FAQs: One Time Password

- What is Multi-Factor Authentication?
  - In order to gain access to sensitive systems or data, users are typically required to authenticate themselves. The credential used to authenticate can be of three types:
    - **Knowledge**: Something you know, e.g. a password, pattern, or a PIN.
    - **Possession**: Something you have, e.g. a badge, hardware token, digital certificate, rainbow card, mobile device, etc.
    - **Inherence**: Something you are, i.e. a biometric such as a fingerprint, your hand geometry, a scan of your iris or retina, etc.
  - When a system requires a user to supply more than one type of credential, that system is said to implement multi-factor authentication (MFA). A system requiring two-factor authentication requires two credentials, where each credential is of a different type. Systems implementing MFA statistically decrease the probability that a user can claim an identity other than their own.

- What is OTP?
  - OTP stands for One Time Password. OTP is a technology used to implement MFA by ensuring that the user has a “possession”-type credential. Only the credential in the possession of the user can generate the unique, cryptographically secure OTP that changes over time. OTP credentials are the “second factor” and provide greater assurance that the user is who they claim to be over password-only accounts that are vulnerable to theft. You can use OTP Hardware or Phone OTP across multiple applications behind Exostar's Managed Access Gateway (MAG).

- What are the OTP Credential Types?
  - Depending on the credential requirement for the partner application you are accessing, the credential requirement may be an OTP Hardware Token without the proofing upgrade, OTP Hardware Token with the proofing upgrade, Phone OTP without the proofing upgrade or Phone OTP with the proofing upgrade.

- What is OTP Hardware?
  - A One Time Password (OTP) Hardware Token generates a single-use (one-time) password on a physical token that you use, in addition to your MAG user id and password, each time you log into Exostar's Managed Access Gateway (MAG) to access an application.

- What is Phone OTP?
  - Phone OTP allows you to register your mobile telephone or landline telephone to receive one-time passwords via text or voice. It is required each time you log into Exostar's Managed Access Gateway (MAG) to access an application that requires the credential. Phone OTP is used in combination with your MAG user ID and password.
• What is the Proofing Upgrade?
  o Upgrading the credential includes adding identity proofing to the credential. The proofing upgrade increases the Level of Assurance (LOA) Exostar and application owners have about your identity when using the credential. Identity proofing is the process of verifying your identity with Exostar. Users in the US are prompted to answer questions about their credit history provided by a credit bureau. Users outside of the US, or those in the US who are unable to complete credit bureau-based questions will be required to complete agent-based proofing with a proofing agent via webcam, someone in your company, or someone within your buyer’s organization.

• Do I need an OTP Hardware Token or Phone OTP?
  o The credential requirement depends on what the application you are trying to access is set to accept. If you have another credential type and cannot access your partner’s application with it, you may require an OTP Hardware Token or Phone OTP. If you are unsure what the credential requirement is for an application you are accessing, please contact Exostar Tier I Support.

• Do I need the Proofing Upgrade?
  o Users can determine if they require an OTP credential with the proofing upgrade credential based on the application(s) that they access through Exostar’s Managed Access Gateway (MAG). Most partner applications will require OTP with the proofing upgrade. However, several of the BAE Systems applications accept the OTP credential without the proofing upgrade. Please note that the credential requirement for a partner application is determined by the partner and not Exostar. If you are unsure what the credential requirement is please contact Exostar Tier I Support.

• I have FIS Medium Level of Assurance (MLOA) Hardware Digital Certificates. Do I need to purchase an OTP Hardware Token or Phone OTP?
  o No, you will not be required to purchase OTP Hardware or Phone OTP. FIS MLOA Hardware is the strongest credential that Exostar currently offers and will access all applications.

• How much does an OTP Hardware Token or Phone OTP cost?
  o Pricing information can be found here.

• How do I obtain an OTP Hardware Token or Phone OTP?
  o You will need to complete a purchase. Please visit the OTP Hardware Token Purchase Page or the Phone OTP Purchase Page for additional information. IMPORTANT: Before completing a purchase, please ensure that you will have access to the application that requires Phone OTP or Hardware OTP. If you are unsure what credential is required to access the application you need to access, please contact Exostar Tier I Support.

• Can I get a refund for my OTP Hardware Token?
  o Refunds for the purchase price of the token (excludes shipping) can be issued for OTP Hardware tokens for a period of 15 days from the date of purchase for tokens that have NOT been activated.
• How do I request a refund for my OTP Hardware Token?
  o To request a refund, please contact Exostar Tier I Support to open a refund request and receive instructions for returning the OTP token to Exostar. Upon receipt, Exostar will determine whether the OTP token was activated and whether it can be returned to stock. If the OTP token is valid, contains no errors, has not been activated and is within the 15 day refund period, a refund will be provided for the amount of the purchase price of the token (excludes shipping).

