

# 2-Factor Authentication

The 2-Factor Authentication (2FA) feature is integrated into your Personal Financial Management Website; it is an important security measure to safeguard your personal financial data. 2FA works by sending a PIN to your phone to use when logging in.

## Initial Enrollment

1. Upon logging in, you will be required to register a primary phone number to be used for 2FA verification. Enter your phone number and click **Enroll**.

### 2-Factor Authentication

Please enroll in 2 Factor Authentication by entering your phone number below.

You will be sent a verification code via text message. To request a phone call, enroll and proceed to the next page.

What phone number would you like to use to receive the verification code?

2. Once you have received your PIN, enter the 6-digit code into verification field and click **Verify**. You also have the option to click the **Call** link to have the verification code delivered to you in an automated phone call. As the code expires after 10 minutes it may be necessary to click the **Resend** link to receive a new PIN verification code.

### Enter Verification Code

We just sent you a text message with a verification code. Enter it to verify your phone.

Please note that text message delivery can take a minute or more.

Can't receive texts or prefer a call? [Call](#)

[Change](#)

  
  

Didn't receive a text message? [Resend](#)

3. The system will now prompt you to set up a recovery phone; do not use the same number as your primary phone. The recovery number will be used if you do not have access to your primary phone while trying to log in.

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## Settings

There are two levels of security to choose from, Standard or High.

### Standard Security:

Requires PIN entry when “at-risk activity” has been identified. Select this option if you prefer only to be prompted with additional security when our system detects a potential threat like a log-in from a foreign country.

### High Security:

Requires a PIN be entered every time you log into the system. Select this option if you prefer to use the highest level of security available.

1. To change your security settings, click the **Settings** link in the top right of your website. From there, choose **Security**.
2. Select your security level, then click **Save** when done. Note that you can also change your primary or recovery phone number here.

The screenshot shows the 'PERSONAL FINANCIAL WEBSITE' header with navigation links: Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings (highlighted with a red box), and Sign Out. Below the header, there are tabs for Alerts, Security (highlighted with a red box), and Privacy. The main content area is titled 'Change Password' and contains three input fields: 'Old Password:', 'New Password:', and 'Verify Password:', followed by a 'Save' button. Below this is the 'Two Factor Authentication' section, which is also highlighted with a red box. It includes instructions: 'Enable two factor authentication to increase your security. Enter a primary phone number to receive SMS, and optionally a recovery phone number for two-factor authentication.' There are two radio buttons: 'Standard Security' (unselected) and 'High Security' (selected). Below the radio buttons are two input fields: 'Primary Phone:' with the value '(937) 5551212' and 'Recovery Phone:' with the value '(937) 5551212', followed by a 'Save' button.

**Note:** You may not have the ability to switch between standard and high security depending your version of the application.

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## Troubleshooting

### Issue:

You do not have access to your primary phone number.

### Solution:

Click **More Options**; you can use your recovery number or click the link to contact your advisor for one-time access:

The screenshot shows a three-step process for 2-Factor Authentication:

- 1 Enter Verification Code**: A screen where a user is prompted to enter a 6-digit verification code. It includes a text input field with a lock icon and a "Sign In" button. A "More Options" link is highlighted with a red box.
- 2 2-Factor Sign In Options**: A screen showing two phone numbers: "Primary Phone: (\*\*\*) \*\*\*-\*\*-47" and "Recovery Phone: (\*\*\*) \*\*\*-\*\*-57". Each number has "Text Me" and "Call Me" buttons. Red arrows point to the "Recovery Phone" number and a "Contact Mark Masters for One Time Access" link at the bottom.
- 3 One Time Access**: A screen displaying the One Time Access code "566" and a "Back to More Options" link.

### Issue:

You entered your PIN incorrectly 3 times and your account has been locked.

### Solution:

To unlock your account, you will need to contact the manager of your Personal Financial Website.