Retiree Services
MyPenPay.com
Participant Online Portal Enhanced Authentication
MyPenPay Website Updates

- **User Name Standards** – Minimum of 6 characters (can not be 9 digit number). All users require a username, can also use an email as username.

- **Password Standards** -- Minimum of 8 characters – must include the following: upper & lower case, numeric and special characters

- **Secondary Validation Standard** – Multifactor verification will require cell phone or an email and device specific registration for a one-time passcode verification. This is invoked when user accesses their account from an unregistered/unrecognized device, computer or browser

- **Password Reset Functionality (web only)** – Use of text or email to received one time-time passcode to recover username and/or reset password which will improve security and reduce wait time of participants receiving their new password through the mail

- **Notification of Credential and Device Changes** – Use of text or email to notify users when changes or updates are made to usernames, passwords and device registrations. Email will come from Support@mypenpay.com. Text messages will come from “1-860-370-2199”.

- **Online Registration** – Collect participant Date of Birth upon registration for the enhanced authentication. DOB collection will be used to support forgotten username or password.
Registration via MyPenPay Participant Website

Participants setup account access using Register now. From there:
• Participant will enter SSN and PIN
• Takes participant through set up of username, password, One-time password profile, etc.

Welcome! To start the registration process, please provide your identification information.

Social Security Number
PIN

Where do I find my PIN? | Request a new PIN

Need help?

Back
Continue
Basics of the Participant Experience

- During registration enter SSN and your current PIN
- If PIN unknown click “Request a new PIN” and a PIN will be mailed. Once new PIN received in the mail begin registration process.
- Registration will require the participant to enter DOB.
Simplified Process for setting up online access

Registration and online experience supports:

- Creation of stronger passwords for online use
- Forgot username and password flow for website access that does not require a mailed password
- Single use expiring code for secondary authentication on unrecognized devices/browsers
Visual queues to help with setup of username

Setup of Username and Password

Now, please provide the information below to create your new profile.

First Name: John
Last Name: Smith

Username
Password
Confirm Password

Email
Mobile (optional)

I agree to the Terms of Use

Having trouble? Contact us

CONTINUE

BACK

This must be 6-256 characters
It may have letters, numbers, or special characters ! $ & ’ * ( ) \ ^ \ _ \ - \ + \ = \ _ \ (1) ~
A period may be used but not at the beginning, end or consecutively
No spaces allowed
Only one @ is required when using email address as a username, otherwise no @ is allowed in username
Cannot be 9 numbers
Setup of Username and Password

Now, please provide the information below to create your new profile.

First Name: John
Last Name: Smith

Username

Password

Minimum of 8 characters; upper and lowercase letters, numbers and special characters (@ # $ ...)
- Minimum of 8 characters
- Uppercase letter (A-Z)
- Lowercase letter (a-z)
- Number (0-9)
- Special Character (@ # $ ...

Confirm Password

Mobile (optional)

I agree to the Terms of Use

Having trouble? Contact us

BACK CONTINUE
One-Time Password Profile Registration

Next, we need a mobile number or recovery email, in case you need to verify your account. Where would you like us to send it?

Provide mobile # or secondary email to receive verification code messages

Multi-factor Authentication: Verification Code texted or emailed to user on initial registration, password resets, username recovery and new device challenges

Notice to update aggregator profile if participant uses one

Information Classification: Limited Access
One-Time Password Profile Registration

We have just sent a verification code to ***-***-7890.

Please enter the code below to verify your information and confirm your identity.

Enter Code: 7756

I didn't receive a code, send me another!

Tips:
- It could take a few minutes to receive your code. The code is valid for 15 minutes.
- Make sure the first 4 digits of the code above match the code you receive, then enter only the last 6 digits.
- If you selected email, try opening a separate tab or browser to retrieve — and remember, it could be in your junk folder.
- If appropriate, please register your device on the next screen. We won't need to send a verification code to confirm identity if you are logging in from a registered device.

Verification code texted to mobile # or sent to email address registered by user

User must provide Verification Code they've received, with option to resend the code.
Would you like to Register Your Computer or Mobile Device?

- Yes - please register my device
  I trust this device and wish to avoid receiving and entering a verification code every time I login.

- No - do not register my device
  I am on a shared device and/or I prefer to confirm my identity every time I login by receiving and entering a verification code.
Forgot flows will work as follows:

- Registered participant will get text/email validation code
- Users who have not registered and who don’t know their credentials will get re-registration screen

Forgot Username

Ok, we need a little information to get you into your account.

SSN/Tax ID Number

Date of Birth

Having trouble? Contact us

CONTINUE

Forgot Password

That's OK. Please provide the information below and we’ll help reset your password.

Username

Last 4 digits of SSN or Tax ID number

Forgot Username?

Having trouble? Contact us

CONTINUE

It has been a while since you accessed your account. To help protect your information, we require you to register as a new user.

You will need your PIN to register. This PIN is the same one you use for phone services. If you don’t remember your PIN, you may request a new PIN.

