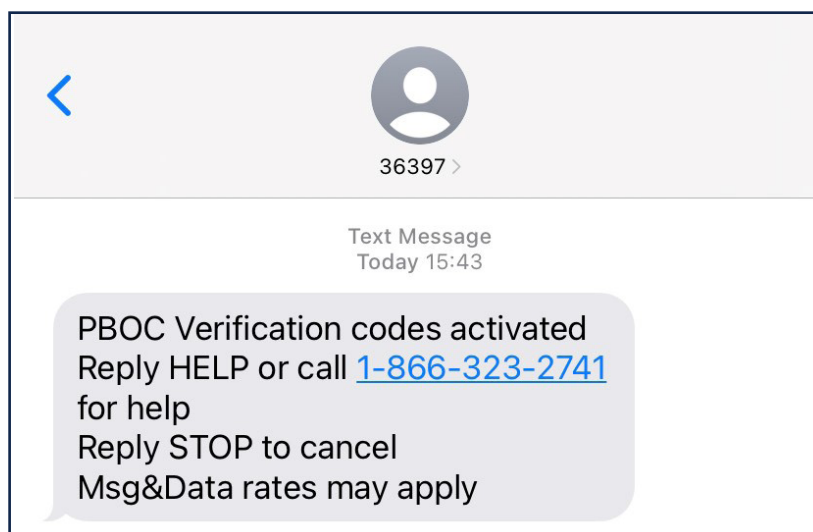
Initial Setup Process – Web Browser

1. Login with your existing username and password.
2. At the set-up screen, enter your mobile phone number and click the “Continue” button.

*Note: If the home or work telephone numbers listed are not correct, please contact your client advisor, or call us at (866) 323-2741 to update your contact numbers.

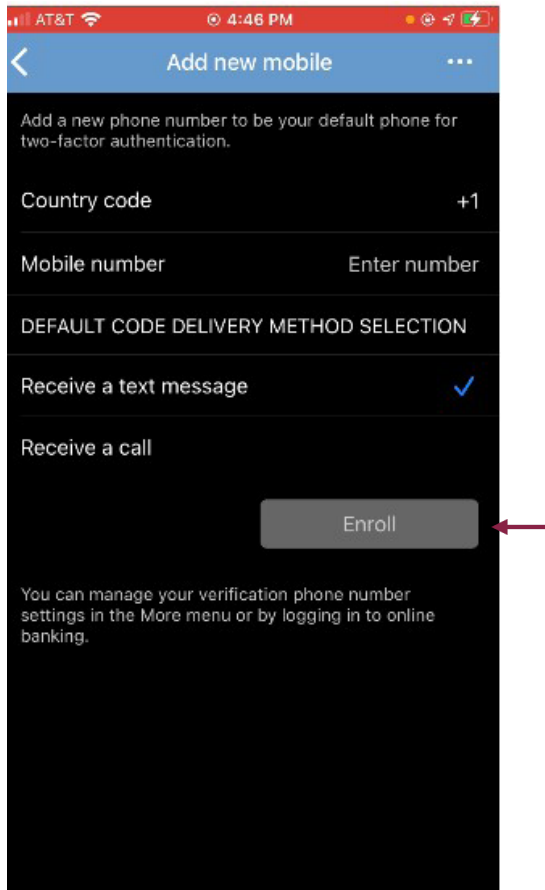
A screenshot of the "Set Up Phone Numbers" web form. The background is a scenic image of a coastline. The form includes instructions: "Please enter your phone numbers below, to receive a one-time passcode." and three bullet points: "For U.S. numbers, do not include the 1 in front of the Area Code.", "To receive an SMS Text Message, the Mobile phone number is REQUIRED.", and "If you do not have a Home number, please enter the Mobile number in Home and Mobile fields." There are input fields for "Mobile phone" (with a dropdown for "USA (+1)"), "Home phone", and "Work phone". The "Home phone" and "Work phone" fields are pre-filled with "(949) 732-4052". A red arrow points to the "Home phone" field. A "CONTINUE" button is at the bottom right. A note says "We send authentication passcodes via text message".

3. Receive a text message from the telephone number 36397, confirming your enrollment.

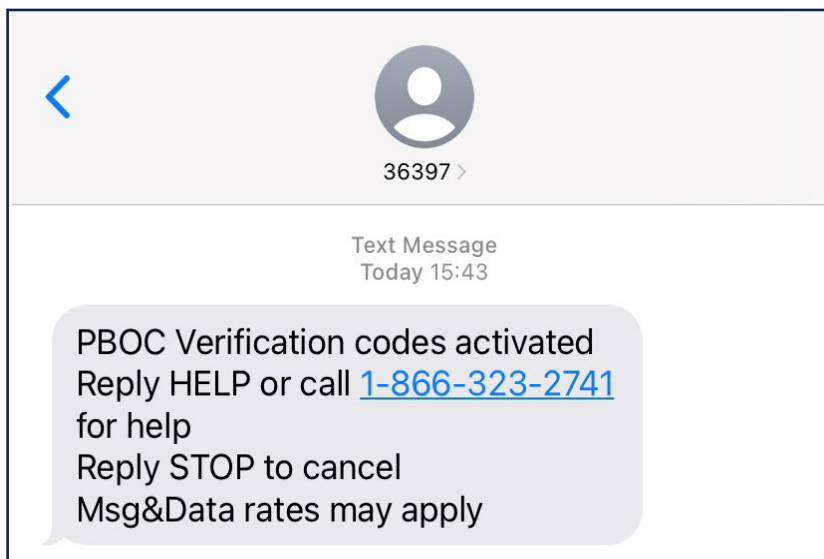


Initial Setup Process – Mobile App

1. Login with your existing username and password.
2. At the enrollment screen, enter your mobile phone number, choose your default code delivery method of text or phone call, and select the “Enroll” button.

