

Your security is our priority

You can feel safe knowing that every TIAA account has multi-factor authentication enabled to protect your online account from unauthorized access. Multi-factor authentication (MFA) utilizes not just one identification factor but multiple, making your login experience more secure. Read on to learn more about multi-factor authentication (MFA) and the steps TIAA has taken to implement MFA.

What is multi-factor authentication?

Multi-factor authentication is a trusted and standard method for securely granting access to a website. The method works by verifying at least two or more identifiable factors from different categories: something you know, something you have and/or something you are. This method helps ensure only you can access your TIAA online account.

Some general examples of factors that can be used for multi-factor authentication include:



Something you know

For example, your username and password, account ID or security questions



Something you have

For example, a registered device, one-time passcode or RSA token



Something you are

For example, biometric authentication (thumbprint, facial recognition, retinal scan)

At TIAA, account security is one of our top priorities, therefore, we require multi-factor authentication to be met for all web and mobile logins. No action is needed to enable multi-factor authentication, however, TIAA also offers several different security options that you can opt-in to add even more layers of security.

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To set up biometrics on the TIAA app, select to enable biometrics and proceed with storing your thumbprint or facial likeness to be used as an additional factor.

To set up a one-time passcode text on the browser-based TIAA website, login, select to view your 'Profile' and then select 'Security Preferences', where you can enable the setting for a one-time passcode to always be sent to your mobile phone.

The power of your voice

Voice biometrics is also offered by TIAA as an easy but secure way to complete multi-factor authentication requirements for interactions with TIAA over the phone. Just enroll when calling in and use your voice to authenticate on all future calls.

