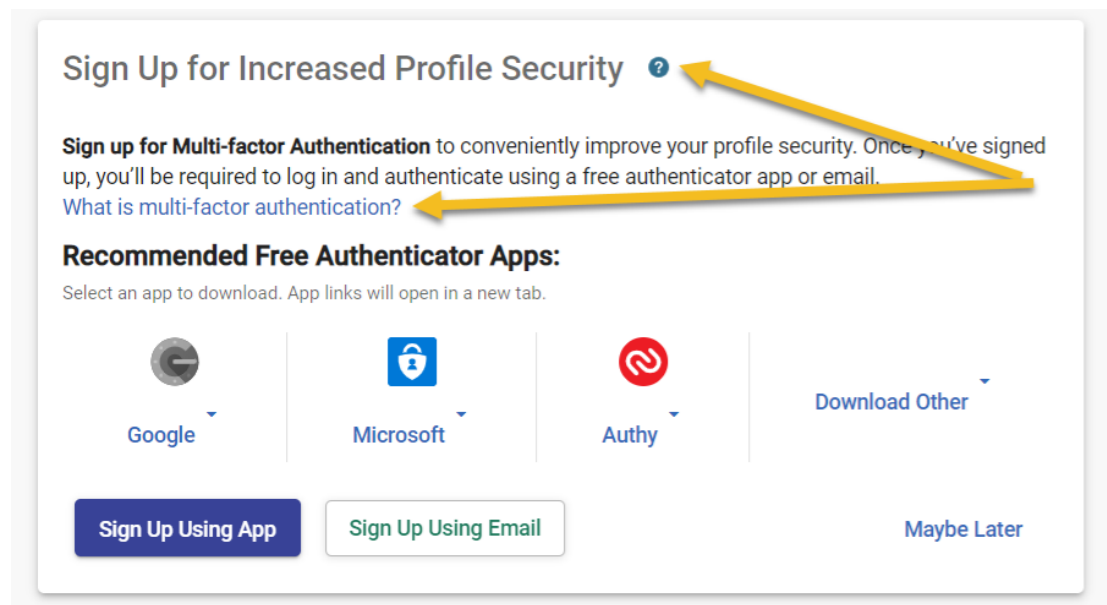# Multi-Factor Authentication User Guide

Overview

Multi-factor authentication (MFA) adds an additional layer of protection to the sign-in process. When accessing your Nelnet Campus Commerce account for the first time with MFA enabled, users will be presented with a prompt to choose between two options; **Sign Up Using App** or **Sign Up Using Email**.

Once the sign up process is complete, users will be required to complete the additional step each time they log in.
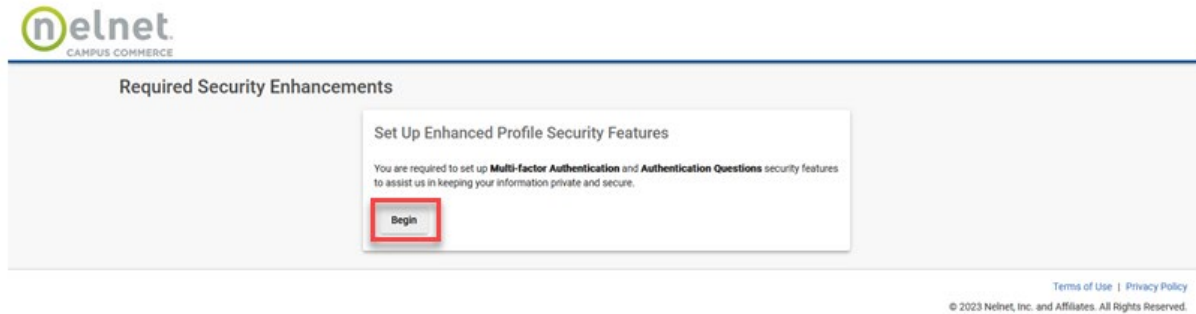

