



Pension Benefit
Guaranty Corporation

MyPBA/Login.gov User Guide

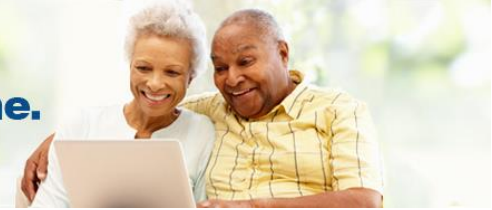
Updated January 2023

Table of Contents

Introduction to PBGC’s Login.gov/MyPBA User Guide	3
Highlights of this MyPBA User Guide	4
Setting up your MyPBA Account with Login.gov	5
Which website should I use to complete the verification process through Login.gov?	5
Which website should I use to access MyPBA account after I have been verified by Login.gov?	6
Eligibility	7
Getting Started.....	7
Should I use my mobile phone or my computer to register with Login.gov?.....	7
Can I use my phone or computer default internet browser?	7
Documentation Required.....	8
Steps to Access your MyPBA Account using LOGIN.GOV	8
Click the MyPBA Login button.....	8
Click Create an Account from the login screen	9
Create a Strong Password	11
Authentication Method Setup	12
Enter mobile phone number.....	13
Enter one-time security code.....	14
Prepare to upload your driver’s license photo	15
Take a photo of your driver’s license.....	16
Enter your Social Security number.....	18
Enter a phone number in your name at your address.....	19
Save and enter your personal key.....	21
Login.gov Identity Verified	22
Troubleshooting Guide	24
I already have a Login.gov account. Can I use that account for MyPBA?	24
What if I don’t have a phone number that has my name associated with the phone plan?	24
What if I don’t have access to a mobile phone to complete the registration process?	28
What if I don’t have a state-issued ID card?	29
What if Login.gov can’t verify my information?	30
What if I don’t have a U.S. based phone number?	31
How do I clear my cache?	31
I successfully registered for a Login.gov account, but now I can’t get in to MyPBA.	32
I’m still having trouble with Login.gov and MyPBA.	32



Easy. Secure. Online.



Introduction to PBGC's Login.gov/MyPBA User Guide

Welcome to our User Guide for MyPBA!

To improve the verification of our customers' identities, in July 2021, PBGC went live with an enhanced version of MyPBA. The enhanced MyPBA requires new and existing MyPBA users to create a Login.gov account and complete an identity-verification process before they can get access to their MyPBA account. Login.gov is owned by the US General Services Administration and allows for a single sign-in solution for various government websites. This enables citizens to access multiple public services, using the same email address and password. The system we use at PBGC is similar to other high-security sites you may visit for banking or credit card transactions. In addition to creating a password, Login.gov requires you to set up at least one secondary authentication method to keep your account secure. For example, you could provide a cell phone number where you can receive a multi-factor authentication code each time you log in.

We recognize that creating a Login.gov account can take time. However, federal agencies like PBGC are required to use multi-factor authentication to protect your personal information and give you an extra layer of security. With the enhanced security, the new version of MyPBA allows users to set up their own account and update their own password without contacting the PBGC Customer Contact Center. As an added benefit, your password will never expire.

Please use this guide to navigate through the steps and screenshots below to complete the verification through Login.gov. It's also intended to help you troubleshoot any problems you encounter along the way. PBGC has a dedicated team of highly skilled call representatives available to assist you if you have any additional questions while completing the process.

After you create a Login.gov account and complete the identity verification process, MyPBA will let you view your 1099-R tax form, update your contact information and beneficiary, apply for benefits, and perform other transactions.

We recommend that you review this User Guide before getting started to ensure you are eligible for an account and have the tools and documents you need to successfully verify your identity through Login.gov and access your MyPBA account.

Highlights of this MyPBA User Guide

Why use MyPBA?

After you create a Login.gov account and complete the identity verification process, MyPBA will let you view your 1099-R tax form, update your contact information and beneficiary, apply for benefits, and perform other transactions. Plus, your password will never expire, and your personal information will be protected and secure.

How do I access MyPBA?

To ensure you're accessing your MyPBA account, you must begin the process from <https://www.pbgc.gov/MyPBA>. A quick and easy way to remember this is to always use the blue MyPBA button on the <https://www.pbgc.gov/MyPBA> page.



Am I eligible for a MyPBA account?

You are eligible to create a MyPBA account if:

- you are a participant, beneficiary, or alternate payee in a defined benefit pension plan that has been trusted by PBGC, or
- you are a participant in a defined benefit pension plan, 401(k), or multiemployer plan that has been transferred to PBGC through our Missing Participants Program.

What should I know before I get started?

Before you get started, we suggest you review this user guide to learn more about the tools we recommend to access your account, what to expect during the Login.gov account creation and identity verification process, and how to troubleshoot any problems.

What documentation will I need?

You will need all of these items to create your MyPBA account:

- An email address you can check during the authentication process
- a US state-issued ID
- a US-based phone number on a phone plan associated with your name
- Your Social Security number

What are the steps to create a Login.gov account and complete the identity verification process?

In the guide below, we've outlined the process for creating a Login.gov account and completing the identity verification process. Because PBGC recommends using a mobile phone, we've included pictures of the screens you'll see along the way.

What if I'm still having problems?

We've included a Troubleshooting Guide (starting on page 25) with the most frequently asked questions about creating a Login.gov account and completing the identity verification process.

Setting up your MyPBA Account with Login.gov

Which website should I use to complete the verification process through Login.gov?

PBGC's account verification for MyPBA is a little different from other Login.gov applications. Specifically, we require a higher level of security and authentication in order to keep your personal information secure. To ensure you're accessing your MyPBA Account, you must begin the process from <https://www.pbqc.gov/MyPBA>.

A quick and easy way to remember this is to **always use the blue MyPBA button** on the <https://www.pbqc.gov/MyPBA> page.



You'll know you're in the right place if the page looks like the one below. Notice the Login.gov button in the column labeled "New to MyPBA":

The screenshot shows the MyPBA website interface. At the top right, it says "PBGC Pension Benefit Guaranty Corporation" and "Visit PBGC.gov". Below the MyPBA logo, there are buttons for "Sign In/Register" and "Redeem MyPBA PIN". The main content area is titled "Welcome to MyPBA" and is divided into three columns:

- Non-US Issued ID:** Start the LOGIN.GOV registration as usual. Once you arrive at the "Add your state issued ID" page, please click on the "Get help at PBGC MyPBA". See the below image for reference. After clicking on the "Get help at PBGC MyPBA" link, the LOGIN.GOV process will redirect to an alternate page where you can request a PIN to verify your identity.
- Having Trouble?** If you encounter any issues during the registration process using LOGIN.GOV, please click on (Get help at PBGC MyPBA). Below this is a screenshot of an error message: "We could not verify your ID. We couldn't verify your ID. Try taking new pictures. For security reasons, you have 5 attempts remaining. Try again." Below the error message are links for "More tips for adding photos of your ID", "See a list of accepted state-issued IDs", and "Get help at PBGC MyPBA".
- New to MyPBA?** Here is what you need to verify your identity using LOGIN.GOV:
 1. US Government Issued ID
 2. Social Security Number
 3. Mobile Phone with Camera
 4. Valid Email AddressIf you're ready to begin your registration process, please click the LOGIN.GOV icon below. To create a new account or Login to MyPBA, please click the LOGIN.GOV button below. Below this text is a blue button with the LOGIN.GOV logo.

