

2-Step Phone Authentication — Frequently Asked Questions

Experian®, together with our clients, manages extremely sensitive information requiring the strongest controls to ensure security, confidentiality and integrity. We recommend all clients accessing our solutions via the internet, setup 2-Step Phone Authentication to protect access. This fact sheet answers common questions regarding 2-Step Phone Authentication and should be used to assist our clients and ensure that their access to Experian accounts occurs only by authorized parties.

FAQs

Why should clients use 2-Step Phone Authentication?

Clients should use 2-Step Phone Authentication to ensure access to Experian sites are occurring from valid authorized individuals. Once 2-Step Phone Authentication is set, users will only be able to login after they have successfully completed the secondary authentication request. This is an added safeguard in case account credentials are compromised.

What is 2-Step Phone Authentication?

2-Step Phone Authentication is a secondary communication channel (e.g. SMS, phone) separate from the main communication channel (HTTPS Web Page) that helps ensure that access to Experian accounts occur only from authorized individuals. When the user logs in using their username/password, they are challenged to input a onetime passcode (OTP) that is sent by Experian to either their mobile (SMS) or office phone. Once the OTP is successfully input, the user is able to proceed. Experian's Web Access Control System (EWACS) <https://ss6.experian.com/ewacs/login.jsp> includes a 2-Step Phone Authentication capability. Each user has the ability to set 2-Step Phone Authentication and **it must be set for each individual user.**

If I set the 2-Step Phone Authentication for the Security Designate, will it automatically cascade down to all users?

No, each individual must have their 2-Step Phone Authentication set.

How many contact numbers can be used for the EWACS 2-Step Phone Authentication functionality?

User can add up to 5 contact numbers can be added and there is an option to edit or delete contacts.

Who do I contact if I have questions about 2-Step Phone Authentication?

Please contact Experian's Technical Support Center at 1 800 854 7201.

What if I don't want to set up 2-Step Phone Authentication for my users?

The addition of 2-Step Phone Authentication will help improve the security of consumer data, by assisting Experian in better authenticating and authorizing access for your users. It will make it more difficult for fraud to be perpetrated if your credentials become compromised.

A security breach that results in the retrieval of consumer credit data compromises the integrity of the information we maintain. It requires notification to the affected consumers – including the identification of which Experian client was the source of the breach. The minor operational impact of utilizing 2-Step Phone Authentication far outweighs the risks of being the source of a consumer data breach.