

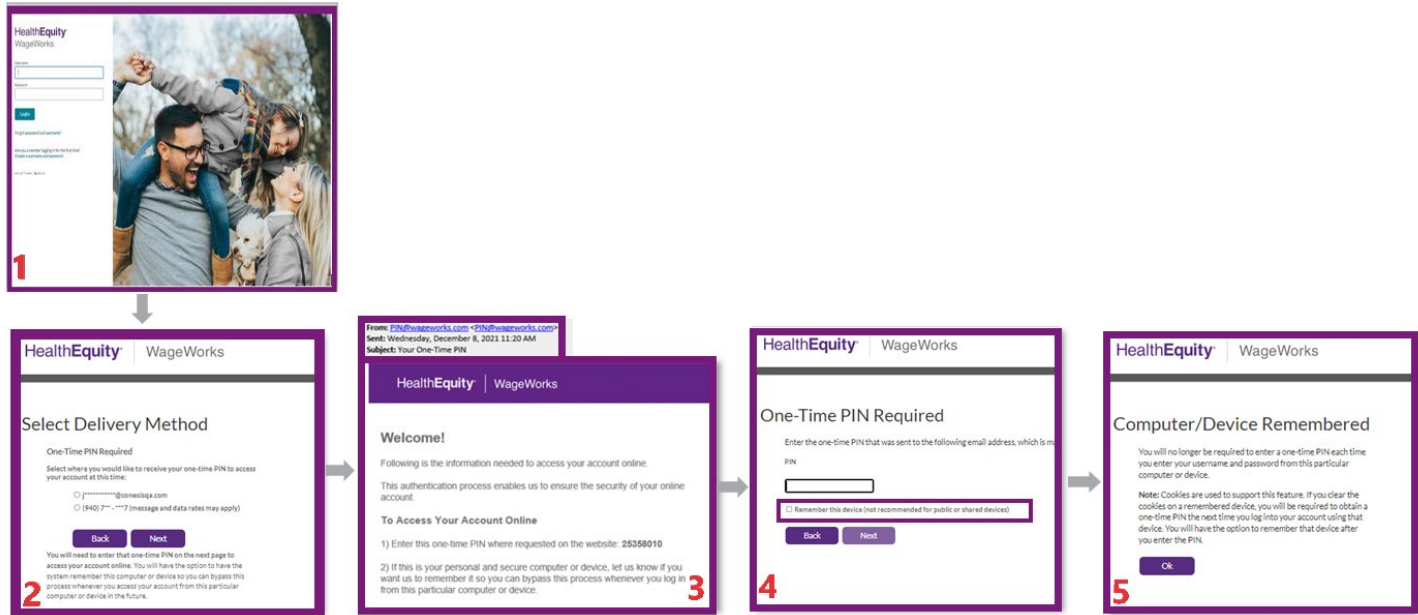
# Multi-Factor Authentication

**What is Multi-Factor Authentication?** Multi-factor Authentication (MFA) is an authentication method that requires the member to provide a one-time pin to gain access to their online account.

## When will the member be prompted to use MFA?

- First-time login
- Password resets
- Existing passwords expires

**Below outlines the steps.** These are steps for the members to complete. An agent cannot complete these steps for a member but can walk them through the process.



1. Enters username and password or First-time login.
  - If the member has entered their username and password incorrectly multiple times, they may be locked out. Click forgot password and an email will be sent to reset the password.
2. Member verifies that the email or phone number on their account is correct.
  - To help us verify your identity and protect your private information, a verification code will be sent to your email address at j\*\*\*\*@gmail.com' or your phone number at \*\*\*-\*\*\*-\*\*\*\*.
3. If this email or phone number is correct, click next. Member will receive an email or text with a one-time pin.
4. Enter the PIN and check **Remember this device** (not recommended for public or shared devices).
5. Once Remember this device has been checked you will no longer be required to enter a one-time Pin.