

# Enhancements to the online registration experience

Use of phone numbers to verify identity begins in July for all consumers and financial professionals

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We are pleased to announce upcoming enhancements to the online registration experience. Beginning July 23, 2021, we are phasing in a new **telephone-based**, identity verification process for all consumers and financial professionals who register for online access to their accounts on LincolnFinancial.com.

## **New online account registration experience for all owners and financial professionals who register for online access**

Effective July 23, 2021, all consumers and financial professionals who register for online access will experience the new telephone-based identity verification process. A telephone number (for either a landline or cell phone) will be required during the registration process and will be verified before the registration can be completed. This new identity authentication process will replace the use of Knowledge Based Authentication (KBA) questions. In addition to this change, we will increase security protocol and help streamline the registration experience.

## **Streamlined registration – telephone identity authentication process**

There are three quick steps to the new identity authentication process:

1. The user enters required information, including a phone number.
2. For a **cell phone**, a text message will be sent that includes a link; the user will click on the link.

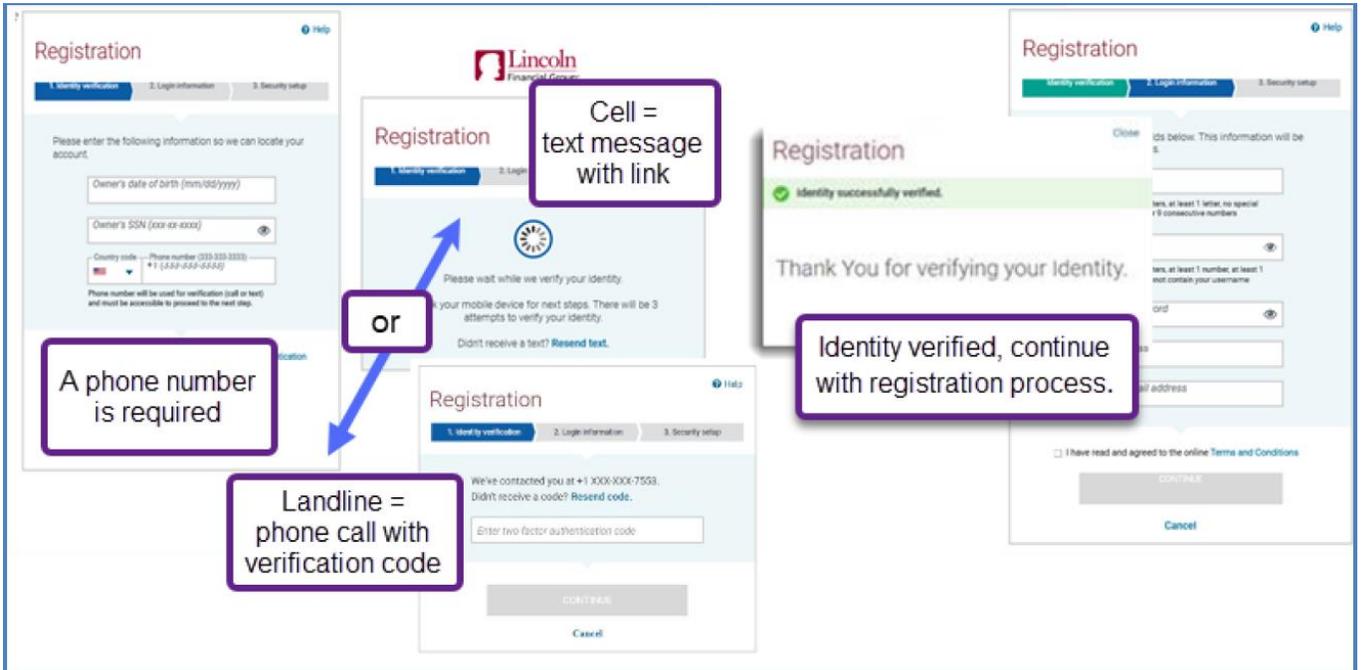
For a **landline**, a call will be made, and a verification code given. The user will enter the code on the screen.

3. Once the identity is confirmed, the registration process can be completed.

The updated registration screens are shown on the next page.

