

What is a Registration Case/Bug?

An AccountView user can run into a registration error when setting up a financial account in the service for several reasons. One reason could be that the Financial Institution (FI) has added the requirement that a user's credentials include a registration code to register the client's device before it can access the client's financial data.

The error could happen during account setup, or the user could get an account update error message that says: "A one-time identification process must be completed before the system can access your accounts."

Why is the user getting this error?

For security reasons, some financial institutions require that client's computer or device be authorized or registered using a code before it can access the client's financial data. Similarly, for the BAA service to access accounts at those institutions to aggregate the data, the BAA servers need to be recognized by the FI.

The need for a registration code (also known as an authentication code or verification code) could be new for the Financial Institution or the way the Financial Institution deploys the code handling may have changed.

Regardless of the reason, BAA needs to do engineering work to implement and test the code handling within AccountView for the FI. When engineering is complete, the account holders can use the code to complete registration within AccountView.

Two ways an FI can handle their registration code requirement

When registration is required, there are two ways that an FI can handle the registration code requirement:

- The user must call the FI to get the code
- The user must receive a temporary code via email or text.

For information on what the client does when using AccountView, see "[How the user registers the device in AccountView](#)", page 1.

Note that the method that requires the user to receive a temporary code via email or text is referred to as *in-session registration* and implementing it within AccountView is more complicated and requires more coordination among a team of people. For details about the engineering process for ByAllAccounts, see "[Engineering process for adding In-Session Registration Support](#)", page 4.

How the user registers the device in AccountView

Depending on how the FI handles the registration code requirement, the user may have one of two options within AccountView.

Note: The BAA engineering process to handle registration codes for the FI must be complete before these methods will work.

- **Get the code from the FI and enter it directly the Credentials Field in AccountView.** Use this method if the account requires an Identity Verification Code as part of the login process. For this type of registration, a

verification code field is included in the “Edit credential” or “Edit account” windows. In the example below, the textbox is named “Identity Verification Code”.

Example: Pershing NetExchange Investor non-Quicken (netxinvestor) (Investment)

Edit Account

▼ Identification

* **Descriptive name:** Test Name for an IRA Name to distinguish this account from other accounts in the system.

Account Number: Sample Corporation 401 Enter the Account Number exactly as it appears in the account drop down menu.

▼ Institution

Institution name: Pershing NetExchange Investor non-Quicken (netxinvestor) [Select Institution >>](#)

Login URL: https://www.netxinvestor.com/web/netxinvestor/login

▼ Credential

* **Credential nickname:** Test Name for an IRA Name to distinguish this credential from other credentials in the system.

User ID: Case-sensitive.

Financial Organization Number: The code number you enter when logging into Pershing NetExchange. This is usually the first three letters and/or digits of your account number.

Password: Case-sensitive.

Identity Verification Code: If accounts require a one-time Identity Verification Code to log in, enter it here. Otherwise, enter 'NONE'.

Security Questions:

Verify that these credentials successfully log into the site. This will prompt you for any additional information required.

To get the code, the user contacts a representative at the FI and requests it. Alternately, the user may be able to obtain the code by logging directly into the FI site from a computer or web browser the user does not normally use, and then follow the instruction from the FI for getting the code. The user then enters the code in the field. Or, if the user finds that the FI does not require a code, the user enters “None”.

- **Using self-service, in-session registration.** The FI may require that the user be sent a temporary code via email or text to then enter in order to complete the registration, as indicated by the following message seen when creating a new account or when editing an account or credential.

Temporary code required? More information may be required for the system to log into the site. Click the 'Save and Verify' button below to enter the information.

The user enters the other required credentials then clicks **Save and Verify**. An interactive dialog box like the one below appears. It shows the different methods from which the user can choose to receive the temporary code. The contacts listed here are the ones the account holder set up at the financial institution.

Verification needs more information

The institution needs to send you an identification code.
This is a time-sensitive process that may require more input from you.
Choose how you would like to receive the code:

xxx-xxx-8989

Text

Voice

xxx-xxx-7777

Text

Voice

r...y@comcast.net

Call to get a code

If none of the above methods work, please contact technical support for assistance.

Cancel Submit

The user selects the way to receive the code, then clicks **Submit**. The user receives the temporary code, enters it as shown below, then clicks **Submit**.

Verification needs more information

You should receive the identification code shortly.
This process is time-sensitive. Enter and submit the code as soon as you receive it.

Hint : Use the string ABC123

Enter your temporary Identification Code

Cancel Submit

The service will test the credentials to register the account and will show a success message when it is complete.

Engineering process for adding In-Session Registration Support

BAA engineering needs to add support for the registration code handling to the data gathering service if the FI uses in-session registration as a security feature.

When the engineering is complete, the BAA server will be a registered device at the FI and the code handling for the FI will be enabled within AccountView. After the users register their accounts at that FI within AccountView, the BAA service can access the accounts institution for aggregation purposes.

To engineer support, BAA needs a user's registration code to do setup and testing. There are two ways to approach getting the code, and the first one is recommended if a registered user is willing to temporarily enter a registration support email address to their account. The first method leads to faster resolution times for issues and does not require any coordination with your client and the support team.

Note: After engineering is complete, the AccountView user will need to complete in-session registration of their account(s) regardless of which of these two methods are used.

1. **Have the registered user add byallaccounts-reg-setup@morningstar.com to their list of contact methods with the Financial Institution so it will be an additional registration target for activation codes.**

Note: This method can only be used if the email address can be *added* as an additional registration target. The user should not *replace* their existing email address.

After the email address is setup at the FI, the Site Engineer can request that the registration code be sent to this email address. The email will automatically be forwarded to the BAA engineering team. After the registration problem has been fixed ask the client to remove this email option from their list of contact methods at the FI.

or

2. **Set up a team meeting and arrange for a time for the registered user on the account to get the code.** The timing of that code transfer must to be coordinated with a team of people which may include: BAA support, BAA engineering, the account holder, the financial advisor, and the FI.

It typically takes twenty-four-hour advanced notice to arrange each meeting. Because the codes expire after a limited amount of time, we suggest completing the call and code handoff within a 20-minute period. After we have the code then we can work on engineering support for the in-session registration feature.

Note: In many cases the meeting must be repeated several times. There are a variety of reasons, but these are the most common:

- The code expired before we get a chance to use it.
- Another code is required to test or diagnose the in-session registration support.
- The method of recognition that site is using could have changed.

Related information

- <http://www.byallaccounts.net/Manuals/Accountview/TrainingVideos/ISAC.mp4>