

Adaptive Multi-factor Authentication

As part of our commitment to delivering best-in-class digital experiences, eMoney is modernizing our platform and strengthening our security program in collaboration with Okta, a trusted partner and industry leader in identity management.

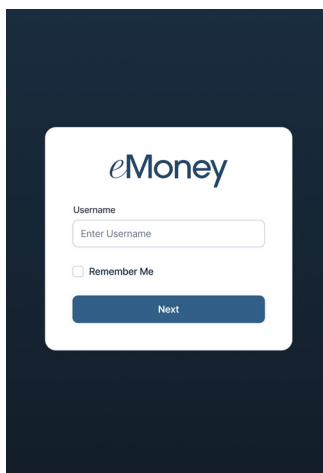
To further strengthen protection, eMoney is enabling Okta Adaptive Multi-factor Authentication for all users. This requirement adds an additional layer of security that safeguards the confidentiality, integrity, and availability of client information, while providing seamless, user-friendly access.

A Secure, Adaptive Sign-on Experience

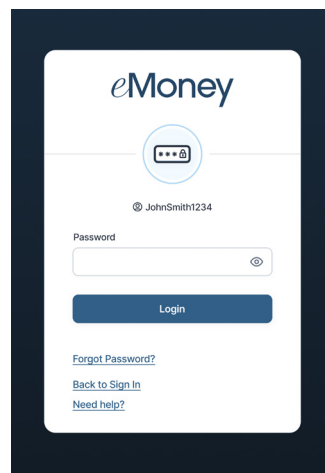
Adaptive Multi-Factor Authentication (MFA) delivers a risk-adaptive sign-on experience that provides the right level of protection at the right time with minimal disruption. Unlike traditional MFA or basic single-factor authentication (e.g., username and password), adaptive MFA dynamically evaluates multiple factors to determine a risk score and assess whether additional authentication is necessary. If a user is required to provide more authentication, they will be sent a verification code via SMS or phone call.

Beyond stronger protection, adaptive MFA streamlines everyday login experiences by reducing friction in low-risk scenarios when a device is recognized and trusted. When users sign in from familiar devices, known locations, and during typical working hours, repeated MFA prompts are minimized, enhancing both security and the user experience.

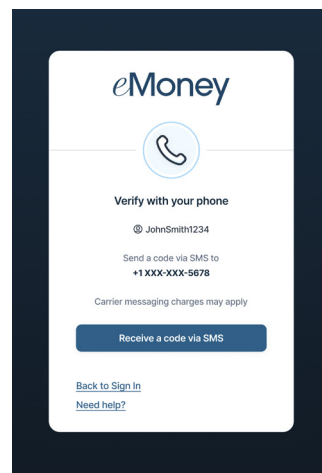
Users signing in with a username and password may notice some changes, including new adaptive MFA requirements and slight design updates as seen below. SSO users will not experience anything different, as they bypass the login screen.



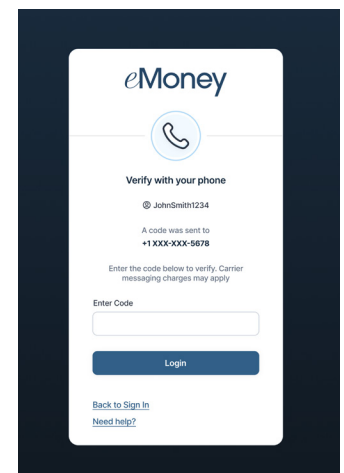
Login



Enter Password



Send Me the Code



Enter Code

Frequently Asked Questions

What is adaptive MFA?

Adaptive MFA is a smarter, context-aware approach to authentication. It adjusts security requirements based on factors like device, location, and user behavior to provide stronger protection when needed and streamline access when it's safe.

When will the new requirements be enabled?

eMoney's new adaptive MFA requirements will be implemented for all users in the first quarter of 2026. eMoney is working closely with home office partners ahead of time to align our requirements with their firm configuration to ensure a successful rollout.

Who is impacted by the new sign-on experience?

To help safeguard accounts, adaptive MFA will be enabled for all users (financial advisors, end clients, and admins).

Users who sign on via direct login (username and password) will be most impacted by the new sign-on experience as MFA or the level of MFA may be new to these users. Additionally, there may be some minor design changes to the direct login experience.

Direct login users who haven't previously enrolled in MFA with eMoney will be prompted to enter their phone number during their first login after adaptive MFA is enabled. This ensures they can receive verification codes as part of the new experience.

Users who enter eMoney via Single-Sign On (SSO) will not experience a change as they do not encounter the direct login screen.

How does adaptive MFA benefit users?

Adaptive MFA minimizes friction without compromising security. Users will experience fewer interruptions when they log in from familiar devices or locations. Extra protection will be applied when something seems unusual such as a new device, login location, or unexpected login time.

How does adaptive MFA benefit firms?

Adaptive MFA gives firms measurable advantages, including reduced login fatigue for employees, which improves productivity and satisfaction. It also provides stronger defense against phishing, credential theft, and social engineering.

What factors does adaptive MFA consider in assessing a risk score?

Adaptive MFA considers several signals to determine whether to prompt for additional authentication, such as device type, geographic location, time of access, network and IP reputation, and historical login patterns.

For more information or assistance, please contact eMoney Customer Service at 1-888-362-8482 (office hours are 8:00 a.m. to 8:00 p.m. ET Monday through Friday) or email customerservice@emoneyadvisor.com.