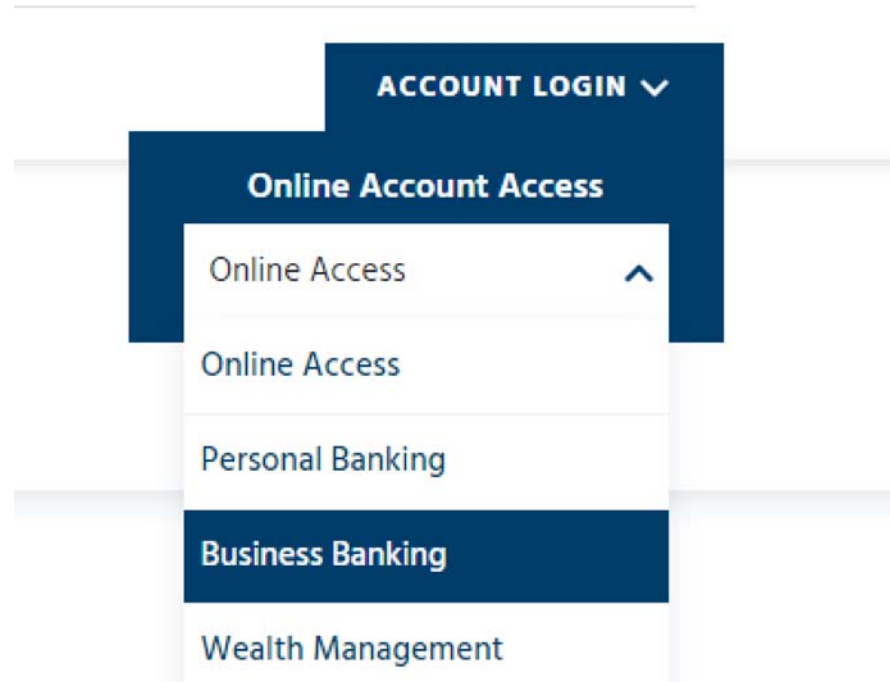








Lake Ridge Bank™


**SOFT TOKEN ACTIVATION & TRANSACTION
APPROVAL DOCUMENT**

From our website www.lakeridge.bank locate the Account Login and select Business Banking.




RATES  LOCATIONS  CONTACT US 

Search 

ACCOUNT LOGIN 

Online Account Access

Business Banking 

USERNAME

PASSWORD

LOG IN

[Forgot Business Banking Password](#) | [Demo](#)

Enter your Business Online Banking Credentials (User ID & Temporary Password).

Change password

Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure.

Complete the following to change your password.

Your new password must include:

- Between 9 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New password *

Confirm new password *

* Indicates required field

Continue

Enter a new **Password** and click **Continue**.

You will be prompted to setup Multifactor Authentication (MFA) security questions. After security questions are established, you will be prompted to activate your soft token.

Set up challenge questions

If you are logging in on a public device or a different device than usual, you can answer a challenge question to prove your identity and proceed.

Complete the following to set up your challenge questions.

First challenge question *

First answer * [SHOW](#)

Second challenge question *

Second answer * [SHOW](#)

Third challenge question *

Third answer * [SHOW](#)

* Indicates required field

[Continue](#)

Verify your email address.

Verify email

Email address on record: **depositops@sbc.com**.

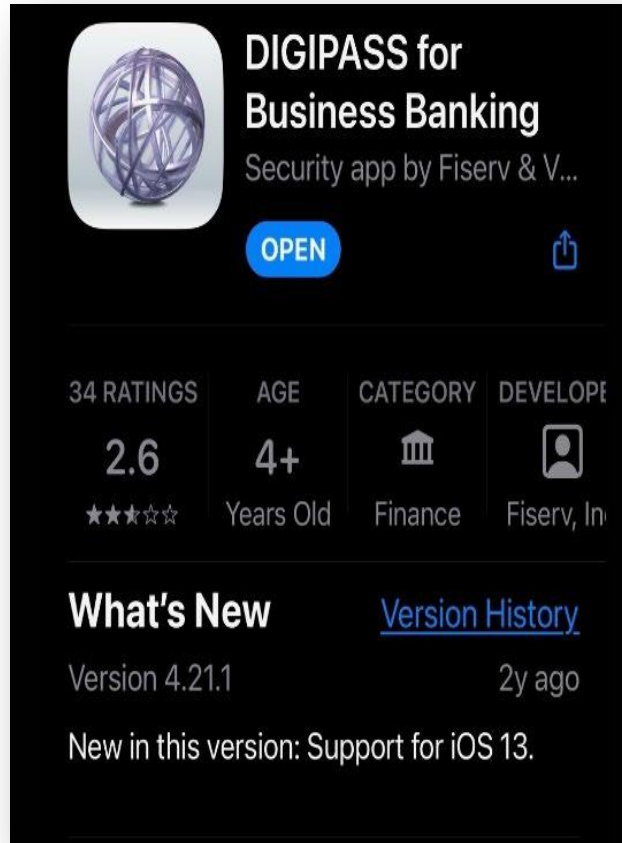
**This email address is only for login authentication. Updating it will not change email addresses used for other components.*

