

# Collect Multi-Factor Authentication (MFA) Quick Reference Guide

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CFPB is enhancing our cyber and data security through multi-factor authentication (MFA) for all systems accessed by external users.

Starting in March 2023, Collect will begin requiring users to go through an MFA process when logging into their accounts. This means that users will have to provide additional information or credentials, apart from their username and password, to access their Collect accounts.

MFA is a security technique that verifies a user's identity by requiring them to provide multiple pieces of information or credentials. In practice, this means that when you log into your Collect account, you will be prompted to enter a code sent to your registered device, answer security questions, or use an authenticator app.

MFA is a vital security measure that protects your account from unauthorized access or cyber attacks. Collect encourages all its users to take advantage of this feature and ensure that their accounts are as secure as possible.

## MFA Overview

### What is MFA?

MFA is a way for Collect users to securely log into the site that requires using "factors" to verify (authenticate) who they are before gaining access. With MFA, users must use at least two or more "factors" to log in. These factors can be:

- **Something You Have:** Something that only the user possesses to login, such as a token from an authentication app on a mobile device or a hardware security device.
- **Something You Know:** A password or PIN.
- **Something You Are:** Biometrics, such as a fingerprint scan or facial recognition.

### Why is CFPB requiring MFA?

MFA is an essential tool that organizations and individuals can use to help protect against cyber threats. President Biden issued an [Executive Order on Improving the Nation's Cybersecurity](#) on May 12, 2021, directing federal agencies and departments to improve cybersecurity, including rapidly implementing MFA across their enterprises. The administration then provided more specific MFA guidance in the federal Zero Trust Strategy ([M-22-09](#)).

CFPB is serious about implementing MFA and making the login process more secure and convenient. By doing so, we are further protecting our mission-critical systems and data, which is critical to helping us protect the American consumer.

## MFA Options

When accessing the Collect website, after entering your username and password, you need to select at least one of three CFPB-supported second authentication methods:

## 1. Salesforce Authenticator Mobile App

The Collect website is powered by Salesforce. The Salesforce Authenticator mobile app is integrated with the login process, is simple to install, and connects to your Collect account. Once set up, you will receive a push notification to your mobile device that can be used to approve the secondary authorization request to login. As needed, the Salesforce Authenticator mobile app can generate a six-digit code that users can enter on the second challenge screen with or without a cellular or wi-fi connection.

You can download the Salesforce Authenticator mobile app from the Google Play or Apple App Store.

## 2. Non-Salesforce (3<sup>rd</sup> Party) Authenticator Application

Salesforce also supports a wide variety of 3<sup>rd</sup> party verification applications that are simple to install on multiple operating systems and do not require connectivity. Like the Salesforce Authenticator application, the 3<sup>rd</sup> party application generates unique, temporary verification codes, and they can connect to your Connect accounts.

You can download the 3<sup>rd</sup> party authenticator mobile apps from the Google Play or Apple App Store.

## 3. Hardware Security Device (e.g., Yubikey)

Hardware security devices, also known as security keys, are physical devices that connect to a user's computer and use public-key cryptography. Security keys are easy to use as they do not require any installation or manual entry of any codes. By pressing the key's button(s), the device automatically generates and enters a code into the second challenge screen. Security keys are a good option if

you do not have a mobile device near upon login or if you cannot download apps.

Before proceeding with MFA registration, we encourage Collect users to verify compliance with their organization's technology policies.

## Steps to Access Collect Using the Salesforce Authenticator App

### Step 1: Install the Salesforce Authenticator Mobile App

If you do not have the Salesforce Authenticator application already installed on your device, visit the Google Play or Apple App Store to locate and install the Salesforce Authenticator application. Please follow the prompts to install.

### Step 2: Access the Collect Website

Using a compatible browser (Google Chrome, Mozilla Firefox, Microsoft Edge, and Apple Safari), access the Collect website at <https://collect.consumerfinance.gov>.

Though not often, web compatibility issues sometimes occur with MFA. If you do experience MFA verification issues, please verify that you are not using an outdated web browser. This can cause issues when using MFA because it may not support the latest security protocols or may have known vulnerabilities that can be exploited by hackers.

Additionally, the plugs-ins or extensions that you have installed in your browser, or browser settings set forth for your browser by your organization, may disrupt the verification process.

