

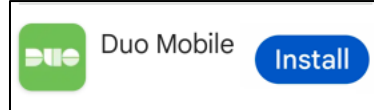
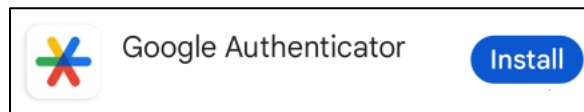
## TrustCommerce Multi-Factor Authentication (MFA) Overview

TrustCommerce will be requiring the utilization of Multi-Factor Authentication (MFA) as another layer of security when logging into your TrustCommerce Vault (Virtual Terminal).

When you log into TrustCommerce for the first time after MFA has been enabled for your Virtual Terminal, you will have 2 choices for completing your MFA:

1. **You may use an Authenticator app to scan TrustCommerce's QR Code or manually enter the TrustCommerce Secret Key.**

Examples of Authenticator apps you can download onto your phone are:



- You may already have an authenticator app you are using for another system. You may add TrustCommerce as an additional account to your existing app.

2. **You can also have a Passcode sent to the email address assigned to your TrustCommerce login.**

## TrustCommerce Multi-Factor Authentication (MFA) Instructions

Log into TrustCommerce for the first time after MFA has been enabled:



The following screen will display:



**Please note: If you receive a different pop-up screen (such as one that prompts you to enter a code), please speak with the person who manages the TrustCommerce logons for your company. Your password will need to be reset to ensure the window above displays after logging onto TrustCommerce. You may also contact Wind River Payments at 800-704-7253 and select Option 4 to reach a Relationship Manager for assistance.**

## TrustCommerce Multi-Factor Authentication (MFA) Instructions

### Your MFA options:

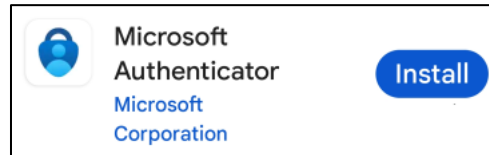
1. Use an Authenticator app (to scan the QR Code or manually enter the secret key). **Pages 4-8**
2. Have TrustCommerce send a Passcode to the email address assigned to your TrustCommerce login. **Pages 9-10**



## TrustCommerce Multi-Factor Authentication (MFA) Instructions

### Option 1 – Using an Authenticator App to Scan the QR Code

If you choose to download the Microsoft Authenticator app:



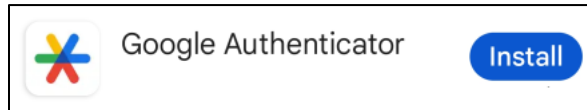
- Download the **Microsoft Authenticator** app.
- Click on the **blue circle** in the lower right corner to add an account. You should be prompted to scan a QR Code.
  - If prompted, allow the authenticator to use your camera.
- Scan the **QR code** that TrustCommerce provided on the TrustCommerce login screen, then click **Next**.



- Go to **page 8** for next step.
- If you want to change the defaulted name assigned to your TrustCommerce account in the Microsoft Authenticator app:
  - Click the **arrow pointing to the right** in the TrustCommerce account in the authenticator app.
  - Click on the **“gear”** symbol in the upper right corner of the app.
  - You may have a **“pencil”** icon or an **arrow pointing to the right** displayed on the next screen.
  - Click on the **option that displays in your app** to the right of the account name.
  - Change the name and save your changes.

## TrustCommerce Multi-Factor Authentication (MFA) Instructions

If you choose to download the Google Authenticator app:



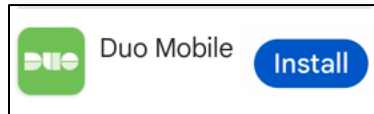
- Download the **Google Authenticator** app on the phone.
- Click the (+) button on the lower right to add a new account.
- Click on **Scan a QR code**.
  - If prompted, allow the authenticator to use your camera.
- Scan the **QR code** that TrustCommerce provided on the login screen, then click **Next**.



