

mercer moments

a new **app** that puts control of your **pension plan** in your hands

Frequently Asked Questions

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What is the purpose of the Mercer Moments App?

Mercer Moments puts control of your pension plan in your hands. The app lets you: see the latest value of your pension savings; review investment performance and fund choices; and see your contribution history.

Can anyone download the app?

Mercer Moments is available to members of selected Mercer administered Defined Contribution pension schemes in Ireland. You can only view your own pension plan details if you are a member of one of these plans.

How do I download the Mercer Moments App?

Apple phones



Visit the [Apple Store](#)

Android phones



Visit the [Android Play Store](#)

How do I access my account on the Mercer Moments App?

Once you have installed the app, you use the same credentials to log on to Mercer Moments as you use to log on to Mercer OneView:

Employer Code: WORKDAY

Employee ID: Your employee ID

PAC: Your Personal Access Code

Within the application you will be asked for these credentials and the security of this request is facilitated using OAuth2.0.

What is O-Auth 2.0?

OAuth 2.0, which stands for “Open Authorization”, is a standard designed to allow a website or application to access resources hosted by other web apps on behalf of a user. It is now the de facto industry standard for online authorization.

Once you have been verified you will be able to enter the application and view data relevant to you. If you do not pass the Mercer OneView username and password step, you will not be able to enter the application and no data will be passed to the application.

The app will not accept my login details. What do I do?

Make sure your **Employer Code**, your **Employee ID**, and your **PAC** are all correct. Contact our JustASK Team to help you with any/all of these if you are not sure.

Where can I get help?

Mercer's JustASK helpline is there to help answer your questions.

- **Online:** bit.ly/ContactJustASK
- **Email:** JustASK@merceroak.com
- **Phone:** (01) 411 8505. Press 3 for Pension Plans.

The JustASK phonenumber is available weekdays, 9.00 – 17.00, excluding public holidays.

Why won't it accept my PAC?

Anyone with a PAC older than 90 days must change it in Mercer Oneview before they log on. The criteria for creating your PAC is:

- be between 8 and 32 characters in length
- contain an uppercase letter, a lowercase letter, and a number
- contain no special characters e.g. #,!)\$&
- not have been used previously

How do I reset my PAC?

Follow [this link](#) then follow the instructions on screen.

Can I update my personal details on the app? Will this feed through to Mercer OneView?

When you log into the app for the first time, you will be asked for some additional data points. These data points are contained only within the app itself. They do not overwrite what is currently stored on Mercer OneView. You can change any of these data points in the **About You** section on the app at any time.

How do I view my pension fund balance through the app?

The first screen on the app is a Dashboard. The current value of your Retirement Account is displayed on a tile on this screen. You can click on the tile for additional information on your contributions and investments.

Can I change my contribution rates on the app?

There is no change in how you currently change your contribution rates i.e., via Mercer OneView, or through your Employer.

The app however will link the member to Mercer OneView via the Contributions section.

Can I view my contribution history using the app?

You can see your contributions to the plan for the last 12 months in the app and a full history is available in mercer OneView. To access on the app:

- click on the Retirement Account tile on the Dashboard
- click on Contributions

Can I view my investment history using the app?

You can see your investment history to the plan for the last 30 months in the app and a full history is available in mercer OneView. To access on the app:

- click on the Retirement Account tile on the Dashboard
- click on Investments

Is it possible to request a withdrawal or initiate a pension pay-out through the app?

You need to contact the administrator of your pension plan to initiate this process. If you cannot find the administrator details, you can contact JustASK Helpline for assistance.

How can I track the performance of my pension fund investments through the app?

When you click on one of your investment funds you can access the following:

- Click on Factsheet to view the most recent quarterly Fund Factsheet for information on how the fund is structured,
- You can also click on **Performance** for a graphical representation on the fund performance over the past 5 years.

Can my HR Department see my pension fund details?

Only you can sign into the app with your pre-existing Mercer OneView credentials.

I don't want the app anymore. How do I delete it?

iPhone

- Press and hold the app icon
- Click Remove App

Android

- Press and hold the app icon
- Click Uninstall

How can I switch “on” app notifications?

You can do this within the app itself by:

- Going to the Your Profile section.
- Click on Alerts & Notifications.
- Click on Manage notifications in your Settings app.
- You will see a pop-up message prompting you to click on a button which will bring you to your phone settings. You can set your notification preferences from there.

Are there any fees associated with using the pension fund app?

There are no fees currently associated with the app.

How secure is the app?

The Mercer Moments app was built with the help of an app provider (who have been assessed by Certification Europe and deemed to comply with the requirements of ISO 27001:2013), using secure encryption practices. On phones, the application doesn't ask for any permissions that aren't needed. No unnecessary data is stored on the device.

- Disk and database are managed by Google Cloud SQL.
- Individual fields and columns: We also use PostgreSQL RLS to ensure that only a user can access their own data.

How does the app access pension information? Where is the data stored?

- When a user opens the app, they are asked for the same login credentials that they would use to log in to Mercer OneView.
- Using O-Auth2 (described above), the user will only be able to access the contents of the app once their credentials have been verified. The authentication happens within the Mercer Environment (including when they insert their login and password details)
 - If the user login credentials pass validation, then a token is generated which our app provider then use to access the relevant pension information
 - If the user credentials fail validation, the user will not gain access to, and no data will be passed to the app.
- All data resides in Mercer, unless a member triggers us to request their pension information by entering their login information
- The pension data sent to the app is a subset of the data we hold for the member in our systems. This is used to create a JavaScript Object Notation or 'JSON' file (basically an individual record for each individual member). Only that file is sent to our app provider when a member logs in correctly.

Will I get irrelevant or disruptive advertisements?

There are no external or embedded advertising from 3rd parties in the Mercer Moments app.

Where can I find more details on the app Privacy Policy, and/or the Terms & Conditions?

You can do this within the app itself by:

- Going to the Your Profile section.
- Click on Privacy & Data.
- Then click on either:
 - Privacy Notice
 - Or
 - Terms & Conditions

Alternatively, we can send an individual copy of both documents on request.