

WRI Investor User Guide

# TWO-FACTOR LOGIN

June 2025

*Version 3*

## Introduction

Our current login process is migrating to Microsoft Azure, a platform that requires **two-step verification**, also known as **two-factor authentication**. This standardized login process uses your email address as a unified login ID, fortifies your data integrity, and enhances your user experience across all our applications and the Wove platform.

Once you create a user profile and provide login credentials, all subsequent logins will use the two-step process **across applications and firms**. This guide will help you establish the user profile and credentials for the unified login process.

## Notable Changes

Two-step authentication uses two forms of identification for logging into online applications and requires that the:

- Email will be used as the new login ID
- Password has 8-16 characters and includes at least 3 of the following:
  - Uppercase letter
  - Lowercase letter
  - Number (0-9)
  - Special character, such as @, #, \$, etc.

The other most notable changes to our login procedures are as follows:

- New user onboarding and registration will require two-step authentication.
- Firm-specific configurations will not be supported.
- Password resetting will be done through a self-service function.
- Investors will set up their own password, instead of waiting for their advisor to do so.
- Legacy challenge questions will be retired.
- PDF-capture metadata files will reflect your email login user ID from now on.

# Establishing Two-Factor Authentication

**Step 1:** When you open the application, you will see the following screen.<sup>1</sup>  
Enter your old login ID.

BNY

Login ID

Remember my login ID

Continue

[Need help logging in?](#)

**Step 2:** Enter your password and click on **Login**.

BNY

AWESDWQA

Password

Cancel Login

[Forget Username](#) [Reset password](#)

**NOTE:** When completing **Step 2**, if your password has expired, the system will direct you to the following screen.

Password Expired

Old Password: \*\*\*\*\*

New Password\*: \*\*\*\*\*

Confirm New Password\*: \*\*\*\*\*

\* Password Requirements

1. Must contain <8> and <20> characters.
2. Must contain at least one numeric, one alphabetic and one special character.
3. Must contain at least one of the following special characters.@%+V#:(0[]-\_
4. Must be different from your User Name.
5. The password can not include any part of your address.
6. Must be different from your current password.
7. Must be different from your previous twelve(12) passwords.

Submit Cancel

Fill out the required information and then click **Submit**. You will be redirected back to **Step 1**.

**NOTE:** If you have forgotten your username or password, please see the Appendix for instructions.

<sup>1</sup> The BNY logo is a placeholder for your firm-specific logos.

**Step 3:** Once you have logged in, the system will redirect you to a screen to set up your new username and password. **Your email will be your new username.**

Choose a password of 8-16 characters. Make sure that it includes at least three of the following:

- Uppercase letter
- Lowercase letter
- Number (0 -9)
- Special character, such as @, #, \$, etc.

Set up 2-Step Verification

Let's keep your information secure. The phone number and email address you enter here will be used for all subsequent logins and 2-step verification.

Verification code will be sent to the email you have listed

Name\*

Suffix / Designation

Email\*  (This will be your new login ID)

Mobile Phone

New password\*

Confirm new password\*

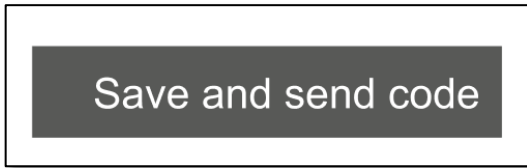
Password requirements::

- 8-16 characters
- Include at least three of the following:
  - A uppercase letter
  - A lowercase letter
  - A number (0-9)
  - A special character @ # \$ etc.

**NOTE:** If you add your mobile phone, you will have the option to receive a code via text message. If you only add your email, then you will only receive a code via email.