Click **Continue** to keep the same email address or click **Change email** to update it.

Continue

Change email

Apple App



DIGIPASS for Business Banking
Security app by Fiserv & V...

OPEN

34 RATINGS AGE CATEGORY DEVELOPER

2.6 4+ Finance Fiserv, Inc.

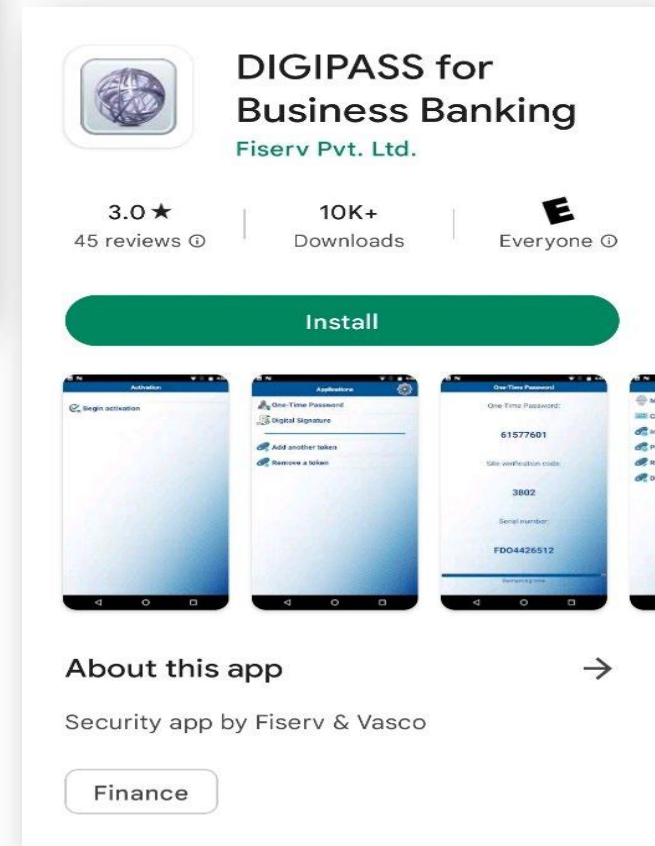
★★★★☆ Years Old

What's New [Version History](#)

Version 4.21.1 2y ago

New in this version: Support for iOS 13.

Google App



DIGIPASS for Business Banking
Fiserv Pvt. Ltd.

3.0 ★ 10K+ Downloads Everyone

45 reviews

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Activator Appstore One Time Password

Begin activation One Time Password One Time Password

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3802

FDO4426512

About this app →

Security app by Fiserv & Vasco

Finance

Using your mobile device enter 'DIGIPASS for Business Banking' in the search field of your smartphone's app store. **Download** and **open** the app. Go back to your computer and click **Begin Activation**.

