

Two factor Authentication

Frequently asked questions

November 2022 – Adviser use only

Contents

Summary.....	2
1) What is changing?	2
2) Why is this happening?	2
3) When is this happening?	2
4) How many clients will be contacted to provide a mobile phone number?	2
5) How will advisers know which clients will be contacted?	2
6) Is this for every client or can they opt in/out of 2FA?	3
7) What do Advisers need to do?.....	3
8) Do clients need to do anything?	3
9) How do clients update their mobile number in North mobile app and North Online?	3
10) What happens if a client doesn't provide their mobile number by the due date?	6
11) What if a client does not have a mobile device or number?	6
12) Will 2FA work in times of poor reception or in regional areas?	6
13) What if the client only has an overseas mobile number?	6
14) Are there any formatting requirements for mobile number (e.g., no spaces)	6
15) Can the 2FA security code be issued via email?.....	6
16) Will clients be notified?.....	6
17) What actions do the NSC team need to take if they receive a call about this?	6
18) Where do I go for more support?.....	7
19) Key communication dates.....	7
20) Sample client communications.....	8
21) North mobile app flyer.....	10

Summary

To improve the North experience for your clients, we are asking all clients to provide North with a mobile number. By providing a mobile number, they will have access to:

1. The North mobile app which has many great features and benefits,
2. Additional security through two factor authentication (2FA), and
3. The ability to approve requests through digital consent (coming soon).

Two factor authentication (2FA) will be automatically turned on for all clients in early November 2022. 2FA is an extra layer of security, in addition to the login password, and is designed to ensure the only person that can access an account is the individual account holder.

To do this, we require mobile numbers for all North clients. Currently, we do not have this information in some cases, and we will be contacting these clients to encourage them to update their details and to also let them know 2FA will be available from November.

1) What is changing?

We are turning on 2FA for all clients.

From November, when clients log into North Online or download the North mobile app for the first time, we'll send a security code to their mobile device to verify their identity.

For extra security in both North Online and the North mobile app, a security code will be sent to their mobile device:

- Every 24 hours, if they login using their username and password; and
- When a new device is used to login to the account.

Clients who have enrolled in the mobile app, and have set up face, fingerprint, or PIN access on their mobile device, will only receive a code if they are unable to access their account via their selected log in method.

2) Why is this happening?

We are strengthening security for clients and following a recommendation by the Australian Taxation Office (ATO).

3) When is this happening?

2FA will go live in mid-November 2022.

4) How many clients will be contacted to provide a mobile phone number?

Approximately 25,000 clients will be contacted.

We currently have clients who have a registered email address on North today, but no mobile phone number. These clients will be contacted to provide a mobile number to ensure they can use the 2FA when this is implemented in November.

5) How will advisers know which clients will be contacted?

Advisers will receive a list via Portal of all their impacted clients in the Product Journal on Wednesday 5 October 2022.

To view a list of your impacted clients, log into '[Portal](#) / My Business / Reports / Business reports / Ad hoc File Download / Two Factor Authentication'.

6) Is this for every client or can they opt in/out of 2FA?

2FA will become compulsory for all clients who want to access their North account via North Online and/or North Mobile app.

7) What do Advisers need to do?

You don't need to do anything. If you're speaking with clients, you might like to encourage them to download the North mobile app or log in to North Online to provide their details. Advisers are no longer able to do this on behalf of clients.

As an additional benefit, if a mobile is provided, you and your clients will also be able to take advantage of features such as digital consent for advice fees approvals.

8) Do clients need to do anything?

Yes. Clients who do not have a valid mobile number attached to their account, will be required to provide a valid mobile number to activate 2FA. If possible, we will also need an updated email address if an account

Clients can provide this information by:

- Logging into their North Online account or the North mobile app and updating their customer profile information
- Calling the NSC team on 1800 667 841; or
- Scanning the QR code.



Please note, we are encouraging these details to be updated in the app or online, to reduce calls to the NSC team.

9) How do clients update their mobile number in North mobile app and North Online?

North mobile app

Clients will be asked to provide their mobile number the first time they download the North mobile app. They will also have the ability to turn on additional security features such as fingerprint access, face recognition or set up a personal PIN.

North Online

Clients can update their mobile number by:

- Login to NOL using their username and password
 - Select the Client details option
 - Choose Edit
 - Once in edit mode, enter in their new mobile number, and email address if it is missing
 - Scroll to the bottom of the screen and click on NEXT
 - Client will be taken to the pre-submission page where they will need to download the 'Client details- authorisation' form before they can tick the 'Tick to confirm' box
- Note:** Pop-Ups need to be enabled for the pre-submission documentation to generate
- Click on Submit and the changes will be updated.

