Employee Login Journeys:
Online Process
Scenario: Returning user - ongoing access

User Inputs
- Enters valid User ID
- Enters valid personal password

User Risk Assessment
(not visible to user)
Validates
- Profile data
- User inputs
- Device info
- Other data

Makes Decision

User’s Next Steps
If risk analysis identifies challenge required:
- OTP to validated phone or email
- If phone or email is not validated or unavailable, OTP to validated postal address
- Validated data not available, or user unable to complete — direct to employer

Possible additional login steps:
- PIN reset
- Device binding
- Updated user profile

Application