Activate token

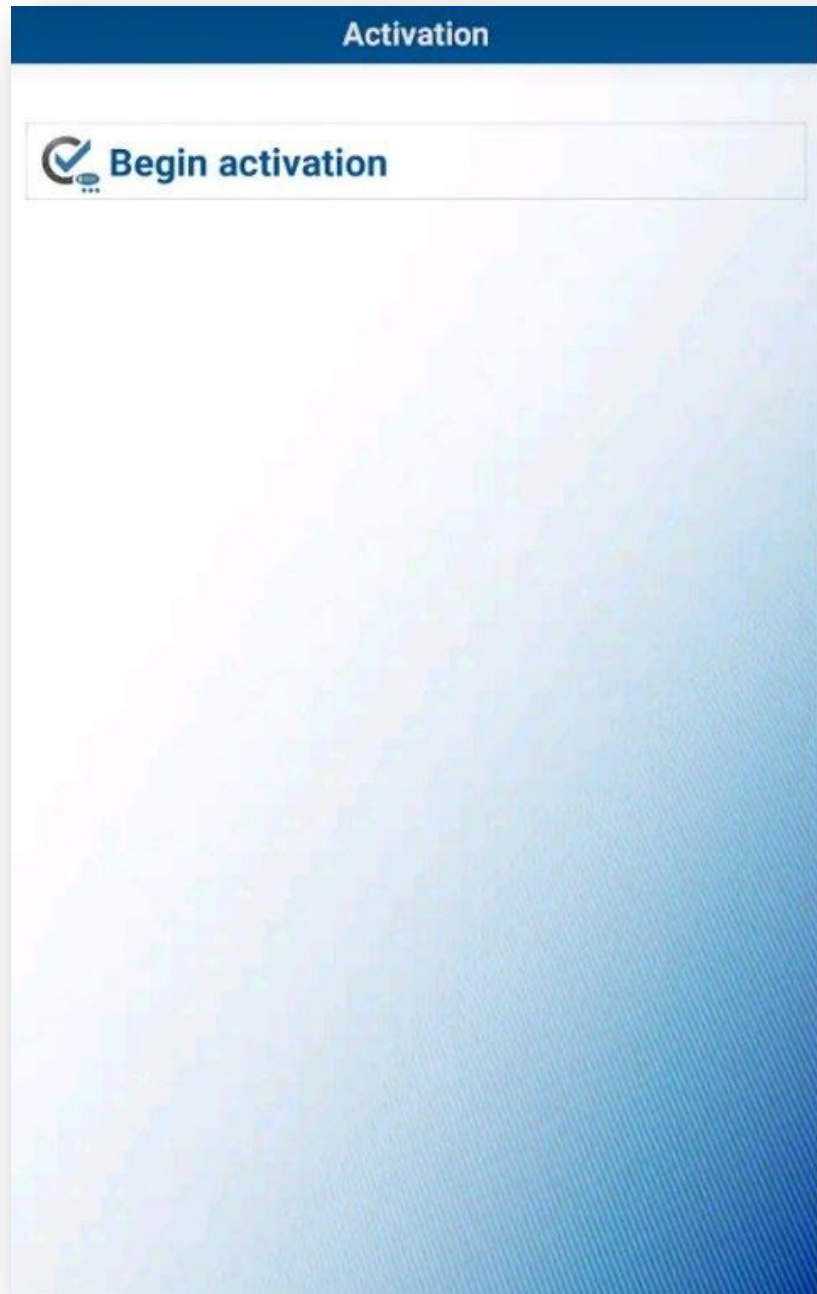
Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

To activate your token, you will need the app on your device. Download and open the app, then click Begin activation below.

Detailed instructions on downloading and starting the app are available.

[Begin activation](#)

To start token activation user will click **Begin Activation**.




On your
phone, tap
**Begin
Activation** in
the app.

The app uses your smartphone's camera to scan the secure, multi-colored **CRONTO image**, displayed on your computer's **Activate Token** screen. The app will decode the image and display your device code.

Fill out the **Activate Token** form on your computer screen:

1. Enter the **Device Code** as displayed in the app.
2. Add a **Nickname** for your device.
3. Enter a **4-digit PIN** that you will remember. (You'll use this PIN each time you use the token.)
4. Create a **Security Question** and add the **Answer**.
5. Click **CONTINUE**.

Use the app on your device to scan the image below and enter the device code displayed.



Device code * SHOW

Device nickname *

Create a PIN * SHOW
4 digit numeric

Security question *

Security answer * SHOW

* Indicates required field


Continue

Another **CRONTO** image will appear on the computer screen. Using your phone and the soft token app, tap the **Scan Image** button to decode the CRONTO image.

Token

You can switch from using a physical token to using a token app.

Use the app on your device to scan the image below and enter the device code displayed.

