Phone-Based One-Time Password
User Guide
May 2023

Version	Impacts	Date	Owner
Phone-Based One-Time Password Guide	• Screenshot Updates	January 2019	M. Williams
Phone-Based One-Time Password Guide	• Sponsored OTP Credentials • On-screen instruction text updates	November 2018	M. Williams
MAG 7.0	• Self-Registration • New Organization Adoption Invitation registration process • Dashboard • Purchasing • Credentialing • Activation • Authentication	February 2021	B. Nair
MAG 7.5	• Proofing and credentialling enhancements • Credential management enhancement	April 2023	S. Boateng

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Overview

Exostar features One-Time Password (OTP) credentialing technology, providing users with a physical credential which allows them to access an application using 2-factor authentication (2FA). Using an OTP credential along with your username/password (2-factor authentication) mitigates security risks by providing a stronger assurance level and better identity protections than conventional username/password technologies that are vulnerable to theft.

There are two types of OTP credentials available, which can be used to access applications behind Exostar's Managed Access Gateway (MAG):
- One-Time Password Hardware Token (OTP Hardware)
- Phone Based One-Time Password (Phone OTP)

This guide provides information on the Phone Based One-Time Password credential. Phone Based One-Time Password (Phone OTP) allows you to register your mobile telephone or land line telephone to receive a one-time password credential (numeric code) via text or voice.

The Phone Based OTP credential is used in combination with your Email Address OR MAG user ID and password. Using this 2-factor authentication (Phone OTP + email address/username and password) reduces the risk of unauthorized access to your account and provides added security.

OTP Acquisition and Activation Process Overview

There are several steps in the process of acquiring and activating your Phone Based OTP credential. Each step is covered in detail in this guide.

Step 1: Determine your need for an OTP Credential
- You are attempting to access an application that requires two-factor authentication, and
- You do not already have an equivalent security credential

Step 2: Obtain the OTP Credential
- Purchase the credential via MAG if your Phone OTP is not sponsored (paid for) by your buyer partner.

Step 3: Activate the OTP Credential
- Go to the **Manage OTP** tab in MAG to register your license key (received in email). License keys are not applicable if your credential has been sponsored.

Step 4: Identity Proofing
- Identity proofing is required for most OTP activations (OTP-level 3)
  - US-based users are directed to Credit Bureau Proofing
  - International based users are directed to Live Video Proofing
- Users obtaining an OTP-level 2 credential are not required to go through identity proofing

Step 5: Register Your Phone
- Register a phone to receive a One-Time Password via SMS text or Voice message

• Registering more than one phone is recommended

Step 1: Determine Need for OTP Credential

OTP credentials are often used to access applications that require two-factor authentication (2FA). Therefore, if you are attempting to access to an application that requires 2FA, you need a security credential. You may not need Phone-Based OTP if the following applies:

- If you already have an acceptable 2FA credential used to access another application, you do not need to proceed with purchasing and installing additional credentials.
- If you have another account with a credential used with another application, you can leverage that by connecting your accounts. Visit my.exostar.com to learn more about account connections.

If you are unsure of the credential requirement for an application, please see the credentialing matrix on the MAG Credentialing page.

Step 2: Obtain Phone OTP

Phone OTP can be purchased from Exostar or may be sponsored by your partner organization (buyer). If credentials are not sponsored, you are required to complete a purchase.

Sponsored Phone OTP

If your partner sponsors, pays for, your Phone OTP credential, you receive an email notification. You must register the Phone OTP credential to access your partner's applications.

The email may include an expiration date as to when sponsorship for the credential expires. If you fail to register the credential by the expiration date, either work with your partner to discuss sponsorship or you can purchase the credential.

Purchase Phone OTP

If your Phone OTP credential is not sponsored by your partner organization, or if your credential sponsorship has expired and will no longer be sponsored, a purchase is required. Before completing an OTP credential purchase, please ensure you have access to the application that requires the OTP credential.

If you are an existing MAG account holder, purchase your OTP credential from within the platform. If you do not have a MAG account, and are certain you require an OTP credential, please visit the Exostar Webstore. You need to log into your MAG account with your username and password.

To purchase a Phone Based OTP credential:

1. Go to https://portal.exostar.com and log in to your MAG account.
2. In the **My 2FA Credentials** section the MAG Dashboard, select the **Get 2FA** button.

NOTE: If you organization is using Exostar's Enterprise Access Gateway (EAG), an EAG message displays, alerting a purchase is not required. If you have not yet linked your company credential, the prompt asks to link.

3. The web store displays. Select your **Partner** from the dropdown list. The web store displays the list of appropriate credentials to use with the partner application. Click **Next**.
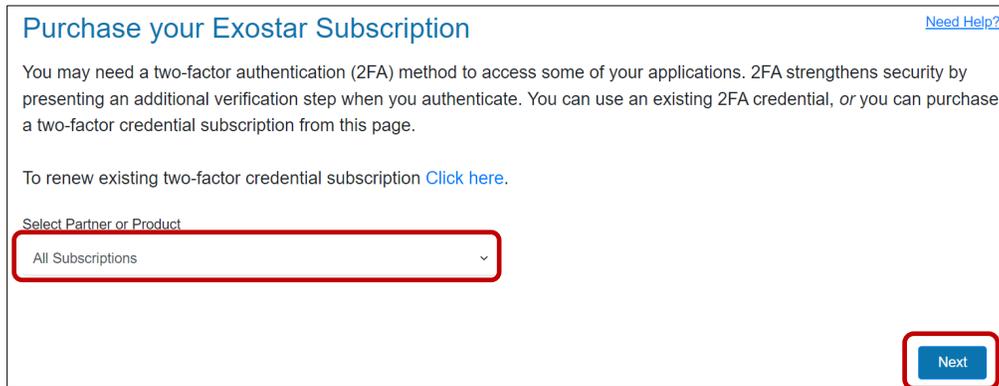
4. Review **Primary Information** and **Billing Address**. Click **Next**. (See screenshot below).

