



YOUR SECURITY IS OUR PRIORITY

TIAA protects your information and your financial accounts

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

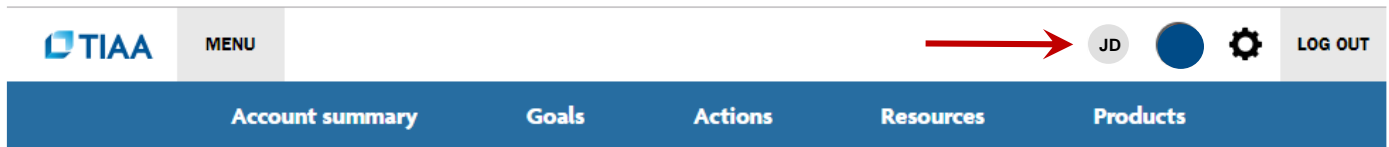
Provided by your phone through the one-time PIN generated



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



Update Your Security Profile

You can update your user ID, password and security settings on this page.

Add Additional Security

This option provides an additional layer of security in order to verify your identity each time you log in.

How it works

After successfully entering your User ID and password, you'll be sent a temporary identification code via text or a phone call. You will need to enter that code to complete the login process.

Note: You will not be prompted for a temporary identification code when using Touch ID on a mobile device.

Before you select this option, please ensure your phone number(s) is up to date in Personal Information.

Enable temporary identification codes



TIAA CYBERSECURITY PROGRAM

Common Questions



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.

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.
- 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.



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



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



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



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



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

Learn more here: <https://www.tiaa.org/public/land/voice-biometrics>