Tip: Please select the **?** icon, or **What is multi-factor authentication?** link for more information regarding multi-factor authentication.
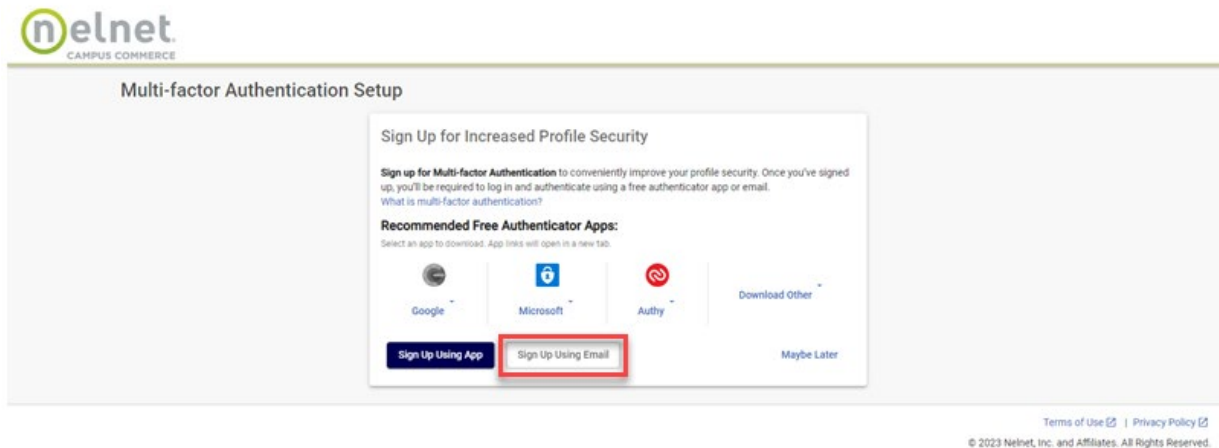
Initial Set Up – Email Verification

1. Upon their initial login, users will be prompted to sign up for multi-factor authentication. Click the **Begin** button to proceed.


2. Click the **Sign-Up Using Email** button to proceed.

3. If you have multiple email addresses saved in your profile, you will be asked to select the one to which you'd like the authentication code to be sent. Make your selection and click the **Send Code to Email Button**. If you have only one email stored with your profile the authentication code will automatically be sent to that email address.
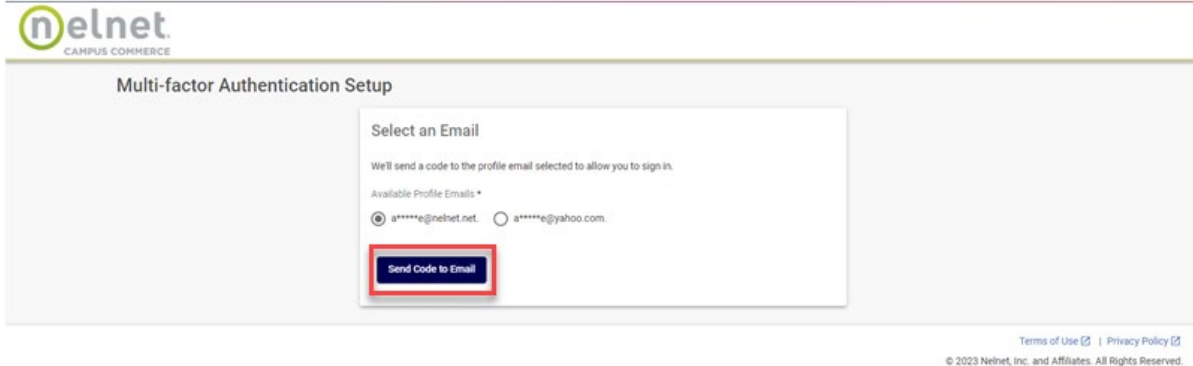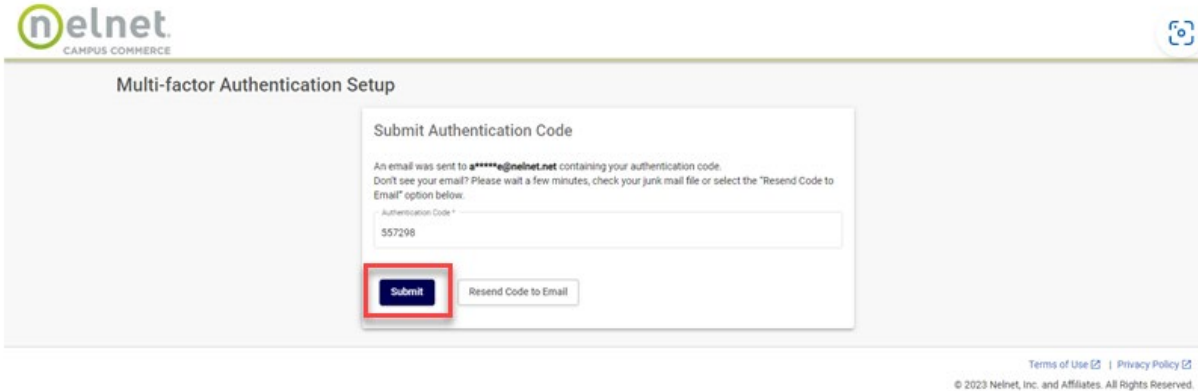

