

MyPension Multi factor Authentication (MFA) Desk Guide

The purpose of this guide is to describe the new MFA functionality introduced to the MyPension website in November 2021.

What is Multi-Factor Authentication?

MFA improves on traditional security methods by adding an extra step when logging in to an online account.

Logging in with MFA involves:

- **Something that a user knows, such as a username or password; and**
- **Something a user has in their possession, such as a smartphone or tablet.**

This guide will be based on the perspective of a member or pensioner primarily but will also demonstrate how an administrator from SPPA can update MFA settings on behalf of a user.

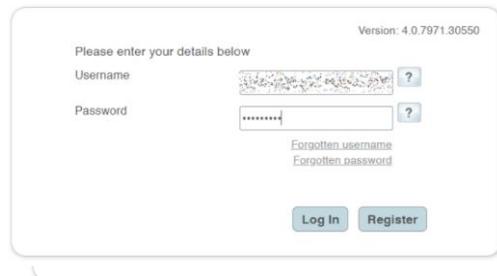
The MyPension website can be accessed via the Online Services page from the [SPPA Website](https://sppa.gov.uk/) or directly via: <https://mypension.sppa.gov.uk/>

Welcome to the SPPA's My Pension Online Member Service

With My Pension Online you can:

- View your pension information
- Update your personal details

Scottish Public Pensions Agency 'My Pension' is the easiest and most convenient way to access a range of information regarding your pension benefits at a time that suits you.



Please enter your details below

Version: 4.0.7971.30550

Username ?

Password ?

[Forgot your password?](#)

[Log In](#) [Register](#)

The main page will appear when you first access the MyPension website. Log into the site with your normal credentials

Version: 4.0.7971.30550

MFA Setup

Multi Factor Authentication (MFA) has been introduced to MyPension to provide an extra layer of security to your account. This reduces the likelihood of fraudulent activity occurring on your account as it requires a personal device to support the authentication process.

Your options include using a smartphone to receive a one-time code via text message (SMS) or installing an authentication app (Google or Microsoft authenticator) to produce a Time-based One-Time Password (TOTP).

Please select your preferred option below to confirm your choice and get further information.

Select MFA method

Decide later Off SMS TOTP

When you log into the website for the first time you will be presented with Introductory text and the ability to select an option.

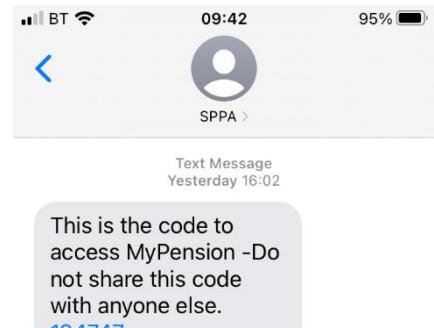
- **Decide Later** - You have chosen to defer the enablement of Multi Factor Authentication on your account until the next time you log in to MyPension. Enabling, MFA will make it harder for someone else to log-in to your account and reduce the risk of your personal information being compromised.
- **Off** - You have chosen to turn off Multi Factor Authentication on your MyPension account. MFA has been added to MyPension to give your account extra protection against unauthorised access attempts. If you decide to add MFA at a later date you can do so by navigating to 'My Details' and 'Update your information'.
- **SMS** - You have selected SMS (Short Messaging Service) to provide your one-time code. This method requires a mobile phone that can receive your code via text message. You will then be asked to enter that one-time code in to the website when you log in. If you are using an international phone number (i.e., non-UK), please enter your country code.

When you select SMS you will be presented with a text box to enter your mobile number.

Phone Number



Once you enter your mobile number you will receive a text from SPPA advising what the code is. This code is only valid for the session that is active. A new code will be issued upon next log on. **You do not need to re-enter your phone number unless you change it**

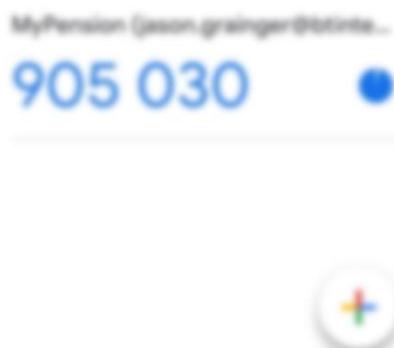


- **TOTP** - You have selected TOTP (Time-based One-Time Password) to provide your one-time code. You will require a smartphone that can scan QR codes or has the ability to download a QR Reader from your devices' app store. Scanning the QR code will generate a random single use code which must be typed into the box on the log in screen within a specified period of time.

