Securing your data with Registration Verification and Multi-Factor Authentication (MFA) - Farmers

9/22/2021



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Secure Login Verification for Farmers

NAU Country's Farmers have access to the NAU Country Farmer Portal after setting up a Farmer Account. In the Farmer Portal you will be able to view your policy information, billing information, and much more. Once a Farmer Account is set up, it can be utilized to access both the Farmer Portal and the NAU Country mobile app.

Multi-Factor Authentication has been implemented for all users on NAU Country systems. That means that farmers will have a slightly different experience when logging in, and registering for a Farmer Account. A two step process will be required for future logins.

What will you need to do?

Step 1:

We will need to verify your login information. This will be similar to the login process today. However, after successful login, you will be asked for additional verification. Farmers may be asked to provide their full nine (9) digit social security number to confirm their identification. This will allow NAU Country to ensure a direct match with your entity in our crop insurance processing system. Once confirmed, farmers will proceed to Step 2.

For further have you o number, so	verification, we must check whether we already on file. Please enter your full social security o we can search our records.
Click the (Do you ne	icon for more information about a particular field. ed help?
Social S	Security Number: 😗
000-00-0	0000
The social s the tax ID o	ecurity number must be your personal SSN, rather than of a corporation, trust, etc.
Confirm	Social Security Number:
000-00-0	0000

Step 2:

Once we have verified your login information, you will be prompted with our MFA setup. This allows you to set up a secondary way for the system to verify that it's you. In addition to the password you already created to log in, you will need to enroll in at least one (1) additional authentication factor, however we recommend that you enroll in a minimum of two (2) authentication factors. The MFA options include:

- Okta Verify (Push notification sent through an application)
- SMS (Text) Authentication
- Voice Call Authentication
- Email Authentication



Signing In (Registered Farmer Account user):

- Log in from <u>www.naucountry.com</u> by clicking the "Login" link or the "Farmer Portal Login" button
- Enter your username and password
- Select "Sign In"
- A screen that states *Account Verification* will appear. Select either "Yes, I am____." or "No, let me search for my profile."
- Click "Next"

Farmer Portal login "Yes, I am____." instructions

• If "Yes, I am____." is selected, you will receive a confirmation email to the email address listed. You may continue on to the Farmer Portal.

Account Verification
Account Verification Complete!
Thank you for verifying your account with NAU Country Insurance Company! We sent a confirmation email to this email address:
communications@naucountry.com
 If you haven't received an email, please confirm that: The email is not in your Spam, Junk, or Bulk email folder. The email address shown above is correct.
If everything is correct, please check again later. If the email does not arrive in 24 hours, please contact us for assistance.
Continue to Farmer Portal

Farmer Portal login "No, let me search my profile." instructions

• If "No, let me search for my profile." is selected, you will see the message "For further verification, we must check whether we already have you on file. Please enter your full social security number, so we can search our records."

NAU C increas provide Portal	country now employs multi-factor authentication, which ses the security around your personal information. To e a seamless transition, we must ensure your Farmer account is properly tied to you as an individual.
Are yo	u the following individual?
	JOHN DOE communications@naucountry.com
○ Yes	, I am JOHN DOE.
● No,	let me search for my profile.



• Enter your full nine (9) digit social security number and click "Next".



• You may be asked to enter additional account information for your profile. When finished, you can click "Complete".

information below to complete your new profile for this Farmer Portal account.	
Farmer Portal account.	
Click the 🛿 icon for more information about a particular fi	eld.
Do you need help?	
First Name: 😢	
Last Name:	
Email Address: 🕖	
Confirm Email Address:	

• You may sign into the Farmer Portal with your account information. You will then be asked to verify your identity with Multi-Factor Authentication (MFA). *<u>Steps detailing</u> how to enroll and setup MFA are below in this document.



