

Writeup

# Strengthening *Security and Efficiency* at Live Oak Bank with Island



LiveOakBank.

## Industry

Manufacturing

## Solutions

SaaS and Web Apps, Safe Browsing, Say Yes at Work, AI

## Meet Live Oak Bank

With 12 years at Live Oak Bank, Whitty Stephens has seen plenty of new technologies come and go, so he tends to take a practical view of tools that promise to do everything. When the bank rolled out Island, he was focused on how it would fit into his team's day-to-day work.

"It's not always easy to combine strong security with productivity," he says. "Island helped us do both."

Stephens' desire for a comprehensive tool makes sense given his role. He leads the team at Live Oak that helps small-business owners complete the U.S. Small Business Administration (SBA) loan process, which can be both complicated and time-consuming.

"Once a loan gets approved, the very next question a borrower asks is, When can I get my money?" he says. "That's what my team does. We help provide capital to everyday American businesses."



Island

The Enterprise Browser

## Security Slow-Downs

Stephens saw that his team was moving through several systems each day, each with its own authentication steps. He realized there was a chance to make that experience smoother for his team while still upholding the bank's strong security practices.

"You're trying to jump through different systems depending on where the loan is with a borrower," he explains. "Having to get your phone out and do an MFA, trying to remember your access codes and your passwords—all that really slows you down."

With SBA loans, every second counts, Stephens says. "Three minutes might not sound like much," he admits. "But multiply that across hundreds of interactions a year, and you're talking about days lost."

Traditional browsers offered password-management features, but Stephens knew his team needed something with more robust, enterprise-level protections. With cybersecurity risks continually shifting, he wanted a solution that could make their work both secure and seamless.

"In today's evolving cybersecurity landscape, having a browser you can trust is more important than ever," Stephens says.



## A Minute to Migrate

Like any new technology, Island was something new for Stephens, but the onboarding process was simple and intuitive.

“The transfer process was so fast and easy,” Stephens recounts. “It took around a minute to have all my bookmarks and passwords come over securely, and then I was right out of the gate and off running.”

The seamless migration was just the start. Because Island handles MFA authentication in the background, the constant interruptions that previously fragmented his team’s workflow simply disappeared. In fact, Island’s password manager has now become a tool his team actually likes to use.

Stephens has also made an unexpected discovery of a favorite feature: Island’s PDF annotation capabilities. It lets him prepare documents when his team is crunched for time.

## Minutes that Matter

Minutes reclaimed by Island can now go directly to helping loan applicants. For a team motivated by helping small-business owners realize their dreams, that time is everything.

“That’s three more minutes I can spend talking with a borrower, easing their nerves, letting them know their deal is on track, and that the finish line is near,” Stephens says.

The productivity gains of Island have also validated Live Oak’s investment in tools that serve both security requirements and employee effectiveness. “Taking care of your employees helps them take care of your customers, and it also helps take care of your shareholders,” Stephens reflects. “It’s that perfect three-legged stool.”

As for Stephens take on the tool now that it has been implemented across the bank? He’s a true Island fan.

“Island does exactly everything it says it will do,” Stephens says. “The time savings we have with Island lets us treat every customer like they’re the only customer.”