

# Application Login Guide

2019 - V1



We've made some changes to the application login process. Below is a step-by-step guide to walk you through the new process.

## Let's get started!

### First-time users:

If you've never logged into the application before, click on "Register Now" to start the process. Users will be required to enter personal information to verify the account they are attempting to access and validate identity.

### Returning users:

If you've recently logged into the application, you will log in as usual with your same User ID and password. Once you've logged in, you will be prompted to create a personalized User ID. You will use that new User ID for all subsequent logins.

All new users and some returning users may go through an identity verification challenge. If you're a returning user, you will likely be challenged if:

- you haven't logged in for a while
- you choose "Forgot User ID or Password"
- we require additional information to be used during our identity verification process

You may also go through an additional type of verification challenge where you are asked to identify letters or objects in a distorted image.



Some users will be sent a One-Time Passcode via phone, text, or email. Passcodes are sent in real time, so please enter it immediately into the application without exiting the login session or closing the browser.



If we are unable to send you a One-Time Passcode via email or phone, you may be sent a One-Time Passcode in the mail. You will have 12 days from the date of mailing to receive the passcode and enter it into the system.



If you cannot receive a One-Time Passcode, you may be prompted to contact a representative from your company to help verify your identity and gain access to the application.



Once you have successfully logged in, all users will be required to create a personalized User ID and password if you have not already done so. Make sure to remember your new User ID — you will need it to log in next time!