4. Check your email. You'll find an email such as this one containing your one-time use code.
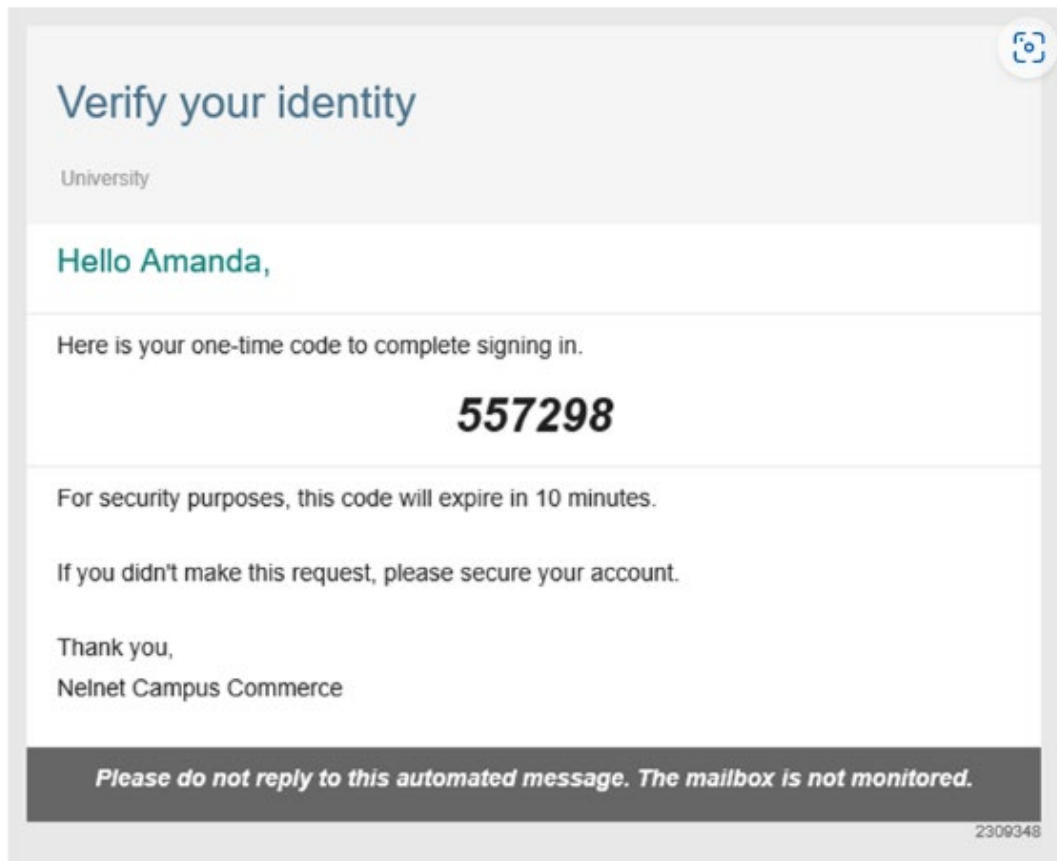
5. Enter the provided code and click the **Submit** button.

Tip: If you cannot find your emailed authentication code check your junk mail folder or use the **Resend Code to Email** button to generate a new email.

6. Authentication questions will be used to verify your identity should you need assistance with resetting your MFA in the future. Choose two questions and provide an answer. When finished click **Save** to be logged into your account.

