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A HOW-TO-GUIDE FOR MULTI-FACTOR AUTHENTICATION

SIMPLE TIPS:

Have you noticed how often security breaches, stolen data, and identity theft are consistently front-page news these days? Perhaps you, or someone you know, are a victim of cyber criminals who stole personal information, banking credentials, or more. As these incidents become more prevalent, you should consider using multi-factor authentication, also called strong authentication, or two-factor authentication. This technology may already be familiar to you, as many banking and financial institutions require both a 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 given 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 unique one-time code 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 YOU KNOW

- Password/Passphrase
- PIN Number

SOMETHING YOU HAVE

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

SOMETHING YOU ARE

- Fingerprint
- Facial Recognition
- Voice Recognition

For more information about how you can Do Your Part. #BeCyberSmart, visit www.cisa.gov/ncsam

