

Collect–TCCP Survey Multi-Factor Authentication Quick Reference Guide

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

Beginning on March 10, 2023, Collect users who plan to submit a Terms of the Credit Card (TCCP) Survey and requested data must use a second authentication method upon log in. Using MFA when accessing Collect is *no longer optional* for TCCP users. Collect users who already have opted in for MFA can log in as usual. Users who have not previously opted in for MFA should review the information and log in steps provided below. All users' existing usernames and passwords remain the same.

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 log in, 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 requirements in the federal Zero Trust Strategy ([M-22-09](#)).

CFPB is serious about implementing MFA and making the log in 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 the following second authentication methods.

Salesforce Authenticator Mobile App

The Collect website is powered by Salesforce. The Salesforce Authenticator mobile app is integrated with the log in process, is simple to install, and connects to your Collect account. Once set up, you will receive a push notification to your mobile device and approve the secondary authorization request to log in. 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.

Non-Salesforce (3rd Party) Authenticator Application

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

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

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 log in or if you cannot download apps.

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>.

Step 3: Log in with Existing Collect Username and Password

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

This website is optimized for the following browsers: Google Chrome, Mozilla Firefox, Microsoft Edge, and Apple Safari.

cfpb Consumer Financial Protection Bureau

Welcome to Collect

Collect is the Bureau's online channel for financial institutions to submit [credit card agreements](#), [prepaid account agreements](#), [college credit card marketing agreements](#), and the [Terms of Credit Card Plans \(TCCP\) Survey](#). You cannot submit a complaint, respond to a complaint, submit HMDA data, or access any other Bureau collections through this website.

Ensure the username ends in ".cfpbportal".

Username: example@example.com.cfbportal

Password

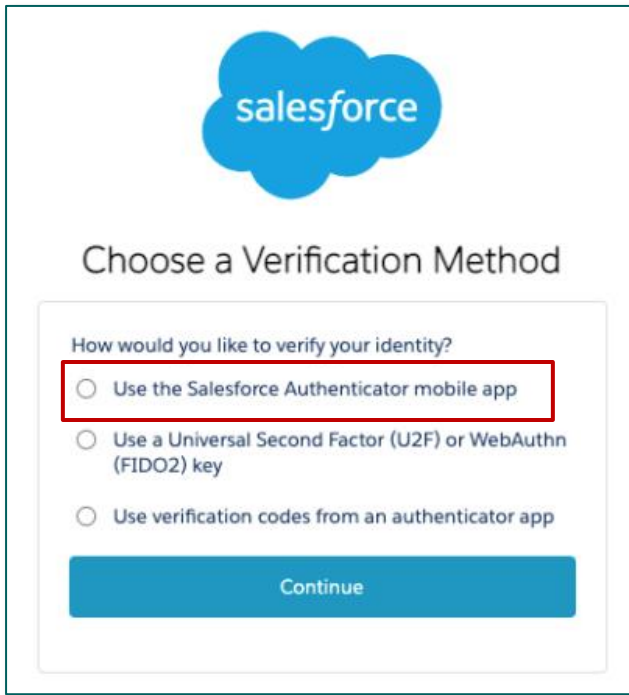
Log in

[Need to set your password or Forgot your password?](#)

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

Step 4: Choose the Salesforce Authenticator Verification Method

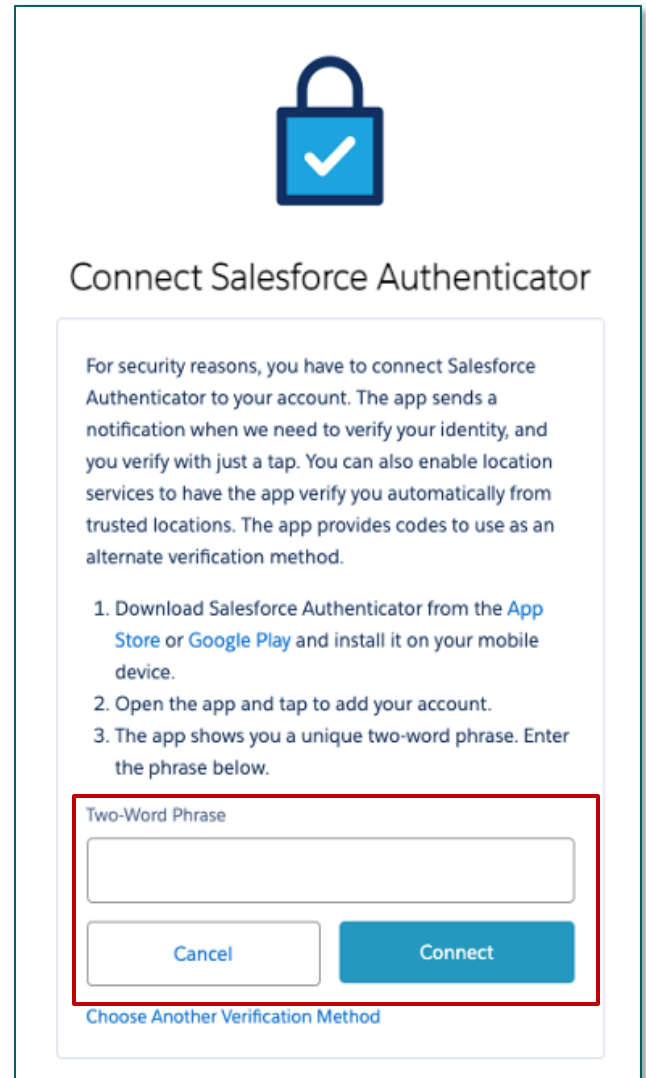
On the '**Choose a Verification Method**' screen, select the '**Use the Salesforce Authenticator mobile app**' option.



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.



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.



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

Please email us at Collect_Support@cfpb.gov should you have any questions about or encounter any issues with the MFA process.