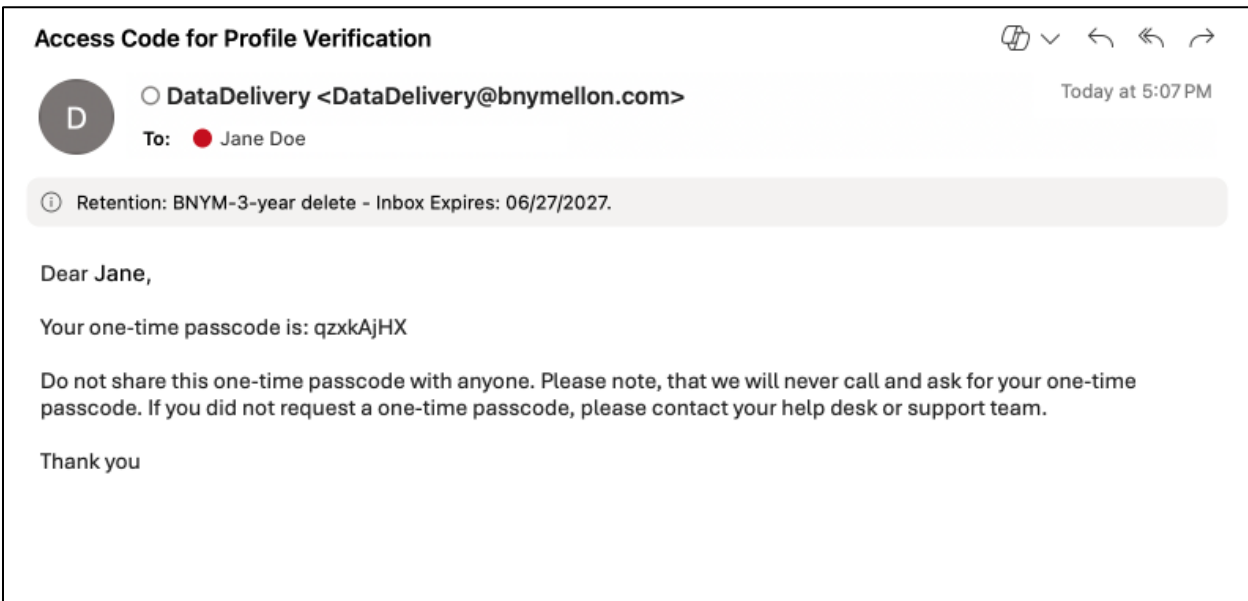
**NOTE:** If you skip setting up two-factor authentication once, the next time you log into the application, you will be required to set up two-factor authentication.

**Step 4:** Click on the **Save and send code** button at the bottom left of the page.



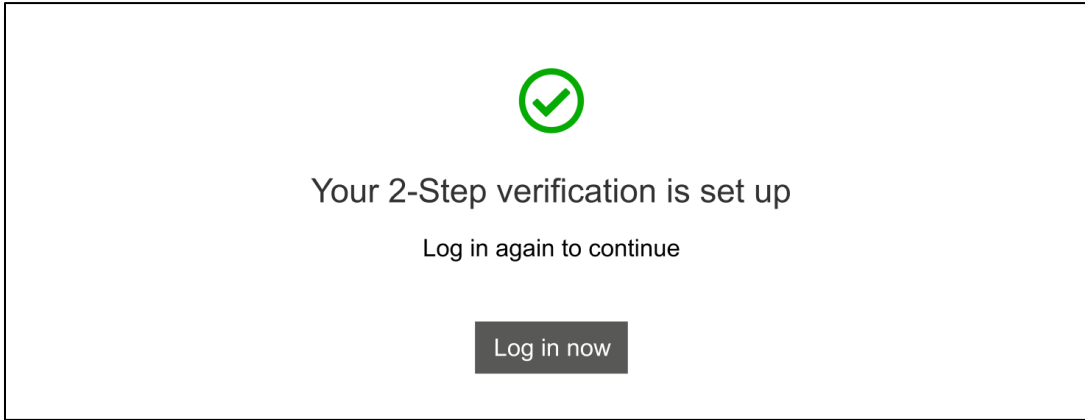
**Step 5:** The system will notify you that a verification email has been sent to the email account you listed in the previous page. Please check your spam folder if you cannot find the email in your inbox.<sup>2</sup>

**Step 6:** Check your email for a one-time passcode. Then enter the code in the box outlined in red in the figure above. Click on **Continue**.

