EMoney Multi-Factor Authentication (MFA) user guide

With the rising threats to security, one of the ways EMoney is addressing this issue is with Multi-Factor Authentication or MFA. The MFA process involves sending a secure code to a Merchant users' email address or mobile phone number via text message. The Merchant user copies the secure code and pastes or re-types it into the passcode verification box provided as a part of the revised login process.

The MFA process will happen at every login and each Merchant user will have the option to receive the secure code by either email or text to their mobile phone number on file. Delivery method can be selected during the login process and is based on email and phone numbers on record.

STEP 1

Merchant user enters their Username and Password.

STEP 2

The system displays the Security Code delivery options, based on email and mobile phone number that EMoney has on record.

The user selects an option and hits "Continue" to have an email or text sent with a secure passcode. Once sent, the passcode expires after 15 minutes, after which a new passcode would have to be requested.

Sample email:

From: noreply@usbank.com

Subject Line: Your One Time Passcode

Hello,

Your one-time passcode to log in to EMoney is 123456

This one-time password will expire after 15 minutes and can't be used again.

Please do not reply to this email. If you have any questions regarding this email, please contact a gateway services representative at 800-834-7790, option 2.

We appreciate your business. Thank you for your continued support.

Sample text message:

Elavon (This is on one line)

123456 is your EMoney security code for login. Please do not share. The passcode will be active for 15 minutes. For additional assistance please call 800-834-7790, option 2.

STEP 3

The Merchant enters the passcode and selects to continue. If the Merchant selected an email address and cannot find the passcode after checking their spam folder, they can select to have it resent, or select another delivery option.

Note: Display of where the code is sent to in the message will align with whatever available option the user selects for delivery.

STEP 4

Once the passcode is successfully entered, the Merchant is taken to the main landing page of the application they selected and can complete their actions there.

EFT
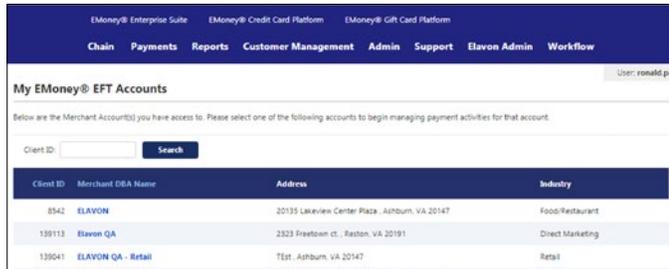
EMoney Merchant
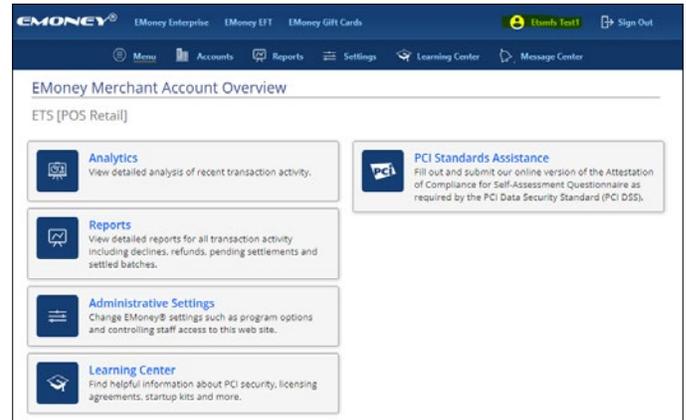
EMoney Gift Card
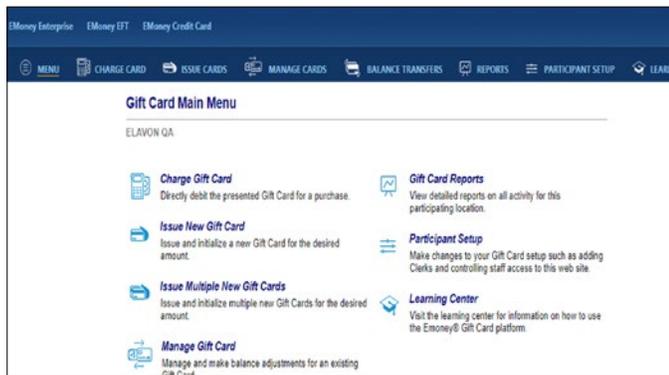
EMoney Enterprise Suite
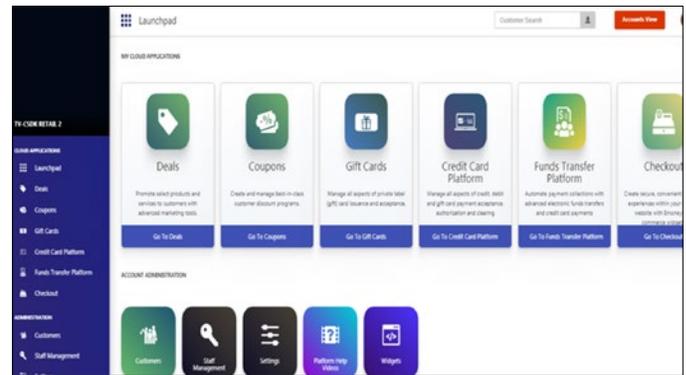
Wrong Secure Passcode Entered

There may be times when a Merchant user may attempt to memorize their passcode or may have multiple passcodes sent and pick up the wrong code, all resulting in the incorrect entry of the passcode.

There, Merchant user is given five attempts to correctly enter their passcode. When the user exceeds this limit, their account will be temporarily locked.

Incorrect Secure Passcode Entry at Login:
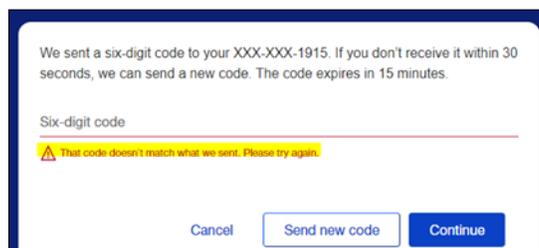
Editing a Merchant User's Email Address or Mobile Phone Number

For a user to adjust their email address or phone number they must contact a service representative at **800-834-7790**, option 2. This is a standard servicing request that will continue with past process for updates.

Note: Validation of email address and phone number is built into the user registration process.