



AUTHENTICATION

A guardian to defend your **account security**.



As more financial institutions continue to move online, there are also more opportunities for your personal financial data to fall into the wrong hands

Financial institutions utilize various methods designed to identify you and protect your online transactions.

Authentication

Authentication is a form of electronic security designed to prevent unauthorized access to your personal financial accounts. It is the process of confirming the identification of a user (or in some cases, a machine) that is trying to log in or access those resources. Authentication methods help confirm your true identity before allowing you to view account information or make a purchase.

Authentication factors describe the methods financial institutions use to confirm your identity. These factors can include:

- Your password or personal identification number (PIN)
- A unique card with magnetized strip
- A physical or “biometric” characteristic such as your fingerprint

The most effective authentication protocols use multiple factors to discourage fraud and make it more difficult for criminals for an unauthorized person to access account information. For example, your ATM requires that you swipe your ATM card as well as provide a PIN.



As more and more financial transactions are conducted online, there are increasing chances your personal financial data could fall into the wrong hands. Fortunately, technologies exist and continue to be developed to help assure safe internet transactions for you and your financial institution.

Layers of security

With more layers of security surrounding your account, it is more difficult for intruders to trespass on your private financial data. Financial institutions may use these methods to assure the safety of your online transactions:

- Dual verification by voice or email
- Account monitoring to detect suspicious account activity
- Dollar limits that, if exceeded, trigger account review and require financial institution personnel to approve the transaction

Multifactor authentication creates a layered defense and makes it more difficult for criminals to access your account information.

Protecting your financial information is a top priority

Financial institutions are required to follow strict federal regulatory guidelines and use appropriate measures to guard and ensure the safety of your online transactions. Authentication is a necessary and indispensable element of that security model. Contact your financial institution if you have questions about methods used to protect your financial information.