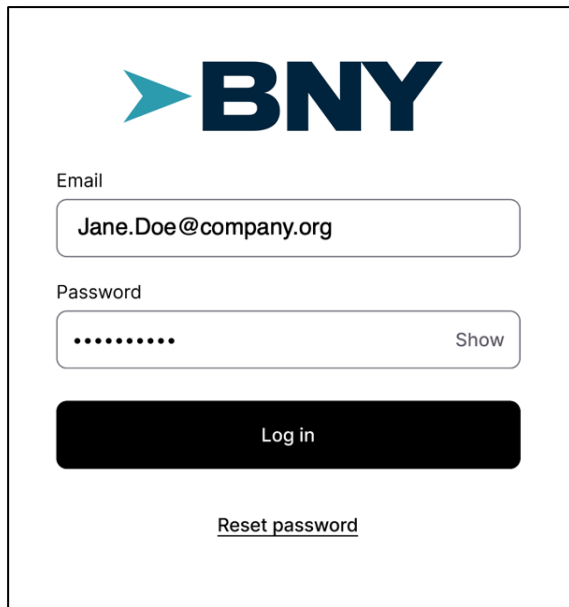


<sup>2</sup> In this guide, we illustrate the email option, but if you choose mobile phone, then you will receive a code via text message.

**Step 7:** A screen noting that your two-step verification has been set up will prompt you to log in again. **Click on Log in now.**

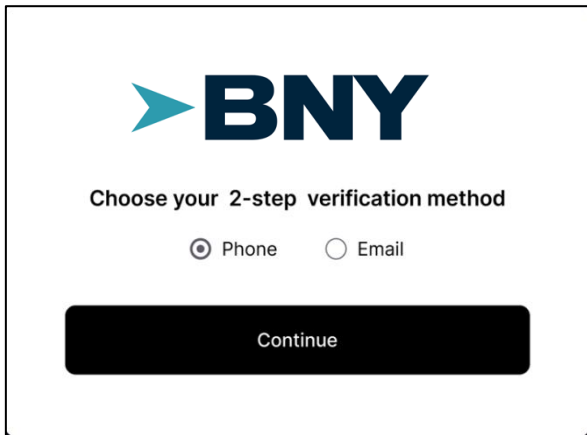


**Step 8:** Enter your password and your login ID, which is your **email**, and then click on **Log in**.

A screenshot of the BNY login form. At the top left is the BNY logo, which consists of a blue chevron pointing right followed by the letters "BNY" in a bold, dark blue font. Below the logo are two input fields. The first is labeled "Email" and contains the text "Jane.Doe@company.org". The second is labeled "Password" and contains a series of dots, with a "Show" link to its right. Below the input fields is a large black button with the text "Log in" in white. At the bottom center is a link that says "Reset password".

**NOTE:** Should there be an error, the system will show a message asking you to try setting up two-step verification again. Just click on the **Try again** button, and you will be redirected to the login page, where you can begin setting up your two-set authentication.

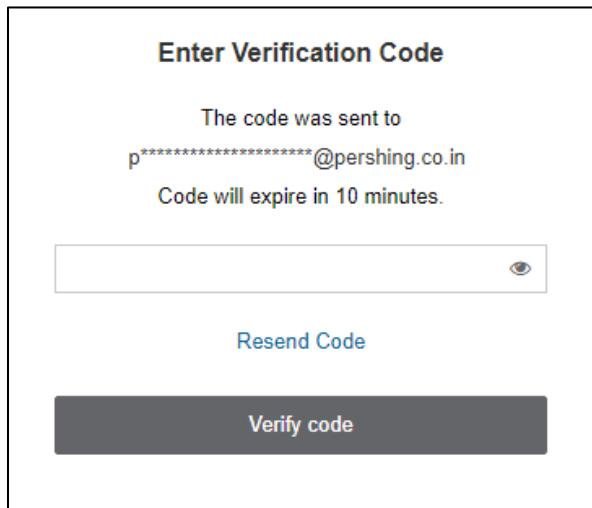
**Step 9:** The system will ask whether to send the verification code to your email or via a text. Choose an option and then click on **Continue**.



The screenshot shows the BNY logo at the top. Below it, the text reads "Choose your 2-step verification method". There are two radio button options: "Phone" (which is selected) and "Email". At the bottom, there is a large black button labeled "Continue".

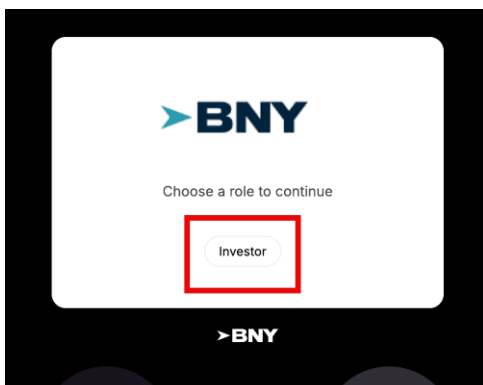
**Step 10:** Check your email or text messages for the verification code.

