

### **How secure is AYSO?**

AYSO follows strict security protocols to protect the data of faculty, staff and retirees, and the security of AYSO has not been compromised in any way.

### **How does UC protect my AYSO account?**

UC protects your AYSO account in a number of ways, including:

- Member passwords and credentials are encrypted. That means your password is stored in a way that can't be viewed by others – even UC staff members.
- After any AYSO transaction, including a change in password, address or direct deposit routing information, UC immediately sends a confirmation to the email address on file for the employee. That's why it's very important that you always have a current email address on file, that you have a strong password on that email account, and that you check your email account regularly.
- When you set up your AYSO account, you provide answers to challenge questions. Anyone who tries to log in to your account from a new location or device will be required to correctly answer those questions, in addition to providing the correct user id and password.
- If you are concerned that your AYSO account may have been accessed by someone other than you, call the Retirement Administration Service Center (RASC) for assistance. A RASC representative can block access to your AYSO account immediately and will initiate research into the matter.
- Next year, UC's member self-service system will be updated to include a multifactor authentication feature, which adds an extra layer of protection by requiring more than one method of authentication from those using the system.

### **Is direct deposit safe?**

Direct deposit remains the most secure and timely method of receiving your monthly UCRP benefits.

### **How would it be possible for someone to fraudulently access an AYSO account?**

Identity thieves have many strategies for targeting online accounts. It's very important to ensure your passwords for online accounts, including your email address account, are secure – select passwords that are difficult to guess or hack, use different passwords for different accounts and change them regularly, and never reveal your passwords to anyone. For more cybersecurity tips, see <https://ucnet.universityofcalifornia.edu/news/2017/10/three-tips-to-protect-yourself-from-the-unexpected,-in-recognition-of-national-cyber-security-awareness-month.html>

### **If my credit or debit card is stolen, my bank doesn't hold me responsible. Why won't UC reissue pension payments that were stolen as a result of fraud?**

In making decisions about payments and claims, UC is obligated to abide by the terms of the UC Retirement Plan, and monthly retirement benefits can only be paid once on behalf of the retiree.

**I heard that... [insert anecdote of AYSO identity theft]**

We cannot comment on the specifics of any incidents. UC cooperates fully with law enforcement as appropriate to assist in the resolution of reported incidents of fraud or identity theft that affect faculty, staff or retirees. We can verify that the security of AYSO and the UC Retirement System has not been compromised in any way.