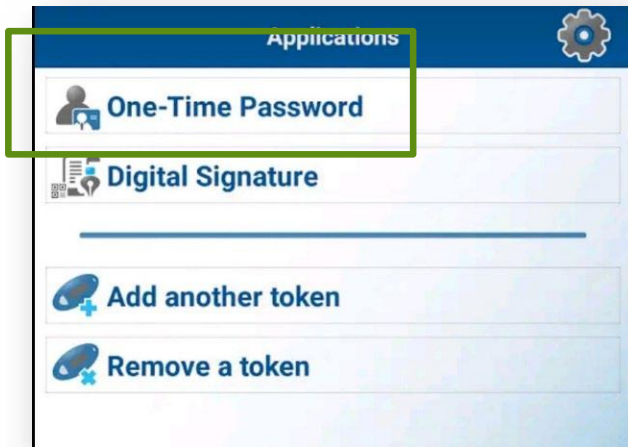


Device code * show

Device nickname * x

* Indicates required field

Continue Cancel



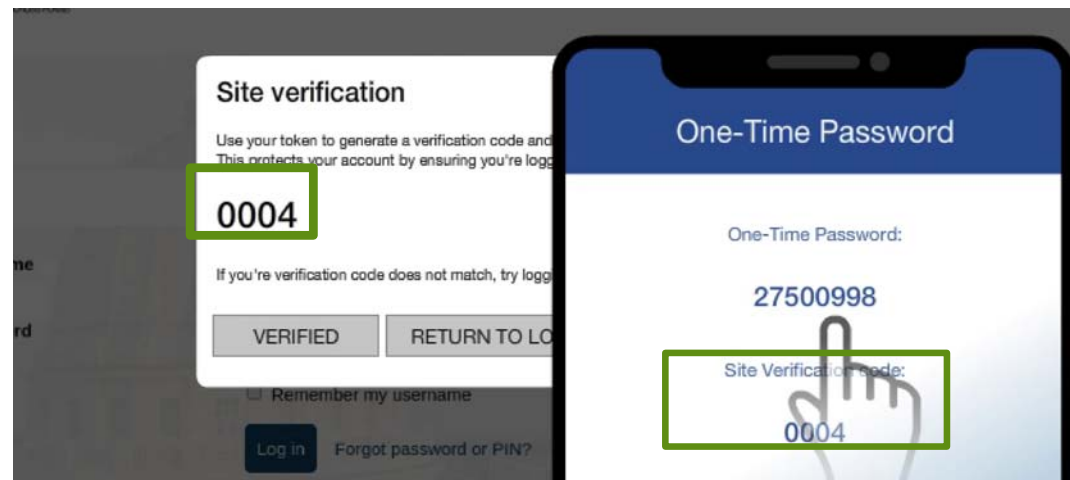
From the app main menu, click **One-Time Password** and enter in the 8-digit password in your online password field along with your 4-digit PIN.

*The Site Verification 4-digit code will be used on the next screen. This is not to be entered in the Password field.

Site verification will display and should match.

Click
**COMPLETE
ACTIVATION**
on computer
screen.

