

BPAS Security Update



Protecting Inactive Accounts

Like you, we take account security very seriously at BPAS. Our goal is to provide the most secure environment possible while minimizing the administrative burden on clients.

A key issue for plan sponsors today is the matter of **inactive accounts**, where the participant has never actually logged on, provided an email address, or taken an active role in managing the account. **Recordkeepers across the industry are focusing on inactive accounts, since they can be an ideal target for fraudsters.**

In addition to our ongoing campaign to obtain participant email addresses from plan sponsors, we are asking you to help mitigate this risk posed by inactive accounts. **Here's what we are asking you to do:**

- **Login to the plan sponsor site** at bpas.com (if you don't have login credentials, please contact your BPAS Plan Consultant).
- In the **Resource Center/Actions Items** tab, you'll find a report called, "**Participants who have never logged in.**"
- View this Excel report to see the **list of participants** in your plan who have never logged in to their account.
- **Share the Inactive Account communication** with these participants and ask them to login to their BPAS account and provide the needed information.
- If you would like BPAS to assist with mailing this communication to participants, please visit bpas.com/options for mailing service details.



To protect account security, BPAS uses a convention to suspend logins for inactive accounts after a certain period of time. Once online access is suspended, participants will need to call BPAS Customer Service at 1-866-401-5272. Our Customer Service team will use a variety of techniques to authenticate identity and restore account access.

As always, please contact your BPAS Plan Consultant with any questions or concerns.

Thank you for your attention to addressing inactive accounts to provide broader account security for everyone.