BACK TO LOGIN

REGISTER NOW
The following FAQ’s will appear by clicking “Need Help” on the MyPenPay Log in Screen

First time login

Q: What information do I need to set up my online account access?
Click on the link to Register Now which is right below the Enter button. You will be asked for your Social Security Number (SSN), or alternatively your employee ID if applicable for your plan, to identify yourself. You will also need the Personal Identification Number (PIN) that was provided to you. The site will walk you through the online account registration process. You will be asked to create a Username, a strong Password and provide either an email address or cell phone number to verify your account. See Logging in to your account below for more details.

Q: Can my Username and recovery email be the same?
No, for security purposes your Username and recovery email address cannot be the same. If you do not have more than one email address you can use a cell phone number for verification.

Q: Why should I register my computer/device and browser?
Registering your computer/device and browser saves you time in subsequent site visits. When your computer/device and browser are recognized, you will not be prompted for additional verification every time you login.

Note: If you register your computer/device but use multiple browsers to access your account, each browser will need to be registered as well. If you clear browser data you may be prompted to register your computer/device again.
Need Help?

Logging in to your account

Q: Are any of the fields case sensitive?
Yes, the Password field is case sensitive. The Username field is not case sensitive.

Q: I'm having trouble logging in. How do I reset my Password or look up my Username?
If you forgot your username:
Click on "Forgot Username"
Enter your Social Security Number (SSN) and Date of Birth
If you have a cell phone number or email on file we will send you a verification code. Enter the verification code and click "Verify"
Your username will be displayed on the screen
Click "Login" to return to the homepage

If you forgot your password:
Click on "Forgot Password"
Enter your Username and Last 4 digits of SSN/Tax ID Number
If you have a cell phone number or email on file we will send you a verification code. Enter the verification code and click "Verify"
You will be asked to create a new Password and login
If you're still having trouble, call the MyPenPay Help Line at 1-866-471-0368.

Q: I didn't receive the verification code, what should I do?
Make sure you are checking the email/phone information the code was sent to. Partial information to identify the email address or phone number is displayed on the screen.
Need Help?

If the code was sent by email, check to make sure it did not go to a junk folder. Also, do not close the page asking for your code in order to retrieve your email. If you need to use the internet to retrieve your email, use a new session or tab to login to your email.

If the code was sent to your cell phone, wait a minute or two. If you've previously requested not to send text messages, text "START" to 582-86 or the MyPenPay Help Line at 1-866-471-0368.

If you still do not see the verification code, you can click "send me a new code."

**Q: The verification code you sent me isn't working. What's wrong?**
First, ensure that the first 4 digits of the verification code sent to you match the first 4 digits on the screen. If so, enter the last 6 digits of the verification code on the screen. If the first 4 digits do not match, please request another verification code.

**Q: You sent a verification code to a phone number/email address I no longer use or have access to. What should I do?**
Call the MyPenPay Help Line at 1-866-471-0368. A Customer Service Associate will be able to update your contact information.

**Q: How long does it take for me to receive a verification code via email or text?**
Normally, you will receive it immediately; however, it could take a minute or two.

**Q: When does the verification code expire?**
The verification code expires after 15 minutes. You will need to request a new code if it expires.

**Q: Do I need to enter a verification code each time I login?**
You will not be asked to enter a verification code if you register your computer/device and browser.
Need Help?

Account Update

Q: How do I change my Username, Password, and other login information?
To change your Username, Password, and other account information, you must first log in to your account. Once logged in to your account, go to 'My Profile' to update the information.

Privacy/Security

Q: How secure is my account information?
Numerous security features have been implemented for MyPenPay to safeguard the confidentiality, integrity and availability of our customer data, including authentication, monitoring, auditing, and encryption. Security measures have been built into the design, implementation and day-to-day practices of our entire operating environment as a part of our continuing commitment to risk management. These measures are designed and intended to prevent corruption of data, block unknown or unauthorized access to our systems and information, and provide reasonable protection of customer information we possess.

Q: What should I do if I notice unauthorized activity on my account?
Call the MyPenPay Help Line at 1-866-471-0368. A Customer Service Associate can block further access to your account and investigate the unauthorized access.

Q: I believe someone has stolen my identity. How do I lock access to my account?
Call the MyPenPay Help Line at 1-866-471-0368. A Customer Service Associate can block further access to your account.
Need Help?

Additional Information

Screen Resolution:
Best viewed at a screen resolution of 1024 x 768 pixels.

Navigation tip:
While visiting this site, do not use your browser's "Back" button to view a previous screen. After logging out, close the browser window to protect your data.

Troubleshooting pop-up windows:
If you are having difficulty launching certain content within our Web site such as Adobe.pdf files and external URLs that open a separate browser window, you may need to disable your pop-up blocker. If you have a pop-up blocker enabled, it is possible that various documents accessed on this site will not open properly as they require pop-up functionality.
To adjust your computer's pop-up settings in Internet Explorer, open a browser window, navigate to the Tools menu, choose Pop-up Blocker, and then click "Pop-up Blocker Settings". If you wish to view pop-up windows from a particular Web site, type the address (URL) of the site in the Address of Web site to allow box and click "Add".
If you use a toolbar that runs in Internet Explorer such as Yahoo!, Google, or AOL, or if you use the Mozilla Firefox or Netscape Web browser, please contact your Account Manager for additional information.