



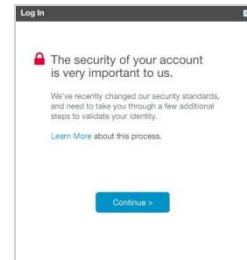
General Web-based Application Login

“Additional Authentication Required”

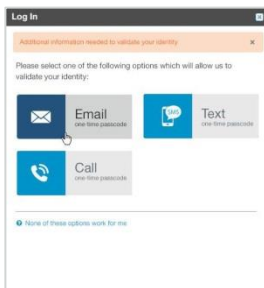
Subject to change – As of November, 2016

Our web-based applications may require additional user authentication when:

- Users have not logged in for an extended period of time
- Users are logging in with a DEFAULT PIN provided by their employer
- Users are accessing the application as a new user/first time login
- User selects “forgot username/password” function



There are three pathways for a user to authenticate. These options are dependent upon the information available in our systems about the user. In some cases, the user will have multiple options from which to choose, in other instances only one authentication option will be presented.

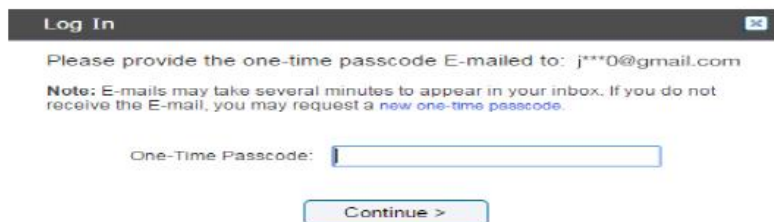


At login, the application will present all pathways available to the user so that they can choose or take the most appropriate path.

One Time Passcode (OTP) is available ONLY to users who have entered contact information (email, telephone, mobile phone) in their user profile OR employers who provide that contact information as part of the file feed(s) sent to Equifax.

When authentication is needed, screen prompts will walk the user through the process to deliver a One Time Passcode which will be sent via phone, text (SMS) or email. The user may select the delivery method, but must remain in the application (do not log out, do not close browser) while waiting for a one time passcode to be sent.

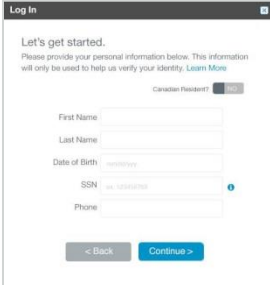
That passcode is only valid for a short time and must be entered in the field provided.



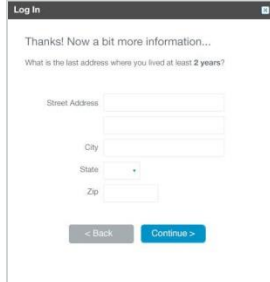
In some cases, users have established personal Security Questions within their user account settings. If that Q&A is set up, the option to **Answer Security Questions** is presented to the user.

Identity Quiz is available to ALL users and is the option made available to users when there is no contact information available to offer a One Time Passcode or personal Security Questions. When this is the case, the user will be taken directly to the Identity Quiz. The Identity Quiz is a series of multiple-choice questions that only the user will know the answer to in order to prove their identity.

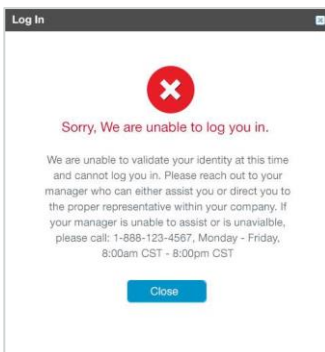
When authentication is needed, screen prompts will walk the user through set up for the Identity Quiz.



Set up questions usually include name, address and SSN. The quiz then serves up questions and only looks for a matching answer. None of the information you provide as part of the quiz is stored or shared. Your employer has no visibility or access to this information.



Once authentication is completed, the application will display the screens to allow the user to login and establish or update login credentials. At this point, users are encouraged to also provide contact information that will allow them to use One Time Passcode in the future, instead of having to repeat the Identity Quiz.



If a user fails the Identity Quiz, s/he will be redirected to their manager/employer for authentication.