Logging in with MFA - Email

After entering your username and password you will be asked to select the email to which you'd like the authentication code to be sent (if yo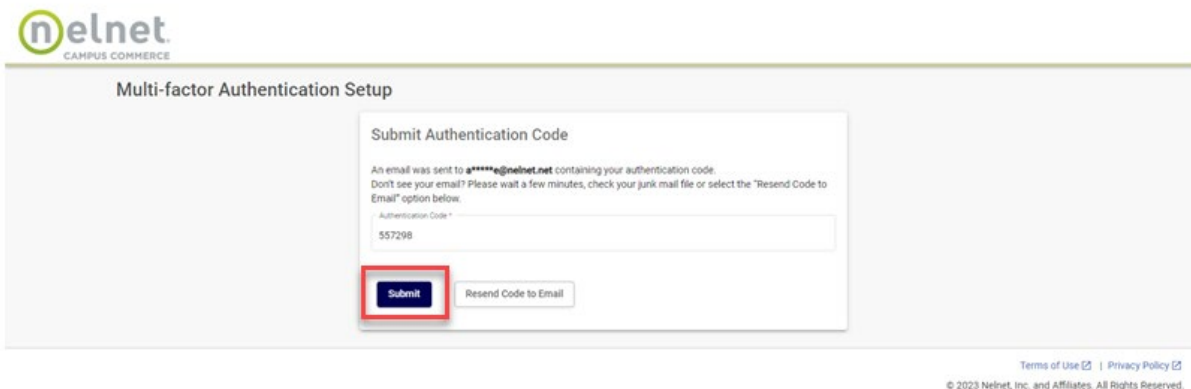u have multiple email address saved in your profile). Make your selection and click the **Send Code to Email Button**. If you have only one email stored with your profile the authentication code will automatically be sent to that email address.

Check your email to find your one-time use code. Enter the provided code and click the **Submit** button.

Initial Set Up – Authenticator App

1. With their initial login a user will be prompted to sign up for multi-factor authentication. Click the **Begin** button to proceed.
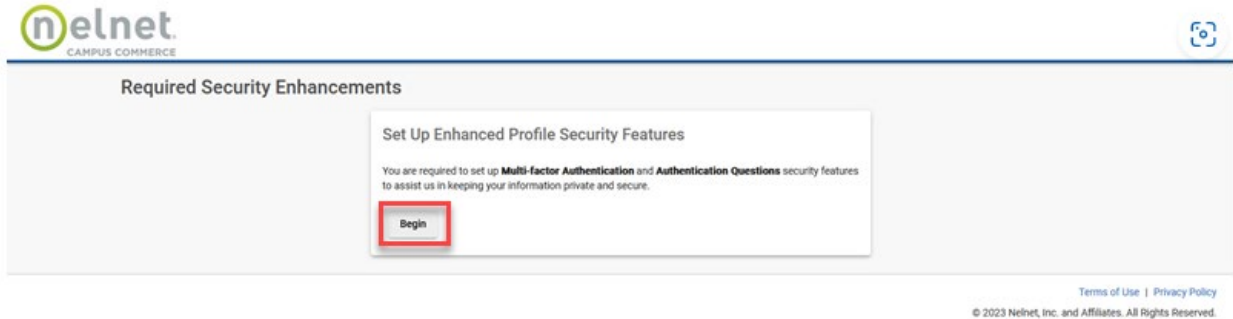
2. Click the **Sign-Up Using App** button to proceed.
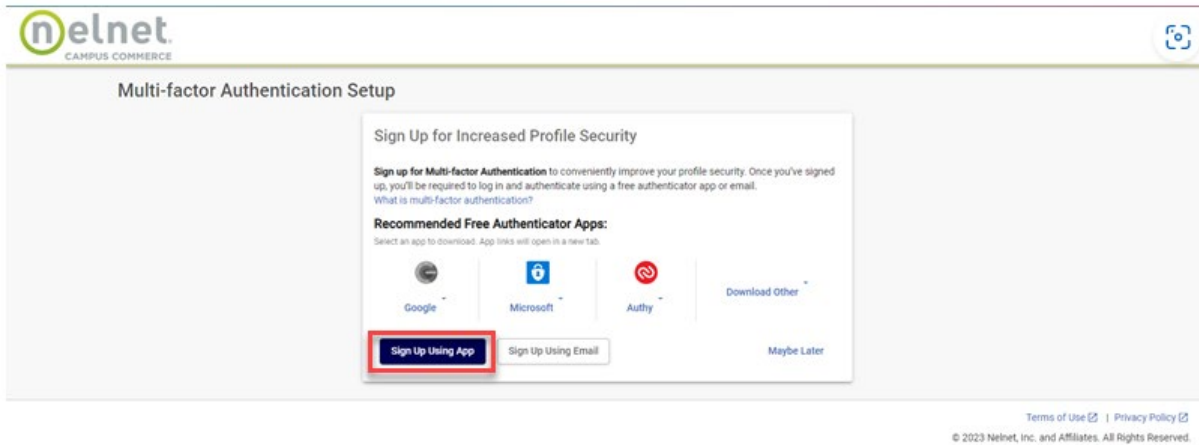
Tip: If you choose to enroll using an authenticator app, but don't yet have an established app, you will need to download one before moving on with the process.

