**TWO FACTOR AUTHENTICATION FOR SITE LOGIN**

**Background**

The Federal Financial Institutions Examination Council (FFIEC) requires compliance with multifactor authentication guidelines. To perform multifactor authentication, at least 2 of the following 3 factors need to be validated: something the user knows, something the user has and something the user is (biometrics).

PNC ActivePay® currently requires user name and password at system login. Validation of user credentials is considered single-factor authentication (something the user knows). A secondary security process is in place that checks if a browser cookie is present at login; if not present, the user is prompted with a Security Question and Answer challenge. If the user successfully completes the Q&A challenge, he/she is allowed into the site. This security method is also considered single factor authentication, given that the security answer is something the user knows, same as the login combination.

In order to enhance user security and comply with FFIEC guidelines, further security authentication is being added to PNC ActivePay.

Two Factor Authentication is achieved through the implementation of one-time passwords or “Security Codes,” which are considered out-of-band data, given that they are delivered to the user via a different channel. The “Security Code” is considered something the user has; and when validated at login in addition to the user credentials (something the user knows) two-factor authentication is attained.

**Details**

Starting in early 2014, PNC ActivePay will check for the presence of a browser cookie at user login. Rather than prompting the user with a Q&A challenge if the cookie is not present, the user is advised that additional security validation is required and that a Security Code will be emailed to the address associated with his or her user account.
Once retrieved from the email, the user may enter the Security Code into the login page to proceed to the site. Once authenticated, a cookie will be installed on the user’s browser and the home page will be presented. If the user accesses PNC ActivePay via a different browser or different device, a new Security Code is needed.

NOTE: Valid email addresses in each user’s User Profile are required to successfully complete the authentication process.

After a single use, the Security Code will be deactivated and will not be used again in the future. If the Security Code entered by the user does not match the security code emailed by the system, an error message is presented and the user is advised to either request a new Security Code or to contact the administrator for assistance.

The effective date of this change will be announced in a subsequent communication. It is estimated to be in early February 2014.

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