5. Review your order. Select and input **Payment Method**. Click **Submit**.

NOTE: If you select the invoice option, Exostar must receive and process your payment before you receive the license key to complete credential activation. Additionally, if you have a **Reference** or **PO Number** for your invoice, you must submit it to transactions@exostar.com.

6. On the payment confirmation screen, select the **Activate Credential** button to proceed with the next step in the process.

Upon completion of the purchase, you will receive a confirmation email. If you paid with a credit card, you will receive a second email with the activation information for your license key.

IMPORTANT: Once you activate the license key, you cannot use it again. License keys can only be used once.

Step 3: Activate Credential without Proofing

If your credential is sponsored, please reference the [Activate Sponsored Credential](#) section. If your credential is not sponsored, please reference the [Activate Purchased Credential](#) section.

Activate Sponsored Credential

If you completed your Organization Registration and received approval for a MAG account, you will receive an Account Activation email. During Organization Registration, you can designate an Organization and Application Administrator.

The Organization Administrator or Application Administrator for the application is required to accept Terms and Conditions for applications to which your Organization is subscribed. Failure to accept the Terms and Conditions prevents you from registering your sponsored credential.

Once the Terms and Conditions are accepted, you can register your Sponsored Credential (if it is within the expiration period).

If you have a MAG account and have completed account activation, navigate to **My Account**, then select **Manage OTP** sub-tab.
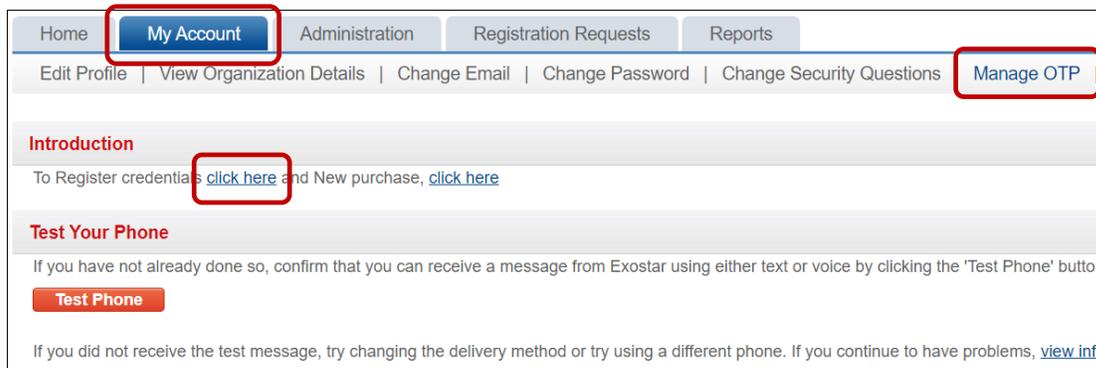
1. To Register your credential, select the **Click Here** link.
2. A new window will display, Enter your License Key in the **License Key** field, then click **Next**.
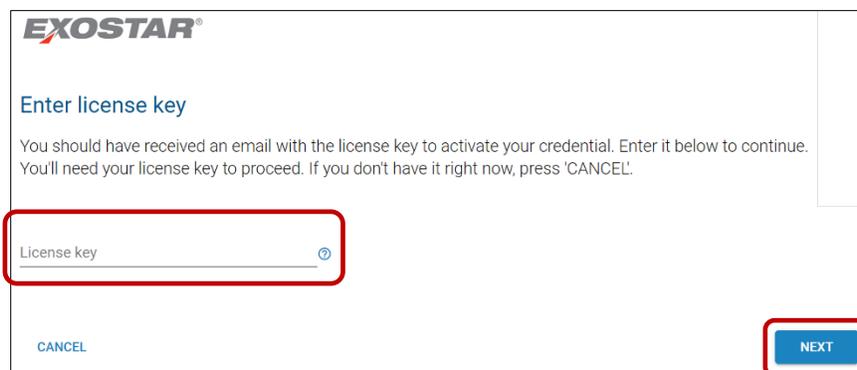
3. You will be redirected to the **Manage your Account and Credentials** page.

   NOTE: All credential options will display, however you will only be able to Activate the

credential you purchased.

4. If you are activating the **Phone OTP without Proofing credential**, find the Phone-based (One-Time Password) option and click **ACTIVATE**.

5. Follow the steps to setup your one-time passcode for two-factor authentication (2FA). **Enter** the **phone number** you wish to use to verify your identity (e.g., your mobile phone number). Re-enter your phone number again to confirm.

6. Then select the method you wish to receive your verification via **text** or **voice**. Then click **Next**.

7. You will receive a verification code on the mobile number you provided for 2FA. Enter the **Verification Code** where is says **Enter Code**, and then click **Next**.

NOTE: If you did not receive your verification code, click the **Resend verification code** link.
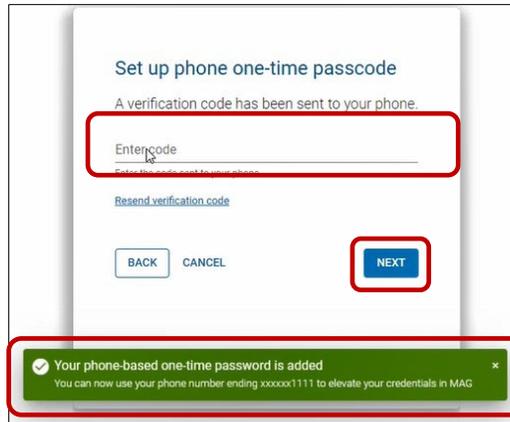
8. You will receive confirmation that your Phone OTP Passcode has been added.

If activating the **OTP credential with Proofing**, proceed to the Identity Proofing section.

Activate Purchased Credential (Non-Sponsored)

After you have completed your MAG Account Registration process, you can purchase your **Phone OTP (without Proofing) credential** from the Webstore.

1. After you purchase your credential, on the payment confirmation screen click the **Activate Credential** button. (You can also copy and paste the license key from the email confirmation).