At the bottom, there is a "Contact us" section with a phone icon, a phone number "1-800-400-7242" (8:00 a.m. - 7:00 p.m. Eastern Time, Monday-Friday, Closed on federal holidays), and another phone number "1-800-877-8339" (If you are TTY/ASCII ask to be connected to 1-800-400-7242). Below this is a disclaimer link "Disclaimer | PBGC Privacy & Paperwork Act Notices" and social media icons for LinkedIn, Facebook, and Twitter.

Which website should I use to access MyPBA account after I have been verified by Login.gov?

Once you have successfully completed the Login.gov verification process, you'll still need to begin the process from <https://www.pbgc.gov/MyPBA> each and every time you log in.

A quick and easy way to remember this is to **always use the blue MyPBA button** on the <https://www.pbgc.gov/MyPBA> page.



In the images below, the MyPBA Login.gov screen is on the left and the general Login.gov screen is on the right. You'll see the MyPBA image on the left has the MyPBA logo and MyPBA branding, unlike the Login.gov screenshot. If you see the image on the right, you need to navigate <https://www.pbgc.gov/MyPBA> and **use the blue MyPBA button**.

Correct
<https://www.pbgc.gov/MyPBA>



Incorrect
<https://secure.login.gov>



Please do not try to access your MyPBA account by going to the main Login.gov page at <https://secure.login.gov>. For example, if you navigate to Login.gov or type Login.gov into a web browser, you will not be directed to the MyPBA sign-in page and you won't be granted access to MyPBA. Instead, you will be brought to your Login.gov profile page.

Eligibility

The first step is to determine if you are eligible to create a MyPBA account.

You are **eligible** to create a MyPBA account if:

- you are a participant, beneficiary, or alternate payee in a defined benefit pension plan that has been trusted by PBGC ([search our trustee plan list online](#)), or
- you are a participant in a defined benefit pension plan, 401(k), or multiemployer plan that has been transferred to PBGC through our Missing Participants Program.

You are **not eligible** to create a MyPBA account if:

- you are a guardian or hold a Power of Attorney representing a PBGC customer in the categories above, or
- your retirement benefits are provided through a state or federal government, a military plan, a 401(k), a multiemployer plan not participating in our Missing Participants Program, or another retirement program.

Getting Started

Before you access your new MyPBA account, you'll want to decide whether to use your phone or computer and gather the documentation that Login.gov will use to verify your identity.

Should I use my mobile phone or my computer to register with Login.gov?

We strongly recommend using a newer-model phone with a camera and internet access to complete the verification process on Login.gov. You'll need to take and attach photos of your documentation and retrieve codes through text and email throughout the process. In the guide below, the screenshots are what you would likely see when using a mobile phone.

If you don't have access to a newer-model phone with a camera and internet access, you can attempt to complete the verification process using a desktop computer. However, you'll need either to switch to a phone to take photos of your ID or prepare high-quality photos of the front and back of your driver's license to upload during your identity verification process.

Unfortunately, we've found that customers who use a desktop computer to upload photos manually often are unable to complete the identity verification process because their photos don't have sufficient resolution. Please see the tips and advice offered in this User Guide.

Can I use my phone or computer default internet browser?

Google Chrome and Microsoft Edge are the recommended browsers for creating an account with Login.gov.

We've found that customers experience issues when using Internet Explorer and Apple's native Safari browser. We recommend Apple customers use the Google Chrome browser instead of the default Safari browser on iPhones and iPads.

Documentation Required

You will need **all** of these items to create your MyPBA account:

- An email address you can check during the authentication process (Login.gov will send you a code to authenticate)
- a state-issued ID like a driver's license or a non-driver's license state-issued ID card
- a US-based phone number on a phone plan associated with your name
 - Login.gov uses this phone number to verify your identity and address, so you need to be either the **primary customer** or **an authorized user** of the account.
 - We provide instructions for users who do not have a phone number associated with their name in the Troubleshooting Guide starting on page 25.
 - This phone number can be a different number from the mobile phone you're using to setup your MyPBA account, like your home or landline phone.
- Your Social Security Number (you won't need the card)

Important Note: *Setting up your MyPBA login.gov account can take up to 20 minutes or more, so be sure to give yourself enough time.*

Steps to Access your MyPBA Account using LOGIN.GOV

In the user guide below, the images reflect what you'll see as you move through the Login.gov identity verification process to access your MyPBA account on a mobile phone.

Click the MyPBA Login button

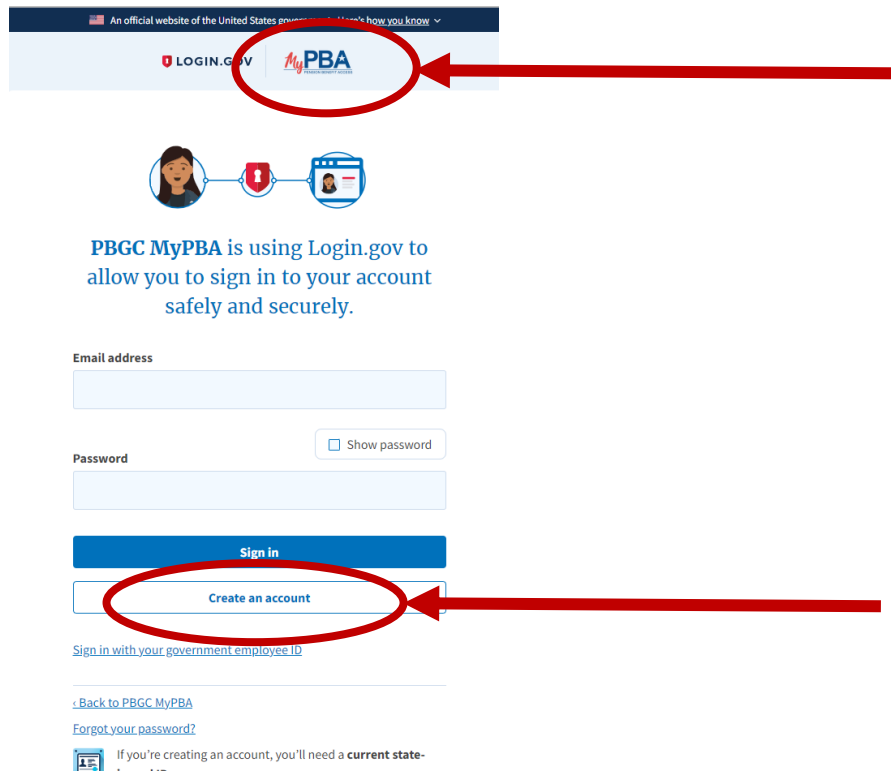
Once you've gathered the documents you need to verify your identity, visit <https://www.pbgc.gov/mypba> and click on the MyPBA Login button.

Important Note: *Always use the blue MyPBA Login button.*



This button will bring you to the PBGC-branded sign-in page of Login.gov so you can access your MyPBA account.

You'll know you're in the right place if you see the MyPBA logo at the top of the Login.gov sign-in screen. Once on this screen, select the "Create an account" button to start the verification process.



Click Create an Account from the login screen

When you click "Create an account," you will see the screen on the left below. Enter the email address you would like to use to create your Login.gov account. Remember that you will need immediate access to your email to proceed. Select your language and click the check box to accept the login.gov "Rules of Use." Click Submit.

