

A HOWGGUIDE FOR MULATOTOR AUTHENTICATIO

SIMPLE TIPS

Have you noticed how often security breaches, stolen data, and identity theft are consistently fage thews these days? Perhaps you, or someone you know, are a victim of cyber criminals who stole personal information, banking credentials, or more. As the incidents become more prevalent, you should consider using-factor authentication, also called strong authentication, or two authentication. This technology may already be familiar to you, as many banking and financial institutions requibe tha password and one of the following to log in: a call, email, or text containing a code. By applying these principles of verification to more of your personal accounts, such as email, social media, and more, you can better secure your information and identity online!

WHAT IS IT

Multifactor authentication (MFA) is defined as a security process that requires more than one method of authentication from independent sources to verify the user's identity. In other words, a person wishing to use the system is access only after providing two or more pieces of information which uniquely identifies that person.

HOW IT WORKS

There are three categories of credentials: something you either know, have, or are. Here are some examples in each category.

In order to gain access, your credentials must come from at least two different categories. One of the most common methods is to login using your user name and password. Then a uniquimmeded will be generated and sent to your phone or email, which you would then enter within the allotted amount of time. This unique code is the second factor.

SOMETHING YOUNOW

- x Password/Passphrase
- x PIN Number

SOMETHING YOU HAVE

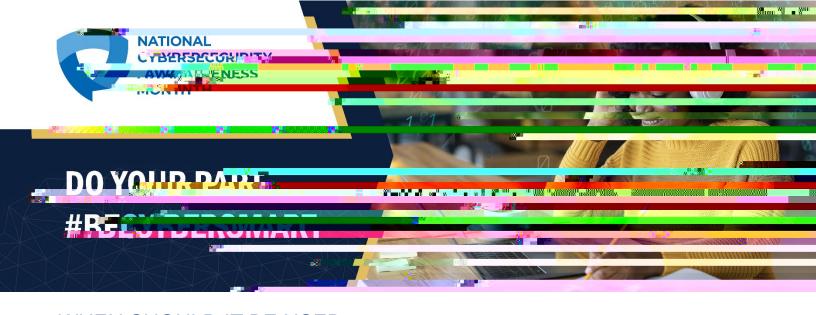
- x Security Token or App
- x Verification Text, Call, Email
- x Smart Card

SOMETHING YOU ARE

- x Fingerprint
- x Facial Recognition
- x Voice Recognition







WHEN SHOULD IT BE USED

MFA should be used to add an additiohaler of security around sites containing sensitive information, or whenever enhanced security is desirable. MFA makes it more difficult for unauthorized people to log in as the account holder. According to the National Institute of Standards and Technology (NIST) MFA should be used whenever possible, especially when it comes to your most sensitive dalide your primary email, financial accounts, and health records. Some organizations will require you to use MFA; with others it is optional. If you haveption to enable it, you should take the initiative to do so to protect your data and your identity

ACTIVATE MFA ON YOUR ACCOUNTS RIGHT AWAY

To learn how to activate MFA on your accounts, head to the Lock Down Yousitegwhich provides instructions on how to apply this stronger form of security to many common websites and software products you may use. If any of your accounts are not listed on that resource site, look at your account settings or user profile and check whether MFA is an available option. If you see it there, consider implementing it right away! Usersand passwords are no longer sufficient to protect accounts with sensitive information. By using multifactor authentication, you can protect these accounts and reduce the risk of online fraud and identify theft. Consider also activating this feature on your social media accounts!



