



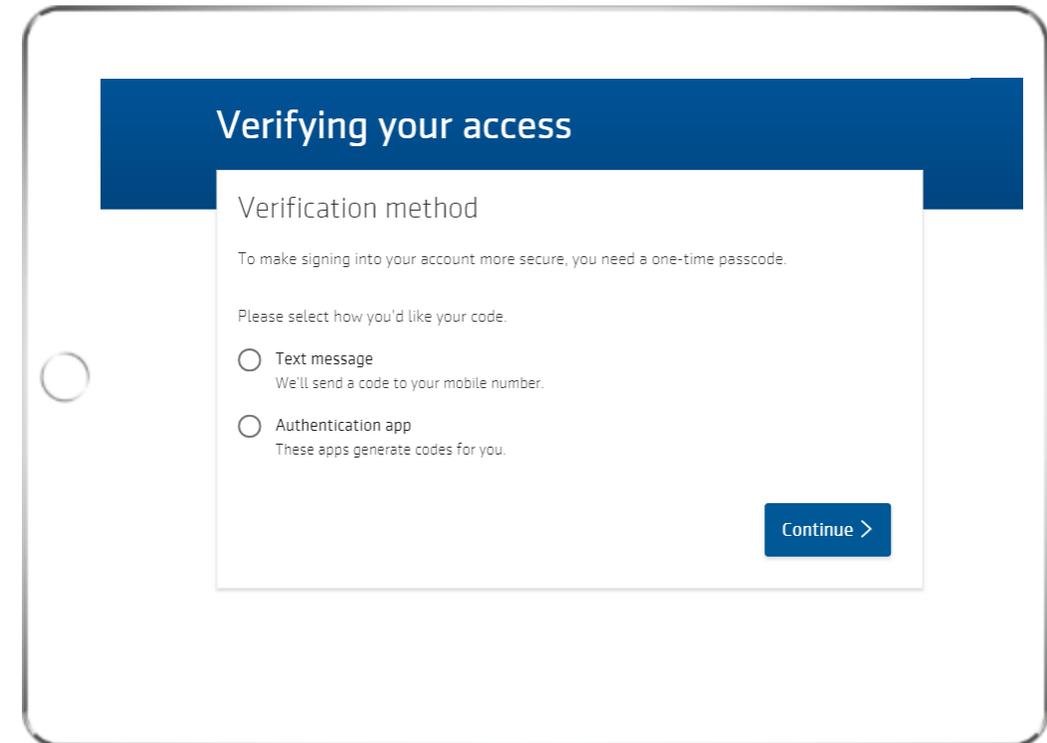
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# Aegon Platform – Enhanced security sign in



# Enhanced security sign in

- We all know identity attacks threaten us all and cost the UK economy millions every year. We take the safety of your account, your clients investments and data very seriously.
- We're improving the security of the sign in process to our services. We'll do this by introducing verification methods which are an additional layer of security used to verify your identity when you sign into our services.
- You'll have a choice between using a UK mobile number to text one-time pass codes to you or installing a third-party authentication app on your smart device to generate one-time pass codes yourself.



**Verifying your access**

Verification method

To make signing into your account more secure, you need a one-time passcode.

Please select how you'd like your code.

Text message  
We'll send a code to your mobile number.

Authentication app  
These apps generate codes for you.

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# Questions and answers

## Q. What's wrong with just using passwords?

- A. We're all familiar with using passwords to access systems and, unfortunately, hardly a week goes by without news of hacked online accounts. Protecting online accounts with a username and password is no longer considered strong authentication. This is due to threats, including the ones listed below.
- Phishing
  - People using the same passwords used across different sites
  - Keylogging malware

Our platform provides access to client information and allows transactions. So, by introducing strong verification we can help reduce the risk to our business, our intermediary partners and our customers.

## Q. What is the new verification method we've introduced?

- A. We've implemented a new verification method for enhanced security when signing in. A username and a password together constitute a single 'something you know' factor. To better protect your online account we're supplementing 'something you know' with 'something you have' - a device on which you can generate a passcode using an app or receive a passcode by text.

## Q. What is the benefit of enhanced security sign in?

- A. It enhances security by requiring you to identify yourself by more than a username and password. 99.9% of attacks can be blocked by using more than one factor rather than relying on a username and password alone. You most probably already experience this when paying for items online where your bank may text you a One Time Passcode (OTP) or ask you to confirm the transaction in their app.

## Q. Will Unipass users have to verify every time they use the platform?

- A. No, you can continue to access the platform as usual. When you have to sign into the platform to obtain new certificates you'll then be asked to enrol a verification method at this point.

# Questions and answers

## **Q. Will this replace reCAPTCHA?**

- A. Not at the moment. To help us maintain improved levels of security, we'll keep reCAPTCHA (where we ask you to identify objects such as traffic lights and fire hydrants in each box) as this counteracts another threat. reCAPTCHA keeps malicious software from continually attacking our website. We're constantly looking into alternative solutions to provide the correct balance between efficiency, without compromising security.

## **Q. Will I have to use my verification method every time I sign in?**

- A. Yes, for maximum security. However, to make sure we get a balance of security and usability you can choose to trust a device for 18 hours when you sign in. Then, if you are using a trusted device, we won't ask for your second factor for 18 hours. Although we'll still ask for your username and password on all sign in attempts during this period.

## **Q. Will my clients need to use verification methods on the customer dashboard?**

- A. For now we're only rolling this out to you on the intermediary platform.

## **Q. When will you introduce the enhanced sign in?**

- A. Enhanced security sign is coming to the Aegon Platform in Q3 2021. We'll notify you by email but it's straightforward – the next time you sign in we'll ask you to choose a verification method. This is to prove your identity only and will not be used for any other purpose.

Don't forget you'll still need your email address and password to sign in. We'll look to roll out our enhanced security sign in across other platforms in due course.



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