Multi-Factor Authentication (MFA) Troubleshooting Guide

Life Protection Platform Adviser Portal, Learning Hub and Plan Enquiry

This guide is to help users resolve common issues when signing in with Multi-factor Authentication (MFA) using SMS, Email, Voice Call, Okta Verify, or Google Authenticator.



Common issues and fixes

‘I’m not receiving my MFA code’

- Check the internet or mobile signal
- Ensure the device is not in Airplane Mode or Do Not Disturb
- Confirm the registered phone number or email address is correct
- Wait 30 seconds and select ‘Resend code’

‘My code isn’t working’

- Codes expire quickly - request a new one
- Ensure the most recent code is being entered
- Avoid copying extra spaces when pasting

‘I changed my phone or number’

- Users can remove and re-install the authentication type in their Account Management link available from the login page

’I’m locked out’

- After several failed attempts an account will be temporarily locked
- Please try again after the indicated time has elapsed
- Contact Support if it remains locked (See How to contact the eSupport Team)

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SMS Authentication

'Not receiving SMS codes'
- Check mobile signal
- Restart phone
- Ensure the phone can receive SMS (some work phones block short codes like one time passcodes (OTP))
- Remove SMS blockers or spam filters
- If abroad, ensure roaming is enabled

'My code has arrived late'
- Network congestion can delay SMS
- Request a new code only after 30 seconds to avoid confusion

Email Authentication

'I haven't received the email code'
- Check Spam, Junk, Clutter, or other folders
- Ensure mailbox isn't full
- Confirm the correct email account is being checked
- Please add Zurich to your 'safe senders' list to help ensure MFA codes and account-related emails are delivered successfully. If you're not sure how to do this, please speak to your IT representative or support provider

'My email Code isn't working'
- Codes can expire - request a new one
- Make sure it's the latest email code that is being used

Voice Call Authentication

'I've not received a call'
- Ensure the phone is not on Do Not Disturb, Airplane Mode or Silence Unknown Callers
- Check mobile signal
- Confirm the number is correct
- If using a work phone, ensure automated calls are not blocked

'The call drops immediately before I can get the code'
- Restart the phone
- Disable call blocking apps
- Try switching to Wi-Fi calling if mobile signal is weak

Okta Verify

'My push notification hasn't arrived'
- Ensure the phone has internet access (Wi-Fi or mobile data)
- Check that notifications for Okta Verify are enabled:
  - iPhone: Settings - Notifications - Okta Verify - Allow
  - Android: Settings - Apps - Okta Verify - Notifications
- Ensure the app is running in the background
- Disable battery-saving modes that restrict background activity

'The app shows 'Device not registered''
- This usually happens after:
  - A phone reset
  - A new phone
  - Reinstalling the app
- Re-enrol Okta Verify

'The QR code won't scan'
- Clean the camera lens
- Increase screen brightness on the computer
- Ensure the QR code is not partially cut off

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Google Authenticator

‘Code not accepted’

- Time-based codes require the phone’s clock to be accurate
- Enable Automatic Date & Time on the phone
- Ensure it’s the correct account if there are multiple entries

Lost or changed phone

- Google Authenticator codes cannot be transferred automatically unless the built-in transfer tool is used
- Contact Support to reset MFA

App not generating codes

- Restart the phone
- Ensure the app is updated
- Ensure there is internet signal
- Check that the time sync is correct

How to contact the eSupport team

- If you’re still having issues, please call our eSupport team on **0370 850 4419.** We’re open between 9am - 5.30pm Monday to Friday (excluding bank holidays). We may record or monitor our calls to improve our service

Best practices for smooth MFA use

- Phones should be kept charged and accessible
- Ensure contact details in the portal are always up to date
- Enable backup MFA methods (e.g. Email + Google Authenticator)
- Avoid deleting Okta Verify or Google Authenticator unless instructed

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