Farmer Account Registration and Verification Step-By-Step Instructions

- Navigate to <u>www.naucountry.com/register</u>
 - Key in your applicable policy information:
 - Policy Number
 - Select Policy Type:
 - MPCI
 - Hail
 - Named Peril
 - Livestock
 - Tax ID (the last four digits)
- Click "Next"
- There are three (3) potential ways that a farmer may need to verify themselves as an approved user in the Farmer Portal.
- As an individual entity for your policy:
 - If the system matches your policy information, you will receive a screen stating, "We have confirmed the policy information is correct."
 - Click "Next"
 - The system will attempt to match your entity information. If you are the individual that matches, click on the "Yes, I am _____." option

Farmer Portal Registration
A match was found. Are you the following individual?
Ima Farmer
 ○ Yes, I am Ima Farmer ○ No, I need to create a new profile.
Previous Next

- o Click "Next" to continue logging into the Farmer Portal.
- As a representative for a corporation or LLC policy:
 - If the system matches your policy information, you will receive a screen stating, "We have confirmed the policy information is correct."







- Enter and Confirm your FULL Social Security Number with hypens, for further verification
 Please note: This is your personal Social Security Number
- o Click "Next"
- The system will attempt to match your entity information. If you are the individual that matches, click on the "Yes, I am _____." Option

Farmer Portal Registration
A match was found. Are you the following individual?
Ima Farmer
 ○ Yes, I am Ima Farmer ○ No, I need to create a new profile.
Previous Next

- Click "Next". The user will then be able to finish the registration process
- As a representative for a corporation or LLC policy (not directly linked to a policy):
 - If the system matches your policy information, you will receive a screen stating that we have confirmed the policy information is correct.



	rtal Registration
🖌 We have	confirmed the policy information is correct.
NAU Countr	ry now employs multi-factor authentication, which
increases th	the security around your personal information. For
further verifi	cation, we must check whether we already have
you on file. I	Please enter your full social security number, so
we can sear	rch our records.
Click the Ø	icon for more information about a particular field.
Do you need	d help?
Click the O	icon for more information about a particular field.
Do you need	d help?
Social Se	ecurity Number: 3
Click the 2	icon for more information about a particular field.
Do you need	d help?
Social Se	ecurity Number: ?
000-00-00	100
Click the	icon for more information about a particular field.
Do you need	d help?
Social Se	eccurity Number:
000-00-00	00
The social sec	urity number must be your personal SSN, rather than
the tax ID of	a corporation, trust, etc.
Click the	icon for more information about a particular field.
Do you need	d help?
Social Se	ecurity Number: ?
000-00-00	100
The social sec	curity number must be your personal SSN, rather than
the tax ID of	a corporation, trust, etc.
Confirm	Social Security Number:

- Enter and Confirm your FULL Social Security Number, for further verification
 Please note: This is your personal Social Security Number
- Click "Next"

O Official to Mill County Have: x +	About Us Contaca
 C Q Q Instructional data seasoning and comparison of the seasoning season of the seasoning season of the season of	Farmer Portal Registration
Forme Appendix	We were unable to find you in our records. Please complete your registration below. Click the @ icon for more information about a particular field. Do you need help? First Name: @
	Last Name:
) () () () () () () () () () () () () () () () ()	Email Address: 0
	Confirm Email Address:
	Username: 0
	Your username must be 8-30 characters in length, cannot contain spaces, and cannot contain any $1/2 = 7$ " $< > or characters$
	word: 0

- The system will attempt to match your entity information. If the system cannot find a match, you will need to set up a *guest account*
 - Follow the steps to finish setting up a guest account:
 - A guest account will not see policy related data until approved (by the policy/farm owner)



 Note: Once logged into the Farmer Portal with your new account – you may see the following message under the *Billing Summary* header:

"You do not have any policies to view. This may be due to a pending request that is not yet approved. If you feel this is in error, please contact the owner of the policy to approve your request or remove your pending request in Account Preferences."

Please Note: This may mean that you have created a new farmer account that is linked or part of a business/farm, but are not the owner of this business/farm. You will need to have approved access to view policy information on this farm. Please communicate with the farm/policy owner, so that they can approve your request for access. <u>Click here to view the Farmer Portal Account Preferences section for instructions on how to approve pening requests.</u>

FAR	FARMER PORTAL							
Home	Policy	Billing	Precision Farming	Training	Help	Q,		
-	-	-						
Billi	ng Su	mma	ry	may be du		ondina		
reque	st that is	not yet a	approved. If you feel	I this is in e	error, ple	enuing ease co	ontact	
the ow reque	vner of th st in Acco	e policy ount Pref	to approve your rec ferences.	quest or rer	move yo	ur peno	ding	

