



Consumer Online Banking Quick Start Guide

Quick Start Guide

Please note that you will continue to use your existing Login ID (which will be referred to as “User ID” in the new Online Banking System) during the login process.

- NOTE: If there are any changes that need to be made to your individual User ID, we will send additional communications and instructions prior to the conversion.

Your temporary password:

- Your current password will not be converted to the new Online Banking system. Your temporary password at initial login will be your Zip Code + last 4 numbers of the Tax ID
- For example: Zip Code is 92130, Last 4 numbers of the SSN is 1234 | Temporary Password: 92130**1234**
- For customers who do not have an SSN or U.S. address on file (e.g., out-of-country customers), please contact your local branch or call us at 844.BNK.SOCAL.

Logging In

1. Please visit our home page at BankSoCal.com to login to Consumer Online Banking.
2. In the upper right-hand corner, select Client Login and select Bank SoCal Personal Online Banking.
3. Enter the User ID and the temporary password. You may save this page as a bookmark/favorite on your browser.
4. Once you have successfully entered your login credentials, the One-Time Security Code screen will be displayed. To safeguard your Online Banking session, you will be prompted to validate your identity with a One-Time Security Code. Click the “Continue with Security Code” button.

The One-Time Security Code screen will appear, and you may select one of the following options to confirm your identity.

Important Note: If you do not recognize the last 4-digits of the phone numbers that are displayed on the One-Time Security Code screen, please cancel, and try to log in again. This is an indication that you have not entered your login credentials correctly. The incorrect phone numbers that are displayed are system generated and serve as an added security feature.

- a. Phone Verification option
 - i. To proceed with the phone verification option, click “Continue with Security Code” and select a phone number.
 - ii. You will be called and asked to enter the One-Time Security Code that is displayed on your screen.
 1. You will need to either speak or enter the One-Time Security Code that is shown on the screen once you receive the call.
 2. You will have three (3) attempts to correctly speak or enter the code.
 - iii. After completing the phone call, click “Phone Call Completed.” You will be forwarded to the Password page.
- b. SMS Text Message (Please note that based on your phone carrier contract, you may be charged a standard text message rate for SMS.)
 - i. To proceed with the text verification option, click “Continue with Security Code” and select the “Text Message” option. Please note that a text message must be sent to a mobile phone number that we currently have on file for you at the Bank.
 - ii. Enter the mobile phone number and select “Send Text Message.”
 - iii. A text message containing a One-Time Security Code will be sent to your mobile phone. The mobile

number must match a number on record with the Bank.

- iv. Enter the One-Time Security Code and click "Submit." You have three (3) attempts to enter the security code correctly. You will be forwarded to the Password page if entered correctly.
5. Once you have successfully completed your authentication process, you will be prompted to enter your password. Please note that passwords are case-sensitive.
6. Enter your temporary password and click "Sign In." As this is your first time logging in to the new Online Banking system, you will be prompted to change your password
7. Enter your new password in both fields and click "Submit." Please note the following password requirements:
 - a. Must be at least 8 characters in length
 - b. Must include at least one uppercase letter, one lowercase letter, one number, and a special character
8. Establish account alerts located under the Customer Service tab, "Manage alerts." There are alert options available that can be sent to you via email and/or SMS text message.

Online Banking Assistance

If you experience any issues or need assistance with your Online Banking services, please contact the Bank of Southern California's Treasury Services Department at 844.BNK.SOCAL or email TreasuryTeam@BankSoCal.com.