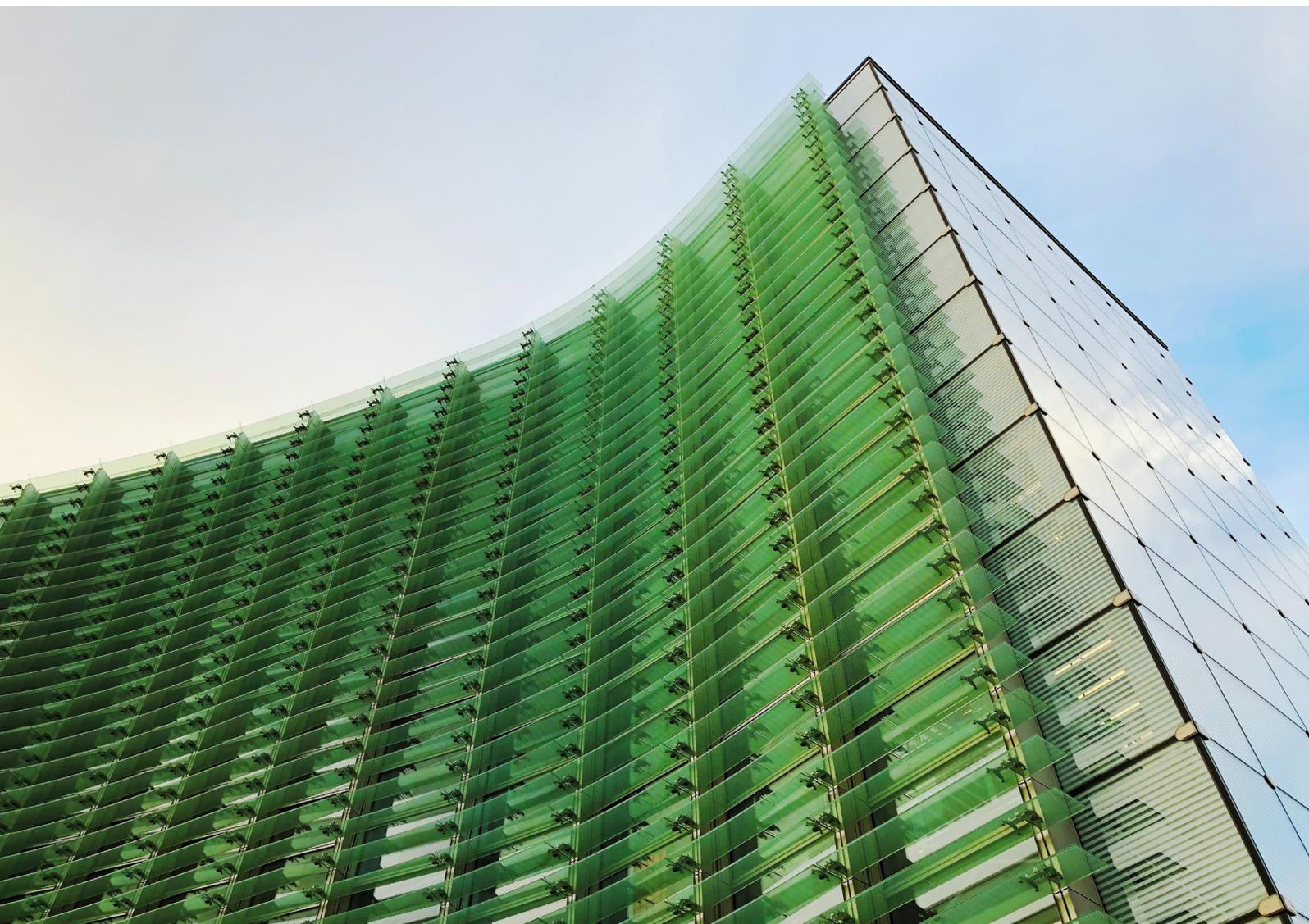




Prudential ISA Online Services

Setting Up Multi-Factor Authentication

Adviser, Access Controller and support staff users setting up Multi-Factor Authentication



1.0 Multi-Factor Authentication overview

1.1 WHAT IS MULTI-FACTOR AUTHENTICATION?

When you log into the Prudential ISA Online service, you'll need to provide your username and your password. You'll then also need to enter a 6-digit code which you access via an Authenticator App on your mobile device.

1.2 WHY DO I NEED SET UP MULTI-FACTOR AUTHENTICATION?

This step provides additional security and protects your online account if your password were to be compromised. Only you will be able to access the 6-digit code via your mobile device.

1.3 WHEN WILL I NEED TO SET UP MULTI-FACTOR AUTHENTICATION?

You'll set up Multi-Factor Authentication when you first register for the online service.

If you are already a registered user, once we update the service you'll be required to set up Multi-Factor Authentication the next time you log in. You'll need to make sure you have an Authenticator App installed on your mobile device so that you're ready for the set-up process explained in section 1.5.

1.4 WHAT IF I DON'T WANT TO USE MULTI-FACTOR AUTHENTICATION VIA AN AUTHENTICATOR APP?

To ensure we provide the necessary security to you and your clients, you're required to use an Authenticator App to use our online service.