App Options

Authenticator apps can be downloaded on your smart phone and/or your desktop computer. Apps such as Authy have both a phone and desktop version. If you have an existing authenticator app, it should be relatively simple to add your Nelnet Campus Commerce account. If you do not already have an authenticator app, suggested apps include:

- **Google Authenticator**

- **Microsoft Authenticator**
- **Authy**
    - Authy allows a user to download the app on their desktop computer as well.

Important Note: Users should wait to click on **Sign Up with App** after they have downloaded their authentication app.

3. To register your app, scan the QR code and follow any prompts that you may receive in your app. Once completed, click **Next**.
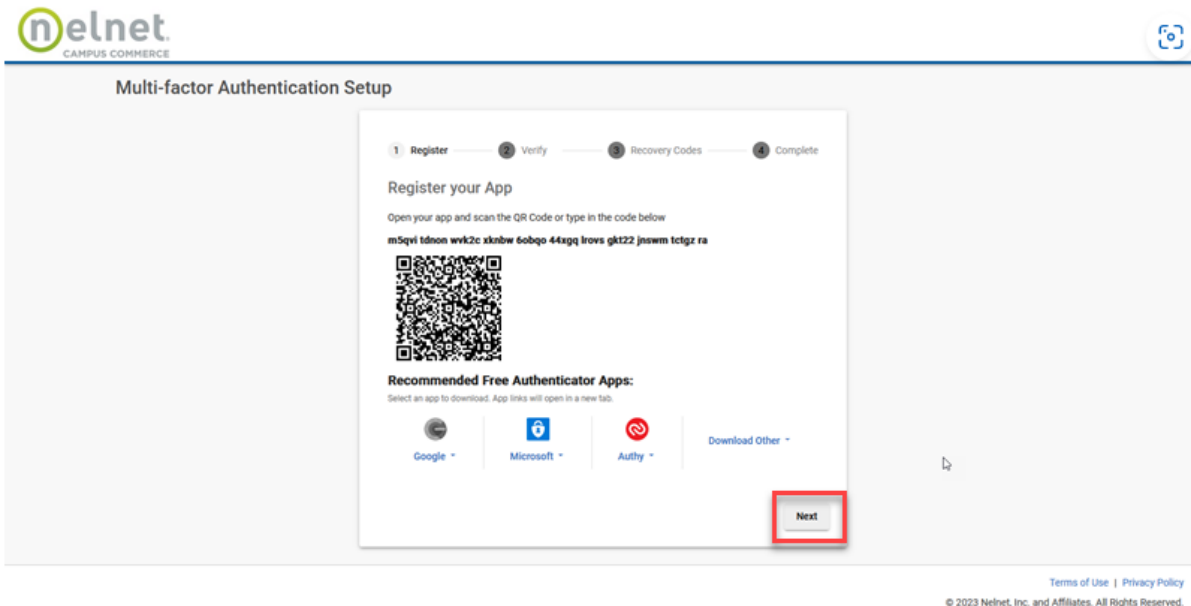
4. Enter a **Verification Code** from your app to ensure that the app is appropriately linked to your Nelnet Camps Commerce account. Click the **Next** button to proceed.