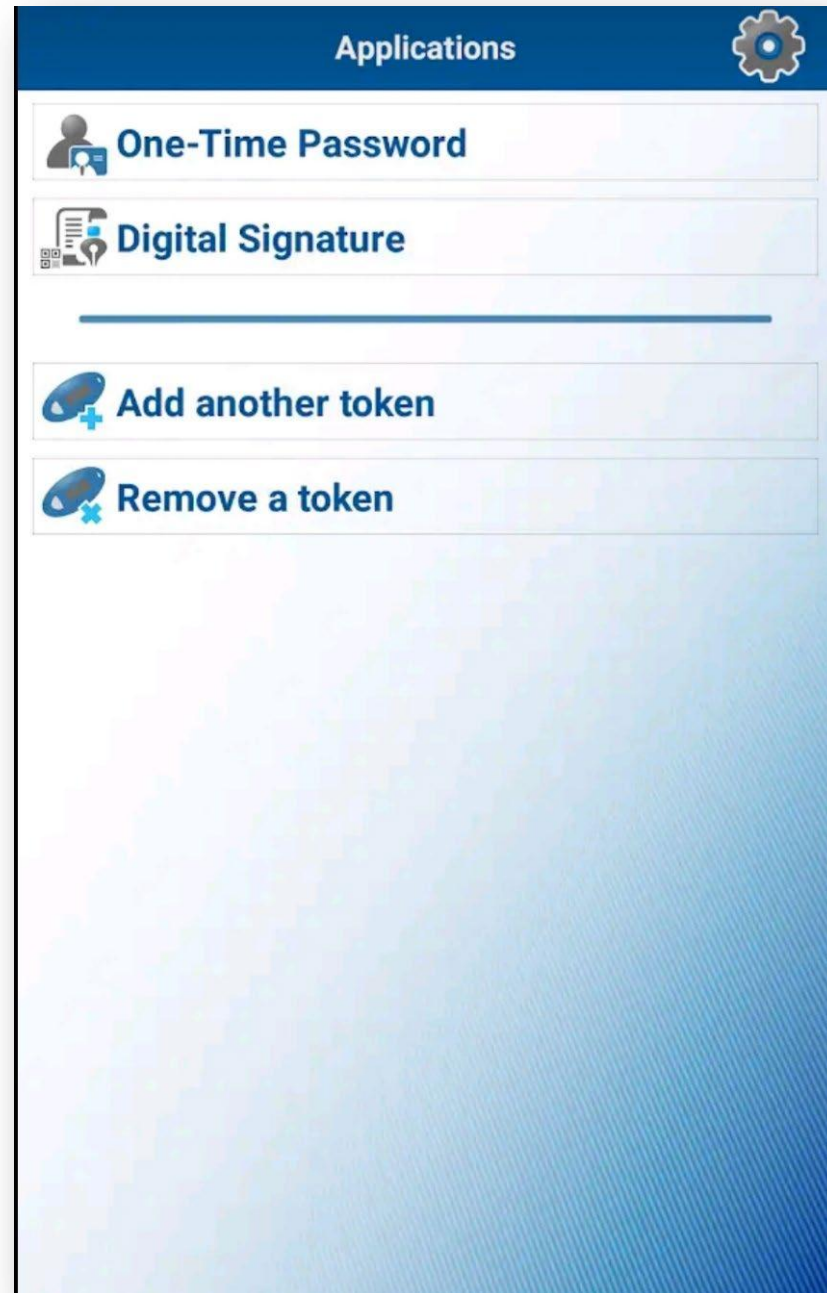
If you have a phone that allows biometric protection, choose **'YES'** to enable fingerprint security for opening the app. Select **'NO'** if you want to skip this step. (You'll be able to enable this later, if you choose.)



Completing Security Challenge using your DIGIPASS Soft Token

If you are required to complete a **Security Challenge** to approve or initiate transactions such as ACH or Wire Transfers, you will be asked to provide a **Digital Signature** to complete the challenge.

1. Open the **DIGIPASS for Business Banking** app and choose **Digital Signature**.
2. Scan the **CRONTO** image displayed on the screen.



3. The app will display a review page; if transaction details match the values you submitted, click **Ok**.
4. The app will display a **10-digit code**; enter the code in the **Digital Signature** box on your computer screen.
5. Click **Complete Challenge**.
6. Enter the **10-digit Digital Signature** followed by your **4-digit PIN**.
7. Select **Complete**.


* If you are unable to scan the image with your mobile device, you can select the 'Can't scan the image?' link instead.

Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show ▾

Device nickname [REDACTED]



RT number [REDACTED]

Amount 1.00

Account [REDACTED]

Digital signature * SHOW

* Indicates required field

Complete challenge Cancel

[Can't scan the image?](#)

Digital Signature

RT number [REDACTED]

Amount 1.00

Account [REDACTED]

Review the transaction details. If the transaction above does not match the values you submitted, cancel and contact your financial institution for help. If the transaction matches the

3248418089

To use the **Can't scan image?** option, open the **DIGIPASS** soft token app on your mobile device and choose **One-Time Password** instead of **Digital Signature**.



The app will display a **10-digit code**; enter the code in the **One-time Password** box on your computer screen followed by the **4-digit PIN**.

A screenshot of a web-based 'Security challenge' form. The form has a white background with a blue header that says '< Back One-Time Password'. The main heading is 'Security challenge' in bold black text. Below it, a message reads: 'A one-time password security challenge is required to complete this transaction.' There is a dark red horizontal bar with the text 'One-time password instructions' in white. Below this bar, there are two input fields: 'Device nickname' with a blurred value, and 'One-time password *' with an empty text box and a 'SHOW' button to its right. A red box highlights the 'One-time password' input field. A red line connects this box to a callout window on the right. The callout window, titled '< Back One-Time Password', contains three items: 'One-Time Password: 03906974', 'Site verification code: 8637', and 'Serial number:'. At the bottom of the form, there is a note '* Indicates required field' and two blue buttons: 'Complete challenge' and 'Cancel'. A green arrow from the text on the left points to this form.

Click **Complete Challenge**.