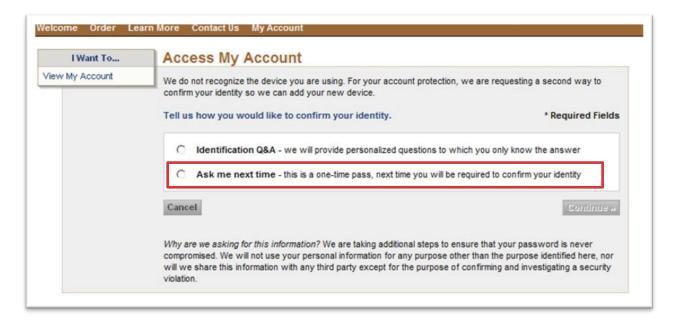


# **My Account – Additional Authentication**

## Reloadable Cards and Personalized Gift Cards

Once the conversion to incorporate the additional authentication functionality is completed, cardholders will be guided through the Additional Authentication enrollment process when they log into their account.



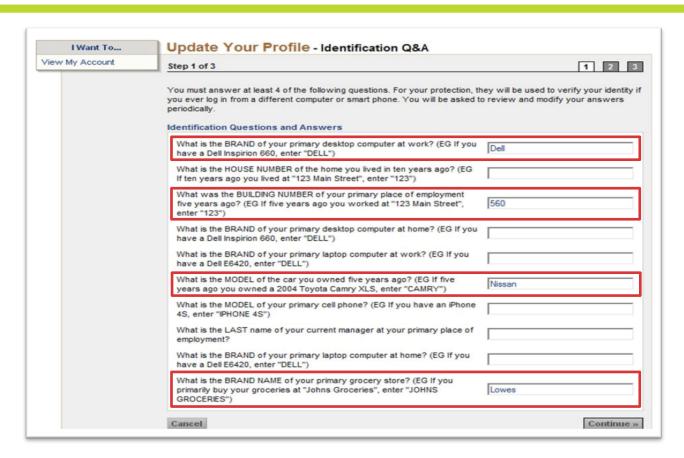
**Note:** Cardholders are allowed to skip the authentication enrollment process <u>once</u>, but must complete it the next time they log into their account.

#### **New Card Enrollments**

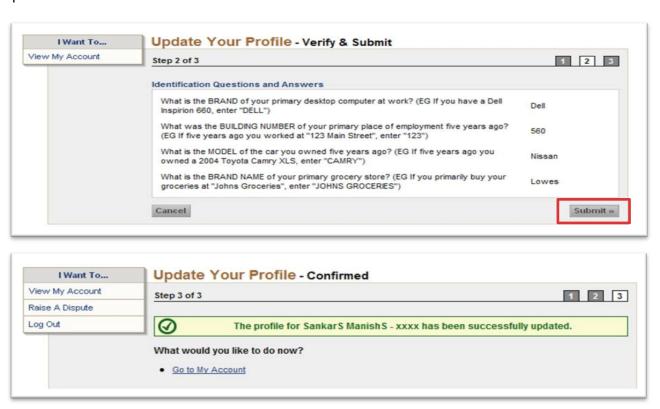
During the purchase enrollment process, cardholders will be prompted to select and answer four out of ten authentication questions to complete the registration.

See authentication example on the next page.





Once selected questions are answered, cardholders must submit them to confirm and complete the process.





### Reloadable Cards and Personalized Gift Cards (continued)

#### **Subsequent Logins for Registered Cards**

When cardholders log in from a previously used device the system attempts to authenticate the cardholder using a "Complex Device Identification." When authentication is successful, cardholders are granted access to their account without an additional authentication question.

When logging in from a device that was not previously registered, cardholders will be prompted to answer two of the four registered questions for verification. Both questions must be answered correctly to gain access to the account.

When cardholders fail to correctly answer the authentication questions, it counts as a bad password entry. When the maximum invalid password attempts is exceeded (three for PSCU websites), the account is locked for a 24-hour period.

If cardholders forget the answers provided to the four questions they originally registered, their Additional Authentication questions can be reset via CSA (Cardholder Service Application). Once reset, cardholders must re-enroll with four new questions via the Additional Authentication enrollment process the next time they log into the My Account website.



### Non-personalized Gift Cards

Once the conversion to incorporate the additional authentication functionality is completed, cardholders will be prompted to answer the authentication questions *only after* the card has been registered (see example of authentication questions on page 2).

### **Cards Not Previously Registered**

Upon initial login, cardholders must enter the card number and CVV code to access account information. Cardholders will <u>not</u> be prompted to choose authentication questions if the card is not registered.

#### **Previously Registered Cards**

Upon initial log in, cardholders must enter the card number, CVV code, and the last four digits of their phone number. Once the information is entered, cardholders will be prompted to complete four of ten authentication questions (as shown in the example on page 2).

#### **Subsequent Logins for Registered Cards**

When cardholders log in from a previously used device the system attempts to authenticate the cardholder using a "Complex Device Identification." When authentication is successful, cardholders are granted access to their account without an additional authentication question.

When logging in from a device that was not previously registered, cardholders will be prompted to answer two of the four registered questions for verification. Both questions must be answered correctly to gain access to the account.

When cardholders fail to correctly answer the authentication questions, it counts as a bad password entry. When the maximum invalid password attempts is exceeded (three for PSCU websites), the account is locked for a 24-hour period.

If cardholders forget the answers provided to the four questions they originally registered, their Additional Authentication questions can be reset via CSA (Cardholder Service Application). Once reset, cardholders must re-enroll with four new questions via the Additional Authentication enrollment process the next time they log into the My Account website.