North
Home Investment information Products Support Access

Mr HZBGG IMKIH

Mr HZBGG IMKIH

View all accounts 1 active account \$132,241.44
Total portfolio value

View all accounts Transaction history Statements & correspondence Reports **Client details** Activities

View all accounts

Mr HZBGG IMKIH 56 yrs P012249165

North
Home Investment information Products Support Access

Mr HZBGG IMKIH

Mr HZBGG IMKIH

View all accounts 1 active account \$132,241.44
Total portfolio value

View all accounts Transaction history Statements & correspondence Reports **Client details** Activities

Client details

1 Client details 2 Pre-submit documentation

Cancel Edit

Personal details

Client details

1 Client details 2 Pre-submit documentation

Cancel Edit Save to resume Next

Personal details

+ Client type & name

- Contact details

Email address

Mobile number (preferred)

Home number

Work number

* At least an email and one phone number is required OR at least a mobile number if an

Personal details

+ Client type & name

- Contact details

Email address

Mobile number (preferred)

Home number

Work number

Clear details

+ Address details

+ Bank Account Details

+ Tax details

Adviser details

Adviser transaction authority

Cancel Edit Save to resume Next

Mr HZBGG IMKIH

View all accounts 1 active account \$132,241.44 Total portfolio value

View all accounts | Transaction history | Statements & correspondence | Reports | **Client details** | Activities

Client details

Client details 1 Pre-submit documentation 2

[Back](#) [Cancel](#) [Edit](#) [Save to resume](#) [Submit](#)

Pre-submission documentation

You will need to take the following actions to submit this application:

Action required	Tick to confirm
Client details - authorisation You may wish to print and retain a copy for your records	<input type="checkbox"/>

[Back](#) [Cancel](#) [Edit](#) [Save to resume](#) [Submit](#)

© 2021 AMP Limited. All rights reserved. [Disclaimer](#) | [Terms & conditions](#) | [Privacy](#) | [Accessibility](#)

North

Client details - authorisation

Date: 28 September 2022
 Client reference number: P01224916S
 Reference number: 127787945

Please read the information below carefully. Details that have been altered are shown in **bold**.

Client details	Adviser details
Name: Mr HZBGG IMKIH	Name: Hglnil Fipibauh
Address: Home: 699 Collins Street AMP Centre Docklands VIC 3008	Phone: 1300200300 Fax: Not supplied Email: puneet_kumar@amp.com.au
Contacts: H: 52756036 W: Not supplied M: 0444444444 Email: puneet_kumar@amp.com.au	Adviser transaction authority: No
Gender: Male Date of birth: 31 December 1965 Tax file number: Provided Source of wealth: Income from employment	

Nominated bank account details

Not supplied

Mr HZBGG IMKIH

View all accounts 1 active account \$132,241.44 Total portfolio value

View all accounts | Transaction history | Statements & correspondence | Reports | **Client details** | Activities

Client details

Client details 1 Pre-submit documentation 2

[Back](#) [Cancel](#) [Edit](#) [Save to resume](#) [Submit](#)

Pre-submission documentation

You will need to take the following actions to submit this application:

Action required	Tick to confirm
Client details - authorisation You may wish to print and retain a copy for your records	<input checked="" type="checkbox"/>

[Back](#) [Cancel](#) [Edit](#) [Save to resume](#) [Submit](#)

© 2021 AMP Limited. All rights reserved. [Disclaimer](#) | [Terms & conditions](#) | [Privacy](#) | [Accessibility](#)

10) What happens if a client doesn't provide their mobile number by the due date?

If a mobile number hasn't been provided, they will be prompted to provide a mobile number the next time they log in to North Online.

If they do not have a mobile number or are unable to provide a mobile number, they will be prompted to contact the NSC team on 1800 667 841 for further assistance.

11) What if a client does not have a mobile device or number?

We understand that some of our clients may not have a mobile device or mobile number.

In this case, clients will receive a popup in North Online to call the North Service Centre. The North Service Centre can provide 24 hours access. After 24 hours, access will be reset, and the client will once again be prompted to enrol for 2FA the next time they try to login to North Online.

12) Will 2FA work in times of poor reception or in regional areas?

The security code will be sent via SMS, this means it is dependent on your service providers available signal in your area.

13) What if the client only has an overseas mobile number?

As North accepts overseas mobile numbers, two-factor authentication will work. An SMS with a security code will be sent to their overseas mobile number provided. The client must start with the country code when providing their overseas mobile number.

There is no limit to the list of countries we can send an SMS to and technically this means North can support all countries.