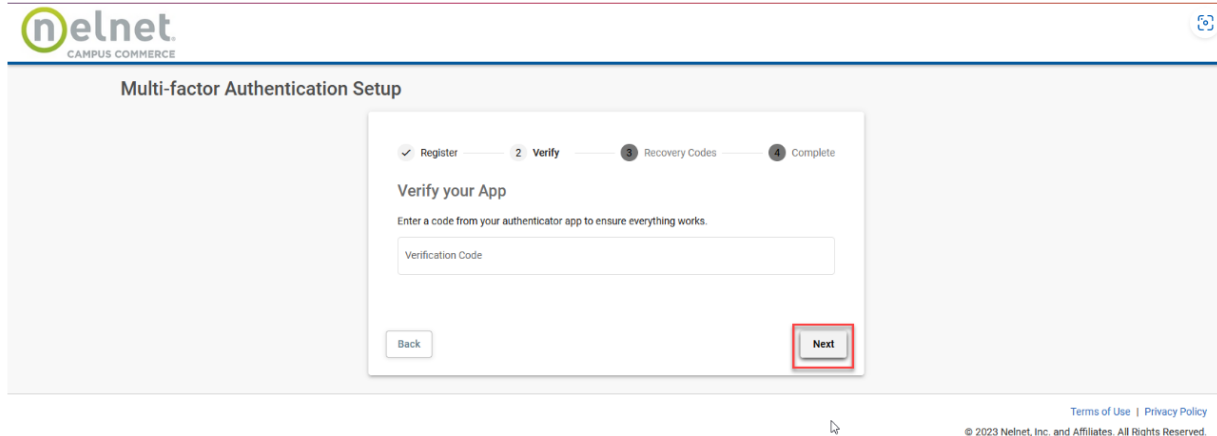
5. A list of backup recovery codes will be presented. In the event that you lose your device these back up codes can be used to access your Nelnet Campus Commerce account. Print or download them and store them in a safe place. Click the **Next** button to proceed.
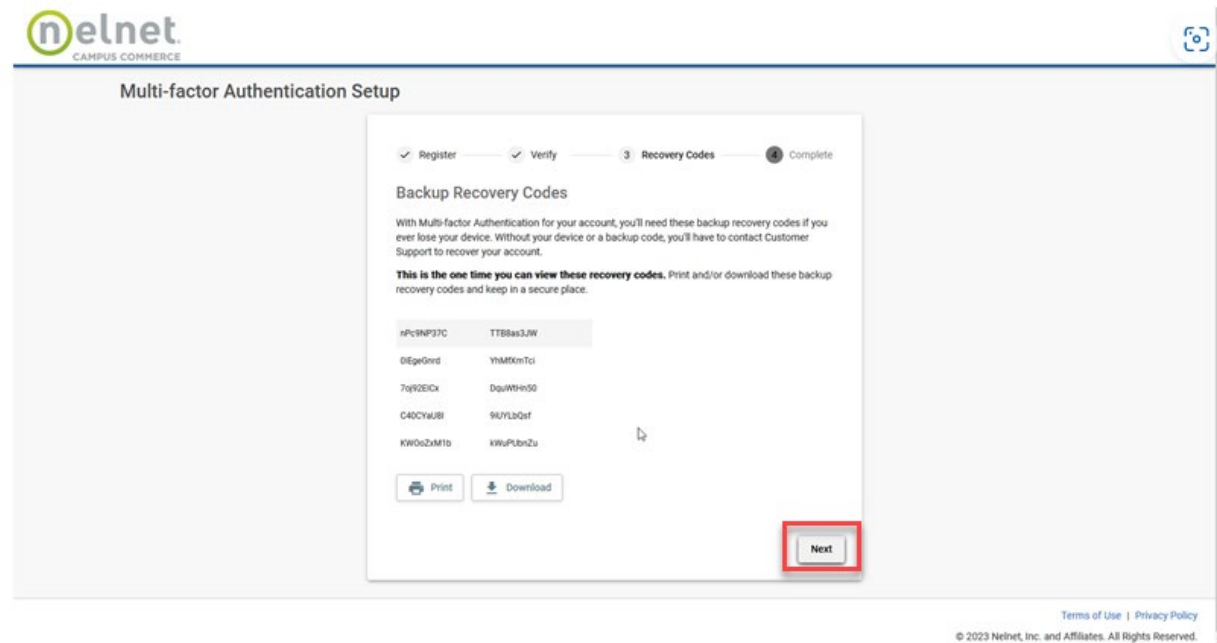
6. Your multi-factor authentication will be set up. Click the **Next** button to choose authentication questions and answers.
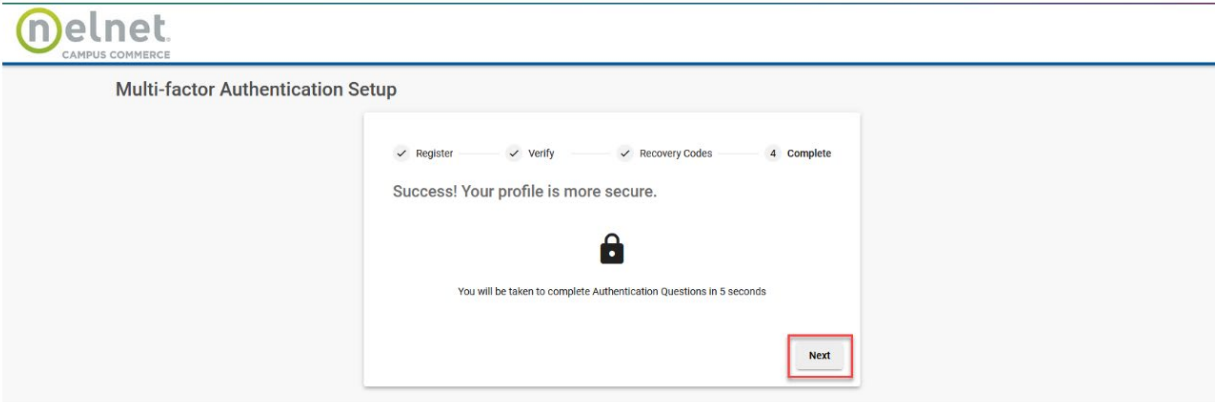
7. Authentication questions will be used to verify your identity should you need assistance with resetting your MFA in the future. Choose two questions and provide an answer. When finished click **Save** to be logged into your account.
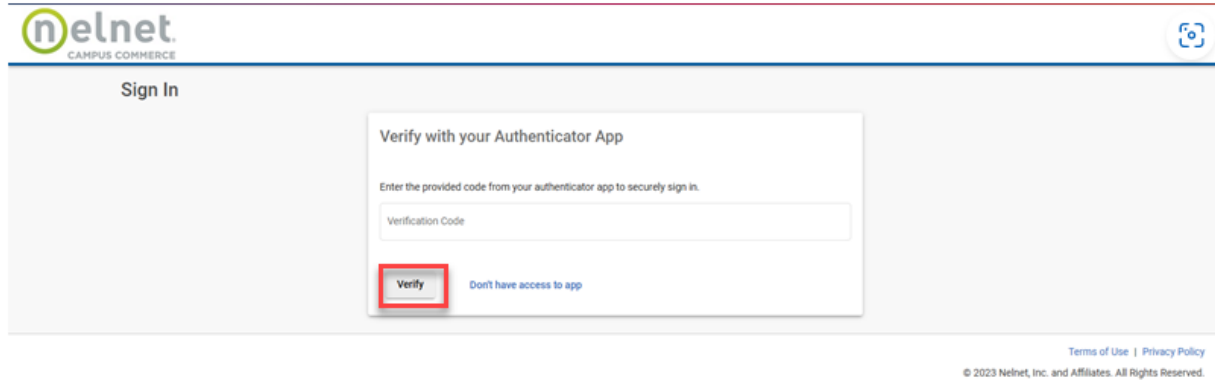
Logging in with MFA after initial set up - Authenticator App

