

# **Secure & Seamless Account Authentication**

**Rocket Companies**

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# The Background

- **Federal legislation** required all financial institutions to **implement additional security measures** to protect clients' accounts.
- To **reduce internal resources**, Rocket decided to leverage a third-party **authentication template**.
- The design team's primary goal was to **adjust the template** in order to incorporate components that align with the brand, and **create a smoother authentication experience**.
- In addition to texts and phone calls, the team **added using an authenticator app as an option** for clients.

# The Concern

- I was concerned that **clients who had never used an authenticator app** might experience difficulty and/or confusion while attempting to use one.
- With that in mind, I asked the rest of the team if they'd be willing to set aside some time to **test some of the more popular authenticator apps**.
- I felt the findings from our testing could help make the **Set Up Your Authenticator App** page a good experience for clients.
- We met the next day to test authenticator apps. Within 30 minutes later, we had the information we needed to ensure the **Set Up Your Authenticator App** page could offer clients that good experience.

# The Legal Loophole

- Anticipating that some clients might not know which authenticator app to use, I wanted to offer a short list of some of the best options available.
- However, I was legally prohibited from saying, “We recommend the following apps.”
- But, I was allowed to say, “Some of the more popular authenticator apps include...”
- Crisis averted.

# Testing & Takeaways

- To **manage potential client anxieties**, I clearly stated that they'd need to **scan the QR code** with the camera in their authenticator app.
- In case the client is unable to scan the QR code, I also included messaging that let them know they could **copy a pairing key** from the **Set Up Your Authentication App** page and **paste it into their authenticator app** instead.
- Finally, I let the client know they'd also need to **enter the 6-digit passcode provided by their authenticator app** in the empty field below the QR code on the **Set Up Your Authenticator App** page in order to complete the authentication process.

# Finished Product & Impact

- As a result of Rocket's multi-factor authentication rollout, over 2.5 billion clients were able to enroll with 94% success rate.



## Set Up Your Authenticator App

- 1 Download and open your preferred authenticator app.

### Compatible Apps Include

-  Duo Mobile
-  Microsoft Authenticator
-  Google Authenticator

- 2 Scan the QR code below with the camera in your authenticator app.

Copy the pairing key below and paste in your authenticator app if you're unable to scan the QR code. ✕

12345-67890-98765-43210-... 

- 3 Enter the six-digit passcode provided by the authenticator app in the space below.

Passcode

Continue

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