

COMMERCE TRUST COMPANY

MOBILE APP

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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Two-Factor Authentication (Continued)

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. *(Text app location and look vary by device.)*

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



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