

Two-Factor Authentication



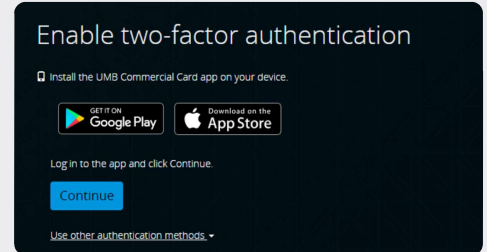
Starting December 8, 2024, all [UMB Commercial Card](#) platform users will be required to register for and begin using two-factor authentication. Once a user is logged in with their username and password, the **Enable two-factor authentication** screen will display. The setup will only take a few moments, and the users can choose from one of the methods outlined below.

TWO-FACTOR AUTHENTICATION OPTIONS

UMB COMMERCIAL CARD mobile app

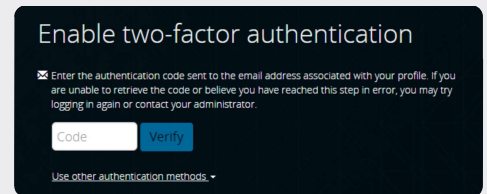
Within the UMBC mobile app the *Authenticator* option will display in the app menu. To use this method:

- Open the *Authenticator* option
- The app will display an authentication code. This code is refreshed every minute.
- Enter the authentication code on the **Enable two-factor authentication** screen.



EMAIL

To use the email option, click *Use other authentication methods* on the setup screen. If this option is selected, an email with an authentication code is automatically sent to the user's email address. Once the email is received, the code must be entered on the **Enable two-factor authentication** screen.

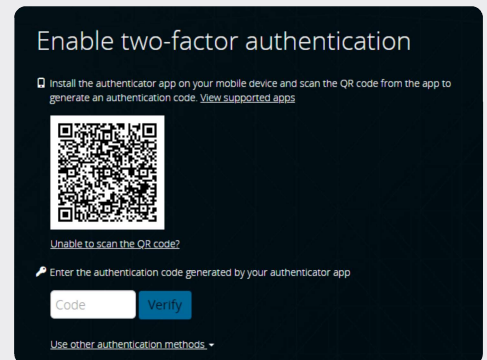


THIRD-PARTY AUTHENTICATOR APP

Users that have installed a supported app simply need to:

- Open the app and select the option to add a new account.
- Scan the QR code displayed on the **Enable two-factor authentication** screen.
- The app then generates an authentication code.
- Enter the authentication code on the **Enable two-factor authentication** screen.

SUPPORTED APPS: Microsoft Authenticator, Google Authenticator



Once two-factor authentication is successfully set up, it will be required as part of every login going forward.

Users will also be required to enter an authentication code in place of entering their password when performing the following actions in either the **PERSONAL SETTINGS** or **EMPLOYEE MANAGEMENT (Administrators Only)** screens:

- Change password
- Modify personal details
- Modify extended properties
- Reset 2FA
- Modify manager details

For additional information on two-factor authentication, including how to manage and reset 2FA methods, please download the updated Cardholder and Administrator User Guides on the [Commercial Card Resource Center](#).