After entering your username and password you will be asked to enter a **Verification Code** from your authenticator app. Enter the code and then click **Verify** to be logged into your account.
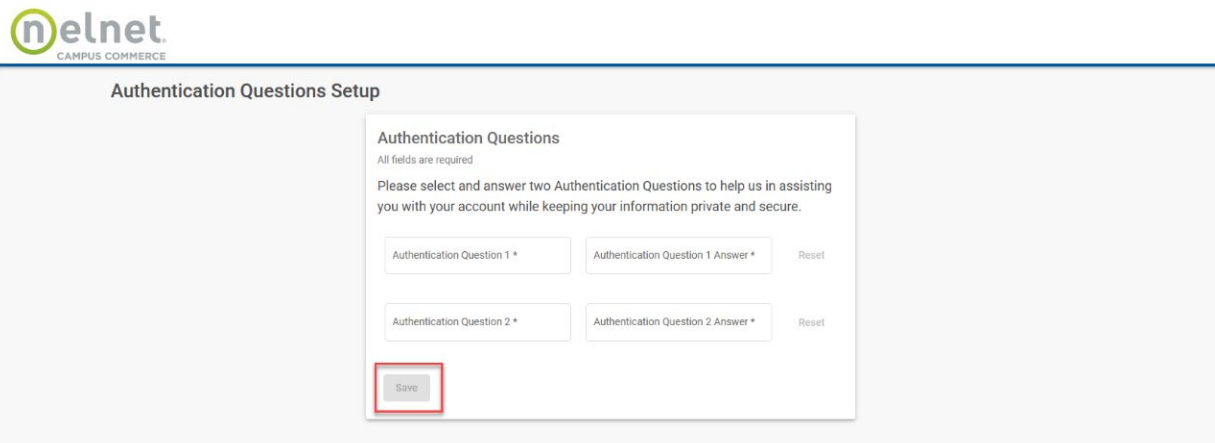

Using a Recovery Code

If you do not have access to your device rather than entering a verification code, click the **Don't have access to app** link.