After you submit, you should see the screen on the right that instructs you to check your email to continue the process.

Step 1: Create your account

An official website of the United States government
Here's how you know

LOGIN.GOV MyPBA

Create your account

Enter your email address

Select your email language preference
Login.gov allows you to receive your email communication in English, Spanish or French.

English (default)
 Español
 Français

Check this box to accept the Login.gov [Rules of Use](#)

Submit

[Cancel](#)
[Security Practices and Privacy Act Statement](#)
[Privacy Act Statement](#)

Language

GSA HELP CONTACT PRIVACY & SECURITY

Step 2: Check your email

An official website of the United States government
Here's how you know

LOGIN.GOV MyPBA

Check your email

We sent an email to [redacted] with a link to confirm your email address. Follow the link to continue creating your account.

Didn't receive an email? [Resend](#)

Or, [use a different email address](#)

You can close this window if you're done.

Language

GSA HELP CONTACT PRIVACY & SECURITY

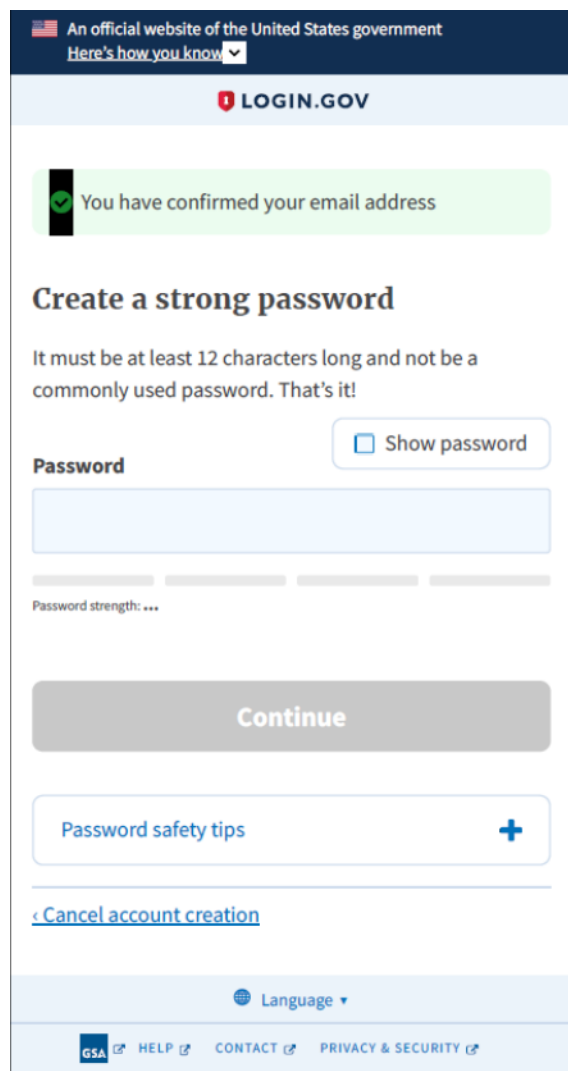
Important Note: After you enter your email address, you may receive a notification that you already have an account with Login.gov. If this is the case, you still need to complete the Login.gov identity verification process to access your MyPBA account. To do this, navigate back to the home page on <https://www.pbqc.gov/mypba>, select the **blue MyPBA** button to navigate to the Login.gov sign-in screen with the MyPBA logo, enter your email address and password for your already-created Login.gov account, and click "Sign-in."

Create a Strong Password

You will receive an email with a link. (Be sure to open the email on your phone!) Click on the link and then follow the prompts to create a strong password. It should be at least 12 characters long and not a common password.

Important Note: Write down this password or save it electronically and keep it somewhere nearby. You'll need it again during this verification process.

Once you have entered an approved password, click "Continue."



The screenshot shows the LOGIN.GOV interface for creating a strong password. At the top, it says "An official website of the United States government" and "Here's how you know". Below that is the LOGIN.GOV logo. A green notification bar states "You have confirmed your email address". The main heading is "Create a strong password", followed by instructions: "It must be at least 12 characters long and not be a commonly used password. That's it!". There is a "Show password" checkbox. A "Password" input field is present, with a "Password strength: ..." indicator below it. A large grey "Continue" button is at the bottom of the main form area. Below the button is a "Password safety tips" link with a plus icon. At the bottom left, there is a link to "Cancel account creation". The footer includes the GSA logo and links for "HELP", "CONTACT", and "PRIVACY & SECURITY".

Authentication Method Setup

Login.gov will ask you how you want to authenticate your identity.

MyPBA uses the phone option, so select “Phone” and click “Continue.”

The screenshot shows the 'Authentication method setup' page on Login.gov. At the top, there is a header with the text 'An official website of the United States government' and 'Here's how you know'. Below this is the 'LOGIN.GOV' logo. The main heading is 'Authentication method setup', followed by the instruction: 'Add a second layer of security so only you can sign in to your account.' A warning box states: 'Keep this information safe. You will be locked out and have to create a new account if you lose your authentication method.' Below this, the instruction reads: 'Select an option to secure your account:'. There are four options listed in a vertical stack, each with a description and a security level indicator: 1. 'Security key': 'Use a security key that you have. It's a physical device that you plug in or that is built in to your computer or phone (it often looks like a USB flash drive). Recommended because it is more phishing resistant.' Security level: 'MORE SECURE'. 2. 'Authentication application': 'Get codes from an app on your phone, computer, or tablet. Recommended because it is harder to intercept than texts or phone calls.' Security level: 'SECURE'. 3. 'Phone': 'Get security codes by text message (SMS) or phone call. Please do not use web-based (VOIP) phone services.' Security level: 'LESS SECURE'. 4. 'Backup codes': 'We'll give you 10 codes. You can use backup codes as your only authentication method, but it is the least recommended method since notes can get lost. Keep them in a safe place.' Security level: 'LEAST SECURE'. At the bottom of the options is a large blue 'Continue' button. Below the button is a link: '+ Cancel account creation'. At the very bottom, there is a footer with a 'Language' dropdown menu and links for 'GSA', 'HELP', 'CONTACT', and 'PRIVACY & SECURITY'.

Enter mobile phone number

At this point, you will see the screen below and Login.gov will ask for a phone number. Enter a phone number at which you can immediately receive text messages or phone calls.

Login.gov will send either a text message or, if the phone cannot receive text messages, the system will automatically call with a security code. Login.gov cannot send security codes to extensions or voicemails.

Important Note: *You will receive a new security code each time you sign in to your Login.gov account. This multi-factor authentication method is required as part of the new requirements for all agencies outlined above.*

Once you have entered in a phone number, click “Send code.”

An official website of the United States government
Here's how you know

LOGIN.GOV

Send your security code via text message (SMS) or phone call

We'll send you a security code each time you sign in.

Message and data rates may apply. Please do not use web-based (VOIP) phone services.

Phone number
Example: (201) 555-0123

How should we send you a code?
You can change this selection the next time you sign in. If you entered a landline, please select "Phone call" below.

Text message (SMS)

Phone call

[Mobile terms of service](#)

Send code

Enter one-time security code

At this point, you should have received a code from Login.gov with a 6-digit alphanumeric security code that will expire in 10 minutes. Enter the code you've just received and click "Submit."