• Can I get a refund for Phone OTP?
  o Refund requests for Phone-Based OTP subscriptions that have NOT been activated must be received within 30 days from the purchase date. Requests for refunds that are received later than 30 days from the purchase date or for licenses which have been used will NOT be accepted.

• How do I request a refund for Phone OTP?
  o To request a refund, please contact Exostar Tier I Support to open a refund request.

• Is there a warranty for OTP Hardware?
  o The warranty period for OTP Hardware is 45 days from the date of purchase. Exostar warrants that your token will materially conform to the specifications furnished with your token. If Exostar determines that your token fails to conform to the warranty, a replacement token will be sent to you at no cost. If Exostar determines that your token fails to conform to the warranty but is outside the warranty period, a replacement token can be purchased at the original price.

• The battery died on my OTP Hardware Token, can I be issued a new token?
  o You will be required to purchase a new token if it’s outside of the 45 day warranty period. Please note that the battery should last for a period of three to five years depending on the number of times you use your token.

• My OTP Hardware Token displays an Err message. I am unable to access my application. What should I do?
  o If your token shows Err or the numbers on the screen are ineligible, you will require a new token. Please note that an OTP Hardware Token is covered under warranty for 45 days from the date of your purchase. Please refer to the FAQ titled Is there a warranty for OTP Hardware for warranty information.

• The OTP Hardware Token does not display the password correctly. Some numbers are not displayed properly. What should I do?
  o You will require a new token. Please refer to the FAQ titled Is there a warranty for OTP Hardware for warranty information.

• I am receiving an OTP Hardware Token replacement, do I need to do anything?
  o You will need to revoke your existing OTP Hardware Token before activating your new token. We recommend that you revoke your token 24 hours prior to activating your new token.

• I have completed a purchase and have received a purchase confirmation email for an OTP Hardware Token or Phone OTP. What happens next?
The purchaser will receive the license key via email once payment has been received. It can take up to five business days for the hardware token to be delivered.

- **How do I get a license key to activate my OTP Hardware Token or Phone OTP?**
  - The license key is generated once a purchase has been completed and payment has been received. The license key is sent to the purchaser. If you were not the purchaser, you will need to work with them.

- **How do I activate my credential?**
  - Activation information for OTP Hardware can be found on the [OTP Hardware site](#). Activation information for Phone OTP can be found on the [Phone OTP site](#).

- **Can I share my OTP Hardware Token or Phone OTP with someone else?**
  - Credentials cannot be shared. Each user requires their own credential. Sharing credentials is a violation of Exostar’s policy.

- **I have not activated my OTP Hardware Token or Phone OTP, can I give it to someone else to use?**
  - If you have not activated the credential, it can be provided to someone else as long as the license key (provided at the time of purchase) has not been used.

- **Where can I find the OTP Hardware Token or Phone OTP user guides?**
  - Please reference the [OTP Hardware Token User Guide](#) or the [Phone OTP User Guide](#).

- **Why is personal information required when activating credential?**
  - The purpose of the personal information is to validate your true identity.

- **What is Exostar identity proofing?**
  - Identity proofing is the process of verifying your identity with Exostar by either answering credit bureau-based questions, or undergoing live video proofing with a proofing agent via webcam.

- **Will anything change on my credit report if I decide to activate my credential by answering credit bureau based questions?**
  - A soft inquiry will be placed on the report that is only available to you and Exostar. This does not affect your credit score or your ability to borrow. Please note that credit bureau-based questions are only available to users located in the United States.

- **Is any personal information saved or stored from the credit bureau-based identity verification (Social Security Number, Date of Birth and Personal Contact Information)?**
  - This information is not stored or saved by Exostar. If you are answering credit bureau-based questions, the credit bureau already possesses this information and is using it solely as matching or search criteria.

- **Who can complete live video proofing?**
  - Users located internationally must complete live video proofing (also known as webcam proofing). Users located in the United States may be required to complete live video proofing.

- **Why was I directed to the mail option during my OTP activation process?**
o If you do not answer the questions correctly but Experian can locate you, you will receive your activation code via postal mail in four business days.

- Where can I find information about renewal pricing and renewing my credential?
  o Renewal information for OTP Hardware can be found on the OTP Hardware site. Renewal information for Phone OTP can be found on the Phone OTP site.
- Why am I unable to renew my Phone OTP or OTP Hardware Subscription after completing a purchase?
  o You will need to ensure that your purchase was for a renewal and not for a brand new Phone OTP or OTP Hardware Token. Additionally, if you have purchased a renewal using an invoice, payment or a signed PO is required before the credential is renewed. If you have questions, please contact Exostar Tier I Support.
- Why does a fee have to be paid every year for the credential?
  o It is an annual subscription fee.
- Do I always have to use my Phone OTP or OTP Hardware Token to access my applications?
  o If the application requires the credential, you will need to log into your Exostar Managed Access Gateway (MAG) account with it.
- How do I know if I have successfully logged in with Phone OTP or the OTP Hardware Token?
  o Once you have logged into your MAG account, the credential strength (located in the upper, right hand corner of the page) will say Phone OTP or OTP Hardware depending on what credential you have logged in with.
- How many telephones can I register on my account if I am using Phone OTP?
  o You can register up to three telephone numbers.
- My OTP credential has been lost or stolen. What should I do?
  o We recommend suspending the credential. However, if you are sure that it is lost or stolen, please revoke the credential. Instructions for suspension and revocation can be found in the OTP Hardware Token User Guide and the Phone OTP User Guide.