- If "We were unable to find you in our records. Please complete your registration below." appears, follow the prompts on the form.
 - First Name
 - Last Name
 - Email Address
 - Confirm Email Address
 - Username= Create a username for the Farmer Portal Account
 - Password = Create a password for the Farmer Portal Account
 - Confirm Password
 - Read, Check, and Accept the Legal Notice and Privacy info for the site
 - Agreement Signature (Name) = Type your full name.
 - Click "Register".
 - Your account will have been created. Click "Continue" to log into the Farmer Portal with your newly created account.
 - You will then be challenged with setting up/entering Multi-Factor Authentication (MFA). <u>See more on</u> Enrolling in MFA below
- Create your username and password
- Check the Legal Notices and Privacy Policy checkboxes
- Type your name as an electronic signature
- Click "Register"





• Select "Continue" on the Registration Complete page



- Once a Farmer Account has been created, you may now login to the Farmer Portal or NAU Country mobile with the username and password you have created.
- You will then be asked to verify your identity through setting up/enrolling in Multi-Factor Authentication (MFA). *See detailed steps on setup/enrollment in MFA in this document.

Farmer Portal Account Preferences

If you click on the *Help* menu option, and select "Account Preferences" you will see your profile information. You may **edit your profile** information here as well as **add a farm** that you are associated with and should have access to.

Alerts & Notifications may be turned on or off for all users/members of the farm in this location. Simply tap the toggle to "On" for the notifications to be set to send via email or push notification.

Alerts & Notifications Insured Hail Notification: ¹	
Email	Yes
Frost Notification: 3	
Email	Yes
Dairy Price Notification: 😗	Edit
Email	Yes
Push Notification	Yes

Pending Requests

You may see that you have a **pending request** for access to this policy/farm, or that you do not currently have access to any farms/policy information. You may need to contact the farm/policy owner for approval*



*Example: The Farm/Business owner of Farmer Farms will be contacted via email of this pending request.

Account Preferences	
My Profile	
Full Name: CECIL FARMER Username: CECILFARMER Password: edit	Email: edit communications@naucountry.com Phone: edit Address: edit
+ Add Farm + View My Requests 1 pending	
My Farm	
You do not currently have access to any farms.	

- If you click on the "View My Requests" link, a popup will appear that shows the following:
 - $\circ \quad \text{Name of farm} \quad$
 - o Status
 - o Created date
 - Updated date
 - $_{\odot}$ $\,$ Option to delete the request to have access to policy information on this farm

Name	Status	Created	Updated	
Farmer Farms	Pending	09/20/2021	09/20/2021	•

Approvals

When the policy/farm owner logs into the Farmer Portal – they will be able to **approve requests** for access. Approvers will need to select the "Help" menu option and select "Account Preferences".

FARMER	PORTAL		Country. ance Company		Lodout
Home Policy	Billing Precision I	Farming Training	Help 🔍		
My Policies	Billing	Sec Precision Farming	Support Account Prefer	rences	Commodity Markets
Billing Sun FARMER FARM	n mary Is		Agent Infoi Contact Inform	rmation ation	



Other Users

Within the *Account Preferences* screen, they will see their profile on top, with *My Farm* information on the bottom. Within the *My Farm* section, they will see *Other Users*. Here they can manage any active links, and manage or deny requests for access to their farm policy.



• Click on the link "View/Manage Active Links"- you will see a similar screen to this:

Other Users		
he following users have acce	ess to JOHNSON FAF	RMS.
Name	Role	Linked

• Clicking on the "Manage Requests" link will show pending requests for access and any recently *declined requests for access. *Owners of farm are the only ones able to decline requests.

Requests				;
ive requested	d access to FAF	RMER FARMS.		
Status	Created	Updated		
Pending	09/20/2021	09/20/2021	-	•
Pending	09/20/2021	09/20/2021	-	•
Declined	09/20/2021	09/20/2021	-	
	Requests we requested Status Pending Pending Declined	Status Created Pending 09/20/2021 Pending 09/20/2021 Declined 09/20/2021	Status Created Updated Pending 09/20/2021 09/20/2021 Pending 09/20/2021 09/20/2021 Declined 09/20/2021 09/20/2021	Status Created Updated Pending 09/20/2021 09/20/2021 ✓ Declined 09/20/2021 09/20/2021 ✓

NAU Country mobile login steps:

- Download NAU Country mobile from your mobile device:
 - o <u>iTunes</u>
 - o Android Play Store
- Open the NAU Country mobile app on your mobile device
- Enter your username and password
- Tap "Log In"
- You will then be challenged with setting up/entering Multi-Factor Authentication (MFA). <u>See more</u> on Enrolling in MFA below.