Important Note: *The code received is not caps sensitive. You can enter the letters in upper or lower caps.*

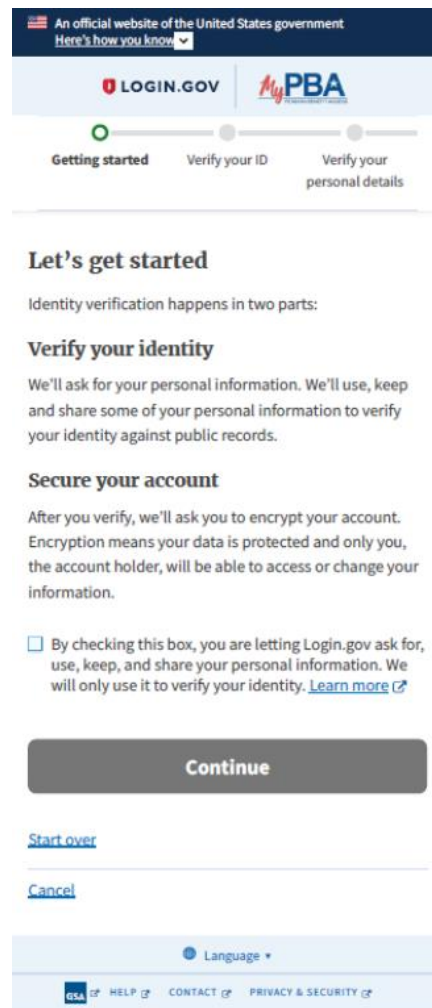
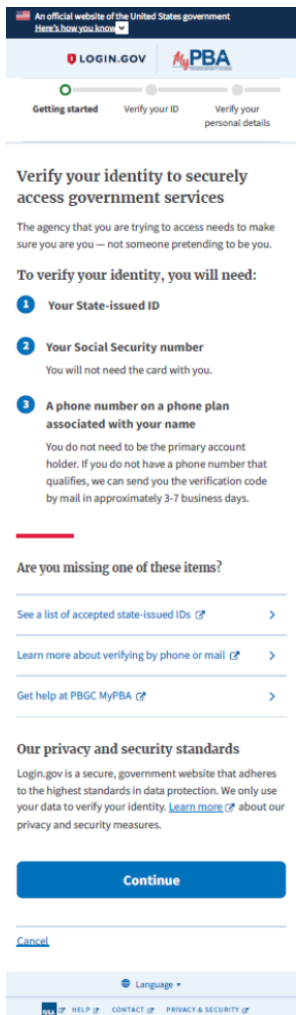
The screenshot shows the Login.gov interface for entering a security code. At the top, there is a dark blue header with the text "An official website of the United States government" and "Here's how you know" with a small icon. Below this is the "LOGIN.GOV" logo. The main heading is "Enter your security code". Below the heading, it says "We sent a security code to [redacted] This code will expire in 10 minutes." There is a text input field labeled "One-time security code". Below the input field is a blue "Submit" button. Underneath the button is a "Get another code" button with a refresh icon. There is a checked checkbox labeled "Remember this browser". Below that, it says "Entered the wrong phone number? [Use another phone number](#)". At the bottom of the main content area, there is a link that says "Choose another option". The footer contains a "Language" dropdown menu and a row of links: "GSA", "HELP", "CONTACT", and "PRIVACY & SECURITY".

Prepare to upload your driver’s license photo

At this point, you’ll prepare to upload your driver’s license. Shortly after your verification process is completed, Login.gov will automatically remove the photos of your driver’s license from their system.

Step 1: Read this screen and, if you have all the documentation required, click “Continue.”

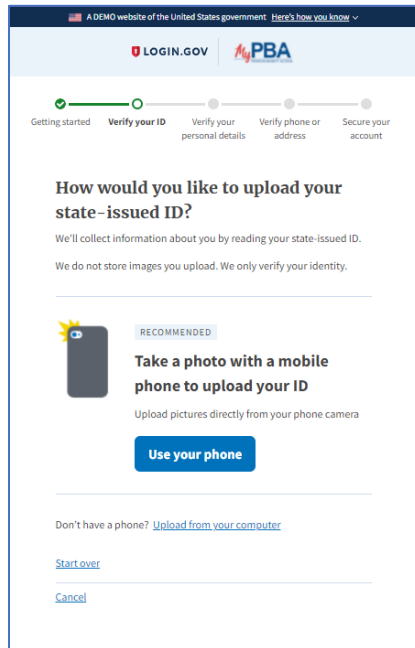
Step 2: Read this screen giving Login.gov permission to collect your identity verification information, check the box, and click “Continue.”



Important Note: Many of our customers experience challenges during this step. We strongly recommend using your mobile device, not your computer, for this step. If you start the process on your computer, you can choose the “Use your phone” option to receive a text to your mobile device. That text message will open a process to walk you through the process of taking photos of your ID with your mobile device and sharing them with Login.gov for verification purposes.

Take a photo of your driver's license

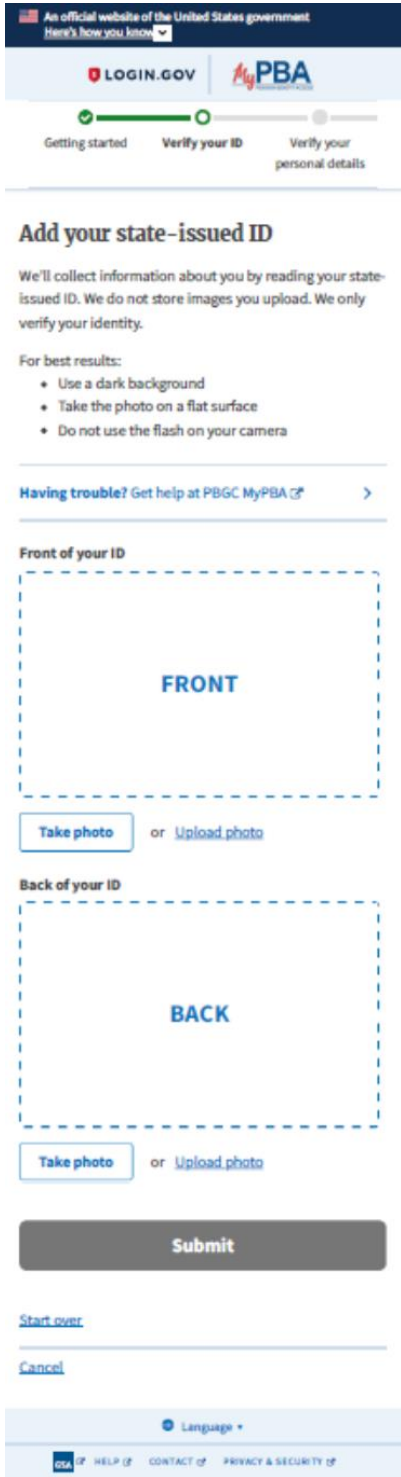
Login.gov will ask you how you want to upload your driver's license. The simplest way to do this is by taking a photo with your phone. If you have a mobile phone with a camera, click "Use your phone."



After you click "Use your phone," Login.gov will prompt you to take a photo of the front of your driver's license. See the next page for a walk through of this process.

