

Prove Project MVP2 – telephone-based authentication process

Frequently Asked Questions

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A3: The process that currently exists using KBA is outdated as personal data mining has become more of a risk to fraud.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.

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.

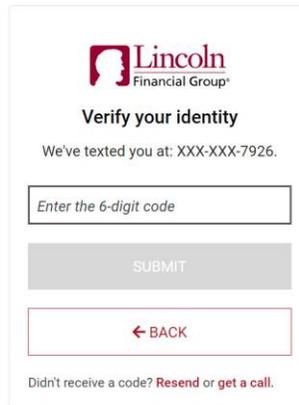
 I'm not a robot 

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 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.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services.

LCN-3662134-070721
DC-PTBAP-FLI001