2. Enter your **License Key** in the field provided and click **Next** to complete the credential activation process.
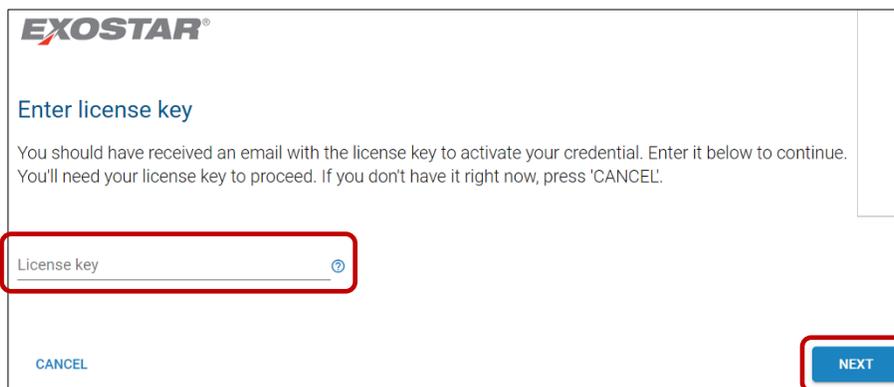
3. Next setup your one-time passcode for two-factor authentication (2FA). **Enter** the **phone number** you wish to use to verify your identity (e.g., your mobile phone number). Re-enter your phone number again to confirm. (See screenshot below).

4. Then select the method you wish to receive your verification via **text** or **voice**. Then click **Next**

5. You will receive a verification code on the mobile number you provided for 2FA. Enter the **Verification Code** where is says **Enter Code**, and then click **Next**.

NOTE: If you did not receive your verification code, click the **Resend verification code** link.

1. You will receive confirmation that your Phone OTP Passcode has been added.

2. You will be redirected to your MAG Dashboard. To view and manage your credentials, click the **My Account** tab. Then select the **Manage OTP** sub-tab.

3. Click the **View Details** button, you will be redirected to the **Manage your Account and Credentials** page.

4. You will see your Phone-based One-Time Password is **Active**.
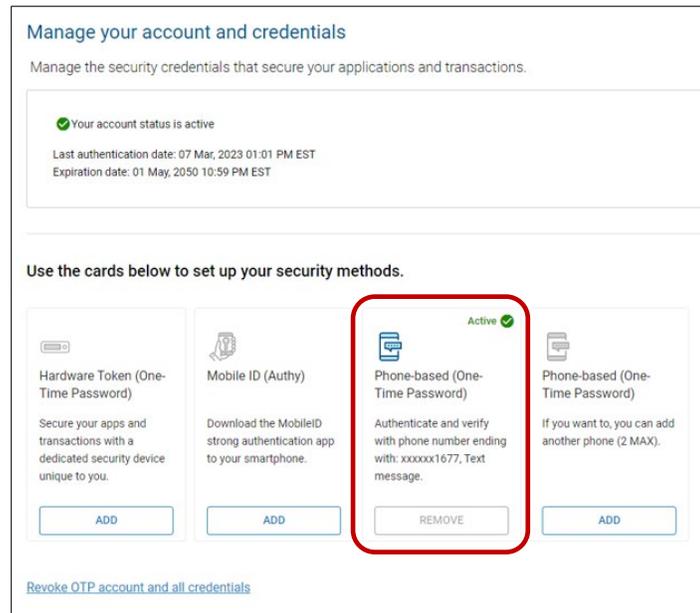
If you purchased a **Phone Based OTP with Proofing credential**, proceed to the Identity Proofing step below.

Step 4: Identity Proofing

In many cases, users must go through Identity Proofing to complete Credential Activation. If this does not apply to you, proceed to the Register Your Phone section below. There are two types of proofing processes:

- **US Based Users - Experian Proofing Service:** For US-based users requiring proofing, it is preferred you proceed through the Experian proofing by completing the Credit Bureau-Based Proofing process.
- **International Based Users - Exostar Webcam Proofing:** International-Based users requiring proofing must complete the Live Video Proofing.

US-Based Proofing: Experian Proofing

Experian Proofing (for US-based users) is a credit bureau proofing process, which requires you to verify your identity by answering credit bureau-based questions. If you successfully complete the questions, you are then prompted to register your telephone for the OTP credential. Credit Bureau-Based Proofing is only available for users located in the US.

IMPORTANT:
- If you do not answer the questions correctly, but the credit bureau is able to locate you with your personal information (e.g., name and address), you will receive the activation code via postal mail.
- Users unable (or unwilling) to complete credit bureau-based questions can opt to complete the Webcam Proofing with a live proofing agent.
- If you click, **I Disagree,** you are redirected to the Live Proofing process.

![EXOSTAR]

Follow the steps below to complete Experian Proofing:

1. After you purchase your credential, you will receive an email with your license key.
2. Enter your license key, then click **Next**.

3. Select your **Proofing Country** from the drop-down list. (**NOTE:** proofing methods may vary based on which country you are in). Then click **Next**.

4. Next select the proofing method, Experian Proofing. Click **Proceed with Experian**.

5. You will be redirected to a screen to **Confirm your Full Name**. Enter your first, middle and last name (as issued on your government ID). Then click **Next**.

Confirm your full name

Please review your full name below, this is essential for our identity proofing.
If your full name is incorrect, please update it and click "NEXT".

First Name
Simone

Middle Name
N/A

Last Name
Salvucci

BACK   NEXT

6. You will be prompted to begin the Experian Proofing process. Click **Start Proofing**.

Welcome to your proofing session

Please read the instructions below before you begin.

To complete your application you'll need to:

1
Provide your personal details

Complete the personal details form and provide your social security number

2
Answer some questions sent by Experian

Complete the Experian ID Verification questionnaire. Exostar does not record or store any of the questions or your answers

CANCEL   START PROOFING

7. Read and review the **Terms of Service** agreement. Click **Agree and Continue** to proceed with the proofing process.

Terms of service

In order to continue you must review and agree to the user subscription agreement.