Enrolling in Multi-Factor Authentication (MFA) factors

When accessing NAU Country's systems including the NAU Country Farmer Portal and/or NAU Country mobile, you will be prompted to enroll in MFA.

What is Multi-Factor Authentication (MFA) Protection?

Multi-Factor Authentication provides users an added layer of security. You can be confident that company information and your credentials are secure even when you are accessing resources through a personal device (if needed). MFA requires a user to have a secondary action to prove their identity when they log in.

How to Enroll

You will only need to enroll in MFA a single time. When prompted, you will need to set up a secondary way for the system to verify that it's you. You are required to enroll in at least one (1) additional authentication factor*:

*It is recommended that you enroll in a minimum of two (2) authentication factors.

- Example on how to enroll through the Farmer Portal:
 - Access <u>www.naucountry.com</u>
 - Click on the "<u>Farmer Portal Login</u>" button
 - Or, select "Login" in the top right corner
 - o Log in with your NAU Country username and password
 - Click the "Sign In" button

Did you want to login to EASYwriter Pro®? Sign in here!

There are four (4) Multi-Factor Authentication options to select from. Review the step-by-step enrollment and login instructions for each option:

- Okta Verify (Push notification sent through an application)
- SMS (Text) Authentication
- Voice Call Authentication
- Email Authentication



FARMER	POR	TAL		U Countr nsurance Company	y.	Logout
Home Agents	Farmers	Products	About Us	Contact Us	٩	
		aut Se	Set up multifa Your company thentication to a ecurity when sig Okta Verify Use a push mobile app Setup Setup SMS Authe Enter a sin mobile pho	requires multifac add an additional ming in to your ac notification sent o. entication gle-use code sent one.	tion layer of count to the	
			Voice Call J Use a phor following v Setup Email Auth Enter a ver email. Setup	Authentication e to authenticate oice instructions. nentication ification code sen	e by t to your	

Note: MFA Email Confirmations

After each time you set up an MFA option – You should receive an email confirming that you have an "MFA Factor Enrolled" from Okta (*noreply@okta.com*). (Example below)

Note: Back to factor list

When you begin to set up an individual MFA factor, you may select the "Back to factor list" to set up additional MFA options or change your option. (Example below)





Note: MFA Timeout Pop-Up

If you select "Setup" for any of the Authentication Factor options and wait too long, you may see the following pop-up message. "MFA Timeout: Your multi-factor authentication token has expired due to inactivity. This page will be reloaded so you can try again." Simply press the "OK" button and you will be returned to the *Set up multifactor authentication* screen again.







• Okta Verify

- If you want to utilize this option, follow these steps:
 - Click the "Setup" button.



• Choose your device type by selecting the radio button next to iPhone or Android.



 After selecting your device type, on your mobile device, download "Okta Verify" from the <u>Apple App Store</u> when using an iPhone, or the <u>Google Play Store</u> when using an Android.

	Setup Okta Verify
Select	: your device type
iPl	none
() Ar	ndroid
Ø	Download Okta Verify from the App Store onto your mobile device.
5	Next
Rack t	o factor list

• Click the "Next" button. The *Setup Okta Verify* screen below will appear on your computer screen with a scannable QR code.

- Launch the Okta Verify app on your mobile device.
- If you have never used the Okta Verify application, you will have to create an account. Select "Add account" on your mobile device.

- Choose your account type:
 - > Organization (Work, School, Company); or,
 - > Other (Facebook, Google, etc.)

 Once an account type is selected, you will see the following screen. Click the "Scan a QR Code" button.

 Note: You may be prompted with the following, "Okta Verify" would like to access the Camera. Select "OK".

 As the instructions state, center the QR Code scanner from the mobile device on the computer screen over the QR Code. The code should automatically scan and you should be able to log in. If it does not, you may click the "Enter Key Manually" button from the bottom of the mobile device's screen.