To help mitigate an incorrect mobile number from being entered into North, mobile phone numbers from the following countries are validated at the point when the clients enter their mobile number:

- Australia – North accepts mobile numbers with or without the +614 prefix, e.g., +61412027724 or 0413027727.
- India – Overseas mobile number must have +642 at the start.
- New Zealand – Overseas mobile number must have +91 at the start.

14) Are there any formatting requirements for mobile number (e.g., no spaces)

For Australia – North accepts mobile numbers with or without the +614 prefix, e.g., +61412027724 or 0413027727. For overseas mobile numbers, refer to [question 11](#).

15) Can the 2FA security code be issued via email?

No, the 2FA security code can only be issued via SMS or if the client has no mobile number, refer to [question 10](#).

16) Will clients be notified?

Yes. Clients without mobile numbers attached to their accounts will be contacted in mid-October, in line with their communication preferences.

17) What actions do the NSC team need to take if they receive a call about this?

If NSC receive a call in relation to this matter, they will ask the client to provide their mobile number to minimise any disruption to their account. NSC will assist the client to update their details or advise them that they can also do this themselves via the North Online or the North mobile app.

We encourage clients to download the North mobile app if they haven't done so already, to stay up to date with their investments on the go.

Providing a valid mobile number and downloading the North mobile app, gives clients additional benefits and features to track their investments.

18) Where do I go for more support?

If you have any questions, please contact your BDM.

19) Key communication dates

Key dates	Comms activity	Audience
30 September	On Target + FAQs	BDMs
30 September	NSC news and events message	North Service Centre team
5 October	Product Journal + FAQs + client list	Advisers
14 October	Internal staff communications	North Operations team
17-28 October	Customer letters – 1 st tranche	Impacted customers
7-18 November	Customer letters – 2 nd tranche (reminder message)	Impacted customers

20) Sample client communications

Reminder message: Active accounts, no mobile number attached to North Online account

Dear {Salutation} {FirstName} {Surname},

We're making your account more secure

As part of our commitment to protect customers, we are making your North Online account even more secure by introducing Two Factor Authentication (2FA) in November 2022. 2FA is an extra layer of security, in addition to your login password, and is designed to ensure you are the only person who can access your account.

To enable this security feature, we'll need an up-to-date mobile number.

What you need to do

To activate 2FA and further protect your account, we require your mobile number to be updated in North Online or the North mobile app by early November. You can provide this by:

- Scanning the below QR code, which will take you directly to the North mobile app.
- Logging into your North Online account or North mobile app and updating your customer profile information.

If you haven't logged into North Online, please do so as this is an easy way to track your investments on the go. You can download the North app by scanning the QR code below.



What's changing?

From November, when you log into North Online or download the North mobile app for the first time, we'll send a one-time security code to your mobile device to verify your identity.

For extra security, a code will be sent to your mobile device as follows:

- Every 24 hours, if you login using your username and password;
- When a new device is used to log in to the account; or
- If you're unable to log in with facial, fingerprint, or PIN access.

If you have already downloaded the North mobile app, and set up face, fingerprint, or PIN access, you will only receive a code if you are unable to access your account via your preferred log in method.

We're here to help

If you have any questions, call us on 1800 667 841 or email us at north@amp.com.au.

Yours sincerely

Edwina Maloney
Director, Platforms

Reminder message: Active accounts, no mobile number attached to North Online account

Dear {Salutation} {FirstName} {Surname},

Reminder: We're making your account more secure

We recently wrote to you, to let you know we are making your North Online account even more secure by introducing Two Factor Authentication (2FA) in November 2022. 2FA is an extra layer of security, in addition to your login password, and is designed to ensure you are the only person who can access your account.

To enable this security feature, we'll need an up-to-date mobile number.

What you need to do

To activate 2FA and protect your account, we require your mobile number to be updated in North Online or the North mobile app by early November.

We'd like to remind you if you haven't already provided your mobile number, you can do this by:

- Scanning the below QR code, which will take you directly to the North mobile app.
- Logging into your North Online account or North mobile app and updating your customer profile information.

If you haven't logged into North Online, please do so as this is an easy way to track your investments on the go. You can download the North app by scanning the QR code below.



What's changing?

From November, when you log into North Online or download the North mobile app for the first time, we'll send a one-time security code to your mobile device to verify your identity.

For extra security, a code will be sent to your mobile device as follows:

- Every 24 hours, if you login using your username and password;
- When a new device is used to log in to the account; or
- If you're unable to log in with facial, fingerprint, or PIN access.

If you have already downloaded the North mobile app, and set up face, fingerprint, or PIN access, you will only receive a code if you are unable to access your account via your preferred log in method.