User Subscription Agreement for
ProviderPass Service
(Individual User)

THIS USER SUBSCRIPTION AGREEMENT FOR PROVIDERPASS SERVICE (Individual User) (this "Agreement"), dated as of the Effective Date, is by and between Exostar LLC, a Delaware limited liability company ("Exostar"), and the undersigned ("User"), each sometimes referred to in this Agreement individually as a "Party" and collectively as the "Parties".

The Parties, intending to be legally bound, agree as follows:

1. Definitions and Schedules

Revision: 09152015   4

SEE OTHER DOCUMENTS

By clicking the 'I Agree' button below, you will be deemed to have agreed to the terms of the user subscription Agreement and all referenced documents for Second Factor Credential Authentication (SFCA) Service and to have duly executed it. Once clicked, EXOSTAR, by posting this agreement shall be deemed to have also duly executed it. If you click the 'DISAGREE AND CANCEL' button, both parties shall be deemed to have not agreed to the tems of the agreement and you may not use the represented service. Upon clicking the 'AGREE AND CONTINUE' button these documents will also be sent to you by email.

DISAGREE AND CANCEL   AGREE AND CONTINUE

8. **Confirm your Personal Details** are correct – name, address, phone number, date of birth and Social Security Number (SSN).

NOTE: If your name is incorrect, click the **My Name is Incorrect** button. You will receive a message to contact your System Administrator to fix your name. You have the option to either Dismiss or Cancel your Session now.

9. After you have read the terms and conditions, check the box **"I agree to the terms and conditions"**. Then click **Continue**.

NOTE: If you do not accept and agree to the terms and conditions, you will not be able to complete the Experian Proofing process and will be redirected to the Live Video (Webcam)

[Proofing](#) process.

10. If Experian is able to verify your identity, you will be prompted to answer the **Experian ID Verification Questions**. Select the correct answers for each question, then click **Next**.

NOTE: If Experian does not generate the ID Verification Questions, however the credit bureau can locate you with your personal information, OR you answer the questions incorrectly, please view the [Experian Failed Proofing](#) process below.

11. If you answer all the questions correctly, a confirmation message will display. You will be directed to **Activate your Credentials** page.
12. Depending on the credential you purchased, select the credential to **Activate**.

13. Then enter your **Activation Code** you received via email and click **Next**.

14. Follow the steps above in this document to complete your [Phone OTP Credential proofing](#) process.

Experian Failed Proofing

During the Experian Proofing process the following scenarios may happen if they are unable to complete the proofing process:

- If you Experian does not generate the ID Verification Questions after you confirm your personal information, however the Credit Bureau is still able to locate you, an **Activation Code** will be sent to you via postal mail within 3 business days. The activation code is **required** for you to activate your credential.

- If Experian credit bureau cannot locate you or verify your identity, or you answer the Verification Questions incorrectly, the system redirects you to the [Live Video (Webcam) Proofing](#) process.

If you cannot complete the proofing process, however Experian can verify your personal information:

1. If Experian does not generate the ID Verification Questions after you confirm your personal information, however they can verify your identity, you will receive the following message, **"Experian was unable to complete your proofing"**.

2. Click the **Send me my Activation Code** button. A confirmation message will display **Activation Code Sent**. You will receive your activation code via the postal mail within 3 business days.

Activation Code Sent

Great! You will receive an activation code via postal mail within 3 business days. Once received, return to the Exostar Platform to enter the code. **The activation code has an expiration and should be entered without delay. If you do not receive your activation code within 8 business days, contact Exostar Customer Support.**

EXIT

3. Once you receive your code in the mail login to your MAG account, from your dashboard, select the My Account tab. Then click **Manage OTP** sub-tab.

4. Click **View Details**, you will be redirected to the **Activate your Credentials** page.

5. Select the correct credential and click **Activate**.

6. You will be prompted to **Enter your Activation Code**, type in the code you received in the mail and click **Next**.

EXOSTAR®

Enter your activation code

You should receive a mail with a latter containing your the activation code. If you are still waiting for the mail or don't have the code with you, please click 'FINISH LATER' and try again when you have received the mail.

If you have lost your activation code, click the 'Lost your activation code?' option below. This will cancel your current identity verification request allowing you to restart the process.

Activation code

Lost your activation code?

FINISH LATER   NEXT

7. You will receive a confirmation message your code has been activated.

If Experian cannot complete the proofing process or you fail:

1. If you answer any of the Experian ID Verification (proofing) Questions incorrectly, you will receive a message that your proofing is unsuccessful. You have the option to either restart the proofing process again or choose Webcam (Live Video) Proofing instead.

    NOTE: You will only have 4 times that you can try the Experian Proofing process, if you fail after 4 attempts, you can only use the Webcam proofing process.

    Your ID proofing has been unsuccessful

    One or more of the details you provided was incorrect.

    You will need to either restart the process again or use our Webcam ID proofing service

    Please note that if you fail the mobile portion of your ID proofing **4 times**, webcam proofing will be the only option available to verify your identity.

    RETURN AND TRY AGAIN

2. If your Experian Proofing fails and Experian is not able to verify your identity, you will receive a message that your Identity Proofing Failed. You must use the Webcam (Live Video) Proofing process to proceed.

    EXOSTAR®

    Identity Proofing Failed

    Experian was unable to proof your identity.

    We recommend using our webcam proofing solution.

    Cancel and go back to dashboard

    GO TO WEBCAM PROOFING

3. Click the **Go to Webcam Proofing** button and follow the steps below for the Webcam Live Video Proofing option.

International-Based Proofing – Webcam (Live Video) Proofing

International-based users and US-based users (who are unable to complete the Experian credit bureau proofing), are directed to Exostar's Webcam Proofing process. Exostar's Webcam Proofing requires you to present valid Government-issued photo identification to prove your identity to an Exostar Proofing Agent, over a live webcam proofing session. Please review the Acceptable Documentation requirements to view the list of identity documents required.