### Streamlined registration – updated screens

The picture here shows the screens for the new telephone identity authentication process. Users can enter either a cell phone or a landline to complete the process. The phone number used during registration will be used to create a multifactor profile for use during first and every subsequent login.



# Prove Project MVP2 – telephone-based authentication process

## Frequently Asked Questions

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### **Q1: What exactly is happening?**

A1: Lincoln is enhancing the online registration experience that will eliminate the use of a Knowledge Based Authentication (KBA) process and move to a new telephone-based, identity authentication process when registering for online access to accounts on LFG.com.

### **Q2: When is this occurring and who is impacted?**

A2: This enhancement will take place on July 23, 2021. This is impacting new users who register for online access to their accounts on LFG.com. This may include employees, customers, producers, consultants, broker-dealers, prospects, plan sponsors and TPAs.

### **Q3: What are the security protocols involved with using Prove to validate a new user vs. using Knowledge Based Authentication (KBA)?**

A3: The process that currently exists using KBA is outdated as personal data mining has become more of a risk to fraud. PROVE requires two levels of verification before continuing with the registration process.

### **Q4: What happens if the person who is not the primary account owner of a family plan attempts to register with their phone number?**

A4: Prove will verify the spouse/child's information matches with the phone number used to register. The tool's data sources look at the operator/user of the number (in this case, the spouse/child using the phone number), not who pays the bill for that number. The Trust Score does not consider ownership of that number; it is purely an assessment of the reputation of the phone number itself.

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**Q5: Can a user register for online access if they are using a Lincoln-owned device?**

A5: Yes, users provide the phone number of the device you are using to register and Prove will validate the user via the phone number provided.

**Q6: Can a user register for online access using a landline?**

A6: Yes, if a user does not have a mobile device to authenticate their identity, they can use a landline. The user will provide the phone number of a landline and enter the code provided.

**Q7: Can a user change their settings back to the Knowledge Based Authentication process?**

A7: No, users cannot change their settings back. The telephone-based authentication process will better streamline registrations and increase security protocol.

**Q8: By using this method, can a user run into an error after too many log-in attempts?**

A8: If a user runs into an error while verifying their identity, a message will appear on the screen asking the user to contact a Lincoln representative via the 800 number. The representative will be able to use the registration bypass feature, if appropriate, to assist with registration. See below for an error scenario:

[Help](#)

# Registration

1. Identity verification   2. Login information   3. Security setup

Please enter the following information so we can locate your account.

**⚠ Error code: REG\_001 - We're unable to verify your identity. Please call 800-654-5088 and provide this error code.**

Annuitant's date of birth (mm/dd/yyyy)

Annuitant's SSN  

Country code  Phone number (333) 333-3333

Phone number will be used for verification (call or text) and must be accessible to proceed to the next step.

This reCAPTCHA is for testing purposes only. Please report to the site admin if you are seeing this.

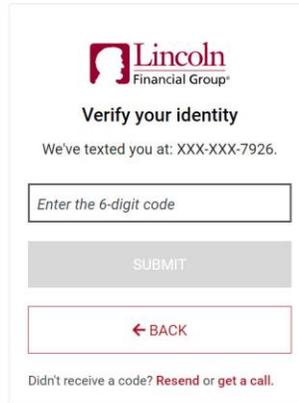
 I'm not a robot 

reCAPTCHA  
Privacy - Terms

I have read and agreed to the online [Two-Factor Authentication Terms and Conditions](#)

**Q9: Will a user have to go through an additional step to set up a multifactor profile upon login?**

A9: No, with this new enhancement, Prove is able to identify the phone number and delivery type to create the multifactor profile for use during the first and every subsequent login. The below picture shows the screen the user is redirected to after the profile is created:



The image shows a mobile-style verification screen for Lincoln Financial Group. At the top is the Lincoln Financial Group logo. Below it, the heading "Verify your identity" is displayed. A message states "We've texted you at: XXX-XXX-7926." There is a text input field with the placeholder "Enter the 6-digit code". Below the input field is a grey "SUBMIT" button. At the bottom of the form is a red "← BACK" button. A link at the very bottom says "Didn't receive a code? Resend or get a call."

**Q10: Who should users contact with login issues after the release date?**

A10: Users should use the [Contact Us page on LincolnFinancial.com](#) to contact the correct representative.

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