At TIAA, customer data security is a top priority and we combine technology, people and processes to protect our customers and their personal information. We comply with both state and federal regulations and industry guidelines. For more information please visit the Security Center.

**Encryption**
We encrypt sensitive communications sent outside TIAA to protect your data.

**Secure Login**
Enhanced login security through risk-based and opt-in authentication through text messages.

**Online Experience**
You get a secure online experience whenever you’re logged in.

**Monitoring**
We keep the site secure through regular audits and security patches.

**How We Know It’s You**

- **Something you know**
  Your password, account number

- **Something you have**
  Provided by your phone through the one-time PIN generated

- **Something you are**
  Our phone system has Voice Biometrics to identify your unique voice patterns

Enable always-on One Time PIN via text message on Security Preferences page
What options are there for multi-factor authentication on TIAA.org?

- TIAA takes a risk based approach to multi-factor authentication. Multi-factor authentication refers to a layered security approach that enables at least a secondary login challenge, like a text message with PIN or additional security questions.

- Types of multi-factor authentication TIAA offers include additional identity verification during important account changes and financial transactions, whether they are made online or over the phone. If you try to log in on a computer we don't recognize, we will also ask you to verify your identity. This means that if you log in from a computer we recognize and simply check your account balance you may not see the second level of authentication we perform.

TIAA has also launched Voice Biometric Authentication. Through Voice Biometrics®, you can now use your voice as your password when calling into TIAA’s automated telephone service. Additionally, with this recent release, the Security Profile Page will provide the option to have One Time PIN sent to you every time you attempt to log in.

What is Voice Biometric Authentication?

Voice biometric data is used solely to verify your identity as a TIAA customer so you can access your account.

- We will not disclose your biometric data to any third party, unless required by law or with your consent

- You may opt out or deactivate your consent to use your voiceprint at any time

- If you are unable to complete enrollment, your call will be directed to a TIAA representative for additional assistance

- We protect your biometric data with operational, administrative, technical and physical security safeguards in accordance with applicable law

- Only one voiceprint is allowed per account and is reserved for the account owner

Learn more here: [https://www.tiaa.org/public/land/voice-biometrics](https://www.tiaa.org/public/land/voice-biometrics)