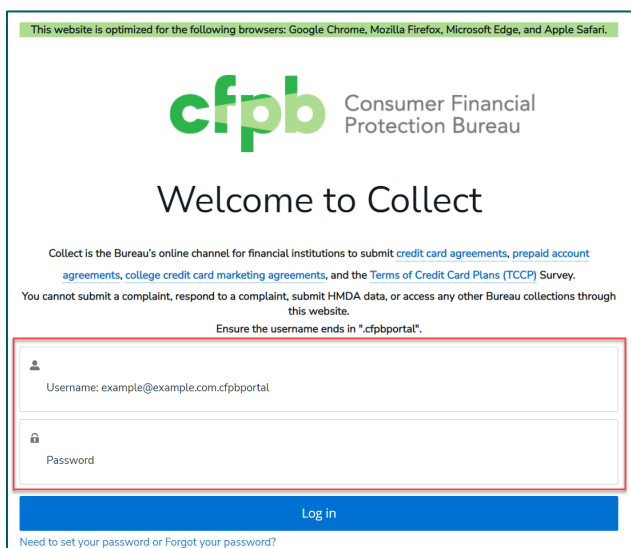
To avoid web compatibility issues with MFA, we encourage Collect users to:

1. Use the most recent version of the browser listed above and keep it up-to-date with the latest security patches and updates;

2. Clear or reset cookies and cache data from previous activities; and
3. Verify if the browser has enabled pop-up blockers by default and adjust settings accordingly. Some pop-up blockers may prevent MFA prompts from appearing.

### Step 3: Login with Existing Collect Username and Password

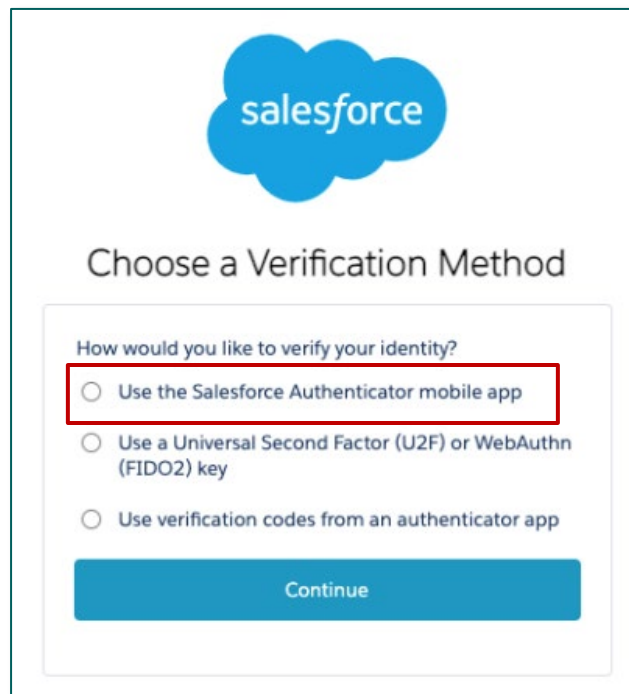
Enter your existing **'Username'** and **'Password'** into the login screen. Ensure the username ends in ".cfpbportal."



If you have forgotten the Password, use the **'Forgot Your Password'** link below the **'Login'** button.

### Step 4: Choose the Salesforce Authenticator Verification Method

On the **'Choose a Verification Method'** screen, select the **'Use the Salesforce Authenticator mobile app'** option.



### Step 5: Connect the Salesforce Authenticator Mobile App

When users first access Collect and set up MFA using the Salesforce Authenticator mobile app, they must connect the app to their account. This only needs to be completed once.

Once on the **'Connect Salesforce Authenticator'** screen, open the Salesforce Authenticator mobile app and select the **'Add an Account'** button at the bottom. Obtain the two-word phrase provided and enter it into the **'Two-Word Phrase'** field. When finished, select the **'Connect'** button.



## Connect Salesforce Authenticator

For security reasons, you have to connect Salesforce Authenticator to your account. The app sends a notification when we need to verify your identity, and you verify with just a tap. You can also enable location services to have the app verify you automatically from trusted locations. The app provides codes to use as an alternate verification method.

1. Download Salesforce Authenticator from the [App Store](#) or [Google Play](#) and install it on your mobile device.
2. Open the app and tap to add your account.
3. The app shows you a unique two-word phrase. Enter the phrase below.

Two-Word Phrase

Cancel

Connect

[Choose Another Verification Method](#)



## Verify Your Identity

You're trying to Log In to CFPB Collect. To make sure your Salesforce account is secure, we have to verify your identity.

Use the authenticator app on your mobile device to generate a verification code.

Username: robert.collecttestdude@cfpb.gov.cfpbportal

Verification Code

Verify

If the code is correct, you will be directed to the Collect website homepage and can proceed as usual.

## Collect Support

If you have any questions regarding MFA or experience any issues, please send us an email, detailing the MFA issue in the subject line at [Collect\\_Support@cfpb.gov](mailto:Collect_Support@cfpb.gov)

## Step 6: Verify Your Identity

On the **'Verify Your Identity'** screen, enter the six-digit code provided by the Salesforce Authenticator mobile app into the **'Verification Code'** field and then select the **'Verify'** button. The six-digit code refreshes every sixty seconds.