



PNC Uses FIDO Authentication to Reduce Security Risks, Improve User Experience

PNC Financial Services is a coast-to-coast franchise with an extensive retail branch network and a presence in the country's 30 largest markets. As one of the largest diversified financial services institutions in the United States and across four strategic international offices, PNC provides retail banking, corporate and institutional banking, and asset management. In a rapidly changing financial industry, PNC is focused on providing control and functionality that customers want – in a secure environment. To advance this goal, PNC has implemented FIDO authentication in specific use cases to help reduce security risks and improve user experience.

Why PNC Opted for FIDO

Security is of critical importance to PNC and its customers. PNC's approach to provide digital services is founded on a strong commitment to privacy protection to those who use its services. Multi-factor authentication is a key component to protecting customer identities and data, and FIDO's standard helped provide a roadmap to implementation.

As a result, PNC has been able to provide customers authentication options that are easy to use but still afford consistency in terms of protection. This translates into high-quality identity assurance to verify and validate that the right customer is enrolled and minimize the risk of impersonation.

"We needed to find a way to create a user-friendly mechanism to improve customer security without creating a burdensome process that required so many steps that it dissuaded customers from enrolling or engaging," said Susan Koski, Chief Information Security Officer at PNC.

Benefits Realized

By using FIDO standards, PNC has been able to manage the authentication experience in such a way that it leverages the security features of a customer's device, applying industry best practices for designing this identity protection mechanism. Ultimately, FIDO standards have been a core component to PNC's cybersecurity strategy to minimize the risk of unauthorized access to customer credentials.

"We continue to identify ways to improve security for our customers, ultimately reducing the reliance on passwords and other phishable credentials from our ecosystem is a critical aspect to protecting our customers" Koski said.

Overview



PNC Bank, National Association, is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC is one of the largest diversified financial services institutions in the United States, organized around its customers and communities for strong relationships and local delivery of retail and business banking including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. For information about PNC, visit www.pnc.com.