You will be prompted to provide a **Recovery Code**. Enter a code and click **Submit** to be logged into your account.

After a recovery code is used, the user will receive an email notification.

A Multi-factor Authentication recovery code was used to access your account

Waltke College Demo

Hello _____,

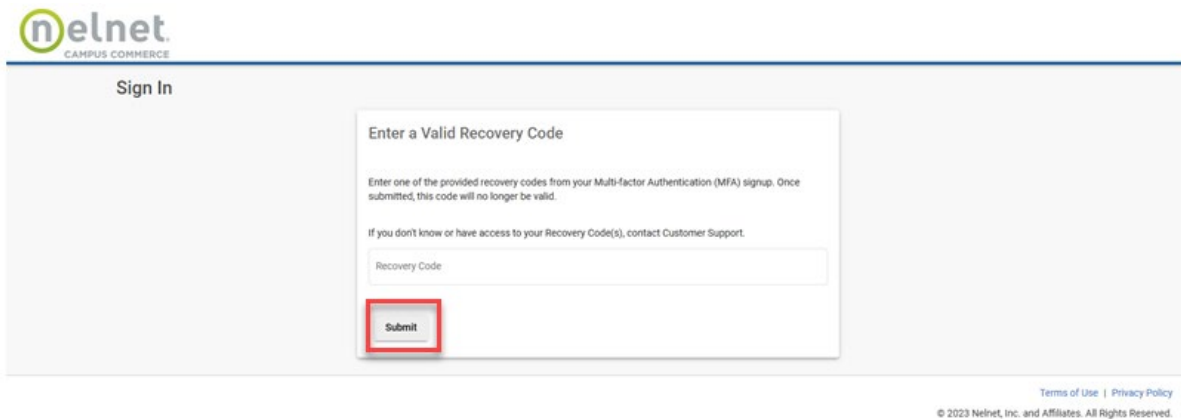A recovery code was used to sign into your account. If this was you, no further action is required. You have 9 recovery codes remaining.

If this wasn't you, please secure your account by resetting your password and reconfiguring your multi-factor authentication settings.

Thank you,
Nelnet Campus Commerce

Please do not reply to this automated message. The mailbox is not monitored.

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Authentication Assistance

If you experience issues accessing your Nelnet Campus Commerce account, please reach out to your Account Manager for assistance in resetting your log in or accessing your recovery codes.

Frequently Asked Questions

What is an authenticator app?

An authenticator app is a mobile application designed to help facilitate multi-factor authentication by requiring users to securely verify something within their possession. Once your Nelnet Campus Commerce account is set up for MFA with an authenticator app, you will receive a secret key to enter into the app. This will establish a secure connection between the authenticator app and your Nelnet Campus Commerce account, allowing the app to act as an additional authentication method, alongside your existing credentials.

Why is Nelnet Campus Commerce recommending the use of an authenticator app?

An authenticator app receives authentication information directly and does not use any other network to receive the information, making it much more difficult to intercept.

How often or when will I be prompted to authenticate?

Authentication remains active for one hour (60 minutes) from the most recent successful login. If users log out and log in before that 60-minute window ends, they will not be prompted to authenticate when they log in. If a session times out or a user logs out more than 60 minutes after the last authentication, they will be prompted to authenticate.

What if the device I had my authenticator app on has been lost, damaged or no longer working?

When users initially establish MFA, they will be presented with recovery codes that can be downloaded or printed for future reference. If these codes have been misplaced, users can call their Nelnet Campus Commerce Account Manager, and the Account Manager can reset a user's MFA, requiring them to set up authentication again, the next time they log in.

Why doesn't Nelnet Campus Commerce allow SMS?

Hackers have identified SMS as the weakest option for MFA. As such, Nelnet Campus Commerce has made the decision not to support SMS as an MFA option.