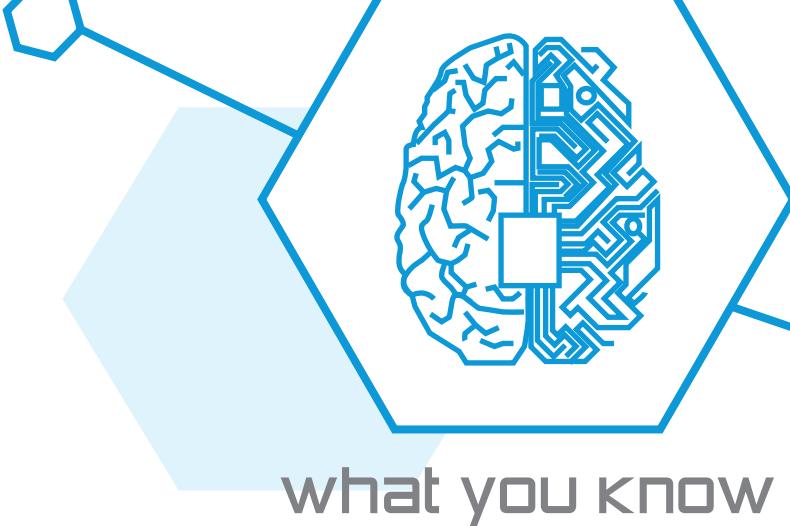


THREE FACTORS OF AUTHENTICATION



Websites that offer more than one factor of authentication are safer. That's why we've never had to use a long password with our ATM card. What we have is the card. What we know is the four digit pin.