Exostar Webcam Proofing takes place within a secure Cisco Webex meeting. Before your appointment, we highly recommend performing the Webex System Test on your machine, as there is limited time during the proofing session to troubleshoot your system configuration. Excessive troubleshooting time during the proofing appointment will likely result in the need to reschedule. For additional information about webcam proofing requirements, including acceptable documentation, and troubleshooting, please reference the OTP Identity Proofing Resource page.

Schedule Your Proofing Appointment

Follow the steps below to complete Exostar Webcam Proofing:

1. After you setup your MAG account and purchase your credential with proofing, you will receive a license key. From your MAG dashboard, in the My 2FA Credentials section, find "Have a license key?", click **Enter it here** link.

2. Enter the **license key** you received in the license key field, then click **Next**.

3. Next select your **Proofing Country** from the drop-down list. (**NOTE:** proofing methods may vary based on which country you are in). Then click **Next**.

4. Select the Webcam Proofing method – **Verify my Identity by Meeting with an Agent Later** option. Then click **Schedule an Appointment**.

5. You will be asked to **Confirm your Full Name**. Enter your first, middle and last name (as issued on your government ID). Then click **Next**.

6. You will be prompted to begin your Webcam (Live Video) Proofing process. Click **Start Proofing** to begin.

7. You will be redirected to a Calendar page to schedule your proofing appointment. Select an available date and time, then click **Continue**.

8. Enter your contact information for the proofing session, then click **Confirm**.

9. You will receive a confirmation message that verifies your proofing appointment. You will also receive an email that confirms your appointment.
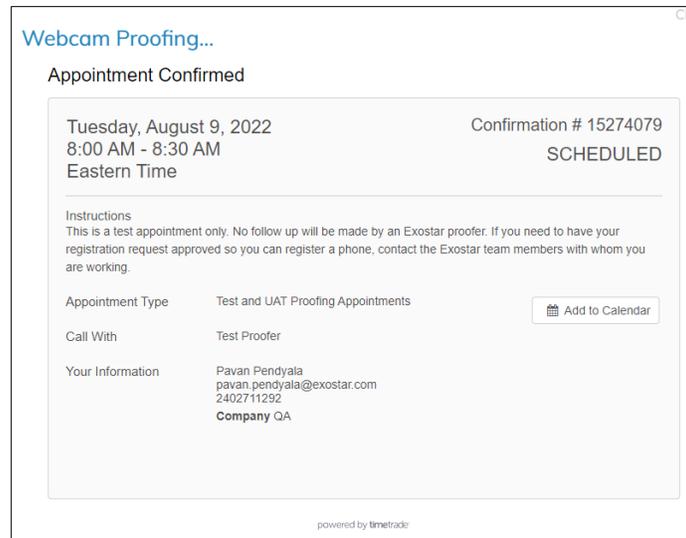
An Exostar Proofing Agent will contact you on your scheduled appointment date. The proofing appointment can take up to 30 minutes.

Reschedule Video Proofing Appointment

If you are unable to make the scheduled proofing time, or do not successfully complete the proofing during your appointment, you **must** reschedule your appointment. You can reschedule your Webcam Live Proofing appointment from MAG.

To reschedule your proofing appointment,

1. Log into your [MAG account](#).
2. Select **Manage and Renew** button from the My 2FA Credentials section on the MAG dashboard.
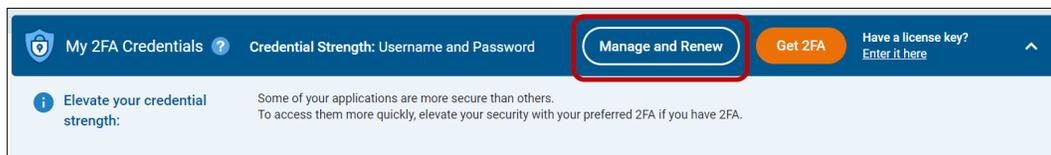
3. Then click My Account tab, then select Manage OTP sub-tab.
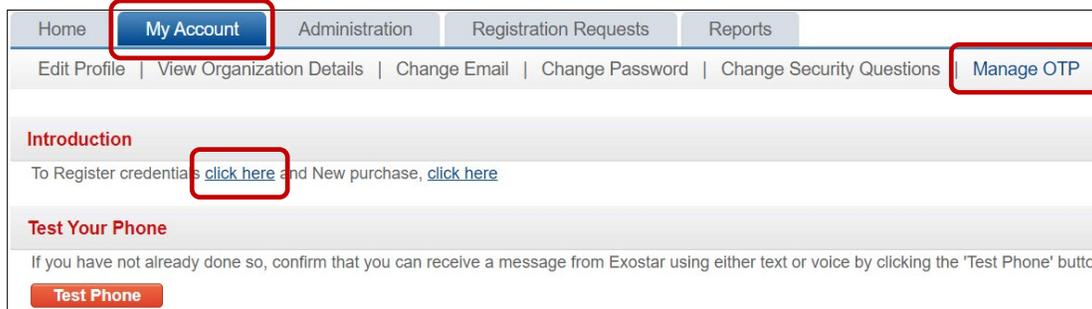
4. In the **Introduction** section, next to **Register credentials**, select **Click Here**.
5. You will see your current proofing appointment display. Click the **Re-Schedule** link to select a new date/time for your proofing appointment.

Complete Identity Proofing

You will be contacted by the Exostar Proofer on the day of your appointment. You are required to answer a series of *yes* or *no* questions, and provide acceptable, unexpired identification via a webcam to the proofer. Visit the OTP Identity Proofing Resource page for more information.

Once you successfully complete proofing, the proofing agent provides you with the activation code.

