TWO-FACTOR AUTHENTICATION

What is it?

*Two-Factor Authentication is an **extra layer of security*** used to make sure that people trying to gain access to an online account are who they say they are.

An additional login credential—beyond just the username and password—is required to gain account access.

It's an electronic authentication method in which a *user is granted access to a website or application only after successfully presenting **two pieces of unique user information*** that is only known and can only be supplied by the user.

How does it work?

Getting that second credential requires access to something that belongs to you—such as a registered mobile device.

The security step requires two separate, distinct forms of identification to access your Commerce Trust mobile app.

*The first piece of security information is your **username and password**. The second is a **one-use, numerical code sent via text message** to your smart phone or tablet.*

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1 First, **enter your phone number** to receive a text message that will contain your one-use, numeric access code. Then tap the "Next" button.

2 You'll be notified that you'll receive your code in a few seconds at the number you provided.

3 **Locate the text message** on your device's texting app. Remember the **six-digit numeric code** to enter in the authentication field in your Commerce Trust mobile app.

4 Return to the Commerce Trust mobile app and **enter the numeric code**. Tap "Verify Code".