Important Note: *If you're using a desktop computer, we recommend switching to a phone for this step. To do this, enter a phone number where you can receive SMS/text messages and click continue. Open the link on your phone and choose "take a photo" or "upload a photo." Follow the instructions and return to your computer to complete the process.*

Taking a photo of your driver's license (continued)

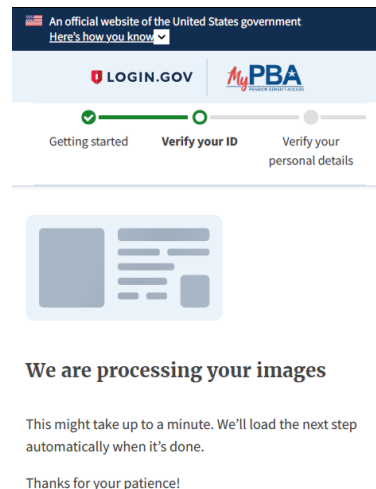


Here are some tips to ensure a high-quality photo that will be accepted by Login.gov:

- Use a high-resolution camera (generally from a newer model phone). Most phone or tablet cameras will work, your computer webcam may not.
- Don't use your flash.
- Use a solid, non-reflective and dark background.
- Take a clear photo without shadows, glares, reflections or blur.
- Take the photo in a well-lit area with indirect light – and no overhead lights that may provide glare.
- Show the edges of the ID in the photo.
- Don't crop the background.
- Check that barcodes on the back of your ID are not damaged or dirty.
- Hold your device close to your ID.

Important Note: You must hold the phone very steady for 5 seconds to get a good photo.

When you've successfully uploaded your images, Login.gov will let you know they're being processed, and will automatically move you to the next step.



Enter your Social Security number

Login.gov uses your Social Security number to validate your name, date of birth, and address listed on your ID. Your SSN will be encrypted throughout the process and won't be visible to others. Shortly after your verification process is completed, Login.gov will automatically remove your SSN from Login.gov's system. Enter your Social Security number and click "Continue."

Step 1: Enter your Social Security number and click "Continue."

Step 2: After you click "Continue" you will be asked to verify your account information. If it looks correct, click "Continue."

An official website of the United States government
Here's how you know

LOGIN.GOV MyPBA

Verify your ID Verify your personal details Verify phone or address

✓ We have verified your state-issued ID

Enter your Social Security number

We need your Social Security number to validate your name, date of birth and address. Your Social Security number is encrypted. With your consent, we share this information with the government agency you are trying to access to verify your identity. [Learn more](#)

Social Security Number
Example: 123-45-6789

Show Social Security Number

Continue

[Start over](#)

[Cancel](#)

Language ▾

GSA HELP CONTACT PRIVACY & SECURITY

An official website of the United States government
Here's how you know

LOGIN.GOV MyPBA

Verify your ID Verify your personal details Verify phone or address

Verify your information

First Name:

Last Name:

Date of Birth:

Address: [Change](#)

City:

State:

Zip Code:

Social Security Number: [Change](#)

Show Social Security Number

Continue

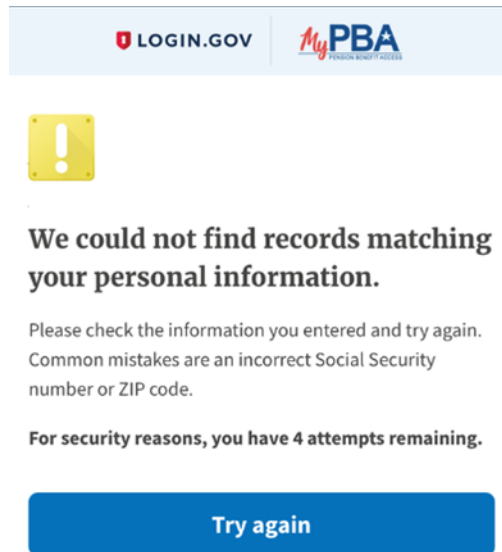
[Start over](#)

[Cancel](#)

Language ▾

GSA HELP CONTACT PRIVACY & SECURITY

Important Note: Once you select "Continue" on the second screen on the right above, you may receive a screen that notifies you your personal information could not be verified. At this point, you have four attempts remaining. We recommend you select "Try Again," and enter your previous address, or the address listed on your ID if not the same as your current address. Once updated, select "Continue."



If you continue to receive this screen, unfortunately, you are not able to continue the identity verification process because you have not been successfully verified by Login.gov. To protect our customers' data, PBGC requires that all customers complete the identity verification process through Login.gov to access their MyPBA account. For more information, see the "What if Login.gov can't verify my identity?" question in the Troubleshooting Guide on page 28.

Enter a phone number in your name at your address

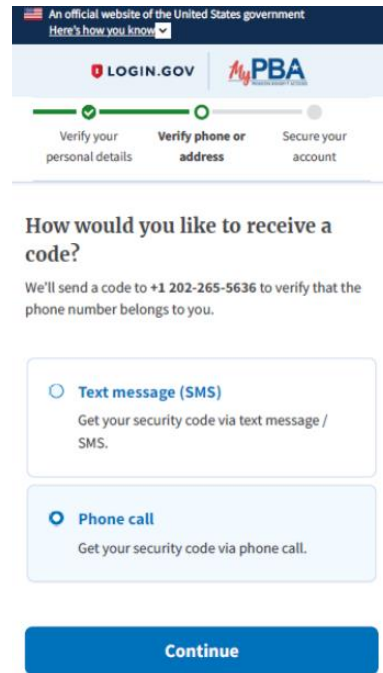
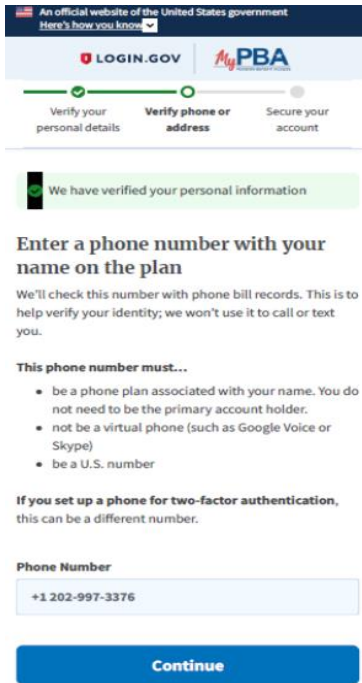
At this point in the identity verification process, Login.gov will ask for a phone number on a phone plan associated with your name. This phone number is used to verify your address, so you will need to be either the **primary customer** or an **authorized user** of the account.

This phone number does not have to be the same phone number you used for the verification code or the same phone you're using to register. You won't get any calls or texts to this number; it's just for verifying your address.

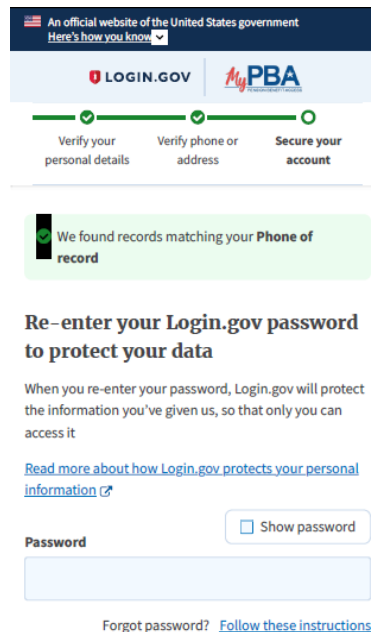
If Login.gov cannot match the phone number to other records, it will let you try again. For security reasons, you will be allowed only 10 attempts.

