

Cookies and codes

The basics of cookies and codes, and how to use both as you bank online



What is a secure access code?

When you log in to the new Umpqua Online Banking site, you'll be asked to enter a single-use six-digit Secure Access Code (SAC). This code helps you confirm you're on the genuine Umpqua Bank site, and it helps us confirm you're an authorized user on your account. This code provides you with enhanced security beyond just a password or a security question that an unauthorized user might know the answer to.

What is a cookie?

A computer cookie is a small text file placed on your hard drive by a web server. Cookies help personalize your experience when you use websites. They do this by recording that you've visited the website that gave you the cookie, as well as data about what you did while you were there. When you visit again, the site can use the cookie to "remember" you've been there before and some of what you did. One common example of a website using a cookie to "remember" your activity is an online shopping cart that holds your items while you continue to shop.

What do cookies have to do with my bank account?

If you have a private computer or mobile device you will use regularly to access online banking, you may want to "register your device." This tells our system to remember the device and browser you're using so we can securely identify you.

To maintain your device registration (and not have to obtain and enter a SAC with each login), your browser must be configured to accept and retain cookies from Umpqua. If your device is set up to regularly delete cookies or has an automated program that does so, you'll be prompted to register your device after that deletion occurs. You also may be prompted to register your device again if you upgrade your operating system or browser.

Aren't cookies a kind of spyware?

No, cookies aren't spyware or viruses. They are also not a program, nor can they run programs. Although disreputable websites can use cookies to track your activity on the web, Umpqua only uses cookies for specific purposes that help customize your experience on our website.

How does Umpqua use cookies?

Umpqua uses cookies to personalize your experience on our website. For example, we use cookies to display information about events happening near you based on the closest Umpqua to you. We also use cookies to maintain your online banking session when you've logged in.

We use cookies to remember that your particular device and browser are registered with our website, and that you can log in with that device and browser combination without needing to enter a single-use Secure Access Code.

Cookies and codes

The basics of cookies and codes, and how to use both as you bank online



Does Umpqua use cookies to track my banking activity?

No. Our cookies **do not** track your banking activity, nor do they collect any of your personally identifiable information. Please see [Umpqua Bank's Privacy Policy](#) for our policy regarding the privacy of consumer financial banking services.

Like many other websites, we employ Google Analytics to collect non-personally identifiable information when available (such as age, gender and interests). These third-party sources provide us an information summary that is statistical in nature and cannot be tracked to an individual. We use this information to gauge the impact of website changes and improve our website. However, we do not facilitate the merging of your personally identifiable information with the non-personally identifiable information we collect. Google's ability to use and share information collected by Google Analytics about your visits to this site is restricted by the Google Analytics Terms of Use and the Google Privacy Policy. You can prevent Google Analytics from recognizing you on return visits to this site by disabling third-party cookies on your browser.

Do I have to accept cookies?

You can accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies.

If you reject all cookies by changing your browser settings, you should be aware that this will disable some of the functionality of our website and will prevent you from registering your device and browser with our online services. If you want to block most cookies while still accepting cookies from Umpqua, you can set up an exception in your browser. Check out the "How do I accept cookies on my device?" section below for more information about how to do this.

How do I accept cookies on my device?

We've created handy guides for accepting cookies at UmpquaBank.com. If you're still having trouble, call us at 1-866-4UMPQUA (1-866-486-7782) for assistance.

What if I have a program that automatically deletes my cookies?

There are many different programs that automatically delete your cookies. If you're running this kind of program, you'll need to set it to either accept cookies or to accept cookies only from Umpqua. The best way to learn how to do this is by looking at the help files for that program.

What if I don't want to use cookies on my computer?

If you don't want websites to remember that you've visited, you can delete the cookies from your Internet browser. (Your browser's help files will have step-by-step guidance on how to do this.) Once the information (cookie) is gone, the website has no way of remembering your visit. Deleting cookies, or not accepting them in the first place, can be useful if you're concerned about the kind of information a website is requesting. However, this can also prevent you from getting the benefits that come with using cookies.

On Umpqua's website, you don't need cookies for visits. However, once you leave the public website (for instance, to log into online banking) your visit will require cookies.

Who do I call if I have more questions?

If you need more help, don't hesitate to call us at 1-866-4UMPQUA (1-866-486-7782).