



Your password,  
account number



### Something you have

Provided by your phone through the  
one-time PIN generated



### Something you are

Our phone system has Voice  
Biometrics to identify your unique  
voice patterns

# TIAA CYBERSECURITY PROGRAM

**What options are there for multi-factor authentication on TIAA.org?**

Voice biometric data is used solely to verify your identity as a TIAA customer so you can access your account.