

# Authentication

## Looking Out for Your Security

As more financial transactions move online, there are more opportunities for your personal financial data to fall into the wrong hands. Fortunately, technologies exist to help assure safe Internet transactions for you and your financial institution. How do financial institutions protect your online transactions?

### Authentication

Authentication is a form of electronic security designed to prevent unauthorized access to your accounts.

Authentication methods help confirm your 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 or retinal scan*

The most effective authentication protocols use multiple factors to discourage fraud. For example, your ATM requires that you swipe your ATM card and provide a password.

### Protecting Your Financial Information is Top Priority

Financial institutions are required to follow strict federal regulatory guidelines and use appropriate authentication measures to ensure the safety of your online transaction. Contact your financial institution if you have questions about methods used to protect your financial information.



### 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 trigger account review and require financial institution personnel to approve additional spending*