

Frequently Asked Questions about Secure Access Codes

Multiple layers of security help ensure your Online Banking information is protected from fraud and identity theft. A Secure Access Code (SAC) is an extra layer that protects you. If a fraudster obtained your Login ID and Password they would also need access to your cell or home phone. Fraudsters pretend to be someone you can trust, they may use 'spoofing' techniques to make caller id reflect the name and phone number of the bank, and say they've discovered a problem with one of your accounts - or that someone's using your identity. They may know some things about you and sound very convincing. They may be very sympathetic to your problem and/or imply a sense of urgency: offering to help you set things right ... and then ask for your verification code to get into your account.

What is a SAC?

A SAC is a system generated verification code that is needed to access Online/Mobile Banking on unregistered device(s). When logging into Online/Mobile Banking from an unregistered device, you will be prompted to select the delivery method for your one-time SAC. SACs are sent to you via phone call or text message and expire fifteen minutes from the time it was requested and sent.

Is the SAC my password?

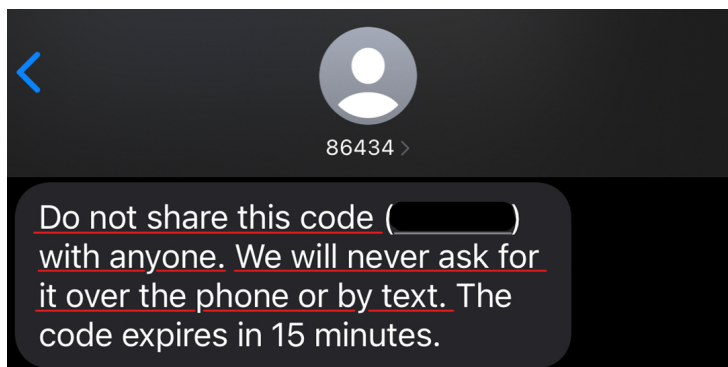
No, the one-time SAC is a unique code that is needed to register any device you use for Online/Mobile Banking.

Who should I share my one-time SAC with?

No one! Community Bank of Santa Maria will never ask you to provide your SAC for any reason.

What should I do if someone asks for my SAC?

If someone asks you for it, don't engage. Hang up and call us immediately. Use a phone number you trust, like the one on your statement or in your app. Never use the number the caller may have given you.



How often will I have to register my device?

Community Bank of Santa Maria takes your security seriously and will periodically require you to register your device(s).

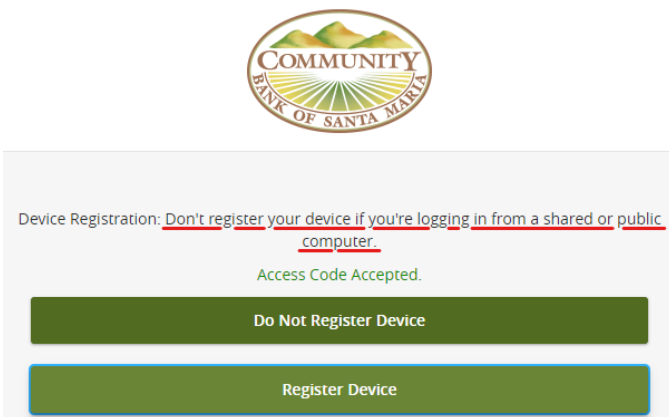
Do I need to register my device(s) in order to access Online/Mobile Banking?

You are not required to register any device(s); however, if you choose not to register, you will be required to enter a SAC in addition to your password each time you log in. You should never register shared or public devices.

I registered my device. Why am I still being asked for a SAC?

If you have a computer or programmed setting that clears your internet cookies, or if you clear them manually, you will be required to re-register your device each time you log in to Online/Mobile Banking.

Also, if you opt to use different browsers (e.g. Google Chrome, Safari, Microsoft Edge, etc.) you will need to register your device with each browser.



If you do not find the answer to your questions here, please contact us at (805) 922-2900.