**Step 11:** Enter the verification code in the spaces provided and click on the **Verify Code** button. If you cannot find the code, click on the **Resend code** link and retry.



The screenshot shows the "Enter Verification Code" screen. It displays the text "The code was sent to" followed by a redacted email address "p\*\*\*\*\*@pershing.co.in". Below this, it says "Code will expire in 10 minutes." There is a text input field with a small eye icon to its right. Below the input field is a blue link labeled "Resend Code". At the bottom, there is a large grey button labeled "Verify code".

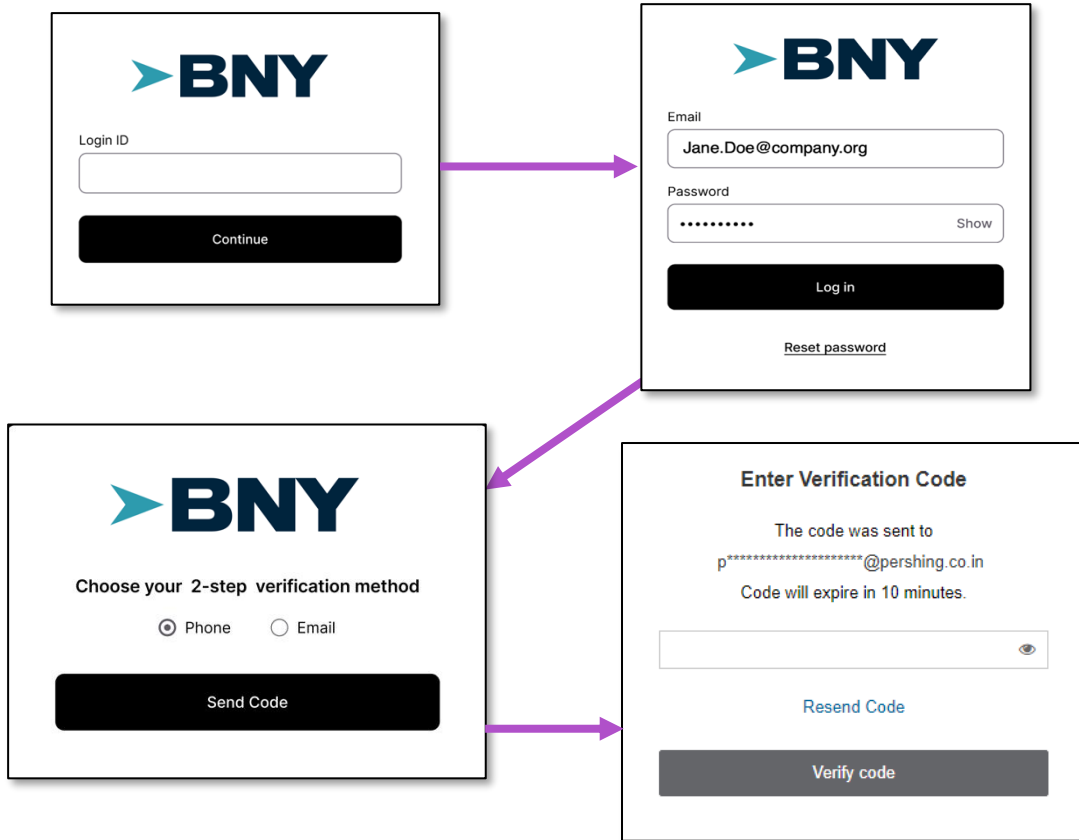
**Step 12:** Choose **Investor** from the screen to land on your home page.



The screenshot shows the BNY logo at the top. Below it, the text reads "Choose a role to continue". There is a button labeled "Investor" which is highlighted with a red square. At the bottom, there is a small BNY logo.

## Two Factor Sign-in From Now on

After you have set up multi-factor authentication, each time you open the application, the following flow will be how you log in.



# APPENDIX

## Forgot Username/ Forgot Password

**Step 1:** If you cannot remember your login ID/username or your password, just enter what you think your username might be, and the system will direct you to the following screen:

The image shows the BNY login interface. At the top is the BNY logo. Below it is a text input field containing 'AWESDWQA'. Underneath is a 'Password' label and another text input field. There are two buttons: 'Cancel' and 'Login'. At the bottom, there are two blue hyperlinks: 'Forgot Username' and 'Reset password', which are enclosed in a red rectangular box.