If you select TOTP you will be presented with a QR code similar to the image below:



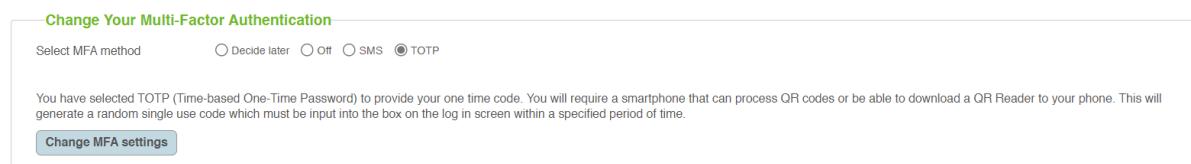
You will need a QR Code reader to scan the code such as the Google Authenticator. This uses a different technology to allow authentication and usually generates a new code every 30 seconds.



Once an MFA method is chosen it will use the same method on subsequent log in. To change the MFA method, you must access 'Update your Information' via the 'Your Details' menu.


 A screenshot of the SPPA website. The top navigation bar includes the SPPA logo, the text 'Scottish Public Pensions Agency' in both English and Gaelic, and the text 'Buidheann Peirneanan Poblach na h-Alba'. Below this is a secondary navigation bar with links for 'Home', 'Calculators', 'Benefit Statements', 'Forms', 'Messages', 'Your Details' (which is highlighted in blue), 'Contact Us', and 'Log Out'. The main content area shows a message: 'You have no unread messages' and two buttons: 'Change Your Address' and 'Update Your Information'.

The MFA method can be changed by scrolling to the bottom of the page.


 A screenshot of a page titled 'Change Your Multi-Factor Authentication'. It shows a radio button group for 'Select MFA method' with options: 'Decide later' (unchecked), 'Off' (unchecked), 'SMS' (unchecked), and 'TOTP' (checked). Below this is a note: 'You have selected TOTP (Time-based One-Time Password) to provide your one time code. You will require a smartphone that can process QR codes or be able to download a QR Reader to your phone. This will generate a random single use code which must be input into the box on the log in screen within a specified period of time.' At the bottom is a 'Change MFA settings' button.

To change the MFA setting on behalf of a member or pensioner you must access the user record via the 'System Administration' menu and 'Administer Account Details'.

The options allow an administrator to reset the MFA selection to allow the user to reset for themselves or an administrator can set the SMS option up on behalf of a user.

User Details

User Name
Display Name
Approved
Locked
Inactive
Role



[Edit](#)

[Administer Account Details](#)

Reset User MFA

Reset MFA selection. User will be offered to set up MFA on the next login.

[RESET MFA](#)

Set User MFA = SMS

Set MFA to SMS with given phone number. User will required to enter a code sent to the given phone number on login.

Phone Number

[SET SMS MFA](#)

An additional feature has also been introduced. Whenever a change is made to either the password or MFA settings an email notification will be issued to the registered email address.

See image below:



Your MyPension account MFA settings have been changed

In order to help keep your account secure, SPPA sends you a notification any time your MFA settings are changed. If you made this change, you won't need to take any action.

If you didn't make this change, your account might have been hacked, and you should immediately follow the steps to [recover your account](#). To keep your account secure make sure to [choose a strong password](#).

The email provides a link to the account setup page and also to the National Cyber Security Centre password tips page.

The MFA setup will also be included within the registration process for new users of the MyPension website.

Once the personal information is updated the MFA setup box will be shown. (see page 2). The registration cannot be completed until a choice is made.

Please Note: The MFA setup is only available for users with a 'Member' or 'Pensioner' status.