Step 1: Enter your Social Security number and click “Continue.”

Step 2: After you click “Continue” you will be asked to verify your account information. If it looks correct, click “Continue.”



If Login.gov was able to verify your address through your phone number, you will be asked to re-enter your Login.gov password to protect your data.



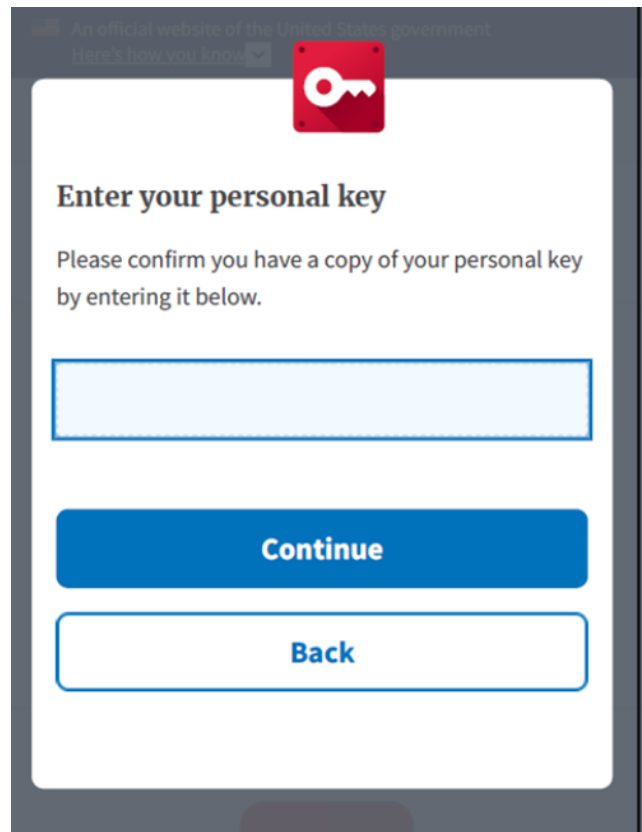
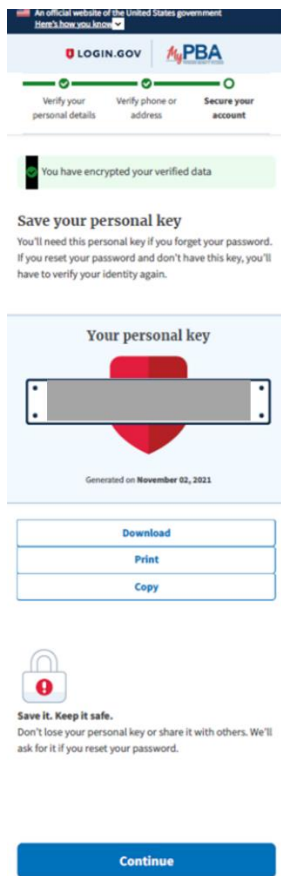
Save and enter your personal key

Step 1: At this point, Login.gov will give you a distinct individual personal key.

Important Note: You'll need this key in the next step of the authentication process, so either **write down, download, print, or copy** your personal key somewhere safe. You will need to use it on the next screen.

Click Continue.

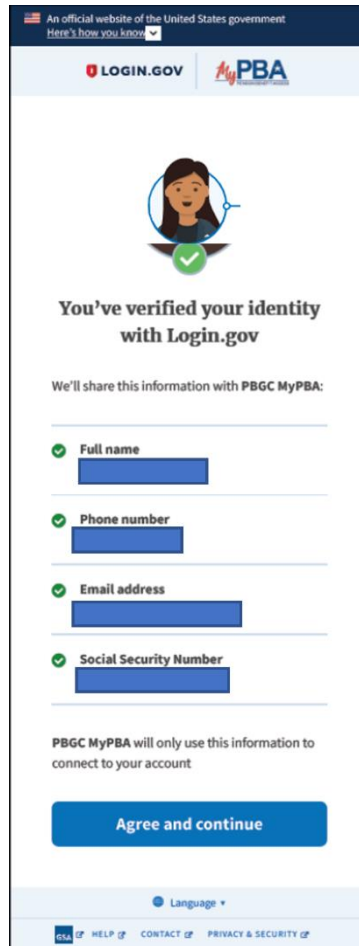
Step 2: The next screen will ask you to enter your personal key. Click Continue.



Important Note: You should save your personal key in a safe place where you can reference it later. After the registration process is complete, you'll need your personal key to re-set your password and make other account adjustments through Login.gov. If you forget or lose your personal key, you will need to complete the identity verification steps above again.


Login.gov Identity Verified

At this point, you should see a screen like the screen below that lets you know you've verified your identity with Login.gov.



An official website of the United States government
Here's how you know

LOGIN.GOV MyPBA



**You've verified your identity
with Login.gov**

We'll share this information with PBGC MyPBA:

- Full name
- Phone number
- Email address
- Social Security Number

PBGC MyPBA will only use this information to connect to your account

Agree and continue

Language

HELP CONTACT PRIVACY & SECURITY

Click Agree and continue.

Congratulations! You made it!!

At this point, you are verified through Login.gov. Now, PBGC and Login.gov will begin to activate your MyPBA account. This can take up to 30 minutes. If you are not brought to your MyPBA landing page upon selecting "Continue" (for example, if you are brought back to the Login.gov sign-in page), please try again in 30 minutes.

When you are ready to log in, go to <https://www.pbgc.gov/mypba>, click the **blue MyPBA Login** button and use your email address and newly set-up password to log in.

You will be sent a security code (text or phone call) that you'll need to enter to log in to MyPBA. You'll need to do this each time you log in.

Remember to only use the **blue MyPBA Login** button on <https://www.pbgc.gov/mypba> to access the Login.gov sign in screen to access your MyPBA Account.



Troubleshooting Guide

The following are some of the common issues and questions users encounter completing the identity verification process through Login.gov to access their MyPBA account.

I already have a Login.gov account. Can I use that account for MyPBA?

Not necessarily. Some PBGC customers already have a Login.gov account they use to participate in the Department of Homeland Security's Trusted Traveler Program, or to receive other federal government services.

To keep your personal and financial information safe and secure, MyPBA requires NIST Identity Assurance Level IAL2, which is a higher level of authentication than some other government sites. As a result, you may need to go through the Login.gov identity verification process even if you've registered for Login.gov services in the past to access your MyPBA account.

What if I don't have a phone number that has my name associated with the phone plan?

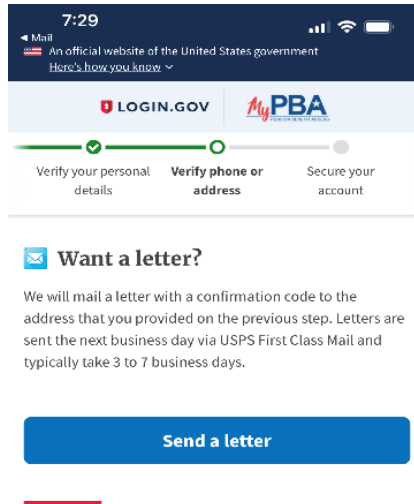
To verify your address, Login.gov requires users to enter a phone number where they are listed as either the owner or authorized user of the phone plan.