1.5 WHAT DO I NEED TO DO BEFORE SETTING UP MULTI-FACTOR AUTHENTICATION?

Step 1: You'll need to make sure you have an Authenticator App installed on your mobile device. There are several free applications that are supported on both iOS and Android. You choose your preferred app or you can use any app you already have installed on your device.

Here are some suggested examples of apps you can use. You can find them by searching in the Apple App Store or in the Google Play Store:

- Google Authenticator
- Microsoft Authenticator
- Authy (by Twilio)
- Okta Verify

Once you have an Authenticator App installed you can set up the Prudential ISA Online Service. We recommend using your laptop or desktop to log in or register so that you can scan the QR code on your mobile device during the set-up process.

Step 2: If you're an existing user, you can go to the normal log in screen (<https://pruisa.waystone.com/auth/login>) and enter your usual username and password and the characters requested from your memorable word. Once you've entered your memorable word, you'll be prompted to set up your Authenticator App.

If you're a brand new user, you'll have been sent two emails to complete your registration. One email contains a link which you'll need to follow, where you'll be prompted to enter a password. You'll find the password in the second email you received from us. Once you've entered the password we provided (it's much simpler to copy and paste the password), you'll then be able to set up your own password.

After setting up your own password, you'll then be prompted to set up your Authenticator App.

Step 3: When you land on the Authenticator App set-up screen, you'll need to open your Authenticator App on your mobile device and add a new account. The easiest way to add an account is via QR code. Selecting this option will open up your camera which you can use to scan the QR code which we provide on screen.



Welcome to your Prudential ISA Online Services

Set up an Authenticator App

Each time you log in, you'll be asked to enter your username and password, and then a 6 digit code which you'll need to access via an Authenticator App on your mobile device. You can use whichever Authenticator App you prefer. There are several available free of charge including Google Authenticator, Microsoft Authenticator, Authy, Duo or OKta.

We recommend that you complete this step on a laptop or desktop, so that you can scan the below QR code on your mobile device. There are a few simple steps to get set up:

1. **Download an Authenticator App:** Start by downloading your preferred Authenticator App.
2. **Open the Authenticator App:** Launch the Authenticator App on your device.
3. **Scan the QR Code with the App:** Use the Authenticator App to scan the QR Code shown below. The app will then generate a unique, time-based code for your account.
4. **Verify Setup:** After scanning the QR Code, the Authenticator App will display a code. Enter this code in the field below to complete the setup.

Key for manual entry:

F7W2YEE64MFOAH6WTUJSGF274UJPD0HH



Next



Alternatively, you can manually enter the account into your Authenticator App by using the key we provide above the QR code.

Once you have added the account, your Authenticator App will provide you with a 6-digit code which you can then enter into the screen on the Prudential ISA Online Service.

Clicking Next will complete the set-up journey.

1.6 WILL I STILL NEED TO REMEMBER MY MEMORABLE WORD?

No, once you have set up your Authenticator App you won't need to use your memorable word again.

1.7 HOW DO I CHANGE TO A DIFFERENT AUTHENTICATOR APP OR MOBILE DEVICE?

If you'd like to change from using one Authenticator App to a different Authenticator App, or from one device to a different device, you can set up your new app once you have logged in to the online service.

In the menu at the top, you can select "Account", and then "Update security settings".

The screenshot shows the Waystone dashboard for user Laura. At the top, there is a navigation menu with "Account" selected, which has opened a dropdown menu containing "Change password" and "Update security settings". The dashboard header includes the Waystone logo, navigation links (Dashboard, Activity feed, In progress, Account, Contact details, Log out), and the Pru logo. Below the header, the user's name "Laura" and last login time "08/05/2025 15:01" are displayed. The main content area is divided into two sections: "New application" with a "New application" button, and "In progress" with three cards: "0 Incomplete", "0 Submitted", and "0 Alerts", each with a "View" link and a "View all" button at the bottom.

Manage clients

Access your client's record to resume applications, top up, make changes, get valuations and get client information.

[Download all client valuations \(Excel\)](#)

Name	Post code	Investor ID
<input type="text"/>	<input type="text"/>	<input type="text"/>

You'll be able to set up the account with a new Authenticator App following the same steps as you did in section 1.5.

1.8 WHAT IF I NEED TO RECOVER MY ACCOUNT BECAUSE I NO LONGER HAVE ACCESS TO MY DEVICE?

If for any reason you no longer have access to the device where you've set up the account in an Authenticator App, you won't be able to access the 6-digit code and you'll be unable to access the Prudential ISA Online Service.

In this circumstance, you should contact our Customer Service team on 0344 335 8936 (Monday to Friday 8.30am to 5.30pm, excluding bank holidays), who will be able to assist you in recovering your online account.

During the recovery process, you'll be able to set up the account on a new device. Therefore, you'll still need access to a mobile device with an Authenticator App installed.

1.9 WHAT IF MY CLIENT IS UNABLE OR DOESN'T WISH TO USE AN AUTHENTICATOR APP TO ACCESS THEIR PRUDENTIAL ISA ONLINE ACCOUNT?

We are not making any immediate changes to the way the investor logs into their online service. They will continue to log in using their username, password and memorable word in the same way they're used to. Investors who register for the service will still be required to create a password and memorable word.

We are working on improvements to the security of our online service while ensuring it continues to be accessible and easy to use for investors. We will provide information about further changes in due course.