

# Guide to BAA User Password 2018 Requirements

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## BAA USER PASSWORD POLICY 2018 REQUIREMENTS

The password requirements for all ByAllAccounts products are evolving to provide enhanced security and to meet Morningstar requirements for passwords and the password-setting user experience. These changes include:

- Changes to the minimum requirements of a user's password
- Continued support of the old password requirements to allow firms time to migrate

This document describes the changes to the BAA User Password Policy, how the changes are being rolled out, and how the changes affect firms and users.

### PASSWORD REQUIREMENTS: ORIGINAL AND 2018

Password requirements for a firm are set in the ByAllAccounts Administration Tool (Admin Tool):

- **Original requirements**—passwords must meet the original requirements.
- **2018 requirements**—new passwords must meet the new 2018 requirements. This setting is the default for new firms.

This table identifies the differences between the two sets of requirements. All ByAllAccounts products will change to use the new 2018 requirements over time.

| Password Criteria | Original Requirements   | 2018 Requirements  |
|-------------------|---|--|
| Minimum length    | 6 characters for Advisors, Assistants, Investors<br>12 characters for Administrators                      | 8 characters for Advisors, Assistants, Investors<br><br>12 characters for Administrators   |
| Characters        | Not all the same character<br>Not all alpha characters<br>Not all numeric characters (can be all symbols) | At least one alpha (A-Z, a-z) character<br>At least one character from either numeric or special character sets<br>Not four or more sequential or repeating characters (so cannot use AAAA or 1234, for example) |
| Other Rules       | Different from existing password  | Different from existing password<br>Not the same as the login  |
| Case              | Case insensitive  | Case sensitive   |

### HOW THE CHANGES ARE ROLLED OUT TO FIRMS

After the AV 1.56 release we will reach out to existing firms to:

- Explain the new password option and how users will be affected as explained in How firms and users will be affected, page 2. A small number of firms will require additional transition considerations. For example, existing firms that programmatically create users and passwords will need to ensure that new passwords are created in compliance with the 2018 requirements *before* their firm setting is changed.

- Eventually, at date yet to be determined, a migration schedule will be established for the existing firms. Migration will consist of forced expiration of all passwords that were created using the Original requirements. We will convert all firms to the 2018 requirements setting, expire all passwords created using the Original requirements, and remove support for the Original password requirements. Expiration will be done on a firm-by-firm basis in coordination with the firm.

### **HOW FIRMS AND USERS WILL BE AFFECTED**

The Admin Tool now has a firm-level setting to support the choice of two password requirement sets: Original and 2018. Both sets will be supported until all firms have migrated to the new criteria and the old criteria can be retired. There is no date designated for that retirement yet, but we will establish a migration schedule for the existing firms. Until the old criteria set is retired, if it is necessary, a firm's setting can be switched back and forth between the original and the 2018 requirements.

#### **New firms**

During the transition, by default new firms created will be set to use the 2018 requirements and their user passwords will comply to the new standard.

#### **Existing firms**

When existing firms are changed in the Admin Tool to use the 2018 requirements, passwords for their new users will be required to comply with the 2018 standards. Passwords for existing users will continue to work and will comply with the Original requirements until the password is changed. When a password is changed, it will be required to comply with the 2018 requirements.

#### **Existing firms that programmatically create users and passwords**

Firms that programmatically create users and passwords must ensure that they are creating them in compliance with the 2018 requirements before the firm setting is switched over. Otherwise, they will get errors for non-compliant passwords.

#### **Completing migration - Expiring passwords**

When passwords are expired for a firm, all users who have not yet updated to a new password under the 2018 Requirements will be required to do so the next time they attempt to log in.

Note that if an admin uses that same login and password for AccountView and Custodial Integrator (CI), when their password is expired they will not be able to log into CI until they change their password through AccountView. Until they do, the CI login will fail. The login error message in CI will be:



## **CHANGING PASSWORDS**

Where to change your password depends on your role:

- Advisor or Assistant logins: log into AccountView to change the password.
- Investors: log into the Consumer user interface (Consumer UI)
- For Administrators: log into Admin Tool, if it is licensed, to change the password.
- For DataConnect Administrators at firms where Admin Tool is not licensed, work with support to get the password changed.

## Appendix A DATACONNECT ERROR CODES

In DataConnect Lite the changes affect the following errors codes for <LOGINRS>. For DataConnect Ultra, they affect the following error codes for <LOGINRS>, <USERADDRS>, and <USERMODRS>.

|                | Error Code | Severity | Error Message   |
|----------------|------------|----------|---|
| <i>Changed</i> | 56803      | Error    | The new password does not meet minimum length requirements.                       |
| <i>New</i>     | 56835      | Error    | The password has too many sequential or repeating characters (e.g. AAAA or 1234). |
| <i>New</i>     | 56843      | Error    | The new password cannot be the same as the login.                                 |
| <i>New</i>     | 56851      | Error    | The new password must have at least one letter.                                   |