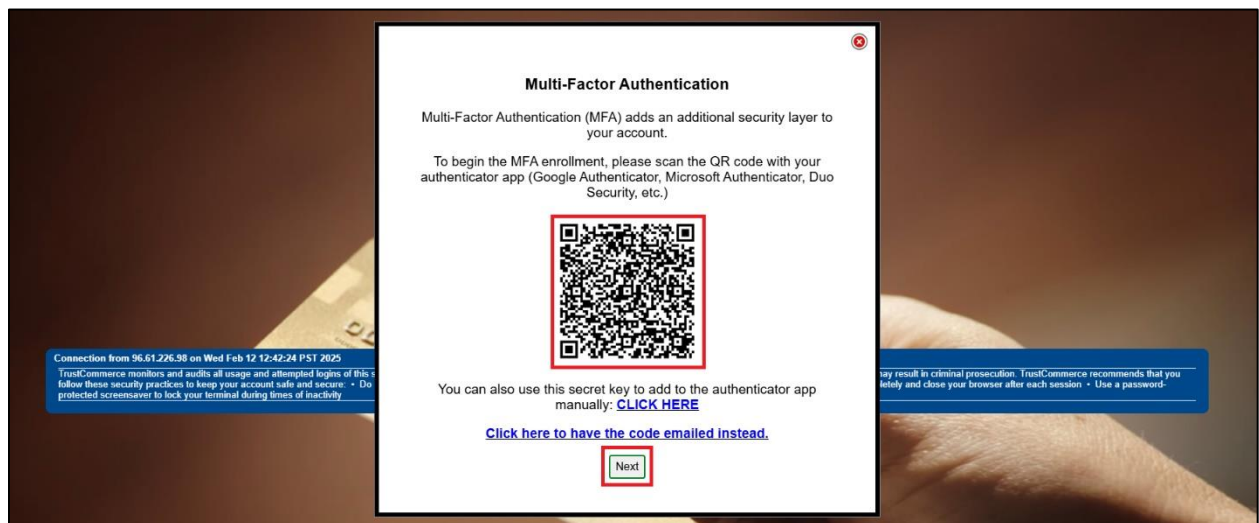
- Go to **page 8** for next step.
- If you want to change the name assigned to your TrustCommerce Account in the **Google Authenticator** app:
  - Press and hold the account in the app and click on the “pencil” icon that appears at the top of the screen in the app.
  - Change the name and save your changes.

## TrustCommerce Multi-Factor Authentication (MFA) Instructions

If you choose to download the DUO Mobile authenticator app:



- Download the **DUO Mobile** app on the phone.
- Click on **+Add**.
- Click on **Use QR code** at the top of the screen.
  - If prompted, allow the authenticator to use your camera.
- Scan the **QR code** that TrustCommerce provided on the login screen, then click **Next**:

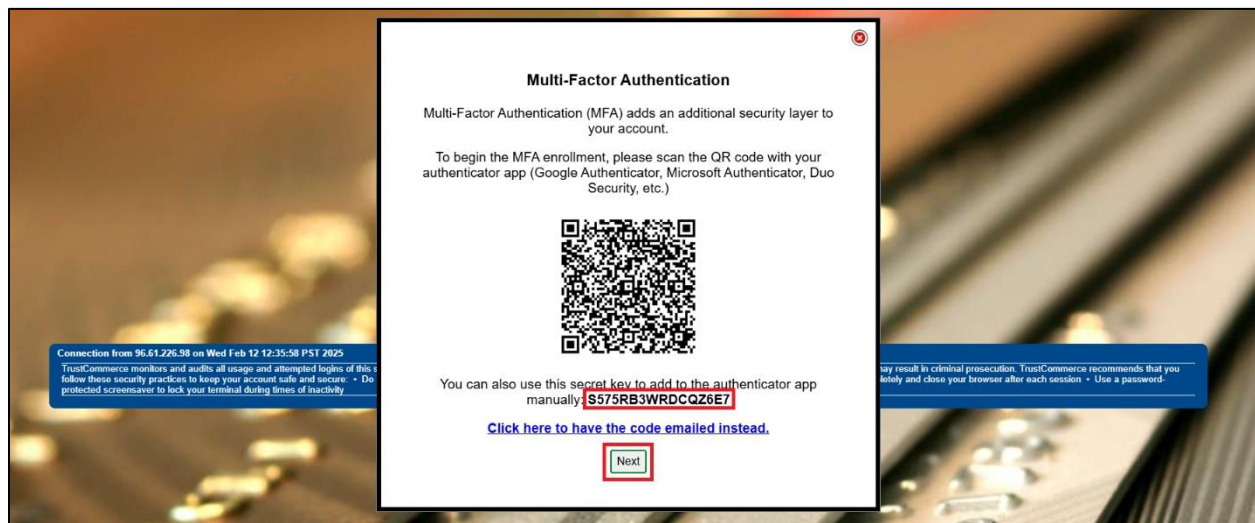
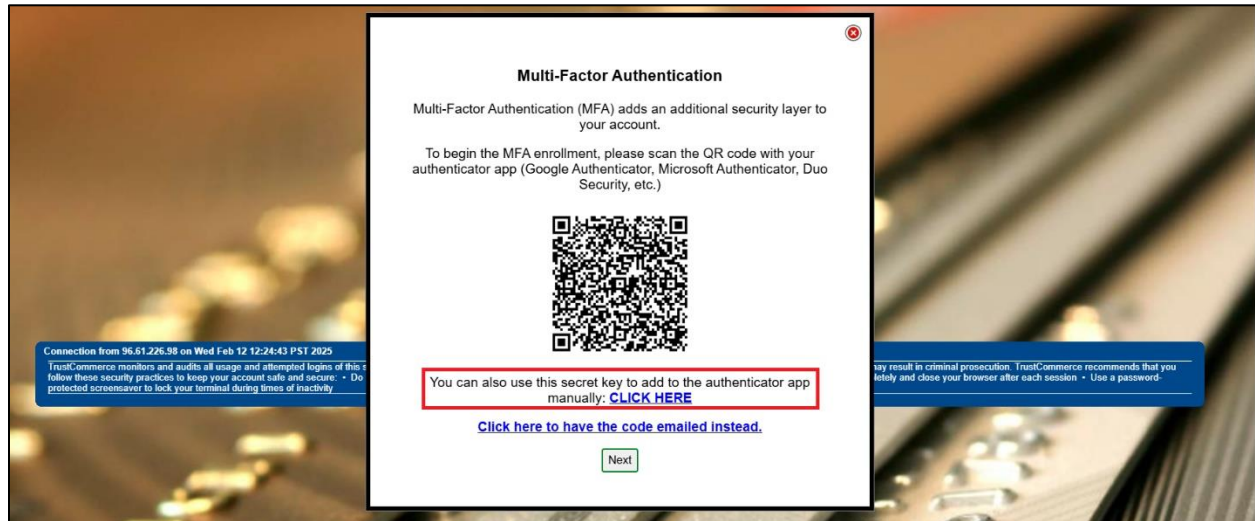


- Go to **page 8** for the next step.
- If you want to change the name assigned to your TrustCommerce Account in the **DUO Mobile** app:
  - Click on the **3 dots** in the upper right corner of your TrustCommerce account in the authenticator app and select **Rename**.
  - Change the name and save your changes.

## TrustCommerce Multi-Factor Authentication (MFA) Instructions

### Manually Entering TrustCommerce's Secret Key into Authenticator App Instead of Scanning the QR Code

If you do not want to scan the QR Code provided on your TrustCommerce screen and would rather enter TrustCommerce's **Secret Key** into the Authenticator app, you may **Click Here** on the TrustCommerce login screen to access the **Secret Key**:

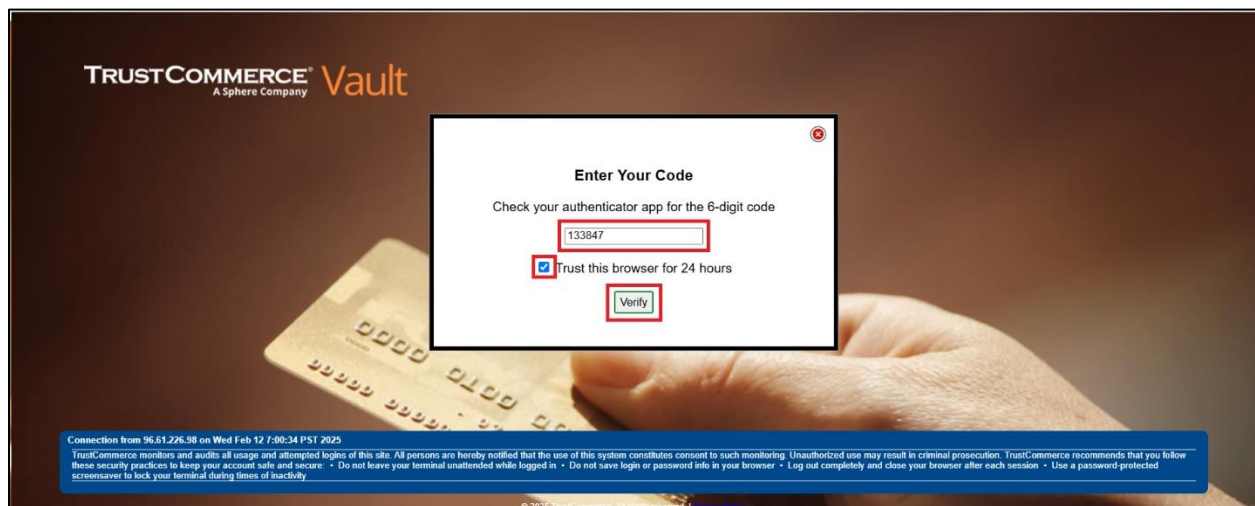


Then, instead of choosing the option to scan the QR Code in the authenticator app you downloaded, choose the option to manually enter a code/key and enter the **Secret Key**.

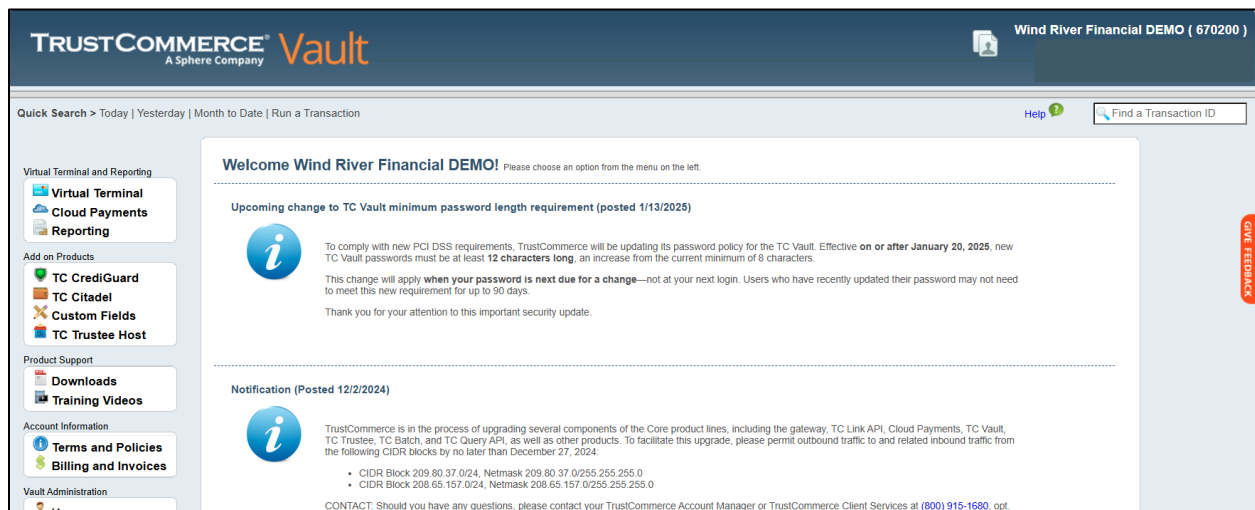
## TrustCommerce Multi-Factor Authentication (MFA) Instructions

After you scan TrustCommerce’s QR Code or manually enter the Secret Key, your TrustCommerce account will be added to your authenticator app and will display a 6-digit code you will need to enter into TrustCommerce each time you are prompted. **This code will change every 20 seconds or so, depending on the authenticator app used.**

- Enter the code.
- Check the “Trust this browser for 24 hours” box to avoid being prompted for the code for the next 24 hours.
- Click **Verify**.
- **Please note if you enter an incorrect code, you will route back to the logon screen to start the process over.**



You are now logged onto your TrustCommerce Vault (Virtual Terminal):





