

# Protect Your Email Accounts from Fraud!

## WHAT IS A TWO-STEP EMAIL VERIFICATION?

You use a four digit PIN when depositing or withdrawing cash, right? Well then, why wouldn't you treat the important and personal information (your own and other's) in your e-mail in the same way by securing it with a "PIN-like" number?

Two-step verification is a simple process put in place to validate that the device (laptop, tablet, cell phone, etc.) being used by you to access your email is a device that you have authorized. For instance, a hacker trying to access your account with a stolen password from his/her device would likely not be able to gain access if you have two-step verification in place. If someone had your debit card and incorrectly guessed your PIN, your account would be shut down after a couple of false inputs. Much the same, even if a hacker has your username and password, if they input your verification code incorrectly after multiple tries, you will be notified and they will not gain access.

### It's easier than you think for someone to steal your password, and they can...

- Re-direct transactions to hacker's accounts, subjecting you to potential significant financial losses
- Change your information on other online accounts
- Send unwanted emails, posing as you
- Delete contacts, emails, pictures, or anything else they want from your device
- Steal your personal information

## HOW TWO-STEP VERIFICATION WORKS

1. You will enter your email and password as you typically would when logging into your email.
2. You will be prompted to enter a code, which has been sent to your phone via text, voice call, mobile app, or security key. This is combining something you know (username and password), with something you have (your cell phone). *Going back to our ATM reference above: The something you know (your PIN) and the something you have (your debit card).*
3. After being prompted to enter the verification code from your device, you have the option to mark this device as "trusted" (meaning that you do not have to use the two-step process each time) and the log in process will be automatic in the future for this device.

## VERIFICATION CODES

- These codes are for a onetime use. This means that you never have to remember them, because each time you log in, you will be sent a new one (unless you've marked that device as "trusted").

## HOW TWO-STEP PROTECTS YOU

- The two-step method provides an added layer of protection for your email accounts, however, there are no actual or implied guarantees.
- Someone trying to access your email from a different device will be prompted to confirm with a security code, but unless they have access to your preferred method of contact, they would not be able to receive this information.
- Each code can only be used once, and is uniquely crafted for your account when you need it!

***Please contact your Guardian Title sales representative for further information or consult your email provider's website on how to setup the two-step process.***

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