- What if I'm on a family plan?
 - You can use a phone number from a family plan if you are the primary account holder. Login.gov will attempt to match the phone number to your other public records.
- What if my phone plan doesn't have my current address or has the primary account holder's address?
 - You can use a phone number and phone plan that has a different address. Login.gov will attempt to match the phone number to your other public records.
- What if I have a prepaid account and cell phone?
 - Prepaid phones can be used for identity verification. However, some prepaid phone numbers contain risk factors that might cause you to fail identity verification.
- Do I need a landline?
 - You do not need a landline. You can use a cell phone number.
- Can I use my work phone number?
 - You can use a work phone number if it is your primary phone number. Login.gov will attempt to match the phone number to your other public records.
- What if I use a Google voice or similar VOIP (Voice Over Internet Protocol) number?
 - You cannot use a VOIP number for identity verification at this time.

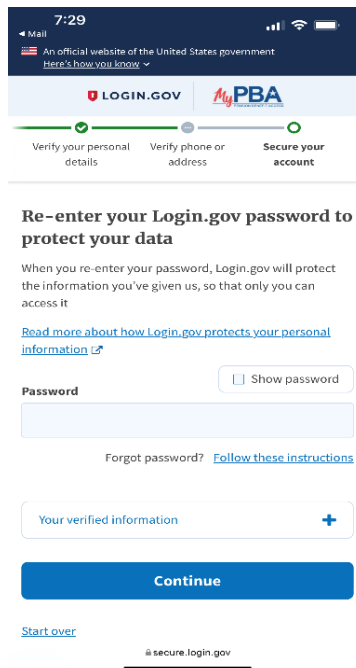
If Login.gov cannot verify your address with the entered phone number, you can request to verify your address by mail instead. Select the link "Verify your address by mail instead."

Verifying your address by requesting a Login.gov PIN through the mail:

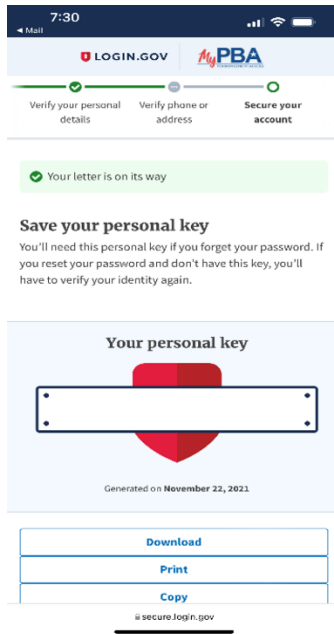
Step 1: When prompted (on previous page), choose the option to verify your address by mail. It will bring you to this page. Click “Send a letter.”



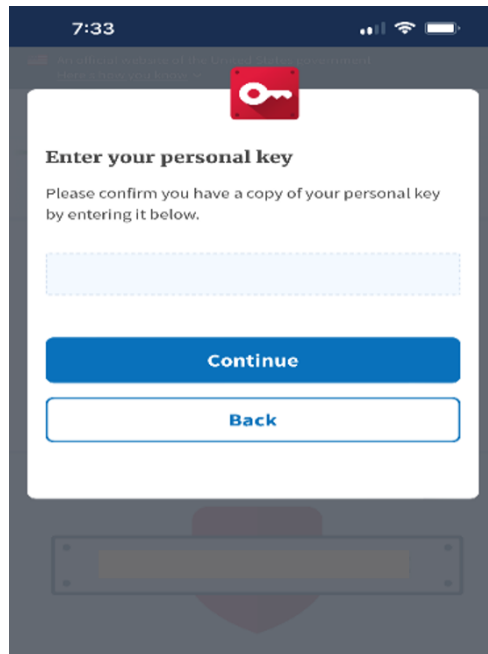
Step 2: You will be prompted to re-enter your newly created password. Once you enter your password you will receive a confirmation page indicating the letter is on its way.



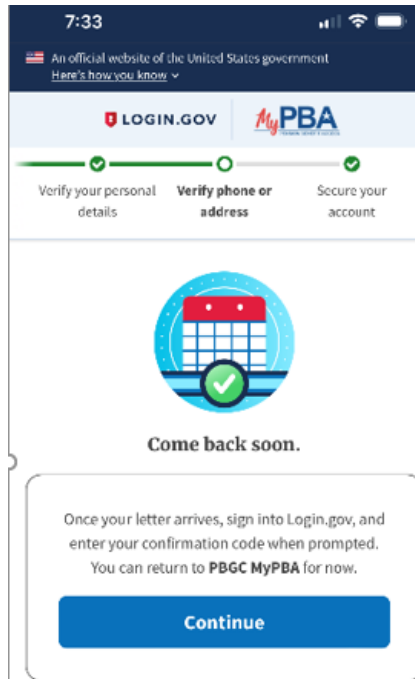
Step 3: This action will also generate a personal key that is unique to your account.
Save this 'personal key' as you will need it in the next step and for future login.



Step 4: Enter your personal key that was provided on the previous page



Step 5: You will then see a confirmation page that your request was a success.



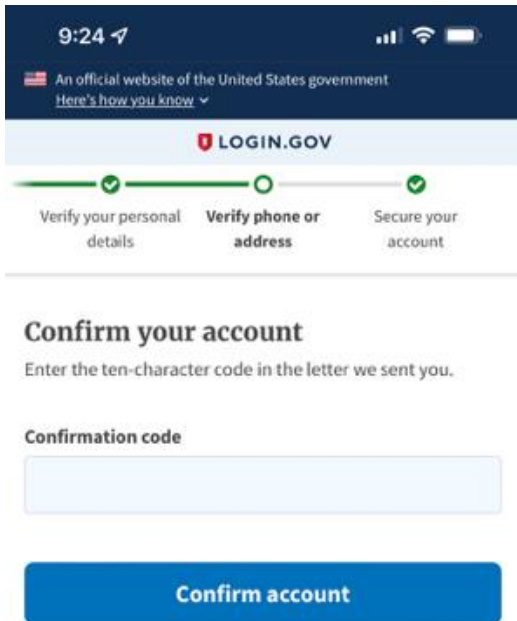
Entering the Login.gov PIN you received in the mail:

Login.gov will send you a letter via the US Postal Service three to seven business days after you request the code. The confirmation code will expire 30 days after the date you submitted your request. If you do not receive your letter, or your confirmation code expires before you finish the identity verification process, you can request a new confirmation code.

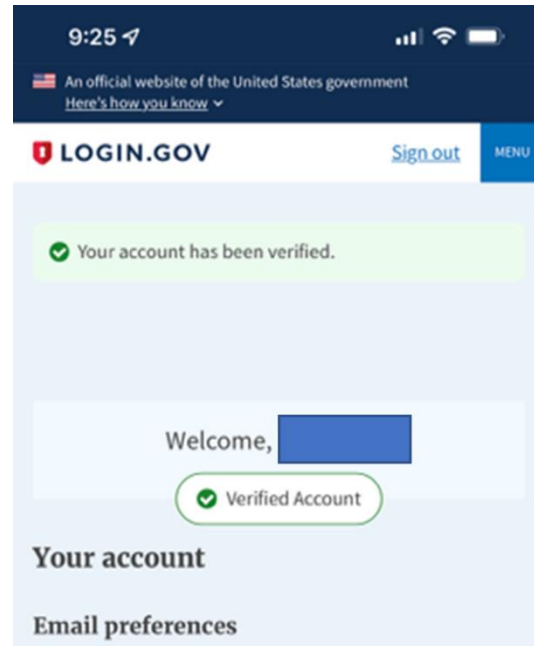
To finish verifying your account:

- 1) Go to <https://secure.login.gov>
- 2) Sign in with your Login.gov account
- 3) Enter the confirmation code when prompted

Step 1: After you've signed in with your username and password, you will see the screen below. Enter your confirmation code in the box provided.