Activate Your Credential

To activate your credential:

1. Once you successfully complete your proofing, from your MAG Dashboard select the **My Account** tab. Then select **Manage OTP** sub-tab.
2. Under the Manage OTP section, click **View Details** button.
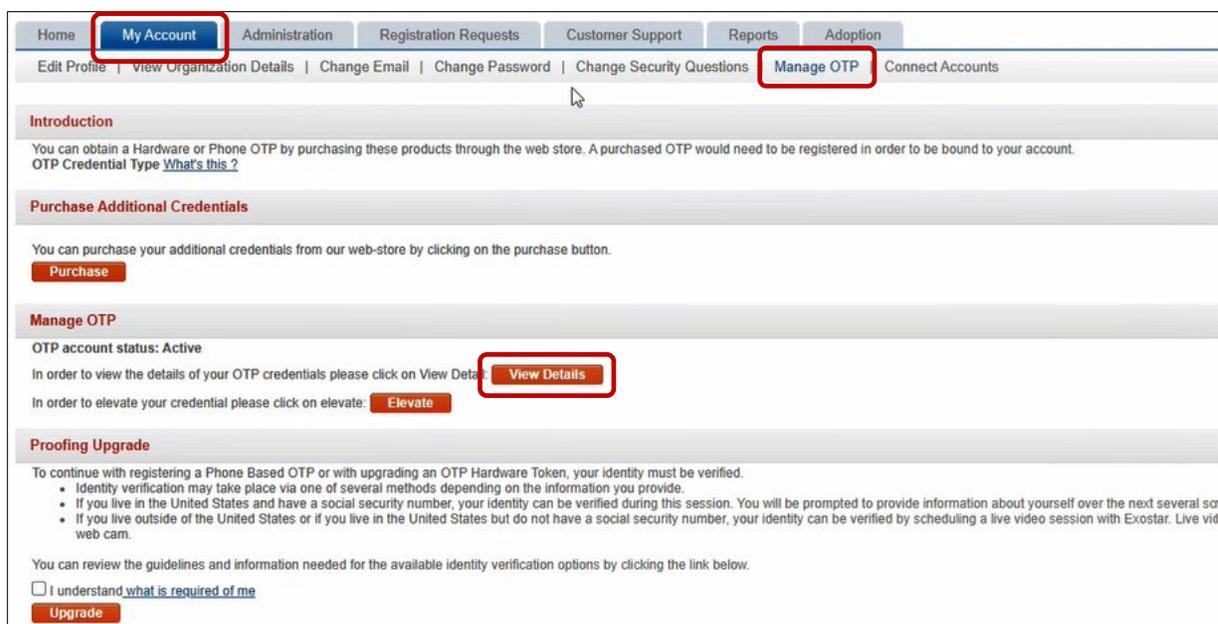
3. Enter your License Key in the field provided, then click **Next**.
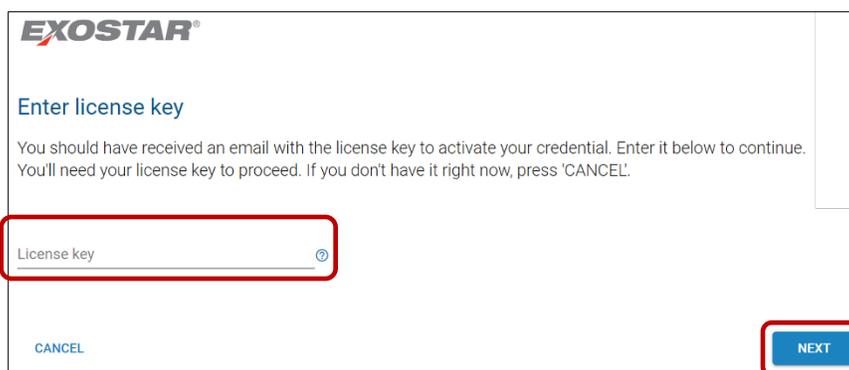
4. You will be redirected to **Manage your Security Credentials** page, find the Phone OTP credential and click **Activate**.

5. Next enter the Activation Code provided to you by the Proofing Agent. Click **Continue.**

Proceed to the last step in the process to register your Phone OTP.

Step 5: Register Your Phone

Once you activate your Phone OTP credential with or without Identity Proofing, you are ready to register your phone. We recommended you register at least two phones, but you can register up to three. MAG prompts you through the process once you activate your license key or proofing.

To register your phone:

1. **Enter your phone number** in the field provided. Then **re-enter your phone number** again to confirm.

2. Next select the method you wish to receive your verification code, **Send text** is the most selected option. Then click **Next**.

3. A verification code will be sent to your phone via the delivery method selected. Enter the **Verification Code** in the field provided. Click **Next**.

4. You will see a confirmation page display at the bottom of the screen.
5. You can now access your Partner's applications with your Phone OTP credential.

Register Additional Phone Numbers

To register additional phone(s) allows you to have an alternative device in case you lose access to your primary phone. Additionally, if you do lose access to your primary phone, having a second phone registered preserves your proofing. If you do not register an additional phone and lose access to the phone you initially registered, you must complete identity proofing again to register a new phone. You can register up to three phones.

To register additional phones:

1. From **My Account**, click **Manage OTP** and then **View Details** under the Manage OTP section. Click **View Details**.

2. From your Manage Credentials page, find the second Phone One-Time Password and click **Add**.
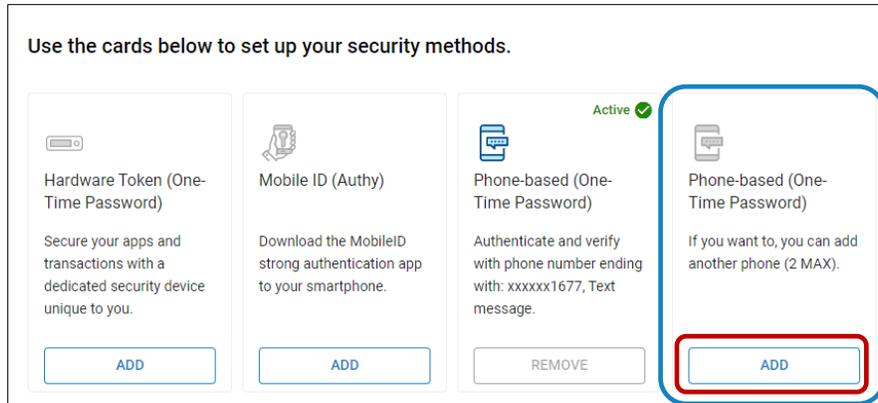
3. Follow the same steps you did before to register your number - enter your phone number and select your delivery method. Click **Next**.
4. A verification code is sent to the additional phone number. Enter the **verification code** and click **Next**.
5. You will receive a confirmation message that the phone number has been successfully added.

