

CFNC.org Two-Factor Authentication

Notes:

- Two-factor authentication (2FA) is mandatory for NC 529 and CFI Loan account holders; it is optional for all other accounts.
- Mandatory accounts use email authentication by default; a sign-in code is sent to the email address in your CFNC.org profile.
- Third-party services that log into your CFNC accounts automatically to access your data will not work when 2FA is enabled.

Signing Up (Optional Accounts)

If you are **not** an NC 529 or CFI Loan account holder, follow these steps to sign up:

- 1 Log into CFNC.org with your username and password.
- 2 Click the My Dashboard link, then select the My Profile tab.
- 3 Confirm that the email address in your Profile is up to date.
- 4 Scroll down to the Account Settings section and expand it.
- 5 Under Two-Factor Authentication Settings, click the Two-Factor Authentication button.
- 6 In the 2FA popup window, choose your authentication method:
 - To use an authenticator app, click the Add Authenticator App button. Download an app and follow the instructions.
 - To use email, click the Enable button under Email.

▶ The system uses the email address associated with your CFNC.org account for authentication.
- 7 If you chose Add Authenticator App, follow the steps in the Configure Authenticator App window to complete signup. If you chose email, you are finished.
- 8 Close the popup window to return to your Profile and log out. The next time you log in, 2FA will be in place (see *Signing In*).

Automatic Email Signup (Mandatory Accounts)

Email authentication is enabled automatically for all NC 529 and CFI Loan accounts. See *Signing In* for login instructions.

To use an authenticator app instead, see *Mandatory Accounts* in the section *Changing the Authenticator Method*.

Signing In

Note: These instructions are for email authentication only, because the app options involve 3rd party software.

- 1 Log into CFNC.org with your username and password.

You are asked to enter a one-time security code. A message is sent to your CFNC.org email with the Subject line *CFNC One-Time Security Code*.
- 2 Type or copy and paste the code presented in the email.

▶ The code expires after 5 minutes. If that happens, you can begin again at step 1 to request a new one.
- 3 If you want to log in from the *same device* during the next 45 days without being asked for an authentication code, select the Remember this Device check box.

To continue using 2FA each time you log in, leave it blank.

- ▶ This feature works for both mandatory and optional accounts. It is not recommended for public devices.

- 4 Click the Sign In button to complete the login.

Turning Off 2FA (Optional Accounts Only)

Note: Mandatory account holders cannot turn off 2FA.

- 1 Log into your account with your username/password and 2FA.
- 2 Follow steps 2 through 5 in *Signing Up (Optional Accounts)*.
- 3 In the 2FA popup window, click the Disable 2FA button. A second Disable 2FA button is displayed.

- ▶ To change the key used in an authenticator app, click the “reset your authenticator keys” link and follow the instructions that appear.

- 4 In the popup window, click the second Disable 2FA button.

The authentication options are displayed again (Add Authenticator App and Enable for email).

The next time you log in, you will no longer be asked for a code.

Changing the Authentication Method

Optional Accounts:

- 1 Log into your account with your username/password and 2FA.
- 2 Follow steps 2 through 8 in *Signing Up (Optional Accounts)*; select your preferred method in step 6.

Mandatory Accounts:

- 1 Log into your account with your username/password and 2FA.
 - 2 Follow steps 2 through 5 in *Signing Up (Optional Accounts)*.
 - 3 Do one of the following:
 - *Switch from email to an authenticator app.* Click the Add Authenticator App button, download an app, and follow the instructions in the Configure Authenticator App window.
 - If you already switched to an authenticator app, you can:
 - *Add a new authenticator app using the same key.* Click the Add Authenticator App button, download another app, and follow the instructions in the Configure Authenticator App window.
 - *Switch back to email authentication.* Click the Cancel Authenticator App button, then click a second Cancel Authenticator App button that appears in the same window. The default email method is enabled again.
- ▶ Both optional and mandatory accounts can add as many authenticator apps as you wish; they all use the same authenticator key.