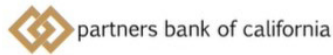


3. Receive a text message from the telephone number 36397, confirming your enrollment.

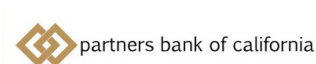


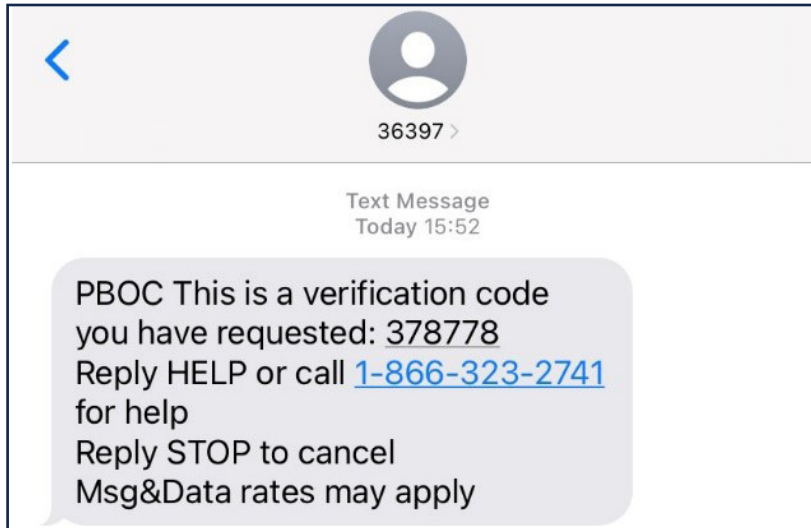
Updated Login Security Procedure – Web Browser

1. Login with your existing username and password.
2. Choose to receive your security challenge by text message or phone call (use the drop-down feature to choose the phone number on which you receive the call).

A screenshot of the "Security Challenge" screen. At the top, it says "Security Challenge" and provides a brief explanation of the layered authentication process. Below this, there are two main options: "Text Message" and "Phone Call". Under "Text Message", it says "Receive a one-time passcode via text message to +1-XXXXXX5927" and has a "SEND TEXT MESSAGE" button with a red arrow pointing to it. Under "Phone Call", it says "Receive a one-time passcode via automated phone call to" followed by a dropdown menu showing "+1-XXXXXX5927" and a "CALL PHONE" button with a red arrow pointing to it.

For Text: Receive a message from the telephone number 36397 containing a six-digit passcode. Enter this passcode in the field as shown.

A screenshot of the "Security Challenge" screen, showing the next step after selecting a method. It has the same header and explanation as the previous screen. Under the "Text Message" section, it says "A text message with a passcode was sent to +1-XXXXXX5927" and shows a "Passcode" input field. Below the input field are two buttons: "CONTINUE" and "SEND NEW PASSCODE", with a red arrow pointing to the "SEND NEW PASSCODE" button. Under the "Phone Call" section, it says "Receive a one-time passcode via automated phone call to" followed by a dropdown menu showing "(XXX) XXX-4052" and a "CALL PHONE" button.

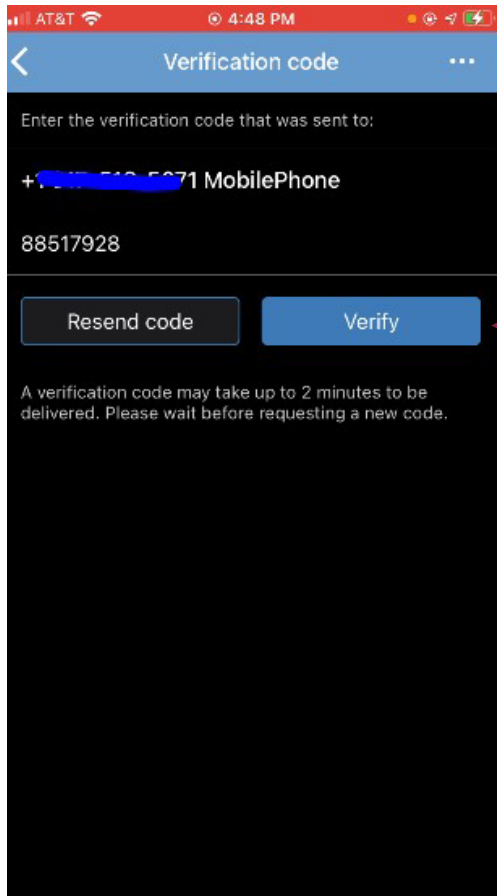


For Phone Call: Receive an automated phone call from (669) 241-2767, which provides you with a six-digit passcode. Enter the passcode and then click the “Continue” button to access online banking.

A screenshot of a 'Security Challenge' screen with a background image of a beach and ocean. The title 'Security Challenge' is at the top. Below it, a paragraph explains the Layered Authentication feature. There are two sections: 'Text Message' with a 'SEND TEXT MESSAGE' button, and 'Phone Call' with a description of an automated call. Below the 'Phone Call' section is a 'Passcode' input field. At the bottom are two buttons: 'CONTINUE' and 'REQUEST NEW PASSCODE', with a red arrow pointing to the latter.

Updated Login Security Procedure – Mobile App

1. Login with your existing username and password.
2. Receive a text message from telephone number 36397 containing a six-digit passcode.
3. Enter the verification code, then select the “Verify” button to complete your login.





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