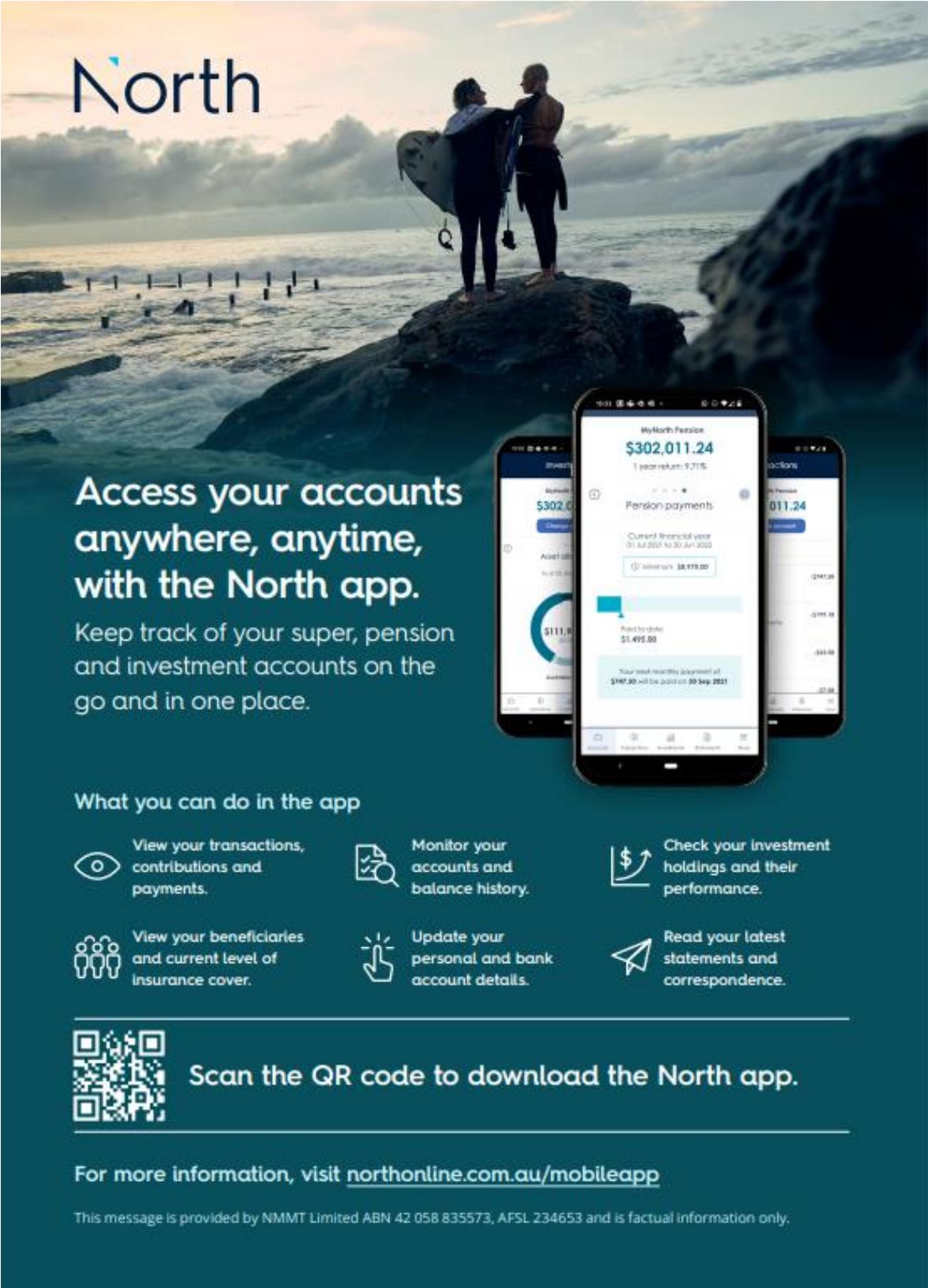
We're here to help

If you have any questions, call us on 1800 667 841 or email us at north@amp.com.au.

Yours sincerely

Edwina Maloney
Director, Platforms

21) North mobile app flyer



North

Access your accounts anywhere, anytime, with the North app.

Keep track of your super, pension and investment accounts on the go and in one place.

What you can do in the app

- View your transactions, contributions and payments.
- Monitor your accounts and balance history.
- Check your investment holdings and their performance.
- View your beneficiaries and current level of insurance cover.
- Update your personal and bank account details.
- Read your latest statements and correspondence.

Scan the QR code to download the North app.

For more information, visit northonline.com.au/mobileapp

This message is provided by NMMT Limited ABN 42 058 835573, AFSL 234653 and is factual information only.