

# GETTING STARTED WITH MFA

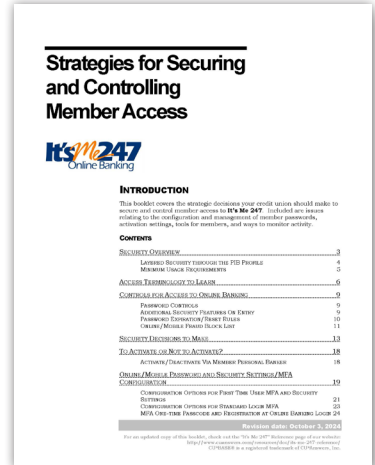


Learn more in the [Strategies for Securing Member Access](#) booklet.

## Prerequisites

Mobile App version 7.0 is required. [Learn more in the store.](#)

You will want to clean up your phone and email database prior to turning on MFA; otherwise, some members may get locked out of their accounts. [Sign up for Xtend's Data Hygiene Campaign.](#)



## Configure and Activate

Activate MFA via **Tool #569 Online/Mobile/Text Banking VMS Config**, then *Online Banking Password and Security Features*. Configure MFA for either **It's Me 247**, **BizLink 247**, or both.

To activate MFA within **Tool #569 Online/Mobile/Text Banking VMS Config**:

1. Select a method for the member to authenticate (i.e., email, text, or either). This configuration determines the member's selection options. (**BizLink 247** MFA supports only email.)
2. Configure a number of days for the device to be remembered. If desired, set a different number of days for desktop/web and mobile app. (Use 999 to never expire.)
3. Activate MFA by selecting Personal (for **It's Me 247**), Business (for **BizLink 247**), or Both at the top of the configuration screen and selecting Update to save the settings.

### Online Banking Password and Security Settings

Corp ID 01

Require two factor authorization  No  Personal  Business  Both

#### Standard Online Banking Member Login

If two factor, use  Code sent via text or email  Code sent via email  Code sent via text

Remember my device feature for desktop/mobile web:

Expire device registration after  days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

Remember my device feature for mobile app

Expire device registration after  days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

#### Business Banking Multi-Login

Remember my device feature for desktop/mobile web:

Expire device registration after  days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

Remember my device feature for mobile app

Expire device registration after  days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

MFA is a global control across all accounts. Once you activate MFA for personal, it will be required for all **It's Me 247** accounts. Once you activate MFA for business, it will be required for all **BizLink 247** accounts.

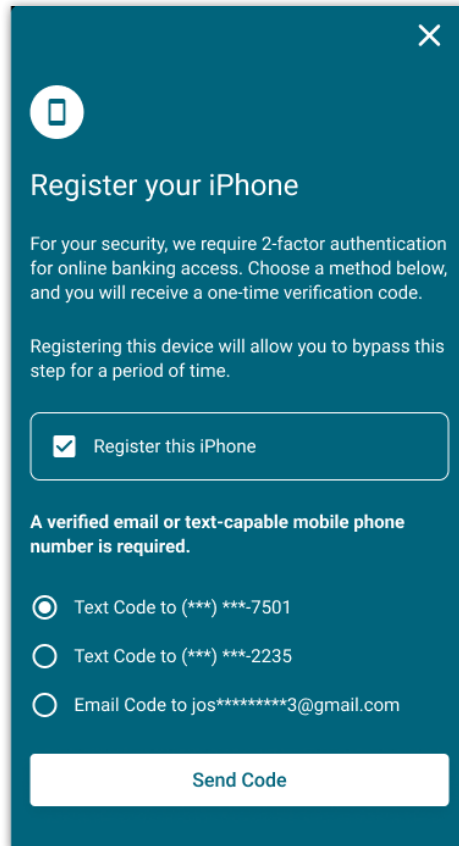
Once you activate MFA, if a membership's phone numbers/emails are incorrect/missing, they will be unable to receive the one-time code required to log in to their online banking account.

## Member Experience

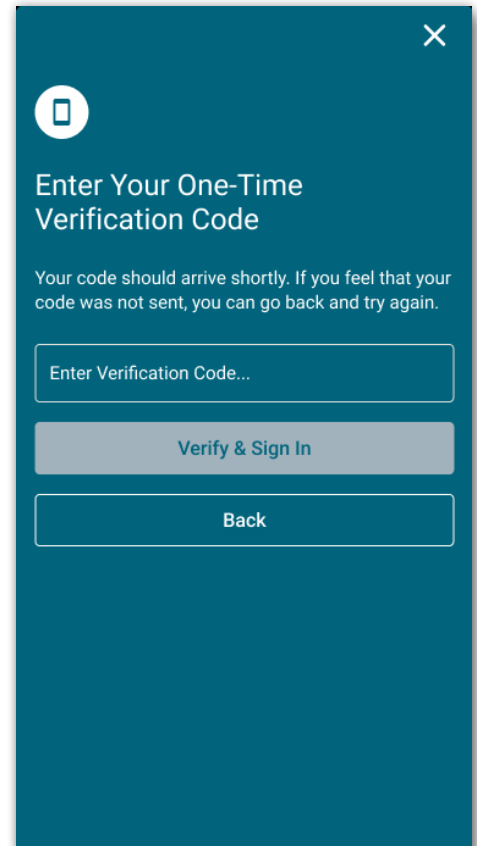
Once the feature is activated, the member will be presented two MFA screens upon logging into online banking.

The first page allows the member to register their device (if configured) and to select an email or cell phone for the one-time passcode. The second page prompts the member to enter the one-time verification code.

If the member checked the box to register their device, they will not be presented with the MFA screens until the configured number of days have passed.



The screenshot shows a teal mobile app interface. At the top right is a close button (X). Below it is a white square icon with a teal circle inside. The main heading is "Register your iPhone". Below this is a paragraph: "For your security, we require 2-factor authentication for online banking access. Choose a method below, and you will receive a one-time verification code." Another paragraph follows: "Registering this device will allow you to bypass this step for a period of time." There is a white button with a teal checkmark and the text "Register this iPhone". Below that is a note: "A verified email or text-capable mobile phone number is required." There are three radio button options: "Text Code to (\*\*\*) \*\*\*-7501", "Text Code to (\*\*\*) \*\*\*-2235", and "Email Code to jos\*\*\*\*\*3@gmail.com". At the bottom is a white button with the text "Send Code".



The screenshot shows a teal mobile app interface. At the top right is a close button (X). Below it is a white square icon with a teal circle inside. The main heading is "Enter Your One-Time Verification Code". Below this is a paragraph: "Your code should arrive shortly. If you feel that your code was not sent, you can go back and try again." There is a white input field with the placeholder text "Enter Verification Code...". Below that is a grey button with the text "Verify & Sign In". At the bottom is a white button with the text "Back".

## Additional Resources

View answers to the [\*most frequently asked questions about multi-factor authentication \(MFA\) in AnswerBook.\*](#)

View the [\*It's Me 247 Strategies for Securing and Controlling Member Access\*](#) booklet.

View screen-level help for the [\*Online Banking Password and Security Questions\*](#) screen in Online Help.

## Contact Us

Contact the IRSC at [irsc@cuanswers.com](mailto:irsc@cuanswers.com) for more information.

