



FIGHT FRAUD WITH MULTI-FACTOR AUTHENTICATION

Keeping your information secure is challenging. One of the most effective ways to protect your information is also the simplest. **Request multi-factor authentication for access to online accounts, such as email.**

What is Multi-Factor Authentication?

A user must pass several authentication stages to gain access to the account. Usually one stage will involve something you know (such as a password) and the other will involve something you have (such as a phone).

> If your email or bank account access does not automatically require multi-factor authentication, check your account settings to enable it.

Did you know?

Wire fraud is on the rise.

A primary method used by fraudsters is to hack into email accounts of parties involved in a transaction. Multi-factor authentication is one way to protect yourself!

The Heritage Escrow Company is dedicated to protecting personal information. Ask us how we protect our clients' confidential information.

EXAMPLES OF AUTHENTICATION STAGES:

- > **PASSWORDS (USE STRONG PASSWORDS THAT EXCLUDE PERSONAL, PUBLIC INFORMATION)**
- > **ANSWERS TO SECURITY QUESTIONS**
- > **SELECTION OF A PRE-DETERMINED IMAGE**
- > **PIN ENTRY**
- > **BIOMETRIC INFORMATION (E.G. FINGERPRINTS, VOICE RECOGNITION)**
- > **"TOKENS" POSSESSED BY THE ACCOUNT HOLDER SUCH AS A CARD, WIRELESS TAG, OR USB**
- > **CODE SENT TO EMAIL OR PHONE**

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