Surrey Bank & Trust uses security enhancements designed to provide better protection of your financial information.

We have implemented a more secure process to validate your device (PC, laptop or tablet), username, and password. This system has the ability to recognize if the computer you are using has been used before to access your information.

If this is the first time you are logging in from a device, or if something has modified the computer’s electronic “profile,” such as clearing the cookies, changing internet providers, etc., you will be asked to validate your identity through a one-time security code via a phone call or SMS text message.

Below are instructions for obtaining your validation code:

The first time you access Online Banking and enter your Login ID, you will see the screen below:

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**Sign on to Online Banking**

An extra layer of security is needed to complete this request.

Username: Display username

*Not your username?* If this isn’t your username, you can go back and re-enter it.

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**One-Time Security Code**

When you continue, we will call or send a text message and ask you to enter a one-time code. [Learn more](#).

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[Continue with Security Code]

[Cancel]
Please click on **Continue with Security Code**. You will then see the screen below.

![One-Time Security Code](image)

If your telephone number is not listed, you will need to call your branch or the Operations Department at (336) 783-3900 during normal business hours (Monday through Friday from 8 a.m. to 5 p.m.) for assistance. You will not be able to receive a code until your telephone number has been registered.

If your telephone numbers are listed correctly, please select the telephone number you want us to call. You may also choose to have a text message sent to your cell phone; however, please be aware that while Surrey Bank & Trust will not charge you for sending these texts, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

Make your selection and click **Continue**. If you requested a telephone call, you will see the screen shown at the top of Page 3.
When you receive your phone call, you must speak or enter the one-time security code. You will be given three attempts to enter the code correctly.

After you have completed the call, click **Phone Call Completed**.

If you entered the correct security code, Out-of-Band Authentication is successful and you will be able to proceed to the Password page (or the Password Reset page).

If you do not receive a call within a few minutes, click **I didn’t receive a phone call** for further instructions, as shown below.
If you have requested a text message, you will see the screen below:

If you request a text, please review and accept the Terms of Use, which is required by wireless carriers.

After you re-enter your mobile number and click **Send Text Message**, the phone number is validated with numbers on record. If the number you entered matches the number on record, you will receive a text containing the code and see the following screen on your computer:

When you see this screen, enter the one-time security code that was sent in the text message. You will have three attempts to enter the security code correctly.

Once you have entered the correct security code successfully, you will be allowed to proceed to the Password page (or the Reset Password page).
If you don’t receive a text message within a few minutes, click I didn’t receive a text message for further instructions.

If you fail to enter the code correctly, either by phone or by text message, you may try again until you succeed.

The security system uses a Device Profiling process. When you log in, the system determines if the device profile for the computer or tablet you are using is typical for past successful logins.

If it is typical, the Password page appears. If it is not typical, you will be required to complete the Out-of-Band Authentication process.

Usually, you will need to go through the authentication process if you have cleared your cache, are logging in from a new device, or have changed Internet providers. If your browser is set to Delete Browsing History on Exit, you will be required to complete the process each time you log in. We are unable to override the system.

If you have additional questions or concerns, please contact us at (336) 783-3900 or email surreybank@surreybank.com.