



# Phishing-resistant MFA and passwordless for retail and hospitality

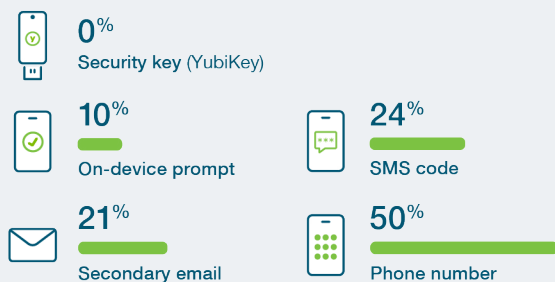
Protect against modern cyber threats while enhancing customer experiences with the YubiKey

## Legacy authentication puts retail and hospitality organizations at risk

Retail and hospitality are among the top three most compromised industries<sup>1</sup> and not only are breaches costly, an average of \$3.28 million in retail and \$2.94 million in hospitality,<sup>2</sup> but can also result in regulatory non-compliance and dissatisfied customers. The high availability of both payment card information (PCI) and employee and customer Personal Identifiable Information (PII) makes these organizations a target for cyberattacks.

Multi-factor authentication (MFA), as a more secure approach to passwords, can be a strong first-line of defense to secure shared devices, protect sensitive data, and prevent account takeovers. However not all forms of MFA are created equal. Legacy or basic MFA such as SMS and mobile-based authentication are all highly susceptible to modern phishing attacks, malware, SIM swaps, and man-in-the-middle (MitM) attacks. Mobile-based MFA can also be costly as organizations may be liable for mobile-related service costs. In addition to stronger security, a seamless user experience enabled by modern MFA is critical for the retail and hospitality industry given the focus on customer-facing interactions. Poor user experiences, low portability, and lack of scalability can result in MFA gaps, low user adoption, and an increased risk of a breach. Modern FIDO security keys address these gaps effectively.

### Risk of account takeovers



Research by Google, NYU, and UCSD based on 350,000 real-world hijacking attempts. Results displayed are for targeted attacks.



## Safeguard people, technology, and data with the YubiKey

To protect against modern cyber threats, Yubico offers the **YubiKey**—a hardware security key for phishing-resistant two-factor (2FA), MFA, and passwordless authentication at scale. It is the only solution proven to completely eliminate account takeovers in independent research.<sup>3</sup> YubiKeys meet you where you are today on your MFA and passwordless journey, future-proofing security while empowering you to focus on providing an exceptional experience and quality of service to your customers.

The YubiKey is simple to deploy and use—a single YubiKey can be used across both legacy and modern applications, services, and devices, with multi-protocol support for SmartCard, OTP, OpenPGP, FIDO U2F and FIDO2/WebAuthn on a single key, and doesn't require a battery or internet connection. They enable user self-service key registration with the services the user needs, and significantly reduces IT support costs while increasing employee productivity.

“ We are taking great strides in protecting the safety of our guests and colleagues by requiring phishing-resistant MFA methods for all applications that can expose both PII and Card Holder data.

Using a Yubikey not only provides a more seamless experience for the colleague while keeping our data safe, but also allows those colleagues to keep their cell phones stored away while performing guest-facing roles.”

Art Chernobrov, Hyatt Hotels Corporation, Director of Identity, Access, and Endpoints



<sup>1</sup> 2020 Trustwave Global Security Report

<sup>2</sup> IBM, IBM Cost of a Data Breach 2022

<sup>3</sup> Google, How effective is basic account hygiene at preventing account takeovers

## How the YubiKey helps to secure your people, technology, and data:

### 1. Secure access to critical systems, applications and data for in-person, hybrid or remote employees

YubiKeys ensure only authorized people have access to PII data and critical systems, such as O365. They integrate seamlessly with existing [IAM solutions](#) such as Microsoft, Okta, Duo, and Ping, and provide secure authentication for [hundreds of applications and services](#), eliminating the need to rip or replace existing solutions. YubiKeys are an ideal solution to strengthen security for privileged users and accounts as a first step in your phishing-resistant authentication journey.

### 2. Modernize security for POS terminals, shared workstations and devices

A single YubiKey works across multiple devices, shared workstations, and point-of-sales (POS) terminals enabling employees to utilize the same key as they navigate between devices delivering a convenient user experience—even for remote access. Quick and trusted authentication by employees at retail POS, or hotel registration desks and many other scenarios delivers a seamless experience for guests and staff alike.

YubiKeys with NFC capability, in combination with wearables, are also highly suited for tap-and-go convenience. They are also easily re-programmed, making them suitable for seasonal and temporary workers.



### 3. Protect your entire supply chain and eliminate vulnerability gaps

If your supply chain or business partners don't follow the same phishing-resistant MFA approach as you do, this can result in costly consequences putting your critical IP and/or goods at risk. With the YubiKey, your supply chain vendors, call centers, contractors, and business partners can also deploy phishing-resistant MFA, which minimizes your cyber risk, liability, and prevents damage to your brand reputation. Authentication of users is vital along the supply chain, but so is authentication between systems and machines, which is provided by the world's smallest hardware security module (HSM), the [YubiHSM 2](#).

### 4. Provide a secure, passwordless experience for customer accounts and loyalty programs

Drive competitive differentiation by showing your customers you care about the safety and privacy of their sensitive information by offering phishing-resistant, passwordless 2FA or MFA for their digital accounts using the YubiKey. You and your customers get peace of mind knowing that they are always protected against account takeovers, as well as have quick access to their customer accounts.

### 5. Drive compliance to industry regulations and authentication standards

Industry Regulations such as The Payment Card Industry Data Security Standard (PCI DSS) v4.0 requires the use of strong MFA for all accounts that have access to cardholder data. YubiKeys enable strong verification of users keeping organizations compliant with existing and emerging regulations such as PCI DSS, EU Payment Services Directive 2 (PSD2), GDPR, and more. YubiKeys are also [FIDO2/WebAuthn](#) compliant streamlining workflows and increasing productivity.

### Seamlessly procure and distribute YubiKeys at scale and empower your users rapidly

Yubico makes it very convenient to get phishing-resistant MFA directly into the hands of your employees and supply chain vendors through YubiEnterprise Services, consisting of: [YubiEnterprise Subscription](#) which provides a service-based and affordable model for purchasing YubiKeys—especially beneficial with frequent employee turnover and seasonal workers; and [YubiEnterprise Delivery\\*](#) which provides a turnkey distribution service with shipping and tracking of Yubico products to multiple retail locations, call centers, remote locations warehouses, hotels or across the supply chain.

[Yubico's Professional Services](#) team can also help streamline your YubiKey implementation and rollout with services mapped to your needs, including user training to support the effort to meet the PCI DSS v4.0 Requirement 12 mandates.

Key questions Yubico can help you with:

- Which YubiKey should my organization use?
- What is the best way to integrate YubiKeys into my environment?
- How can I get YubiKeys to my globally distributed workforce?

[Contact](#) the Yubico sales team today to be a cyber security leader in retail and hospitality.



#### The YubiKey Family

The YubiKey is available in multiple form factors for desktop, laptops and mobile devices.

\*Customers outside of North America should contact their local Yubico rep for details

**About Yubico** As the inventor of the YubiKey, Yubico makes secure login easy. As a leader in setting global standards for secure access to computers, mobile devices, and more, Yubico is also a creator and core contributor to the FIDO2, WebAuthn, and FIDO Universal 2nd Factor (U2F), and open authentication standards. For more information, please visit: [www.yubico.com](http://www.yubico.com).

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