Common Errors Received when Activating the OTP Hardware Token
The following errors may be received when registering (activating) an OTP Hardware Token:
- The Token ID is not correct. Enter the Token ID that matches your token.
  o The 16 digit token ID is located on the back of the OTP Hardware Token. Please ensure that you are entering the correct information. If you are still receiving
You have entered an incorrect One Time Password.
  o Push the button on the front of the token to generate the first one time password. Enter the password in the One-Time Password 1 field. Wait 30 seconds. Push the button again to generate the second one time password. Enter the password in the One-Time Password 2 field. Click Submit. If you are still experiencing difficulty, please contact Exostar Tier I Support for assistance.

The token cannot be activated on your account at this time.
  o Please contact Exostar Tier I Support for assistance.

Common Errors when logging into Exostar’s Managed Access Gateway using an OTP Hardware Token

The following errors may be received when trying to log into Exostar’s Managed Access Gateway (MAG):

This action cannot be completed at this time.
  o Please contact Exostar Tier I Support for assistance.

Your User ID/Password/One Time Password combination was not recognized. If you have forgotten your User ID/Password or do not have an OTP Hardware Token, follow the links below to obtain your User ID, reset your Password, or to login without a One Time Password Token.
  o You have received this message because the token you are using is not activated for your account. Login without your token by entering your username and password. When prompted to enter the OTP code, click Skip OTP. You will need to complete token activation. Please refer to the OTP Hardware Token User Guide for assistance.

Your OTP hardware token is locked. You must re-activate your token to your account before you can log into MAG with a One Time Password Token. To do this, follow the link below to log in without your One Time Password Token and proceed to Manage OTP in My Account.
  o You have received this message because you have exceeded the number of incorrect attempts to login to your account using the One Time Password. Login to your account without the One Time Password to re-activate the OTP Hardware.
Token. Please reference the OTP Hardware Token User Guide for instructions. If you continue to experience difficulty, please contact Exostar Tier I Support for assistance.

- You cannot use your token to log into MAG at this time. Follow the link below to log in without a One-Time Password Token. You may need to re-activate your OTP hardware token by proceeding to Manage OTP in My Account.
  - Your OTP Hardware Token may be suspended, locked, or require reactivation. You have entered the One-Time Password too many times. Log into your MAG account using only your user id and password. You will then need to reactivate your token. Please follow the instructions in the OTP Hardware Token User Guide to complete reactivation.

- Your OTP Hardware Token has expired. Click on Login Without Token link next to One-Time Password to log in with your User ID and Password. Once you have logged into MAG, you can renew your OTP Hardware Token by selecting the Manage OTP option on the My Account tab.
  - Your token is expired. You will need to renew your token. Renewal information for OTP Hardware can be found on the OTP Hardware site.

- You cannot use your token to log into MAG at this time. Follow the link below to log in without a One-Time Password Token.
  - Your OTP Hardware Token may be suspended, locked, or require reactivation. For instructions to resolve this, please reference the OTP Hardware Token User Guide and reference the error messages section.

- I am not prompted to authenticate with my OTP credential, what do I do?
  - The credential may have been suspended. To check to see if the token is suspended, please follow the instructions in the Phone OTP User Guide. If you are unable to unsuspend the token, please work with your MAG Organization Administrator. If they are unable to unsuspend the token, please contact Exostar Tier I Support. If the credential is not suspended, the credential may require renewal.

Common Errors when logging into Exostar’s Managed Access Gateway using Phone OTP

- I am not receiving the OTP code via my requested delivery method. What do I do?
  - You will need to click the Resend button to resend the code. If you still do not receive the code after a few minutes, log into your MAG account with your username and password. Click Skip OTP. From the My Account, Manage OTP, select View Details (under the Manage OTP section). From the Manage Phones section, change the delivery method and try again. If you still do not receive the code after changing the delivery method, please contact Exostar Tier I Support for assistance.

- I am not prompted to authenticate with my OTP credential, what do I do?
  - The credential may have been suspended. To check to see if the token is suspended, please follow the instructions in the Phone OTP User Guide. If you are unable to
unsuspend the token, please work with your MAG Organization Administrator. If they are unable to unsuspend the token, please contact Exostar Tier I Support. If the credential is not suspended, the credential may require renewal.