**Employee Login Journeys:**

**Online Process**

**Scenario:** Existing user - ongoing access

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**User Inputs**
- Enters valid User ID
- Enters valid personal password

**User Risk Assessment** *(not visible to user)*
- Validates
  - Profile data
  - User inputs
  - Device info
  - Other data

**Makes Decision**

**User’s Next Steps**
- If risk analysis identifies challenge required:
  - OTP to validated phone or email
  - If phone or email is not validated or unavailable, OTP to validated postal address
  - Validated data not available, or user unable to complete — direct to employer
- Possible additional login steps:
  - PIN reset
  - Device binding
  - Updated user profile

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**Application**