	•	
5-24 PM. Tue Aug 3	ংক ⊏ ≮\⊊ Scan OR Code	
C		
Setup Ok	a Verify	
ta Verify n on your vice and d an account.	Cant scan?	
factor list	Center QR Code within the Frame	
	Enter Key Manualy	
	0	

• During the set up of *Okta Verify* – you will then be asked to *Allow Push Notifications* to your mobile device. Select "Allow". Set up will now be complete.

Logging in using Okta Verify (Post Enrollment)

 Once you have set up Okta Verify, when you log in, you will have the option of Send Push or Enter Code. Select the "Send Push" button. The "Send Push" button will turn into a "Push sent!" button.

• Your mobile device that you downloaded the *Okta Verify* app onto may receive a notification asking if you just tried to sign in.

• Tap the notification and select "Yes, It's Me" to verify your identity. You will then be automatically logged in. You may close the *Okta Verify* app on your device.

• SMS Authentication

- o If you want to utilize this option, follow these steps:
 - Click "Setup"

- Select your location from the dropdown box.
- Type your phone number in the box provided.
- Click "Send code".

Receive a code via SMS	to authenticate
United States	•
Phone number	
+1	Send code
Back to factor list	

- Check your mobile device for a notification that states: "Your NAU Country verification code is XXXXXX".
- Type the code into the field that states "Enter Code" and click "Verify".
- If there is a delay in the code entry, you may see the following message:

• The "Send code" button will turn into a "Re-send code" button.

	SMS Authentication
	(+1 XXX-XXX-5555)
4	Haven't received an SMS? To try again, click Re-send code .
Ente	er Code
	Re-send code
 n	No not challenge me on this device for the Next 90 days
	Verify

Logging in using SMS Authentication (Post Enrollment)

- Step 1: When you log in, you will be asked to send a code to your phone number. Click "Send code".
- Step 2: Enter the code you receive as a text message on your phone into the "Enter Code" field. Click "Verify".

• Voice Call Authentication

- o If you want to utilize this option follow these steps:
 - Click "Setup".

- Select your location from the dropdown box.
- Type your phone number and extension, if applicable.
- Click the "Call" button.

Follow phone c	all instructions to
authe	enticate
United States	Ŧ
Phone number	Extension
+1	
C	Call

- You should receive a call to the phone number entered. When you pick up the call, a recording will state your verification number.
- Enter the code into the "Enter Code" field.
- Click the "Verify" button.

Follow phone call in authentic	nstructions to
United States	•
Phone number	Extension
+) 555-555-5555	
Calling	1
Enter Code	
48264	
Verify	

• If there is a delay in the code entry, you will receive a message like this:

• The "Calling" button will turn to a "Redial" button.

	Voice Call Authentication					
	(+1 XXX-XXX-4016)					
4 H aç	aven't received a voice call? To try gain, click Redial .					
Enter Co	de					
	Redial					
Do no next 9	ot challenge me on this device for the 90 days					
	Verify					

Logging into the Farmer Portal using Voice Call Authentication (Post Setup)

- Step 1: Select the "Call" button.
- Step 2: Answer the phone call and type the code into the "Enter Code" field. Click the "Verify" button.

Voice Call Authentication	Voice Call Authentication
(+1 XXX-XXX-4016) Step 1 Enter Code	Step 2 (+1 XXX-XXX-4016) EnterCode 51686
Do not challenge me on this device for the next 90 days	Do not challenge me on this device for the next 90 days
Verify	Verify

• Email Authentication

- If you want to utilize this option follow these steps:
 - Click "Setup"

Click "Send me the code"

Send a verification code to your registered email.
Sand me the code

• "Okta" will send the Verification code to the email that NAU Country has on file.

• Enter the Verification code in the appropriate field.

Set	up Email Authentication
A verification ke@nauco enter the co	n code was sent to untry.com. Check your email and de below.
Verification	code
	Verify

• Then click the "Verify" button.

Logging into the Farmer Portal using Email Authentication (Post Setup)

 Once you have set up Email Authentication, when you log in, click on "Send me the code".
 Check your email from "Okta" and copy the verification code within your email into the "Verification code" field, and then click the "Verify" button.

Enrolling in multiple factors

Immediately after setting up an authentication factor, your screen will display your enrolled factors.