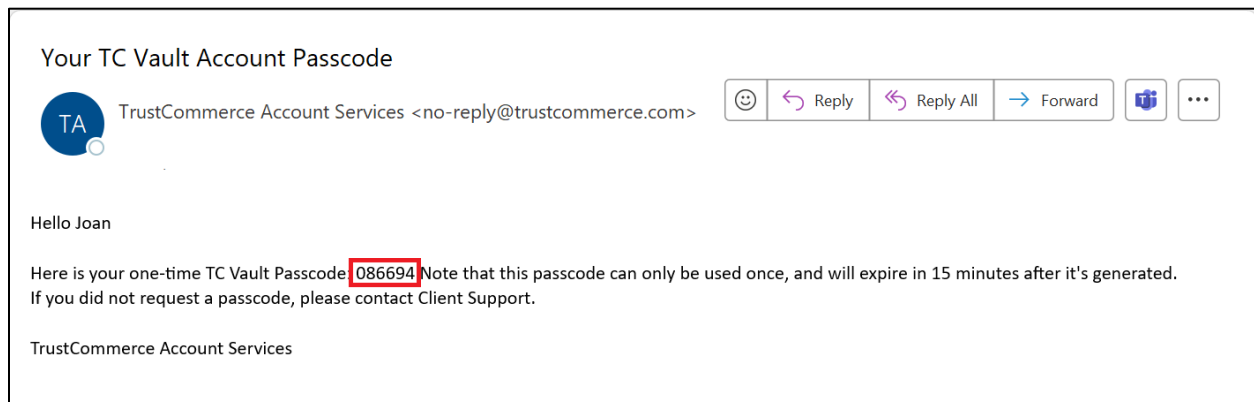
## TrustCommerce Multi-Factor Authentication (MFA) Instructions

### Option 2 – Have TrustCommerce email the code

When the Multi-Factor Authentication window displays after logging into TrustCommerce, click “[Click here to have the code emailed instead](#)” and then click **Next**:

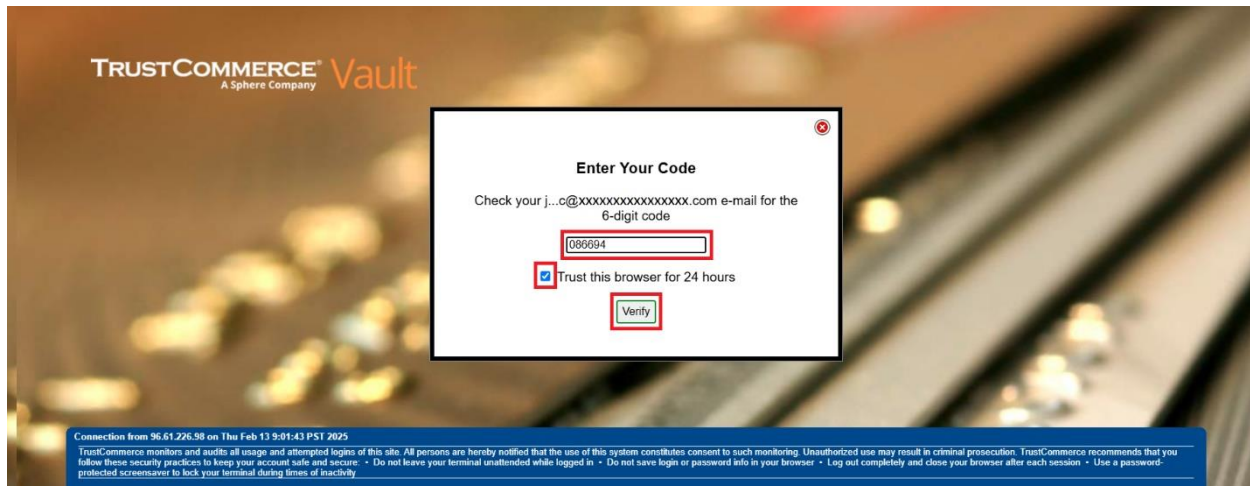


The email below will be sent to the email address assigned to your TrustCommerce login, providing the code you will be prompted for on the next screen:



## TrustCommerce Multi-Factor Authentication (MFA) Instructions

- Enter the code.
- Check the “Trust this browser for 24 hours” box to avoid being prompted for the code for the next 24 hours.
- Click **Verify**.
- **Please note if you enter an incorrect code, you will route back to the login screen to start the process over.**



You are now logged onto your TrustCommerce Vault (Virtual Terminal):