**Step 2:** Click on the appropriate blue hyperlink. The system will automatically send you to the correct flow to find your username or reset your password.

The image shows the 'Forgot User Name' form. It has a title bar with a close button. Below the title is a radio button for 'Investor'. There are two input fields: 'SSN/TIN' with a placeholder '(Example 12345678)' and an eye icon, and 'Email'. At the bottom right, there are two buttons: 'Send Me User Name' and 'Cancel'.

OR

The image shows the 'Reset Password' form. It has a title bar with a close button. Below the title is a radio button for 'Investor'. There are three input fields: 'SSN/TIN' with a placeholder '(Example 12345678)' and an eye icon, 'User Name', and 'Email'. At the bottom right, there is a 'Reset Password' button.

**Step 3:** Once you have retrieved your login ID or reset your password, you will be redirected Step 1 in this guide.

The image shows the BNY login interface. At the top is the BNY logo. Below it is a 'Login ID' label and a text input field. Underneath is a checkbox labeled 'Remember my login ID'. There is a large black button labeled 'Continue'. At the bottom, there is a link that says 'Need help logging in?'.

## Client Profile and Client Access Pages

**Step 1:** For users who have enrolled in two-factor verification, the **Profile** page will be updated to display their new login ID and access status.

CLIENTS | REPORTS | SETTINGS | FEE BILLING | DATA

### Client Profile

Info

Login ID: [redacted]@bnymellon.com

2-Step Verification Setup: Completed ←

Prior Username: [redacted]

Client ID: [redacted]

Access: Active

Prefix: [dropdown]

First Name: [redacted]

CLIENTS | REPORTS | SETTINGS | FEE BILLING | DATA TOOLS | EXTERNAL

### Client Access

Client: [redacted]

User Name: [redacted]

Access Status: Locked

Last Login: [redacted]

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**NOTE:** For users who have **not** enrolled in two-factor, the original **Client Profile** page will continue to display, and the **Client Access** page will enable advisors and home offices to reset passwords for their clients until the user is enrolled in two-factor authentication.

CLIENTS | REPORTS | SETTINGS | FEE BILLING | DATA TOOLS

### Client Profile

Test Client's Info

ID: 686431891

Client User Name: TESTCLILENT2

Status: Active [Reset Password](#)

Prefix: [dropdown]

First Name: Test

Middle Initial: [redacted]

Last Name: Client

CLIENTS | REPORTS | SETTINGS | FEE BILLING | DATA TOOLS | EXTERNAL

### Client Access

Client: [redacted]

User Name: [redacted]

Access Status: Locked

Last Login: [redacted]

Click the box below to reset the client password. A notification will be emailed to your client.

Reset password for the client

Email: [redacted]

Email to Client: [redacted]

## New User Login Details

If you are a new user, your financial firm must invite you to register and then you will be emailed a link to the registration page. When you click on the link, you will be directed to a page, where you will enter your email, password, mobile phone number and personal information.

### New User Registration Page

After registering, you will have received two emails: one with the URL and the other with an access code and directions for how to set up your access.

**Step 1:** Click on the URL in the first email to open the application. You will be directed to the following screen:

**Step 2:** Choose your role: Investor

The screenshot displays a registration form with a progress indicator at the top. The first step, 'Access Code', is highlighted with a circled '1'. Below the progress bar, the 'Investor' role is selected with a radio button. The form prompts the user to 'Please enter your information below' and includes two input fields: 'SSN/TIN' and 'Access Code (What's This?)', both containing masked characters. At the bottom right, there are 'Cancel' and 'Apply' buttons.

**Step 3:** Open the second email and retrieve the access code.

**Step 4:** Enter your SSN/TIN and access code and click **Apply**.

**Step 5:** The system will direct you a user agreement form; check the box next to **I Agree** and then click **Next**.

**Step 6:** Next fill out the login and personal information on the registration screen, which is necessary for two-step verification and click **Submit**.

**Step 7:** You will then be directed to the login screen **Step 1** of this guide. Remember that **your username is your email address**. From here on, you will log in via the two-step authentication process.

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