Note: If you set up one (1) authentication factor and log out, you will not be able to add additional factors. To change this, (or add additional authentication factors) you will need to contact <u>NAU Country Support</u>.

MFA "Challenges" and logging in after enrollment examples

Once you have completed the MFA enrollment, you will be "challenged" with your MFA credentials. The word "challenged" simply means that you will be asked to verify who you are.

The next time you log into an NAU Country system, if you enroll in all four (4) MFA options, your screen will appear as below when you decide to log in again. The drop down arrow next to the Okta logo will allow you to select from one of the authentication factors that you have enrolled in.

Home	Agents	Farmers	Products	About Us	Contact Us	Q,			
							6		
				—(
				Select an aut	hentication factor				
			0	Okta Verify (SM	1-G991U)				
			509	SMS Authentic	ation				
			۲	Voice Call Auth	nentication				
				Email Authent	ication				

Note: You will only be challenged with ONE (1) MFA <u>per</u> login session. If you have enrolled in multiple multi-factor authentication options, you will only be challenged with the one option you select, and you will be logged in following successful verification.

	SMS T
	Select an authentication factor
9	SMS Authentication
۲	Voice Call Authentication
] Do ne	o not challenge me on this device for the xt 90 days
	Verify

MFA Authentication Factors can only be set up once. If your information changes, or you would like to add additional factors in the future, you will need to contact <u>NAU Country Support</u>.

Remember me for 90 days Check box

You will have an option to have Okta remember you for up to 90 days per device, application, and/or browser. Remembering causes Okta to not "challenge" the user with the MFA verification option(s) for up to 90 days.

Do not challenge me on this device for the next 90 days

Do not challenge me on this device for the next 90 days

The "Remember device" functionality is "cookie-based". If you have two scenarios where the device, application, or browser is different, you will have two different challenges/90-day device "tokens". Let's say it's your first time using the "Remember device" functionality and you currently have no active 90-day device tokens with Okta at the start of each test, here are some examples to illustrate:

✓ Device

You log into the Farmer Portal on your **laptop/computer** and pass the challenge with the 90-day "Remember device" checkbox checked. When you then log into the Farmer Portal on your **phone/mobile device**, you will get challenged. Your phone/mobile device can't see your laptop's cookies.

✓ Application

You log into the Farmer Portal and pass the challenge with the "Remember device" checkbox checked on your mobile device. When you log into NAU Country **mobile** on the same device, you will get challenged. The apps can't see each other's cookies.

✓ Browser

You log into Farmer Portal in **Chrome** and pass the challenge with the "Remember device" checkbox checked. When you then try to log into the Farmer Portal on the same device using the Microsoft **Edge** browser, you will get challenged. Different browsers can't see each other's cookies.

Clearing your cookies

If you choose to clear your cookies on your browser, this will also prompt the system to challenge you again.

FAQ

> How can I log into the Farmer Portal?

Navigate to <u>NAU Country's home page</u>, and click on the "Farmer Portal Login" button. OR, log into the Farmer Portal <u>HERE</u>.

> I don't know my password, how do I find out?

For password assistance, or to change, edit, or add additional MFA options, please contact the NAU Country Call Center support team by phone at 1.866.942.6724 or by email at <u>callcenter@naucountry.com</u>.

> I don't think I have a Farmer Portal Account / How can I sign up for one?

Head to <u>NAU Country's home page</u>, click on the "Farmer Portal Login" button on the main page. Log in there, OR if you/they do not have an account, register for one <u>HERE</u>.

	A QBE Insurance Company					
me Agents	Farmers ogin Username: User ID is require Password: 2021	Products About Products About d. red. red. red. red. Forgot Password Sign In Cancel	Us Contact Us	q d you want to login to ASYwriter Pro®? gn in here!		
	Don't have an ac	count? Register today!				

> I set up an MFA factor and now I want to change it / remove it.

MFA Authentication Factors can only be set up once. If your information changes, or you would like to add additional factors in the future, you will need to contact <u>NAU Country Support</u>.

> I see a pop up message that says "MFA Timeout"

If you select "Setup" for any of the Authentication Factor options and wait too long, you may see the *MFA Timeout* pop-up. Simply press the "OK" button and you will be returned to the *Set up multifactor authentication* screen again.