Step 2: You will see a note saying that your account is verified. At this point, please go back to <https://www.pbgc.gov/MyPBA> and click on the **blue MyPBA Login button** to log in to MyPBA.



What if I don't have access to a mobile phone to complete the registration process?

If you don't have access to a mobile phone, you can attempt to verify your identity using a desktop computer and a landline phone. We find that most users have difficulty uploading a photo of their driver's license when using a desktop computer. Be sure to follow these instructions to prepare your image files for uploading:

- Follow the same tips for taking photos of your ID with a camera from page 18.
- Save each file as a JPG or PNG. You cannot use a PDF file. Look at the name of your file and it should have an abbreviation after the title (ex: JohnDoelD_Front.jpg).
- Make sure your ID takes up almost all of the available space in the photo, so the four corners of your ID should be right at the four corners of the photo frame.
- Make sure your images are high-resolution (around 2025 x 1275 pixels is ideal). You can see the resolution of your photos by clicking on the "Properties" and then "Details" options in your photo editing tool. Using a mobile phone to upload your state ID photos is the best way to ensure they'll be accepted by Login.gov.
- Images should be in color.

You can make 10 attempts to upload your document. Once you've made 10 attempts, the system will lock you out for six hours as a security precaution.

What if I don't have a state-issued ID card?

Only the following state-issued identification is accepted:

- Driver's license from all 50 states, the District of Columbia, and US territories (Guam, US Virgin Islands, Mariana Islands and Puerto Rico)
- A non-driver state-issued ID card
 - This is an identity document issued by the state/US territory that identifies you but does not give driving privileges.

PBGC is working hard to help customers without a US state-issued ID get access to MyPBA. That's why we've created another way to access MyPBA through Login.gov.

Here's how it works: Start by completing the Login.gov registration process, which includes setting up an email and password for future logins.

Once you arrive at the "Add your state-issued ID" page, please click on the "Get Help at PBGC MyPBA" link. After clicking on the "Get Help at PBGC MyPBA" link, you will be redirected to an alternate page where you can request a MyPBA PIN.

LOGIN.GOV MyPBA

Getting started Verify your ID Verify your personal details Verify phone or address Secure your account

Get started verifying your identity

PBGC MyPBA needs to make sure you are you — not someone pretending to be you.

You will need your:

- 1 **State-issued ID**
Your ID cannot be expired.
- 2 **Social Security number**
You will not need the card with you.
- 3 **Phone number**
We'll call or text this number to verify your identity. If we can't verify your phone number, you can verify by mail instead. [Learn more about verifying by phone or mail](#)

[Continue](#)

Are you missing one of these items?

- [See a list of accepted state-issued IDs](#) >
- [Learn more about verifying by phone or mail](#) >
- [Get help at PBGC MyPBA](#) >

What if Login.gov can't verify my information?

Occasionally, Login.gov is unable to verify a user's information. You may see a screen that says, "We could not find records matching your personal information." This can occur even after you upload a driver's license, enter a Social Security number, or verify your address.



At this point, users have four attempts remaining. We recommend selecting "Try Again," and entering a previous address or the address listed on the ID that you uploaded, if not the same as the current address. Once updated, select "Continue" again. If a user continues to receive the screen below, unfortunately, they are not able to continue the authentication process because they have not been successfully verified by Login.gov.

This issue occurs because Login.gov uses real-time identity-proofing techniques to protect personal information and prevent fraud. The Login.gov verification process relies on available data from government databases, and some people will have conflicting or insufficient data to complete the identity-verification process.

Unfortunately, if you are unsuccessful in getting verified through Login.gov, PBGC won't be able to help because Login.gov doesn't tell us why users can't be verified.

However, we're working hard to help customers that aren't successfully verified by Login.gov get access to MyPBA. That's why we've created another way to access MyPBA.

If you encounter any issues during the Login.gov registration process, please click on the "Get Help at PBGC MyPBA" link. After clicking on the "Get Help at PBGC MyPBA" link, you will be redirected to an alternate page where you can request a MyPBA PIN.

What if I don't have a U.S. based phone number?

If you don't have a US-based phone number, you can still complete the first step of the Login.gov registration process. You'll know you've completed this step when you successfully receive your Login.gov security code either by text message or automated phone call.

After this step, Login.gov will ask you to complete the identity verification process. If you encounter any issues during the registration process using Login.gov, please click on the "Get Help at PBGC MyPBA" link. After clicking on the "Get Help at PBGC MyPBA" link, the Login.gov process will redirect you to an alternate page where you can request a MyPBA PIN.

How do I clear my cache?

Sometimes, when users experience problems uploading their ID or completing other steps in the Login.gov identity verification process, clearing the internet browser's cache (browser history) can help.

Here are the different ways to clear a cache in the most popular browsers:

Google Chrome

- Open the Chrome App
- At the top right, tap More (three vertical dots)
- Tap "History > Clear browsing data"
- At the top, choose a time range. To delete everything, select "All Time"
- Next to "Cookies and site data" and "Cached images and files," check the boxes.
- Tap "Clear Data"

Microsoft Edge

- Select the Settings icon, top right of the screen (three horizontal dots)
- Near the bottom of the drop-down box, click Settings
- On the Settings Tab, select "Privacy, search, and services"
- On the Privacy screen click the "Choose what to clear" button
- In the Clear browsing data dialog box select "All time" in the Time Range box
- Place checks next to Cookies and other site data and Cached images and files (Browsing history and Download history do not need to be checked)
- Click "Clear Now"

Safari

- Open the Settings App
- On the left, scroll down to Safari (fifth grouping of Settings) and tap
- On the right, scroll down to Clear History and Website Data
- Tap "Clear" in the Clear History and Data pop up box

I successfully registered for a Login.gov account, but now I can't get in to MyPBA.

When accessing your MyPBA account after the Login.gov verification process, remember to **always use the blue MyPBA button** on the <https://www.pbgc.gov/MyPBA> page, not the general Login.gov webpage.



After you've successfully completed the identity verification process through Login.gov, it can take up to 30 minutes for the account to activate.

If you're still having trouble, please contact the [PBGC Customer Contact Center](#).

I'm still having trouble with Login.gov and MyPBA.

If you're still having trouble registering for your MyPBA account with Login.gov, visit the [Login.gov Help Center](#) or contact PBGC at 1-800-400-7242. We will do our best to help you. PBGC cannot override or bypass the Login.gov verification steps.

TTY/ASCII (American Standard Code for Information Interchange) users, call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 1-800-400-7242.

International callers on mobile phones call 1-800-400-7242. If calling from a landline, please call 202-326-4000, and press "0" for a Customer Service Representative.

To help us serve you best, please have the following information available when you call:

- Your PBGC Customer ID or your full Social Security number.
- Your pension plan's name or number, which can be found in the upper right corner of correspondence from PBGC.