Manage Registered Phones

Once you register phones to your account, you can return to the **Manage OTP** page to manage the phones. From here you can add and delete phone numbers, change delivery methods, and revoke your Phone OTP credential.

Please note **revoking** the credential is a **permanent, irreversible action**. Once you revoke Phone OTP, you cannot authenticate to any applications that requires the use of the credential. You must register for Phone OTP again and complete the identity proofing process (video proofing or credit bureau-based proofing).
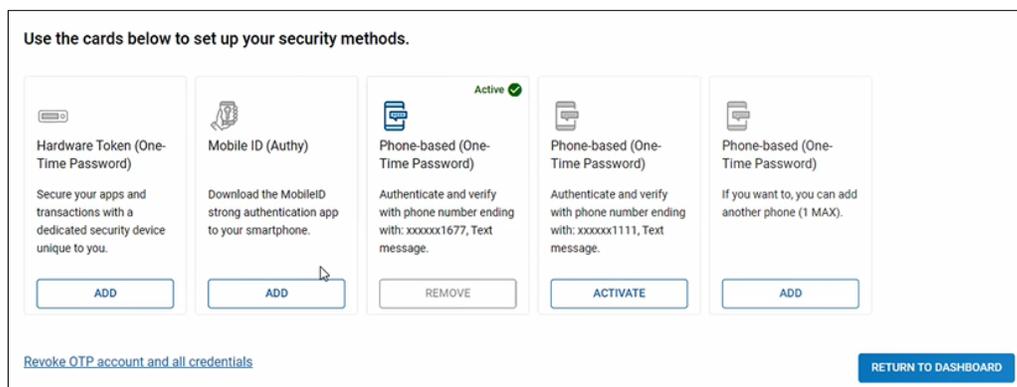
Change Default Number

To change the default phone number associated with your Phone One-Time Password:

1. Go to **Manage OTP** sub-tab, then in the **Manage OTP** section, click on **View Details**.

2. You will see your **Default** Phone OTP number and the additional phone number you added display as **Active**. (You must have added a second Phone OTP number in order to change the default number. See how to add additional numbers here – [Register Additional Phone Numbers](#)).
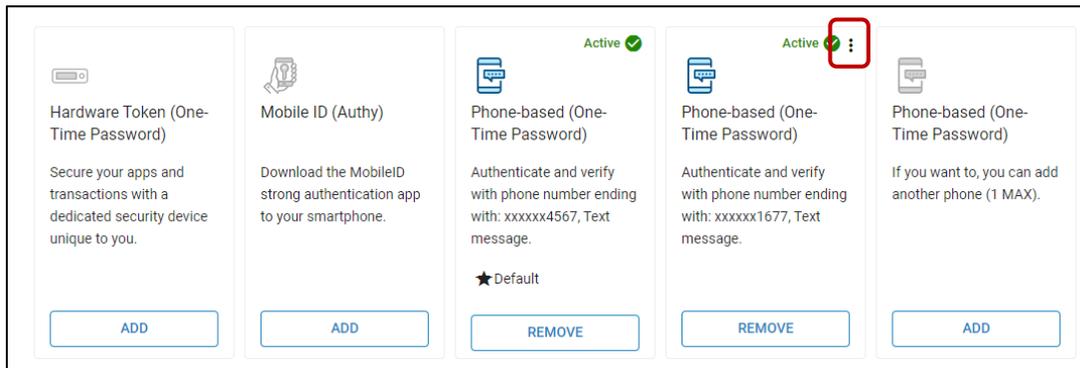
3. To change the default, you will see next to *Active* there are **3 dots** (ellipses), click on the three ellipses.

4. Next a pop-up box will display **"Set as default"**, click on that option.
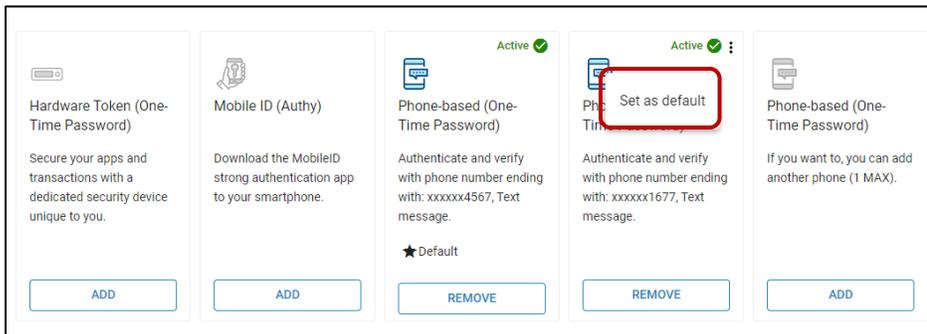
5. A box will display asking to **Set this phone as your default?** Click **Yes** to set as your default phone number. (Select No if you wish to choose a different number as your default phone).
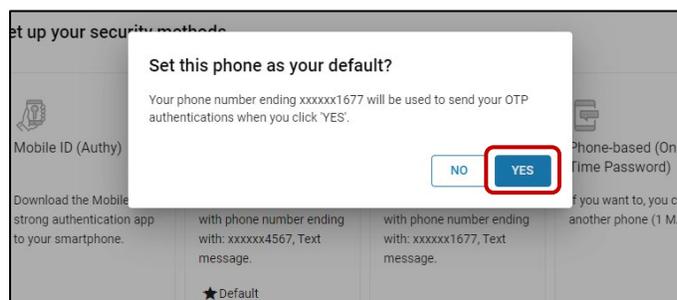
6. You will see the new phone number display as your default now.
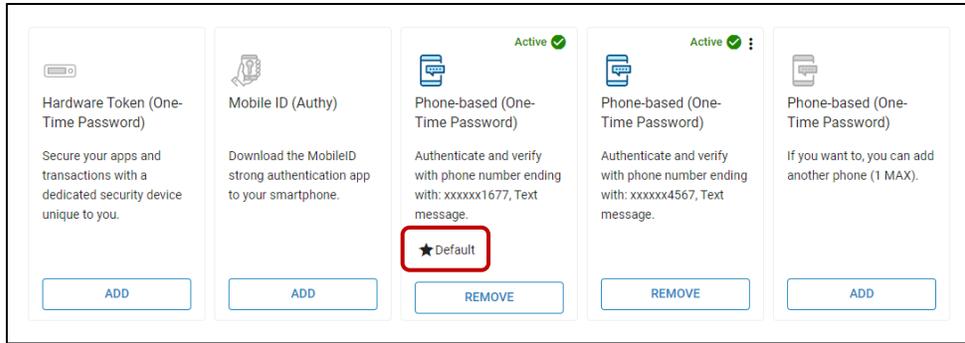
Authenticate with Phone OTP

