

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.

The screenshot shows a web interface for 'Access My Account'. At the top, there is a navigation bar with links: 'Welcome', 'Order', 'Learn More', 'Contact Us', and 'My Account'. Below this, a sidebar on the left has a button 'View My Account' under the heading 'I Want To...'. The main content area is titled 'Access My Account' and contains the following text: 'We do not recognize the device you are using. For your account protection, we are requesting a second way to confirm your identity so we can add your new device.' Below this, it says 'Tell us how you would like to confirm your identity.' with a '* Required Fields' label. There are two radio button options: 'Identification Q&A - we will provide personalized questions to which you only know the answer' and 'Ask me next time - this is a one-time pass, next time you will be required to confirm your identity'. The second option is highlighted with a red border. At the bottom of the form, there are 'Cancel' and 'Continue »' buttons. A small disclaimer at the very bottom reads: 'Why are we asking for this information? We are taking additional steps to ensure that your password is never compromised. We will not use your personal information for any purpose other than the purpose identified here, nor will we share this information with any third party except for the purpose of confirming and investigating a security violation.'

Note: Cardholders are allowed to skip the authentication enrollment process once, 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.

I Want To...

View My Account

Update Your Profile - Identification Q&A

Step 1 of 3 1 2 3

You must answer at least 4 of the following questions. For your protection, they will be used to verify your identity if you ever log in from a different computer or smart phone. You will be asked to review and modify your answers periodically.

Identification Questions and Answers

What is the BRAND of your primary desktop computer at work? (EG If you have a Dell Inspirion 660, enter "DELL")	Dell
What is the HOUSE NUMBER of the home you lived in ten years ago? (EG If ten years ago you lived at "123 Main Street", enter "123")	
What was the BUILDING NUMBER of your primary place of employment five years ago? (EG If five years ago you worked at "123 Main Street", enter "123")	560
What is the BRAND of your primary desktop computer at home? (EG If you have a Dell Inspirion 660, enter "DELL")	
What is the BRAND of your primary laptop computer at work? (EG If you have a Dell E6420, enter "DELL")	
What is the MODEL of the car you owned five years ago? (EG If five years ago you owned a 2004 Toyota Camry XLS, enter "CAMRY")	Nissan
What is the MODEL of your primary cell phone? (EG If you have an iPhone 4S, enter "IPHONE 4S")	
What is the LAST name of your current manager at your primary place of employment?	
What is the BRAND of your primary laptop computer at home? (EG If you have a Dell E6420, enter "DELL")	
What is the BRAND NAME of your primary grocery store? (EG If you primarily buy your groceries at "Johns Groceries", enter "JOHNS GROCERIES")	Lowe's

Cancel
Continue »

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

I Want To...

View My Account

Update Your Profile - Verify & Submit

Step 2 of 3 1 2 3

Identification Questions and Answers

What is the BRAND of your primary desktop computer at work? (EG If you have a Dell Inspirion 660, enter "DELL")	Dell
What was the BUILDING NUMBER of your primary place of employment five years ago? (EG If five years ago you worked at "123 Main Street", enter "123")	560
What is the MODEL of the car you owned five years ago? (EG If five years ago you owned a 2004 Toyota Camry XLS, enter "CAMRY")	Nissan
What is the BRAND NAME of your primary grocery store? (EG If you primarily buy your groceries at "Johns Groceries", enter "JOHNS GROCERIES")	Lowe's

Cancel
Submit »

I Want To...

View My Account

Raise A Dispute

Log Out

Update Your Profile - Confirmed

Step 3 of 3 1 2 3

✔

The profile for SankarS ManishS - xxxx has been successfully updated.

What would you like to do now?

- [Go to My Account](#)

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 not 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.