

## **Employee Login Journeys:**

## **Online Process**

**Scenario:** First-time users or users who have forgotten their User ID or PIN, or users selected by our behind-the-scenes risk evaluation for additional authentication measures



## User Risk Assessment **User Inputs User's Next Steps** (not visible to user) Application **Challenge Outcomes:** Add. Login Steps: OTP to validated user PIN reset • User ID or employer-provided • Device binding Default PIN Validates phone or email First name • If phone or email Last name Makes Profile data not validated or • SSN User inputs Decision unavailable, OTP • Primary and (optional) alternate Device info to validated postal phone • Other data address Primary email Validated data not Primary address available, or user unable to complete direct to employer