To access Partner applications using your Phone OTP credential:

1. Login to you MAG account – www.portal.exostar.com with your email/User ID and click **Next.**

2. Enter your password then click **Next**.

3. In the **Applications** section, find the application you wish to open, then click **Launch**.

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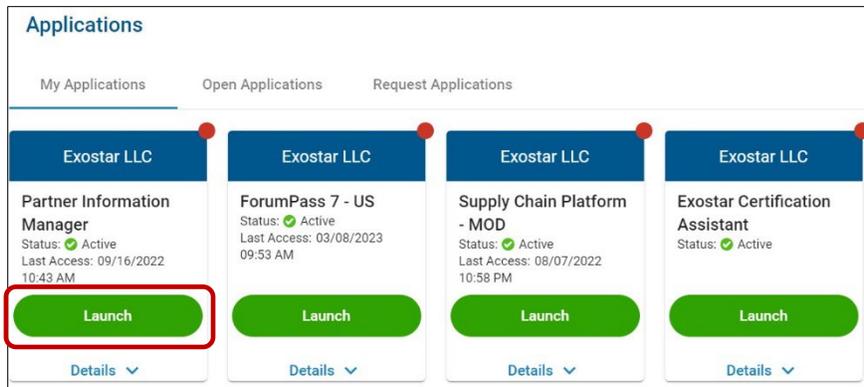
4. Select the phone you want to receive the OTP code. Click **Send** to have the code sent to your phone.

5. Enter the code you receive to your phone in the field provided. Click **Next**.

NOTE: Once you receive the code, the code expires after two minutes. You can resend the code by selecting **Resend verification code**.

You are now logged in with your Phone OTP credential. Confirm you successfully logged in with Phone OTP by verifying the credential strength in the **My 2FA Credentials** section.

Credential Elevation

To elevate your login credential status after logging in:

1. Verify your credential strength in the My 2FA Credentials section on the MAG Dashboard. Select the **Elevate Credential Strength** button.
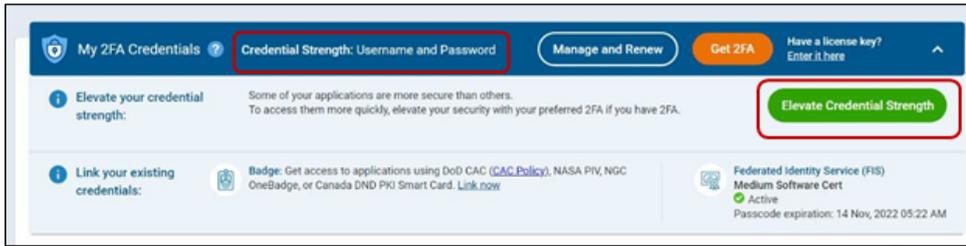
EXOSTAR®

2. Select the phone you want to receive the OTP code. Click **Send** to have the code sent to your phone.

3. You will receive the OTP code on your phone. Enter the code in the field provided. Click **Next**.

NOTE: Once you receive the code, the code expires after two minutes. You can resend the code by selecting **Resend verification code**.

You are now logged in with your Phone OTP credential. You can confirm you successfully logged in with Phone OTP by verifying the credential strength in the **My 2FA Credentials** section.

Use Phone OTP for Multiple MAG Accounts/Account Connections

If you have multiple MAG user accounts, you can connect your accounts to leverage your Phone OTP credential from one account to access applications associated with another account, as long as the accounts meet the eligibility rules. Accounts are connected in a parent-child hierarchy. You must designate the account with Phone OTP as the parent, and the remaining accounts designated as the child. It is important to note child accounts CANNOT have any credentials associated with them. If they do, you cannot connect these accounts.

For example, you have two MAG accounts: smithj_0001 and smithj_0002. You have Phone OTP linked to your smithj_0001. You have no credentials linked to smithj_0002. You can make

smithj_0001 the parent account and smithj_0002 the child account. Once the accounts are connected, you can leverage your Phone OTP across both accounts. If you have Phone OTP linked to smithj_0001 and another credential linked to smithj_0002, you could not link the accounts.

For more information on account connections, please visit our Account Connections page.

Proofing Upgrade

If you are trying to access an application that requires the Phone-Based OTP with identity proofing, but you have not previously completed the identity proofing process, you must perform a proofing upgrade.

To determine if you need to perform a proofing upgrade:

1. Go to https://portal.exostar.com and login using your OTP token.
2. Go to the **My Account** tab. Click the **Manage OTP** sub-tab.
3. Review the requirements for participating in the Proofing Upgrade process at the bottom of the page.
4. Select the checkbox indicating you understand and click **Upgrade.** You are required to participate in the Identity Please see the proofing steps detailed in the **Activate OTP Hardware Token** section of this user guide.

5. Confirm your identity information and select your country. Click **Next**.

6. To complete the upgrade, you are required to participate in the Identity verification process. Follow the prompts on the screens presented. For more information, see the section on Identity Proofing.